

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"

№ 106 august 2011

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

The Central Bank of the Russian Federation

Banking Regulation and Supervision Department

General Information on the Russian Banking Sector
Banking sector in the economy of Russia

Table 1

Macroeconomic indicators

Indicator		1.01.07	1.01.08	1.01.09	1.01.10	1.01.11
1.	Banking sector assets (billion rubles) as % of GDP	13 963,5 51,9	20 125,1 60,5	28 022,3 67,9	29 430,0 75,9	33 804,6 75,2
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	1 692,7 6,3 12,1	2 671,5 8,0 13,3	3 811,1 9,2 13,6	4 620,6 11,9 15,7	4 732,3 10,5 14,0
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other funds provided to individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	8 030,5 29,8 57,5 1 882,7 7,0 13,5 10,9	12 287,1 37,0 61,1 2 971,1 8,9 14,8 13,9	16 526,9 40,0 59,0 4 017,2 9,7 14,3 15,9	16 115,5 41,5 54,8 3 573,8 9,2 12,1 12,6	18 147,7 40,4 53,7 4 084,8 9,1 12,1 12,9
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	364,2 9,6	543,6 10,4	694,1 11,1	544,3 9,4	559,2 8,7
4.	Securities acquired by credit institutions (billion rubles) ¹ as % of GDP as % of the banking sector assets	1 745,4 6,5 12,5	2 250,6 6,8 11,2	2 365,2 5,7 8,4	4 309,4 11,1 14,6	5 829,0 13,0 17,2
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	3 809,7 14,2 27,3 22,0	5 159,2 15,5 25,6 24,2	5 907,0 14,3 21,1 23,4	7 485,0 19,3 25,4 26,3	9 818,0 21,8 29,0 31,1
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	4 790,3 17,8 34,3	7 053,1 21,2 35,0	8 774,6 21,3 31,3	9 557,2 24,6 32,5	11 126,9 24,8 32,9
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	6 413,7
Income of the population		17 290,1	21 311,5	25 231,6	28 452,3	31 598,6

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 funds provided to 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
Reference data:												
Increase from the beginning of the current year	4,2		0,8		7,5		11,5		7,1		5,7	
Increase over the same period of the previous year	3,4		-3,2		3,9		2,8		12,7		4,0	

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	1.04.11	1.06.11	1.07.11
Credit institutions registered by the Bank of Russia and other authorities	1178	1146	1140	1138	1130
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1058	1012	1006	1003	1000
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	2	1	1	0
Credit institutions with their banking licenses being revoked (cancelled)	119	132	133	134	130
Credit institutions licensed to conduct operations in foreign currency	701	677	673	672	673
Credit institutions holding general licences	291	283	281	279	277

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.10		1.01.11		1.04.11		1.06.11		1.07.11	
	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	581	57,8	580	57,8	578	57,8
of which the City of Moscow and Moscow Region	535	50,6	525	51,9	522	51,9	521	51,9	518	51,8
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	47	4,7	47	4,7
North-Caucasian			57	5,6	56	5,6	56	5,6	56	5,6
Volga	125	11,8	118	11,7	117	11,6	116	11,6	116	11,6
Ural	54	5,1	51	5,0	51	5,1	51	5,1	50	5,0
Siberian	62	5,9	56	5,5	57	5,7	57	5,7	57	5,7
Far Eastern	31	2,9	27	2,7	27	2,7	26	2,6	26	2,6
Russian Federation	1058	100,0	1012	100,0	1006	100,0	1003	100,0	1000	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	1.07.11	1.01.10	1.01.11	1.07.11	1.01.10	1.01.11	1.07.11	1.01.10	1.01.11	1.07.11	1.01.10	1.01.11	1.07.11	1.01.10	1.01.11	1.07.11
Central	598	585	578	159	119	118	528	484	465	70	69	67	18	18	18	17	17	16
of which the City of Moscow and Moscow Region ¹	535	525	518	131	101	101	134	127	131	20	20	21	16	16	16	4	4	5
North-Western	75	71	70	29	25	16	357	342	315	343	356	366	2	2	2	11	12	11
Southern	113	47	47	100	22	21	384	284	285	180	412	419	5	2	2	12	10	10
North-Caucasian		57	56		74	76		98	99		75	75	0	3	3	0	3	3
Volga	125	118	116	132	102	105	562	525	525	219	239	238	6	6	6	18	18	18
Ural	54	51	50	120	112	107	246	224	228	141	137	145	4	4	4	8	8	8
Siberian	62	56	57	38	28	26	356	338	330	356	402	398	2	2	2	11	12	12
Far Eastern	31	27	26	23	12	11	149	135	129	276	346	349	1	1	1	5	5	5
Russian Federation	1058	1012	1000	601	494	480	2582	2432	2375	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		1.04.11		1.06.11		1.07.11	
	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	16 574 851	48,7	16 918 529	48,7	17 312 488	49,1
From 6 to 20	6 018 106	20,4	7 051 684	20,9	6 899 634	20,3	7 017 407	20,2	7 027 533	19,9
From 21 to 50	3 572 615	12,1	3 931 248	11,6	3 891 916	11,4	3 986 024	11,5	4 015 364	11,4
From 51 to 200	3 920 972	13,3	4 616 510	13,7	4 600 255	13,5	4 752 214	13,7	4 757 490	13,5
From 201 to 500	1 382 703	4,7	1 584 615	4,7	1 571 483	4,6	1 601 728	4,6	1 638 163	4,6
From 501	442 642	1,5	481 445	1,4	471 215	1,4	476 443	1,4	485 559	1,4
Total	29 430 025	100,0	33 804 628	100,0	34 009 354	100,0	34 752 345	100,0	35 236 598	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	1.04.11	1.06.11	1.07.11
Central	55,3	54,9	55,5	55,5	56,0
of which the City of Moscow and Moscow Region	55,7	55,3	56,0	55,9	56,4
North-Western	70,6	71,9	69,4	68,7	67,9
Southern	52,9	69,0	67,9	68,8	69,0
North-Caucasian		45,5	46,9	45,2	46,7
Volga	45,0	43,4	44,4	44,6	44,6
Ural	57,0	60,2	61,0	61,4	62,8
Siberian	81,4	78,7	78,4	77,7	77,0
Far Eastern	65,1	72,6	73,7	73,9	74,1
Russian Federation	47,9	47,7	48,7	48,7	49,1

