

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

## *ANALYTICAL DATA*

(INTERNET-VERSION)

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

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**The Central Bank of the Russian Federation**

Banking 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) <sup>1</sup>	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 <sup>2</sup>	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) <sup>3</sup>	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 <sup>2</sup>	34.3	35.0	31.3	32.5	32.9
<b>Reference data</b>						
<b>Indicator (billion rubles)</b>		<b>1/01/07</b>	<b>1/01/08</b>	<b>1/01/09</b>	<b>1/01/10</b>	<b>1/01/11</b>
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

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

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

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other placements with individuals		Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1/01/09	8.1	39.2	4.2	42.7	1.2	34.3	-0.9	35.2	6.9	14.5	5.6	24.4
1/01/10	2.6	5.0	-0.5	21.2	-1.2	0.3	-0.3	-11.0	6.9	26.7	2.0	8.9
1/02/10	-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
Reference data:												
Increase from the beginning of the current year	18.0		6.0		24.1		30.6		12.7		22.3	
Increase over the same period of the previous year	11.0		0.9		10.9		11.9		23.6		10.5	

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

	2004	2005	2006	2007	2008	2009	2010
Assets	27.3	36.6	44.0	44.1	39.2	5.0	14.9
Own funds (capital)	16.2	31.2	36.3	57.8	42.7	21.2	2.4
Loans and other placements with non-financial organisations	38.0	31.3	39.8	51.5	34.3	0.3	12.1
Loans and other placements with individuals	116.4	96.2	78.3	57.8	35.2	-11.0	14.3
Individual deposits	30.4	39.4	38.0	35.4	14.5	26.7	31.2
Funds raised from organisations	36.9	43.7	52.6	47.2	24.4	8.9	16.4
<b>Reference Data:</b>							
Gross Domestic Product	28.9	26.9	24.6	23.5	24.2	-6.0	15.9

## Institutional features of the banking sector

**Table 4**

### Number of Russian credit institutions

Indicator	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
Credit institutions registered by the Bank of Russia and other authorities	1178	1146	1123	1123	1117
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1058	1012	991	988	982
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	135
Credit institutions licensed to conduct operations in foreign currency	701	677	670	668	665
Credit institutions holding general licences	291	283	273	274	273

Table 5

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

Federal district	1/01/10		1/01/11		1/10/11		1/11/11		1/12/11	
	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	576	58.3	573	58.4
of which the City of Moscow and Moscow Region	535	50.6	525	51.9	514	51.9	516	52.2	513	52.2
North-Western	75	7.1	71	7.0	70	7.1	69	7.0	69	7.0
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	114	11.5	112	11.4
Ural	54	5.1	51	5.0	48	4.8	46	4.7	46	4.7
Siberian	62	5.9	56	5.5	57	5.8	56	5.7	55	5.6
Far Eastern	31	2.9	27	2.7	26	2.6	26	2.6	26	2.6
<b>Russian Federation</b>	<b>1058</b>	<b>100.0</b>	<b>1012</b>	<b>100.0</b>	<b>991</b>	<b>100.0</b>	<b>988</b>	<b>100.0</b>	<b>982</b>	<b>100.0</b>

Table 6

## Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1/01/10	1/01/11	1/12/11	1/01/10	1/01/11	1/12/11	1/01/10	1/01/11	1/12/11	1/01/10	1/01/11	1/12/11	1/01/10	1/01/11	1/12/11	1/01/10	1/01/11	1/12/11
Central	598	585	573	159	119	119	528	484	468	70	69	68	18	18	18	17	17	17
of which the City of Moscow and Moscow Region <sup>1</sup>	535	525	513	131	101	103	134	127	132	20	20	21	16	16	16	4	4	5
North-Western	75	71	69	29	25	13	357	342	308	343	356	376	2	2	2	11	12	11
Southern	113	47	45	100	22	20	384	284	285	180	412	438	5	2	2	12	10	10
North-Caucasian		57	56		74	77		99	96		76	72	0	3	4	0	3	3
Volga	125	118	112	132	102	103	562	526	519	219	239	241	6	6	6	18	18	18
Ural	54	51	46	120	112	101	246	224	223	141	137	152	4	4	4	8	8	8
Siberian	62	56	55	38	28	26	356	338	319	356	402	394	2	2	2	11	12	11
Far Eastern	31	27	26	23	12	1	149	135	127	276	346	374	1	1	1	5	5	5
<b>Russian Federation</b>	<b>1058</b>	<b>1012</b>	<b>982</b>	<b>601</b>	<b>494</b>	<b>467</b>	<b>2582</b>	<b>2432</b>	<b>2345</b>	<b>156</b>	<b>161</b>	<b>162</b>	<b>39</b>	<b>38</b>	<b>38</b>	<b>81</b>	<b>83</b>	<b>83</b>

<sup>1</sup> as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1/01/10		1/01/11		1/10/11		1/11/11		1/12/11	
	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	18,894,491	49.1	19,784,371	49.6
From 6 to 20	6,018,106	20.4	7,051,684	20.9	8,122,738	21.1	8,076,031	21.0	8,223,701	20.6
From 21 to 50	3,572,615	12.1	3,931,248	11.6	4,316,085	11.2	4,318,968	11.2	4,491,066	11.3
From 51 to 200	3,920,972	13.3	4,616,510	13.7	4,985,761	13.0	4,948,987	12.9	5,091,196	12.8
From 201 to 500	1,382,703	4.7	1,584,615	4.7	1,737,274	4.5	1,725,593	4.5	1,787,416	4.5
From 501	442,642	1.5	481,445	1.4	503,043	1.3	500,316	1.3	502,239	1.3
<b>Total</b>	<b>29,430,025</b>	<b>100.0</b>	<b>33,804,628</b>	<b>100.0</b>	<b>38,442,803</b>	<b>100.0</b>	<b>38,464,387</b>	<b>100.0</b>	<b>39,879,990</b>	<b>100.0</b>



Table 8

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

	<b>(%)</b>				
Federal district	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
Central	55.3	54.9	55.3	55.5	55.9
of which the City of Moscow and Moscow Region	55.7	55.3	55.7	56.0	56.4
North-Western	70.6	71.9	66.7	70.7	70.1
Southern	52.9	69.0	68.2	68.3	68.5
North-Caucasian		45.5	45.7	45.3	45.2
Volga	45.0	43.4	44.8	44.5	45.4
Ural	57.0	60.2	64.9	65.7	65.7
Siberian	81.4	78.7	75.8	75.6	75.7
Far Eastern	65.1	72.6	73.7	74.4	74.5
<b>Russian Federation</b>	<b>47.9</b>	<b>47.7</b>	<b>48.8</b>	<b>49.1</b>	<b>49.6</b>

Table 9

**Operating credit institutions ranged by assets (distribution and change over the period 1.01.11 - 1.12.11)**

Groups of credit institutions ranged by assets as of 1.01.11		Number of credit institutions as of 1.01.11	Groups as of 1.12.11						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
<b>1</b>	First 5	5	4	1						
<b>2</b>	From 6 to 20	15	1	13						1
<b>3</b>	From 21 to 50	30		1	24	4				1
<b>4</b>	From 51 to 200	150			6	133	7		2	2
<b>5</b>	From 201 to 500	300				12	261	18	5	4
<b>6</b>	From 501	512				1	32	458	14	7
Became operating after 1.01.11										
<b>Total over the period</b>								5		
<b>Total as of 1.01.11<sup>1</sup></b>		<b>1012</b>								
<b>Total as of 1.12.11<sup>1</sup></b>		<b>982</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>482</b>		

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

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

Table 10

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

	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
<b>Credit institutions with foreign participation over 50%</b>					
Assets	18.3	18.0	17.8	17.6	17.4
Own funds (capital)	17.0	19.1	17.9	17.9	17.9
Correspondent accounts with non-resident banks	15.6	20.3	12.7	15.1	14.5
Loans and other placements with non-financial organisations	14.8	15.1	14.9	14.6	14.2
Loans and other placements with individuals	25.1	25.7	22.3	22.2	22.0
Loans, deposits and other placements with credit institutions	31.7	25.1	32.7	31.9	31.3
Individual deposits	12.0	11.5	11.1	11.1	11.2
Funds raised from organisations <sup>1</sup>	18.5	17.6	18.7	18.6	18.6
Profit (loss) of the current year	29.8	20.7	16.7	17.2	17.7
<b>Reference data:</b>					
Number of credit institutions	108	111	110	112	113
<b>of which 100% foreign-owned credit institutions</b>					
Assets	11.3	11.0	10.6	10.4	10.3
Own funds (capital)	11.0	12.1	11.3	11.3	11.3
Correspondent accounts with non-resident banks	9.0	9.2	6.4	9.0	8.2
Loans and other placements with non-financial organisations	9.1	9.2	8.8	8.7	8.5
Loans and other placements with individuals	15.6	14.9	10.9	10.8	10.7
Loans, deposits and other placements with credit institutions	23.8	20.0	26.6	24.8	24.4
Individual deposits	6.2	5.3	5.0	5.1	5.2
Funds raised from organisations <sup>1</sup>	11.1	11.0	11.7	11.4	11.5
Profit (loss) of the current year	27.4	15.1	11.3	11.3	12.1
<b>Reference data:</b>					
Number of credit institutions	82	80	78	78	77

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

Table 11

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

	1/01/10		1/01/11		1/10/11		1/11/11		1/12/11	
	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	1636.6	4.3	1732.2	4.3
Own funds (capital)	70.3	1.5	105.4	2.2	142.4	2.9	145.4	2.9	146.2	2.9
Loans and other placements with non-financial organisations	267.5	2.1	300.0	2.1	683.5	4.1	661.3	3.9	696.6	4.0
of which overdue claims	91.4	12.0	24.3	3.3	135.8	16.2	153.6	18.2	152.5	18.1
Loans and other placements with individuals	71.9	2.0	70.8	1.7	133.1	2.6	127.6	2.5	127.9	2.4
of which overdue claims	10.3	4.2	8.9	3.2	19.8	6.6	19.8	6.6	20.1	6.8
Individual deposits	125.9	1.7	164.5	1.7	283.2	2.6	276.3	2.5	282.8	2.6
Funds raised from organisations	319.8	3.3	335.2	3.0	902.2	6.8	864.5	6.6	853.3	6.3
<b>Reference data:</b>										
Number of credit institutions <sup>1</sup>	18	1.7	14	1.4	8	0.8	8	0.8	8	0.8

<sup>1</sup> Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 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	1/11/11	1/12/11
1.	Money, precious metals and gemstones	795.8	912.6	890.9	920.6	926.3
1.1.	of which: money	747.0	862.4	799.8	835.3	826.6
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1,755.2	1,809.0	1,333.1	1,158.8	1,329.3
3.	Correspondent accounts with credit institutions	839.2	853.6	885.6	922.6	970.3
3.1.	of which: Correspondent accounts with correspondent credit institutions	171.7	164.3	185.1	183.4	191.0
3.2.	Correspondent accounts with non-resident banks	667.6	689.3	700.6	739.3	779.3
4.	Securities acquired by credit institutions, total	4,309.4	5,829.0	6,160.8	6,028.3	6,078.2
4.1.	of which Debt securities	3,379.1	4,419.9	4,684.0	4,583.9	4,635.8
4.2.	Shares	411.8	710.9	815.9	808.9	809.1
4.3.	Discounted promissory notes	234.0	330.0	265.5	249.5	247.9
4.4.	Shares in associates and subsidiaries	284.5	368.2	395.4	386.0	385.4
5.	Other participation in authorised capital	72.6	132.1	290.1	290.3	291.3
6.	Loans, total	19,878.4	22,166.7	26,635.3	26,844.8	27,945.4
6.1.	of which: Loans, deposits and other placements	19,847.1	22,140.2	26,593.7	26,801.3	27,900.2
	of which overdue claims	1,014.7	1,035.9	1,161.8	1,165.7	1,162.1
6.1.1.	of which: Loans and other placements with non-financial organisations	12,541.7	14,062.9	16,682.7	16,883.2	17,458.5
	of which overdue claims	762.5	743.4	838.2	845.8	843.6
6.1.2.	Loans and other placements with individuals	3,573.8	4,084.8	5,065.1	5,176.6	5,336.0
	of which overdue claims	243.0	282.3	301.2	299.0	296.6
6.1.3.	Loans, deposits and other placements with credit institutions	2,725.9	2,921.1	3,633.5	3,560.0	3,856.6
	of which overdue claims	1.9	4.6	5.0	4.9	5.1
7.	Fixed assets (tangible and intangible) and inventories	790.7	864.6	914.7	925.0	937.1
8.	Allocation of profit	71.4	132.1	138.7	143.8	156.4
8.1.	of which income tax	68.4	122.7	125.8	130.9	142.4
9.	Other assets, total	917.4	1,105.0	1,193.6	1,230.2	1,245.6
9.1.	of which: Float	434.3	524.6	524.2	543.3	534.8
9.2.	Receivables	125.8	154.5	179.8	192.4	189.5
9.3.	Deferred expenses	74.4	77.9	79.1	78.8	78.4
<b>Banking sector assets</b>		<b>29,430.0</b>	<b>33,804.6</b>	<b>38,442.8</b>	<b>38,464.4</b>	<b>39,880.0</b>

Table 13

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

(billion rubles)

Liabilities <sup>1</sup>		1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
1.	Funds and profit of credit institutions	3,766.4	4,339.1	4,553.7	4,642.1	4,726.0
	Of which:					
1.1.	Funds of credit institutions	2,432.8	2,599.6	2,534.3	2,571.2	2,574.1
1.2.	Profit (losses), including financial result of the previous year	1,333.5	1,739.5	2,019.4	2,070.9	2,151.9
	Of which:					
1.2.1.	Profit (losses) of the current year	205.1	573.4	624.2	676.0	758.0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,423.1	325.7	506.8	971.0	1,191.6
3.	Accounts of credit institutions	273.1	255.7	274.9	282.1	303.9
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	168.0	154.4	183.8	180.6	189.2
3.2.	Correspondent accounts of non-resident credit institutions	97.1	93.9	85.1	89.7	111.9
4.	Loans, deposits and other funds raised from other credit institutions	3,117.3	3,754.9	4,170.3	4,064.0	4,326.3
5.	Clients' funds <sup>2</sup>	17,131.4	21,080.9	24,485.0	24,118.1	24,896.3
	Of which:					
5.1.	Budgetary funds in settlement accounts	20.4	32.7	47.2	44.8	46.0
5.2.	Government and other extra-budgetary funds in settlement accounts	13.7	12.0	20.1	22.1	25.3
5.3.	Funds of legal entities in settlement and other accounts	3,857.4	4,845.1	5,070.1	4,860.5	5,108.6
5.4.	Clients' float	209.7	220.6	297.2	317.8	340.1
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	5,466.6	6,035.6	7,963.6	7,819.1	8,127.8
5.6.	Individual deposits	7,485.0	9,818.0	10,920.2	10,876.1	11,061.4
5.7.	Clients' funds in factoring and forfeiting operations	10.1	15.7	15.1	16.1	18.4
6.	Bonds	412.7	537.9	631.5	601.8	641.6
7.	Promissory notes and bank acceptances	748.6	797.3	809.4	754.6	736.9
8.	Other liabilities <sup>1</sup> , total	2,557.4	2,713.0	3,011.2	3,030.7	3,057.4
	Of which:					
8.1.	Provisions	2,050.6	2,192.0	2,327.8	2,311.9	2,345.5
8.2.	Float	257.9	255.1	328.3	367.3	355.5
8.3.	Payables	45.2	44.7	76.5	74.3	78.4
8.4.	Deferred income	4.9	5.5	5.0	4.7	4.6
8.5.	Interest payable	198.9	215.7	273.6	272.5	273.3
	Of which:					
	Overdue interest	0.0	0.0	0.0	0.0	0.0
<b>Banking sector liabilities<sup>1</sup></b>		<b>29,430.0</b>	<b>33,804.6</b>	<b>38,442.8</b>	<b>38,464.4</b>	<b>39,880.0</b>

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

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

Table 14

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

Assets		1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
1.	Money, precious metals and gemstones	2.7	2.7	2.3	2.4	2.3
1.1.	of which: money	2.5	2.6	2.1	2.2	2.1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6.0	5.4	3.5	3.0	3.3
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	1.9	2.0
4.	Securities acquired by credit institutions, total	14.6	17.2	16.0	15.7	15.2
4.1.	of which Debt securities	11.5	13.1	12.2	11.9	11.6
4.2.	Shares	1.4	2.1	2.1	2.1	2.0
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	1.0
5.	Other participation in authorised capital	0.2	0.4	0.8	0.8	0.7
6.	Loans, total	67.5	65.6	69.3	69.8	70.1
6.1.	of which: Loans, deposits and other placements	67.4	65.5	69.2	69.7	70.0
	of which overdue claims	3.4	3.1	3.0	3.0	2.9
6.1.1.	of which: Loans and other placements with non-financial organisations	42.6	41.6	43.4	43.9	43.8
	of which overdue claims	2.6	2.2	2.2	2.2	2.1
6.1.2.	Loans and other placements with individuals	12.1	12.1	13.2	13.5	13.4
	of which overdue claims	0.8	0.8	0.8	0.8	0.7
6.1.3.	Loans, deposits and other placements with credit institutions	9.3	8.6	9.5	9.3	9.7
	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	2.4	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	0.3	0.4
9.	Other assets, total	3.1	3.3	3.1	3.2	3.1
9.1.	of which: Float	1.5	1.6	1.4	1.4	1.3
9.2.	Receivables	0.4	0.5	0.5	0.5	0.5
9.3.	Deferred expenses	0.3	0.2	0.2	0.2	0.2
<b>Banking sector assets</b>		<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Table 15

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

<b>Liabilities<sup>1</sup></b>		<b>1/01/10</b>	<b>1/01/11</b>	<b>1/10/11</b>	<b>1/11/11</b>	<b>1/12/11</b>
1.	Funds and profit of credit institutions	12.8	12.8	11.8	12.1	11.9
	Of which:					
1.1.	Funds of credit institutions	8.3	7.7	6.6	6.7	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	1.8	1.9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4.8	1.0	1.3	2.5	3.0
3.	Accounts of credit institutions	0.9	0.8	0.7	0.7	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	0.2	0.3
4.	Loans, deposits and other funds raised from other credit institutions	10.6	11.1	10.8	10.6	10.8
5.	Clients' funds <sup>2</sup>	58.2	62.4	63.7	62.7	62.4
	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	0.1
5.3.	Funds of legal entities in settlement and other accounts	13.1	14.3	13.2	12.6	12.8
5.4.	Clients' float	0.7	0.7	0.8	0.8	0.9
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	18.6	17.9	20.7	20.3	20.4
5.6.	Individual deposits	25.4	29.0	28.4	28.3	27.7
5.7.	Clients' funds in factoring and forfeiting operations	0.0	0.0	0.0	0.0	0.0
6.	Bonds	1.4	1.6	1.6	1.6	1.6
7.	Promissory notes and bank acceptances	2.5	2.4	2.1	2.0	1.8
8.	Other liabilities <sup>1</sup> , total	8.7	8.0	7.8	7.9	7.7
	Of which:					
8.1.	Provisions	7.0	6.5	6.1	6.0	5.9
8.2.	Float	0.9	0.8	0.9	1.0	0.9
8.3.	Payables	0.2	0.1	0.2	0.2	0.2
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	0.7
	Of which:					
	Overdue interest	0.0	0.0	0.0	0.0	0.0
<b>Banking sector liabilities<sup>1</sup></b>		<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

