

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

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

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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	12.9
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	364.2	543.6	694.1	544.3	586.5
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	9.6	10.4	11.1	9.4	8.9
4.	Securities acquired by credit institutions (billion rubles) ¹	1,745.4	2,250.6	2,365.2	4,309.4	5,829.0
	as % of GDP	6.5	6.8	5.7	11.1	13.0
	as % of the banking sector assets	12.5	11.2	8.4	14.6	17.2
5.	Individual deposits (billion rubles)	3,809.7	5,159.2	5,907.0	7,485.0	9,818.0
	as % of GDP	14.2	15.5	14.3	19.3	21.8
	as % of the banking sector liabilities ²	27.3	25.6	21.1	25.4	29.0
	as % of income of the population	22.0	24.2	23.4	26.3	31.1
6.	Funds raised from organisations (billion rubles) ³	4,790.3	7,053.1	8,774.6	9,557.2	11,126.9
	as % of GDP	17.8	21.2	21.3	24.6	24.8
	as % of the banking sector liabilities ²	34.3	35.0	31.3	32.5	32.9
Reference data						
Indicator (billion rubles)		1/01/07	1/01/08	1/01/09	1/01/10	1/01/11
Gross Domestic Product		26,917.2	33,247.5	41,276.8	38,786.4	44,939.2
Fixed capital investment of organisations of all forms of ownership (except small businesses)		3,809.0	5,214.0	6,272.1	5,769.8	6,617.0
Income of the population		17,290.1	21,311.5	25,231.6	28,452.3	31,915.8

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

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

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other placements with individuals		Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1/01/09	8.1	39.2	4.2	42.7	1.2	34.3	-0.9	35.2	6.9	14.5	5.6	24.4
1/01/10	2.6	5.0	-0.5	21.2	-1.2	0.3	-0.3	-11.0	6.9	26.7	2.0	8.9
1/02/10	-0.8	-1.9	0.4	20.5	-0.3	-6.5	-0.8	-12.2	0.2	22.7	-1.4	4.1
1/03/10	-0.4	-0.4	-0.5	19.0	-0.7	-6.8	-0.6	-11.2	2.3	23.4	-0.9	4.8
1/04/10	0.7	2.7	-0.3	17.9	0.0	-5.3	0.3	-8.7	1.6	25.8	2.7	9.8
1/05/10	1.0	5.4	-0.1	9.6	0.9	-4.9	1.0	-6.3	3.1	27.7	0.7	11.1
1/06/10	0.5	8.5	-3.2	6.6	1.9	-1.6	1.2	-3.3	1.7	29.4	2.0	12.5
1/07/10	2.3	9.5	0.5	8.0	2.1	1.6	1.6	-0.7	3.2	30.0	1.0	9.1
1/08/10	0.6	10.0	1.3	7.4	0.3	2.1	1.6	1.3	2.1	30.3	-0.9	8.9
1/09/10	1.1	9.3	1.2	9.3	1.2	3.3	2.0	4.0	1.2	30.8	1.8	9.4
1/10/10	2.5	12.6	-0.1	2.6	2.9	7.2	1.8	7.0	1.8	32.4	2.8	10.5
1/11/10	0.6	14.0	0.7	0.2	0.5	8.2	1.7	9.6	2.3	33.5	-1.5	11.3
1/12/10	2.4	13.9	1.1	0.4	1.6	9.5	1.5	11.5	1.9	32.2	3.9	12.7
1/01/11	3.5	14.9	1.5	2.4	1.1	12.1	2.2	14.3	6.1	31.2	5.4	16.4
1/02/11	-1.8	13.7	0.0	2.1	0.5	13.1	-0.1	15.1	-0.9	29.7	-4.0	13.4
1/03/11	2.0	16.4	-3.6	-1.1	0.4	14.2	0.6	16.4	2.0	29.3	2.3	17.1
1/04/11	0.4	16.1	1.5	0.6	1.3	15.7	2.2	18.6	1.0	28.5	2.4	16.7
1/05/11	0.5	15.6	2.2	2.9	1.7	16.6	2.8	20.7	2.1	27.3	-1.4	14.2
1/06/11	1.7	16.9	1.2	7.6	1.9	16.6	3.1	22.9	0.5	25.7	3.6	16.1
1/07/11	1.4	15.8	-0.4	6.7	1.6	16.0	2.5	24.0	2.3	24.7	2.9	18.3
1/08/11	1.0	16.3	1.0	6.3	1.7	17.5	3.7	26.5	1.0	23.2	-0.9	18.3
1/09/11	2.4	17.7	0.7	5.8	3.4	20.0	3.5	28.5	1.0	22.9	4.1	20.9
Reference data:												
Increase from the beginning of the current year	7.8		2.5		13.0		19.6		9.2		9.1	
Increase over the same period of the previous year	5.2		-0.8		5.6		6.5		16.5		5.0	

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
Reference Data:							
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	1/07/11	1/08/11	1/09/11
Credit institutions registered by the Bank of Russia and other authorities	1178	1146	1130	1129	1126
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1058	1012	1000	994	993
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	2	0	1	1
Credit institutions with their banking licenses being revoked (cancelled)	119	132	130	134	132
Credit institutions licensed to conduct operations in foreign currency	701	677	673	669	669
Credit institutions holding general licences	291	283	277	275	274

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1/01/10		1/01/11		1/07/11		1/08/11		1/09/11	
	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	578	57.8	575	57.8	575	57.9
of which the City of Moscow and Moscow Region	535	50.6	525	51.9	518	51.8	515	51.8	515	51.9
North-Western	75	7.1	71	7.0	70	7.0	70	7.0	70	7.0
Southern	113	10.7	47	4.6	47	4.7	46	4.6	46	4.6
North-Caucasian			57	5.6	56	5.6	56	5.6	56	5.6
Volga	125	11.8	118	11.7	116	11.6	116	11.7	115	11.6
Ural	54	5.1	51	5.0	50	5.0	48	4.8	48	4.8
Siberian	62	5.9	56	5.5	57	5.7	57	5.7	57	5.7
Far Eastern	31	2.9	27	2.7	26	2.6	26	2.6	26	2.6
Russian Federation	1058	100.0	1012	100.0	1000	100.0	994	100.0	993	100.0

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1/01/10	1/01/11	1/09/11	1/01/10	1/01/11	1/09/11	1/01/10	1/01/11	1/09/11	1/01/10	1/01/11	1/09/11	1/01/10	1/01/11	1/09/11	1/01/10	1/01/11	1/09/11
Central	598	585	575	159	119	119	528	484	462	70	69	67	18	18	18	17	17	16
of which the City of Moscow and Moscow Region ¹	535	525	515	131	101	102	134	127	131	20	20	21	16	16	16	4	4	5
North-Western	75	71	70	29	25	15	357	342	315	343	356	371	2	2	2	11	12	11
Southern	113	47	46	100	22	20	384	284	283	180	412	429	5	2	2	12	10	10
North-Caucasian		57	56		74	76		99	96		76	73	0	3	3	0	3	3
Volga	125	118	115	132	102	103	562	526	515	219	239	236	6	6	6	18	18	18
Ural	54	51	48	120	112	105	246	224	225	141	137	147	4	4	4	8	8	8
Siberian	62	56	57	38	28	26	356	338	326	356	402	393	2	2	2	11	12	12
Far Eastern	31	27	26	23	12	10	149	135	128	276	346	356	1	1	1	5	5	5
Russian Federation	1058	1012	993	601	494	474	2582	2432	2350	156	161	160	39	38	38	81	83	83

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1/01/10		1/01/11		1/07/11		1/08/11		1/09/11	
	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	17,312,488	49.1	17,431,165	49.0	17,775,843	48.8
From 6 to 20	6,018,106	20.4	7,051,684	20.9	7,027,533	19.9	7,280,592	20.5	7,451,573	20.5
From 21 to 50	3,572,615	12.1	3,931,248	11.6	4,015,364	11.4	4,089,331	11.5	4,221,538	11.6
From 51 to 200	3,920,972	13.3	4,616,510	13.7	4,757,490	13.5	4,669,267	13.1	4,803,527	13.2
From 201 to 500	1,382,703	4.7	1,584,615	4.7	1,638,163	4.6	1,640,101	4.6	1,686,205	4.6
From 501	442,642	1.5	481,445	1.4	485,559	1.4	479,491	1.3	489,019	1.3
Total	29,430,025	100.0	33,804,628	100.0	35,236,598	100.0	35,589,947	100.0	36,427,704	100.0

Table 8

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

	(%)				
Federal district	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Central	55.3	54.9	56.0	55.8	55.5
of which the City of Moscow and Moscow Region	55.7	55.3	56.4	56.2	55.9
North-Western	70.6	71.9	67.9	68.2	67.3
Southern	52.9	69.0	69.0	69.1	69.3
North-Caucasian		45.5	46.7	46.8	45.9
Volga	45.0	43.4	44.6	44.4	44.6
Ural	57.0	60.2	62.8	64.5	65.8
Siberian	81.4	78.7	77.0	76.8	76.5
Far Eastern	65.1	72.6	74.1	74.4	74.0
Russian Federation	47.9	47.7	49.1	49.0	48.8

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.11 - 1.09.11)

Groups of credit institutions ranged by assets as of 1.01.11		Number of credit institutions as of 1.01.11	Groups as of 1.09.11						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4	1						
2	From 6 to 20	15	1	13						1
3	From 21 to 50	30		1	25	3				1
4	From 51 to 200	150			5	134	7		2	2
5	From 201 to 500	300				12	265	17	3	3
6	From 501	512				1	28	459	9	2
Became operating after 1.01.11								3		
Total over the period									14	9
Total as of 1.01.11¹		1012								
Total as of 1.09.11¹		993	5	15	30	150	300	492		

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

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

Table 10

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

	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Credit institutions with foreign participation over 50%					
Assets	18.3	18.0	17.0	17.4	17.8
Own funds (capital)	17.0	19.1	17.2	17.6	17.8
Correspondent accounts with non-resident banks	15.6	20.3	20.7	12.7	12.4
Loans and other placements with non-financial organisations	14.8	15.1	14.4	14.8	14.8
Loans and other placements with individuals	25.1	25.7	21.4	22.1	22.2
Loans, deposits and other placements with credit institutions	31.7	25.1	26.0	27.1	30.2
Individual deposits	12.0	11.5	10.7	11.0	11.0
Funds raised from organisations ¹	18.5	17.6	17.5	18.2	18.8
Profit (loss) of the current year	29.8	20.7	16.5	15.2	16.3
Reference data:					
Number of credit institutions	108	111	109	110	109
of which 100% foreign-owned credit institutions					
Assets	11.3	11.0	10.1	10.2	10.5
Own funds (capital)	11.0	12.1	11.1	11.2	11.3
Correspondent accounts with non-resident banks	9.0	9.2	7.5	6.6	5.8
Loans and other placements with non-financial organisations	9.1	9.2	8.7	8.7	8.6
Loans and other placements with individuals	15.6	14.9	10.8	10.7	10.8
Loans, deposits and other placements with credit institutions	23.8	20.0	20.6	21.6	24.4
Individual deposits	6.2	5.3	4.9	4.9	4.9
Funds raised from organisations ¹	11.1	11.0	10.6	11.4	11.9
Profit (loss) of the current year	27.4	15.1	11.2	10.1	11.1
Reference data:					
Number of credit institutions	82	80	78	78	77

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1/01/10		1/01/11		1/07/11		1/08/11		1/09/11	
	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	1400.3	4.0	1377.1	3.9	1338.1	3.7
Own funds (capital)	70.3	1.5	105.4	2.2	140.1	2.9	142.1	3.0	142.6	2.9
Loans and other placements with non-financial organisations	267.5	2.1	300.0	2.1	695.6	4.6	690.0	4.5	698.9	4.4
of which overdue claims	91.4	12.0	24.3	3.3	72.9	9.4	91.8	11.6	116.8	14.3
Loans and other placements with individuals	71.9	2.0	70.8	1.7	135.2	3.0	135.1	2.9	138.1	2.8
of which overdue claims	10.3	4.2	8.9	3.2	18.6	6.4	19.2	6.5	19.4	6.5
Individual deposits	125.9	1.7	164.5	1.7	289.3	2.8	279.7	2.6	279.1	2.6
Funds raised from organisations	319.8	3.3	335.2	3.0	609.0	5.2	624.9	5.4	577.2	4.8
Reference data:										
Number of credit institutions ¹	18	1.7	14	1.4	12	1.2	9	0.9	8	0.8

¹ Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2011" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into affect.

Activities of Credit Institutions Main Trends

Table 12

Structure of assets, by type of investment

(billion rubles)

Assets		1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
1.	Money, precious metals and gemstones	795.8	912.6	788.2	814.3	862.7
1.1.	of which: money	747.0	862.4	740.6	752.5	776.9
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1,755.2	1,809.0	1,559.0	1,191.4	1,181.4
3.	Correspondent accounts with credit institutions	839.2	853.6	773.4	772.3	699.1
3.1.	of which: Correspondent accounts with correspondent credit institutions	171.7	164.3	139.2	134.1	136.1
3.2.	Correspondent accounts with non-resident banks	667.6	689.3	634.2	638.2	563.0
4.	Securities acquired by credit institutions, total	4,309.4	5,829.0	5,810.7	5,941.3	5,977.0
4.1.	of which Debt securities	3,379.1	4,419.9	4,269.5	4,345.9	4,387.1
4.2.	Shares	411.8	710.9	770.3	813.1	822.1
4.3.	Discounted promissory notes	234.0	330.0	331.0	328.1	291.4
4.4.	Shares in associates and subsidiaries	284.5	368.2	439.9	454.2	476.4
5.	Other participation in authorised capital	72.6	132.1	177.0	177.7	178.7
6.	Loans, total	19,878.4	22,166.7	24,045.9	24,539.2	25,318.3
6.1.	of which: Loans, deposits and other placements	19,847.1	22,140.2	24,008.0	24,499.1	25,275.6
	of which overdue claims	1,014.7	1,035.9	1,081.9	1,101.7	1,134.7
6.1.1.	of which: Loans and other placements with non-financial organisations	12,541.7	14,062.9	15,120.5	15,370.7	15,887.8
	of which overdue claims	762.5	743.4	773.5	789.0	817.6
6.1.2.	Loans and other placements with individuals	3,573.8	4,084.8	4,552.9	4,721.8	4,887.0
	of which overdue claims	243.0	282.3	289.9	293.6	296.8
6.1.3.	Loans, deposits and other placements with credit institutions	2,725.9	2,921.1	3,212.8	3,259.9	3,351.1
	of which overdue claims	1.9	4.6	4.5	4.9	5.0
7.	Fixed assets (tangible and intangible) and inventories	790.7	864.6	881.0	887.2	889.7
8.	Allocation of profit	71.4	132.1	89.1	108.9	122.9
8.1.	of which income tax	68.4	122.7	88.8	98.2	112.1
9.	Other assets, total	917.4	1,105.0	1,112.3	1,157.6	1,197.9
9.1.	of which: Float	434.3	524.6	474.5	489.6	499.3
9.2.	Receivables	125.8	154.5	169.4	188.7	195.1
9.3.	Deferred expenses	74.4	77.9	80.5	81.2	79.3
Banking sector assets		29,430.0	33,804.6	35,236.6	35,589.9	36,427.7

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
1.	Funds and profit of credit institutions	3,766.4	4,339.1	4,441.6	4,546.6	4,563.2
	Of which:					
1.1.	Funds of credit institutions	2,432.8	2,599.6	2,606.3	2,620.7	2,591.5
1.2.	Profit (losses), including financial result of the previous year	1,333.5	1,739.5	1,835.2	1,925.8	1,971.6
	Of which:					
1.2.1.	Profit (losses) of the current year	205.1	573.4	444.2	528.5	575.9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,423.1	325.7	312.2	311.3	309.0
3.	Accounts of credit institutions	273.1	255.7	252.7	211.5	235.7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	168.0	154.4	136.9	130.7	138.5
3.2.	Correspondent accounts of non-resident credit institutions	97.1	93.9	108.8	66.6	88.2
4.	Loans, deposits and other funds raised from other credit institutions	3,117.3	3,754.9	3,537.4	3,777.5	3,914.2
5.	Clients' funds ²	17,131.4	21,080.9	22,422.4	22,438.9	23,042.2
	Of which:					
5.1.	Budgetary funds in settlement accounts	20.4	32.7	36.3	47.9	46.7
5.2.	Government and other extra-budgetary funds in settlement accounts	13.7	12.0	17.5	17.9	19.2
5.3.	Funds of legal entities in settlement and other accounts	3,857.4	4,845.1	4,926.3	4,731.7	4,843.8
5.4.	Clients' float	209.7	220.6	274.6	271.6	280.6
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	5,466.6	6,035.6	6,535.7	6,624.5	6,978.9
5.6.	Individual deposits	7,485.0	9,818.0	10,516.5	10,618.9	10,720.9
5.7.	Clients' funds in factoring and forfeiting operations	10.1	15.7	14.1	14.2	14.3
6.	Bonds	412.7	537.9	574.8	609.4	626.4
7.	Promissory notes and bank acceptances	748.6	797.3	811.9	814.3	786.7
8.	Other liabilities ¹ , total	2,557.4	2,713.0	2,883.6	2,880.6	2,950.3
	Of which:					
8.1.	Provisions	2,050.6	2,192.0	2,255.6	2,248.6	2,273.7
8.2.	Float	257.9	255.1	288.4	286.4	313.7
8.3.	Payables	45.2	44.7	80.5	77.2	75.7
8.4.	Deferred income	4.9	5.5	5.1	4.9	4.9
8.5.	Interest payable	198.9	215.7	253.9	263.5	282.3
	Of which:					
	Overdue interest	0.0	0.0	0.0	0.0	0.0
Banking sector liabilities¹		29,430.0	33,804.6	35,236.6	35,589.9	36,427.7

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

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
1.	Money, precious metals and gemstones	2.7	2.7	2.2	2.3	2.4
1.1.	of which: money	2.5	2.6	2.1	2.1	2.1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6.0	5.4	4.4	3.3	3.2
3.	Correspondent accounts with credit institutions	2.9	2.5	2.2	2.2	1.9
3.1.	of which: Correspondent accounts with correspondent credit institutions	0.6	0.5	0.4	0.4	0.4
3.2.	Correspondent accounts with non-resident banks	2.3	2.0	1.8	1.8	1.5
4.	Securities acquired by credit institutions, total	14.6	17.2	16.5	16.7	16.4
4.1.	of which Debt securities	11.5	13.1	12.1	12.2	12.0
4.2.	Shares	1.4	2.1	2.2	2.3	2.3
4.3.	Discounted promissory notes	0.8	1.0	0.9	0.9	0.8
4.4.	Shares in associates and subsidiaries	1.0	1.1	1.2	1.3	1.3
5.	Other participation in authorised capital	0.2	0.4	0.5	0.5	0.5
6.	Loans, total	67.5	65.6	68.2	68.9	69.5
6.1.	of which: Loans, deposits and other placements	67.4	65.5	68.1	68.8	69.4
	of which overdue claims	3.4	3.1	3.1	3.1	3.1
6.1.1.	of which: Loans and other placements with non-financial organisations	42.6	41.6	42.9	43.2	43.6
	of which overdue claims	2.6	2.2	2.2	2.2	2.2
6.1.2.	Loans and other placements with individuals	12.1	12.1	12.9	13.3	13.4
	of which overdue claims	0.8	0.8	0.8	0.8	0.8
6.1.3.	Loans, deposits and other placements with credit institutions	9.3	8.6	9.1	9.2	9.2
	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	2.5	2.5	2.4
8.	Allocation of profit	0.2	0.4	0.3	0.3	0.3
8.1.	of which income tax	0.2	0.4	0.3	0.3	0.3
9.	Other assets, total	3.1	3.3	3.2	3.3	3.3
9.1.	of which: Float	1.5	1.6	1.3	1.4	1.4
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
Banking sector assets		100.0	100.0	100.0	100.0	100.0