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.11 - 1.07.11)

Groups of credit institutions ranged by assets as of 1.01.11		Number of credit institutions as of 1.01.11	Groups as of 1.07.11						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	138	5		1	1
5	From 201 to 500	300				8	270	19	1	2
6	From 501	512				1	25	478	6	2
Became operating after 1.01.11								3		
Total over the period									8	7
Total as of 1.01.11¹		1012								
Total as of 1.07.11¹		1000	5	15	30	150	300	500		

	- 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	1.04.11	1.06.11	1.07.11
Credit institutions with foreign participation over 50%					
Assets	18,3	18,0	17,3	17,4	17,0
Own funds (capital)	17,0	19,1	17,7	17,4	17,2
Correspondent accounts with non-resident banks	15,6	20,3	19,0	22,9	20,7
Loans and other placements with non-financial organisations	14,8	15,1	14,5	14,7	14,4
Loans and other placements with individuals	25,1	25,7	22,3	22,1	21,4
Loans, deposits and other placements with credit institutions	31,7	25,1	24,7	25,6	26,0
Individual deposits	12,0	11,5	11,2	11,1	10,7
Funds raised from organisations ¹	18,5	17,6	17,4	17,8	17,5
Profit (loss) of the current year	29,8	20,7	16,7	17,2	16,5
Reference data:					
Number of credit institutions	108	111	109	109	109
of which 100% foreign-owned credit institutions					
Assets	11,3	11,0	10,5	10,5	10,1
Own funds (capital)	11,0	12,1	11,6	11,3	11,1
Correspondent accounts with non-resident banks	9,0	9,2	8,3	5,8	7,5
Loans and other placements with non-financial organisations	9,1	9,2	8,8	9,1	8,7
Loans and other placements with individuals	15,6	14,9	11,6	11,5	10,8
Loans, deposits and other placements with credit institutions	23,8	20,0	20,3	21,0	20,6
Individual deposits	6,2	5,3	5,2	5,2	4,9
Funds raised from organisations ¹	11,1	11,0	10,9	10,8	10,6
Profit (loss) of the current year	27,4	15,1	11,4	11,8	11,2
Reference data:					
Number of credit institutions	82	80	78	78	78

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		1.04.11		1.06.11		1.07.11	
	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	511,2	1,5	505,1	1,5	1400,3	4,0
Own funds (capital)	70,3	1,5	105,4	2,2	57,4	1,2	56,0	1,2	140,1	2,9
Loans and other placements with non-financial organisations	267,5	2,1	300,0	2,1	167,4	1,2	169,1	1,1	695,6	4,6
of which overdue claims	91,4	12,0	24,3	3,3	18,1	2,5	18,7	2,5	72,9	9,4
Loans and other funds provided to individuals	71,9	2,0	70,8	1,7	66,8	1,6	70,1	1,6	135,2	3,0
of which overdue claims	10,3	4,2	8,9	3,2	7,0	2,4	6,5	2,2	18,6	6,4
Individual deposits	125,9	1,7	164,5	1,7	136,6	1,4	138,6	1,3	289,3	2,8
Funds raised from organisations	319,8	3,3	335,2	3,0	201,5	1,8	186,7	1,6	609,0	5,2
Reference data:										
Number of credit institutions ¹	18	1,7	14	1,4	12	1,2	11	1,1	12	1,2

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	1.04.11	1.06.11	1.07.11
1.	Money, precious metals and gemstones	795,8	912,6	747,2	773,4	788,2
1.1.	of which: money	747,0	862,4	707,8	736,6	740,6
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 755,2	1 809,0	1 599,1	1 134,1	1 559,0
3.	Correspondent accounts with credit institutions	839,2	853,6	824,6	878,5	773,4
3.1.	of which: Correspondent accounts with correspondent credit institutions	171,7	164,3	135,0	131,5	139,2
3.2.	Correspondent accounts with non-resident banks	667,6	689,3	689,7	746,9	634,2
4.	Securities acquired by credit institutions, total	4 309,4	5 829,0	5 983,7	6 100,5	5 810,7
4.1.	of which Debt securities	3 379,1	4 419,9	4 483,8	4 594,4	4 269,5
4.2.	Shares	411,8	710,9	692,2	725,0	770,3
4.3.	Discounted promissory notes	234,0	330,0	349,6	341,7	331,0
4.4.	Shares in associates and subsidiaries	284,5	368,2	458,0	439,4	439,9
5.	Other participation in authorised capital	72,6	132,1	155,5	162,7	177,0
6.	Loans, total	19 878,4	22 166,7	22 696,5	23 639,1	24 045,9
6.1.	of which: Loans, deposits and other placements	19 847,1	22 140,2	22 666,3	23 606,7	24 008,0
	of which overdue claims	1 014,7	1 035,9	1 040,2	1 059,2	1 081,9
6.1.1.	of which: Loans and other placements with non-financial organisations	12 541,7	14 062,9	14 368,6	14 883,9	15 120,5
	of which overdue claims	762,5	743,4	733,2	757,8	773,5
6.1.2.	Loans and other funds provided to individuals	3 573,8	4 084,8	4 192,8	4 441,9	4 552,9
	of which overdue claims	243,0	282,3	288,4	290,9	289,9
6.1.3.	Loans, deposits and other placements with credit institutions	2 725,9	2 921,1	2 983,1	3 189,8	3 212,8
	of which overdue claims	1,9	4,6	13,0	4,4	4,5
7.	Fixed assets (tangible and intangible) and inventories	790,7	864,6	871,2	876,7	881,0
8.	Allocation of profit	71,4	132,1	53,6	74,2	89,1
8.1.	of which income tax	68,4	122,7	48,6	74,0	88,8
9.	Other assets, total	917,4	1 105,0	1 077,9	1 113,2	1 112,3
9.1.	of which: Float	434,3	524,6	462,0	463,5	474,5
9.2.	Receivables	125,8	154,5	162,7	162,8	169,4
9.3.	Deferred expenses	74,4	77,9	79,5	80,6	80,5
Banking sector assets		29 430,0	33 804,6	34 009,4	34 752,3	35 236,6