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



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	1/11/11	1/12/11	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
<b>1. Loans, deposits and other placements, total</b>	<b>13872.8</b>	<b>16099.2</b>	<b>19509.7</b>	<b>19942.8</b>	<b>20646.3</b>	<b>5974.4</b>	<b>6041.0</b>	<b>7084.0</b>	<b>6858.6</b>	<b>7253.9</b>	<b>19847.1</b>	<b>22140.2</b>	<b>26593.7</b>	<b>26801.3</b>	<b>27900.2</b>
Of which															
- overdue claims	835.1	886.2	1005.6	1014.4	1017.7	179.6	149.7	156.3	151.3	144.4	1014.7	1035.9	1161.8	1165.7	1162.1
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>8812.6</b>	<b>10085.6</b>	<b>11996.3</b>	<b>12250.7</b>	<b>12642.0</b>	<b>2954.8</b>	<b>2758.2</b>	<b>3059.6</b>	<b>2908.7</b>	<b>3040.8</b>	<b>11767.4</b>	<b>12843.8</b>	<b>15056.0</b>	<b>15159.4</b>	<b>15682.8</b>
Of which															
- overdue claims	599.0	635.5	724.3	733.4	739.6	123.0	98.6	86.6	83.2	75.6	722.0	734.1	810.9	816.6	815.2
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	269.7	315.2	398.3	407.7	417.6	6.4	6.3	7.0	6.7	7.1	276.2	321.4	405.3	414.4	424.7
Of which															
- overdue claims	21.9	28.1	28.6	28.2	28.1	0.3	0.5	0.5	0.5	0.5	22.2	28.6	29.2	28.7	28.7
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>308.1</b>	<b>319.1</b>	<b>365.0</b>	<b>424.7</b>	<b>441.2</b>	<b>466.3</b>	<b>900.0</b>	<b>1261.6</b>	<b>1299.1</b>	<b>1334.5</b>	<b>774.3</b>	<b>1219.1</b>	<b>1626.7</b>	<b>1723.8</b>	<b>1775.7</b>
Of which															
- overdue claims	19.2	2.8	6.8	7.0	7.1	21.3	6.5	20.5	22.2	21.3	40.6	9.3	27.3	29.2	28.4
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>827.5</b>	<b>1280.7</b>	<b>1596.2</b>	<b>1565.2</b>	<b>1675.3</b>	<b>313.0</b>	<b>395.9</b>	<b>436.6</b>	<b>393.1</b>	<b>459.5</b>	<b>1140.5</b>	<b>1676.7</b>	<b>2032.7</b>	<b>1958.3</b>	<b>2134.9</b>
Of which															
- overdue claims	7.2	9.5	21.2	19.8	20.5	0.8	0.6	1.1	1.1	1.2	8.0	10.0	22.4	20.9	21.6
of which:															
1.3.1 Resident credit institutions	562.2	911.6	1038.9	1022.0	1097.5	240.9	298.1	359.4	325.1	386.8	803.0	1209.7	1398.3	1347.1	1484.3
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	543.1	577.8	72.1	97.8	77.2	68.0	72.8	337.5	467.0	634.5	611.2	650.6
Of which															
- overdue claims	6.4	5.1	16.4	15.0	15.7	0.7	0.6	1.1	1.0	1.1	7.1	5.6	17.4	16.0	16.8
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>208.5</b>	<b>190.2</b>	<b>386.0</b>	<b>399.2</b>	<b>421.5</b>	<b>1714.4</b>	<b>1521.2</b>	<b>1849.2</b>	<b>1813.6</b>	<b>1950.9</b>	<b>1922.9</b>	<b>1711.4</b>	<b>2235.2</b>	<b>2212.9</b>	<b>2372.3</b>
Of which															
- overdue claims	0.2	0.1	0.0	0.0	0.0	0.8	0.0	0.0	0.0	0.2	1.0	0.1	0.1	0.0	0.2
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>230.0</b>	<b>261.7</b>	<b>209.1</b>	<b>214.1</b>	<b>214.8</b>	<b>0.1</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>	<b>230.1</b>	<b>262.1</b>	<b>209.5</b>	<b>214.4</b>	<b>215.2</b>
Of which															
- overdue claims	0.2	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.1
<b>1.6 Loans and other placements with resident individuals</b>	<b>3168.0</b>	<b>3722.7</b>	<b>4718.4</b>	<b>4855.1</b>	<b>5006.9</b>	<b>395.6</b>	<b>348.8</b>	<b>336.3</b>	<b>310.8</b>	<b>318.1</b>	<b>3563.6</b>	<b>4071.4</b>	<b>5054.7</b>	<b>5165.9</b>	<b>5325.0</b>
Of which															
- overdue claims	209.3	238.2	253.0	254.0	250.4	33.5	43.6	47.3	44.3	45.6	242.8	281.7	300.3	298.4	296.0
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>1.9</b>	<b>2.5</b>	<b>3.5</b>	<b>3.8</b>	<b>4.1</b>	<b>8.3</b>	<b>10.8</b>	<b>6.9</b>	<b>6.9</b>	<b>6.9</b>	<b>10.2</b>	<b>13.4</b>	<b>10.4</b>	<b>10.7</b>	<b>11.0</b>
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	0.6
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	1820.6	1904.2	2000.2	1993.0	2015.9	0.0	0.0	0.0	0.0	0.0	1820.6	1904.2	2000.2	1993.0	2015.9
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42.3	39.7	43.5	44.2	43.9	9.0	6.3	5.4	5.0	5.1	51.3	46.0	48.9	49.2	48.9
Credit institutions' portfolio of promissory notes of residents	210.1	308.7	238.4	229.3	228.3	21.4	17.1	23.8	16.9	16.3	231.6	325.8	262.2	246.2	244.6
Credit institutions' portfolio of promissory notes of non-residents	0.7	2.4	1.2	1.2	1.2	1.7	1.8	2.2	2.0	2.1	2.5	4.2	3.4	3.2	3.3

**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	1/11/11	1/12/11
<b>1. Loans, deposits and other placements, total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>67.4</b>	<b>65.5</b>	<b>69.2</b>	<b>69.7</b>	<b>70.0</b>
Of which:					
- overdue claims	5.1	4.7	4.4	4.3	4.2
	3.4	3.1	3.0	3.0	2.9
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>59.3</b>	<b>58.0</b>	<b>56.6</b>	<b>56.6</b>	<b>56.2</b>
	<b>40.0</b>	<b>38.0</b>	<b>39.2</b>	<b>39.4</b>	<b>39.3</b>
Of which:					
- overdue claims	3.6	3.3	3.0	3.0	2.9
	2.5	2.2	2.1	2.1	2.0
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1.4	1.5	1.5	1.5	1.5
	0.9	1.0	1.1	1.1	1.1
Of which:					
- overdue claims	0.1	0.1	0.1	0.1	0.1
	0.1	0.1	0.1	0.1	0.1
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>3.9</b>	<b>5.5</b>	<b>6.1</b>	<b>6.4</b>	<b>6.4</b>
	<b>2.6</b>	<b>3.6</b>	<b>4.2</b>	<b>4.5</b>	<b>4.5</b>
Of which:					
- overdue claims	0.2	0.0	0.1	0.1	0.1
	0.1	0.0	0.1	0.1	0.1
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>5.7</b>	<b>7.6</b>	<b>7.6</b>	<b>7.3</b>	<b>7.7</b>
	<b>3.9</b>	<b>5.0</b>	<b>5.3</b>	<b>5.1</b>	<b>5.4</b>
Of which:					
- overdue claims	0.0	0.0	0.1	0.1	0.1
	0.0	0.0	0.1	0.1	0.1
of which:					
1.3.1 Resident credit institutions	4.0	5.5	5.3	5.0	5.3
	2.7	3.6	3.6	3.5	3.7
Of which					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.3.2 Resident financial institutions of different forms of ownership	1.7	2.1	2.4	2.3	2.3
	1.1	1.4	1.7	1.6	1.6
Of which					
- overdue claims	0.0	0.0	0.1	0.1	0.1
	0.0	0.0	0.0	0.0	0.0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>9.7</b>	<b>7.7</b>	<b>8.4</b>	<b>8.3</b>	<b>8.5</b>
	<b>6.5</b>	<b>5.1</b>	<b>5.8</b>	<b>5.8</b>	<b>5.9</b>
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>1.2</b>	<b>1.2</b>	<b>0.8</b>	<b>0.8</b>	<b>0.8</b>
	<b>0.8</b>	<b>0.8</b>	<b>0.5</b>	<b>0.6</b>	<b>0.5</b>
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
<b>1.6 Loans and other placements with resident individuals</b>	<b>18.0</b>	<b>18.4</b>	<b>19.0</b>	<b>19.3</b>	<b>19.1</b>
	<b>12.1</b>	<b>12.0</b>	<b>13.1</b>	<b>13.4</b>	<b>13.4</b>
Of which:					
- overdue claims	1.2	1.3	1.1	1.1	1.1
	0.8	0.8	0.8	0.8	0.7
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>0.1</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
<b>Reference data:</b>					
Provision on loans, deposits and other placements	9.2	8.6	7.5	7.4	7.2
	6.2	5.6	5.2	5.2	5.1
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	0.9
	0.8	1.0	0.7	0.6	0.6
Credit institutions' portfolio of promissory notes of non-residents	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0

Table 18

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

	1/01/10		1/01/11		1/10/11		1/11/11		1/12/11	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
<b>Securities, total</b>	<b>4,075.4</b>	<b>100.0</b>	<b>5,499.0</b>	<b>100.0</b>	<b>5,895.2</b>	<b>100.0</b>	<b>5,778.8</b>	<b>100.0</b>	<b>5,830.3</b>	<b>100.0</b>
- in rubles	3,309.3	81.2	4,567.6	83.1	4,893.4	83.0	4,856.6	84.0	4,877.6	83.7
- in foreign currency	766.1	18.8	931.4	16.9	1,001.8	17.0	922.2	16.0	952.7	16.3
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	1,657.2	28.7	1,635.7	28.1
- in rubles	1,309.8	32.1	1,428.6	26.0	1,494.7	25.4	1,458.6	25.2	1,423.9	24.4
- in foreign currency	160.0	3.9	226.2	4.1	220.6	3.7	198.6	3.4	211.9	3.6
Securities available for sale	2,157.1	52.9	3,005.5	54.7	3,251.2	55.1	2,912.7	50.4	2,981.6	51.1
- in rubles	1,678.4	41.2	2,448.5	44.5	2,629.6	44.6	2,339.1	40.5	2,394.6	41.1
- in foreign currency	478.6	11.7	557.0	10.1	621.6	10.5	573.6	9.9	587.0	10.1
Securities held-to-maturity	150.6	3.7	458.3	8.3	518.9	8.8	808.8	14.0	813.5	14.0
- in rubles	116.6	2.9	432.4	7.9	484.6	8.2	775.7	13.4	779.2	13.4
- in foreign currency	34.0	0.8	25.9	0.5	34.3	0.6	33.0	0.6	34.3	0.6
Shares in associates and subsidiaries	284.5	7.0	368.2	6.7	395.4	6.7	386.0	6.7	385.4	6.6
- in rubles	191.6	4.7	246.8	4.5	272.1	4.6	271.0	4.7	267.9	4.6
- in foreign currency	92.9	2.3	121.4	2.2	123.2	2.1	115.0	2.0	117.5	2.0
Reference data:										
Revaluation of securities	16.3		54.1		-92.3		-46.0		-57.6	
Provisions for losses on securities available for sale	13.9		15.2		16.4		20.5		21.1	
Provisions for losses on securities held-to-maturity	2.4		3.9		2.7		1.4		1.6	
Provisions for losses on portfolio of shares in associates and subsidiaries	2.3		3.1		5.4		7.5		7.6	

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

Table 19

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

	1/01/10		1/01/11		1/10/11		1/11/11		1/12/11	
	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	4,583.9	100.0	4,635.8	100.0
- in rubles	2,741.3	81.1	3,661.2	82.8	3,882.8	82.9	3,847.2	83.9	3,876.1	83.6
- in foreign currency	637.8	18.9	758.7	17.2	801.1	17.1	736.6	16.1	759.7	16.4
of which: revaluation	10.5	0.3	17.0	0.4	-67.4	-1.4	-42.0	-0.9	-53.2	-1.1
Debt securities at book value held (without revaluation)	3,368.6	100.0	4,402.9	100.0	4,751.3	100.0	4,625.9	100.0	4,688.9	100.0
of which:										
debt securities of the Russian Federation	767.9	22.8	1,177.5	26.7	1,879.3	39.6	1,576.7	34.1	1,439.0	30.7
- in rubles	656.5	19.5	1,113.4	25.3	1,761.4	37.1	1,487.4	32.2	1,354.7	28.9
- in foreign currency	111.4	3.3	64.1	1.5	117.8	2.5	89.3	1.9	84.4	1.8
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	211.9	4.6	149.7	3.2
- in rubles	229.6	6.8	284.3	6.5	228.4	4.8	211.8	4.6	149.6	3.2
- 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	355.8	7.7	370.4	7.9
- in rubles	252.2	7.5	345.0	7.8	370.9	7.8	355.8	7.7	370.3	7.9
- in foreign currency	37.1	1.1	20.0	0.5	0.1	0.0	0.1	0.0	0.0	0.0
other debt securities of residents	759.2	22.5	901.1	20.5	966.8	20.3	920.1	19.9	893.0	19.0
- in rubles	759.1	22.5	893.4	20.3	966.7	20.3	920.1	19.9	892.9	19.0
- 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	45.9	1.0	44.2	0.9
- in rubles	0.0	0.0	6.6	0.2	5.1	0.1	5.2	0.1	5.2	0.1
- in foreign currency	33.5	1.0	53.0	1.2	40.5	0.9	40.7	0.9	39.0	0.8
debt securities of non-resident banks	90.1	2.7	189.3	4.3	164.1	3.5	146.1	3.2	165.1	3.5
- in rubles	28.9	0.9	20.0	0.5	13.7	0.3	13.5	0.3	24.4	0.5
- in foreign currency	61.1	1.8	169.4	3.8	150.4	3.2	132.6	2.9	140.7	3.0
other debt securities of non-residents	539.7	16.0	469.9	10.7	628.4	13.2	583.7	12.6	616.8	13.2
- in rubles	174.6	5.2	138.4	3.1	192.4	4.0	196.2	4.2	232.4	5.0
- in foreign currency	365.1	10.8	331.5	7.5	436.0	9.2	387.4	8.4	384.4	8.2
debt securities delivered without derecognition in the balance sheet	362.7	10.8	355.3	8.1	442.8	9.3	771.5	16.7	996.8	21.3
- in rubles	334.0	9.9	243.2	5.5	388.7	8.2	687.1	14.9	887.8	18.9
- in foreign currency	28.7	0.9	112.1	2.5	54.1	1.1	84.4	1.8	109.0	2.3
overdue debt securities	13.4	0.4	12.3	0.3	14.5	0.3	14.1	0.3	14.0	0.3
- in rubles	12.9	0.4	11.4	0.3	12.4	0.3	12.2	0.3	12.0	0.3
- in foreign currency	0.5	0.0	0.9	0.0	2.1	0.0	1.9	0.0	2.0	0.0
<b>Reference data:</b>										
Provisions for losses on debt securities	19.5		20.6		20.6		20.7		21.5	

Table 20

## Structure of credit institutions' portfolio of shares

	1/01/10		1/01/11		1/10/11		1/11/11		1/12/11	
	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	808.9	100.0	809.1	100.0
- in rubles	376.4	91.4	659.7	92.8	738.5	90.5	738.4	91.3	733.6	90.7
- in foreign currency	35.3	8.6	51.3	7.2	77.4	9.5	70.5	8.7	75.5	9.3
of which: revaluation	5.8	1.4	37.0	5.2	-24.9	-3.1	-4.0	-0.5	-4.4	-0.5
Shares held at book value (without revaluation)	406.0	100.0	673.9	100.0	840.8	100.0	812.9	100.0	813.5	100.0
of which shares of:										
resident credit institutions	4.6	1.1	5.7	0.8	12.9	1.5	8.7	1.1	9.8	1.2
- in rubles	4.5	1.1	5.7	0.8	12.7	1.5	8.5	1.0	9.7	1.2
- in foreign currency	0.0	0.0	0.0	0.0	0.2	0.0	0.2	0.0	0.1	0.0
other residents	354.2	87.2	588.0	87.3	684.0	81.3	681.7	83.9	677.2	83.2
- in rubles	344.7	84.9	586.4	87.0	681.8	81.1	679.6	83.6	675.0	83.0
- in foreign currency	9.5	2.3	1.6	0.2	2.2	0.3	2.2	0.3	2.2	0.3
non-resident credit institutions	6.4	1.6	28.1	4.2	12.5	1.5	8.1	1.0	9.5	1.2
- 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	8.1	1.0	9.5	1.2
other non-residents	27.0	6.6	22.2	3.3	61.4	7.3	60.5	7.4	63.6	7.8
- in rubles	8.4	2.1	8.4	1.2	8.4	1.0	8.4	1.0	8.4	1.0
- in foreign currency	18.6	4.6	13.8	2.0	53.0	6.3	52.2	6.4	55.2	6.8
shares delivered without derecognition in the balance sheet	13.8	3.4	29.9	4.4	70.2	8.3	54.0	6.6	53.4	6.6
- in rubles	13.1	3.2	22.1	3.3	60.6	7.2	46.0	5.7	45.0	5.5
- in foreign currency	0.7	0.2	7.7	1.1	9.6	1.1	8.0	1.0	8.5	1.0
<b>Reference data:</b>										
Provisions for losses on shares	8.2		10.6		12.5		14.9		14.8	

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

(billion rubles)

	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
Portfolio of promissory notes discounted by a credit institution, in rubles	210.8	311.1	239.6	230.5	229.5
of which promissory notes, not paid when due	2.6	3.4	4.1	4.0	4.3
Portfolio of promissory notes discounted by a credit institution, in foreign currency	23.2	18.9	26.0	19.0	18.4
of which promissory notes, not paid when due	0.32	0.13	0.02	0.03	0.03
<b>Total</b>	<b>234.0</b>	<b>330.0</b>	<b>265.5</b>	<b>249.5</b>	<b>247.9</b>

Table 22

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

	1/01/10		1/01/11		1/10/11		1/11/11		1/12/11	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
<b>Discounted promissory notes, total</b>	<b>234.0</b>	<b>100.0</b>	<b>330.0</b>	<b>100.0</b>	<b>265.5</b>	<b>100.0</b>	<b>249.5</b>	<b>100.0</b>	<b>247.9</b>	<b>100.0</b>
Of which:										
- promissory notes of federal governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of regional and local governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of resident credit institutions	180.0	76.9	272.7	82.6	214.0	80.6	197.9	79.3	198.0	79.9
- other promissory notes of residents	51.6	22.0	53.1	16.1	48.2	18.2	48.4	19.4	46.6	18.8
- 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	3.2	1.3
<b>Reference data:</b>										
Provisions for losses on promissory notes	8.1		10.7		12.4		12.2		12.6	

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

Table 23

## Funds raised by credit institutions from organisations

(billion rubles)

		1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
1.	Funds raised from organisations, total	9,557.2	11,126.9	13,360.4	13,027.0	13,612.4
	- in rubles	6,398.0	7,786.3	9,748.7	9,467.4	9,870.9
	- in foreign currency	3,159.3	3,340.5	3,611.7	3,559.6	3,741.5
	of which:					
1.1.	Funds of legal entities in settlement and other accounts <sup>1</sup>	3,857.4	4,845.1	5,070.1	4,860.5	5,108.6
	- in rubles	3,099.7	4,134.9	4,231.8	4,000.4	4,198.1
	- in foreign currency	757.6	710.2	838.3	860.2	910.5
	Of which:					
1.1.1	Funds of individual entrepreneurs	90.6	121.2	135.4	135.1	138.2
	- in rubles	88.9	119.6	133.5	133.1	136.3
	- in foreign currency	1.7	1.6	1.9	2.1	1.9
1.2.	Government and other extra budgetary funds in settlement accounts	13.7	12.0	20.1	22.1	25.3
1.3.	Float	209.5	218.4	291.5	309.2	332.3
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	5,466.6	6,035.6	7,963.6	7,819.1	8,127.8
	- in rubles	3,198.6	3,541.2	5,347.6	5,281.3	5,464.4
	- in foreign currency	2,268.0	2,494.4	2,616.0	2,537.8	2,663.4
	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	1,698.0	1,532.7
1.4.2.	Certificates of deposit	20.1	15.4	13.2	12.5	12.7
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	16.1	18.4
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	783.1	1,105.6
	- in rubles	652.9	826.0	968.0	649.0	967.4
	- in foreign currency	86.6	129.7	129.3	134.1	138.2
	with maturity from 31 days to 1 year	2,202.0	2,065.1	3,188.4	3,471.5	3,347.6
	- in rubles	1,658.8	1,597.2	2,877.1	3,132.7	2,968.1
	- in foreign currency	543.2	467.8	311.3	338.8	379.5
	with maturity in excess of 1 year	2,525.1	3,014.8	3,677.9	3,564.5	3,674.6
	- in rubles	886.9	1,118.0	1,502.5	1,499.6	1,528.9
	- in foreign currency	1,638.2	1,896.8	2,175.4	2,064.9	2,145.6
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	1,430.8	1,704.6	1,879.4	1,749.8	1,919.7
	- in rubles	215.1	299.7	370.1	344.7	473.0
	- in foreign currency	1,215.7	1,404.9	1,509.3	1,405.1	1,446.7
	of which:					
	Funds of non-resident organisations in settlement and other accounts	113.8	195.2	266.0	235.9	240.1
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	203.9	269.3	262.5	227.3	307.0
	Other funds raised from non-resident legal entities	1,101.7	1,228.8	1,334.1	1,267.9	1,356.8
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0.0	0.0	0.0	0.0	0.0

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



Table 24

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

	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
<b>Issued debt obligations - total</b>	<b>1,196.8</b>	<b>1,364.6</b>	<b>1,467.1</b>	<b>1,381.6</b>	<b>1,403.6</b>
including:					
bonds:	412.7	537.9	631.5	601.8	641.6
of which					
with maturities less than one year	3.9	0.0	0.0	0.0	1.1
with maturities in excess of one year	408.8	537.9	631.5	601.8	640.4
deposit certificates <sup>1</sup>	20.1	15.4	13.2	12.5	12.7
of which					
with maturities in excess of one year	8.8	3.6	1.7	1.4	1.6
with maturities in excess of one year	10.6	11.4	11.2	11.0	11.0
savings certificates <sup>2</sup>	15.5	14.0	13.1	12.8	12.4
of which					
with maturities in excess of one year	10.0	8.2	5.9	5.6	5.3
with maturities in excess of one year	3.8	4.2	5.6	5.6	5.6
promissory notes and banker's acceptances	748.6	797.3	809.4	754.6	736.9
of which					
with maturities in excess of one year	420.3	407.8	381.2	364.3	370.8
with maturities in excess of one year	315.2	375.4	413.6	371.2	353.3

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

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

Table 25

## Individual deposit structure

(billion rubles)

		1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
1	Individual deposits	7,485.0	9,818.0	10,920.2	10,876.1	11,061.4
	- of which savings certificates	15.5	14.0	13.1	12.8	12.4
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1,232.1	1,733.0	1,899.9	1,875.6	1,892.9
	- in rubles	1,060.8	1,546.4	1,686.9	1,661.6	1,677.4
	- in foreign currency	171.3	186.5	213.0	213.9	215.5
1.2.	Individual deposits with maturity from 31 days to 1 year	1,481.6	1,730.3	1,860.8	1,887.5	2,064.9
	- in rubles	965.9	1,353.3	1,486.6	1,525.0	1,693.9
	- in foreign currency	515.6	377.0	374.2	362.6	371.0
1.3.	Individual deposits with maturity in excess of 1 year	4,771.3	6,354.7	7,159.5	7,113.0	7,103.6
	- in rubles	3,484.4	5,018.8	5,640.4	5,644.4	5,597.5
	- in foreign currency	1,286.9	1,335.9	1,519.1	1,468.5	1,506.0
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	84.0	103.3	127.0	127.6	127.6

Table 26

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

(billion rubles)

	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>3,117.3</b>	<b>3,754.9</b>	<b>4,170.3</b>	<b>4,064.0</b>	<b>4,326.3</b>
- in rubles	1,420.5	1,832.1	1,961.3	1,950.2	2,002.2
- in foreign currency	1,696.8	1,922.8	2,209.0	2,113.8	2,324.2
of which:					
- loans, deposits and other funds raised from resident credit institutions	1,234.2	1,696.6	1,889.9	1,850.6	1,927.8
- in rubles	1,019.4	1,407.6	1,535.5	1,537.6	1,583.3
- in foreign currency	214.8	289.0	354.4	313.0	344.5
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	2,213.4	2,398.6
- in rubles	401.1	424.5	425.9	412.6	418.8
- in foreign currency	1,482.0	1,633.8	1,854.6	1,800.8	1,979.7
of which					
overdue debt	0.2	0.0	0.0	0.2	0.0
- in rubles	0.0	0.0	0.0	0.0	0.0
- in foreign currency	0.2	0.0	0.0	0.2	0.0