Table 15

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

Liabilities¹		1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
1.	Funds and profit of credit institutions	12.8	12.8	12.6	12.8	12.5
	Of which:					
1.1.	Funds of credit institutions	8.3	7.7	7.4	7.4	7.1
1.2.	Profit (losses), including financial result of the previous year	4.5	5.1	5.2	5.4	5.4
	Of which:					
1.2.1.	Profit (losses) of the current year	0.7	1.7	1.3	1.5	1.6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4.8	1.0	0.9	0.9	0.8
3.	Accounts of credit institutions	0.9	0.8	0.7	0.6	0.6
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0.6	0.5	0.4	0.4	0.4
3.2.	Correspondent accounts of non-resident credit institutions	0.3	0.3	0.3	0.2	0.2
4.	Loans, deposits and other funds raised from other credit institutions	10.6	11.1	10.0	10.6	10.7
5.	Clients' funds ²	58.2	62.4	63.6	63.0	63.3
	Of which:					
5.1.	Budgetary funds in settlement accounts	0.1	0.1	0.1	0.1	0.1
5.2.	Government and other extra-budgetary funds in settlement accounts	0.0	0.0	0.0	0.1	0.1
5.3.	Funds of legal entities in settlement and other accounts	13.1	14.3	14.0	13.3	13.3
5.4.	Clients' float	0.7	0.7	0.8	0.8	0.8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	18.6	17.9	18.5	18.6	19.2
5.6.	Individual deposits	25.4	29.0	29.8	29.8	29.4
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	1.7	1.7
7.	Promissory notes and bank acceptances	2.5	2.4	2.3	2.3	2.2
8.	Other liabilities ¹ , total	8.7	8.0	8.2	8.1	8.1
	Of which:					
8.1.	Provisions	7.0	6.5	6.4	6.3	6.2
8.2.	Float	0.9	0.8	0.8	0.8	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	0.8
	Of which:					
	Overdue interest	0.0	0.0	0.0	0.0	0.0
Banking sector liabilities¹		100.0	100.0	100.0	100.0	100.0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
1. Loans, deposits and other placements, total	13872.8	16099.2	17837.0	18369.1	18757.7	5974.4	6041.0	6171.1	6130.0	6517.9	19847.1	22140.2	24008.0	24499.1	25275.6
Of which															
- overdue claims	835.1	886.2	950.2	966.1	994.9	179.6	149.7	131.6	135.6	139.9	1014.7	1035.9	1081.9	1101.7	1134.7
1.1 Loans and other placements with non-financial resident organisations	8812.6	10085.6	11156.1	11389.6	11588.0	2954.8	2758.2	2641.8	2639.5	2799.8	11767.4	12843.8	13797.9	14029.1	14387.8
Of which															
- overdue claims	599.0	635.5	680.2	692.2	718.9	123.0	98.6	76.6	75.3	77.3	722.0	734.1	756.8	767.5	796.3
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	269.7	315.2	366.7	375.9	385.5	6.4	6.3	6.0	6.1	6.1	276.2	321.4	372.7	382.0	391.7
Of which															
- overdue claims	21.9	28.1	29.1	29.0	28.9	0.3	0.5	0.4	0.4	0.5	22.2	28.6	29.6	29.5	29.4
1.2 Loans and other placements with non-resident legal entities (except banks)	308.1	319.1	328.3	342.7	361.6	466.3	900.0	994.2	998.9	1138.3	774.3	1219.1	1322.5	1341.6	1499.9
Of which															
- overdue claims	19.2	2.8	3.6	3.4	3.4	21.3	6.5	13.1	18.2	18.0	40.6	9.3	16.7	21.5	21.3
1.3 Loans, deposits and other placements with financial sector	827.5	1280.7	1348.1	1477.3	1512.5	313.0	395.9	391.6	389.8	400.5	1140.5	1676.7	1739.7	1867.2	1913.0
Of which															
- overdue claims	7.2	9.5	17.6	18.3	19.1	0.8	0.6	0.7	0.8	1.1	8.0	10.0	18.2	19.0	20.2
of which:															
1.3.1 Resident credit institutions	562.2	911.6	872.8	968.7	998.1	240.9	298.1	314.1	319.6	328.3	803.0	1209.7	1186.8	1288.3	1326.4
Of which															
- overdue claims	0.9	4.4	4.2	4.8	4.8	0.1	0.0	0.0	0.1	0.1	0.9	4.4	4.3	4.9	4.9
1.3.2 Resident financial institutions of different forms of ownership	265.3	369.2	475.3	508.6	514.4	72.1	97.8	77.6	70.3	72.2	337.5	467.0	552.9	578.9	586.6
Of which															
- overdue claims	6.4	5.1	13.3	13.4	14.3	0.7	0.6	0.6	0.7	1.0	7.1	5.6	14.0	14.1	15.3
1.4 Loans, deposits and other placements with non-resident banks	208.5	190.2	304.6	296.3	288.5	1714.4	1521.2	1721.4	1675.3	1736.1	1922.9	1711.4	2026.0	1971.6	2024.7
Of which															
- overdue claims	0.2	0.1	0.1	0.0	0.0	0.8	0.0	0.1	0.0	0.1	1.0	0.1	0.2	0.0	0.1
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	230.0	261.7	214.3	215.7	204.0	0.1	0.4	0.4	0.3	0.4	230.1	262.1	214.7	216.0	204.3
Of which															
- overdue claims	0.2	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.1	0.1	0.0
1.6 Loans and other placements with resident individuals	3168.0	3722.7	4245.6	4411.5	4565.5	395.6	348.8	298.2	300.9	311.7	3563.6	4071.4	4543.8	4712.4	4877.2
Of which															
- overdue claims	209.3	238.2	248.5	252.1	253.3	33.5	43.6	40.8	40.9	42.9	242.8	281.7	289.3	293.1	296.2
1.7 Loans and other placements with non-resident individuals	1.9	2.5	3.1	3.3	3.3	8.3	10.8	6.0	6.1	6.5	10.2	13.4	9.1	9.4	9.8
Of which															
- overdue claims	0.1	0.1	0.1	0.1	0.1	0.2	0.4	0.4	0.4	0.5	0.2	0.6	0.6	0.6	0.6
Reference data:															
Provisions on loans, deposits and other placements	1820.6	1904.2	1951.8	1945.5	1964.7	0.0	0.0	0.0	0.0	0.0	1820.6	1904.2	1951.8	1945.5	1964.7
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42.3	39.7	42.7	42.0	43.2	9.0	6.3	5.3	4.2	4.8	51.3	46.0	47.9	46.1	48.0
Credit institutions' portfolio of promissory notes of residents	210.1	308.7	304.3	300.0	264.6	21.4	17.1	23.1	24.4	23.1	231.6	325.8	327.4	324.5	287.7
Credit institutions' portfolio of promissory notes of non-residents	0.7	2.4	1.8	1.8	1.8	1.7	1.8	1.9	1.9	1.9	2.5	4.2	3.6	3.6	3.7

**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	1/07/11	1/08/11	1/09/11
1. Loans, deposits and other placements, total	100.0	100.0	100.0	100.0	100.0
	67.4	65.5	68.1	68.8	69.4
Of which:					
- overdue claims	5.1	4.7	4.5	4.5	4.5
	3.4	3.1	3.1	3.1	3.1
1.1 Loans and other placements with non-financial resident organisations	59.3	58.0	57.5	57.3	56.9
	40.0	38.0	39.2	39.4	39.5
Of which:					
- overdue claims	3.6	3.3	3.2	3.1	3.2
	2.5	2.2	2.1	2.2	2.2
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1.4	1.5	1.6	1.6	1.5
	0.9	1.0	1.1	1.1	1.1
Of which:					
- overdue claims	0.1	0.1	0.1	0.1	0.1
	0.1	0.1	0.1	0.1	0.1
1.2 Loans and other placements with non-resident legal entities (except banks)	3.9	5.5	5.5	5.5	5.9
	2.6	3.6	3.8	3.8	4.1
Of which:					
- overdue claims	0.2	0.0	0.1	0.1	0.1
	0.1	0.0	0.0	0.1	0.1
1.3 Loans, deposits and other placements with financial sector	5.7	7.6	7.2	7.6	7.6
	3.9	5.0	4.9	5.2	5.3
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	4.9	5.3	5.2
	2.7	3.6	3.4	3.6	3.6
Of which					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.3.2 Resident financial institutions of different forms of ownership	1.7	2.1	2.3	2.4	2.3
	1.1	1.4	1.6	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
1.4 Loans, deposits and other placements with non-resident banks	9.7	7.7	8.4	8.0	8.0
	6.5	5.1	5.7	5.5	5.6
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1.2	1.2	0.9	0.9	0.8
	0.8	0.8	0.6	0.6	0.6
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.6 Loans and other placements with resident individuals	18.0	18.4	18.9	19.2	19.3
	12.1	12.0	12.9	13.2	13.4
Of which:					
- overdue claims	1.2	1.3	1.2	1.2	1.2
	0.8	0.8	0.8	0.8	0.8
1.7 Loans and other placements with non-resident individuals	0.1	0.1	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
Reference data:					
Provision on loans, deposits and other placements	9.2	8.6	8.1	7.9	7.8
	6.2	5.6	5.5	5.5	5.4
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	1.4	1.3	1.1
	0.8	1.0	0.9	0.9	0.8
Credit institutions' portfolio of promissory notes of non-residents	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0

Table 18

The structure of credit institutions' security portfolio¹

	1/01/10		1/01/11		1/07/11		1/08/11		1/09/11	
	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
Securities, total	4,075.4	100.0	5,499.0	100.0	5,479.6	100.0	5,613.2	100.0	5,685.6	100.0
- in rubles	3,309.3	81.2	4,567.6	83.1	4,632.0	84.5	4,754.1	84.7	4,790.8	84.3
- in foreign currency	766.1	18.8	931.4	16.9	847.6	15.5	859.1	15.3	894.9	15.7
Of which:										
Securities at fair value through profit or loss	1,469.8	36.1	1,654.8	30.1	1,707.3	31.2	1,752.4	31.2	1,742.5	30.6
- in rubles	1,309.8	32.1	1,428.6	26.0	1,498.6	27.3	1,543.2	27.5	1,534.6	27.0
- in foreign currency	160.0	3.9	226.2	4.1	208.6	3.8	209.2	3.7	207.9	3.7
Securities available for sale	2,157.1	52.9	3,005.5	54.7	2,813.4	51.3	2,886.5	51.4	2,945.5	51.8
- in rubles	1,678.4	41.2	2,448.5	44.5	2,310.7	42.2	2,373.3	42.3	2,402.2	42.3
- in foreign currency	478.6	11.7	557.0	10.1	502.8	9.2	513.2	9.1	543.3	9.6
Securities held-to-maturity	150.6	3.7	458.3	8.3	504.6	9.2	505.6	9.0	506.9	8.9
- in rubles	116.6	2.9	432.4	7.9	478.9	8.7	478.4	8.5	477.9	8.4
- in foreign currency	34.0	0.8	25.9	0.5	25.7	0.5	27.2	0.5	29.1	0.5
Shares in associates and subsidiaries	284.5	7.0	368.2	6.7	439.9	8.0	454.2	8.1	476.4	8.4
- in rubles	191.6	4.7	246.8	4.5	330.7	6.0	346.6	6.2	363.8	6.4
- in foreign currency	92.9	2.3	121.4	2.2	109.2	2.0	107.6	1.9	112.6	2.0
Reference data:										
Revaluation of securities	16.3		54.1		41.3		58.3		4.4	
Provisions for losses on securities available for sale	13.9		15.2		16.5		16.9		16.9	
Provisions for losses on securities held-to-maturity	2.4		3.9		2.6		2.6		2.6	
Provisions for losses on portfolio of shares in associates and subsidiaries	2.3		3.1		5.3		5.3		5.4	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1/01/10		1/01/11		1/07/11		1/08/11		1/09/11	
	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	4,269.5	100.0	4,345.9	100.0	4,387.1	100.0
- in rubles	2,741.3	81.1	3,661.2	82.8	3,575.0	83.7	3,660.4	84.2	3,676.0	83.8
- in foreign currency	637.8	18.9	758.7	17.2	694.5	16.3	685.5	15.8	711.1	16.2
of which: revaluation	10.5	0.3	17.0	0.4	21.4	0.5	28.8	0.7	-2.8	-0.1
Debt securities at book value held (without revaluation)	3,368.6	100.0	4,402.9	100.0	4,248.1	100.0	4,317.1	100.0	4,389.8	100.0
of which:										
debt securities of the Russian Federation	767.9	22.8	1,177.5	26.7	1,569.3	36.9	1,619.7	37.5	1,609.1	36.7
- in rubles	656.5	19.5	1,113.4	25.3	1,469.7	34.6	1,519.3	35.2	1,507.0	34.3
- in foreign currency	111.4	3.3	64.1	1.5	99.7	2.3	100.5	2.3	102.1	2.3
debt securities of the Bank of Russia	283.1	8.4	588.5	13.4	18.3	0.4	33.4	0.8	10.2	0.2
- in rubles	283.1	8.4	588.5	13.4	18.3	0.4	33.4	0.8	10.2	0.2
- 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	252.6	5.9	255.1	5.9	247.0	5.6
- in rubles	229.6	6.8	284.3	6.5	252.5	5.9	255.0	5.9	246.9	5.6
- 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	357.5	8.4	364.3	8.4	388.0	8.8
- in rubles	252.2	7.5	345.0	7.8	357.4	8.4	364.2	8.4	387.9	8.8
- in foreign currency	37.1	1.1	20.0	0.5	0.1	0.0	0.1	0.0	0.1	0.0
other debt securities of residents	759.2	22.5	901.1	20.5	1,032.3	24.3	1,033.9	23.9	1,044.0	23.8
- in rubles	759.1	22.5	893.4	20.3	1,032.2	24.3	1,033.9	23.9	1,043.9	23.8
- in foreign currency	0.1	0.0	7.7	0.2	0.1	0.0	0.1	0.0	0.1	0.0
debt securities of other countries	33.5	1.0	59.6	1.4	49.9	1.2	45.7	1.1	38.9	0.9
- in rubles	0.0	0.0	6.6	0.2	5.1	0.1	5.1	0.1	5.3	0.1
- in foreign currency	33.5	1.0	53.0	1.2	44.8	1.1	40.6	0.9	33.7	0.8
debt securities of non-resident banks	90.1	2.7	189.3	4.3	163.2	3.8	144.6	3.3	150.7	3.4
- in rubles	28.9	0.9	20.0	0.5	15.1	0.4	13.1	0.3	15.2	0.3
- in foreign currency	61.1	1.8	169.4	3.8	148.1	3.5	131.5	3.0	135.5	3.1
other debt securities of non-residents	539.7	16.0	469.9	10.7	524.8	12.4	536.5	12.4	566.0	12.9
- in rubles	174.6	5.2	138.4	3.1	164.6	3.9	164.8	3.8	173.6	4.0
- in foreign currency	365.1	10.8	331.5	7.5	360.2	8.5	371.7	8.6	392.4	8.9
debt securities delivered without derecognition in the balance sheet	362.7	10.8	355.3	8.1	265.7	6.3	269.4	6.2	321.6	7.3
- in rubles	334.0	9.9	243.2	5.5	225.7	5.3	230.3	5.3	276.5	6.3
- in foreign currency	28.7	0.9	112.1	2.5	40.0	0.9	39.1	0.9	45.1	1.0
overdue debt securities	13.4	0.4	12.3	0.3	14.4	0.3	14.5	0.3	14.2	0.3
- in rubles	12.9	0.4	11.4	0.3	13.0	0.3	12.6	0.3	12.3	0.3
- in foreign currency	0.5	0.0	0.9	0.0	1.4	0.0	1.9	0.0	2.0	0.0
Reference data:										
Provisions for losses on debt securities	19.5		20.6		21.1		20.9		20.6	

Table 20

Structure of credit institutions' portfolio of shares

	1/01/10		1/01/11		1/07/11		1/08/11		1/09/11	
	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	770.3	100.0	813.1	100.0	822.1	100.0
- in rubles	376.4	91.4	659.7	92.8	726.3	94.3	747.0	91.9	751.0	91.3
- in foreign currency	35.3	8.6	51.3	7.2	44.0	5.7	66.1	8.1	71.2	8.7
of which: revaluation	5.8	1.4	37.0	5.2	19.9	2.6	29.5	3.6	7.2	0.9
Shares held at book value (without revaluation)	406.0	100.0	673.9	100.0	750.3	100.0	783.6	100.0	815.0	100.0
of which shares of:										
resident credit institutions	4.6	1.1	5.7	0.8	16.5	2.2	16.7	2.1	18.5	2.3
- in rubles	4.5	1.1	5.7	0.8	16.5	2.2	16.7	2.1	18.4	2.3
- in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0
other residents	354.2	87.2	588.0	87.3	648.2	86.4	640.5	81.7	670.9	82.3
- in rubles	344.7	84.9	586.4	87.0	646.7	86.2	638.8	81.5	669.0	82.1
- in foreign currency	9.5	2.3	1.6	0.2	1.4	0.2	1.8	0.2	1.9	0.2
non-resident credit institutions	6.4	1.6	28.1	4.2	14.0	1.9	13.9	1.8	14.1	1.7
- 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	14.0	1.9	13.9	1.8	14.1	1.7
other non-residents	27.0	6.6	22.2	3.3	29.7	4.0	52.6	6.7	55.4	6.8
- in rubles	8.4	2.1	8.4	1.2	8.4	1.1	8.4	1.1	8.4	1.0
- in foreign currency	18.6	4.6	13.8	2.0	21.3	2.8	44.3	5.6	47.0	5.8
shares delivered without derecognition in the balance sheet	13.8	3.4	29.9	4.4	41.9	5.6	59.8	7.6	56.1	6.9
- in rubles	13.1	3.2	22.1	3.3	34.7	4.6	53.7	6.9	48.0	5.9
- in foreign currency	0.7	0.2	7.7	1.1	7.3	1.0	6.1	0.8	8.0	1.0
Reference data:										
Provisions for losses on shares	8.2		10.6		12.0		12.6		12.8	

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

(billion rubles)

	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Portfolio of promissory notes discounted by a credit institution, in rubles	210.8	311.1	306.1	301.8	266.4
of which promissory notes, not paid when due	2.6	3.4	3.6	3.2	3.4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	23.2	18.9	25.0	26.3	25.0
of which promissory notes, not paid when due	0.32	0.13	0.02	0.02	0.02
Total	234.0	330.0	331.0	328.1	291.4

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1/01/10		1/01/11		1/07/11		1/08/11		1/09/11	
	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
Discounted promissory notes, total	234.0	100.0	330.0	100.0	331.0	100.0	328.1	100.0	291.4	100.0
Of which:										
- promissory notes of federal governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of regional and local governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of resident credit institutions	180.0	76.9	272.7	82.6	278.9	84.2	273.8	83.5	236.4	81.1
- other promissory notes of residents	51.6	22.0	53.1	16.1	48.5	14.6	50.7	15.4	51.3	17.6
- 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	3.6	1.1	3.6	1.1	3.6	1.2
Reference data:										
Provisions for losses on promissory notes	8.1		10.7		11.2		12.6		12.7	

¹ including overdue promissory notes.

Table 23

Funds raised by credit institutions from organisations

(billion rubles)

		1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
1.	Funds raised from organisations, total	9,557.2	11,126.9	11,766.5	11,658.2	12,135.0
	- in rubles	6,398.0	7,786.3	8,511.2	8,459.3	8,853.3
	- in foreign currency	3,159.3	3,340.5	3,255.3	3,198.9	3,281.8
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	3,857.4	4,845.1	4,926.3	4,731.7	4,843.8
	- in rubles	3,099.7	4,134.9	4,049.3	3,937.0	4,070.5
	- in foreign currency	757.6	710.2	877.0	794.7	773.3
	Of which:					
1.1.1	Funds of individual entrepreneurs	90.6	121.2	124.4	121.1	132.3
	- in rubles	88.9	119.6	122.8	119.6	130.5
	- in foreign currency	1.7	1.6	1.5	1.5	1.7
1.2.	Government and other extra budgetary funds in settlement accounts	13.7	12.0	17.5	17.9	19.2
1.3.	Float	209.5	218.4	272.8	270.0	278.8
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	5,466.6	6,035.6	6,535.7	6,624.5	6,978.9
	- in rubles	3,198.6	3,541.2	4,305.3	4,364.2	4,620.4
	- in foreign currency	2,268.0	2,494.4	2,230.4	2,260.2	2,358.5
	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	1,177.2	1,230.1	1,433.8
1.4.2.	Certificates of deposit	20.1	15.4	13.4	14.3	13.8
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0.0	0.0	0.3	0.0	0.0
1.5.	Clients' funds in factoring and forfeiting operations	10.1	15.7	14.1	14.2	14.3
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0.0	0.1	0.1	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	758.7	658.2	711.9
	- in rubles	652.9	826.0	666.9	582.0	643.3
	- in foreign currency	86.6	129.7	91.8	76.2	68.6
	with maturity from 31 days to 1 year	2,202.0	2,065.1	2,708.7	2,848.4	3,061.0
	- in rubles	1,658.8	1,597.2	2,440.1	2,566.4	2,760.9
	- in foreign currency	543.2	467.8	268.6	282.0	300.2
	with maturity in excess of 1 year	2,525.1	3,014.8	3,068.3	3,117.8	3,206.0
	- in rubles	886.9	1,118.0	1,198.3	1,215.7	1,216.2
	- in foreign currency	1,638.2	1,896.8	1,870.0	1,902.1	1,989.8
	Reference data					
	Funds raised from non-resident organisations, total	1,430.8	1,704.6	1,730.7	1,663.3	1,755.6
	- in rubles	215.1	299.7	353.3	379.7	406.5
	- in foreign currency	1,215.7	1,404.9	1,377.4	1,283.6	1,349.1
	of which:					
	Funds of non-resident organisations in settlement and other accounts	113.8	195.2	255.2	209.8	209.2
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	203.9	269.3	251.3	223.3	268.9
	Other funds raised from non-resident legal entities	1,101.7	1,228.8	1,210.0	1,216.6	1,258.4
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0.0	0.0	0.3	0.0	0.0

¹ Funds mentioned in paragraphs 1.2, 1.3, 1.5 and 1.6 are not included.

Table 24

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

	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Issued debt obligations - total	1,196.8	1,364.6	1,414.2	1,451.9	1,440.6
including:					
bonds:	412.7	537.9	574.8	609.4	626.4
of which					
with maturities less than one year	3.9	0.0	0.0	0.0	0.0
with maturities in excess of one year	408.8	537.9	574.8	608.4	626.4
deposit certificates ¹	20.1	15.4	13.4	14.3	13.8
of which					
with maturities in excess of one year	8.8	3.6	2.2	3.1	1.9
with maturities in excess of one year	10.6	11.4	11.0	11.1	11.1
savings certificates ²	15.5	14.0	14.0	13.9	13.6
of which					
with maturities in excess of one year	10.0	8.2	6.6	6.4	6.0
with maturities in excess of one year	3.8	4.2	5.8	5.9	5.9
promissory notes and banker's acceptances	748.6	797.3	811.9	814.3	786.7
of which					
with maturities in excess of one year	420.3	407.8	393.1	391.7	373.5
with maturities in excess of one year	315.2	375.4	406.3	407.2	398.6

¹ Included in corporate deposits.

² Included in retail deposits.