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
1.	Funds and profit of credit institutions	3 766,4	4 339,1	4 351,5	4 438,0	4 441,6
	Of which:					
1.1.	Funds of credit institutions	2 432,8	2 599,6	2 603,3	2 598,2	2 606,3
1.2.	Profit (losses), including financial result of the previous year	1 333,5	1 739,5	1 748,2	1 839,8	1 835,2
	Of which:					
1.2.1.	Profit (losses) of the current year	205,1	573,4	214,3	365,9	444,2
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 423,1	325,7	312,3	311,3	312,2
3.	Accounts of credit institutions	273,1	255,7	195,6	216,8	252,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	168,0	154,4	122,9	124,6	136,9
3.2.	Correspondent accounts of non-resident credit institutions	97,1	93,9	67,8	84,9	108,8
4.	Loans, deposits and other funds raised from other credit institutions	3 117,3	3 754,9	3 613,2	3 687,8	3 537,4
5.	Clients' funds ²	17 131,4	21 080,9	21 344,6	21 857,7	22 422,4
	Of which:					
5.1.	Budgetary funds in settlement accounts	20,4	32,7	37,7	37,9	36,3
5.2.	Government and other extra-budgetary funds in settlement accounts	13,7	12,0	16,8	19,1	17,5
5.3.	Funds of legal entities in settlement and other accounts	3 857,4	4 845,1	4 897,8	4 859,9	4 926,3
5.4.	Clients' float	209,7	220,6	269,2	262,5	274,6
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	5 466,6	6 035,6	5 994,0	6 279,2	6 535,7
5.6.	Individual deposits	7 485,0	9 818,0	10 018,0	10 280,3	10 516,5
5.7.	Clients' funds in factoring and forfeiting operations	10,1	15,7	14,4	14,7	14,1
6.	Bonds	412,7	537,9	547,7	573,3	574,8
7.	Promissory notes and bank acceptances	748,6	797,3	807,6	824,1	811,9
8.	Other liabilities ¹ , total	2 557,4	2 713,0	2 836,9	2 843,4	2 883,6
	Of which:					
8.1.	Provisions	2 050,6	2 192,0	2 217,5	2 219,2	2 255,6
8.2.	Float	257,9	255,1	303,6	281,4	288,4
8.3.	Payables	45,2	44,7	64,3	65,2	80,5
8.4.	Deferred income	4,9	5,5	4,7	4,8	5,1
8.5.	Interest payable	198,9	215,7	246,8	272,8	253,9
	Of which:					
	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		29 430,0	33 804,6	34 009,4	34 752,3	35 236,6

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».