Table 27

**Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.12.11**

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts <sup>1</sup>		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	21,348	46.4	56,478	0.1
From 15 to 25%	0	0	0.0	0	0.0
From 5 to 15%	0	0	0.0	0	0.0
Less than 5%	78	24,630	53.6	25,136,638	63.0
No budgetary funds	903	0	0.0	14,686,873	36.8
Data not available	0	0	0.0	0	0.0
<b>Total</b>	<b>982</b>	<b>45,978</b>	<b>100.0</b>	<b>39,879,990</b>	<b>100.0</b>

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

## Funds raised from and placed with non-residents

№	Indicator	1/01/10		1/01/11		1/10/11		1/11/11		1/12/11	
		billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	1,515.1	5.1	1,808.3	5.3	2,007.1	5.2	1,878.0	4.9	2,048.0	5.1
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	1,731.1	4.5	1,903.8	4.8
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	1,495.3	3.9	1,663.8	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	127.6	0.3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	64.1	0.2	76.5	0.2	95.6	0.2	95.9	0.2	95.2	0.2
1.3	Funds in other accounts	11.7	0.0	11.7	0.0	17.7	0.0	19.2	0.1	16.5	0.0
2.	Funds in correspondent and other accounts of credit institutions	105.1	0.4	101.3	0.3	91.1	0.2	101.5	0.3	114.7	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	2,213.4	5.8	2,398.6	6.0
4.	Loans from other countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Raised funds, total	3,503.2	11.9	3,967.9	11.7	4,378.7	11.4	4,192.9	10.9	4,561.2	11.4
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	87.8	0.3	83.8	0.2	102.6	0.3	97.0	0.3	97.8	0.2
	Overdue interest on liabilities of credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Placed funds											
1.	Loans, total	2,707.4	9.2	2,943.9	8.7	3,872.3	10.1	3,947.3	10.3	4,159.0	10.4
	of which overdue claims	41.8	0.1	10.0	0.0	28.3	0.1	29.8	0.1	29.2	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	2,212.9	5.8	2,372.3	5.9
1.2	Loans and other placements with legal entities	774.3	2.6	1,219.1	3.6	1,626.7	4.2	1,723.8	4.5	1,775.7	4.5
1.3	Loans and other placements with individuals	10.2	0.0	13.3	0.0	10.4	0.0	10.7	0.0	11.0	0.0
2.	Correspondent accounts with banks	667.6	2.3	689.3	2.0	700.6	1.8	739.3	1.9	779.3	2.0
3.	Securities acquired by credit institutions, total	699.1	2.4	773.4	2.3	915.4	2.4	847.5	2.2	902.4	2.3
	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	775.7	2.0	826.1	2.1
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	68.6	0.2	73.1	0.2
3.3	Discounted promissory notes	2.5	0.0	4.2	0.0	3.4	0.0	3.2	0.0	3.3	0.0
4.	Shares in associates and subsidiaries	94.2	0.3	122.7	0.4	126.4	0.3	118.2	0.3	120.8	0.3
5.	Loans provided to other countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Placed funds, total	4,168.3	14.2	4,529.3	13.4	5,614.6	14.6	5,652.3	14.7	5,961.6	14.9
	Reference data:										
	Overdue interest on claims of credit institutions	2.7	0.0	0.7	0.0	1.6	0.0	1.5	0.0	1.5	0.0

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

## Financial Condition

Table 29

### Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
Total	205,109.7	573,379.7	624,213.0	675,956.3	757,966.6	1,058	1,012	991	987	982	71,355.6	132,079.1	138,675.2	143,786.1	156,431.5
Profit-making CIs <sup>1</sup>	284,938.7	595,046.7	628,901.1	682,135.0	764,667.0	938	931	880	870	869	69,308.1	131,763.4	138,240.3	143,279.5	155,311.5
Loss-making CIs	-79,829.0	-21,667.0	-4,688.1	-6,178.8	-6,700.5	120	81	111	117	113	2,047.5	315.6	435.0	506.6	1,119.9
CIs that have not provided their reporting	0.0	0.0	0.0	0.0	0.0	0	0	0	1	0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>						<b>1058</b>	<b>1012</b>	<b>991</b>	<b>988</b>	<b>982</b>					

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

Table 30

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

	1/01/10		1/01/11		1/07/11		1/10/11	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
<b>1. Income of credit institution, total</b>	<b>31,600.6</b>	<b>100.0</b>	<b>22,645.4</b>	<b>100.0</b>	<b>10,081.4</b>	<b>100.0</b>	<b>18,079.6</b>	<b>100.0</b>
1.1. Interest income on placements with legal entities (except income on securities)	1,895.6	6.0	1,609.2	7.1	767.0	7.6	1,179.1	6.5
1.2. Interest income on loans to individuals	589.1	1.9	613.4	2.7	349.1	3.5	552.9	3.1
1.3. Income on securities	1,050.6	3.3	754.2	3.3	378.1	3.8	577.6	3.2
1.4. Income on operations with foreign currency	22,740.3	72.0	14,159.3	62.5	6,146.0	61.0	11,544.1	63.9
1.5. Commissions	473.3	1.5	513.3	2.3	261.3	2.6	413.1	2.3
1.6. Recovery of loss provision	3,616.7	11.5	4,118.9	18.2	1,698.9	16.9	2,697.9	14.9
1.7. Other income	1,234.9	3.9	877.2	3.9	481.0	4.8	1,114.9	6.2
Of which:								
1.7.1. Fines, penalties, forfeits	53.2	0.2	102.4	0.5	27.9	0.3	41.6	0.2
<b>2. Expenses of credit institution, total</b>	<b>31,394.7</b>	<b>100.0</b>	<b>22,064.4</b>	<b>100.0</b>	<b>9,637.2</b>	<b>100.0</b>	<b>17,455.4</b>	<b>100.0</b>
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	946.0	3.0	608.4	2.8	280.5	2.9	434.8	2.5
2.2. Interest expenses on funds raised from individuals	455.6	1.5	562.6	2.6	273.0	2.8	406.4	2.3
2.3. Expenses on operations with securities	681.2	2.2	394.3	1.8	192.1	2.0	366.0	2.1
2.4. Expenses on operations with foreign currency	22,581.7	71.9	14,114.1	64.0	6,134.2	63.7	11,468.0	65.7
2.5. Commissions	56.6	0.2	61.3	0.3	34.1	0.4	59.4	0.3
2.6. Expenses on loss provision	4,667.3	14.9	4,352.5	19.7	1,714.8	17.8	2,794.1	16.0
2.7. Management expenses (including personnel costs)	621.5	2.0	719.9	3.3	401.9	4.2	618.0	3.5
2.8. Other expenses	1,384.7	4.4	1,251.2	5.7	606.6	6.3	1,308.8	7.5
Of which:								
2.8.1. Fines, penalties, forfeits	1.4	0.0	1.6	0.0	0.8	0.0	1.2	0.0

<sup>1</sup> According to Profit and Loss Reporting of Credit Institutions (form 0409102).

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

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

**Assets and liabilities<sup>1</sup> of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.12.11**

	thousand rubles			
	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	26,333,100,110	9,029,510,596	26,993,507,444	8,369,103,262
Belgorod Region	17,011,292	628,751	17,252,705	387,338
Bryansk Region	771,915	3,046	774,927	34
Vladimir Region	4,623,904	124,309	4,646,787	101,426
Voronezh Region	579,944	0	579,929	15
Ivanovo Region	11,278,145	549,539	11,187,512	640,172
Kaluga Region	13,594,735	703,734	13,588,918	709,551
Kostroma Region	80,138,860	6,359,400	78,599,214	7,899,046
Kursk Region	13,462,706	511,600	13,479,964	494,342
Lipetsk Region	25,044,371	1,546,374	25,062,334	1,528,411
Moscow Region	61,905,498	11,980,374	62,057,362	11,828,510
Orel Region	5,542,719	100,515	5,542,962	100,272
Ryazan Region	13,763,569	805,630	13,974,115	595,084
Smolensk Region	28,735,614	3,240,894	27,799,892	4,176,616
Tambov Region	2,474,876	97,995	2,478,304	94,567
Tver Region	8,767,011	443,567	8,776,097	434,481
Tula Region	11,664,412	671,194	11,667,113	668,493
Yaroslavl Region	7,937,394	271,564	7,915,456	293,502
City of Moscow	26,025,803,145	9,001,472,110	26,688,123,853	8,339,151,402
<b>North-Western Federal District</b>	946,661,076	236,262,567	983,530,893	199,392,750
Republic of Karelia	962,325	30,238	963,091	29,472
Komi Republic	7,697,206	721,172	7,747,517	670,861
Akhangel'sk Region	947,852	17,919	951,482	14,289
Vologda Region	57,154,849	7,652,170	57,139,836	7,667,183
Kaliningrad Region	18,323,305	5,155,427	18,606,179	4,872,553
Leningrad Region*	7,835,118	673,790	7,845,074	663,834
Murmansk Region	8,811,168	1,402,398	8,640,803	1,572,763
Novgorod Region	4,434,931	132,705	4,448,998	118,638
Pskov Region	2,710,564	29,826	2,716,615	23,775
St Petersburg	837,783,758	220,446,922	874,471,298	183,759,382
<b>Southern Federal District</b>	181,044,222	13,051,063	181,959,743	12,135,542
Republic of Adygeya	3,923,390	30,634	3,939,599	14,425
Republic of Kalmykia	1,022,724	84,370	1,002,106	104,988
Krasnodar Territory	85,804,044	4,260,645	86,212,450	3,852,239
Astrakhan Region	6,072,693	414,387	6,086,070	401,010
Volgograd Region	13,907,862	873,892	13,950,500	831,254
Rostov Region	70,313,509	7,387,135	70,769,018	6,931,626
<b>North-Caucasian Federal District</b>	58,757,774	3,972,133	58,980,692	3,749,215
Republik of Daghestan	26,482,172	688,715	26,609,809	561,078
Republic of Ingushetia	899,234	15,076	903,567	10,743
Kabardino-Balkar Republic	5,137,991	95,570	5,164,722	68,839
Karachai-Cherkess Republic	3,490,629	2,590,506	3,652,659	2,428,476
Republic of North Ossetia - Alania	8,174,168	163,646	8,142,071	195,743
Chechen Republic	0	0	0	0
Stavropol Territory	14,573,580	418,620	14,507,864	484,336
<b>Volga Federal District</b>	1,175,807,118	106,256,492	1,183,162,624	98,900,986



Republic of Bashkortostan	61,880,453	4,299,339	62,407,399	3,772,393
Republic of Marii El	1,754,529	11,436	1,761,444	4,521
Republic of Mordovia	17,577,738	289,791	17,577,534	289,995
Republic of Tatarstan	497,200,091	59,327,452	503,434,757	53,092,786
Udmurt Republic	22,253,832	1,728,956	21,547,658	2,435,130
Chuvash Republic	9,181,867	212,445	9,190,040	204,272
Perm Territory	31,589,203	2,958,403	31,691,536	2,856,070
Kirov Region	22,784,626	3,175,568	24,525,104	1,435,090
Nizhny Novgogrod Region	95,212,531	6,280,586	96,396,451	5,096,666
Orenburg Region	41,160,566	2,133,689	40,194,884	3,099,371
Penza Region	2,825,218	0	2,825,218	0
Samara Region	313,184,324	21,605,478	312,366,016	22,423,786
Saratov Region	49,424,644	3,913,960	49,646,324	3,692,280
Ulyanovsk Region	9,777,496	319,389	9,598,259	498,626
<b>Ural Federal District</b>	714,161,050	119,202,450	724,237,958	109,125,542
Kurgan Region	2,612,481	46,528	2,614,040	44,969
Sverdlovsk Region	304,575,398	33,676,909	312,470,873	25,781,434
Tyumen Region	304,658,745	70,183,873	305,558,196	69,284,422
Chelyabinsk Region	102,314,426	15,295,140	103,594,849	14,014,717
<b>Siberian Federal District</b>	484,000,423	104,668,150	492,840,552	95,828,021
Republic of Altai	14,495,495	90,489	14,559,339	26,645
Republic of Buryatiya	7,731,772	1,263,462	8,088,790	906,444
Republic of Tuva	286,168	2,943	287,897	1,214
Republic of Khakassia	8,534,468	137,948	8,544,768	127,648
Altai Territory	15,011,325	208,499	15,015,368	204,456
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10,428,104	404,819	10,455,918	377,005
Irkutsk Region	16,211,560	1,372,244	17,157,770	426,034
Kemerovo Region	27,157,684	790,473	27,392,845	555,312
Novosibirsk Region	355,887,367	96,935,843	362,053,791	90,769,419
Omsk Region	18,552,220	3,237,462	19,579,214	2,210,468
Tomsk Region	9,704,260	223,968	9,704,852	223,376
<b>Far Eastern Federal District</b>	349,072,499	24,461,791	342,582,610	30,951,680
Republic of Sakha (Yakutia)	17,633,422	487,243	17,667,805	452,860
Kamchatka Territory	13,632,380	1,945,295	14,608,087	969,588
Primorskiy Territory	82,476,059	6,665,241	81,752,344	7,388,956
Khabarovsk Territory	45,985,924	2,788,837	46,003,365	2,771,396
Amur Region	179,205,389	11,788,595	172,401,759	18,592,225
Magadan Region	0	0	0	0
Sakhalin Region	10,139,325	786,580	10,149,250	776,655
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

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

Table 31.2

**Assets and liabilities<sup>1</sup> with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.12.11**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	20,176,902,524	8,392,903,736	20,860,661,393	7,709,144,867
Belgorod Region	112,576,267	28,581,933	112,850,313	28,307,887
Bryansk Region	51,584,520	3,425,498	51,586,148	3,423,870
Vladimir Region	102,867,848	9,011,872	102,904,640	8,975,080
Voronezh Region	549,031,279	19,125,153	549,254,168	18,902,264
Ivanovo Region	56,879,815	4,315,892	56,792,485	4,403,222
Kaluga Region	76,943,181	8,041,482	76,977,795	8,006,868
Kostroma Region	64,881,605	2,987,921	64,872,343	2,997,183
Kursk Region	62,511,877	4,265,277	62,486,676	4,290,478
Lipetsk Region	80,829,808	4,919,856	80,855,946	4,893,718
Moscow Region	724,819,223	71,074,071	725,334,865	70,558,429
Orel Region	38,895,569	2,099,136	38,907,896	2,086,809
Ryazan Region	84,670,469	1,469,454	84,928,832	1,211,091
Smolensk Region	70,061,911	1,961,572	70,142,270	1,881,213
Tambov Region	43,943,259	2,465,645	43,961,931	2,446,973
Tver Region	74,491,943	7,470,387	74,522,564	7,439,766
Tula Region	97,368,670	31,859,204	97,292,234	31,935,640
Yaroslavl Region	154,836,303	4,446,862	154,938,201	4,344,964
City of Moscow	17,729,708,977	8,185,382,521	18,412,052,086	7,503,039,412
<b>North-Western Federal District</b>	2,368,638,455	466,573,968	2,366,256,642	468,955,781
Republic of Karelia	39,015,745	10,272,126	41,903,555	7,384,316
Komi Republic	76,553,945	5,807,841	76,636,573	5,725,213
Akhangel'sk Region	96,179,115	7,226,478	96,217,003	7,188,590
Vologda Region	127,741,592	11,406,554	127,723,275	11,424,871
Kaliningrad Region	92,669,143	26,833,663	74,842,636	44,660,170
Leningrad Region	40,368,571	1,083,593	40,370,658	1,081,506
Murmansk Region	56,064,602	22,644,718	70,483,138	8,226,182
Novgorod Region	40,135,805	918,719	38,963,696	2,090,828
Pskov Region	38,290,044	427,296	35,697,254	3,020,086
St Petersburg	1,761,619,893	379,952,980	1,763,418,854	378,154,019
<b>Southern Federal District</b>	1,205,257,533	74,903,264	1,200,127,777	80,033,020
Republic of Adygeya	19,251,139	173,905	19,272,180	152,864
Republic of Kalmykia	7,479,115	55,915	7,466,537	68,493
Krasnodar Territory	558,194,046	27,451,199	551,560,345	34,084,900
Astrakhan Region	63,394,706	1,177,521	63,435,554	1,136,673
Volgograd Region	140,280,683	12,113,126	140,143,256	12,250,553
Rostov Region	416,657,844	33,931,598	418,249,905	32,339,537
<b>North-Caucasian Federal District</b>	364,251,632	11,586,800	364,804,184	11,034,248
Republic of Daghestan	54,072,863	1,134,067	54,183,515	1,023,415
Republic of Ingushetia	9,844,061	82,314	9,851,355	75,020
Kabardino-Balkar Republic	30,852,958	942,886	30,860,710	935,134
Karachai-Cherkess Republic	15,019,515	2,831,502	15,185,718	2,665,299
Republic of North Ossetia - Alania	24,009,862	1,093,914	24,001,990	1,101,786
Chechen Republic	19,441,417	70,786	19,452,994	59,209
Stavropol Territory	211,010,956	5,431,331	211,267,902	5,174,385

<b>Volga Federal District</b>	3,391,924,427	224,729,684	3,429,434,035	187,220,076
Republic of Bashkortostan	315,790,292	48,858,043	338,169,176	26,479,159
Republic of Marii El	44,881,512	3,449,716	44,883,335	3,447,893
Republic of Mordovia	76,390,552	377,909	76,435,200	333,261
Republic of Tatarstan	653,283,342	62,993,821	659,769,045	56,508,118
Udmurt Republic	110,273,031	1,725,847	113,196,271	-1,197,393
Chuvash Republic	78,465,528	466,704	78,464,128	468,104
Perm Territory	295,475,880	12,468,906	302,042,891	5,901,895
Kirov Region	89,376,750	4,336,514	91,162,973	2,550,291
Nizhny Novgorod Region	479,652,057	18,425,996	481,293,987	16,784,066
Orenburg Region	121,081,279	2,713,893	120,971,859	2,823,313
Penza Region	67,529,089	3,189,181	67,535,323	3,182,947
Samara Region	838,841,138	47,277,955	834,600,365	51,518,728
Saratov Region	148,490,968	12,455,041	148,725,367	12,220,642
Ulyanovsk Region	72,393,009	5,990,158	72,184,115	6,199,052
<b>Ural Federal District</b>	1,794,934,714	307,457,283	1,798,664,391	303,727,606
Kurgan Region	35,240,921	171,946	35,246,806	166,061
Sverdlovsk Region	797,902,473	156,483,556	800,191,970	154,194,059
Tyumen Region	629,063,694	114,417,981	630,541,675	112,940,000
Chelyabinsk Region	332,727,626	36,383,800	332,683,940	36,427,486
<b>Siberian Federal District</b>	1,871,341,946	102,730,874	1,878,710,416	95,362,404
Republic of Altai	9,642,227	55,489	9,662,330	35,386
Republic of Buryatiya	40,965,525	4,653,640	41,310,151	4,309,014
Republic of Tuva	11,063,295	28,524	11,066,695	25,124
Republic of Khakassia	25,229,811	298,516	25,240,305	288,022
Altai Territory	168,427,508	4,877,991	168,462,187	4,843,312
Zabaykal Territory	39,057,958	1,896,727	39,024,489	1,930,196
Krasnoyarsk Territory	269,011,570	17,552,550	268,688,335	17,875,785
Irkutsk Region	262,994,260	6,397,969	263,975,406	5,416,823
Kemerovo Region	195,434,905	18,846,704	195,729,024	18,552,585
Novosibirsk Region	612,646,176	40,373,914	618,571,771	34,448,319
Omsk Region	151,513,731	6,250,252	151,602,561	6,161,422
Tomsk Region	85,354,980	1,498,598	85,377,162	1,476,416
<b>Far Eastern Federal District</b>	827,683,985	59,880,686	820,712,478	66,852,193
Republic of Sakha (Yakutia)	66,819,720	4,437,674	66,806,634	4,450,760
Kamchatka Territory	38,546,622	2,441,866	38,290,031	2,698,457
Primorskiy Territory	189,443,976	18,995,220	188,478,877	19,960,319
Khabarovsk Territory	329,632,660	23,678,095	329,823,080	23,487,675
Amur Region	78,392,158	-1,836,102	72,534,356	4,021,700
Magadan Region	61,040,662	5,925,109	60,921,513	6,044,258
Sakhalin Region	53,394,155	5,883,343	53,446,699	5,830,799
Jewish Autonomous Region	4,678,706	214,039	4,675,314	217,431
Chukotka Autonomous Area	5,735,326	141,442	5,735,974	140,794