Table 25

Individual deposit structure

(billion rubles)

		1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
1	Individual deposits	7,485.0	9,818.0	10,516.5	10,618.9	10,720.9
	- of which savings certificates	15.5	14.0	14.0	13.9	13.6
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1,232.1	1,733.0	1,871.0	1,903.4	1,852.5
	- in rubles	1,060.8	1,546.4	1,684.3	1,715.0	1,661.1
	- in foreign currency	171.3	186.5	186.7	188.4	191.4
1.2.	Individual deposits with maturity from 31 days to 1 year	1,481.6	1,730.3	1,816.6	1,815.8	1,835.8
	- in rubles	965.9	1,353.3	1,467.5	1,479.5	1,486.0
	- in foreign currency	515.6	377.0	349.1	336.3	349.8
1.3.	Individual deposits with maturity in excess of 1 year	4,771.3	6,354.7	6,828.9	6,899.7	7,032.6
	- in rubles	3,484.4	5,018.8	5,472.8	5,563.8	5,621.5
	- in foreign currency	1,286.9	1,335.9	1,356.1	1,335.9	1,411.2
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	84.0	103.3	113.7	114.6	120.3

Table 26

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

(billion rubles)

	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Loans, deposits and other funds raised from other credit institutions, total	3,117.3	3,754.9	3,537.4	3,777.5	3,914.2
- in rubles	1,420.5	1,832.1	1,772.1	1,916.2	1,907.7
- in foreign currency	1,696.8	1,922.8	1,765.3	1,861.2	2,006.5
of which:					
- loans, deposits and other funds raised from resident credit institutions	1,234.2	1,696.6	1,673.1	1,799.5	1,849.5
- in rubles	1,019.4	1,407.6	1,357.5	1,483.7	1,489.8
- in foreign currency	214.8	289.0	315.6	315.8	359.7
of which					
overdue debt	0.0	0.0	0.0	0.0	0.0
- in rubles	0.0	0.0	0.0	0.0	0.0
- in foreign currency	0.0	0.0	0.0	0.0	0.0
- loans, deposits and other funds raised from non-resident banks	1,883.1	2,058.3	1,864.2	1,978.0	2,064.7
- in rubles	401.1	424.5	414.6	432.6	417.9
- in foreign currency	1,482.0	1,633.8	1,449.7	1,545.4	1,646.8
of which					
overdue debt	0.2	0.0	0.3	0.0	0.0
- in rubles	0.0	0.0	0.0	0.0	0.0
- in foreign currency	0.2	0.0	0.3	0.0	0.0

Table 27

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.09.11

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	20,420	43.7	55,782	0.2
From 15 to 25%	0	0	0.0	0	0.0
From 5 to 15%	0	0	0.0	0	0.0
Less than 5%	74	26,309	56.3	23,481,953	64.5
No budgetary funds	917	0	0.0	12,889,969	35.4
Data not available	1	0	0.0	0	0.0
Total	993	46,729	100.0	36,427,704	100.0

¹ Without government and other extra-budgetary funds

Funds raised from and placed with non-residents

№	Indicator	1/01/10		1/01/11		1/07/11		1/08/11		1/09/11	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
<i>Raised funds</i>											
1.	Clients' funds (except credit institutions)	1,515.1	5.1	1,808.3	5.3	1,844.7	5.2	1,778.3	5.0	1,876.6	5.2
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1,419.4	4.8	1,693.3	5.0	1,716.7	4.9	1,649.6	4.6	1,736.4	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	1,461.6	4.1	1,439.9	4.0	1,527.3	4.2
1.2	Individual deposits (excluding saving certificates)	84.0	0.3	103.3	0.3	113.7	0.3	114.6	0.3	120.3	0.3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	64.1	0.2	76.5	0.2	84.8	0.2	85.8	0.2	91.0	0.3
1.3	Funds in other accounts	11.7	0.0	11.7	0.0	14.3	0.0	14.1	0.0	19.9	0.1
2.	Funds in correspondent and other accounts of credit institutions	105.1	0.4	101.3	0.3	115.8	0.3	80.8	0.2	97.3	0.3
3.	Loans, deposits and other funds raised from credit institutions	1,883.1	6.4	2,058.3	6.1	1,864.2	5.3	1,978.0	5.6	2,064.7	5.7
4.	Loans from other countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Raised funds, total</i>	3,503.2	11.9	3,967.9	11.7	3,824.8	10.9	3,837.0	10.8	4,038.6	11.1
	<i>Reference data:</i>										
	Liabilities of authorized banks to non-residents on issued debt securities - total	87.8	0.3	83.8	0.2	91.0	0.3	88.5	0.2	92.3	0.3
	Overdue interest on liabilities of credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Placed funds</i>											
1.	Loans, total	2,707.4	9.2	2,943.9	8.7	3,357.7	9.5	3,322.6	9.3	3,534.4	9.7
	of which overdue claims	41.8	0.1	10.0	0.0	17.4	0.0	22.1	0.1	22.0	0.1
	of which:										
1.1.	Loans, deposits and other placements	1,922.9	6.5	1,711.4	5.1	2,026.0	5.8	1,971.6	5.5	2,024.7	5.6
1.2	Loans and other placements with legal entities	774.3	2.6	1,219.1	3.6	1,322.5	3.8	1,341.6	3.8	1,499.9	4.1
1.3	Loans and other placements with individuals	10.2	0.0	13.3	0.0	9.1	0.0	9.4	0.0	9.8	0.0
2.	Correspondent accounts with banks	667.6	2.3	689.3	2.0	634.2	1.8	638.2	1.8	563.0	1.5
3.	Securities acquired by credit institutions, total	699.1	2.4	773.4	2.3	785.2	2.2	797.0	2.2	828.9	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	737.9	2.1	726.8	2.0	755.7	2.1
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	33.4	0.1	50.3	0.1	43.7	0.1	66.6	0.2	69.5	0.2
3.3	Discounted promissory notes	2.5	0.0	4.2	0.0	3.6	0.0	3.6	0.0	3.7	0.0
4.	Shares in associates and subsidiaries	94.2	0.3	122.7	0.4	111.9	0.3	110.2	0.3	115.4	0.3
5.	Loans provided to other countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Placed funds, total</i>	4,168.3	14.2	4,529.3	13.4	4,889.0	13.9	4,868.1	13.7	5,041.7	13.8
	<i>Reference data:</i>										
	Overdue interest on claims of credit institutions	2.7	0.0	0.7	0.0	0.6	0.0	0.6	0.0	1.4	0.0

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

Financial Condition

Table 29

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Total	205,109.7	573,379.7	444,185.9	528,509.3	575,880.3	1,058	1,012	1,000	994	992	71,355.6	132,079.1	89,103.6	108,856.5	122,897.3
Profit-making CIs ¹	284,938.7	595,046.7	446,414.5	532,575.0	580,914.8	938	931	910	867	862	69,308.1	131,763.4	88,804.3	108,622.2	122,469.2
Loss-making CIs	-79,829.0	-21,667.0	-2,228.6	-4,065.8	-5,034.5	120	81	90	127	130	2,047.5	315.6	299.3	234.3	428.1
CIs that have not provided their reporting	0.0	0.0	0.0	0.0	0.0	0	0	0	0	1	0.0	0.0	0.0	0.0	0.0
Total						1058	1012	1000	994	993					

¹ including CIs with zero profit.

Table 30

Structure of operating credit institutions' income and expenses¹

	1/01/10		1/01/11		1/04/11		1/07/11	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institution, total	31,600.6	100.0	22,645.4	100.0	4,652.8	100.0	10,081.4	100.0
1.1. Interest income on placements with legal entities (except income on securities)	1,895.6	6.0	1,609.2	7.1	377.7	8.1	767.0	7.6
1.2. Interest income on loans to individuals	589.1	1.9	613.4	2.7	167.1	3.6	349.1	3.5
1.3. Income on securities	1,050.6	3.3	754.2	3.3	202.9	4.4	378.1	3.8
1.4. Income on operations with foreign currency	22,740.3	72.0	14,159.3	62.5	2,819.8	60.6	6,146.0	61.0
1.5. Commissions	473.3	1.5	513.3	2.3	121.7	2.6	261.3	2.6
1.6. Recovery of loss provision	3,616.7	11.5	4,118.9	18.2	750.1	16.1	1,698.9	16.9
1.7. Other income	1,234.9	3.9	877.2	3.9	213.5	4.6	481.0	4.8
Of which:								
1.7.1. Fines, penalties, forfeits	53.2	0.2	102.4	0.5	13.4	0.3	27.9	0.3
2. Expenses of credit institution, total	31,394.7	100.0	22,064.4	100.0	4,438.5	100.0	9,637.2	100.0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	946.0	3.0	608.4	2.8	137.3	3.1	280.5	2.9
2.2. Interest expenses on funds raised from individuals	455.6	1.5	562.6	2.6	138.5	3.1	273.0	2.8
2.3. Expenses on operations with securities	681.2	2.2	394.3	1.8	103.8	2.3	192.1	2.0
2.4. Expenses on operations with foreign currency	22,581.7	71.9	14,114.1	64.0	2,822.0	63.6	6,134.2	63.7
2.5. Commissions	56.6	0.2	61.3	0.3	14.6	0.3	34.1	0.4
2.6. Expenses on loss provision	4,667.3	14.9	4,352.5	19.7	773.2	17.4	1,714.8	17.8
2.7. Management expenses (including personnel costs)	621.5	2.0	719.9	3.3	181.5	4.1	401.9	4.2
2.8. Other expenses	1,384.7	4.4	1,251.2	5.7	267.6	6.0	606.6	6.3
Of which:								
2.8.1. Fines, penalties, forfeits	1.4	0.0	1.6	0.0	0.4	0.0	0.8	0.0

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

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

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

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.09.11

	thousand rubles			
	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	24,061,020,129	7,972,104,336	24,626,024,874	7,407,099,591
Belgorod Region	16,591,055	358,859	16,603,287	346,627
Bryansk Region	770,119	2,831	772,918	32
Vladimir Region	4,889,172	53,640	4,903,472	39,340
Voronezh Region	628,822	0	628,808	14
Ivanovo Region	11,063,062	664,700	11,076,641	651,121
Kaluga Region	12,057,725	492,626	12,047,011	503,340
Kostroma Region	67,941,411	6,481,596	66,231,788	8,191,219
Kursk Region	13,076,669	466,059	13,077,278	465,450
Lipetsk Region	23,337,016	1,303,094	23,352,568	1,287,542
Moscow Region	57,451,108	9,711,430	56,494,788	10,667,750
Orel Region	5,192,927	81,666	5,200,358	74,235
Ryazan Region	13,325,921	750,665	13,514,867	561,719
Smolensk Region	26,177,177	2,813,838	25,378,362	3,612,653
Tambov Region	2,268,122	226,902	2,271,365	223,659
Tver Region	8,439,322	420,302	8,440,098	419,526
Tula Region	10,230,934	572,387	10,224,864	578,457
Yaroslavl Region	8,027,483	315,160	8,037,327	305,316
City of Moscow	23,779,552,084	7,947,388,581	24,347,769,074	7,379,171,591
North-Western Federal District	965,741,707	226,511,712	982,492,610	209,760,809
Republic of Karelia	1,014,050	30,841	1,015,666	29,225
Komi Republic	12,153,376	884,019	12,059,975	977,420
Akhangel'sk Region	703,099	10,663	701,412	12,350
Vologda Region	58,585,900	10,905,761	59,180,694	10,310,967
Kaliningrad Region	56,489,714	12,344,357	55,371,355	13,462,716
Leningrad Region*	7,446,282	650,872	7,426,701	670,453
Murmansk Region	8,360,940	1,654,550	8,556,336	1,459,154
Novgorod Region	4,351,087	116,368	4,357,944	109,511
Pskov Region	2,570,554	47,280	2,573,875	43,959
St Petersburg	814,066,705	199,867,001	831,248,652	182,685,054
Southern Federal District	175,213,908	12,231,664	176,206,654	11,238,918
Republic of Adygeya	4,270,484	25,814	4,278,794	17,504
Republic of Kalmykia	1,008,895	67,201	993,017	83,079
Krasnodar Territory	83,564,446	4,177,282	84,083,059	3,658,669
Astrakhan Region	5,600,660	96,307	5,622,783	74,184
Volgograd Region	12,912,195	690,484	12,948,154	654,525
Rostov Region	67,857,228	7,174,576	68,280,847	6,750,957
North-Caucasian Federal District	56,189,431	3,422,728	56,260,689	3,351,470
Republik of Daghestan	23,937,462	563,805	24,042,833	458,434
Republic of Ingushetia	1,108,093	38,555	1,108,384	38,264
Kabardino-Balkar Republic	5,019,797	88,332	5,042,997	65,132
Karachai-Cherkess Republic	3,786,541	2,203,516	3,904,013	2,086,044
Republic of North Ossetia - Alania	7,718,724	175,798	7,686,216	208,306
Chechen Republic	0	0	0	0
Stavropol Territory	14,618,814	352,722	14,476,246	495,290
Volga Federal District	1,111,222,255	88,995,435	1,111,567,701	88,649,989

Republic of Bashkortostan	58,187,041	4,120,323	59,127,005	3,180,359
Republic of Marii El	1,718,540	10,200	1,723,918	4,822
Republic of Mordovia	17,343,613	284,974	17,344,611	283,976
Republic of Tatarstan	481,459,437	50,246,422	484,814,754	46,891,105
Udmurt Republic	22,170,839	1,764,356	21,710,641	2,224,554
Chuvash Republic	9,511,532	174,811	9,513,522	172,821
Perm Territory	28,486,816	3,138,258	28,624,710	3,000,364
Kirov Region	22,391,162	3,047,520	23,860,043	1,578,639
Nizhny Novgorod Region	73,713,633	4,511,963	73,694,530	4,531,066
Orenburg Region	38,409,536	1,521,245	37,664,560	2,266,221
Penza Region	2,526,656	0	2,526,656	0
Samara Region	299,558,065	16,419,520	294,985,856	20,991,729
Saratov Region	46,108,893	3,369,566	46,328,441	3,150,018
Ulyanovsk Region	9,636,492	386,277	9,648,454	374,315
Ural Federal District	681,576,812	133,358,191	734,319,081	80,615,922
Kurgan Region	2,475,068	29,557	2,476,619	28,006
Sverdlovsk Region	279,141,565	48,196,707	304,033,120	23,305,152
Tyumen Region	297,928,513	75,456,341	324,303,254	49,081,600
Chelyabinsk Region	102,031,666	9,675,586	103,506,088	8,201,164
Siberian Federal District	489,164,658	96,998,487	490,126,986	96,036,159
Republic of Altai	13,722,652	62,845	13,765,626	19,871
Republic of Buryatiya	7,297,513	983,281	7,482,584	798,210
Republic of Tuva	324,229	2,901	325,922	1,208
Republic of Khakassia	7,832,160	124,918	7,838,224	118,854
Altai Territory	14,601,818	180,151	14,592,142	189,827
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10,508,378	366,579	10,527,216	347,741
Irkutsk Region	15,795,361	1,088,623	16,495,482	388,502
Kemerovo Region	25,248,797	534,927	25,255,648	528,076
Novosibirsk Region	366,299,823	90,549,751	365,743,071	91,106,503
Omsk Region	17,888,420	2,897,727	18,455,989	2,330,158
Tomsk Region	9,645,507	206,784	9,645,082	207,209
Far Eastern Federal District	336,008,155	17,944,818	329,699,050	24,253,923
Republic of Sakha (Yakutia)	17,606,949	379,692	17,590,878	395,763
Kamchatka Territory	13,859,417	927,026	13,920,996	865,447
Primorskiy Territory	81,566,701	5,935,971	81,771,510	5,731,162
Khabarovsk Territory	45,289,584	2,612,626	45,329,636	2,572,574
Amur Region	168,191,967	7,346,683	161,557,820	13,980,830
Magadan Region	0	0	0	0
Sakhalin Region	9,493,537	742,820	9,528,210	708,147
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

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

Table 31.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.09.11

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	18,101,896,619	7,358,373,494	18,680,827,061	6,779,443,052
Belgorod Region	172,383,423	3,522,694	172,424,118	3,481,999
Bryansk Region	49,781,226	3,175,132	49,774,206	3,182,152
Vladimir Region	100,375,372	8,728,240	100,400,181	8,703,431
Voronezh Region	304,021,454	16,824,718	304,272,126	16,574,046
Ivanovo Region	54,401,303	3,975,203	54,450,486	3,926,020
Kaluga Region	74,111,209	7,275,733	74,126,667	7,260,275
Kostroma Region	60,941,913	2,465,996	60,908,509	2,499,400
Kursk Region	94,345,875	1,969,167	94,596,284	1,718,758
Lipetsk Region	99,727,726	2,279,210	99,737,673	2,269,263
Moscow Region	707,535,022	66,549,867	706,791,163	67,293,726
Orel Region	39,098,096	1,962,965	39,115,500	1,945,561
Ryazan Region	78,596,159	1,394,807	78,848,165	1,142,801
Smolensk Region	64,897,133	1,469,969	64,974,717	1,392,385
Tambov Region	44,101,348	2,313,240	44,126,037	2,288,551
Tver Region	71,783,098	6,997,836	71,785,229	6,995,705
Tula Region	92,043,139	26,859,296	91,952,935	26,949,500
Yaroslavl Region	146,687,675	2,794,754	146,760,042	2,722,387
City of Moscow	15,847,065,448	7,197,814,667	16,425,783,023	6,619,097,092
North-Western Federal District	2,272,662,646	445,333,839	2,261,113,578	456,882,907
Republic of Karelia	40,074,025	10,225,164	42,160,865	8,138,324
Komi Republic	82,653,284	5,506,081	83,027,312	5,132,053
Akhangel'sk Region	95,012,064	9,855,605	95,019,992	9,847,677
Vologda Region	120,872,593	15,392,320	120,823,078	15,441,835
Kaliningrad Region	91,491,409	25,383,810	77,382,899	39,492,320
Leningrad Region	38,853,216	1,071,004	38,799,431	1,124,789
Murmansk Region	59,675,879	17,555,018	68,986,483	8,244,414
Novgorod Region	39,987,104	627,330	39,009,995	1,604,439
Pskov Region	35,549,625	477,277	34,357,503	1,669,399
St Petersburg	1,668,493,447	359,240,230	1,661,546,020	366,187,657
Southern Federal District	1,182,644,468	66,317,632	1,179,272,305	69,689,795
Republic of Adygeya	18,553,477	179,926	18,559,067	174,336
Republic of Kalmykia	6,624,619	57,043	6,613,124	68,538
Krasnodar Territory	556,804,992	27,976,254	551,226,846	33,554,400
Astrakhan Region	61,170,191	1,152,195	61,212,344	1,110,042
Volgograd Region	150,459,225	3,847,514	150,696,896	3,609,843
Rostov Region	389,031,964	33,104,700	390,964,028	31,172,636
North-Caucasian Federal District	347,554,866	11,198,599	347,711,585	11,041,880
Republic of Dagestan	50,031,005	1,193,999	50,118,454	1,106,550
Republic of Ingushetia	9,186,013	79,467	9,185,796	79,684
Kabardino-Balkar Republic	29,417,624	906,603	29,366,509	957,718
Karachai-Cherkess Republic	14,772,165	2,508,298	14,887,191	2,393,272
Republic of North Ossetia - Alania	24,106,912	1,080,188	24,091,466	1,095,634
Chechen Republic	19,314,921	66,524	19,324,530	56,915
Stavropol Territory	200,726,226	5,363,520	200,737,639	5,352,107

Volga Federal District	3,084,569,833	197,028,713	3,106,470,525	175,128,021
Republic of Bashkortostan	309,653,466	41,344,519	325,931,126	25,066,859
Republic of Marii El	40,835,177	3,094,140	40,842,959	3,086,358
Republic of Mordovia	72,551,393	388,829	72,593,092	347,130
Republic of Tatarstan	630,523,827	52,924,064	634,118,384	49,329,507
Udmurt Republic	104,119,773	1,629,225	106,445,989	-696,991
Chuvash Republic	72,470,075	470,554	72,497,369	443,260
Perm Territory	247,511,637	27,071,910	252,869,271	21,714,276
Kirov Region	85,620,964	4,039,179	87,048,954	2,611,189
Nizhny Novgograd Region	437,520,238	17,135,673	437,166,662	17,489,249
Orenburg Region	116,561,542	2,719,696	116,528,369	2,752,869
Penza Region	65,049,119	3,212,463	65,046,325	3,215,257
Samara Region	671,261,325	33,147,143	664,190,778	40,217,690
Saratov Region	160,214,181	4,739,523	160,459,760	4,493,944
Ulyanovsk Region	70,677,116	5,111,795	70,731,487	5,057,424
Ural Federal District	1,688,609,846	302,258,921	1,733,269,802	257,598,965
Kurgan Region	35,024,561	165,572	35,027,360	162,773
Sverdlovsk Region	737,796,696	146,373,196	754,658,751	129,511,141
Tyumen Region	624,325,204	123,722,994	651,421,433	96,626,765
Chelyabinsk Region	291,463,385	31,997,159	292,162,258	31,298,286
Siberian Federal District	1,742,345,974	86,898,036	1,746,743,364	82,500,646
Republic of Altai	9,960,646	42,848	9,971,134	32,360
Republic of Buryatiya	53,611,835	2,537,057	53,775,814	2,373,078
Republic of Tuva	10,372,563	28,736	10,374,517	26,782
Republic of Khakassia	24,072,012	268,016	24,073,787	266,241
Altai Territory	166,750,465	3,873,536	166,727,770	3,896,231
Zabaykal Territory	44,294,431	387,734	44,267,246	414,919
Krasnoyarsk Territory	248,688,218	15,621,138	248,479,881	15,829,475
Irkutsk Region	207,418,604	5,540,930	208,148,098	4,811,436
Kemerovo Region	187,989,098	15,149,930	188,053,341	15,085,687
Novosibirsk Region	562,286,992	35,376,074	565,934,911	31,728,155
Omsk Region	142,138,895	6,249,224	142,184,189	6,203,930
Tomsk Region	84,762,215	1,822,813	84,752,676	1,832,352
Far Eastern Federal District	794,859,418	55,981,657	788,822,008	62,019,067
Republic of Sakha (Yakutia)	71,496,360	3,534,645	71,566,826	3,464,179
Kamchatka Territory	38,313,446	2,170,170	38,078,943	2,404,673
Primorskiy Territory	182,281,436	19,001,743	182,382,479	18,900,700
Khabarovsk Territory	298,724,352	21,232,547	299,013,122	20,943,777
Amur Region	85,598,523	-2,808,095	79,338,230	3,452,198
Magadan Region	54,567,043	5,868,100	54,499,925	5,935,218
Sakhalin Region	54,007,885	6,642,571	54,068,356	6,582,100
Jewish Autonomous Region	4,575,834	211,662	4,576,584	210,912
Chukotka Autonomous Area	5,294,539	128,314	5,297,543	125,310

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

Table 32.1

Securities acquired by credit institutions registered in respective regions, as of 1.09.11