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	1.04.11	1.06.11	1.07.11
1.	Money, precious metals and gemstones	2,7	2,7	2,2	2,2	2,2
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	4,7	3,3	4,4
3.	Correspondent accounts with credit institutions	2,9	2,5	2,4	2,5	2,2
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	2,0	2,1	1,8
4.	Securities acquired by credit institutions, total	14,6	17,2	17,6	17,6	16,5
4.1.	of which Debt securities	11,5	13,1	13,2	13,2	12,1
4.2.	Shares	1,4	2,1	2,0	2,1	2,2
4.3.	Discounted promissory notes	0,8	1,0	1,0	1,0	0,9
4.4.	Shares in associates and subsidiaries	1,0	1,1	1,3	1,3	1,2
5.	Other participation in authorised capital	0,2	0,4	0,5	0,5	0,5
6.	Loans, total	67,5	65,6	66,7	68,0	68,2
6.1.	of which: Loans, deposits and other placements	67,4	65,5	66,6	67,9	68,1
	of which overdue claims	3,4	3,1	3,1	3,0	3,1
6.1.1.	of which: Loans and other placements with non-financial organisations	42,6	41,6	42,2	42,8	42,9
	of which overdue claims	2,6	2,2	2,2	2,2	2,2
6.1.2.	Loans and other funds provided to individuals	12,1	12,1	12,3	12,8	12,9
	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	8,8	9,2	9,1
	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	2,6	2,5	2,5
8.	Allocation of profit	0,2	0,4	0,2	0,2	0,3
8.1.	of which income tax	0,2	0,4	0,1	0,2	0,3
9.	Other assets, total	3,1	3,3	3,2	3,2	3,2
9.1.	of which: Float	1,5	1,6	1,4	1,3	1,3
9.2.	Receivables	0,4	0,5	0,5	0,5	0,5
9.3.	Deferred expenses	0,3	0,2	0,2	0,2	0,2
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	1.04.11	1.06.11	1.07.11
1.	Funds and profit of credit institutions	12,8	12,8	12,8	12,8	12,6
	Of which:					
1.1.	Funds of credit institutions	8,3	7,7	7,7	7,5	7,4
1.2.	Profit (losses), including financial result of the previous year	4,5	5,1	5,1	5,3	5,2
	Of which:					
1.2.1.	Profit (losses) of the current year	0,7	1,7	0,6	1,1	1,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4,8	1,0	0,9	0,9	0,9
3.	Accounts of credit institutions	0,9	0,8	0,6	0,6	0,7
	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	0,2	0,2	0,3
4.	Loans, deposits and other funds raised from other credit institutions	10,6	11,1	10,6	10,6	10,0
5.	Clients' funds ²	58,2	62,4	62,8	62,9	63,6
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,1	0,0
5.3.	Funds of legal entities in settlement and other accounts	13,1	14,3	14,4	14,0	14,0
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	17,6	18,1	18,5
5.6.	Individual deposits	25,4	29,0	29,5	29,6	29,8
5.7.	Clients' funds in factoring and forfeiting operations	0,0	0,0	0,0	0,0	0,0
6.	Bonds	1,4	1,6	1,6	1,6	1,6
7.	Promissory notes and bank acceptances	2,5	2,4	2,4	2,4	2,3
8.	Other liabilities ¹ , total	8,7	8,0	8,3	8,2	8,2
	Of which:					
8.1.	Provisions	7,0	6,5	6,5	6,4	6,4
8.2.	Float	0,9	0,8	0,9	0,8	0,8
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	0,8	0,7
	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	1.04.11	1.06.11	1.07.11	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
1. Loans, deposits and other placements, total	13872,8	16099,2	16759,0	17458,2	17837,0	5974,4	6041,0	5907,2	6148,4	6171,1	19847,1	22140,2	22666,3	23606,7	24008,0
Of which															
- overdue claims	835,1	886,2	891,5	931,7	950,2	179,6	149,7	148,8	127,6	131,6	1014,7	1035,9	1040,2	1059,2	1081,9
1.1 Loans and other placements with non-financial resident organisations	8812,6	10085,6	10542,6	10943,8	11156,1	2954,8	2758,2	2579,7	2689,3	2641,8	11767,4	12843,8	13122,3	13633,1	13797,9
Of which															
- overdue claims	599,0	635,5	634,7	669,7	680,2	123,0	98,6	89,3	78,7	76,6	722,0	734,1	724,0	748,4	756,8
of which:															
1.1.1. Loans and other funds provided to individual entrepreneurs	269,7	315,2	330,8	355,4	366,7	6,4	6,3	6,0	6,2	6,0	276,2	321,4	336,9	361,6	372,7
Of which															
- overdue claims	21,9	28,1	28,6	29,1	29,1	0,3	0,5	0,4	0,4	0,4	22,2	28,6	29,0	29,6	29,6
1.2 Loans and other placements with non-resident legal entities (except banks)	308,1	319,1	370,6	306,9	328,3	466,3	900,0	875,7	943,8	994,2	774,3	1219,1	1246,3	1250,7	1322,5
Of which															
- overdue claims	19,2	2,8	1,5	2,9	3,6	21,3	6,5	7,6	6,4	13,1	40,6	9,3	9,2	9,3	16,7
1.3 Loans, deposits and other placements with financial sector	827,5	1280,7	1242,1	1366,0	1348,1	313,0	395,9	424,9	375,1	391,6	1140,5	1676,7	1667,0	1741,0	1739,7
Of which															
- overdue claims	7,2	9,5	9,2	9,7	17,6	0,8	0,6	0,9	0,6	0,7	8,0	10,0	10,1	10,4	18,2
of which:															
1.3.1 Resident credit institutions	562,2	911,6	811,7	916,9	872,8	240,9	298,1	329,6	294,8	314,1	803,0	1209,7	1141,3	1211,7	1186,8
Of which															
- overdue claims	0,9	4,4	4,4	4,2	4,2	0,1	0,0	0,0	0,0	0,0	0,9	4,4	4,5	4,3	4,3
1.3.2 Resident financial institutions of different forms of ownership	265,3	369,2	430,3	449,1	475,3	72,1	97,8	95,3	80,2	77,6	337,5	467,0	525,7	529,3	552,9
Of which															
- overdue claims	6,4	5,1	4,8	5,5	13,3	0,7	0,6	0,8	0,6	0,6	7,1	5,6	5,6	6,1	14,0
1.4 Loans, deposits and other placements with non-resident banks	208,5	190,2	258,1	274,2	304,6	1714,4	1521,2	1583,7	1703,8	1721,4	1922,9	1711,4	1841,8	1978,1	2026,0
Of which															
- overdue claims	0,2	0,1	0,1	0,1	0,1	0,8	0,0	8,4	0,0	0,1	1,0	0,1	8,6	0,1	0,2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	230,0	261,7	240,3	204,3	214,3	0,1	0,4	0,4	0,4	0,4	230,1	262,1	240,7	204,7	214,7
Of which															
- overdue claims	0,2	0,0	0,0	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,2	0,0	0,0	0,1	0,1
1.6 Loans and other funds provided to resident individuals	3168,0	3722,7	3867,8	4124,7	4245,6	395,6	348,8	316,0	307,9	298,2	3563,6	4071,4	4183,7	4432,6	4543,8
Of which															
- overdue claims	209,3	238,2	245,7	249,0	248,5	33,5	43,6	42,1	41,3	40,8	242,8	281,7	287,8	290,3	289,3
1.7 Loans and other funds provided to non-resident individuals	1,9	2,5	3,0	2,9	3,1	8,3	10,8	6,2	6,4	6,0	10,2	13,4	9,1	9,3	9,1
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,1	0,2	0,4	0,5	0,5	0,4	0,2	0,6	0,6	0,6	0,6
Reference data:															
Provisions on loans, deposits and other placements	1820,6	1904,2	1919,2	1909,8	1951,8	0,0	0,0	0,0	0,0	0,0	1820,6	1904,2	1919,2	1909,8	1951,8
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,3	39,7	41,3	42,3	42,7	9,0	6,3	5,8	4,3	5,3	51,3	46,0	47,1	46,6	47,9
Credit institutions' portfolio of promissory notes of residents	210,1	308,7	327,0	310,3	304,3	21,4	17,1	18,9	27,8	23,1	231,6	325,8	346,0	338,1	327,4
Credit institutions' portfolio of promissory notes of non-residents	0,7	2,4	1,8	1,8	1,8	1,7	1,8	1,8	1,9	1,9	2,5	4,2	3,7	3,6	3,6