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

Table 32.1

## Securities acquired by credit institutions registered in respective regions, as of 1.12.11

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	4,171,026,093	1,350,300,053	682,861,419	371,869,959	172,288,762	11,839,984
Belgorod Region	1,047,605	36,930	4,894	0	1,954,232	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	307,163	196,699	8,996	0	42,934	0
Voronezh Region	2,404	2,721	0	0	239,423	0
Ivanovo Region	706,403	43,434	57,888	0	417,651	14,855
Kaluga Region	0	0	14,941	0	0	0
Kostroma Region	27,723,340	644,838	0	5,880	2,212,557	17,813
Kursk Region	1,415,729	1,030,611	0	0	41,767	0
Lipetsk Region	1,417,535	334,233	4,226	0	540,497	20,124
Moscow Region	7,229,824	1,836,807	667,954	0	2,499,606	438,240
Orel Region	0	0	17,994	0	2,758	0
Ryazan Region	580,777	397,158	335,965	0	104,241	41,726
Smolensk Region	683,973	654,286	1,108,687	44	667,979	0
Tambov Region	0	0	0	62	0	0
Tver Region	595,268	211,122	64,434	0	0	0
Tula Region	389,013	143,531	4,934	0	11,937	0
Yaroslavl Region	17,949	4,938	42,643	0	2,966	0
City of Moscow	4,128,909,110	1,344,762,745	680,527,863	371,863,973	163,550,214	11,307,226
<b>North-Western Federal District</b>	177,524,096	26,471,238	23,416,313	2,200,293	14,270,527	4,961,100
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2,367,595	814,056	66,503	0	27,192	181,445
Akhangel'sk Region	0	0	91,899	0	0	0
Vologda Region	3,143,267	1,561,034	234,749	4,900	1,803,046	677,719
Kaliningrad Region	4,073,249	254,615	32,795	0	252,960	471
Leningrad Region	698,569	90,180	78	20	29,829	8,496
Murmansk Region	1,142,394	479,217	0	0	0	0
Novgorod Region	876,150	372,018	222,555	0	51,044	12,530
Pskov Region	44,352	10,137	0	0	0	0
St Petersburg	165,178,520	22,889,981	22,767,734	2,195,373	12,106,456	4,080,439
<b>Southern Federal District</b>	10,798,236	3,408,450	3,232,761	25,169	1,988,707	484,882
Republic of Adygeya	19,880	20,278	1,278	0	68,923	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7,457,111	2,121,977	2,754,029	0	840,951	0
Astrakhan Region	1,147,585	955,192	13,606	5,288	393,776	0
Volgograd Region	855,709	153,196	37,178	0	583,164	484,882
Rostov Region	1,317,951	157,807	426,670	19,881	101,893	0
<b>North-Caucasian Federal District</b>	3,148,768	858,686	232,529	1,210	940,561	0
Republik of Daghestan	1,022,398	205,555	53,534	0	221,918	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	1,013	0	31,659	0	0	0
Karachai-Cherkess Republic	649,787	0	18,962	0	94,025	0
Republic of North Ossetia - Alania	0	0	17,374	1,000	184,531	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,475,570	653,131	111,000	210	440,087	0

<b>Volga Federal District</b>	96,691,892	17,217,746	60,549,210	1,180,453	13,356,091	92,429
Republic of Bashkortostan	5,165,869	791,267	1,094,985	0	61,015	0
Republic of Marii El	0	0	0	0	168,440	0
Republic of Mordovia	418,616	134,399	45,748	0	594,797	0
Republic of Tatarstan	48,883,839	9,290,539	32,929,415	765,125	3,198,560	0
Udmurt Republic	1,616,220	396,513	76,326	0	938,574	0
Chuvash Republic	542,516	76,500	213,769	0	552,518	0
Perm Territory	1,490,568	0	3,583,624	0	252,427	0
Kirov Region	3,473,542	82,676	1,314,565	0	211,377	0
Nizhny Novgogrod Region	8,040,337	2,418,109	4,262,498	115	1,668,602	72,112
Orenburg Region	3,451,603	94,380	1,083,142	17,646	4,502,257	20,317
Penza Region	44,568	14,502	0	0	5,036	0
Samara Region	22,245,230	3,719,760	15,369,200	397,297	1,042,385	0
Saratov Region	978,672	118,132	515,347	270	58,687	0
Ulyanovsk Region	340,312	80,969	60,591	0	101,416	0
<b>Ural Federal District</b>	108,971,445	26,570,442	18,078,172	725,540	16,426,583	847,644
Kurgan Region	0	0	0	0	28,240	0
Sverdlovsk Region	56,011,935	7,457,791	11,765,308	100	5,538,326	0
Tyumen Region	35,165,377	9,278,676	6,097,096	725,440	10,598,452	847,644
Chelyabinsk Region	17,794,133	9,833,975	215,768	0	261,565	0
<b>Siberian Federal District</b>	33,291,852	9,284,993	19,403,777	9,340,430	2,420,147	179,251
Republic of Altai	759,294	725,969	1	0	140,468	0
Republic of Buryatiya	46,112	0	682,007	0	2,128	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	198,107	89,715	0	0	308,232	0
Altai Territory	39,422	36,906	4,952	0	1,004	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4,214	4,775	107,519	0	0	0
Irkutsk Region	147,696	0	103,802	0	200,399	0
Kemerovo Region	2,605,548	1,929,802	95,766	0	187,125	0
Novosibirsk Region	27,103,711	5,927,493	18,393,903	9,340,430	782,348	3,567
Omsk Region	1,988,020	540,000	130	0	733,371	175,684
Tomsk Region	399,728	30,333	15,697	0	65,072	0
<b>Far Eastern Federal District</b>	34,316,112	4,894,364	1,352,228	39,805	7,789,005	0
Republic of Sakha (Yakutia)	1,544,374	289,670	435,199	0	660,920	0
Kamchatka Territory	510,978	112,115	32,259	39,805	219,407	0
Primorskiy Territory	18,149,146	3,015,393	411,203	0	1,371,033	0
Khabarovsk Territory	1,297,864	42,632	21,207	0	128,744	0
Amur Region	12,784,574	1,434,554	95,314	0	5,365,848	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	29,176	0	357,046	0	43,053	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**

**1.12.11**

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	4,219,924,306	1,360,139,364	692,108,908	379,962,582	181,408,461	13,222,520
Belgorod Region	1,047,605	36,930	5,684	0	1,954,232	0
Bryansk Region	0	0	87	0	0	0
Vladimir Region	218,862	196,699	8,996	0	45,476	0
Voronezh Region	2,404	2,721	1,232	0	239,423	0
Ivanovo Region	713,515	73,634	51,866	0	417,651	14,855
Kaluga Region	0	0	14,941	0	8,516	0
Kostroma Region	14,887,896	78,728	80	0	75,223	17,813
Kursk Region	1,415,729	1,030,611	0	0	41,767	0
Lipetsk Region	1,417,535	334,233	4,968	0	540,497	20,124
Moscow Region	7,229,824	1,836,807	667,953	0	3,640,021	852,552
Orel Region	0	0	17,994	0	2,758	0
Ryazan Region	580,777	397,158	335,965	0	103,198	41,726
Smolensk Region	326,145	312,308	215,562	44	67,747	0
Tambov Region	0	0	0	62	0	0
Tver Region	492,060	205,065	9,407	0	0	0
Tula Region	389,013	143,531	5,182	0	397,334	0
Yaroslavl Region	37,624	26,799	50,284	0	2,966	0
City of Moscow	4,191,165,317	1,355,464,140	690,718,707	379,962,476	173,871,652	12,275,450
<b>North-Western Federal District</b>	174,045,360	24,461,389	33,123,377	3,447,438	14,065,501	3,794,495
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1,949,294	531,986	59,311	0	27,192	106,871
Akhangel'sk Region	22,199	24,919	91,899	0	0	0
Vologda Region	1,304,074	852,893	224,614	4,900	1,806,064	0
Kaliningrad Region	4,073,249	254,615	33,519	0	252,960	471
Leningrad Region	698,569	90,180	78	1,247,165	29,829	8,496
Murmansk Region	1,142,394	479,217	0	0	0	0
Novgorod Region	876,150	372,018	222,555	0	51,044	12,530
Pskov Region	44,352	10,137	0	0	0	0
St Petersburg	163,935,079	21,845,424	32,491,401	2,195,373	11,898,412	3,666,127
<b>Southern Federal District</b>	10,057,485	2,939,838	2,926,930	25,169	1,391,664	268,952
Republic of Adygeya	19,880	20,278	1,278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7,457,111	2,121,977	2,556,258	0	502,926	0
Astrakhan Region	484,483	486,580	16,755	5,288	317,355	0
Volgograd Region	778,060	153,196	37,337	0	476,212	268,952
Rostov Region	1,317,951	157,807	315,302	19,881	95,171	0
<b>North-Caucasian Federal District</b>	3,132,647	858,686	234,311	1,210	781,383	0
Republik of Daghestan	1,022,398	205,555	54,657	0	218,611	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	1,013	0	31,659	0	0	0
Karachai-Cherkess Republic	633,666	0	18,962	0	94,025	0
Republic of North Ossetia - Alania	0	0	17,374	1,000	182,857	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,475,570	653,131	111,659	210	285,890	0
<b>Volga Federal District</b>	94,934,095	17,069,668	60,302,958	1,181,115	13,300,570	92,429
Republic of Bashkortostan	4,624,116	791,267	1,070,737	0	241,711	0

Republic of Marii El	0	0	0	0	168,440	0
Republic of Mordovia	418,616	134,399	45,748	0	98,086	0
Republic of Tatarstan	48,793,390	9,290,539	32,825,220	765,125	4,360,644	0
Udmurt Republic	1,616,220	396,513	76,958	0	911,632	0
Chuvash Republic	542,516	76,500	213,769	43	801,542	0
Perm Territory	1,490,568	0	3,583,956	0	214,522	0
Kirov Region	3,473,542	82,676	1,314,565	0	211,377	0
Nizhny Novgogrod Region	7,214,169	2,270,031	4,263,037	234	1,486,680	72,112
Orenburg Region	3,152,176	94,380	963,089	17,646	3,535,325	20,317
Penza Region	44,568	14,502	0	0	61,506	0
Samara Region	22,245,230	3,719,760	15,369,797	397,797	1,042,385	0
Saratov Region	978,672	118,132	515,491	270	65,304	0
Ulyanovsk Region	340,312	80,969	60,591	0	101,416	0
<b>Ural Federal District</b>	90,467,712	24,900,794	17,853,992	725,540	13,617,296	847,644
Kurgan Region	0	0	0	0	28,240	0
Sverdlovsk Region	37,508,202	5,788,143	11,536,720	100	2,912,617	0
Tyumen Region	35,165,377	9,278,676	6,101,504	725,440	10,389,127	847,644
Chelyabinsk Region	17,794,133	9,833,975	215,768	0	287,312	0
<b>Siberian Federal District</b>	13,321,662	3,741,868	1,311,345	0	2,022,393	179,251
Republic of Altai	40,032	0	1	0	76,339	0
Republic of Buryatiya	46,112	0	682,007	0	2,128	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	198,107	89,715	0	0	308,232	0
Altai Territory	39,422	36,906	4,960	0	1,064	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4,214	4,775	107,519	0	1,091	0
Irkutsk Region	147,696	0	103,802	0	200,399	0
Kemerovo Region	2,605,548	1,929,802	97,763	0	187,125	0
Novosibirsk Region	7,917,188	1,110,337	298,264	0	866,027	3,567
Omsk Region	1,923,615	540,000	1,157	0	314,916	175,684
Tomsk Region	399,728	30,333	15,872	0	65,072	0
<b>Far Eastern Federal District</b>	29,875,011	4,894,364	1,264,585	39,805	2,893,115	0
Republic of Sakha (Yakutia)	1,649,569	289,670	435,229	0	1,184,312	0
Kamchatka Territory	503,582	112,115	32,259	39,805	136,687	0
Primorskiy Territory	18,472,751	3,015,393	430,067	0	1,343,286	0
Khabarovsk Territory	969,265	42,632	2,343	0	185,777	0
Amur Region	8,250,668	1,434,554	7,641	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	29,176	0	357,046	0	43,053	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 1.12.11**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
<b>Central Federal District</b>	18,103,027,225	11,562,651,016	1,378,428,213	4,242,401,795
Belgorod Region	9,766,399	7,651,424	708,820	1,040,053
Bryansk Region	723,664	73,109	650,000	555
Vladimir Region	2,630,492	1,691,868	35,200	903,424
Voronezh Region	180,641	141,623	10,700	28,318
Ivanovo Region	7,653,195	3,952,956	140,060	3,467,629
Kaluga Region	7,489,406	2,378,481	1,536,000	3,341,826
Kostroma Region	39,698,937	12,732,057	313,240	24,706,134
Kursk Region	10,372,787	8,999,534	410,000	728,200
Lipetsk Region	18,931,951	14,171,265	1,011,300	1,422,286
Moscow Region	40,661,250	19,215,453	1,900,009	18,538,992
Orel Region	4,475,199	2,462,018	90,000	1,828,842
Ryazan Region	9,582,532	7,970,000	509,000	1,066,283
Smolensk Region	19,845,469	13,112,594	1,829,755	4,633,915
Tambov Region	1,576,912	1,344,431	0	232,481
Tver Region	5,933,038	3,859,858	209,307	1,863,873
Tula Region	8,525,161	7,367,325	74,000	1,076,600
Yaroslavl Region	5,513,315	4,577,688	152,768	779,428
City of Moscow	17,909,466,877	11,450,949,332	1,368,848,054	4,176,742,956
<b>North-Western Federal District</b>	592,860,374	461,268,144	36,638,364	65,064,298
Republic of Karelia	623,059	187,674	215,000	211,215
Komi Republic	3,494,623	1,761,576	1,130,000	602,863
Akhangel'sk Region	268,291	180,091	29,590	43,850
Vologda Region	42,620,804	24,827,168	2,869,300	14,007,215
Kaliningrad Region	9,390,932	5,613,283	2,647,689	1,107,760
Leningrad Region	4,111,086	2,677,787	664,030	624,507
Murmansk Region	5,066,533	1,848,304	794,000	2,311,696
Novgorod Region	1,416,242	994,016	500	415,748
Pskov Region	1,303,698	1,152,740	0	150,958
St Petersburg	524,565,106	422,025,505	28,288,255	45,588,486
<b>Southern Federal District</b>	125,233,547	87,604,922	2,948,320	29,817,850
Republic of Adygeya	2,693,200	1,769,034	150,000	774,166
Republic of Kalmykia	657,940	490,832	30	167,078
Krasnodar Territory	55,807,197	40,529,390	1,168,940	10,710,099
Astrakhan Region	2,266,625	895,495	25,200	758,187
Volgograd Region	9,483,505	7,194,569	1,023,000	965,270
Rostov Region	54,325,080	36,725,602	581,150	16,443,050
<b>North-Caucasian Federal District</b>	33,508,679	19,972,566	3,961,155	9,075,046
Republic of Dagestan	12,569,877	6,744,716	868,766	4,920,229
Republic of Ingushetia	348,843	106,749	0	242,094
Kabardino-Balkar Republic	3,612,636	2,720,816	130,174	761,646
Karachai-Cherkess Republic	2,135,998	1,443,602	231,000	461,396
Republic of North Ossetia - Alania	5,316,806	4,713,786	44,885	536,399
Chechen Republic	0	0	0	0



Stavropol Territory	9,524,519	4,242,897	2,686,330	2,153,282
<b>Volga Federal District</b>	768,798,138	472,936,723	32,664,677	243,033,537
Republic of Bashkortostan	42,871,426	21,616,000	1,506,065	18,617,215
Republic of Marii El	1,026,631	806,820	400	87,413
Republic of Mordovia	12,256,783	10,197,764	280,400	1,444,089
Republic of Tatarstan	311,184,642	236,027,499	14,302,427	51,236,896
Udmurt Republic	17,227,163	8,834,816	145,800	7,310,934
Chuvash Republic	5,587,564	2,980,907	95,500	2,374,408
Perm Territory	19,313,524	11,386,057	1,526,000	5,960,778
Kirov Region	15,600,849	12,252,307	139,180	3,042,684
Nizhny Novgogrod Region	41,983,547	33,167,689	736,225	5,590,481
Orenburg Region	25,014,422	13,347,017	1,885,050	9,231,382
Penza Region	2,196,074	1,604,321	121,000	336,996
Samara Region	238,557,289	100,817,946	7,906,630	126,823,300
Saratov Region	29,062,974	14,354,390	4,020,000	9,666,191
Ulyanovsk Region	6,915,250	5,543,190	0	1,310,770
<b>Ural Federal District</b>	461,289,225	216,964,235	33,151,167	177,847,911
Kurgan Region	1,610,774	1,498,390	10,900	96,598
Sverdlovsk Region	187,340,288	84,646,298	18,355,095	78,582,558
Tyumen Region	208,147,667	91,701,557	10,136,829	81,990,444
Chelyabinsk Region	64,190,496	39,117,990	4,648,343	17,178,311
<b>Siberian Federal District</b>	310,204,981	175,342,847	22,908,433	98,809,693
Republic of Altai	12,010,595	2,948,736	228,000	8,414,193
Republic of Buryatiya	4,465,358	1,998,012	0	2,272,510
Republic of Tuva	156,226	83,991	0	71,035
Republic of Khakassia	6,122,473	2,211,175	306,590	3,295,741
Altai Territory	11,874,119	9,472,022	385,000	1,780,786
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	7,235,356	4,006,121	740,894	2,320,098
Irkutsk Region	12,381,887	7,683,518	1,163,267	3,393,416
Kemerovo Region	14,053,149	7,079,827	3,055,092	3,918,230
Novosibirsk Region	223,742,595	129,478,788	16,574,090	66,275,846
Omsk Region	11,920,386	6,028,738	445,500	5,269,334
Tomsk Region	6,242,837	4,351,919	10,000	1,798,504
<b>Far Eastern Federal District</b>	251,369,999	86,458,617	8,279,817	144,914,742
Republic of Sakha (Yakutia)	9,167,081	5,703,881	2,750	3,308,747
Kamchatka Territory	9,626,843	6,327,694	1,568,426	1,664,556
Primorskiy Territory	49,426,696	37,092,712	457,435	9,699,779
Khabarovsk Territory	38,742,733	19,750,980	4,970,300	13,631,473
Amur Region	139,438,260	14,310,669	804,906	115,545,545
Magadan Region	0	0	0	0
Sakhalin Region	4,968,386	3,272,681	476,000	1,064,642
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 1.12.11**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
<b>Central Federal District</b>	11,422,638,662	7,408,355,572	1,401,596,273	1,929,099,883
Belgorod Region	44,450,341	35,261,421	708,820	7,386,745
Bryansk Region	38,256,252	25,683,830	650,000	8,407,061
Vladimir Region	73,454,626	52,180,650	25,000	20,772,643
Voronezh Region	516,364,844	373,734,618	10,700	137,294,779
Ivanovo Region	39,000,781	27,465,516	140,060	8,815,925
Kaluga Region	62,407,142	39,344,469	1,536,000	17,274,829
Kostroma Region	37,504,886	27,489,722	84,853	6,308,427
Kursk Region	54,244,049	46,418,435	410,000	7,178,438
Lipetsk Region	44,085,554	30,834,731	1,005,000	9,990,964
Moscow Region	389,987,403	221,526,900	1,950,009	139,996,111
Orel Region	18,864,170	14,520,571	90,000	3,675,481
Ryazan Region	73,766,687	52,612,283	509,000	12,400,024
Smolensk Region	61,889,482	49,189,587	235,755	10,764,933
Tambov Region	17,192,708	15,205,106	0	1,433,823
Tver Region	62,515,176	45,496,827	209,257	13,305,416
Tula Region	86,135,603	66,269,742	74,000	13,606,863
Yaroslavl Region	137,346,632	76,334,882	142,718	48,556,863
City of Moscow	9,665,172,326	6,208,786,282	1,393,815,101	1,461,930,558
<b>North-Western Federal District</b>	1,703,811,096	1,149,441,008	36,335,173	425,237,030
Republic of Karelia	33,319,814	13,256,526	215,000	17,263,585
Komi Republic	48,333,587	20,847,952	1,130,000	25,561,199
Akhangel'sk Region	65,058,383	39,546,053	29,590	18,239,423
Vologda Region	107,306,700	75,273,991	1,900,100	21,769,874
Kaliningrad Region	72,969,665	53,474,073	2,647,689	12,735,682
Leningrad Region	32,147,078	26,211,658	664,030	3,226,786
Murmansk Region	44,976,062	24,410,457	794,000	19,316,465
Novgorod Region	32,261,007	17,771,215	500	10,761,213
Pskov Region	32,269,436	24,741,949	0	6,696,004
St Petersburg	1,235,169,364	853,907,134	28,954,264	289,666,799
<b>Southern Federal District</b>	1,022,958,127	691,539,988	2,860,271	289,671,015
Republic of Adygeya	17,074,623	11,458,488	150,000	5,461,435
Republic of Kalmykia	6,377,523	3,754,161	30	2,623,332
Krasnodar Territory	482,769,345	317,554,540	993,791	142,556,000
Astrakhan Region	54,817,795	33,634,033	225,000	10,176,408
Volgograd Region	92,855,506	58,895,398	960,000	31,466,878
Rostov Region	369,063,335	266,243,368	531,450	97,386,962
<b>North-Caucasian Federal District</b>	296,565,571	188,753,924	3,945,255	97,805,080
Republic of Dagestan	36,042,996	20,780,240	878,866	14,347,567
Republic of Ingushetia	8,287,409	5,261,083	0	3,026,326
Kabardino-Balkar Republic	26,951,194	21,269,924	130,174	5,549,977
Karachai-Cherkess Republic	13,129,678	8,137,311	95,000	4,897,367
Republic of North Ossetia - Alania	13,172,753	10,530,916	69,885	2,550,216