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
Central Federal District	3,904,333,514	1,498,374,635	699,065,984	461,082,879	196,239,162	17,438,690
Belgorod Region	1,128,419	36,859	5,078	0	1,657,576	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	226,405	202,099	9,807	0	86,462	0
Voronezh Region	2,481	2,729	0	0	208,453	0
Ivanovo Region	877,737	25,044	73,463	0	328,516	12,639
Kaluga Region	0	0	16,891	0	0	0
Kostroma Region	23,188,927	80,662	6,066	5,880	1,716,975	15,980
Kursk Region	1,424,611	1,023,786	0	0	247,503	0
Lipetsk Region	1,492,594	334,233	4,285	0	521,139	18,264
Moscow Region	7,874,586	1,889,532	465,420	0	2,855,775	505,221
Orel Region	0	0	17,994	9,500	406	0
Ryazan Region	523,776	406,733	335,965	0	192,980	41,319
Smolensk Region	649,678	604,792	1,032,372	44	301,902	0
Tambov Region	0	0	0	62	0	0
Tver Region	556,837	205,016	8,652	0	0	0
Tula Region	299,029	102,488	246	0	112	0
Yaroslavl Region	18,310	4,897	37,705	0	0	0
City of Moscow	3,866,070,124	1,493,455,765	697,052,040	461,067,393	188,121,363	16,845,267
North-Western Federal District	187,797,353	39,722,115	26,028,928	2,202,091	15,603,529	5,909,026
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2,158,192	634,406	68,097	0	71,537	95,955
Akhangel'sk Region	0	0	98,273	0	0	0
Vologda Region	4,453,468	1,803,446	249,125	4,900	3,660,592	793,702
Kaliningrad Region	9,523,505	243,308	775,211	18	350,053	433
Leningrad Region	691,823	92,553	23,075	20	0	0
Murmansk Region	1,601,505	799,583	0	0	38,873	0
Novgorod Region	895,639	375,428	233,347	0	50,275	11,897
Pskov Region	48,081	10,341	0	0	0	0
St Petersburg	168,425,140	35,763,050	24,581,800	2,197,153	11,432,199	5,007,039
Southern Federal District	12,576,643	3,416,819	3,764,881	25,169	2,086,874	371,949
Republic of Adygeya	20,076	20,055	1,278	0	48,431	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8,878,486	2,129,801	3,211,167	0	603,488	0
Astrakhan Region	1,273,412	949,384	12,932	5,288	310,599	0
Volgograd Region	987,098	153,375	68,911	0	1,026,218	371,949
Rostov Region	1,417,571	164,204	470,593	19,881	98,138	0
North-Caucasian Federal District	2,650,021	848,837	679,408	1,210	969,447	0
Republik of Daghestan	368,277	78,203	501,858	0	221,138	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	33,401	0	0	0
Karachai-Cherkess Republic	642,461	0	27,091	0	92,997	0
Republic of North Ossetia - Alania	0	0	6,058	1,000	183,000	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,639,283	770,634	111,000	210	472,312	0

Volga Federal District	100,619,365	26,376,616	55,736,148	1,213,453	16,075,284	158,040
Republic of Bashkortostan	5,681,077	1,369,887	940,254	0	49,085	0
Republic of Marii El	0	0	0	0	118,510	0
Republic of Mordovia	431,691	135,493	52,312	0	614,306	0
Republic of Tatarstan	49,887,263	19,251,311	31,397,343	798,125	4,068,620	0
Udmurt Republic	1,750,432	108,395	90,807	0	965,970	0
Chuvash Republic	555,396	75,561	75,025	0	815,453	0
Perm Territory	1,662,405	0	4,300,058	0	250,433	0
Kirov Region	3,702,249	9,659	1,588,374	0	204,976	0
Nizhny Novgorod Region	8,081,127	2,257,887	3,507,520	115	2,473,005	137,594
Orenburg Region	3,581,521	128,730	464,631	17,646	4,516,456	20,446
Penza Region	0	0	0	0	5,023	0
Samara Region	23,559,894	2,842,074	12,776,102	397,297	1,834,487	0
Saratov Region	1,041,170	119,377	543,672	270	58,540	0
Ulyanovsk Region	685,140	78,242	50	0	100,420	0
Ural Federal District	104,468,299	26,070,561	16,734,287	716,340	21,785,518	953,604
Kurgan Region	0	0	0	0	25,240	0
Sverdlovsk Region	53,167,850	6,383,893	10,302,078	100	4,383,692	0
Tyumen Region	32,743,272	9,462,549	5,994,150	716,240	16,446,609	953,604
Chelyabinsk Region	18,557,177	10,224,119	438,059	0	929,977	0
Siberian Federal District	42,001,415	9,887,955	18,529,705	9,321,046	6,563,919	158,649
Republic of Altai	688,805	502,638	1	0	231,305	0
Republic of Buryatiya	97,466	0	716,508	0	2,101	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	189,655	97,934	0	0	271,324	0
Altai Territory	40,128	36,276	5,178	0	986	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4,408	4,832	107,519	0	0	0
Irkutsk Region	206,170	0	103,993	0	53,610	0
Kemerovo Region	2,384,078	1,730,590	96,917	0	186,076	0
Novosibirsk Region	36,250,736	6,954,343	17,483,772	9,321,046	4,989,043	3,264
Omsk Region	1,858,833	531,280	130	0	788,904	155,385
Tomsk Region	281,136	30,062	15,687	0	40,570	0
Far Eastern Federal District	32,624,145	4,447,057	1,594,759	1,872,605	7,085,069	0
Republic of Sakha (Yakutia)	2,155,084	286,344	100,079	0	815,666	0
Kamchatka Territory	402,401	60,486	36,893	39,805	470,771	0
Primorskiy Territory	18,675,288	3,534,479	881,950	0	991,924	0
Khabarovsk Territory	1,494,793	221,189	191,983	0	125,849	0
Amur Region	9,866,903	344,559	78,759	1,832,800	4,638,330	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	29,676	0	305,095	0	42,529	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 32.2

Securities acquired by head-offices and branches of credit institutions located in respective regions, as of 1.09.11

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
Central Federal District	3,963,322,197	1,508,928,482	708,713,671	469,156,136	209,710,634	18,940,459
Belgorod Region	1,128,419	36,859	5,078	0	1,657,576	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	226,405	202,099	8,996	0	44,690	0
Voronezh Region	2,481	2,729	1,147	0	208,453	0
Ivanovo Region	885,295	55,294	65,533	0	328,516	12,639
Kaluga Region	0	0	16,891	0	8,516	0
Kostroma Region	13,079,152	80,662	6,137	0	216,528	15,980
Kursk Region	1,424,611	1,023,786	0	0	247,503	0
Lipetsk Region	1,492,594	334,233	4,961	0	521,139	18,264
Moscow Region	7,874,586	1,889,532	465,420	0	5,313,641	914,982
Orel Region	0	0	17,994	9,500	30,522	0
Ryazan Region	523,776	406,733	335,965	0	190,036	41,319
Smolensk Region	365,104	343,741	217,815	44	76,894	0
Tambov Region	0	0	0	62	0	0
Tver Region	501,114	205,016	8,652	0	0	0
Tula Region	299,029	102,488	494	0	378,124	0
Yaroslavl Region	38,591	26,825	44,586	0	0	0
City of Moscow	3,935,481,040	1,504,218,485	707,514,002	469,146,530	200,488,496	17,937,275
North-Western Federal District	177,799,005	37,264,137	34,396,151	3,449,218	13,978,182	4,617,268
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1,799,111	413,746	61,055	0	360	7,660
Akhangel'sk Region	22,948	25,002	98,273	0	0	0
Vologda Region	1,288,180	685,989	240,642	4,900	3,523,119	0
Kaliningrad Region	3,961,979	125,227	33,069	0	278,261	433
Leningrad Region	691,823	92,553	23,075	1,247,165	0	0
Murmansk Region	1,601,505	799,583	0	0	38,873	0
Novgorod Region	895,639	375,428	233,347	0	50,275	11,897
Pskov Region	48,081	10,341	0	0	0	0
St Petersburg	167,489,739	34,736,268	33,706,690	2,197,153	10,087,294	4,597,278
Southern Federal District	11,714,129	2,954,856	3,408,507	25,169	1,374,928	161,938
Republic of Adygeya	20,076	20,055	1,278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8,878,486	2,129,801	2,964,640	0	261,574	0
Astrakhan Region	489,988	487,421	14,387	5,288	271,281	0
Volgograd Region	908,008	153,375	68,947	0	719,737	161,938
Rostov Region	1,417,571	164,204	359,255	19,881	122,336	0
North-Caucasian Federal District	2,634,159	848,837	681,006	1,210	772,014	0
Republik of Daghestan	368,277	78,203	501,876	0	215,954	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	33,401	0	0	0
Karachai-Cherkess Republic	626,599	0	27,091	0	92,997	0
Republic of North Ossetia - Alania	0	0	6,058	1,000	181,326	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,639,283	770,634	112,580	210	281,737	0
Volga Federal District	99,360,071	26,226,970	55,523,513	1,214,115	15,187,354	158,040
Republic of Bashkortostan	5,301,486	1,369,887	943,403	0	49,085	0

Republic of Marii El	0	0	0	0	118,510	0
Republic of Mordovia	431,691	135,493	52,312	0	226,066	0
Republic of Tatarstan	49,796,814	19,251,311	31,281,592	798,125	5,366,868	0
Udmurt Republic	1,750,432	108,395	91,882	0	965,970	0
Chuvash Republic	555,396	75,561	70,591	43	815,453	0
Perm Territory	1,662,405	0	4,300,107	0	212,528	0
Kirov Region	3,702,249	9,659	1,588,374	0	204,976	0
Nizhny Novgograd Region	7,596,615	2,108,241	3,508,415	234	1,940,083	137,594
Orenburg Region	3,276,779	128,730	365,857	17,646	3,413,209	20,446
Penza Region	0	0	0	0	61,493	0
Samara Region	23,559,894	2,842,074	12,776,961	397,797	1,647,538	0
Saratov Region	1,041,170	119,377	543,969	270	65,155	0
Ulyanovsk Region	685,140	78,242	50	0	100,420	0
Ural Federal District	87,607,923	25,396,744	16,538,791	716,340	20,562,447	953,604
Kurgan Region	0	0	0	0	25,240	0
Sverdlovsk Region	36,852,136	5,854,966	10,144,616	100	3,387,500	0
Tyumen Region	32,743,272	9,462,549	5,997,418	716,240	16,193,983	953,604
Chelyabinsk Region	18,012,515	10,079,229	396,757	0	955,724	0
Siberian Federal District	15,909,855	3,422,070	1,343,889	0	2,123,199	158,649
Republic of Altai	174,188	0	1	0	75,901	0
Republic of Buryatiya	97,466	0	716,508	0	2,101	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	189,655	97,934	0	0	271,324	0
Altai Territory	40,128	36,276	5,178	0	1,046	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4,408	4,832	107,519	0	3,036	0
Irkutsk Region	206,170	0	103,993	0	53,610	0
Kemerovo Region	2,384,078	1,730,590	97,043	0	186,076	0
Novosibirsk Region	10,731,963	991,096	296,385	0	1,297,994	3,264
Omsk Region	1,800,663	531,280	1,000	0	191,541	155,385
Tomsk Region	281,136	30,062	16,262	0	40,570	0
Far Eastern Federal District	28,714,377	4,102,498	1,528,573	1,872,605	2,700,043	0
Republic of Sakha (Yakutia)	2,258,284	286,344	100,079	0	1,367,692	0
Kamchatka Territory	395,080	60,486	36,893	39,805	142,763	0
Primorskiy Territory	19,323,815	3,712,989	1,071,590	0	964,177	0
Khabarovsk Territory	846,266	42,679	2,343	0	182,882	0
Amur Region	5,861,256	0	7,641	1,832,800	0	0
Magadan Region	0	0	4,932	0	0	0
Sakhalin Region	29,676	0	305,095	0	42,529	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 33.1

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.09.11

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
Central Federal District	16,286,747,770	10,467,492,279	1,137,748,394	3,846,992,690
Belgorod Region	9,020,162	7,291,844	395,000	939,447
Bryansk Region	723,668	73,109	650,000	559
Vladimir Region	2,410,873	1,411,728	105,200	893,945
Voronezh Region	229,557	193,659	11,300	24,598
Ivanovo Region	7,406,987	4,087,116	70,020	3,149,434
Kaluga Region	7,464,206	2,419,835	1,605,000	3,174,648
Kostroma Region	35,478,636	11,869,115	54,853	21,584,790
Kursk Region	9,777,666	8,876,336	0	685,456
Lipetsk Region	17,122,416	12,761,343	1,171,200	1,266,333
Moscow Region	36,191,948	17,555,639	863,003	16,638,178
Orel Region	3,977,539	2,371,848	21,000	1,486,855
Ryazan Region	8,959,595	7,433,076	405,000	1,077,066
Smolensk Region	18,206,344	12,176,859	2,135,055	3,629,394
Tambov Region	1,582,992	1,339,870	0	243,122
Tver Region	5,641,580	3,834,834	50,050	1,756,696
Tula Region	7,631,310	6,479,195	90,000	1,027,011
Yaroslavl Region	5,222,254	4,059,048	453,193	704,099
City of Moscow	16,109,700,037	10,363,257,825	1,129,668,520	3,788,711,059
North-Western Federal District	599,876,081	447,123,211	43,990,516	73,996,953
Republic of Karelia	662,334	198,745	160,000	191,959
Komi Republic	6,893,041	3,448,836	2,265,000	1,077,798
Akhangel'sk Region	230,237	176,241	31,590	18,173
Vologda Region	41,291,673	24,272,780	4,225,592	11,589,787
Kaliningrad Region	36,279,323	29,141,184	5,222,144	1,362,561
Leningrad Region	3,826,697	2,660,273	419,000	586,182
Murmansk Region	4,287,433	1,741,079	248,000	2,181,702
Novgorod Region	1,466,805	1,033,377	500	421,276
Pskov Region	1,222,832	1,079,223	0	143,609
St Petersburg	503,715,706	383,371,473	31,418,690	56,423,906
Southern Federal District	115,050,035	80,150,171	4,366,974	25,969,263
Republic of Adygeya	2,927,708	2,133,492	80,000	714,216
Republic of Kalmykia	632,938	455,131	30	177,777
Krasnodar Territory	50,673,617	35,845,588	2,467,940	9,189,672
Astrakhan Region	2,391,490	914,333	141,200	742,854
Volgograd Region	8,330,750	6,558,358	687,000	860,303
Rostov Region	50,093,532	34,243,269	990,804	14,284,441
North-Caucasian Federal District	32,355,613	19,356,629	3,821,026	8,445,693
Republic of Daghestan	11,710,242	6,342,124	738,567	4,453,689
Republic of Ingushetia	320,649	84,900	0	235,749
Kabardino-Balkar Republic	3,585,575	2,583,123	269,074	733,378
Karachai-Cherkess Republic	2,190,008	1,478,346	215,000	476,662
Republic of North Ossetia - Alania	5,080,704	4,535,948	38,385	484,635
Chechen Republic	0	0	0	0

Stavropol Territory	9,468,435	4,332,188	2,560,000	2,061,580
Volga Federal District	730,316,376	461,422,591	26,428,792	222,222,072
Republic of Bashkortostan	40,012,229	20,889,261	1,024,028	17,157,215
Republic of Marii El	1,010,021	745,249	400	64,454
Republic of Mordovia	12,009,985	9,748,538	280,400	1,370,414
Republic of Tatarstan	294,504,733	228,891,479	11,530,496	44,538,093
Udmurt Republic	16,289,013	8,413,236	525,105	6,456,500
Chuvash Republic	5,428,440	2,899,670	355,500	2,047,956
Perm Territory	17,160,846	10,729,958	381,000	5,521,159
Kirov Region	14,839,347	11,912,618	62,180	2,675,301
Nizhny Novgograd Region	40,012,091	31,954,301	783,322	5,156,840
Orenburg Region	23,140,257	13,391,138	853,250	8,264,387
Penza Region	2,025,996	1,556,235	1,000	323,353
Samara Region	229,631,488	100,302,698	7,052,111	118,792,030
Saratov Region	28,504,963	15,162,738	3,505,000	9,017,875
Ulyanovsk Region	5,746,967	4,825,472	75,000	836,495
Ural Federal District	443,852,146	210,732,846	36,898,642	164,943,327
Kurgan Region	1,557,602	1,434,252	20,900	97,350
Sverdlovsk Region	170,266,577	73,603,154	19,640,942	73,031,674
Tyumen Region	208,478,520	96,406,669	12,011,417	75,791,239
Chelyabinsk Region	63,549,447	39,288,771	5,225,383	16,023,064
Siberian Federal District	316,024,545	184,876,606	23,367,860	96,397,666
Republic of Altai	11,324,512	3,458,605	105,000	7,370,850
Republic of Buryatiya	4,280,957	1,974,575	0	2,112,946
Republic of Tuva	205,589	120,198	270	83,921
Republic of Khakassia	5,731,076	2,024,385	334,590	3,083,482
Altai Territory	11,661,525	9,030,015	505,000	1,816,272
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	7,243,425	4,049,134	786,895	2,161,521
Irkutsk Region	11,574,615	7,356,170	974,076	3,121,869
Kemerovo Region	13,141,992	7,588,200	1,760,092	3,793,700
Novosibirsk Region	233,229,288	139,153,173	18,108,937	66,350,340
Omsk Region	11,570,578	5,869,776	783,000	4,770,343
Tomsk Region	6,060,988	4,252,375	10,000	1,732,422
Far Eastern Federal District	233,481,802	78,479,313	9,976,170	129,842,455
Republic of Sakha (Yakutia)	9,178,402	5,891,729	2,750	3,083,058
Kamchatka Territory	9,758,594	6,489,982	1,573,347	1,617,967
Primorskiy Territory	42,957,243	32,020,735	97,935	8,673,077
Khabarovsk Territory	37,250,435	17,913,497	6,060,000	12,783,883
Amur Region	129,836,875	13,047,137	1,922,138	102,784,945
Magadan Region	0	0	0	0
Sakhalin Region	4,500,253	3,116,233	320,000	899,525
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 33.2

Distribution of loans, deposits and other placements in rubles by head-offices and branches of credit institutions, located in respective regions, as of 1.09.11

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
Central Federal District	10,145,712,004	6,629,959,739	1,172,364,367	1,733,862,484
Belgorod Region	154,136,019	141,220,933	395,000	11,375,405
Bryansk Region	36,661,255	24,973,746	650,000	7,945,997
Vladimir Region	70,479,729	50,459,288	95,000	19,506,158
Voronezh Region	274,267,335	162,916,622	11,300	109,135,904
Ivanovo Region	38,317,858	27,691,682	60,020	8,241,046
Kaluga Region	57,936,679	35,768,609	1,605,000	16,273,031
Kostroma Region	36,875,709	26,291,195	54,853	6,178,777
Kursk Region	84,366,632	74,130,206	0	10,018,280
Lipetsk Region	86,098,315	68,348,300	1,160,000	13,262,826
Moscow Region	349,323,677	200,757,517	863,003	123,839,774
Orel Region	25,640,363	19,864,683	21,000	5,443,065
Ryazan Region	69,158,714	49,886,382	405,000	11,953,836
Smolensk Region	57,133,051	45,771,822	375,055	10,450,387
Tambov Region	37,915,665	35,427,081	0	1,629,584
Tver Region	58,490,329	42,730,244	50,000	12,724,247
Tula Region	81,755,677	62,961,037	90,000	12,868,557
Yaroslavl Region	129,595,451	74,501,908	143,143	42,155,249
City of Moscow	8,497,559,546	5,486,258,484	1,166,385,993	1,310,860,361
North-Western Federal District	1,611,766,748	1,075,331,492	39,447,634	402,017,876
Republic of Karelia	34,764,031	16,021,068	160,000	15,804,618
Komi Republic	48,200,048	21,531,574	2,230,000	23,505,879
Akhangel'sk Region	55,789,974	32,327,520	31,590	17,433,692
Vologda Region	99,208,186	68,407,242	1,530,100	21,155,553
Kaliningrad Region	70,903,394	52,158,887	2,913,144	11,849,121
Leningrad Region	30,803,428	25,706,231	419,000	2,766,145
Murmansk Region	42,182,547	23,900,781	248,000	17,586,660
Novgorod Region	32,276,183	17,748,935	500	10,110,842
Pskov Region	29,500,420	22,018,398	0	6,280,879
St Petersburg	1,168,138,537	795,510,856	31,915,300	275,524,487
Southern Federal District	1,024,974,575	710,845,209	4,022,925	265,226,226
Republic of Adygeya	16,238,383	11,259,443	80,000	4,894,240
Republic of Kalmykia	5,725,874	3,445,752	30	2,280,092
Krasnodar Territory	481,108,319	327,834,884	2,402,791	129,616,101
Astrakhan Region	53,199,447	33,353,300	41,000	11,128,093
Volgograd Region	127,939,849	87,153,826	608,000	30,154,642
Rostov Region	340,762,703	247,798,004	891,104	87,153,058
North-Caucasian Federal District	282,907,932	182,885,822	4,296,126	89,160,760
Republic of Dagestan	33,357,093	19,206,498	748,667	13,225,758
Republic of Ingushetia	7,382,738	4,633,330	0	2,749,408
Kabardino-Balkar Republic	24,895,617	19,643,858	269,074	4,981,564
Karachai-Cherkess Republic	12,661,262	7,968,681	125,000	4,547,581
Republic of North Ossetia - Alania	12,326,101	10,031,409	48,385	2,224,571

Chechen Republic	14,477,108	11,605,548	0	2,871,560
Stavropol Territory	177,808,013	109,796,498	3,105,000	58,560,318
Volga Federal District	2,435,931,093	1,562,721,680	26,609,359	760,255,599
Republic of Bashkortostan	199,907,346	118,598,603	1,274,331	74,145,658
Republic of Marii El	36,967,103	28,204,761	400	7,258,430
Republic of Mordovia	64,293,841	51,921,830	100,400	10,000,978
Republic of Tatarstan	429,484,022	330,374,587	11,910,450	76,327,347
Udmurt Republic	88,846,719	52,968,961	525,115	31,839,984
Chuvash Republic	62,715,281	42,324,021	155,500	19,329,698
Perm Territory	213,721,904	144,161,308	381,000	67,851,890
Kirov Region	70,948,453	52,093,320	62,180	16,629,272
Nizhny Novgogrod Region	371,124,660	267,491,912	748,522	87,424,854
Orenburg Region	94,497,076	63,338,151	713,200	29,885,323
Penza Region	56,468,887	37,871,830	1,150	11,877,687
Samara Region	562,646,573	263,319,815	7,157,111	282,415,818
Saratov Region	130,476,997	70,937,196	3,505,000	31,610,406
Ulyanovsk Region	53,832,231	39,115,385	75,000	13,658,254
Ural Federal District	1,273,625,710	729,807,737	20,513,596	482,949,799
Kurgan Region	30,370,104	16,039,217	20,900	14,037,620
Sverdlovsk Region	600,134,843	381,746,143	3,334,896	199,917,689
Tyumen Region	407,909,728	184,255,144	11,932,417	192,938,347
Chelyabinsk Region	235,211,035	147,767,233	5,225,383	76,056,143
Siberian Federal District	1,481,573,543	786,331,134	10,801,995	630,789,953
Republic of Altai	8,430,541	3,137,024	0	5,122,831
Republic of Buryatiya	45,714,761	19,451,911	0	23,026,662
Republic of Tuva	9,402,373	1,222,728	270	7,956,160
Republic of Khakassia	20,731,284	9,042,861	334,590	11,017,977
Altai Territory	149,276,028	109,421,550	505,000	37,682,635
Zabaykal Territory	38,535,575	13,956,698	0	23,210,761
Krasnoyarsk Territory	219,768,157	106,941,266	786,895	105,883,891
Irkutsk Region	180,444,855	82,651,145	974,076	96,110,966
Kemerovo Region	142,893,267	82,608,797	1,760,133	54,795,214
Novosibirsk Region	472,800,958	253,396,387	5,948,029	191,136,818
Omsk Region	120,732,219	62,411,482	483,000	45,780,298
Tomsk Region	72,843,525	42,089,285	10,002	29,065,740
Far Eastern Federal District	501,444,267	271,821,917	8,542,321	204,676,782
Republic of Sakha (Yakutia)	39,463,233	24,191,740	2,750	14,846,006
Kamchatka Territory	22,117,404	15,901,812	1,572,700	3,958,317
Primorskiy Territory	72,828,337	51,224,683	257,935	17,999,745
Khabarovsk Territory	270,102,563	130,092,452	5,900,000	126,229,354
Amur Region	30,316,988	12,296,588	488,936	15,027,455
Magadan Region	51,271,544	27,717,247	0	22,324,508
Sakhalin Region	13,230,905	8,730,516	320,000	3,844,983
Jewish Autonomous Region	1,752,658	1,465,192	0	287,466
Chukotka Autonomous Area	360,635	201,687	0	158,948