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	1.04.11	1.06.11	1.07.11
1. Loans, deposits and other placements, total	100,0 67,4	100,0 65,5	100,0 66,6	100,0 67,9	100,0 68,1
Of which:					
- overdue claims	5,1 3,4	4,7 3,1	4,6 3,1	4,5 3,0	4,5 3,1
1.1 Loans and other placements with non-financial resident organisations	59,3 40,0	58,0 38,0	57,9 38,6	57,8 39,2	57,5 39,2
Of which:					
- overdue claims	3,6 2,5	3,3 2,2	3,2 2,1	3,2 2,2	3,2 2,1
of which:					
1.1.1. Loans and other funds provided to individual entrepreneurs	1,4	1,5	1,5	1,5	1,6
Of which:	0,9	1,0	1,0	1,0	1,1
- 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 2,6	5,5 3,6	5,5 3,7	5,3 3,6	5,5 3,8
Of which:					
- overdue claims	0,2 0,1	0,0 0,0	0,0 0,0	0,0 0,0	0,1 0,0
1.3 Loans, deposits and other placements with financial sector	5,7 3,9	7,6 5,0	7,4 4,9	7,4 5,0	7,2 4,9
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,1 0,1
of which:					
1.3.1 Resident credit institutions	4,0 2,7	5,5 3,6	5,0 3,4	5,1 3,5	4,9 3,4
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	2,2	2,3
Of which	1,1	1,4	1,5	1,5	1,6
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,1 0,0
1.4 Loans, deposits and other placements with non-resident banks	9,7 6,5	7,7 5,1	8,1 5,4	8,4 5,7	8,4 5,7
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,2 0,8	1,2 0,8	1,1 0,7	0,9 0,6	0,9 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 funds provided to resident individuals	18,0 12,1	18,4 12,0	18,5 12,3	18,8 12,8	18,9 12,9
Of which:					
- overdue claims	1,2 0,8	1,3 0,8	1,3 0,8	1,2 0,8	1,2 0,8
1.7 Loans and other funds provided to non-resident individuals	0,1 0,0	0,1 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 6,2	8,6 5,6	8,5 5,6	8,1 5,5	8,1 5,5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,3 0,2	0,2 0,1	0,2 0,1	0,2 0,1	0,2 0,1
Credit institutions' portfolio of promissory notes of residents	1,2 0,8	1,5 1,0	1,5 1,0	1,4 1,0	1,4 0,9
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		1.04.11		1.06.11		1.07.11	
	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	5 634,0	100,0	5 758,8	100,0	5 479,6	100,0
- in rubles	3 309,3	81,2	4 567,6	83,1	4 778,9	84,8	4 952,5	86,0	4 632,0	84,5
- in foreign currency	766,1	18,8	931,4	16,9	855,1	15,2	806,3	14,0	847,6	15,5
Of which:										
Securities at fair value through profit or loss	1 469,8	36,1	1 654,8	30,1	1 657,9	29,4	1 760,4	30,6	1 707,3	31,2
- in rubles	1 309,8	32,1	1 428,6	26,0	1 475,0	26,2	1 572,4	27,3	1 498,6	27,3
- in foreign currency	160,0	3,9	226,2	4,1	182,9	3,2	187,9	3,3	208,6	3,8
Securities available for sale	2 157,1	52,9	3 005,5	54,7	3 012,3	53,5	3 046,7	52,9	2 813,4	51,3
- in rubles	1 678,4	41,2	2 448,5	44,5	2 489,5	44,2	2 555,2	44,4	2 310,7	42,2
- in foreign currency	478,6	11,7	557,0	10,1	522,8	9,3	491,5	8,5	502,8	9,2
Securities held-to-maturity	150,6	3,7	458,3	8,3	492,6	8,7	498,5	8,7	504,6	9,2
- in rubles	116,6	2,9	432,4	7,9	466,2	8,3	472,6	8,2	478,9	8,7
- in foreign currency	34,0	0,8	25,9	0,5	26,4	0,5	25,8	0,4	25,7	0,5
Shares in associates and subsidiaries	284,5	7,0	368,2	6,7	458,0	8,1	439,4	7,6	439,9	8,0
- in rubles	191,6	4,7	246,8	4,5	336,3	6,0	339,5	5,9	330,7	6,0
- in foreign currency	92,9	2,3	121,4	2,2	121,7	2,2	99,9	1,7	109,2	2,0
Reference data:										
Revaluation of securities	16,3		54,1		51,6		28,8		41,3	
Provisions for losses on securities available for sale	13,9		15,2		14,1		15,9		16,5	
Provisions for losses on securities held-to-maturity	2,4		3,9		3,7		3,2		2,6	
Provisions for losses on portfolio of shares in associates and subsidiaries	2,3		3,1		5,2		5,4		5,3	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.10		1.01.11		1.04.11		1.06.11		1.07.11	
	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	4 483,8	100,0	4 594,4	100,0	4 269,5	100,0
- in rubles	2 741,3	81,1	3 661,2	82,8	3 795,1	84,6	3 935,9	85,7	3 575,0	83,7
- in foreign currency	637,8	18,9	758,7	17,2	688,7	15,4	658,5	14,3	694,5	16,3
of which: revaluation	10,5	0,3	17,0	0,4	27,2	0,6	19,9	0,4	21,4	0,5