Chechen Republic	13,671,799	10,624,657	0	3,047,142
Stavropol Territory	185,309,742	112,149,793	2,771,330	64,386,485
<b>Volga Federal District</b>	2,661,031,572	1,702,595,086	33,039,094	833,412,960
Republic of Bashkortostan	212,462,198	122,410,037	1,476,368	82,405,926
Republic of Marii El	40,775,988	30,327,664	400	8,088,343
Republic of Mordovia	67,657,025	53,591,232	270,400	10,727,390
Republic of Tatarstan	452,501,926	341,369,265	14,667,381	86,280,936
Udmurt Republic	95,250,022	56,859,544	128,810	34,830,770
Chuvash Republic	68,605,498	46,514,130	75,500	21,100,224
Perm Territory	254,865,918	177,757,719	1,526,000	74,268,491
Kirov Region	74,364,155	54,765,491	139,180	18,288,274
Nizhny Novgorod Region	391,107,514	287,095,897	746,425	94,304,091
Orenburg Region	98,434,528	65,701,478	1,825,000	30,534,210
Penza Region	57,449,854	39,046,846	121,000	11,737,858
Samara Region	722,691,232	362,316,862	8,042,630	313,911,838
Saratov Region	91,225,113	46,084,118	4,020,000	32,743,156
Ulyanovsk Region	33,640,601	18,754,803	0	14,191,453
<b>Ural Federal District</b>	1,391,658,785	799,533,732	22,022,758	527,595,544
Kurgan Region	30,465,306	16,439,299	10,900	13,742,966
Sverdlovsk Region	654,292,922	408,184,740	7,255,686	221,456,461
Tyumen Region	430,385,077	192,235,475	10,107,829	209,653,898
Chelyabinsk Region	276,515,480	182,674,218	4,648,343	82,742,219
<b>Siberian Federal District</b>	1,593,959,874	839,832,255	10,989,330	683,070,946
Republic of Altai	8,262,217	3,022,222	98,000	4,979,426
Republic of Buryatiya	32,250,606	14,162,411	0	17,147,967
Republic of Tuva	9,963,502	1,280,417	0	8,545,659
Republic of Khakassia	21,710,041	8,977,633	306,590	11,491,848
Altai Territory	150,569,478	112,051,288	385,000	36,854,597
Zabaykal Territory	20,033,241	3,356,470	0	16,667,421
Krasnoyarsk Territory	239,405,912	115,817,504	740,894	116,198,812
Irkutsk Region	235,506,824	112,678,946	1,163,267	118,090,481
Kemerovo Region	154,743,841	89,591,250	3,055,123	58,289,045
Novosibirsk Region	517,220,419	267,534,710	4,784,956	216,391,462
Omsk Region	129,102,846	67,576,398	445,500	48,139,676
Tomsk Region	75,190,947	43,783,006	10,000	30,274,552
<b>Far Eastern Federal District</b>	553,402,285	302,864,462	8,191,991	225,089,251
Republic of Sakha (Yakutia)	40,368,294	25,079,166	42,750	14,772,607
Kamchatka Territory	21,802,190	15,457,085	1,500,600	4,290,724
Primorskiy Territory	84,659,635	60,995,240	727,435	20,099,652
Khabarovsk Territory	301,199,959	146,902,017	4,640,300	141,165,048
Amur Region	32,522,849	12,542,856	804,906	16,194,814
Magadan Region	57,900,870	31,456,098	0	24,876,414
Sakhalin Region	12,649,669	8,666,682	476,000	3,156,491
Jewish Autonomous Region	1,833,862	1,481,617	0	352,245
Chukotka Autonomous Area	464,957	283,701	0	181,256

Table 34.1

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.12.11**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
<b>Central Federal District</b>	6,912,330,930	4,188,558,247	2,224,681,124	303,213,228
Belgorod Region	225,628	161,252	64,376	0
Bryansk Region	0	0	0	0
Vladimir Region	959	0	0	959
Voronezh Region	0	0	0	0
Ivanovo Region	304,703	167,737	66,152	70,814
Kaluga Region	24,829	20,667	0	4,162
Kostroma Region	4,910,606	4,251,939	1,941	585,827
Kursk Region	195,563	166,871	0	935
Lipetsk Region	189,997	166,005	0	23,992
Moscow Region	6,172,699	2,329,153	192,128	3,651,418
Orel Region	41,030	0	41,030	0
Ryazan Region	60,592	44,155	1,315	15,122
Smolensk Region	1,599,136	130,434	412,218	1,044,503
Tambov Region	940	0	940	0
Tver Region	2,209	618	1,410	181
Tula Region	357,497	277,749	0	79,748
Yaroslavl Region	33,093	20,923	1,797	10,373
City of Moscow	6,898,211,449	4,180,820,744	2,223,897,817	297,725,194
<b>North-Western Federal District</b>	150,870,319	79,432,554	54,826,093	11,017,949
Republic of Karelia	0	0	0	0
Komi Republic	128,728	19,003	105,005	4,720
Akhangel'sk Region	1,839	0	1,553	286
Vologda Region	2,224,213	1,243,401	526,486	11,659
Kaliningrad Region	1,087,638	907,981	21,335	158,322
Leningrad Region	324,822	177,783	137,056	9,983
Murmansk Region	429,313	267,189	59,147	102,977
Novgorod Region	9,546	0	3,399	6,147
Pskov Region	0	0	0	0
St Petersburg	146,664,220	76,817,197	53,972,112	10,723,855
<b>Southern Federal District</b>	6,296,432	3,766,643	450,440	459,696
Republic of Adygeya	1,358	0	470	888
Republic of Kalmykia	9,212	5,685	1,585	1,942
Krasnodar Territory	1,510,043	943,812	144,117	273,211
Astrakhan Region	4,508	0	2,559	1,949
Volgograd Region	4,464	0	626	3,838
Rostov Region	4,766,847	2,817,146	301,083	177,868
<b>North-Caucasian Federal District</b>	1,642,913	844,163	414,097	384,653
Republik of Dagestan	126,444	60,261	7,454	58,729
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	689	0	689	0
Karachai-Cherkess Republic	1,307,273	783,902	227,818	295,553
Republic of North Ossetia - Alania	5,404	0	4,777	627

Chechen Republic	0	0	0	0
Stavropol Territory	203,103	0	173,359	29,744
<b>Volga Federal District</b>	48,825,479	39,782,354	3,462,390	5,078,634
Republic of Bashkortostan	681,183	403,771	51,635	225,777
Republic of Marii El	470	0	470	0
Republic of Mordovia	27,563	18,274	8,211	1,078
Republic of Tatarstan	31,666,550	29,187,401	1,094,622	999,998
Udmurt Republic	1,159,324	550,474	415,202	193,648
Chuvash Republic	83,335	3,132	470	79,733
Perm Territory	1,450,830	1,306,143	26,614	118,073
Kirov Region	1,313,427	916,070	658	396,699
Nizhny Novgogrod Region	2,225,075	1,478,940	72,353	582,731
Orenburg Region	526,710	403,504	35,223	87,983
Penza Region	0	0	0	0
Samara Region	9,205,574	5,120,385	1,702,906	2,377,731
Saratov Region	303,895	216,320	53,224	12,382
Ulyanovsk Region	181,543	177,940	802	2,801
<b>Ural Federal District</b>	65,269,303	26,307,052	30,668,171	1,027,712
Kurgan Region	0	0	0	0
Sverdlovsk Region	15,281,857	4,862,867	9,748,184	592,791
Tyumen Region	40,034,327	20,128,624	12,287,218	430,132
Chelyabinsk Region	9,953,119	1,315,561	8,632,769	4,789
<b>Siberian Federal District</b>	60,193,032	32,639,668	22,427,831	2,951,409
Republic of Altai	0	0	0	0
Republic of Buryatiya	31,885	0	31,698	187
Republic of Tuva	470	0	470	0
Republic of Khakassia	3,995	0	3,995	0
Altai Territory	8,772	5,224	313	3,235
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	128,739	115,965	6,670	6,104
Irkutsk Region	59,175	7,836	45,136	6,203
Kemerovo Region	41,659	17,365	10,350	13,944
Novosibirsk Region	59,027,757	31,741,822	22,284,441	2,827,370
Omsk Region	866,160	732,187	43,818	90,155
Tomsk Region	24,420	19,269	940	4,211
<b>Far Eastern Federal District</b>	8,492,892	3,962,740	695,288	939,919
Republic of Sakha (Yakutia)	50,987	31,322	19,665	0
Kamchatka Territory	394,213	380,529	4,291	9,393
Primorskiy Territory	1,770,620	1,378,872	85,671	119,624
Khabarovsk Territory	1,003,963	896,952	377	103,705
Amur Region	5,152,084	1,200,883	549,320	696,318
Magadan Region	0	0	0	0
Sakhalin Region	121,025	74,182	35,964	10,879
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 1.12.11**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
<b>Central Federal District</b>	6,428,233,902	3,726,142,629	2,248,766,293	270,245,880
Belgorod Region	3,112,236	2,711,184	65,472	335,580
Bryansk Region	1,592,744	1,558,700	0	34,044
Vladimir Region	2,571,375	2,521,218	0	50,157
Voronezh Region	17,763,806	16,670,533	1,566	996,542
Ivanovo Region	5,196,186	5,058,458	66,152	71,576
Kaluga Region	4,192,200	4,042,803	63	149,334
Kostroma Region	964,016	955,587	1,471	6,958
Kursk Region	744,263	548,677	0	167,829
Lipetsk Region	280,276	166,005	0	114,271
Moscow Region	43,108,935	37,006,008	192,128	5,910,799
Orel Region	321,462	280,432	41,030	0
Ryazan Region	365,725	289,306	1,315	75,104
Smolensk Region	1,424,681	1,234,586	58,402	131,693
Tambov Region	1,409,356	1,408,228	940	188
Tver Region	95,360	46,930	940	47,099
Tula Region	31,016,334	30,799,310	0	217,024
Yaroslavl Region	3,337,133	2,937,549	1,096	302,647
City of Moscow	6,310,737,814	3,617,907,115	2,248,335,718	261,635,035
<b>North-Western Federal District</b>	310,250,382	214,566,505	54,351,696	29,128,649
Republic of Karelia	9,988,980	9,836,504	0	152,476
Komi Republic	1,285,653	1,118,331	105,005	62,317
Akhangel'sk Region	1,735,689	1,646,290	1,553	87,074
Vologda Region	9,940,044	9,095,486	56,662	370,949
Kaliningrad Region	21,758,769	20,738,725	21,335	943,532
Leningrad Region	544,351	384,410	137,056	22,885
Murmansk Region	13,507,646	13,289,050	59,147	159,449
Novgorod Region	616,891	530,830	3,399	82,662
Pskov Region	179,611	175,112	0	4,499
St Petersburg	250,692,748	157,751,767	53,967,539	27,242,806
<b>Southern Federal District</b>	60,214,284	54,984,962	407,420	2,944,242
Republic of Adygeya	109,525	48,514	470	60,541
Republic of Kalmykia	7,270	5,685	1,585	0
Krasnodar Territory	21,648,152	19,323,535	139,187	1,847,486
Astrakhan Region	868,038	861,680	0	6,358
Volgograd Region	9,070,909	8,981,855	626	88,428
Rostov Region	28,510,390	25,763,693	265,552	941,429
<b>North-Caucasian Federal District</b>	6,848,334	5,071,903	402,508	1,372,169
Republik of Daghestan	452,369	201,069	8,394	242,906
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	582,107	581,418	689	0
Karachai-Cherkess Republic	1,523,013	1,024,676	215,289	283,048
Republic of North Ossetia - Alania	64,942	0	4,777	60,165

Chechen Republic	0	0	0	0
Stavropol Territory	4,225,903	3,264,740	173,359	786,050
<b>Volga Federal District</b>	124,133,027	111,945,615	3,460,510	7,727,911
Republic of Bashkortostan	23,438,404	22,652,062	51,165	613,785
Republic of Marii El	3,251,593	3,244,755	470	6,368
Republic of Mordovia	29,867	18,274	8,054	3,539
Republic of Tatarstan	35,648,845	33,914,841	1,094,622	292,195
Udmurt Republic	697,386	84,224	415,202	197,960
Chuvash Republic	192,164	0	0	192,164
Perm Territory	10,046,796	9,091,424	26,614	928,735
Kirov Region	2,209,626	1,872,007	658	336,961
Nizhny Novgogrod Region	11,390,250	9,697,362	72,040	1,433,619
Orenburg Region	1,111,210	923,325	34,596	153,289
Penza Region	178,634	171,807	157	6,670
Samara Region	32,615,289	27,273,387	1,702,906	3,318,828
Saratov Region	1,114,772	808,614	53,224	229,942
Ulyanovsk Region	2,208,191	2,193,533	802	13,856
<b>Ural Federal District</b>	206,877,112	162,810,054	26,398,418	5,549,434
Kurgan Region	942	0	0	942
Sverdlovsk Region	135,477,888	124,774,894	5,519,768	4,803,755
Tyumen Region	43,168,644	18,895,177	12,245,881	298,833
Chelyabinsk Region	28,229,638	19,139,983	8,632,769	445,904
<b>Siberian Federal District</b>	72,724,198	62,026,601	811,349	5,295,213
Republic of Altai	173	0	0	173
Republic of Buryatiya	336,566	239,807	31,698	65,061
Republic of Tuva	470	0	470	0
Republic of Khakassia	111,572	98,903	5,248	7,421
Altai Territory	3,936,390	3,853,156	313	82,694
Zabaykal Territory	81,291	4,556	0	76,735
Krasnoyarsk Territory	15,270,873	14,103,649	6,670	1,086,557
Irkutsk Region	3,694,867	3,212,388	44,666	436,600
Kemerovo Region	14,985,570	14,568,758	10,350	405,153
Novosibirsk Region	30,648,633	23,123,247	666,550	2,345,848
Omsk Region	2,962,918	2,215,683	44,444	701,490
Tomsk Region	694,875	606,454	940	87,481
<b>Far Eastern Federal District</b>	32,242,942	27,713,276	684,326	2,787,373
Republic of Sakha (Yakutia)	141,106	93,301	19,665	25,211
Kamchatka Territory	1,263,709	1,214,112	4,291	45,306
Primorskiy Territory	3,726,629	2,798,334	85,671	657,413
Khabarovsk Territory	20,190,324	17,388,470	377	1,948,424
Amur Region	831,398	264,523	538,358	11,743
Magadan Region	5,786,461	5,786,219	0	242
Sakhalin Region	303,292	168,317	35,964	99,011
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	23	0	0	23

Table 35.1

**Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.12.11**

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
<b>Central Federal District</b>	691,569,928	89,749,119	4,625,672	232,009	205,773,342	44,375,212
Belgorod Region	95,185	0	0	0	19,180	0
Bryansk Region	73,109	0	0	0	0	0
Vladimir Region	31,183	0	15,000	0	44,466	959
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	92,556	0	0	0	127,236	0
Kaluga Region	254,238	0	0	0	95,090	0
Kostroma Region	491,996	22,820	4,703	0	716,704	70,293
Kursk Region	48,096	0	0	0	47,660	0
Lipetsk Region	542,371	0	0	0	9,882	165
Moscow Region	459,132	16,413	10,000	156,608	496,768	43,836
Orel Region	28,905	0	0	0	22,634	0
Ryazan Region	214,503	0	0	0	43,526	6,161
Smolensk Region	410,557	13,242	5,000	0	104,330	14,561
Tambov Region	44,876	0	0	0	13,371	0
Tver Region	10,448	0	0	0	12,815	181
Tula Region	54,105	8,487	0	0	25,114	3,473
Yaroslavl Region	87,576	0	0	0	22,128	0
City of Moscow	688,631,092	89,688,157	4,590,969	75,401	203,972,438	44,235,583
<b>North-Western Federal District</b>	16,304,765	1,683,807	76,520	12,554	2,494,754	810,198
Republic of Karelia	15,688	0	0	0	857	0
Komi Republic	318,963	16,160	0	0	18,046	0
Akhangel'sk Region	57,538	0	0	0	4,038	0
Vologda Region	1,059,206	3,273	30,000	0	198,590	0
Kaliningrad Region	115,232	0	9,689	0	20,043	12,173
Leningrad Region	635,115	41,847	0	0	15,904	854
Murmansk Region	183,828	21,236	0	0	107,208	6,140
Novgorod Region	189,528	0	0	0	25,073	0
Pskov Region	17,246	0	0	0	2,022	0
St Petersburg	13,712,421	1,601,291	36,831	12,554	2,102,973	791,031
<b>Southern Federal District</b>	2,700,386	48,598	0	0	750,092	20,113
Republic of Adygeya	46,269	0	0	0	42,492	0
Republic of Kalmykia	23,960	0	0	0	6,604	0
Krasnodar Territory	504,500	1,692	0	0	396,401	2,225
Astrakhan Region	45,258	0	0	0	21,585	0
Volgograd Region	245,374	0	0	0	34,643	682
Rostov Region	1,835,025	46,906	0	0	248,367	17,206
<b>North-Caucasian Federal District</b>	815,820	5,220	0	0	554,103	5,883
Republic of Dagestan	77,350	5,220	0	0	73,945	566
Republic of Ingushetia	43	0	0	0	0	0
Kabardino-Balkar Republic	33,945	0	0	0	29,212	0
Karachai-Cherkess Republic	9,466	0	0	0	15,647	3,132



Republic of North Ossetia - Alania	260,448	0	0	0	25,891	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	434,568	0	0	0	409,408	2,185
<b>Volga Federal District</b>	14,331,859	874,397	65,000	0	20,184,636	383,238
Republic of Bashkortostan	687,259	0	30,000	0	930,611	50,728
Republic of Marii El	0	0	0	0	20	0
Republic of Mordovia	87,783	0	0	0	26,781	0
Republic of Tatarstan	6,103,471	787,854	20,000	0	3,958,300	59,208
Udmurt Republic	194,952	0	0	0	439,072	0
Chuvash Republic	98,494	0	0	0	78,872	0
Perm Territory	321,466	0	11,000	0	123,355	0
Kirov Region	300,850	22,552	0	0	287,276	5,397
Nizhny Novgorod Region	638,140	34,559	4,000	0	413,593	95,602
Orenburg Region	818,842	0	0	0	232,125	13
Penza Region	26,804	0	0	0	5,789	0
Samara Region	4,378,164	6,835	0	0	12,503,337	169,489
Saratov Region	587,716	22,597	0	0	1,126,461	0
Ulyanovsk Region	87,918	0	0	0	59,044	2,801
<b>Ural Federal District</b>	8,425,442	808,420	14,000	0	6,355,639	36,414
Kurgan Region	16,570	0	0	0	1,699	0
Sverdlovsk Region	3,950,490	75,698	10,000	0	5,117,526	34,370
Tyumen Region	2,364,725	500,160	4,000	0	769,090	1,556
Chelyabinsk Region	2,093,657	232,562	0	0	467,324	488
<b>Siberian Federal District</b>	9,356,649	3,620,244	30,000	470	10,073,768	425,143
Republic of Altai	74,956	0	0	0	147,046	0
Republic of Buryatiya	130,767	0	0	0	49,460	187
Republic of Tuva	2,297	0	0	470	7,994	0
Republic of Khakassia	26,397	0	0	0	35,402	0
Altai Territory	193,626	0	10,000	0	94,996	120
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	114,751	0	0	0	284,165	1,900
Irkutsk Region	83,902	3,831	10,000	0	101,079	313
Kemerovo Region	57,994	0	0	0	256,837	1,423
Novosibirsk Region	8,165,688	3,600,448	0	0	8,817,875	414,250
Omsk Region	249,631	14,684	0	0	230,332	6,950
Tomsk Region	256,640	1,281	10,000	0	48,582	0
<b>Far Eastern Federal District</b>	3,170,052	134,636	6,041	2,861	4,320,894	61,531
Republic of Sakha (Yakutia)	102,794	0	0	2,861	70,584	0
Kamchatka Territory	55,445	3,985	0	0	87,739	0
Primorskiy Territory	762,065	3,226	3,135	0	298,934	155
Khabarovsk Territory	1,325,673	102,698	0	0	960,374	18,221
Amur Region	893,448	24,727	2,906	0	2,886,730	43,155
Magadan Region	0	0	0	0	0	0
Sakhalin Region	30,627	0	0	0	16,533	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 1.12.11**

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	385,929,396	83,256,714	4,559,637	232,009	121,694,578	38,264,400
Belgorod Region	3,845,847	411,969	0	0	226,181	18,543
Bryansk Region	1,480,908	0	0	0	168,768	4,617
Vladimir Region	2,198,874	0	15,000	0	1,122,981	4,849
Voronezh Region	16,961,257	132,029	0	0	3,951,457	396,409
Ivanovo Region	1,230,099	0	0	0	288,878	19
Kaluga Region	1,493,480	0	0	0	659,918	1,971
Kostroma Region	1,505,367	0	4,703	0	415,749	312
Kursk Region	3,113,122	0	0	0	380,422	17,473
Lipetsk Region	2,319,274	0	0	0	799,328	813
Moscow Region	15,571,819	193,755	10,000	156,608	2,284,382	475,055
Orel Region	794,519	0	0	0	167,504	0
Ryazan Region	2,485,503	30,582	0	0	435,137	7,474
Smolensk Region	2,034,551	0	5,000	0	333,058	32,867
Tambov Region	812,064	0	0	0	23,014	0
Tver Region	1,437,334	0	0	0	255,777	13,318
Tula Region	1,149,344	22,431	0	0	463,551	15,269
Yaroslavl Region	7,540,804	147,234	0	0	2,222,907	80,557
City of Moscow	319,955,230	82,318,714	4,524,934	75,401	107,495,566	37,194,854
<b>North-Western Federal District</b>	76,623,968	3,871,024	76,520	12,554	14,870,468	4,196,662
Republic of Karelia	400,795	0	0	0	415,680	14,424
Komi Republic	2,546,681	16,159	0	0	263,692	1,527
Akhangel'sk Region	2,204,585	85,507	0	0	325,494	9,345
Vologda Region	9,840,303	17,429	30,000	0	1,035,709	63,203
Kaliningrad Region	10,225,355	236,829	9,689	0	885,318	165,422
Leningrad Region	1,586,372	43,328	0	0	160,954	8,301
Murmansk Region	3,865,558	21,236	0	0	314,077	22,899
Novgorod Region	1,183,199	8,593	0	0	401,929	24,748
Pskov Region	1,384,141	0	0	0	98,609	269
St Petersburg	43,386,979	3,441,943	36,831	12,554	10,969,006	3,886,524
<b>Southern Federal District</b>	66,632,063	4,678,991	24,861	0	13,984,123	444,246
Republic of Adygeya	2,852,959	0	0	0	150,152	3,623
Republic of Kalmykia	273,618	0	0	0	9,758	0
Krasnodar Territory	39,856,709	174,734	24,861	0	7,163,502	317,224
Astrakhan Region	475,277	0	0	0	411,316	87
Volgograd Region	2,366,359	1,803,165	0	0	2,105,453	13,298
Rostov Region	20,807,141	2,701,092	0	0	4,143,942	110,014
<b>North-Caucasian Federal District</b>	12,150,536	102,970	0	0	3,355,138	83,447
Republik of Daghestan	304,622	5,220	0	0	284,341	566
Republic of Ingushetia	326,849	0	0	0	6,596	0
Kabardino-Balkar Republic	576,021	25,480	0	0	89,534	0
Karachai-Cherkess Republic	796,588	0	0	0	67,703	3,132