Table 34.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.09.11

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
Central Federal District	6,179,824,409	3,742,385,905	1,972,540,214	294,000,698
Belgorod Region	200,299	135,115	65,184	0
Bryansk Region	0	0	0	0
Vladimir Region	884	0	0	884
Voronezh Region	0	0	0	0
Ivanovo Region	286,715	186,000	32,032	68,683
Kaluga Region	26,988	23,122	0	3,866
Kostroma Region	5,071,699	4,080,523	81,283	780,828
Kursk Region	203,317	176,409	0	893
Lipetsk Region	178,436	152,942	0	25,494
Moscow Region	5,768,194	1,965,710	294,053	3,508,431
Orel Region	433	0	433	0
Ryazan Region	89,834	42,829	30,069	16,936
Smolensk Region	1,188,661	125,666	386,020	665,937
Tambov Region	866	0	866	0
Tver Region	2,378	912	1,299	167
Tula Region	359,168	274,995	0	84,173
Yaroslavl Region	12,343	0	1,654	10,689
City of Moscow	6,166,434,194	3,735,221,682	1,971,647,321	288,833,717
North-Western Federal District	148,697,206	81,891,353	44,813,084	14,109,867
Republic of Karelia	0	0	0	0
Komi Republic	314,107	78,270	203,692	21,382
Akhangel'sk Region	1,676	0	1,420	256
Vologda Region	6,049,533	1,182,982	4,491,252	11,349
Kaliningrad Region	5,709,128	3,806,327	1,274,506	243,055
Leningrad Region	303,928	167,079	119,206	17,643
Murmansk Region	745,154	360,641	280,176	104,337
Novgorod Region	8,943	0	3,132	5,811
Pskov Region	0	0	0	0
St Petersburg	135,564,737	76,296,054	38,439,700	13,706,034
Southern Federal District	6,626,294	2,989,039	1,528,416	483,258
Republic of Adygeya	1,285	0	433	852
Republic of Kalmykia	9,915	6,666	1,460	1,789
Krasnodar Territory	1,505,019	874,130	132,598	292,752
Astrakhan Region	2,947	0	1,117	1,830
Volgograd Region	2,974	0	577	2,397
Rostov Region	5,104,154	2,108,243	1,392,231	183,638
North-Caucasian Federal District	1,345,074	702,128	364,679	278,267
Republik of Dagestan	154,801	70,670	22,599	61,532
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	635	0	635	0
Karachai-Cherkess Republic	988,877	631,458	172,442	184,977
Republic of North Ossetia - Alania	5,026	0	4,400	626

Chechen Republic	0	0	0	0
Stavropol Territory	195,735	0	164,603	31,132
Volga Federal District	44,335,760	36,962,762	2,240,284	4,632,094
Republic of Bashkortostan	872,202	616,327	56,287	199,588
Republic of Marii El	433	0	433	0
Republic of Mordovia	61,724	23,550	37,180	994
Republic of Tatarstan	29,200,460	27,130,741	657,362	1,035,103
Udmurt Republic	1,485,870	602,058	711,403	172,409
Chuvash Republic	87,150	7,214	433	79,503
Perm Territory	1,241,389	1,099,968	13,807	127,614
Kirov Region	1,174,107	885,846	606	287,655
Nizhny Novgogrod Region	2,424,209	1,470,962	163,873	696,056
Orenburg Region	580,289	524,126	17,686	38,477
Penza Region	0	0	0	0
Samara Region	6,780,168	4,270,996	569,990	1,934,238
Saratov Region	264,882	173,812	10,485	55,481
Ulyanovsk Region	162,877	157,162	739	4,976
Ural Federal District	78,238,548	35,579,010	35,201,471	1,094,144
Kurgan Region	0	0	0	0
Sverdlovsk Region	25,527,331	14,311,408	10,467,505	665,132
Tyumen Region	47,347,250	20,103,505	20,542,491	420,617
Chelyabinsk Region	5,363,967	1,164,097	4,191,475	8,395
Siberian Federal District	50,964,823	33,826,208	7,648,817	2,569,214
Republic of Altai	0	0	0	0
Republic of Buryatiya	518	0	346	172
Republic of Tuva	433	0	433	0
Republic of Khakassia	3,682	0	3,682	0
Altai Territory	9,848	4,978	289	4,581
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	81,210	68,304	6,162	6,744
Irkutsk Region	70,330	7,350	39,582	1,178
Kemerovo Region	62,651	39,052	9,534	14,065
Novosibirsk Region	49,873,848	32,931,065	7,574,561	2,469,858
Omsk Region	835,508	756,395	13,362	65,751
Tomsk Region	26,795	19,064	866	6,865
Far Eastern Federal District	7,834,815	3,802,863	136,042	1,065,116
Republic of Sakha (Yakutia)	76,056	57,714	18,342	0
Kamchatka Territory	308,417	300,171	3,953	4,293
Primorskiy Territory	1,459,068	1,120,073	49,937	102,965
Khabarovsk Territory	1,243,892	1,137,914	377	102,672
Amur Region	4,606,463	1,090,539	30,300	843,852
Magadan Region	0	0	0	0
Sakhalin Region	140,919	96,452	33,133	11,334
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 34.2

Distribution of loans, deposits and other placements in foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.09.11

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
Central Federal District	5,748,634,753	3,336,203,678	1,986,145,984	259,665,594
Belgorod Region	3,009,716	2,599,970	66,194	343,552
Bryansk Region	1,471,105	1,436,818	0	34,287
Vladimir Region	2,583,394	2,514,340	0	69,054
Voronezh Region	15,399,161	14,312,524	2,453	993,593
Ivanovo Region	4,879,096	4,777,487	32,032	69,577
Kaluga Region	3,955,637	3,810,013	58	145,566
Kostroma Region	958,627	869,720	80,850	8,057
Kursk Region	1,399,804	1,196,672	0	177,117
Lipetsk Region	910,842	792,020	0	118,822
Moscow Region	35,987,699	29,931,031	294,053	5,762,615
Orel Region	463,603	461,309	433	1,861
Ryazan Region	406,821	303,002	30,069	73,750
Smolensk Region	964,978	751,068	58,346	155,564
Tambov Region	1,990,970	1,989,891	866	213
Tver Region	111,778	51,471	866	59,074
Tula Region	26,142,194	25,918,614	0	223,580
Yaroslavl Region	1,741,739	1,260,535	1,009	383,875
City of Moscow	5,646,257,589	3,243,227,193	1,985,578,755	251,045,437
North-Western Federal District	282,206,291	196,539,467	39,690,631	32,455,924
Republic of Karelia	9,917,610	9,757,262	0	160,348
Komi Republic	1,659,974	1,384,482	203,692	71,800
Akhangel'sk Region	1,734,517	1,643,680	1,420	88,678
Vologda Region	13,265,950	12,387,968	142,517	397,710
Kaliningrad Region	20,708,408	19,058,821	15,479	1,583,047
Leningrad Region	532,492	382,206	119,206	31,080
Murmansk Region	10,387,086	9,914,175	280,176	192,076
Novgorod Region	367,319	276,184	3,132	88,003
Pskov Region	214,481	193,161	0	21,320
St Petersburg	223,418,454	141,541,528	38,925,009	29,821,862
Southern Federal District	54,369,827	47,474,313	1,495,146	2,995,632
Republic of Adygeya	113,939	51,972	433	61,534
Republic of Kalmykia	8,126	6,666	1,460	0
Krasnodar Territory	22,338,351	19,504,644	99,579	1,830,265
Astrakhan Region	827,642	820,678	866	6,098
Volgograd Region	2,680,253	2,589,376	577	90,300
Rostov Region	28,401,516	24,500,977	1,392,231	1,007,435
North-Caucasian Federal District	6,838,194	5,194,524	365,545	1,276,491
Republic of Daghestan	613,978	357,681	23,465	232,832
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	581,968	581,333	635	0
Karachai-Cherkess Republic	1,242,546	895,513	172,442	174,591
Republic of North Ossetia - Alania	63,213	0	4,400	58,813

Chechen Republic	0	0	0	0
Stavropol Territory	4,336,489	3,359,997	164,603	810,255
Volga Federal District	124,740,421	113,615,013	2,238,552	7,922,170
Republic of Bashkortostan	18,409,196	17,645,875	55,854	590,468
Republic of Marii El	2,912,634	2,905,776	433	6,425
Republic of Mordovia	63,987	23,550	37,036	3,401
Republic of Tatarstan	32,122,496	30,742,757	657,362	389,492
Udmurt Republic	1,011,434	96,328	711,403	203,703
Chuvash Republic	222,542	18,225	0	204,317
Perm Territory	20,182,313	19,221,028	13,807	947,382
Kirov Region	1,908,309	1,758,319	606	149,384
Nizhny Novgogrod Region	12,562,870	10,686,239	163,584	1,545,243
Orenburg Region	1,467,127	1,298,913	17,109	151,105
Penza Region	1,127,376	1,116,886	144	10,346
Samara Region	21,255,568	16,948,014	569,990	3,416,987
Saratov Region	1,131,893	806,062	10,485	289,021
Ulyanovsk Region	10,362,676	10,347,041	739	14,896
Ural Federal District	197,951,616	152,832,906	31,671,718	5,421,715
Kurgan Region	1,249	0	0	1,249
Sverdlovsk Region	125,931,606	113,906,923	6,975,820	4,642,802
Tyumen Region	46,818,405	18,376,558	20,504,423	318,548
Chelyabinsk Region	25,200,356	20,549,425	4,191,475	459,116
Siberian Federal District	60,421,176	49,873,140	591,312	5,539,521
Republic of Altai	201	0	0	201
Republic of Buryatiya	1,293,092	1,211,754	346	80,992
Republic of Tuva	433	0	433	0
Republic of Khakassia	106,761	92,058	4,836	9,867
Altai Territory	2,922,404	2,776,737	289	145,166
Zabaykal Territory	109,604	4,197	0	105,407
Krasnoyarsk Territory	13,483,299	12,213,921	6,162	1,183,444
Irkutsk Region	3,217,556	2,700,141	39,149	454,929
Kemerovo Region	8,840,883	8,360,254	9,534	469,889
Novosibirsk Region	25,524,968	18,449,481	515,758	2,248,698
Omsk Region	3,588,716	2,831,845	13,939	741,287
Tomsk Region	1,333,259	1,232,752	866	99,641
Far Eastern Federal District	29,834,521	25,704,277	125,942	2,935,605
Republic of Sakha (Yakutia)	181,430	131,998	18,342	28,161
Kamchatka Territory	1,101,501	1,058,299	3,953	38,859
Primorskiy Territory	3,846,205	2,897,485	49,937	713,777
Khabarovsk Territory	18,414,728	15,558,028	377	1,992,340
Amur Region	300,002	243,696	20,200	19,717
Magadan Region	5,718,619	5,718,182	0	437
Sakhalin Region	271,974	96,589	33,133	142,252
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	62	0	0	62

Table 35.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.09.11

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
Central Federal District	664,322,645	88,237,036	4,591,383	136,870	206,964,321	41,361,155
Belgorod Region	89,787	0	0	0	21,384	0
Bryansk Region	73,109	0	0	0	0	0
Vladimir Region	32,767	0	15,000	0	46,415	884
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	93,595	0	0	0	134,183	0
Kaluga Region	130,844	0	0	0	78,089	0
Kostroma Region	471,385	17,314	14,703	0	654,031	68,395
Kursk Region	44,324	0	0	0	51,734	0
Lipetsk Region	562,268	0	0	0	13,858	181
Moscow Region	497,914	14,890	10,000	0	507,587	34,957
Orel Region	22,911	0	0	0	23,441	0
Ryazan Region	241,698	0	0	0	44,652	5,871
Smolensk Region	402,416	12,200	5,000	0	107,437	13,187
Tambov Region	44,876	0	0	0	13,395	0
Tver Region	16,355	0	0	0	12,342	167
Tula Region	60,987	0	0	0	22,671	3,473
Yaroslavl Region	89,762	0	0	0	25,081	0
City of Moscow	661,447,647	88,192,632	4,546,680	136,870	205,208,021	41,234,040
North-Western Federal District	16,955,825	1,597,031	76,520	12,552	2,638,041	981,984
Republic of Karelia	11,233	0	0	0	754	0
Komi Republic	387,359	14,887	0	0	33,917	8,442
Akhangel'sk Region	49,152	0	0	0	4,050	0
Vologda Region	875,345	3,016	30,000	0	177,067	0
Kaliningrad Region	1,000,363	9,836	9,689	0	335,546	31,896
Leningrad Region	633,643	41,840	0	0	19,561	426
Murmansk Region	154,342	20,528	0	0	103,631	5,523
Novgorod Region	200,447	0	0	0	25,218	0
Pskov Region	24,184	0	0	0	2,388	0
St Petersburg	13,619,757	1,506,924	36,831	12,552	1,935,909	935,697
Southern Federal District	2,586,347	9,404	0	0	771,716	9,931
Republic of Adygeya	48,571	0	0	0	46,468	0
Republic of Kalmykia	25,760	0	0	0	7,303	0
Krasnodar Territory	427,732	1,498	0	0	391,219	2,178
Astrakhan Region	43,246	0	0	0	21,308	0
Volgograd Region	234,965	0	0	0	31,427	840
Rostov Region	1,806,073	7,906	0	0	273,991	6,913
North-Caucasian Federal District	794,126	3,006	0	0	508,521	5,910
Republic of Dagestan	44,700	3,006	0	0	51,767	634
Republic of Ingushetia	43	0	0	0	0	0
Kabardino-Balkar Republic	41,030	0	0	0	9,731	0
Karachai-Cherkess Republic	12,116	0	0	0	12,081	2,886

Republic of North Ossetia - Alania	215,817	0	0	0	25,368	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	480,420	0	0	0	409,574	2,390
Volga Federal District	15,616,147	546,391	99,597	0	19,633,967	364,920
Republic of Bashkortostan	465,752	0	30,000	0	852,506	46,395
Republic of Marii El	579	0	0	0	6	0
Republic of Mordovia	83,270	0	0	0	18,887	0
Republic of Tatarstan	7,275,755	453,096	20,000	0	3,816,019	59,820
Udmurt Republic	133,387	0	0	0	474,077	0
Chuvash Republic	124,964	0	0	0	50,846	0
Perm Territory	342,259	0	11,000	0	171,374	0
Kirov Region	307,791	20,777	0	0	149,515	4,973
Nizhny Novgorod Region	650,361	40,923	38,597	0	431,595	106,507
Orenburg Region	815,234	0	0	0	199,216	257
Penza Region	27,140	0	0	0	4,978	0
Samara Region	4,545,305	6,487	0	0	12,363,583	134,096
Saratov Region	549,255	25,108	0	0	1,025,221	8,560
Ulyanovsk Region	295,095	0	0	0	76,144	4,312
Ural Federal District	9,152,350	705,693	14,000	0	6,301,419	48,299
Kurgan Region	15,234	0	0	0	1,180	0
Sverdlovsk Region	3,855,870	27,181	10,000	0	5,039,572	35,353
Tyumen Region	3,012,151	464,251	4,000	0	765,215	12,416
Chelyabinsk Region	2,269,095	214,261	0	0	495,452	530
Siberian Federal District	9,624,337	4,068,142	30,000	0	10,783,152	488,559
Republic of Altai	104,583	0	0	0	121,935	0
Republic of Buryatiya	57,663	0	0	0	51,552	172
Republic of Tuva	5,689	0	0	0	7,728	0
Republic of Khakassia	23,007	0	0	0	34,185	0
Altai Territory	153,801	0	10,000	0	83,722	118
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	119,361	0	0	0	294,727	1,917
Irkutsk Region	96,274	3,530	10,000	0	99,155	289
Kemerovo Region	39,029	0	0	0	271,680	1,169
Novosibirsk Region	8,563,286	4,059,027	0	0	9,597,449	475,846
Omsk Region	208,610	4,405	0	0	184,877	9,048
Tomsk Region	253,034	1,180	10,000	0	36,142	0
Far Eastern Federal District	3,234,553	149,286	6,041	2,861	5,863,808	90,395
Republic of Sakha (Yakutia)	101,226	0	0	2,861	67,568	0
Kamchatka Territory	269,620	3,672	0	0	81,995	1,407
Primorskiy Territory	864,643	16,664	3,135	0	305,710	127
Khabarovsk Territory	1,212,790	102,833	0	0	957,206	15,589
Amur Region	762,251	26,117	2,906	0	4,436,048	73,272
Magadan Region	0	0	0	0	0	0
Sakhalin Region	24,023	0	0	0	15,281	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 35.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.09.11

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
Central Federal District	347,734,783	81,893,365	4,565,348	136,870	119,268,505	35,538,331
Belgorod Region	4,609,484	388,853	0	0	267,407	17,601
Bryansk Region	1,523,879	0	0	0	178,987	4,338
Vladimir Region	1,950,330	1,269	15,000	0	1,220,997	5,926
Voronezh Region	6,895,471	113,697	0	0	3,551,466	364,969
Ivanovo Region	1,228,334	0	0	0	300,312	22
Kaluga Region	1,430,776	0	0	0	669,875	2,052
Kostroma Region	1,876,827	0	14,703	0	409,964	375
Kursk Region	6,376,148	216,880	0	0	434,329	16,720
Lipetsk Region	7,102,784	0	0	0	850,940	767
Moscow Region	15,991,882	195,106	10,000	0	2,221,420	453,451
Orel Region	1,093,996	0	0	0	242,149	468
Ryazan Region	2,313,424	28,175	0	0	443,240	7,180
Smolensk Region	1,560,622	0	5,000	0	349,830	34,837
Tambov Region	1,326,701	0	0	0	21,499	0
Tver Region	1,407,959	0	0	0	262,921	22,137
Tula Region	1,146,970	12,846	0	0	490,233	14,900
Yaroslavl Region	7,886,087	144,015	0	0	2,879,382	136,993
City of Moscow	282,013,109	80,792,524	4,520,645	136,870	104,473,554	34,455,595
North-Western Federal District	76,312,385	4,804,339	76,520	12,552	14,866,255	4,215,037
Republic of Karelia	770,245	80,228	0	0	424,511	13,701
Komi Republic	2,346,479	515,185	0	0	273,522	9,744
Akhangel'sk Region	2,041,094	85,494	0	0	342,048	8,934
Vologda Region	10,578,102	20,906	30,000	0	1,247,519	49,804
Kaliningrad Region	10,460,565	241,020	9,689	0	1,058,703	366,749
Leningrad Region	1,478,695	43,204	0	0	160,108	7,295
Murmansk Region	3,695,563	109,937	0	0	317,333	31,650
Novgorod Region	1,233,234	42,640	0	0	434,324	24,253
Pskov Region	1,216,665	0	0	0	119,752	6,234
St Petersburg	42,491,743	3,665,725	36,831	12,552	10,488,435	3,696,673
Southern Federal District	78,438,640	3,670,297	24,861	0	14,557,501	417,364
Republic of Adygeya	2,852,131	0	0	0	144,421	3,378
Republic of Kalmykia	221,085	0	0	0	9,337	0
Krasnodar Territory	48,531,591	141,144	24,861	0	7,152,434	294,026
Astrakhan Region	490,002	0	0	0	422,725	128
Volgograd Region	5,917,971	890,755	0	0	2,464,687	15,204
Rostov Region	20,425,860	2,638,398	0	0	4,363,897	104,628
North-Caucasian Federal District	12,688,301	33,823	0	0	3,345,685	78,128
Republik of Daghestan	223,904	3,006	0	0	241,554	638
Republic of Ingushetia	627,837	0	0	0	6,608	0
Kabardino-Balkar Republic	557,689	7,213	0	0	67,955	0
Karachai-Cherkess Republic	664,336	0	0	0	56,249	2,886