Debt securities at book value held (without revaluation)	3 368,6	100,0	4 402,9	100,0	4 456,6	100,0	4 574,5	100,0	4 248,1	100,0
of which:										
debt securities of the Russian Federation	767,9	22,8	1 177,5	26,7	1 420,9	31,9	1 455,5	31,8	1 569,3	36,9
- in rubles	656,5	19,5	1 113,4	25,3	1 350,6	30,3	1 390,7	30,4	1 469,7	34,6
- in foreign currency	111,4	3,3	64,1	1,5	70,3	1,6	64,7	1,4	99,7	2,3
debt securities of the Bank of Russia	283,1	8,4	588,5	13,4	401,9	9,0	460,5	10,1	18,3	0,4
- in rubles	283,1	8,4	588,5	13,4	401,9	9,0	460,5	10,1	18,3	0,4
- 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	281,0	6,3	273,9	6,0	252,6	5,9
- in rubles	229,6	6,8	284,3	6,5	281,0	6,3	273,9	6,0	252,5	5,9
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0
debt securities of resident credit institutions	289,3	8,6	365,0	8,3	376,6	8,5	363,5	7,9	357,5	8,4
- in rubles	252,2	7,5	345,0	7,8	357,7	8,0	363,5	7,9	357,4	8,4
- in foreign currency	37,1	1,1	20,0	0,5	18,9	0,4	0,1	0,0	0,1	0,0
other debt securities of residents	759,2	22,5	901,1	20,5	975,4	21,9	997,1	21,8	1 032,3	24,3
- in rubles	759,1	22,5	893,4	20,3	968,2	21,7	996,9	21,8	1 032,2	24,3
- in foreign currency	0,1	0,0	7,7	0,2	7,2	0,2	0,2	0,0	0,1	0,0
debt securities of other countries	33,5	1,0	59,6	1,4	49,2	1,1	61,7	1,3	49,9	1,2
- in rubles	0,0	0,0	6,6	0,2	5,3	0,1	5,3	0,1	5,1	0,1
- in foreign currency	33,5	1,0	53,0	1,2	43,9	1,0	56,4	1,2	44,8	1,1
debt securities of non-resident banks	90,1	2,7	189,3	4,3	172,0	3,9	159,4	3,5	163,2	3,8
- in rubles	28,9	0,9	20,0	0,5	24,4	0,5	13,3	0,3	15,1	0,4
- in foreign currency	61,1	1,8	169,4	3,8	147,6	3,3	146,1	3,2	148,1	3,5
other debt securities of non-residents	539,7	16,0	469,9	10,7	446,5	10,0	491,3	10,7	524,8	12,4
- in rubles	174,6	5,2	138,4	3,1	132,2	3,0	166,3	3,6	164,6	3,9
- in foreign currency	365,1	10,8	331,5	7,5	314,4	7,1	325,0	7,1	360,2	8,5
debt securities delivered without derecognition in the balance sheet	362,7	10,8	355,3	8,1	319,9	7,2	297,7	6,5	265,7	6,3
- in rubles	334,0	9,9	243,2	5,5	234,7	5,3	233,0	5,1	225,7	5,3
- in foreign currency	28,7	0,9	112,1	2,5	85,2	1,9	64,7	1,4	40,0	0,9
overdue debt securities	13,4	0,4	12,3	0,3	13,1	0,3	13,9	0,3	14,4	0,3
- in rubles	12,9	0,4	11,4	0,3	11,9	0,3	12,6	0,3	13,0	0,3
- in foreign currency	0,5	0,0	0,9	0,0	1,2	0,0	1,2	0,0	1,4	0,0
Reference data:										
Provisions for losses on debt securities	19,5		20,6		20,7		21,2		21,1	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.10		1.01.11		1.04.11		1.06.11		1.07.11	
	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	692,2	100,0	725,0	100,0	770,3	100,0
- in rubles	376,4	91,4	659,7	92,8	647,5	93,5	677,1	93,4	726,3	94,3
- in foreign currency	35,3	8,6	51,3	7,2	44,7	6,5	47,9	6,6	44,0	5,7
of which: revaluation	5,8	1,4	37,0	5,2	24,4	3,5	8,9	1,2	19,9	2,6
Shares held at book value (without revaluation)	406,0	100,0	673,9	100,0	667,9	100,0	716,1	100,0	750,3	100,0
of which shares of:										
resident credit institutions	4,6	1,1	5,7	0,8	11,2	1,7	13,7	1,9	16,5	2,2
- in rubles	4,5	1,1	5,7	0,8	11,2	1,7	13,7	1,9	16,5	2,2
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	354,2	87,2	588,0	87,3	575,9	86,2	610,8	85,3	648,2	86,4
- in rubles	344,7	84,9	586,4	87,0	574,4	86,0	609,4	85,1	646,7	86,2
- in foreign currency	9,5	2,3	1,6	0,2	1,5	0,2	1,4	0,2	1,4	0,2
non-resident credit institutions	6,4	1,6	28,1	4,2	18,4	2,8	19,2	2,7	14,0	1,9
- 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	18,4	2,8	19,2	2,7	14,0	1,9
other non-residents	27,0	6,6	22,2	3,3	27,2	4,1	27,9	3,9	29,7	4,0
- in rubles	8,4	2,1	8,4	1,2	8,4	1,3	8,4	1,2	8,4	1,1
- in foreign currency	18,6	4,6	13,8	2,0	18,7	2,8	19,5	2,7	21,3	2,8
shares delivered without derecognition in the balance sheet	13,8	3,4	29,9	4,4	35,1	5,3	44,5	6,2	41,9	5,6
- in rubles	13,1	3,2	22,1	3,3	29,1	4,3	36,7	5,1	34,7	4,6
- in foreign currency	0,7	0,2	7,7	1,1	6,1	0,9	7,8	1,1	7,3	1,0
Reference data:										
Provisions for losses on shares	8,2		10,6		10,1		11,4		12,0	