Republic of North Ossetia - Alania	742,800	0	0	0	95,750	770
Chechen Republic	215,804	0	0	0	1,327	0
Stavropol Territory	9,187,852	72,270	0	0	2,809,887	78,979
<b>Volga Federal District</b>	101,077,226	1,424,656	65,000	0	40,072,922	1,450,684
Republic of Bashkortostan	8,842,601	45,821	30,000	0	3,232,920	161,928
Republic of Marii El	557,599	0	0	0	152,868	3,065
Republic of Mordovia	589,324	0	0	0	138,174	0
Republic of Tatarstan	11,547,697	518,339	20,000	0	3,056,830	13,641
Udmurt Republic	6,733,591	523	0	0	1,263,599	35,004
Chuvash Republic	3,164,453	0	0	0	534,484	24,986
Perm Territory	13,422,363	40,718	11,000	0	3,239,702	214,263
Kirov Region	3,553,245	22,552	0	0	583,125	9,714
Nizhny Novgogrod Region	13,371,764	593,025	4,000	0	5,198,245	323,672
Orenburg Region	2,937,769	0	0	0	847,756	23,113
Penza Region	4,954,100	0	0	0	216,959	451
Samara Region	28,526,651	75,143	0	0	19,412,528	621,279
Saratov Region	2,131,009	22,597	0	0	1,894,399	18,392
Ulyanovsk Region	745,060	105,938	0	0	301,333	1,176
<b>Ural Federal District</b>	36,140,703	2,136,698	15,174	0	19,070,119	453,532
Kurgan Region	548,648	0	0	0	227,627	1
Sverdlovsk Region	21,544,380	1,706,050	11,174	0	11,771,244	255,044
Tyumen Region	3,583,967	158,749	4,000	0	3,243,317	41,891
Chelyabinsk Region	10,463,708	271,899	0	0	3,827,931	156,596
<b>Siberian Federal District</b>	55,767,040	943,261	30,000	470	30,951,082	838,924
Republic of Altai	165,371	0	0	0	150,748	48
Republic of Buryatiya	1,690,866	0	0	0	654,797	2,179
Republic of Tuva	98,024	0	0	470	260,155	0
Republic of Khakassia	419,463	0	0	0	225,265	281
Altai Territory	11,920,942	269,548	10,000	0	1,145,649	6,807
Zabaykal Territory	309,452	4,556	0	0	460,313	3,070
Krasnoyarsk Territory	7,820,289	39,245	0	0	4,357,944	95,275
Irkutsk Region	6,052,089	102,955	10,000	0	3,831,934	27,169
Kemerovo Region	4,867,791	0	0	0	4,015,626	38,157
Novosibirsk Region	14,070,953	399,216	0	0	11,603,256	533,207
Omsk Region	6,132,663	94,540	0	0	3,210,388	127,422
Tomsk Region	2,219,137	33,201	10,000	0	1,035,007	5,309
<b>Far Eastern Federal District</b>	12,356,463	484,688	46,041	2,861	6,524,638	385,841
Republic of Sakha (Yakutia)	773,392	31,242	40,000	2,861	310,028	239
Kamchatka Territory	724,095	3,985	0	0	119,060	1,119
Primorskiy Territory	1,793,792	75,785	3,135	0	988,449	117,004
Khabarovsk Territory	7,087,121	292,711	0	0	4,042,614	264,608
Amur Region	600,071	33,670	2,906	0	707,914	2,305
Magadan Region	931,455	47,295	0	0	263,561	9
Sakhalin Region	78,564	0	0	0	90,033	557
Jewish Autonomous Region	367,973	0	0	0	2,908	0
Chukotka Autonomous Area	0	0	0	0	71	0

Table 36.1

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.12.11

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra- budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
<b>Central Federal District</b>	16,272,833,620	7,633,136	20,268,378	3,495,390,091	4,884,289,673	7,717,149,858
Belgorod Region	12,447,764	0	518	4,449,013	1,122,326	6,848,756
Bryansk Region	7,331	0	0	5,255	0	2,076
Vladimir Region	3,691,114	0	143	1,579,391	121,125	1,902,816
Voronezh Region	24,870	0	0	24,812	0	35
Ivanovo Region	6,631,276	0	0	1,897,559	720,409	3,944,615
Kaluga Region	11,043,652	2,669	0	1,839,264	1,138,326	8,042,587
Kostroma Region	46,460,591	0	0	3,147,192	5,766,964	37,483,047
Kursk Region	10,097,902	0	0	2,319,297	511,950	7,257,765
Lipetsk Region	19,122,731	0	24,514	4,772,544	3,157,290	11,142,153
Moscow Region	44,320,540	6,881	0	12,010,642	14,072,349	18,105,966
Orel Region	3,951,002	0	0	788,439	193,337	2,961,682
Ryazan Region	11,090,924	0	1	3,093,989	302,389	7,434,379
Smolensk Region	17,960,882	0	0	6,956,539	1,225,892	9,757,278
Tambov Region	2,046,133	0	0	688,749	240,136	1,106,767
Tver Region	6,646,788	1,983	4,380	2,784,040	299,181	3,541,838
Tula Region	8,876,275	0	0	1,645,288	781,778	6,294,833
Yaroslavl Region	5,269,115	0	0	1,985,078	759,953	2,294,216
City of Moscow	16,063,144,730	7,621,603	20,238,822	3,445,403,000	4,853,876,268	7,589,029,049
<b>North-Western Federal District</b>	641,364,536	844,298	72,586	249,960,215	224,611,744	158,664,126
Republic of Karelia	649,071	0	0	418,354	51,031	168,901
Komi Republic	4,487,864	0	0	1,525,627	426,471	2,444,259
Akhangel'sk Region	514,290	0	0	314,392	151,092	43,179
Vologda Region	41,700,795	1,792	0	9,772,082	13,071,456	18,475,081
Kaliningrad Region	12,189,087	0	0	5,885,785	2,770,832	3,528,263
Leningrad Region	5,984,998	17,540	6,521	1,429,207	522,686	3,953,782
Murmansk Region	5,815,593	0	0	2,567,148	275,321	2,905,049
Novgorod Region	3,247,719	0	101	1,375,137	91,524	1,708,169
Pskov Region	1,933,200	0	16,821	1,140,225	52,888	717,991
St Petersburg	564,841,919	824,966	49,143	225,532,258	207,198,443	124,719,452
<b>Southern Federal District</b>	128,327,170	78,861	168,433	34,586,603	9,999,779	82,714,257
Republic of Adygeya	2,990,178	0	0	983,199	210,089	1,791,021
Republic of Kalmykia	426,621	0	0	188,675	70,000	167,306
Krasnodar Territory	63,580,508	74,036	140,528	15,104,480	5,094,251	42,584,546
Astrakhan Region	4,215,271	0	20,458	1,776,345	589,300	1,803,698
Volgograd Region	8,888,759	2,248	6,156	3,372,125	1,483,883	3,991,458
Rostov Region	48,225,833	2,577	1,291	13,161,779	2,552,256	32,376,228
<b>North-Caucasian Federal District</b>	38,019,083	1,775	11,373	14,403,413	2,369,337	20,893,281
Republik of Daghestan	16,927,236	0	2,146	7,204,093	1,185,044	8,445,462
Republic of Ingushetia	433,684	0	0	252,358	0	171,680
Kabardino-Balkar Republic	3,220,837	5	3,166	789,337	22,796	2,366,654
Karachai-Cherkess Republic	1,660,322	0	0	929,641	352,657	377,352
Republic of North Ossetia - Alania	5,768,758	0	3,401	1,575,646	302,999	3,849,671
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	10,008,246	1,770	2,660	3,652,338	505,841	5,682,462
<b>Volga Federal District</b>	735,331,175	7,932,664	3,442,499	157,725,880	154,573,992	388,785,295

Republic of Bashkortostan	47,870,620	0	4,684	7,958,716	9,197,683	30,594,355
Republic of Marii El	1,424,224	0	2,066	495,188	900	922,058
Republic of Mordovia	14,128,414	0	0	3,167,475	1,082,228	9,701,427
Republic of Tatarstan	313,418,012	7,919,468	3,123,880	68,315,304	97,455,703	134,472,761
Udmurt Republic	14,560,641	10	0	2,672,478	1,128,291	10,720,976
Chuvash Republic	6,611,497	0	0	2,048,296	1,687,818	2,819,148
Perm Territory	22,488,126	1,416	4,178	4,437,689	5,405,489	12,573,519
Kirov Region	18,745,547	54	2,660	3,709,138	1,516,044	13,223,880
Nizhny Novgogrod Region	75,409,130	2,071	4,397	17,556,583	3,678,753	35,035,765
Orenburg Region	26,731,525	8,772	12	5,825,944	4,044,648	16,823,137
Penza Region	2,304,124	0	0	569,287	282,270	1,428,353
Samara Region	144,267,162	873	300,622	32,355,056	26,246,539	84,676,554
Saratov Region	40,014,401	0	0	6,026,591	1,417,385	32,470,382
Ulyanovsk Region	7,357,752	0	0	2,588,135	1,430,241	3,322,980
<b>Ural Federal District</b>	504,227,762	136,747	422,356	118,143,229	112,494,056	266,964,898
Kurgan Region	1,685,507	0	8,716	781,224	174,552	718,410
Sverdlovsk Region	225,007,081	12,491	1,424	61,082,844	38,996,081	122,797,280
Tyumen Region	203,068,450	82,524	382,546	36,773,159	70,679,675	93,097,987
Chelyabinsk Region	74,466,724	41,732	29,670	19,506,002	2,643,748	50,351,221
<b>Siberian Federal District</b>	297,698,884	40,005	403,954	78,812,179	51,148,217	162,750,549
Republic of Altai	11,596,575	0	0	502,727	615,382	10,448,696
Republic of Buryatiya	6,726,345	1,836	3,011	2,040,961	224,634	4,418,271
Republic of Tuva	162,193	0	0	65,595	0	96,518
Republic of Khakassia	6,862,606	42	67	1,852,677	490,149	4,288,019
Altai Territory	9,443,673	0	12,059	3,484,725	822,957	5,095,010
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7,909,383	12,722	46,147	2,445,878	610,048	4,540,060
Irkutsk Region	13,129,715	0	10,341	3,812,449	1,575,096	7,665,634
Kemerovo Region	21,012,228	0	246,673	5,056,362	842,571	14,834,230
Novosibirsk Region	199,782,698	23,862	85,656	54,038,579	44,410,662	97,470,672
Omsk Region	13,105,012	1,543	0	3,396,344	1,321,443	8,303,385
Tomsk Region	7,968,456	0	0	2,115,882	235,275	5,590,054
<b>Far Eastern Federal District</b>	246,399,667	51,582	305,898	49,098,103	24,899,037	170,928,987
Republic of Sakha (Yakutia)	14,563,065	29,176	29,800	4,026,268	1,873,832	8,559,867
Kamchatka Territory	10,896,960	13,319	1,580	3,838,539	998,842	5,923,194
Primorskiy Territory	54,947,878	597	2,732	18,073,989	6,423,339	29,836,987
Khabarovsk Territory	35,757,462	5,279	11,639	8,026,844	3,164,264	24,481,474
Amur Region	122,498,446	1,890	259,264	12,323,307	11,996,527	97,859,159
Magadan Region	0	0	0	0	0	0
Sakhalin Region	7,735,856	1,321	883	2,809,156	442,233	4,268,306
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 1.12.11**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
<b>Central Federal District</b>	11,258,209,564	2,488,014	14,849,419	2,614,888,952	4,331,585,525	4,168,992,246
Belgorod Region	90,820,530	16,178	144,805	20,150,969	10,504,420	59,715,870
Bryansk Region	42,763,786	29,450	61,305	6,376,825	1,671,020	34,494,131
Vladimir Region	91,629,621	19,959	98,727	12,217,797	7,289,095	71,694,986
Voronezh Region	192,698,336	161,278	90,127	28,850,538	12,971,245	150,417,588
Ivanovo Region	45,863,176	21,034	48,123	6,792,354	1,505,339	37,381,282
Kaluga Region	66,260,333	76,084	125,752	12,479,400	4,213,114	49,271,740
Kostroma Region	44,101,105	22,731	41,826	4,090,090	6,528,951	33,379,821
Kursk Region	48,373,253	23,316	34,989	8,643,998	2,816,871	36,541,042
Lipetsk Region	66,434,429	37,407	122,758	11,583,832	6,339,512	48,196,447
Moscow Region	604,980,085	476,148	1,870,595	147,758,189	54,567,181	398,023,798
Orel Region	34,489,315	9,575	20,803	4,500,096	1,558,562	28,214,432
Ryazan Region	61,522,581	24,255	154,372	10,431,760	4,473,312	46,143,231
Smolensk Region	47,428,334	33,028	29,913	8,796,584	3,310,701	35,170,474
Tambov Region	39,058,840	16,042	59,435	6,249,046	1,025,656	31,571,080
Tver Region	64,018,083	18,239	37,980	11,050,375	3,899,838	48,836,996
Tula Region	79,723,583	27,987	164,366	12,595,225	7,139,423	59,511,360
Yaroslavl Region	86,121,770	18,574	48,760	17,060,351	9,531,980	58,833,661
City of Moscow	9,551,922,404	1,456,729	11,694,783	2,285,261,523	4,192,239,305	2,941,594,307
<b>North-Western Federal District</b>	1,742,103,641	2,151,271	822,951	401,025,007	334,348,254	984,611,527
Republic of Karelia	29,701,101	7,512	17,964	4,865,506	835,585	23,781,222
Komi Republic	65,567,250	17,136	29,228	9,309,914	1,986,147	53,978,208
Akhangel'sk Region	88,976,389	29,532	50,919	13,997,687	11,276,135	63,311,272
Vologda Region	73,306,217	31,754	1,765	16,480,886	8,406,341	47,820,628
Kaliningrad Region	67,381,717	36,821	238,749	15,810,211	6,762,174	44,387,096
Leningrad Region	20,947,245	37,527	30,136	4,898,287	3,377,229	12,293,299
Murmansk Region	59,560,108	23,447	24,558	9,461,655	2,437,986	47,334,458
Novgorod Region	26,370,760	22,128	55,064	6,037,321	957,856	19,122,738
Pskov Region	24,588,730	9,214	94,367	5,605,220	1,387,057	17,331,947
St Petersburg	1,285,704,124	1,936,200	280,201	314,558,320	296,921,744	655,250,659
<b>Southern Federal District</b>	765,052,840	349,021	429,645	153,859,046	53,850,794	554,426,263
Republic of Adygeya	11,225,176	15,162	0	1,799,249	440,310	8,954,957
Republic of Kalmykia	5,200,901	26,814	32,174	874,386	376,474	3,876,092
Krasnodar Territory	344,198,610	199,064	150,451	70,890,507	23,016,976	248,847,180
Astrakhan Region	40,101,105	23,809	36,771	7,058,043	2,041,022	30,838,027
Volgograd Region	116,722,649	30,936	7,350	22,762,226	6,608,144	86,985,300
Rostov Region	247,604,399	53,236	202,899	50,474,635	21,367,868	174,924,707
<b>North-Caucasian Federal District</b>	214,034,355	814,589	878,664	49,436,284	11,391,890	150,781,638
Republik of Daghestan	32,027,342	233,058	66,192	9,071,615	1,261,039	21,272,750
Republic of Ingushetia	3,770,255	42,669	0	1,441,712	145,400	2,126,313
Kabardino-Balkar Republic	18,988,341	4,499	43,645	3,439,363	493,135	14,932,388
Karachai-Cherkess Republic	8,533,992	11,097	361	1,897,346	606,236	6,005,992
Republic of North Ossetia - Alania	20,282,998	1,064	8,661	2,986,363	872,520	16,345,752
Chechen Republic	9,504,559	332,442	356,338	6,239,537	273,550	2,293,577

Stavropol Territory	120,926,868	189,760	403,467	24,360,348	7,740,010	87,804,866
<b>Volga Federal District</b>	2,118,403,581	9,390,149	4,643,373	413,904,619	356,315,104	1,307,971,471
Republic of Bashkortostan	291,436,041	572,700	5,488	42,130,693	109,680,739	138,544,146
Republic of Marii El	22,350,326	10,600	10,569	3,743,928	1,557,079	16,979,675
Republic of Mordovia	33,113,307	142,532	101,552	5,527,417	2,628,937	24,509,401
Republic of Tatarstan	414,118,786	7,949,539	3,124,778	88,552,404	109,933,667	202,169,592
Udmurt Republic	71,217,996	40,847	2,680	18,316,251	4,627,847	47,934,744
Chuvash Republic	52,564,179	55,790	17,233	10,066,252	4,393,006	37,899,444
Perm Territory	190,279,664	137,962	264,092	44,737,039	27,203,932	117,539,003
Kirov Region	61,797,734	36,638	129,514	11,850,308	4,788,301	44,471,021
Nizhny Novgorod Region	289,991,383	92,018	324,270	65,876,785	29,610,379	174,410,649
Orenburg Region	90,151,765	126,515	194,916	16,743,744	6,955,502	65,943,087
Penza Region	56,146,472	45,417	81	9,562,739	2,787,592	43,621,916
Samara Region	351,827,626	62,884	358,844	60,121,810	42,229,244	247,800,623
Saratov Region	128,637,304	73,961	57,848	24,991,705	5,361,279	97,882,328
Ulyanovsk Region	64,770,998	42,746	51,508	11,683,544	4,557,600	48,265,842
<b>Ural Federal District</b>	1,146,142,296	704,297	1,121,833	231,725,922	210,192,853	693,140,745
Kurgan Region	23,919,234	31,058	90,543	4,361,569	1,118,174	18,220,525
Sverdlovsk Region	440,385,485	227,857	325,737	99,633,631	55,718,756	280,515,016
Tyumen Region	486,501,943	267,559	645,362	83,417,927	144,164,170	255,680,549
Chelyabinsk Region	195,335,634	177,823	60,191	44,312,795	9,191,753	138,724,655
<b>Siberian Federal District</b>	1,064,060,319	516,233	1,636,136	216,679,756	117,218,319	721,898,281
Republic of Altai	5,644,885	9,698	4,122	734,629	438,466	4,451,389
Republic of Buryatiya	31,220,412	18,108	24,170	7,622,972	1,786,284	21,692,225
Republic of Tuva	4,618,392	48,121	135,834	827,492	276,689	3,319,620
Republic of Khakassia	17,401,703	21,401	32,381	3,596,403	889,357	12,620,320
Altai Territory	89,682,918	61,636	288,599	15,070,232	9,999,956	63,997,784
Zabaykal Territory	32,719,613	60,412	40,879	5,531,742	2,062,921	24,943,515
Krasnoyarsk Territory	178,664,057	103,590	278,823	41,113,203	23,683,415	112,522,081
Irkutsk Region	122,717,455	50,546	145,663	24,538,723	9,332,835	88,099,317
Kemerovo Region	165,530,414	60,670	372,190	32,869,441	21,445,733	110,460,474
Novosibirsk Region	260,288,481	42,362	138,197	55,676,511	34,741,367	166,567,323
Omsk Region	96,149,997	27,366	38,707	15,794,290	8,819,104	71,150,051
Tomsk Region	59,421,992	12,323	136,571	13,304,118	3,742,192	42,074,182
<b>Far Eastern Federal District</b>	549,595,016	305,491	713,459	113,996,111	45,630,294	386,885,358
Republic of Sakha (Yakutia)	59,699,089	93,753	161,787	15,318,289	4,344,275	39,549,833
Kamchatka Territory	33,449,812	19,577	1,845	7,411,181	1,918,979	23,925,275
Primorskiy Territory	154,810,432	59,152	17,066	40,618,944	14,405,297	98,916,351
Khabarovsk Territory	172,616,269	38,489	100,013	24,124,613	12,093,861	135,823,798
Amur Region	45,561,527	42,193	48,805	10,232,292	3,094,807	32,035,309
Magadan Region	23,693,463	7,828	360,967	4,768,268	3,024,810	15,501,613
Sakhalin Region	49,595,062	39,966	22,714	9,814,318	6,257,621	33,195,224
Jewish Autonomous Region	4,266,328	3,146	262	634,234	158,141	3,463,883
Chukotka Autonomous Area	5,903,034	1,387	0	1,073,972	332,503	4,474,072

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of  
1.12.11**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra- budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
<b>Central Federal District</b>	5,625,509,685	29,218,304	112	854,205,134	2,547,395,287	1,886,391,633
Belgorod Region	385,438	0	0	21,026	0	364,395
Bryansk Region	33	0	0	33	0	0
Vladimir Region	100,968	0	0	8,060	0	92,900
Voronezh Region	15	0	0	0	0	12
Ivanovo Region	633,921	0	0	12,514	5,974	615,432
Kaluga Region	706,062	0	0	41,351	62,879	601,832
Kostroma Region	6,086,800	0	0	270,294	833,944	4,972,783
Kursk Region	493,370	0	0	127,604	0	362,739
Lipetsk Region	1,518,036	0	0	804,069	125,286	588,680
Moscow Region	11,018,094	0	0	181,240	4,083,028	6,681,080
Orel Region	94,593	0	0	18,452	0	76,141
Ryazan Region	588,483	0	0	80,310	2,563	502,612
Smolensk Region	2,143,741	0	0	105,646	35,037	2,000,701
Tambov Region	93,846	0	0	70,339	0	23,483
Tver Region	430,019	0	0	131,975	3,684	294,293
Tula Region	661,716	0	0	84,558	0	570,530
Yaroslavl Region	289,575	0	0	41,114	62,643	185,707
City of Moscow	5,600,264,975	29,218,304	112	852,206,549	2,542,180,249	1,868,458,313
<b>North-Western Federal District</b>	156,912,429	293	0	26,122,188	56,694,844	70,462,068
Republic of Karelia	29,355	0	0	20,989	0	5,546
Komi Republic	663,922	0	0	1,090	0	662,832
Akhangel'sk Region	14,247	0	0	1,354	8,592	4,211
Vologda Region	7,418,033	0	0	3,924,196	827,601	2,666,014
Kaliningrad Region	4,838,418	0	0	1,416,044	1,385,876	2,011,403
Leningrad Region	647,082	0	0	66,357	0	580,411
Murmansk Region	1,369,176	0	0	750,861	3,132	559,171
Novgorod Region	115,738	0	0	29,044	0	86,688
Pskov Region	23,503	0	0	2,622	0	20,876
St Petersburg	141,792,955	293	0	19,909,631	54,469,643	63,864,916
<b>Southern Federal District</b>	9,291,710	0	0	1,086,550	1,690,313	6,192,506
Republic of Adygeya	14,277	0	0	723	0	13,542
Republic of Kalmykia	104,199	0	0	17	44,117	60,065
Krasnodar Territory	3,033,833	0	0	152,436	16,212	2,630,136
Astrakhan Region	400,607	0	0	27,969	0	360,314
Volgograd Region	820,116	0	0	61,435	478,414	280,265
Rostov Region	4,918,678	0	0	843,970	1,151,570	2,848,184
<b>North-Caucasian Federal District</b>	3,627,387	0	0	163,375	0	3,432,210
Republik of Daghestan	551,586	0	0	51,561	0	492,465
Republic of Ingushetia	10,046	0	0	125	0	9,837
Kabardino-Balkar Republic	68,048	0	0	143	0	67,892
Karachai-Cherkess Republic	2,328,479	0	0	47,848	0	2,258,970
Republic of North Ossetia - Alania	188,624	0	0	13,597	0	174,972
Chechen Republic	0	0	0	0	0	0