Republic of North Ossetia - Alania	651,395	0	0	0	93,495	671
Chechen Republic	297,374	0	0	0	646	0
Stavropol Territory	9,665,766	23,604	0	0	2,879,178	73,933
Volga Federal District	99,389,222	1,683,542	99,597	0	41,056,051	1,402,649
Republic of Bashkortostan	8,484,338	183,221	30,000	0	2,882,440	147,110
Republic of Marii El	528,421	0	0	0	158,302	2,737
Republic of Mordovia	617,868	0	0	0	138,256	0
Republic of Tatarstan	11,763,846	479,679	20,000	0	3,031,769	12,949
Udmurt Republic	8,750,632	0	0	0	1,345,171	33,897
Chuvash Republic	3,507,050	0	0	0	530,365	25,908
Perm Territory	13,176,505	180,279	11,000	0	3,355,162	200,698
Kirov Region	3,598,748	20,777	0	0	451,986	9,725
Nizhny Novgogrod Region	13,287,233	489,187	38,597	0	6,356,473	361,840
Orenburg Region	2,895,750	0	0	0	1,123,543	21,731
Penza Region	4,752,226	112,225	0	0	209,653	768
Samara Region	24,157,154	78,674	0	0	19,235,806	561,450
Saratov Region	3,156,043	25,108	0	0	1,939,226	22,908
Ulyanovsk Region	713,408	114,392	0	0	297,899	928
Ural Federal District	37,130,328	1,836,327	15,174	0	19,272,277	442,755
Kurgan Region	639,839	0	0	0	274,669	53
Sverdlovsk Region	21,198,357	1,390,097	11,174	0	11,558,758	251,161
Tyumen Region	4,595,149	139,055	4,000	0	3,415,975	43,553
Chelyabinsk Region	10,696,983	307,175	0	0	4,022,875	147,988
Siberian Federal District	57,072,962	952,646	30,000	0	33,091,511	846,329
Republic of Altai	171,315	0	0	0	147,480	36
Republic of Buryatiya	1,938,616	0	0	0	1,124,817	4,299
Republic of Tuva	99,547	0	0	0	266,384	0
Republic of Khakassia	520,623	0	0	0	372,293	533
Altai Territory	12,274,275	279,268	10,000	0	1,880,151	48,309
Zabaykal Territory	484,591	4,197	0	0	961,685	6,921
Krasnoyarsk Territory	9,255,449	36,733	0	0	4,797,539	99,147
Irkutsk Region	4,460,033	160,214	10,000	0	3,860,643	47,695
Kemerovo Region	4,618,641	0	0	0	4,513,119	46,970
Novosibirsk Region	13,499,151	220,584	0	0	10,319,785	435,688
Omsk Region	6,573,051	177,413	0	0	3,638,772	147,720
Tomsk Region	3,177,670	74,237	10,000	0	1,208,843	9,011
Far Eastern Federal District	13,621,193	416,223	6,041	2,861	8,184,960	410,552
Republic of Sakha (Yakutia)	821,031	31,237	0	2,861	445,544	697
Kamchatka Territory	922,880	3,672	0	0	126,929	802
Primorskiy Territory	1,864,645	71,442	3,135	0	1,121,023	168,319
Khabarovsk Territory	8,019,846	278,851	0	0	4,985,072	229,604
Amur Region	609,687	31,021	2,906	0	1,062,609	5,388
Magadan Region	981,459	0	0	0	257,306	145
Sakhalin Region	65,402	0	0	0	183,988	5,597
Jewish Autonomous Region	336,243	0	0	0	2,437	0
Chukotka Autonomous Area	0	0	0	0	52	0

Table 36.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.09.11

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
Central Federal District	15,074,701,429	5,269,719	15,842,313	3,397,438,176	4,003,940,955	7,526,261,061
Belgorod Region	11,867,044	0	1	4,331,131	1,024,671	6,480,065
Bryansk Region	6,981	0	0	4,458	0	2,523
Vladimir Region	4,036,324	0	242	1,993,272	103,005	1,857,458
Voronezh Region	80,653	0	0	80,592	0	38
Ivanovo Region	6,784,246	0	0	1,899,376	606,011	4,161,070
Kaluga Region	9,547,188	2,708	0	1,815,566	841,358	6,877,212
Kostroma Region	40,632,525	0	0	2,866,281	4,539,352	33,193,975
Kursk Region	9,865,386	0	0	2,405,243	252,800	7,186,946
Lipetsk Region	18,097,044	0	26,313	3,870,258	3,217,064	10,946,508
Moscow Region	39,448,784	14,138	0	10,248,758	11,486,348	17,634,100
Orel Region	3,800,479	0	0	806,185	138,500	2,855,216
Ryazan Region	10,764,330	0	1	3,033,757	315,227	7,292,192
Smolensk Region	16,677,023	0	0	6,319,803	1,358,056	8,975,772
Tambov Region	1,858,831	0	0	487,321	221,489	1,149,897
Tver Region	6,437,483	0	3,063	2,696,204	337,313	3,390,232
Tula Region	7,882,865	0	0	1,610,764	691,590	5,436,310
Yaroslavl Region	5,241,454	0	0	2,061,798	775,655	2,260,186
City of Moscow	14,881,672,789	5,252,873	15,812,693	3,350,907,409	3,978,032,516	7,406,561,361
North-Western Federal District	673,578,538	905,281	85,857	224,381,545	263,290,601	178,891,020
Republic of Karelia	694,476	0	0	428,022	69,031	170,498
Komi Republic	8,371,883	0	0	2,346,096	717,720	5,220,555
Akhangel'sk Region	418,516	0	0	226,968	146,412	41,986
Vologda Region	43,200,175	1,792	0	8,827,610	15,735,800	18,235,106
Kaliningrad Region	37,972,822	500	17,512	9,303,724	3,917,435	24,418,690
Leningrad Region	5,508,996	28,221	7,017	1,270,734	432,587	3,724,106
Murmansk Region	5,657,689	0	0	2,291,333	285,982	3,034,070
Novgorod Region	3,173,520	0	226	1,436,622	51,758	1,676,384
Pskov Region	1,838,677	0	17,456	1,072,383	58,500	689,367
St Petersburg	566,741,784	874,768	43,646	197,178,053	241,875,376	121,680,258
Southern Federal District	125,971,593	63,934	117,798	32,320,165	11,142,689	81,999,191
Republic of Adygeya	3,315,256	0	0	959,465	222,531	2,123,992
Republic of Kalmykia	560,873	0	0	164,311	110,000	285,122
Krasnodar Territory	64,297,047	58,890	102,622	14,454,252	6,734,159	42,785,597
Astrakhan Region	3,770,144	0	10,583	1,777,235	391,350	1,565,695
Volgograd Region	7,950,362	2,286	4,270	2,771,427	1,251,720	3,897,049
Rostov Region	46,077,911	2,758	323	12,193,475	2,432,929	31,341,736
North-Caucasian Federal District	36,641,498	896	21,265	13,792,695	2,264,078	20,206,189
Republik of Daghestan	15,194,558	0	9,605	6,364,616	826,651	7,929,492
Republic of Ingushetia	656,621	0	0	444,584	0	209,604
Kabardino-Balkar Republic	3,280,808	0	2,732	874,083	77,104	2,280,037
Karachai-Cherkess Republic	1,954,807	0	0	1,093,196	444,814	414,760
Republic of North Ossetia - Alania	5,466,406	0	4,722	1,415,452	276,480	3,697,283
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	10,088,298	896	4,206	3,600,764	639,029	5,675,013
Volga Federal District	698,424,891	3,976,832	2,157,842	155,542,531	156,062,456	377,178,611

Republic of Bashkortostan	45,346,608	0	17,140	7,752,154	7,932,887	29,498,963
Republic of Marii El	1,400,756	0	1,534	462,403	11,350	922,924
Republic of Mordovia	14,383,394	0	0	3,100,852	1,502,772	9,618,547
Republic of Tatarstan	315,423,069	3,960,174	1,847,153	73,759,608	102,425,655	131,733,218
Udmurt Republic	14,907,808	131	0	3,250,064	1,154,548	10,471,079
Chuvash Republic	6,883,648	0	0	2,156,959	1,895,174	2,788,321
Perm Territory	21,082,378	2,308	3,091	4,657,596	3,720,554	12,674,236
Kirov Region	17,918,887	58	1,329	3,341,566	1,524,670	12,789,770
Nizhny Novgogrod Region	52,311,296	770	3,628	14,128,469	3,652,609	34,360,505
Orenburg Region	25,210,128	13,207	6	5,010,577	4,740,337	15,417,173
Penza Region	2,040,387	0	0	468,450	218,868	1,342,958
Samara Region	137,114,843	184	283,961	29,147,636	23,723,350	83,148,462
Saratov Region	36,914,004	0	0	5,650,816	1,948,718	29,195,152
Ulyanovsk Region	7,487,685	0	0	2,655,381	1,610,964	3,217,303
Ural Federal District	505,452,331	149,227	353,458	122,707,719	114,895,441	262,838,965
Kurgan Region	1,580,559	0	4,864	654,077	211,715	706,009
Sverdlovsk Region	220,223,850	19,109	3,160	62,644,184	38,114,574	118,117,918
Tyumen Region	209,562,454	90,234	304,527	41,262,931	73,681,646	92,774,908
Chelyabinsk Region	74,085,468	39,884	40,907	18,146,527	2,887,506	51,240,130
Siberian Federal District	284,579,915	37,875	359,769	75,470,122	42,758,131	162,546,174
Republic of Altai	11,034,548	0	0	545,948	659,223	9,783,080
Republic of Buryatiya	6,309,230	1,894	924	1,754,293	224,635	4,300,261
Republic of Tuva	171,250	0	14	84,418	0	86,680
Republic of Khakassia	6,250,486	196	275	1,560,969	438,109	4,126,350
Altai Territory	9,210,235	0	11,911	3,230,728	831,369	5,111,850
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7,979,568	9,952	29,571	2,674,426	562,243	4,525,370
Irkutsk Region	12,945,478	0	6,911	3,845,706	1,470,544	7,570,817
Kemerovo Region	19,758,397	0	277,210	4,679,678	639,090	14,092,028
Novosibirsk Region	190,244,605	21,730	32,768	51,114,329	36,922,150	99,382,519
Omsk Region	12,675,968	4,103	0	3,843,614	763,981	8,004,270
Tomsk Region	8,000,150	0	185	2,136,013	246,787	5,562,949
Far Eastern Federal District	234,399,911	13,637	251,908	48,864,802	26,034,689	158,572,552
Republic of Sakha (Yakutia)	14,691,586	8,397	3,802	3,984,319	1,789,376	8,872,321
Kamchatka Territory	10,611,992	0	120	3,731,068	955,974	5,894,299
Primorskiy Territory	57,983,597	974	2,688	19,038,316	7,394,093	31,161,191
Khabarovsk Territory	35,907,875	1,821	11,712	8,226,676	2,640,821	24,973,840
Amur Region	108,101,144	2,041	233,128	11,376,113	12,885,882	83,572,712
Magadan Region	0	0	0	0	0	0
Sakhalin Region	7,103,717	404	458	2,508,310	368,543	4,098,189
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 36.2
Distribution of clients' funds in rubles by head-offices and branches of credit institutions located in respective regions, as of 1.09.11

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
Central Federal District	10,230,503,667	1,842,232	10,741,079	2,560,159,751	3,492,165,457	4,059,170,843
Belgorod Region	88,912,743	11,374	168,139	21,158,989	9,383,014	58,003,259
Bryansk Region	41,824,147	11,316	53,259	6,634,744	1,601,801	33,476,245
Vladimir Region	89,375,335	13,437	72,081	11,686,666	7,305,340	70,058,031
Voronezh Region	189,367,549	129,956	79,960	27,962,719	11,858,230	149,049,863
Ivanovo Region	44,260,862	13,839	39,716	6,221,964	1,645,004	36,249,336
Kaluga Region	64,667,277	66,983	44,120	13,277,172	3,642,679	47,570,812
Kostroma Region	41,755,271	10,265	30,850	4,202,451	5,823,792	31,658,541
Kursk Region	46,708,953	12,228	21,530	8,557,897	2,088,322	35,921,338
Lipetsk Region	63,919,393	13,683	106,721	10,071,137	6,152,918	47,475,283
Moscow Region	583,880,068	334,012	1,499,368	133,884,156	56,564,643	389,703,648
Orel Region	34,432,097	5,161	19,850	5,204,511	1,322,634	27,818,109
Ryazan Region	59,693,592	13,127	141,958	10,529,517	3,432,776	45,434,687
Smolensk Region	46,084,762	9,554	18,482	8,336,874	3,148,711	34,509,763
Tambov Region	36,664,856	12,400	54,590	4,723,671	1,097,568	30,655,918
Tver Region	62,762,743	9,912	37,851	10,952,896	3,367,534	48,316,769
Tula Region	75,129,434	26,784	159,513	11,313,066	5,470,046	57,925,846
Yaroslavl Region	84,075,397	17,090	37,813	18,142,115	7,327,025	58,079,374
City of Moscow	8,576,989,188	1,131,111	8,155,278	2,247,299,206	3,360,933,420	2,857,264,021
North-Western Federal District	1,711,427,723	2,133,874	564,574	368,800,672	351,454,442	973,925,296
Republic of Karelia	29,298,074	3,686	19,130	4,899,499	1,057,719	23,206,519
Komi Republic	71,801,699	19,699	17,916	8,942,143	7,270,048	55,307,633
Akhangel'sk Region	88,483,420	10,629	36,407	11,363,628	15,174,985	61,759,705
Vologda Region	72,870,471	31,046	1,259	16,443,537	9,035,626	46,878,352
Kaliningrad Region	66,312,670	26,290	159,674	16,264,256	5,976,991	43,638,616
Leningrad Region	21,069,007	49,219	14,846	5,340,961	2,824,936	12,618,206
Murmansk Region	58,913,521	7,321	9,747	8,471,630	2,836,576	47,402,903
Novgorod Region	26,492,237	12,152	58,950	6,144,095	1,177,363	19,034,184
Pskov Region	24,059,324	7,135	86,728	4,803,072	1,674,100	17,384,906
St Petersburg	1,252,127,300	1,966,697	159,917	286,127,851	304,426,098	646,694,272
Southern Federal District	750,887,184	245,155	319,250	151,187,806	56,707,741	540,774,599
Republic of Adygeya	11,205,593	10,155	71	1,740,641	480,782	8,949,914
Republic of Kalmykia	4,735,004	30,799	19,943	720,684	291,734	3,661,971
Krasnodar Territory	347,817,328	129,318	110,480	73,880,785	28,734,724	244,270,916
Astrakhan Region	42,188,367	8,908	27,712	9,833,212	1,899,131	30,310,737
Volgograd Region	110,386,683	25,492	5,030	19,336,870	6,284,948	84,437,677
Rostov Region	234,554,209	40,483	156,014	45,675,614	19,016,422	169,143,384
North-Caucasian Federal District	205,426,569	359,252	912,572	46,848,328	10,977,354	145,726,867
Republik of Daghestan	30,595,302	156,668	125,023	8,833,344	971,217	20,429,046
Republic of Ingushetia	3,371,488	3,339	0	1,291,858	122,500	1,950,147
Kabardino-Balkar Republic	19,013,550	5,077	36,317	3,834,157	483,161	14,555,788
Karachai-Cherkess Republic	8,484,520	8,943	361	2,036,123	577,765	5,847,137
Republic of North Ossetia - Alania	19,773,870	7,194	13,967	2,954,188	763,541	15,948,939
Chechen Republic	6,696,119	6,824	358,293	3,526,751	285,700	2,513,534

Stavropol Territory	117,491,720	171,207	378,611	24,371,907	7,773,470	84,482,276
Volga Federal District	2,022,244,949	4,988,936	3,297,695	382,878,107	349,491,561	1,275,522,220
Republic of Bashkortostan	283,759,101	444,752	18,100	40,236,031	109,205,278	133,411,171
Republic of Marii El	21,631,133	5,793	41,074	3,774,716	1,299,092	16,478,180
Republic of Mordovia	32,904,770	108,600	69,971	5,660,303	2,953,290	23,940,754
Republic of Tatarstan	403,953,034	3,984,853	1,847,838	91,314,669	107,806,807	197,147,186
Udmurt Republic	67,829,987	11,485	3,574	13,482,775	6,530,936	47,535,197
Chuvash Republic	49,081,385	19,588	28,318	7,562,600	4,976,689	36,412,205
Perm Territory	182,916,968	64,416	197,447	36,816,476	28,610,191	116,888,504
Kirov Region	60,443,646	29,440	98,514	11,461,235	5,055,757	43,455,829
Nizhny Novgorod Region	258,704,559	87,448	295,848	59,448,002	27,460,586	170,674,762
Orenburg Region	86,461,027	92,085	217,481	16,291,284	7,123,389	62,575,619
Penza Region	53,770,282	30,852	6,663	8,626,616	2,421,082	42,610,485
Samara Region	337,698,116	44,029	356,963	57,145,971	35,781,237	243,138,754
Saratov Region	121,156,746	27,226	59,679	21,170,608	5,284,729	94,350,824
Ulyanovsk Region	61,934,195	38,369	56,225	9,886,821	4,982,498	46,902,750
Ural Federal District	1,138,867,133	401,117	1,047,109	238,209,750	206,362,973	685,655,770
Kurgan Region	23,296,680	8,909	99,938	4,212,003	870,268	18,080,424
Sverdlovsk Region	418,796,447	106,175	327,458	91,309,689	49,664,310	274,792,701
Tyumen Region	497,697,029	167,425	538,734	93,485,406	145,882,277	255,774,921
Chelyabinsk Region	199,076,977	118,608	80,979	49,202,652	9,946,118	137,007,724
Siberian Federal District	1,029,309,000	245,466	1,663,882	209,057,576	107,170,524	706,102,490
Republic of Altai	5,743,159	10,871	4,593	688,405	514,608	4,520,034
Republic of Buryatiya	29,710,001	10,189	22,093	6,631,727	1,288,130	21,683,596
Republic of Tuva	4,354,896	5,241	140,232	868,982	76,424	3,244,305
Republic of Khakassia	17,302,479	8,446	26,661	3,636,895	867,439	12,630,111
Altai Territory	90,666,168	14,997	294,595	14,408,272	10,602,709	65,100,699
Zabaykal Territory	33,305,444	47,804	37,662	5,677,323	1,862,546	25,627,007
Krasnoyarsk Territory	177,023,466	42,539	183,084	40,341,926	26,916,303	108,776,573
Irkutsk Region	123,785,485	18,274	153,805	27,518,513	8,453,316	87,383,128
Kemerovo Region	161,042,739	25,522	541,228	30,193,720	21,703,725	108,292,175
Novosibirsk Region	238,045,384	33,814	75,634	52,704,724	23,681,707	159,008,311
Omsk Region	92,930,777	21,109	77,974	15,356,990	7,993,657	68,915,117
Tomsk Region	55,399,002	6,660	106,321	11,030,099	3,209,960	40,921,434
Far Eastern Federal District	541,792,107	201,378	644,053	111,732,061	44,572,492	381,444,425
Republic of Sakha (Yakutia)	64,459,950	32,577	129,648	19,891,472	3,711,509	40,535,430
Kamchatka Territory	33,346,766	2,059	387	7,382,442	1,632,002	24,270,769
Primorskiy Territory	152,187,556	18,984	10,743	38,304,961	14,747,517	98,613,753
Khabarovsk Territory	165,924,459	17,984	99,445	22,443,120	12,019,829	129,232,123
Amur Region	42,911,409	24,654	66,461	8,346,364	2,339,371	32,042,601
Magadan Region	23,467,804	5,122	315,543	4,772,414	3,729,732	14,616,385
Sakhalin Region	49,885,335	97,656	21,475	9,185,256	6,266,187	34,082,714
Jewish Autonomous Region	4,199,882	741	351	607,117	113,842	3,471,132
Chukotka Autonomous Area	5,408,946	1,601	0	798,915	12,503	4,579,518

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.09.11**

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
Central Federal District	5,028,799,932	36,277,723	280	722,153,198	2,249,828,163	1,756,044,913
Belgorod Region	344,948	0	0	15,393	0	329,477
Bryansk Region	31	0	0	31	0	0
Vladimir Region	38,659	0	0	7,582	0	31,071
Voronezh Region	14	0	0	0	0	11
Ivanovo Region	645,150	0	0	15,574	5,973	623,475
Kaluga Region	501,167	0	0	28,028	448	472,681
Kostroma Region	6,342,051	0	0	74,278	1,172,144	5,086,777
Kursk Region	464,633	0	0	94,306	0	355,139
Lipetsk Region	1,278,561	0	0	607,361	115,428	555,771
Moscow Region	9,785,568	0	0	271,619	3,789,700	5,654,873
Orel Region	62,365	0	0	31,921	0	30,444
Ryazan Region	554,391	0	0	55,823	2,372	496,030
Smolensk Region	1,858,877	0	0	120,481	32,865	1,705,252
Tambov Region	222,545	0	0	112,315	86,571	23,496
Tver Region	415,688	0	0	131,036	7,021	277,570
Tula Region	566,922	0	0	29,919	0	537,003
Yaroslavl Region	303,182	0	0	50,948	57,714	194,430
City of Moscow	5,005,415,180	36,277,723	280	720,506,583	2,244,557,927	1,739,671,413
North-Western Federal District	159,041,952	0	0	29,594,954	52,651,152	72,299,635
Republic of Karelia	29,185	0	0	20,350	0	8,827
Komi Republic	965,902	0	0	17,006	2,773	946,087
Akhangel'sk Region	12,291	0	0	471	7,249	4,478
Vologda Region	9,219,729	0	0	3,519,955	3,186,338	2,508,587
Kaliningrad Region	10,416,586	0	0	682,572	2,965,572	6,713,803
Leningrad Region	651,459	0	0	64,619	14,030	570,764
Murmansk Region	1,236,317	0	0	609,083	2,886	583,118
Novgorod Region	107,537	0	0	22,835	0	84,702
Pskov Region	43,738	0	0	13,373	0	30,320
St Petersburg	136,359,208	0	0	24,644,690	46,472,304	60,848,949
Southern Federal District	7,739,663	0	0	643,169	1,597,302	5,263,387
Republic of Adygeya	17,471	0	0	2,129	0	15,331
Republic of Kalmykia	82,499	0	0	15	40,645	41,839
Krasnodar Territory	2,770,983	0	0	233,747	16,086	2,350,771
Astrakhan Region	72,315	0	0	20,483	0	42,207
Volgograd Region	643,803	0	0	30,791	456,773	156,237
Rostov Region	4,152,592	0	0	356,004	1,083,798	2,657,002
North-Caucasian Federal District	3,315,472	0	0	167,596	664	3,131,454
Republik of Daghestan	451,023	0	0	18,958	0	422,140
Republic of Ingushetia	38,100	0	0	29,573	0	8,460
Kabardino-Balkar Republic	62,639	0	0	1,427	0	61,103
Karachai-Cherkess Republic	2,075,760	0	0	35,012	664	2,035,052
Republic of North Ossetia - Alania	200,569	0	0	13,714	0	186,843
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	487,381	0	0	68,912	0	417,856
Volga Federal District	67,317,603	5,917	0	4,781,483	21,129,569	39,745,102
Republic of Bashkortostan	2,774,639	0	0	99,712	295,625	2,375,681
Republic of Marii El	4,613	0	0	30	0	4,583
Republic of Mordovia	261,987	0	0	12,783	0	247,958
Republic of Tatarstan	32,770,936	5,917	0	1,953,344	15,907,724	13,849,142
Udmurt Republic	1,636,833	0	0	306,142	418,396	912,295
Chuvash Republic	171,532	0	0	3,377	51,654	116,469
Perm Territory	2,831,563	0	0	232,060	573,225	2,026,278
Kirov Region	1,569,088	0	0	48,833	426,071	1,094,158
Nizhny Novgorod Region	3,530,282	0	0	328,125	1,139,392	2,044,291
Orenburg Region	1,990,401	0	0	253,742	814,441	887,696
Penza Region	0	0	0	0	0	0
Samara Region	16,292,099	0	0	1,113,534	1,048,784	13,628,958
Saratov Region	3,110,725	0	0	414,712	335,979	2,318,083
Ulyanovsk Region	372,905	0	0	15,089	118,278	239,510
Ural Federal District	56,692,607	27,806	0	8,619,516	7,606,126	30,859,717
Kurgan Region	26,977	0	0	2	0	26,686
Sverdlovsk Region	18,076,146	2	0	2,905,872	1,806,381	13,155,022
Tyumen Region	30,858,948	27,484	0	2,244,294	5,583,838	14,077,375
Chelyabinsk Region	7,730,536	320	0	3,469,348	215,907	3,600,634
Siberian Federal District	62,766,086	0	6,598	4,984,076	23,610,701	27,812,514
Republic of Altai	19,594	0	0	4,462	0	15,095
Republic of Buryatiya	786,033	0	0	7,317	0	96,866
Republic of Tuva	1,201	0	0	0	0	1,201
Republic of Khakassia	99,144	0	0	958	0	74,018
Altai Territory	184,894	0	0	38,225	0	146,190
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	342,326	0	0	19,805	61,292	261,229
Irkutsk Region	382,964	0	0	123,453	63,778	192,168
Kemerovo Region	521,191	0	0	79,049	6,364	435,778
Novosibirsk Region	59,391,473	0	6,598	4,536,618	23,384,183	25,822,128
Omsk Region	835,172	0	0	150,943	94,858	589,310
Tomsk Region	202,094	0	0	23,246	226	178,531
Far Eastern Federal District	22,738,169	0	0	2,335,541	2,078,292	17,260,491
Republic of Sakha (Yakutia)	391,350	0	0	11,534	31,165	276,093
Kamchatka Territory	851,569	0	0	115,668	80,799	635,023
Primorskiy Territory	4,999,922	0	0	1,056,145	228,917	3,651,518
Khabarovsk Territory	2,304,691	0	0	221,363	20,150	1,856,787
Amur Region	13,524,646	0	0	620,333	1,686,811	10,516,103
Magadan Region	0	0	0	0	0	0
Sakhalin Region	665,991	0	0	310,498	30,450	324,967
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 37.2