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

(billion rubles)

	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
Portfolio of promissory notes discounted by a credit institution, in rubles	210,8	311,1	328,8	312,0	306,1
of which promissory notes, not paid when due	2,6	3,4	3,8	3,5	3,6
Portfolio of promissory notes discounted by a credit institution, in foreign currency	23,2	18,9	20,8	29,7	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	349,6	341,7	331,0

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.10		1.01.11		1.04.11		1.06.11		1.07.11	
	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	349,6	100,0	341,7	100,0	331,0	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	295,6	84,6	288,4	84,4	278,9	84,2
- other promissory notes of residents	51,6	22,0	53,1	16,1	50,3	14,4	49,7	14,5	48,5	14,6
- 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	1,0	3,6	1,1	3,6	1,1
Reference data:										
Provisions for losses on promissory notes	8,1		10,7		11,5		11,4		11,2	

¹ including overdue promissory notes.

Table 23

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
1.	Funds raised from organisations, total	9 557,2	11 126,9	11 190,6	11 433,1	11 766,5
	- in rubles	6 398,0	7 786,3	7 875,4	8 050,6	8 511,2
	- in foreign currency	3 159,3	3 340,5	3 315,1	3 382,5	3 255,3
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	3 857,4	4 845,1	4 897,8	4 859,9	4 926,3
	- in rubles	3 099,7	4 134,9	4 048,9	3 902,6	4 049,3
	- in foreign currency	757,6	710,2	848,9	957,3	877,0
	Of which:					
1.1.1	Funds of individual entrepreneurs	90,6	121,2	115,9	117,0	124,4
	- in rubles	88,9	119,6	114,0	115,4	122,8
	- in foreign currency	1,7	1,6	2,0	1,6	1,5
1.2.	Government and other extra budgetary funds in settlement accounts	13,7	12,0	16,8	19,1	17,5
1.3.	Float	209,5	218,4	267,5	260,3	272,8
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	5 466,6	6 035,6	5 994,0	6 279,2	6 535,7
	- in rubles	3 198,6	3 541,2	3 669,1	3 998,3	4 305,3
	- in foreign currency	2 268,0	2 494,4	2 324,9	2 280,9	2 230,4
	Of which:					
1.4.1.	Deposits and other raised funds from the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	267,0	464,3	718,9	942,9	1 177,2
1.4.2.	Certificates of deposit	20,1	15,4	14,0	13,4	13,4
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,0	0,0	0,3
1.5.	Clients' funds in factoring and forfeiting operations	10,1	15,7	14,4	14,7	14,1
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	0,1	0,0	0,0	0,1
	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	708,8	635,1	758,7
	- in rubles	652,9	826,0	622,6	535,7	666,9
	- in foreign currency	86,6	129,7	86,2	99,4	91,8
	with maturity from 31 days to 1 year	2 202,0	2 065,1	2 287,6	2 574,3	2 708,7
	- in rubles	1 658,8	1 597,2	1 916,3	2 287,4	2 440,1
	- in foreign currency	543,2	467,8	371,3	286,9	268,6
	with maturity in excess of 1 year	2 525,1	3 014,8	2 997,6	3 069,8	3 068,3
	- in rubles	886,9	1 118,0	1 130,2	1 175,1	1 198,3
	- in foreign currency	1 638,2	1 896,8	1 867,5	1 894,6	1 870,0
	Reference data					
	Funds raised from non-resident organisations, total	1 430,8	1 704,6	1 652,1	1 719,8	1 730,7
	- in rubles	215,1	299,7	328,2	341,6	353,3
	- in foreign currency	1 215,7	1 404,9	1 323,9	1 378,2	1 377,4
	of which:					
	Funds of non-resident organisations in settlement and other accounts	113,8	195,2	191,6	246,0	255,2
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	203,9	269,3	272,8	240,0	251,3
	Other funds raised from non-resident legal entities	1 101,7	1 228,8	1 171,5	1 218,1	1 210,0
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,3

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	1.04.11	1.06.11	1.07.11
Issued debt obligations - total	1 196,8	1 364,6	1 382,9	1 424,8	1 414,2
including:					
bonds:	412,7	537,9	547,7	573,3	574,8
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	547,7	571,8	574,8
deposit certificates ¹	20,1	15,4	14,0	13,4	13,4
of which					
with maturities in excess of one year	8,8	3,6	3,0	2,5	2,2
with maturities in excess of one year	10,6	11,4	10,7	10,7	11,0
saving certificates ²	15,5	14,0	13,6	14,0	14,0
of which					
with maturities in excess of one year	10,0	8,2	7,1	6,8	6,6
with maturities in excess of one year	3,8	4,2	4,9	5,5	5,8
promissory notes and banker's acceptances	748,6	797,3	807,6	824,1	811,9
of which					
with maturities in excess of one year	420,3	407,8	382,6	403,7	393,1
with maturities in excess of one year	315,2	375,4	408,9	405,1	406,3

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

Table 25

Individual deposit structure

(billion rubles)

		1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
1	Individual deposits	7 485,0	9 818,0	10 018,0	10 280,3	10 516,5
	- of which savings certificates	15,5	14,0	13,6	14,0	14,0
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 232,1	1 733,0	1 625,7	1 721,8	1 871,0
	- in rubles	1 060,8	1 546,4	1 438,2	1 537,4	1 684,3
	- in foreign currency	171,3	186,5	187,5	184,4	186,7
1.2.	Individual deposits with maturity from 31 days to 1 year	1 481,6	1 730,3	1 801,3	1 813,2	1 816,6
	- in rubles	965,9	1 353,3	1 443,8	1 464,6	1 467,5
	- in foreign currency	515,6	377,0	357,5	348,6	349,1
1.3.	Individual deposits with maturity in excess of 1 year	4 771,3	6 354,7	6 591,1	6 745,3	6 828,9
	- in rubles	3 484,4	5 018,8	5 244,8	5 395,5	5 472,8
	- in foreign currency	1 286,9	1 335,9	1 346,2	1 349,8	1 356,1
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	84,0	103,3	107,4	113,7	113,7

Table 26

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

(billion rubles)