Stavropol Territory	480,604	0	0	50,101	0	428,074
<b>Volga Federal District</b>	75,431,473	10,174	0	7,525,092	22,707,172	43,431,396
Republic of Bashkortostan	3,275,449	0	0	163,606	417,232	2,686,197
Republic of Marii El	4,490	0	0	391	0	4,099
Republic of Mordovia	265,927	0	0	17,107	0	246,732
Republic of Tatarstan	35,423,452	10,174	0	2,229,349	17,237,348	15,062,088
Udmurt Republic	1,874,137	0	0	184,302	449,779	1,240,056
Chuvash Republic	195,391	0	0	8,070	56,066	131,193
Perm Territory	2,700,083	0	0	475,368	227,708	1,997,007
Kirov Region	1,423,658	0	0	88,971	459,222	875,254
Nizhny Novgorod Region	4,206,809	0	0	865,461	1,174,092	2,145,904
Orenburg Region	2,441,217	0	0	314,449	851,094	1,268,881
Penza Region	0	0	0	0	0	0
Samara Region	19,475,998	0	0	2,599,268	1,337,322	14,750,749
Saratov Region	3,648,976	0	0	550,658	356,050	2,697,424
Ulyanovsk Region	495,886	0	0	28,092	141,259	325,812
<b>Ural Federal District</b>	73,109,100	30,236	0	12,766,601	17,954,941	31,093,748
Kurgan Region	44,402	0	0	558	0	43,646
Sverdlovsk Region	20,395,396	5	0	813,922	4,345,785	14,539,109
Tyumen Region	39,144,734	29,905	0	2,991,312	13,378,604	12,690,833
Chelyabinsk Region	13,524,568	326	0	8,960,809	230,552	3,820,160
<b>Siberian Federal District</b>	58,818,688	0	200,902	5,967,160	14,382,538	30,035,741
Republic of Altai	25,589	0	0	10,056	230	15,263
Republic of Buryatiya	895,109	0	0	15,884	0	112,856
Republic of Tuva	1,196	0	0	0	0	1,196
Republic of Khakassia	117,897	0	0	2,468	0	86,536
Altai Territory	199,000	0	0	25,528	0	172,986
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	370,677	0	0	13,739	68,335	288,598
Irkutsk Region	418,305	0	0	134,034	69,059	211,152
Kemerovo Region	541,794	0	0	70,030	7,030	464,679
Novosibirsk Region	55,003,961	0	200,902	5,367,109	14,133,747	27,869,933
Omsk Region	1,026,208	0	0	290,591	103,911	631,639
Tomsk Region	218,952	0	0	37,721	226	180,903
<b>Far Eastern Federal District</b>	29,419,732	0	0	2,644,962	2,569,885	21,481,117
Republic of Sakha (Yakutia)	449,033	0	0	28,895	33,827	309,342
Kamchatka Territory	959,167	0	0	164,349	87,701	679,969
Primorskiy Territory	6,627,792	0	0	1,468,100	558,147	4,324,486
Khabarovsk Territory	2,564,189	0	0	133,329	53,140	1,921,757
Amur Region	18,089,636	0	0	558,465	1,806,024	13,840,619
Magadan Region	0	0	0	0	0	0
Sakhalin Region	729,915	0	0	291,824	31,046	404,944
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 1.12.11**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
<b>Central Federal District</b>	4,950,213,566	24,740,758	201,014	776,092,137	2,462,028,768	1,503,559,637
Belgorod Region	28,114,520	0	0	911,845	19,420,868	3,693,188
Bryansk Region	3,397,589	0	0	147,661	52,831	2,466,328
Vladimir Region	8,588,598	455	0	503,448	195,977	5,261,177
Voronezh Region	29,120,120	9	0	1,102,008	3,822,871	19,443,381
Ivanovo Region	4,345,597	23	0	111,552	21,716	3,492,755
Kaluga Region	7,977,764	689	0	1,300,075	422,693	3,878,513
Kostroma Region	2,966,681	56	0	330,522	304,282	1,869,824
Kursk Region	4,275,787	0	0	275,031	819,286	2,100,941
Lipetsk Region	4,877,859	0	0	883,096	349,140	2,657,802
Moscow Region	69,054,779	106	0	11,249,667	6,756,079	44,805,835
Orel Region	1,962,429	18	0	94,371	8,335	1,277,064
Ryazan Region	5,743,695	0	0	432,045	732,691	3,114,488
Smolensk Region	5,907,494	1,191	0	530,952	146,578	2,987,809
Tambov Region	2,443,993	0	0	118,346	23,366	1,150,741
Tver Region	7,279,243	201	0	618,420	480,941	3,450,674
Tula Region	9,519,075	0	0	885,705	1,390,089	4,096,116
Yaroslavl Region	7,751,507	61	0	729,587	950,507	4,683,050
City of Moscow	4,746,886,836	24,737,949	201,014	755,867,806	2,426,130,518	1,393,129,951
<b>North-Western Federal District</b>	402,619,867	195,250	0	50,191,993	105,338,753	218,649,569
Republic of Karelia	3,170,165	52	0	227,876	14,712	2,481,939
Komi Republic	5,702,431	0	0	293,669	6,216	3,441,567
Akhangel'sk Region	7,160,284	7,415	0	1,512,365	370,920	4,351,499
Vologda Region	20,325,482	113	0	4,420,106	10,183,862	3,387,117
Kaliningrad Region	17,078,809	8,047	0	2,560,588	2,072,399	11,674,045
Leningrad Region	2,795,561	0	0	390,988	380,329	2,009,227
Murmansk Region	8,008,660	0	0	1,527,361	643,059	4,585,262
Novgorod Region	3,302,853	126	0	708,617	125,257	1,954,900
Pskov Region	2,398,031	62,181	0	191,682	244,774	1,361,641
St Petersburg	332,677,591	117,316	0	38,358,741	91,297,225	183,402,372
<b>Southern Federal District</b>	83,783,987	2,150	0	9,191,318	7,502,602	53,726,175
Republic of Adygeya	597,124	0	0	25,444	0	393,272
Republic of Kalmykia	307,520	21	0	1,067	44,117	205,254
Krasnodar Territory	39,682,919	1,310	0	3,926,352	3,723,679	27,848,794
Astrakhan Region	4,116,711	101	0	290,236	563,883	2,142,699
Volgograd Region	12,182,744	0	0	1,475,445	1,446,810	7,118,422
Rostov Region	26,896,969	718	0	3,472,774	1,724,113	16,017,734
<b>North-Caucasian Federal District</b>	17,499,998	12	0	1,054,708	621,387	12,949,823
Republik of Daghestan	1,161,998	0	0	74,205	0	988,890
Republic of Ingushetia	167,428	0	0	2,380	0	142,869
Kabardino-Balkar Republic	1,748,674	0	0	93,705	0	1,085,246
Karachai-Cherkess Republic	2,529,568	0	0	39,488	0	2,440,073
Republic of North Ossetia - Alania	990,807	0	0	56,802	0	793,572
Chechen Republic	81,178	0	0	5,084	0	76,094

Stavropol Territory	10,820,345	12	0	783,044	621,387	7,423,079
<b>Volga Federal District</b>	221,072,500	4,242,510	0	26,328,673	28,966,616	124,454,474
Republic of Bashkortostan	25,600,339	4,212,760	0	3,573,492	1,015,268	12,074,683
Republic of Marii El	1,784,083	0	0	266,428	288,568	691,196
Republic of Mordovia	1,931,400	788	0	57,226	135,870	1,058,784
Republic of Tatarstan	46,371,981	10,436	0	3,496,371	17,764,727	19,020,671
Udmurt Republic	4,078,763	17,160	0	246,930	68,539	2,402,185
Chuvash Republic	3,535,994	0	0	317,694	622,538	1,483,144
Perm Territory	25,999,281	330	0	7,082,060	1,843,320	11,691,879
Kirov Region	3,890,300	102	0	899,007	508,391	1,719,933
Nizhny Novgogrod Region	29,305,213	720	0	4,372,974	3,140,845	16,668,082
Orenburg Region	7,358,454	214	0	556,623	559,384	5,291,106
Penza Region	3,171,788	0	0	143,246	111,000	1,988,536
Samara Region	50,490,198	0	0	3,835,460	1,821,475	38,897,527
Saratov Region	11,418,255	0	0	642,209	957,938	7,875,936
Ulyanovsk Region	6,136,451	0	0	838,953	128,753	3,590,812
<b>Ural Federal District</b>	164,816,604	63,847	0	17,267,319	27,183,188	92,755,322
Kurgan Region	1,296,976	0	0	242,955	47,720	567,170
Sverdlovsk Region	45,944,122	33,152	0	4,041,263	5,488,934	30,086,647
Tyumen Region	82,892,017	30,121	0	3,612,613	13,626,944	50,382,239
Chelyabinsk Region	34,683,489	574	0	9,370,488	8,019,590	11,719,266
<b>Siberian Federal District</b>	109,541,955	11,481	0	15,896,468	15,273,613	50,991,324
Republic of Altai	191,602	0	0	9,743	230	89,523
Republic of Buryatiya	4,286,728	0	0	527,705	509,623	905,570
Republic of Tuva	177,900	0	0	62,683	0	58,315
Republic of Khakassia	548,505	58	0	5,252	0	404,796
Altai Territory	9,389,976	104	0	490,638	1,517,593	3,506,117
Zabaykal Territory	1,920,582	0	0	79,862	3,633	644,513
Krasnoyarsk Territory	15,214,186	3	0	1,749,359	207,331	7,969,676
Irkutsk Region	13,511,909	56	0	4,032,011	394,447	5,058,204
Kemerovo Region	18,421,049	0	0	4,649,102	3,030,886	7,958,502
Novosibirsk Region	32,376,389	10,995	0	3,375,418	8,949,041	15,515,431
Omsk Region	7,908,585	19	0	678,485	313,214	5,366,227
Tomsk Region	5,594,544	246	0	236,210	347,615	3,514,450
<b>Far Eastern Federal District</b>	64,230,075	2,997	0	8,159,662	7,891,015	32,054,095
Republic of Sakha (Yakutia)	4,424,755	6	0	286,355	35,425	1,354,595
Kamchatka Territory	2,674,784	0	0	352,489	103,362	1,845,072
Primorskiy Territory	19,305,428	1,003	0	3,046,041	2,636,850	11,106,277
Khabarovsk Territory	21,222,399	7	0	1,381,204	2,742,833	13,315,463
Amur Region	3,628,406	0	0	155,279	1,508,523	1,009,073
Magadan Region	6,949,303	154	0	1,087,960	2,208	904,976
Sakhalin Region	5,667,435	1,827	0	1,847,258	861,814	2,309,668
Jewish Autonomous Region	216,778	0	0	3,002	0	140,561
Chukotka Autonomous Area	140,787	0	0	74	0	68,410

Table 38.1

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.12.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	4,042,406,609	1,819,646,239	2,222,760,370
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	60,913	60,913	0
Voronezh Region	8,900	8,900	0
Ivanovo Region	1,875,818	1,875,818	0
Kaluga Region	15,000	15,000	0
Kostroma Region	7,203,638	6,420,598	783,040
Kursk Region	0	0	0
Lipetsk Region	1,067,150	1,067,150	0
Moscow Region	1,152,869	1,094,862	58,007
Orel Region	54,812	50,000	4,812
Ryazan Region	0	0	0
Smolensk Region	2,590,140	2,196,000	394,140
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	234,011	229,000	5,011
Yaroslavl Region	0	0	0
City of Moscow	4,028,143,358	1,806,627,998	2,221,515,360
<b>North-Western Federal District</b>	69,543,822	43,780,331	25,763,491
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	69,000	69,000	0
Vologda Region	430,646	357,478	73,168
Kaliningrad Region	193,793	193,793	0
Leningrad Region	20,000	20,000	0
Murmansk Region	183,249	0	183,249
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	68,647,134	43,140,060	25,507,074
<b>Southern Federal District</b>	8,115,060	5,395,540	2,719,520
Republic of Adygeya	0	0	0
Republic of Kalmykia	25,000	25,000	0
Krasnodar Territory	3,790,094	3,034,540	755,554
Astrakhan Region	0	0	0
Volgograd Region	655,132	652,000	3,132
Rostov Region	3,644,834	1,684,000	1,960,834
<b>North-Caucasian Federal District</b>	980,660	980,660	0
Republic of Dagestan	685,160	685,160	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25,000	25,000	0
Karachai-Cherkess Republic	45,500	45,500	0
Republic of North Ossetia - Alania	65,000	65,000	0
Chechen Republic	0	0	0
Stavropol Territory	160,000	160,000	0
<b>Volga Federal District</b>	99,997,384	83,225,889	16,771,495
Republic of Bashkortostan	2,851,517	2,766,393	85,124
Republic of Marii El	0	0	0
Republic of Mordovia	485,540	485,540	0

Republic of Tatarstan	31,562,670	17,399,949	14,162,721
Udmurt Republic	1,695,117	1,172,547	522,570
Chuvash Republic	395,403	395,403	0
Perm Territory	5,000	5,000	0
Kirov Region	262,427	262,427	0
Nizhny Novgorod Region	3,580,226	3,115,634	464,592
Orenburg Region	1,238,106	1,119,866	118,240
Penza Region	30,000	30,000	0
Samara Region	57,041,941	55,647,184	1,394,757
Saratov Region	500,629	477,138	23,491
Ulyanovsk Region	348,808	348,808	0
<b>Ural Federal District</b>	<b>50,675,916</b>	<b>26,978,991</b>	<b>23,696,925</b>
Kurgan Region	10,000	10,000	0
Sverdlovsk Region	9,568,513	4,858,145	4,710,368
Tyumen Region	40,855,586	21,906,615	18,948,971
Chelyabinsk Region	241,817	204,231	37,586
<b>Siberian Federal District</b>	<b>47,010,340</b>	<b>15,239,081</b>	<b>31,771,259</b>
Republic of Altai	205,000	205,000	0
Republic of Buryatiya	30,000	30,000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	871,178	871,178	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	42,667	42,667	0
Irkutsk Region	350,750	350,750	0
Kemerovo Region	511,000	511,000	0
Novosibirsk Region	43,118,201	12,092,396	31,025,805
Omsk Region	1,881,544	1,136,090	745,454
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	<b>7,614,615</b>	<b>6,903,550</b>	<b>711,065</b>
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	502,801	502,801	0
Primorskiy Territory	2,328,310	1,860,574	467,736
Khabarovsk Territory	450,000	450,000	0
Amur Region	4,221,213	3,993,545	227,668
Magadan Region	0	0	0
Sakhalin Region	112,291	96,630	15,661
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 1.12.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	4,061,433,381	1,814,189,485	2,247,243,896
Belgorod Region	0	0	0
Bryansk Region	650,000	650,000	0
Vladimir Region	84,845	0	84,845
Voronezh Region	8,900	8,900	0
Ivanovo Region	1,875,818	1,875,818	0
Kaluga Region	15,000	15,000	0
Kostroma Region	5,510,700	5,510,700	0
Kursk Region	0	0	0
Lipetsk Region	1,067,150	1,067,150	0
Moscow Region	1,615,812	1,197,297	418,515
Orel Region	165,323	50,000	115,323
Ryazan Region	30,000	30,000	0
Smolensk Region	20,000	20,000	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	234,011	229,000	5,011
Yaroslavl Region	47,718	47,718	0
City of Moscow	4,050,108,104	1,803,487,902	2,246,620,202
	73,524,890	47,277,350	26,247,540
<b>North-Western Federal District</b>			
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	69,000	69,000	0
Vologda Region	399,324	357,478	41,846
Kaliningrad Region	193,793	193,793	0
Leningrad Region	20,000	20,000	0
Murmansk Region	183,249	0	183,249
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	72,659,524	46,637,079	26,022,445
<b>Southern Federal District</b>	8,326,533	5,546,540	2,779,993
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3,731,094	2,975,540	755,554
Astrakhan Region	243,993	200,000	43,993
Volgograd Region	620,132	617,000	3,132
Rostov Region	3,731,314	1,754,000	1,977,314
<b>North-Caucasian Federal District</b>	1,989,559	1,989,559	0
Republik of Daghestan	684,059	684,059	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25,000	25,000	0
Karachai-Cherkess Republic	45,500	45,500	0
Republic of North Ossetia - Alania	865,000	865,000	0
Chechen Republic	0	0	0
Stavropol Territory	370,000	370,000	0
<b>Volga Federal District</b>	107,849,908	90,822,435	17,027,473
Republic of Bashkortostan	2,883,213	2,798,089	85,124

Republic of Marii El	0	0	0
Republic of Mordovia	247,540	247,540	0
Republic of Tatarstan	32,462,670	18,299,949	14,162,721
Udmurt Republic	1,605,117	1,082,547	522,570
Chuvash Republic	350,403	350,403	0
Perm Territory	5,000	5,000	0
Kirov Region	262,427	262,427	0
Nizhny Novgogrod Region	10,453,576	9,988,984	464,592
Orenburg Region	1,386,823	1,269,366	117,457
Penza Region	30,000	30,000	0
Samara Region	57,313,702	55,662,184	1,651,518
Saratov Region	500,629	477,138	23,491
Ulyanovsk Region	348,808	348,808	0
<b>Ural Federal District</b>	<b>53,815,628</b>	<b>29,072,773</b>	<b>24,742,855</b>
Kurgan Region	10,000	10,000	0
Sverdlovsk Region	10,052,203	5,169,645	4,882,558
Tyumen Region	40,852,543	21,903,897	18,948,646
Chelyabinsk Region	2,900,882	1,989,231	911,651
<b>Siberian Federal District</b>	<b>7,605,088</b>	<b>5,009,278</b>	<b>2,595,810</b>
Republic of Altai	190,000	190,000	0
Republic of Buryatiya	30,000	30,000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	871,178	871,178	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	578,714	552,667	26,047
Irkutsk Region	350,750	350,750	0
Kemerovo Region	511,216	511,216	0
Novosibirsk Region	3,050,899	1,358,877	1,692,022
Omsk Region	1,890,044	1,144,590	745,454
Tomsk Region	132,287	0	132,287
<b>Far Eastern Federal District</b>	<b>7,429,615</b>	<b>6,718,550</b>	<b>711,065</b>
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	257,801	257,801	0
Primorskiy Territory	2,336,810	1,869,074	467,736
Khabarovsk Territory	540,000	540,000	0
Amur Region	4,182,713	3,955,045	227,668
Magadan Region	0	0	0
Sakhalin Region	112,291	96,630	15,661
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	1/11/11	1/12/11
<b>Own funds (capital) adequacy</b>							
Ratio of own funds (capital) to risk-weighted assets	15.5	16.8	20.9	18.1	15.2	15.1	14.7
Ratio of core capital to risk-weighted assets	11.6	10.6	13.2	11.4	9.7	9.5	9.2
Ratio of risk-weighted assets to total assets	66.7	64.9	60.6	59.6	62.5	61.6	61.0
<b>Credit risk</b>							
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>1</sup>	2.5	3.8	9.5	8.2	7.2	7.1	6.9
Loan loss provisions made as percent of total loans <sup>1</sup>	3.6	4.5	9.1	8.5	7.5	7.4	7.2
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	1.6	1.5
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	217.8	227.4
<b>Distribution of loans provided by credit institutions</b>							
agriculture, hunting and forestry	3.8	4.2	4.9	5.1	5.1	5.0	4.9
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	15.4
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	6.0
wholesale and retail trade, car and household appliance repair	18.0	17.4	18.4	17.1	16.4	16.3	16.1
transport and communication	3.7	4.3	3.4	3.8	4.5	4.6	4.8
other economic activities	23.3	23.3	21.9	22.2	22.7	22.1	22.2
individuals <sup>2</sup>	24.8	25.1	23.0	23.7	24.6	24.9	24.8
of which							
mortgage loans	5.1	6.6	6.5	6.6	6.6	6.6	6.6
<b>Geographical distribution of interbank loans and deposits<sup>3</sup></b>							
Russian Federation	40.0	27.1	29.5	41.1	38.5	37.9	38.5
United Kingdom	23.3	29.1	21.7	21.4	22.4	21.1	20.9
USA	4.1	7.1	4.1	2.5	2.7	3.0	2.8
Germany	6.8	7.5	4.7	6.0	3.7	5.1	5.1
Austria	6.1	5.7	8.2	3.7	6.3	5.3	5.5
France	3.5	4.0	5.7	4.0	3.6	4.5	3.0
Italy	1.7	1.5	1.8	0.1	3.1	2.8	2.8
Cyprus	0.8	0.4	6.2	5.0	7.4	7.6	7.2
Netherlands	2.6	4.6	4.6	2.6	3.1	3.5	4.2
Other	11.0	13.1	13.4	13.6	9.3	9.3	10.0
<b>Liquidity</b>							
Ratio of high liquid assets to total assets	12.1	14.5	13.3	13.5	12.9	11.4	12.1
Ratio of liquid assets to total assets	24.8	25.9	28.0	26.8	23.1	21.3	23.0
Ratio of high liquid assets to demand liabilities (N2)	48.4	74.9	69.2	64.8	65.3	56.6	60.0
Ratio of liquid assets to short-term liabilities (N3)	72.9	92.1	102.4	94.3	82.7	77.3	77.0
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	87.3	75.5	73.4	77.6	78.2	81.2	81.5
Ratio of clients' funds to total loans <sup>4</sup>	94.8	84.6	99.9	109.5	106.4	103.6	103.4
<b>Market risk<sup>5</sup> to total own funds (capital)<sup>6</sup></b>	38.7	23.2	49.6	48.6	49.9	47.4	47.8
of which							
Interest rate risk	24.3	16.4	37.5	36.7	35.8	34.4	34.3
Equity position risk	10.8	3.4	8.7	8.6	10.4	10.0	10.0
Foreign exchange risk	3.6	3.4	3.5	3.2	3.7	3.0	3.5
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	2.8
<b>Banks' financial result over the reporting period (billion rubles)</b>							
as percent of the banking sector assets <sup>7</sup>	508.0	409.2	205.1	573.4	624.2	676.0	758.0
as percent of the banking sector own funds (capital) <sup>7</sup>	3.0	1.8	0.7	1.9	1.8	1.9	2.1
	22.7	13.3	4.9	12.5	13.2	14.2	15.9
<b>Return on assets<sup>8</sup></b>	3.0	1.8	0.7	1.9	2.4	2.3	2.4
<b>Return on equity<sup>8</sup></b>	22.7	13.3	4.9	12.5	17.8	17.0	17.5

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

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

<sup>3</sup> By 0409501 form "Information on interbank loans and deposits".