Distribution of clients' funds in foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.09.11

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
Central Federal District	4,413,524,093	32,153,132	6,878	663,024,484	2,165,683,887	1,403,501,041
Belgorod Region	19,104,699	0	0	8,101,982	4,125,202	3,426,368
Bryansk Region	3,163,817	0	0	124,946	50,228	2,407,089
Vladimir Region	8,303,369	505	0	298,338	255,070	5,037,969
Voronezh Region	28,273,004	9	0	557,087	5,021,254	18,155,735
Ivanovo Region	3,890,868	21	0	120,299	11,600	3,063,695
Kaluga Region	7,228,111	648	0	1,158,612	298,062	3,543,789
Kostroma Region	2,464,467	54	0	134,071	152,930	1,735,139
Kursk Region	3,322,340	0	0	261,000	52,903	2,151,359
Lipetsk Region	4,402,970	0	0	702,951	127,666	2,632,132
Moscow Region	65,297,219	98	0	7,282,102	9,403,264	42,590,761
Orel Region	1,816,474	17	0	109,291	1,334	1,174,387
Ryazan Region	5,287,325	0	0	336,905	653,889	2,878,664
Smolensk Region	5,828,297	10	0	625,128	166,813	2,800,908
Tambov Region	2,535,985	0	0	200,606	107,963	1,133,782
Tver Region	6,851,976	185	0	470,417	442,167	3,301,338
Tula Region	9,047,667	0	0	2,190,060	23,830	3,800,702
Yaroslavl Region	6,925,937	56	0	353,585	876,918	4,465,639
City of Moscow	4,229,779,568	32,151,529	6,878	639,997,104	2,143,912,794	1,299,201,585
North-Western Federal District	384,340,258	174,539	0	48,185,344	98,504,878	209,487,253
Republic of Karelia	3,032,197	51	0	201,318	14,009	2,418,886
Komi Republic	5,113,899	0	0	172,164	6,168	3,080,946
Akhangel'sk Region	9,812,409	6,843	0	2,875,192	1,721,594	4,425,103
Vologda Region	16,757,303	104	0	4,644,929	6,637,991	3,171,209
Kaliningrad Region	17,474,981	2,430	0	1,914,913	3,665,480	11,131,617
Leningrad Region	2,894,717	0	0	351,379	440,593	2,100,699
Murmansk Region	7,993,196	0	0	1,297,692	1,088,320	4,543,642
Novgorod Region	3,225,931	117	0	905,112	98,759	1,849,462
Pskov Region	2,261,849	62,172	0	135,435	220,033	1,341,613
St Petersburg	315,773,776	102,822	0	35,687,210	84,611,931	175,424,076
Southern Federal District	73,016,227	2,009	0	7,167,950	4,808,599	48,997,086
Republic of Adygeya	593,175	0	0	27,679	0	392,253
Republic of Kalmykia	281,928	20	0	983	40,645	195,053
Krasnodar Territory	32,508,706	1,233	0	2,513,173	1,295,073	25,041,077
Astrakhan Region	4,244,103	95	0	666,812	385,231	2,143,472
Volgograd Region	12,005,377	0	0	1,790,908	1,560,401	6,606,489
Rostov Region	23,382,938	661	0	2,168,395	1,527,249	14,618,742
North-Caucasian Federal District	15,693,404	11	0	683,794	259,036	12,072,125
Republik of Daghestan	1,039,540	0	0	27,334	0	913,081
Republic of Ingushetia	190,075	0	0	31,204	0	142,101
Kabardino-Balkar Republic	1,727,169	0	0	72,764	0	1,030,086
Karachai-Cherkess Republic	2,302,638	0	0	40,145	0	2,216,344
Republic of North Ossetia - Alania	986,293	0	0	57,794	0	798,984
Chechen Republic	70,713	0	0	7,060	0	63,653

Stavropol Territory	9,376,976	11	0	447,493	259,036	6,907,876
Volga Federal District	196,253,406	3,906,389	0	20,838,842	25,938,727	112,928,180
Republic of Bashkortostan	24,471,892	3,881,398	0	5,458,822	955,775	10,406,498
Republic of Marii El	1,635,782	0	0	137,820	283,146	691,443
Republic of Mordovia	2,054,609	96	0	250,491	93,606	1,056,913
Republic of Tatarstan	41,426,371	6,164	0	2,702,994	16,018,229	17,791,319
Udmurt Republic	3,899,939	17,144	0	177,904	60,971	2,339,225
Chuvash Republic	2,621,541	319	0	211,987	406,155	1,327,337
Perm Territory	21,551,581	305	0	4,518,107	1,527,287	10,459,468
Kirov Region	3,820,969	101	0	629,321	458,030	1,987,552
Nizhny Novgograd Region	26,156,231	665	0	2,486,304	3,422,092	15,378,912
Orenburg Region	5,455,138	197	0	397,324	399,700	3,778,225
Penza Region	3,205,414	0	0	311,207	70,512	1,938,264
Samara Region	44,047,104	0	0	2,512,996	1,373,999	34,932,386
Saratov Region	10,922,728	0	0	843,236	806,534	7,539,823
Ulyanovsk Region	4,984,107	0	0	200,329	62,691	3,300,815
Ural Federal District	144,988,824	60,639	0	10,842,145	24,247,075	84,605,319
Kurgan Region	1,194,297	0	0	213,086	43,968	534,672
Sverdlovsk Region	38,234,517	32,407	0	3,539,487	1,779,796	27,168,484
Tyumen Region	78,598,779	27,683	0	3,070,738	15,306,023	46,110,600
Chelyabinsk Region	26,961,231	549	0	4,018,834	7,117,288	10,791,563
Siberian Federal District	105,820,227	11,499	0	10,453,295	22,471,214	47,994,741
Republic of Altai	176,583	0	0	4,752	0	87,192
Republic of Buryatiya	3,866,327	0	0	270,749	635,930	835,710
Republic of Tuva	266,874	0	0	153,131	0	56,135
Republic of Khakassia	634,918	144	0	1,046	0	506,255
Altai Territory	8,836,912	125	0	249,944	1,420,456	3,484,743
Zabaykal Territory	1,805,297	0	0	52,895	9,985	618,122
Krasnoyarsk Territory	13,278,404	3	0	1,100,495	358,028	7,311,039
Irkutsk Region	10,692,241	53	0	1,266,117	874,660	4,765,370
Kemerovo Region	14,967,775	0	0	3,011,301	2,508,833	6,849,961
Novosibirsk Region	37,940,698	10,799	0	3,609,472	16,304,254	13,977,421
Omsk Region	7,525,133	149	0	235,346	121,062	5,373,697
Tomsk Region	5,829,065	226	0	498,047	238,006	4,129,096
Far Eastern Federal District	55,911,897	3,229	0	6,113,063	7,169,000	29,417,383
Republic of Sakha (Yakutia)	3,439,044	6	0	80,111	31,872	1,314,596
Kamchatka Territory	2,386,427	0	0	322,146	108,906	1,624,548
Primorskiy Territory	18,203,290	924	0	2,973,785	2,696,862	10,116,256
Khabarovsk Territory	18,110,054	24	0	1,092,055	687,146	12,116,886
Amur Region	3,088,208	0	0	106,829	1,389,816	977,268
Magadan Region	3,922,394	141	0	189,646	2,034	853,977
Sakhalin Region	6,426,833	2,134	0	1,337,344	2,252,364	2,224,308
Jewish Autonomous Region	210,224	0	0	10,493	0	131,001
Chukotka Autonomous Area	125,423	0	0	654	0	58,543

Table 38.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.09.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3,603,248,652	1,694,843,464	1,908,405,188
Belgorod Region	50,000	50,000	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	5,000	5,000	0
Ivanovo Region	1,845,860	1,845,860	0
Kaluga Region	0	0	0
Kostroma Region	10,876,048	10,017,416	858,632
Kursk Region	0	0	0
Lipetsk Region	770,000	770,000	0
Moscow Region	843,984	819,456	24,528
Orel Region	11,578	0	11,578
Ryazan Region	0	0	0
Smolensk Region	2,278,667	1,909,960	368,707
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	253,557	244,900	8,657
Yaroslavl Region	186,400	186,400	0
City of Moscow	3,586,127,558	1,678,994,472	1,907,133,086
North-Western Federal District	82,183,439	51,942,320	30,241,119
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	56,000	56,000	0
Vologda Region	1,337,143	841,530	495,613
Kaliningrad Region	4,734,223	4,155,864	578,359
Leningrad Region	95,000	95,000	0
Murmansk Region	423,220	252,000	171,220
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	75,537,853	46,541,926	28,995,927
Southern Federal District	7,854,534	4,832,067	3,022,467
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2,962,700	2,120,567	842,133
Astrakhan Region	0	0	0
Volgograd Region	681,439	676,000	5,439
Rostov Region	4,210,395	2,035,500	2,174,895
North-Caucasian Federal District	1,138,065	1,138,065	0
Republic of Dagestan	580,822	580,822	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	65,000	65,000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	35,000	35,000	0
Chechen Republic	0	0	0
Stavropol Territory	457,243	457,243	0
Volga Federal District	86,437,533	69,822,460	16,615,073
Republic of Bashkortostan	2,847,007	2,783,226	63,781
Republic of Marii El	0	0	0
Republic of Mordovia	102,790	102,790	0

Republic of Tatarstan	21,542,242	9,582,862	11,959,380
Udmurt Republic	1,341,486	784,282	557,204
Chuvash Republic	319,550	319,550	0
Perm Territory	57,714	0	57,714
Kirov Region	531,633	531,633	0
Nizhny Novgorod Region	3,565,477	2,934,663	630,814
Orenburg Region	1,227,288	1,109,696	117,592
Penza Region	15,000	15,000	0
Samara Region	54,124,038	50,917,093	3,206,945
Saratov Region	549,081	527,438	21,643
Ulyanovsk Region	214,227	214,227	0
Ural Federal District	66,065,755	46,844,012	19,221,743
Kurgan Region	20,000	20,000	0
Sverdlovsk Region	19,061,726	14,747,687	4,314,039
Tyumen Region	44,902,680	30,052,690	14,849,990
Chelyabinsk Region	2,081,349	2,023,635	57,714
Siberian Federal District	48,005,225	19,731,928	28,273,297
Republic of Altai	320,000	320,000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1,023,971	1,023,971	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	54,778	54,778	0
Irkutsk Region	265,750	265,750	0
Kemerovo Region	0	0	0
Novosibirsk Region	45,146,920	17,874,958	27,271,962
Omsk Region	1,193,806	192,471	1,001,335
Tomsk Region	0	0	0
Far Eastern Federal District	19,223,742	18,509,881	713,861
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	267,617	267,617	0
Primorskiy Territory	7,109,957	6,676,141	433,816
Khabarovsk Territory	14,428	0	14,428
Amur Region	11,757,883	11,521,123	236,760
Magadan Region	0	0	0
Sakhalin Region	73,857	45,000	28,857
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 38.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.09.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3,629,862,775	1,698,250,787	1,931,611,988
Belgorod Region	50,000	50,000	0
Bryansk Region	650,000	650,000	0
Vladimir Region	33,137	0	33,137
Voronezh Region	5,000	5,000	0
Ivanovo Region	1,825,860	1,825,860	0
Kaluga Region	0	0	0
Kostroma Region	8,041,256	8,041,256	0
Kursk Region	0	0	0
Lipetsk Region	770,000	770,000	0
Moscow Region	1,747,958	1,127,891	620,067
Orel Region	122,073	0	122,073
Ryazan Region	80,000	80,000	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	253,557	244,900	8,657
Yaroslavl Region	38,143	38,143	0
City of Moscow	3,616,245,791	1,685,417,737	1,930,828,054
North-Western Federal District	82,000,146	51,896,597	30,103,549
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	56,000	56,000	0
Vologda Region	1,279,429	841,530	437,899
Kaliningrad Region	912,816	912,816	0
Leningrad Region	155,000	155,000	0
Murmansk Region	423,220	252,000	171,220
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	79,173,681	49,679,251	29,494,430
Southern Federal District	7,620,599	4,538,067	3,082,532
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2,633,700	1,791,567	842,133
Astrakhan Region	43,987	0	43,987
Volgograd Region	646,439	641,000	5,439
Rostov Region	4,296,473	2,105,500	2,190,973
North-Caucasian Federal District	2,331,316	2,310,059	21,257
Republik of Daghestan	578,816	578,816	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	65,000	65,000	0
Karachai-Cherkess Republic	16,403	0	16,403
Republic of North Ossetia - Alania	845,000	845,000	0
Chechen Republic	0	0	0
Stavropol Territory	826,097	821,243	4,854
Volga Federal District	94,074,698	77,263,669	16,811,029
Republic of Bashkortostan	2,808,703	2,744,922	63,781
Republic of Marii El	0	0	0

Republic of Mordovia	102,790	102,790	0
Republic of Tatarstan	22,207,242	10,247,862	11,959,380
Udmurt Republic	1,244,486	687,282	557,204
Chuvash Republic	199,550	199,550	0
Perm Territory	57,714	0	57,714
Kirov Region	531,633	531,633	0
Nizhny Novgograd Region	10,497,490	9,866,676	630,814
Orenburg Region	1,326,067	1,209,196	116,871
Penza Region	15,000	15,000	0
Samara Region	54,320,715	50,917,093	3,403,622
Saratov Region	549,081	527,438	21,643
Ulyanovsk Region	214,227	214,227	0
Ural Federal District	69,404,389	49,197,369	20,207,020
Kurgan Region	20,000	20,000	0
Sverdlovsk Region	19,272,511	14,814,187	4,458,324
Tyumen Region	44,899,237	30,049,547	14,849,690
Chelyabinsk Region	5,212,641	4,313,635	899,006
Siberian Federal District	6,804,712	3,967,848	2,836,864
Republic of Altai	320,000	320,000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1,023,971	1,023,971	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	204,778	204,778	0
Irkutsk Region	265,750	265,750	0
Kemerovo Region	227	227	0
Novosibirsk Region	3,528,879	1,842,151	1,686,728
Omsk Region	1,312,306	310,971	1,001,335
Tomsk Region	148,801	0	148,801
Far Eastern Federal District	19,223,742	18,509,881	713,861
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	267,617	267,617	0
Primorskiy Territory	7,109,957	6,676,141	433,816
Khabarovsk Territory	14,428	0	14,428
Amur Region	11,757,883	11,521,123	236,760
Magadan Region	0	0	0
Sakhalin Region	73,857	45,000	28,857
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	1/07/11	1/08/11	1/09/11
Own funds (capital) adequacy							
Ratio of own funds (capital) to risk-weighted assets	15.5	16.8	20.9	18.1	16.7	16.1	15.7
Ratio of core capital to risk-weighted assets	11.6	10.6	13.2	11.4	10.8	10.3	10.1
Ratio of risk-weighted assets to total assets	66.7	64.9	60.6	59.6	61.7	62.3	63.1
Credit risk							
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	2.5	3.8	9.5	8.2	7.8	7.6	7.5
Loan loss provisions made as percent of total loans ¹	3.6	4.5	9.1	8.5	8.1	7.9	7.8
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	2.1	1.7	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	200.5	201.2	212.0
Distribution of loans provided by credit institutions							
agriculture, hunting and forestry	3.8	4.2	4.9	5.1	5.3	5.3	5.2
mining	3.1	3.3	3.9	3.6	3.2	3.2	3.1
manufacturing	13.5	14.4	15.7	16.0	15.0	15.0	15.0
production and distribution of energy, gas and water	1.7	1.9	2.4	2.6	2.5	2.6	2.7
constructing	6.0	6.1	6.2	5.9	6.1	6.1	6.1
wholesale and retail trade, car and household appliance repair	18.0	17.4	18.4	17.1	16.9	16.7	16.6
transport and communication	3.7	4.3	3.4	3.8	4.4	4.4	4.4
other economic activities	23.3	23.3	21.9	22.2	22.2	22.1	22.1
individuals ²	24.8	25.1	23.0	23.7	24.3	24.7	24.8
of which							
mortgage loans	5.1	6.6	6.5	6.6	6.5	6.7	6.7
Geographical distribution of interbank loans and deposits³							
Russian Federation	40.0	27.1	29.5	41.1	36.7	39.5	39.4
United Kingdom	23.3	29.1	21.7	21.4	19.6	19.4	19.2
USA	4.1	7.1	4.1	2.5	3.0	3.2	2.3
Germany	6.8	7.5	4.7	6.0	5.9	3.6	4.0
Austria	6.1	5.7	8.2	3.7	5.2	4.1	5.5
France	3.5	4.0	5.7	4.0	4.7	4.0	4.3
Italy	1.7	1.5	1.8	0.1	2.9	4.9	4.9
Cyprus	0.8	0.4	6.2	5.0	7.2	7.3	7.1
Netherlands	2.6	4.6	4.6	2.6	2.6	2.9	2.8
Other	11.0	13.1	13.4	13.6	12.1	11.1	10.4
Liquidity							
Ratio of high liquid assets to total assets	12.1	14.5	13.3	13.5	13.8	12.8	12.3
Ratio of liquid assets to total assets	24.8	25.9	28.0	26.8	24.4	23.3	23.0
Ratio of high liquid assets to demand liabilities (N2)	48.4	74.9	69.2	64.8	64.6	64.5	59.4
Ratio of liquid assets to short-term liabilities (N3)	72.9	92.1	102.4	94.3	88.9	87.2	84.2
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	87.3	75.5	73.4	77.6	76.3	76.6	77.9
Ratio of clients' funds to total loans ⁴	94.8	84.6	99.9	109.5	107.6	105.4	104.9
Market risk⁵ to total own funds (capital)⁶	38.7	23.2	49.6	48.6	49.8	50.7	50.2
of which							
Interest rate risk	24.3	16.4	37.5	36.7	37.6	37.7	37.3
Equity position risk	10.8	3.4	8.7	8.6	9.5	10.1	10.4
Foreign exchange risk	3.6	3.4	3.5	3.2	2.7	2.9	2.5
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	0.4	1.5	2.1	2.2	2.7	2.7	2.7
Banks' financial result over the reporting period (billion rubles)							
as percent of the banking sector assets ⁷	508.0	409.2	205.1	573.4	444.2	528.5	575.9
as percent of the banking sector own funds (capital) ⁷	3.0	1.8	0.7	1.9	1.3	1.5	1.7
	22.7	13.3	4.9	12.5	9.5	11.2	12.2
Return on assets⁸	3.0	1.8	0.7	1.9	2.3	2.5	2.5
Return on equity⁸	22.7	13.3	4.9	12.5	16.5	17.7	17.7

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

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

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

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

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

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

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

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

Capital Adequacy

Table 40

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

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures ¹		CIs with capital less than 45 million rubles		CIs with capital from 45 to 90 million rubles		CIs with capital from 90 to 180 million rubles		CIs with capital more than 180 million rubles	
		Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs
1/01/09	3,811.1	62.6	20	2.0	107	6.0	90	18.4	142	3,722.0	747
1/01/10	4,620.6	70.3	18	1.0	54	0.6	10	25.7	216	4,522.9	760
1/02/10	4,637.0	64.5	18	0.9	51	0.6	10	25.8	217	4,545.2	760
1/03/10	4,612.6	61.1	18	0.7	41	0.5	8	26.6	223	4,523.7	758
1/04/10	4,600.1	71.5	18	0.7	42	0.5	7	26.6	221	4,500.9	759
1/05/10	4,597.3	74.1	18	0.7	41	0.4	7	26.6	220	4,495.4	761
1/06/10	4,449.7	73.1	17	0.7	41	0.3	5	26.1	218	4,349.5	758
1/07/10	4,472.7	76.7	17	-1,3 ³	42	0.4	6	25.6	212	4,371.3	761
1/08/10	4,528.9	85.6	17	0.7	40	0.5	8	25.1	209	4,417.0	763
1/09/10	4,584.9	90.8	17	0.7	40	0.4	7	24.9	207	4,467.9	765
1/10/10	4,581.0	99.4	16	0,7 ²	42 ²	0.4	6	24.5	202	4,456.0	764
1/11/10	4,613.1	98.9	14	0.7	41	0.5	8	23.8	196	4,489.2	766
1/12/10	4,661.9	106.0	14	0.7	41	0.4	7	23.3	191	4,531.5	770
1/01/11	4,732.3	105.4	14	0.7	38	0.4	7	23.2	187	4,602.6	766
1/02/11	4,732.4	105.6	14	0.7	38	0.5	8	23.1	185	4,602.5	766
1/03/11	4,562.3	111.5	14	0,3 ²	39 ²	0.6	9	21.9	174	4,428.0	774
1/04/11	4,629.3	57.4	12	0.7	38	0.6	10	21.7	171	4,548.8	775
1/05/11	4,732.0	56.6	11	0,6 ²	38 ²	0.6	9	21.0	165	4,653.1	780
1/06/11	4,788.2	56.0	11	0.7	36	0.7	11	21.1	164	4,709.7	781
1/07/11	4,770.8	140.1	11	0.6	35	0.8	12	20.2	156	4,609.1	786
1/08/11	4,816.4	142.1	9	0.6	34	0.8	11	19.8	153	4,653.0	787
1/09/11	4,850.3	142.6	8	0.6	34	0.7	11	17.2	133	4,689.3	806
Reference data: own funds (capital) adequacy ratio as of 1.09.11, %	15.7	12,4 ⁴		41.0		24.2		32.8		15.8	

¹Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2011" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into affect.