<sup>4</sup> Except loans, deposits and other funds, placed in interbank market.

<sup>5</sup> Calculated by form 0409135 (before 1.01.11 - by form 0409153).

<sup>6</sup> Capital of credit institutions that conduct operations that calculate market risk.

<sup>7</sup> Assets and capital calculated as averages over the reporting period.

<sup>8</sup> Indicators are calculated as ratio of financial result (before tax) over 12 months before reporting date to average amount of assets (own funds (capital)) of credit institutions over the same period.



# Capital Adequacy

Table 40

## Distribution of credit institutions (CIs) by own funds (capital)

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures <sup>1</sup>		CIs with capital less than 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 <sup>3</sup>	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 <sup>2</sup>	42 <sup>2</sup>	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 <sup>2</sup>	39 <sup>2</sup>	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 <sup>2</sup>	38 <sup>2</sup>	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
Reference data: own funds (capital) adequacy ratio as of 1.12.11, %	14.7	12,7 <sup>4</sup>		38.3		41.3		36.5		14.8	

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

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

<sup>3</sup> 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).

<sup>4</sup> 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	1/11/11	1/12/11
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1,173.1	1,201.0	1,208.9	1,214.2	1,218.9
Banking sector own funds (capital), billion rubles	4,620.6	4,732.3	4,888.4	4,941.0	5,017.4
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25.4	25.4	24.7	24.6	24.3

Table 42

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

Indicators	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
<b>1. Factors of own funds (capital) increase</b>	<b>110.9</b>	<b>112.4</b>	<b>116.5</b>	<b>116.5</b>	<b>115.9</b>
1.1. Authorised capital	25.4	25.4	24.8	24.6	24.3
1.2. Issue income	20.3	21.7	20.9	20.8	20.5
1.3. Credit institutions' profit and funds	31.5	37.1	42.5	43.4	43.8
1.4. Subordinated loans	29.7	24.3	24.4	23.8	23.5
1.5. Increase in value of property due to revaluation	4.1	3.9	3.9	3.9	3.8
1.6. Other factors of increase	0.0	0.0	0.0	0.0	0.0
<b>2. Factors of own funds (capital) decrease</b>	<b>10.9</b>	<b>12.4</b>	<b>16.5</b>	<b>16.5</b>	<b>15.9</b>
2.1. Losses	2.3	1.1	1.8	2.3	2.0
2.2. Intangible assets	0.1	0.1	0.1	0.1	0.1
2.3. Treasury stocks (shares)	0.0	0.0	0.0	0.0	0.0
2.4. Sources of own funds (capital), created using improper assets	0.0	0.1	0.1	0.1	0.1
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0.6	0.5	0.4	0.2	0.2
2.6. Credit institutions' portfolio of shares	7.1	10.0	13.5	13.2	12.9
2.7. Other factors	0.7	0.6	0.7	0.7	0.7
<b>Own funds (capital), total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

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

Risk-weighted assets <sup>1</sup>	1/01/10	1.01.11 <sup>2</sup>	1/10/11	1/11/11	1/12/11
1 <sup>st</sup> group of assets	15.9	0.0	0.0	0.0	0.0
2 <sup>nd</sup> group of assets	36.4	612.1	739.4	732.1	795.4
3 <sup>rd</sup> group of assets	496.4	86.2	118.9	128.8	125.8
4 <sup>th</sup> group of assets	948.3	19,450.0	23,154.7	22,850.4	23,400.9
5 <sup>th</sup> group of assets	16,332.4	13.3	1.4	0.8	0.9
Risk-weighted assets of credit institutions	17,829.4	20,161.7	24,014.3	23,712.1	24,323.0

<sup>1</sup> 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.

<sup>2</sup> 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	1/11/11	1/12/11
1	Banking sector own funds (capital), billion rubles	4,620.6	4,732.3	4,888.4	4,941.0	5,017.4
2	Risk-weighted assets, billion rubles	22,145.0	26,164.3	32,251.1	32,815.0	34,108.6
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	17,829.4	20,161.7	24,014.3	23,712.1	24,323.0
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	772.1	1,000.3	1,416.8	1,375.2	1,350.8
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	43.6	50.0	65.6	65.9	66.3
	- the value of credit risk on contingent credit liabilities, billion rubles	2,051.0	1,753.5	2,421.0	2,489.9	2,624.7
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles <sup>1</sup>	63.0	109.3	143.6	166.8	161.4
	- the value of operational risk, billion rubles	-	1,007.5	1,950.7	1,950.7	1,960.1
	- market risk, billion rubles	1,385.9	2,081.9	2,239.1	2,149.8	2,213.2
	- higher-risk transactions, billion rubles	-	-	-	904.6	1,409.1
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	20.9	18.1	15.2	15.1	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.

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

Table 45

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

Own funds (capital) adequacy ratio	1/01/10		1/01/11		1/10/11		1/11/11		1/12/11	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% <sup>1</sup>	7	1.2	4	0.1	2	0.0	2	0.0	1	0.0
From 10% to 12%	21	3.5	53	6.4	110	22.9	110	16.8	121	28.4
From 12% to 14%	58	5.5	86	20.4	124	30.4	132	37.6	120	26.2
14% and more	972	89.9	868	73.1	754	46.7	743	45.6	739	45.5
Banking sector, total	1058	100.0	1012	100.0	991	100.0	988	100.0	982	100.0

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

## Credit risk

Table 46

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

		1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
Loans	Standard	42.5	45.5	50.7	51.3	52.1
	Substandard	38.0	34.7	30.8	30.4	30.0
	Doubtful	9.8	11.4	11.1	10.9	10.8
	Problem	3.5	2.9	3.0	2.9	2.7
	Loss	6.2	5.4	4.5	4.5	4.4
Loan loss provision (LLP)	Estimated LLP	11.9	11.0	9.8	9.7	9.4
	Estimated LLP adjusted for collateral	9.2	8.8	7.8	7.7	7.5
	LLP made	9.3	8.8	7.8	7.7	7.5
	LLP made as percent of estimated LLP	78.1	79.8	79.4	79.9	79.7
	LLP made as percent of estimated LLP adjusted for collateral	100.7	100.2	100.0	100.1	100.0
<b>Справочно:</b>						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		14.8	15.9	16.3	15.4	15.3

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

Table 47

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

	1/01/10		1/01/11		1/10/11		1/11/11		1/12/11	
	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	5,201.3	100.0	5,369.5	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	442.1	8.5	460.4	8.6
1.2. Loans to individuals	3,297.1	91.7	3,732.2	91.8	4,643.7	91.5	4,759.2	91.5	4,909.1	91.4
1.3. Loans to credit institutions	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17.7	-	17.9	-	18.7	-	19.1	-	18.9
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	-	6.2	-	6.0
4. Claims grouped into portfolios of homogeneous claims - total	16.1	100.0	22.2	100.0	38.0	100.0	39.9	100.0	39.3	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	21.7	54.4	21.8	55.6
4.2. Portfolios of homogeneous claims on individuals	5.2	32.6	7.9	35.5	17.7	46.6	18.2	45.6	17.4	44.4
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	37.9	-	43.0	-	29.3	-	28.4	-	29.8

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



Table 48

Homogeneous loans and claims on legal entities and provisions made as of 1.12.11<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	460,366.9	100.0	9,093.5	100.0	2.0
of which by quality categories					
1.1. Quality Category I	14,827.9	3.2	0.0	0.0	0.0
1.2. Quality Category II	436,772.3	94.9	4,080.4	44.9	0.9
1.3. Quality Category III	1,653.3	0.4	191.1	2.1	11.6
1.4. Quality Category IV	1,940.0	0.4	552.5	6.1	28.5
1.5. Quality Category V	5,097.5	1.1	4,268.0	46.9	83.7
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0.51	100.0	0.00	100.0	0.6
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	0.51	99.6	0.00	66.7	0.4
2.3. Quality Category III	0.00	0.0	0.00	0.0	0.0
2.4. Quality Category IV	0.00	0.4	0.00	33.3	50.0
2.5. Quality Category V	0.00	0.0	0.00	0.0	0.0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	460,367.4		9,093.5		2.0
4. Homogeneous claims grouped into portfolios - total	21,812.9	100.0	6,267.3	100.0	28.7
of which by quality categories					
4.1. Quality Category I	7,541.7	34.6	0.0	0.0	0.0
4.2. Quality Category II	6,475.5	29.7	112.2	1.8	1.7
4.3. Quality Category III	1652.4	7.6	78.0	1.2	4.7
4.4. Quality Category IV	55.1	0.3	14.8	0.2	26.9
4.5. Quality Category V	6088.2	27.9	6062.3	96.7	99.6
5. Claims for interest payments - total	2,902.7	100.0	859.8	100.0	29.6
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	885.8	30.5	827.6	96.3	93.4

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

Homogeneous loans and claims on individuals and provisions made as of 1.12.11<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	4,909,107.7	100.0	312,316.1	100.0	6.4
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	329,321.6	6.7	12,648.3	4.1	3.8
1.1.2. residential real estate (mortgage) loans, total	1,179,832.1	24.0	39,724.0	12.7	3.4
1.1.3. car loans, total	593,296.2	12.1	37,590.4	12.0	6.3
1.1.4. other consumer loans, total	2,780,185.3	56.6	221,421.0	70.9	8.0
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days <sup>2</sup>	2,133,182.5	43.5	26,725.6	8.6	1.3
1.2.2. a portfolio of loans without overdue payments	2,322,759.0	47.3	25,711.3	8.2	1.1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	86,137.0	1.8	3,590.8	1.2	4.2
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	49,813.2	1.0	13,075.0	4.2	26.2
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	36,148.5	0.7	20,036.8	6.4	55.4
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	254,595.1	5.2	222,244.3	71.2	87.3
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	4,514,693.1	92.0	48,498.6	15.5	1.1
1.3.2. Quality category III	76,659.8	1.6	8,835.9	2.8	11.5
1.3.3. Quality category IV	42,442.0	0.9	17,762.9	5.7	41.9
1.3.4. Quality category V	275,312.8	5.6	237,218.7	76.0	86.2
2. Claims grouped into portfolios of homogeneous claims - total	17,447.0	100.0	5,434.9	100.0	31.2
of which by quality categories					
2.1. Quality category I	100.7	0.6	0.0	0.0	0.0
2.2. Quality category II	11,220.6	64.3	152.7	2.8	1.4
2.3. Quality category III	380.7	2.2	62.5	1.2	16.4
2.4. Quality category IV	403.2	2.3	178.6	3.3	44.3
2.5. Quality category V	5341.8	30.6	5041.2	92.8	94.4
3. Claims for interest payments - total	65,350.1	100.0	22,564.1	100.0	34.5
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	26,104.6	39.9	21,573.5	95.6	82.6

<sup>1</sup> Calculated on the basis of credit institutions' reporting by form 0409115.<sup>2</sup> Credit institutions, having grouped loans without overdue payments and loans with payments being overdue from 1 calendar day to 30 calendar days into one portfolio to make the minimum loan loss provisions (Variant 2 of the Table 3 in point 5.1 of Regulation №254-P).

Table 50

### Loan loss provisions by credit risk categories<sup>1</sup>

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
Substandard	10.2	8.9	8.1	8.1	8.2	2.5	2.3	2.0	2.0	2.1
Doubtful	17.3	19.9	22.8	22.9	22.8	16.4	15.3	16.1	16.2	15.9
Problem	16.2	15.0	16.4	16.1	15.9	43.0	45.0	42.9	43.4	43.5
Loss	56.3	56.2	52.7	53.0	53.1	84.7	90.8	91.8	91.2	90.8

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

Table 51

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

Indicator	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>1014.7</b>	<b>1035.9</b>	<b>1161.8</b>	<b>1165.7</b>	<b>1162.1</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	652.7	730.0	865.1	872.8	866.4
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	5.1	4.7	4.4	4.3	4.2
Overdue claims in rubles					
- billion rubles	835.1	886.2	1005.6	1014.4	1017.7
- as percent of total loans, deposits and other placements in rubles	6.0	5.5	5.2	5.1	4.9
Overdue claims in foreign currency					
- billion rubles	179.6	149.7	156.3	151.3	144.4
- as percent of total loans, deposits and other placements in foreign currency	3.0	2.5	2.2	2.2	2.0
- dollar equivalent, billion \$	5.9	4.9	4.9	5.1	4.6
Overdue claims on loans and other placements with non-financial institutions	762.5	743.4	838.2	845.8	843.6
Share of overdue claims in total volume of loans and other placements with non-financial institutions	6.1	5.3	5.0	5.0	4.8
Overdue claims on loans and other funds provided to individuals	243.0	282.3	301.2	299.0	296.6
Share of overdue claims in total volume of loans and other placements with individuals	6.8	6.9	5.9	5.8	5.6

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	1/11/11	1/12/11	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
No overdue claims	138	142	129	121	129	1.4	1.9	1.8	1.8	1.8
Less than 5%	574	565	623	634	627	74.8	70.4	77.1	76.7	79.3
From 5 to 10%	202	187	145	135	131	14.5	23.2	15.6	16.0	13.6
From 10 to 15%	70	42	31	33	32	6.6	3.7	1.5	1.6	1.2
From 15 to 20%	16	20	12	14	11	1.0	0.3	0.2	0.2	0.4
From 20 to 60%	19	13	9	8	9	1.4	0.4	3.4	3.3	3.3
From 60 to 90%	1	4	1	1	1	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	41	42	0.3	0.1	0.5	0.3	0.4

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

Indicators	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
Large credit risks of the banking sector total, bln rubles	6,797.9	8,736.3	10,856.3	10,761.5	11,409.0
Share of large credit risks in the banking sector assets, %	23.1	25.8	28.2	28.0	28.6

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

	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
Volume of large loans, billion rubles	4,688.8	5,323.9	5,899.2	5,833.3	6,025.4
of which:					
Volume of secured loans , billion rubles	1,524.2	1,586.4	1,516.1	1,416.0	1,446.4
Volume of I quality category collateral, billion rubles	569.0	500.0	340.4	325.5	311.6
of which:					
collateral of quoted securities issued by legal entities, billion rubles	170.6	98.6	18.3	18.9	14.0
Volume of II quality category collateral, billion rubles	1,107.1	1,429.2	1,320.3	1,258.7	1,277.9
of which:					
collateral of securities, issued by legal entities, billion rubles	160.4	589.9	384.3	323.9	309.6
collateral of proprietary rights (claims), billion rubles	508.7	430.3	471.2	467.2	487.2

<sup>1</sup> Calculated on the basis of credit institutions' reporting by form 0409117 "Information on large loans" (includes information on 30 largest (for reported credit institution) loans to corporate entities other than credit institutions. 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 <sup>1</sup>						Current liquidity ratio <sup>2</sup>						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	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			
<b>Industry. total</b>	<b>64.1</b>	<b>65.0</b>	<b>64.6</b>	<b>65.1</b>	<b>65.7</b>	<b>64.8</b>	<b>169.0</b>	<b>173.3</b>	<b>160.9</b>	<b>190.4</b>	<b>195.7</b>	<b>213.2</b>	<b>43.2</b>	<b>38.1</b>	<b>37.9</b>	<b>34.3</b>	<b>32.5</b>	<b>33.9</b>	<b>3.6</b>	<b>6.9</b>	<b>8.1</b>
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

<sup>1</sup> Net gross assets in total assets (total of the balance)<sup>2</sup> Without overdue receivables

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



## Market Risk

Table 56

### Structure of market risk of the banking sector

Risk	1/01/10		1/01/11		1/10/11		1/11/11		1/12/11	
	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %
Market risk (MR), total	49.6	100.0	48.6	100.0	49.9	100.0	47.4	100.0	47.8	100.0
Of which										
- interest rate risk (IRR)	37.5	75.5	36.7	75.6	35.8	71.8	34.4	72.5	34.3	71.8
- equity position risk (EPR)	8.7	17.5	8.6	17.8	10.4	20.8	10.0	21.1	10.0	20.9
- foreign exchange risk (FER)	3.5	7.0	3.2	6.6	3.7	7.4	3.0	6.4	3.5	7.3
Reference data:										
Number of credit institutions <sup>1</sup>	656		641		636		622		632	
Share of credit institutions' assets <sup>1</sup> in total banking sector assets, %	62.8		90.9		92.4		92.2		92.9	

<sup>1</sup> Credit institutions that conduct operations on which market risk is calculated.

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

Table 57

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

	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
Share of assets in foreign currency in total assets, %	27.6	24.1	24.5	23.7	24.2
of which:					
- 20 largest-asset credit institutions	28.7	25.6	26.5	25.6	26.1
Share of liabilities in foreign currency in total liabilities, %	25.3	22.7	22.6	22.0	22.4
of which:					
- 20 largest-asset credit institutions	26.0	24.1	24.5	24.0	24.2
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	2.4	1.3	1.9	1.7	1.8
of which:					
- 20 largest-asset credit institutions	2.7	1.6	2.0	1.7	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	1/11/11	1/12/11
<b>Balance sheet positions</b>					
Claims, bln rubles	8,128.8	8,143.6	9,406.9	9,121.4	9,637.4
Liabilities, bln rubles	7,436.5	7,690.0	8,676.0	8,473.6	8,919.2
Net balance sheet position, bln rubles	692.4	453.6	730.9	647.8	718.2
Net balance sheet position to own funds (capital), % <sup>1</sup>	15.0	9.6	15.0	13.1	14.3
<b>Off-balance sheet positions <sup>2</sup></b>					
Claims, bln rubles	3,070.2	3,485.7	5,731.3	6,361.5	6,818.5
Liabilities, bln rubles	3,128.1	3,396.1	5,876.3	6,467.8	6,918.8
Net balance sheet position, bln rubles	-57.9	89.6	-145.0	-106.3	-100.3
Net balance sheet position to own funds (capital), % <sup>1</sup>	-1.3	1.9	-3.0	-2.2	-2.0

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

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

Table 59

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

	2009				2010				2011 r.		
	I	II	III	IV	I	II	III	IV	I	II	III
Number of credit institutions that exceeded the OFXP limits	23	6	7	6	5	4	6	6	6	4	5
Of which:											
- 20 largest-asset credit institutions	0	1	0	0	1	0	0	0	0	0	1
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
- 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

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
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

Table 61

### Open currency positions of the banking sector by currencies as of 1.12.11

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
<b>USD</b>					
short	351	-75.9	-2.2	505.6	-581.5
long	554	31.1	2.0	75.4	-44.3
<b>EUR</b>					
short	330	-20.9	-0.6	-179.1	158.2
long	569	19.8	1.2	-232.2	252.0
<b>GBP</b>					
short	73	-3.0	-0.4	-3.1	0.0
long	292	7.9	0.2	0.8	7.1

## Liquidity of Credit Institutions

**Table 62**

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

	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18.0	27.3	26.2	26.0	26.0
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23.0	24.5	24.4	23.5	23.1
A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup>	-14.5	-7.8	-7.7	-6.0	-5.3

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

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

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

Table 63

**Distribution of credit institutions classified by use of short-term liabilities (less than 1 year) to fund long-term assets (in excess of 1 year)**

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
Less than 0	611	594	596	589	594	92.8	61.5	88.3	60.7	61.2
From 0 to 20	407	365	340	340	334	6.9	36.7	10.3	37.6	37.5
More than 20	40	53	55	58	54	0.3	1.8	1.4	1.7	1.3
Data not available	0	0	0	1	0	0.0	0.0	0.0	0.0	0.0
Total	1058	1012	991	988	982	100.0	100.0	100.0	100.0	100.0



Table 64

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

	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
Liquid assets with maturity up to 30 days, as percent of liquid assets	59.9	48.5	50.2	50.6	53.2
Liabilities with maturity up to 30 days, as percent of total liabilities	41.9	42.0	43.3	44.9	47.6
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	6.0	21.1	17.6	18.0	18.7

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

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

Table 65

**Distribution of credit institutions classified by liquidity coverage deficit**

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11	1/01/10	1/01/11	1/10/11	1/11/11	1/12/11
Less than 0	485	455	389	394	380	31.9	21.7	23.3	24.6	19.2
From 0 to 20	243	250	226	190	201	48.8	20.4	14.8	13.0	19.1
More than 20	330	307	376	403	401	19.4	57.9	61.9	62.4	61.7
Data not available	0	0	0	1	0	0.0	0.0	0.0	0.0	0.0
Total	1058	1012	991	988	982	100.0	100.0	100.0	100.0	100.0