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

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

⁴ CIs with positive own funds (capital).

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

Indicators	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1,173.1	1,201.0	1,199.3	1,199.3	1,204.7
Banking sector own funds (capital), billion rubles	4,620.6	4,732.3	4,770.8	4,816.4	4,850.3
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25.4	25.4	25.1	24.9	24.8

Table 42

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

Indicators	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
1. Factors of own funds (capital) increase	110.9	112.4	115.6	115.8	116.0
1.1. Authorised capital	25.4	25.4	25.2	24.9	24.9
1.2. Issue income	20.3	21.7	21.4	21.2	21.0
1.3. Credit institutions' profit and funds	31.5	37.1	40.6	41.5	42.0
1.4. Subordinated loans	29.7	24.3	24.4	24.2	24.2
1.5. Increase in value of property due to revaluation	4.1	3.9	4.1	4.0	4.0
1.6. Other factors of increase	0.0	0.0	0.0	0.0	0.0
2. Factors of own funds (capital) decrease	10.9	12.4	15.6	15.8	16.0
2.1. Losses	2.3	1.1	1.8	1.6	1.7
2.2. Intangible assets	0.1	0.1	0.1	0.1	0.1
2.3. Treasury stocks (shares)	0.0	0.0	0.0	0.0	0.0
2.4. Sources of own funds (capital), created using improper assets	0.0	0.1	0.1	0.1	0.1
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0.6	0.5	0.1	0.3	0.3
2.6. Credit institutions' portfolio of shares	7.1	10.0	12.8	13.0	13.1
2.7. Other factors	0.7	0.6	0.6	0.7	0.7
Own funds (capital), total	100.0	100.0	100.0	100.0	100.0

¹ Calculated by credit institutions' reporting by form 0409134.

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

Risk-weighted assets ¹	1/01/10	1.01.11 ²	1/07/11	1/08/11	1/09/11
1 st group of assets	15.9	0.0	0.0	0.0	0.0
2 nd group of assets	36.4	612.1	630.9	657.6	646.3
3 rd group of assets	496.4	86.2	98.8	98.1	103.7
4 th group of assets	948.3	19,450.0	21,010.2	21,404.2	22,223.8
5 th group of assets	16,332.4	13.3	1.8	1.7	1.8
Risk-weighted assets of credit institutions	17,829.4	20,161.7	21,741.6	22,161.5	22,975.7

¹ Assets recognized in balance sheet are taken into account

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

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

Table 44

Own funds (capital) adequacy ratio of the banking sector

		1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
1	Banking sector own funds (capital), billion rubles	4,620.6	4,732.3	4,770.8	4,816.4	4,850.3
2	Risk-weighted assets, billion rubles	22,145.0	26,164.3	28,494.6	29,936.6	30,889.5
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	17,829.4	20,161.7	21,741.6	22,161.5	22,975.7
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	772.1	1,000.3	1,119.3	1,129.1	1,155.2
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	43.6	50.0	61.3	61.9	62.7
	- the value of credit risk on contingent credit liabilities, billion rubles	2,051.0	1,753.5	2,175.2	2,318.7	2,396.4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	63.0	109.3	124.4	132.1	130.4
	- the value of operational risk, billion rubles	-	1,007.5	1,094.4	1,898.0	1,949.3
	- market risk, billion rubles	1,385.9	2,081.9	2,178.2	2,235.4	2,219.7
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	20.9	18.1	16.7	16.1	15.7

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

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

Table 45

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

Own funds (capital) adequacy ratio	1/01/10		1/01/11		1/07/11		1/08/11		1/09/11	
	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% ¹	7	1.2	4	0.1	3	0.1	3	0.0	2	0.0
From 10% to 12%	21	3.5	53	6.4	80	11.7	106	17.7	113	21.9
From 12% to 14%	58	5.5	86	20.4	97	16.6	117	16.4	111	17.9
14% and more	972	89.9	868	73.1	820	71.6	768	65.9	766	60.2
Banking sector, total	1058	100.0	1012	100.0	1000	100.0	994	100.0	992	100.0

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

Credit risk

Table 46

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

		1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Loans	Standard	42.5	45.5	48.8	49.5	49.8
	Substandard	38.0	34.7	31.3	31.1	31.1
	Doubtful	9.8	11.4	11.8	11.5	11.3
	Problem	3.5	2.9	3.2	3.1	3.1
	Loss	6.2	5.4	4.9	4.8	4.7
Loan loss provision (LLP)	Estimated LLP	11.9	11.0	10.5	10.3	10.1
	Estimated LLP adjusted for collateral	9.2	8.8	8.4	8.2	8.1
	LLP made	9.3	8.8	8.4	8.2	8.1
	LLP made as percent of estimated LLP	78.1	79.8	79.8	79.9	79.7
	LLP made as percent of estimated LLP adjusted for collateral	100.7	100.2	100.1	100.1	100.0
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		14.8	15.9	15.5	16.0	15.5

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

Table 47

Structure of loans and claims grouped into homogeneous portfolios ¹

	1/01/10		1/01/11		1/07/11		1/08/11		1/09/11	
	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	4,558.7	100.0	4,724.0	100.0	4,887.2	100.0
of which:										
1.1. Loans to legal entities (except credit institutions)	298.3	8.3	332.6	8.2	394.4	8.7	402.1	8.5	413.1	8.5
1.2. Loans to individuals	3,297.1	91.7	3,732.2	91.8	4,164.2	91.3	4,321.9	91.5	4,474.1	91.5
1.3. Loans to credit institutions	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17.7	-	17.9	-	18.6	-	18.9	-	19.0
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	-	6.7	-	6.6	-	6.5
4. Claims grouped into portfolios of homogeneous claims - total	16.1	100.0	22.2	100.0	31.3	100.0	32.8	100.0	36.0	100.0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	10.8	67.4	14.3	64.5	17.5	55.7	18.1	55.0	19.9	55.2
4.2. Portfolios of homogeneous claims on individuals	5.2	32.6	7.9	35.5	13.9	44.3	14.8	45.0	16.1	44.8
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	-	33.6	-	33.6	-	30.8

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

Table 48

Homogeneous loans and claims on legal entities and provisions made as of 1.09.11¹

	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	413,082.9	100.0	7,649.9	100.0	1.9
of which by quality categories					
1.1. Quality Category I	14,832.7	3.6	0.0	0.0	0.0
1.2. Quality Category II	391,421.8	94.8	3,655.5	47.8	0.9
1.3. Quality Category III	2,063.5	0.5	269.8	3.5	13.1
1.4. Quality Category IV	708.0	0.2	284.8	3.7	40.2
1.5. Quality Category V	4,032.7	1.0	3,439.6	45.0	85.3
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	10.52	100.0	0.48	100.0	4.6
of which by quality categories					
2.1. Quality Category I	1.29	12.2	0.00	0.0	0.0
2.2. Quality Category II	8.84	84.0	0.09	18.3	1.0
2.3. Quality Category III	0.00	0.0	0.00	0.0	0.0
2.4. Quality Category IV	0.00	0.0	0.00	0.0	0.0
2.5. Quality Category V	0.39	3.7	0.39	81.7	100.0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	413,093.4		7,650.4		1.9
4. Homogeneous claims grouped into portfolios - total	19,882.5	100.0	5,610.5	100.0	28.2
of which by quality categories					
4.1. Quality Category I	7,088.1	35.7	0.0	0.0	0.0
4.2. Quality Category II	7,027.0	35.3	136.2	2.4	1.9
4.3. Quality Category III	263.2	1.3	38.9	0.7	14.8
4.4. Quality Category IV	38.9	0.2	10.4	0.2	26.7
4.5. Quality Category V	5465.3	27.5	5424.9	96.7	99.3
5. Claims for interest payments - total	5,927.2	100.0	939.9	100.0	15.9
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1,000.2	16.9	903.6	96.1	90.3

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

Homogeneous loans and claims on individuals and provisions made as of 1.09.11¹

	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	4,474,113.9	100.0	307,633.0	100.0	6.9
1.1. by type of loans:	0.0	0.0	0.0	0.0	0
1.1.1. loans for residential real estate purchase (except mortgage), total	296,437.9	6.6	12,296.3	4.0	4.1
1.1.2. residential real estate (mortgage) loans, total	1,115,274.7	24.9	39,179.1	12.7	3.5
1.1.3. car loans, total	545,934.9	12.2	40,803.9	13.3	7.5
1.1.4. other consumer loans, total	2,492,031.5	55.7	214,402.9	69.7	8.6
1.2. by duration of past dues	0.0	0.0	0.0	0.0	0.0
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	1,932,041.3	43.2	24,090.0	7.8	1.2
1.2.2. a portfolio of loans without overdue payments	2,103,442.9	47.0	22,555.6	7.3	1.1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	74,234.5	1.7	2,949.9	1.0	4.0
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	46,979.6	1.1	12,285.7	4.0	26.2
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	33,938.4	0.8	18,554.7	6.0	54.7
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	259,042.2	5.8	226,246.4	73.5	87.3
1.3. classified into the following loan quality categories:	0.0	0.0	0.0	0.0	0
1.3.1. Quality category II	4,087,281.6	91.4	43,053.0	14.0	1.1
1.3.2. Quality category III	70,284.9	1.6	8,110.9	2.6	11.5
1.3.3. Quality category IV	37,745.4	0.8	16,036.5	5.2	42.5
1.3.4. Quality category V	278,802.1	6.2	240,432.5	78.2	86.2
2. Claims grouped into portfolios of homogeneous claims - total	16,122.9	100.0	5,471.6	100.0	33.9
of which by quality categories					
2.1. Quality category I	93.8	0.6	0.0	0.0	0.0
2.2. Quality category II	9,847.6	61.1	130.2	2.4	1.3
2.3. Quality category III	298.8	1.9	50.1	0.9	16.8
2.4. Quality category IV	397.2	2.5	148.6	2.7	37.4
2.5. Quality category V	5485.6	34.0	5142.7	94.0	93.8
3. Claims for interest payments - total	63,864.3	100.0	22,739.0	100.0	35.6
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	26,084.2	40.8	21,719.6	95.5	83.3

¹ Calculated on the basis of credit institutions' reporting by form 0409115.² Credit institutions, having grouped loans without overdue payments and loans with payments being overdue from 1 calendar day to 30 calendar days into one portfolio to make the minimum loan loss provisions (Variant 2 of the Table 3 in point 5.1 of Regulation №254-P).

Table 50

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Substandard	10.2	8.9	7.6	7.7	7.9	2.5	2.3	2.0	2.0	2.0
Doubtful	17.3	19.9	22.7	22.5	22.5	16.4	15.3	16.2	16.1	16.0
Problem	16.2	15.0	16.2	16.1	16.4	43.0	45.0	43.0	43.2	42.6
Loss	56.3	56.2	53.5	53.8	53.2	84.7	90.8	92.2	92.0	92.1

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

Table 51

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

Indicator	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Overdue claims on loans, deposits and other placements, billion rubles	1014.7	1035.9	1081.9	1101.7	1134.7
Of which					
- among 20 largest-asset credit institutions, billion rubles	652.7	730.0	796.9	822.9	851.0
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	5.1	4.7	4.5	4.5	4.5
Overdue claims in rubles					
- billion rubles	835.1	886.2	950.2	966.1	994.9
- as percent of total loans, deposits and other placements in rubles	6.0	5.5	5.3	5.3	5.3
Overdue claims in foreign currency					
- billion rubles	179.6	149.7	131.6	135.6	139.9
- as percent of total loans, deposits and other placements in foreign currency	3.0	2.5	2.1	2.2	2.1
- dollar equivalent, billion \$	5.9	4.9	4.7	4.9	4.8
Overdue claims on loans and other placements with non-financial institutions	762.5	743.4	773.5	789.0	817.6
Share of overdue claims in total volume of loans and other placements with non-financial institutions	6.1	5.3	5.1	5.1	5.1
Overdue claims on loans and other funds provided to individuals	243.0	282.3	289.9	293.6	296.8
Share of overdue claims in total volume of loans and other placements with individuals	6.8	6.9	6.4	6.2	6.1

Table 52

Distribution of credit institutions by share of overdue claims in credit portfolio

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
No overdue claims	138	142	131	126	127	1.4	1.9	1.9	1.8	1.9
Less than 5%	574	565	624	636	628	74.8	70.4	77.8	77.8	77.8
From 5 to 10%	202	187	137	127	129	14.5	23.2	14.6	14.9	14.6
From 10 to 15%	70	42	42	43	43	6.6	3.7	4.7	4.6	2.1
From 15 to 20%	16	20	11	12	13	1.0	0.3	0.3	0.3	2.9
From 20 to 60%	19	13	14	9	11	1.4	0.4	0.4	0.2	0.3
From 60 to 90%	1	4	1	2	1	0.0	0.0	0.0	0.0	0.0
90% and more	0	0	1	1	1	0.0	0.0	0.0	0.0	0.0
No loans, deposits and other placements	38	39	39	38	39	0.3	0.1	0.4	0.4	0.4

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

Indicators	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Large credit risks of the banking sector total, bln rubles	6,797.9	8,736.3	9,566.6	9,689.0	10,282.3
Share of large credit risks in the banking sector assets, %	23.1	25.8	27.1	27.2	28.2

Table 54

Structure of large loans¹ grouped by types of collateral

	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Volume of large loans, billion rubles	4,688.8	5,323.9	5,329.0	5,294.2	5,511.5
of which:					
Volume of secured loans , billion rubles	1,524.2	1,586.4	1,483.8	1,444.1	1,447.6
Volume of I quality category collateral, billion rubles	569.0	500.0	385.3	392.5	344.0
of which:					
collateral of quoted securities issued by legal entities, billion rubles	170.6	98.6	31.3	26.9	27.3
Volume of II quality category collateral, billion rubles	1,107.1	1,429.2	1,439.9	1,405.7	1,325.2
of which:					
collateral of securities, issued by legal entities, billion rubles	160.4	589.9	549.9	551.8	415.1
collateral of proprietary rights (claims), billion rubles	508.7	430.3	465.8	458.1	457.9

¹ Calculated on the basis of credit institutions' reporting by form 0409117 "Information on large loans" (includes information on 30 largest (for reported credit institution) loans to corporate entities other than credit institutions. This form has been in operation since reporting on 1.02.09.

Table 55

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

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2009		2010		1st quarter of 2011		2009		2010		1st quarter of 2011		2009		2010		1st quarter of 2011		1 st quarter of 2009	1 st quarter of 2010	1 st quarter of 2011
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	64.1	65.0	64.6	65.1	66.3	66.9	169.0	173.3	160.9	190.4	198.6	213.5	43.2	38.1	37.9	34.3	33.8	34.3	0.3	2.8	4.0
Agriculture, hunting and forestry	42.4	43.3	44.2	44.3	43.8	43.6	171.5	175.2	179.0	179.5	181.8	177.3	59.5	60.6	65.3	67.6	63.9	63.0	1.3	1.1	1.9
Mining	75.8	76.0	77.0	77.2	77.3	78.7	295.3	297.4	294.8	340.3	339.8	402.4	31.7	21.6	22.3	15.7	15.4	15.1	0.6	3.1	4.8
Manufacturing	47.0	47.7	44.6	46.2	47.7	47.4	135.4	139.3	127.6	149.7	153.2	161.8	52.4	51.3	52.4	46.7	47.2	47.9	-0.9	2.7	2.8
Production and distribution of energy, gas and water	76.8	75.3	64.2	65.4	65.5	66.0	148.1	142.5	80.9	84.0	83.6	90.6	38.3	34.2	39.0	37.7	40.2	36.1	1.5	2.5	3.7
Construction	24.9	25.7	20.0	21.6	23.8	22.5	104.2	105.7	96.2	104.1	106.2	108.8	32.9	29.6	17.0	22.0	22.9	22.5	0.5	0.5	1.1
Wholesale and retail trade, car and household appliance repair	29.3	30.3	36.5	45.9	43.8	43.4	122.2	129.4	116.0	164.8	168.9	156.8	46.0	46.8	39.2	49.4	49.3	48.4	0.0	1.5	2.2
Transport and communication	47.1	52.6	62.1	63.5	66.2	64.5	78.0	84.4	126.8	127.7	131.4	136.5	48.0	38.3	45.1	48.5	45.3	48.7	0.7	1.5	3.2

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

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

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

Market Risk

Table 56

Structure of market risk of the banking sector

Risk	1/01/10		1/01/11		1/07/11		1/08/11		1/09/11	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	49.6	100.0	48.6	100.0	49.8	100.0	50.7	100.0	50.2	100.0
Of which										
- interest rate risk (IRR)	37.5	75.5	36.7	75.6	37.6	75.5	37.7	74.3	37.3	74.4
- equity position risk (EPR)	8.7	17.5	8.6	17.8	9.5	19.0	10.1	19.9	10.4	20.7
- foreign exchange risk (FER)	3.5	7.0	3.2	6.6	2.7	5.5	2.9	5.8	2.5	4.9
Reference data:										
Number of credit institutions ¹	656		641		618		623		624	
Share of credit institutions' assets ¹ in total banking sector assets, %	62.8		90.9		92.3		92.2		91.8	

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

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

Table 57

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

	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Share of assets in foreign currency in total assets, %	27.6	24.1	23.1	22.9	23.5
of which:					
- 20 largest-asset credit institutions	28.7	25.6	24.8	24.8	25.4
Share of liabilities in foreign currency in total liabilities, %	25.3	22.7	21.4	21.2	21.7
of which:					
- 20 largest-asset credit institutions	26.0	24.1	22.7	22.9	23.4
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	2.4	1.3	1.8	1.7	1.7
of which:					
- 20 largest-asset credit institutions	2.7	1.6	2.0	1.9	2.0

Table 58

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

	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Balance sheet positions					
Claims, bln rubles	8,128.8	8,143.6	8,157.0	8,152.0	8,551.6
Liabilities, bln rubles	7,436.5	7,690.0	7,523.1	7,535.4	7,921.0
Net balance sheet position, bln rubles	692.4	453.6	633.9	616.5	630.6
Net balance sheet position to own funds (capital), % ¹	15.0	9.6	13.3	12.8	13.0
Off-balance sheet positions ²					
Claims, bln rubles	3,070.2	3,485.7	4,918.2	4,886.5	4,899.9
Liabilities, bln rubles	3,128.1	3,396.1	4,988.2	4,965.9	4,937.5
Net balance sheet position, bln rubles	-57.9	89.6	-70.0	-79.4	-37.6
Net balance sheet position to own funds (capital), % ¹	-1.3	1.9	-1.5	-1.6	-0.8

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

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

Table 59

Compliance with open foreign exchange position (OFXP) requirements

	2009				2010				2011 г.	
	I	II	III	IV	I	II	III	IV	I	II
Number of credit institutions that exceeded the OFXP limits	23	6	7	6	5	4	6	6	6	4
Of which:										
- 20 largest-asset credit institutions	0	1	0	0	1	0	0	0	0	0
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %										
- credit institutions with licence to conduct banking operations in foreign currency	1.0	1.2	0.5	0.5	2.2	0.7	0.8	0.2	0.2	0.1
- 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

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
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

Table 61

Open currency positions of the banking sector by currencies as of 1.09.11

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
USD					
short	393	-30.1	-0.9	387.5	-417.6
long	519	34.7	2.4	220.6	-185.9
EUR					
short	418	-36.0	-1.5	-338.9	302.9
long	486	7.7	0.3	-42.1	49.8
GBP					
short	68	-2.8	-0.3	-11.6	8.9
long	292	4.4	0.1	10.4	-5.9

Liquidity of Credit Institutions

Table 62

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

	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18.0	27.3	24.7	25.4	26.5
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23.0	24.5	24.1	24.7	25.0
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-14.5	-7.8	-8.7	-9.0	-8.6

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

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

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

Table 63

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Less than 0	611	594	585	594	587	92.8	61.5	85.6	87.9	87.6
From 0 to 20	407	365	360	345	353	6.9	36.7	12.8	10.3	10.9
More than 20	40	53	55	55	52	0.3	1.8	1.7	1.8	1.5
Data not available	0	0	0	0	1	0.0	0.0	0.0	0.0	0.0
Total	1058	1012	1000	994	993	100.0	100.0	100.0	100.0	100.0

Table 64

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

	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Liquid assets with maturity up to 30 days, as percent of liquid assets	59.9	48.5	53.5	52.1	51.4
Liabilities with maturity up to 30 days, as percent of total liabilities	41.9	42.0	43.6	42.7	43.0
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	6.0	21.1	13.1	13.9	16.4

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

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

Table 65

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11	1/01/10	1/01/11	1/07/11	1/08/11	1/09/11
Less than 0	485	455	375	378	379	31.9	21.7	23.0	21.7	20.2
From 0 to 20	243	250	235	215	226	48.8	20.4	49.0	17.5	17.7
More than 20	330	307	390	401	387	19.4	57.9	28.1	60.8	62.2
Data not available	0	0	0	0	1	0.0	0.0	0.0	0.0	0.0
Total	1058	1012	1000	994	993	100.0	100.0	100.0	100.0	100.0