	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
Loans, deposits and other funds raised from other credit institutions, total	3 117,3	3 754,9	3 613,2	3 687,8	3 537,4
- in rubles	1 420,5	1 832,1	1 764,0	1 886,2	1 772,1
- in foreign currency	1 696,8	1 922,8	1 849,2	1 801,6	1 765,3
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 234,2	1 696,6	1 646,6	1 735,9	1 673,1
- in rubles	1 019,4	1 407,6	1 331,5	1 441,0	1 357,5
- in foreign currency	214,8	289,0	315,1	295,0	315,6
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	1 883,1	2 058,3	1 966,7	1 951,9	1 864,2
- in rubles	401,1	424,5	432,5	445,3	414,6
- in foreign currency	1 482,0	1 633,8	1 534,1	1 506,6	1 449,7
of which					
overdue debt	0,2	0,0	0,0	0,0	0,3
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,2	0,0	0,0	0,0	0,3

Table 27

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.07.11

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, %
No budgetary funds	919	0	0,0	12 518 626	35,5
Less than 5%	80	20 223	55,7	22 666 540	64,3
From 5 to 15%	0	0	0,0	0	0,0
From 15 to 25%	0	0	0,0	0	0,0
25% and more	1	16 055	44,3	51 432	0,2
Data not available	0	0	0,0	0	0,0
Total	1000	36 278	100,0	35 236 598	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		1.04.11		1.06.11		1.07.11	
		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, %
Raised funds											
1.	Clients' funds (except credit institutions)	1 515,1	5,1	1 808,3	5,3	1 759,8	5,2	1 833,9	5,3	1 844,7	5,2
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 419,4	4,8	1 693,3	5,0	1 635,8	4,8	1 704,0	4,9	1 716,7	4,9
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 305,6	4,4	1 498,1	4,4	1 444,2	4,2	1 458,1	4,2	1 461,6	4,1
1.2	Individual deposits (excluding saving certificates)	84,0	0,3	103,3	0,3	107,4	0,3	113,7	0,3	113,7	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	64,1	0,2	76,5	0,2	80,1	0,2	84,8	0,2	84,8	0,2
1.3	Funds in other accounts	11,7	0,0	11,7	0,0	16,6	0,0	16,1	0,0	14,3	0,0
2.	Funds in correspondent and other accounts of credit institutions	105,1	0,4	101,3	0,3	72,6	0,2	92,2	0,3	115,8	0,3
3.	Loans, deposits and other funds raised from credit institutions	1 883,1	6,4	2 058,3	6,1	1 966,7	5,8	1 951,9	5,6	1 864,2	5,3
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	3 503,2	11,9	3 967,9	11,7	3 799,2	11,2	3 877,9	11,2	3 824,8	10,9
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	87,8	0,3	83,8	0,2	81,7	0,2	88,4	0,3	91,0	0,3
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	2 707,4	9,2	2 943,9	8,7	3 097,2	9,1	3 238,1	9,3	3 357,7	9,5
	of which overdue claims	41,8	0,1	10,0	0,0	18,3	0,1	10,1	0,0	17,4	0,0
	of which:										
1.1.	Loans, deposits and other placements	1 922,9	6,5	1 711,4	5,1	1 841,8	5,4	1 978,1	5,7	2 026,0	5,8
1.2	Loans and other placements with legal entities	774,3	2,6	1 219,1	3,6	1 246,3	3,7	1 250,7	3,6	1 322,5	3,8
1.3	Loans and other funds provided to individuals	10,2	0,0	13,3	0,0	9,1	0,0	9,3	0,0	9,1	0,0
2.	Correspondent accounts with banks	667,6	2,3	689,3	2,0	689,7	2,0	746,9	2,1	634,2	1,8
3.	Securities acquired by credit institutions, total	699,1	2,4	773,4	2,3	717,0	2,1	763,1	2,2	785,2	2,2
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	663,3	2,3	718,9	2,1	667,7	2,0	712,4	2,1	737,9	2,1
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	33,4	0,1	50,3	0,1	45,6	0,1	47,1	0,1	43,7	0,1
3.3	Discounted promissory notes	2,5	0,0	4,2	0,0	3,7	0,0	3,6	0,0	3,6	0,0
4.	Shares in associates and subsidiaries	94,2	0,3	122,7	0,4	124,5	0,4	102,6	0,3	111,9	0,3
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	4 168,3	14,2	4 529,3	13,4	4 628,3	13,6	4 850,8	14,0	4 889,0	13,9
	Reference data:										
	Overdue interest on claims of credit institutions	2,7	0,0	0,7	0,0	0,5	0,0	0,5	0,0	0,6	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.

² Between 01.04.07 and 01.01.09 preference shares were included into debt securities.

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	1.04.11	1.06.11	1.07.11	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
Total	205 109,7	573 379,7	214 277,6	365 903,6	444 185,9	1 058	1 012	1 006	1 003	1 000	71 355,6	132 079,1	26 076,4	73 565,2	89 103,6
Profit-making CIs ¹	284 938,7	595 046,7	217 130,8	370 411,4	446 414,5	938	931	913	850	910	69 308,1	131 763,4	25 945,7	73 037,7	88 804,3
Loss-making CIs	-79 829,0	-21 667,0	-2 853,2	-4 507,8	-2 228,6	120	81	93	153	90	2 047,5	315,6	130,8	527,5	299,3
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total						1058	1012	1006	1003	1000					

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 1.07.11

	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	23 331 661 860	7 590 902 166	23 899 057 008	7 023 507 018
Belgorod Region	15 934 147	345 302	15 955 330	324 119
Bryansk Region	769 336	2 396	771 697	35
Vladimir Region	5 247 660	45 841	5 255 295	38 206
Voronezh Region	547 113	0	547 099	14
Ivanovo Region	11 254 045	519 998	11 235 435	538 608
Kaluga Region	11 946 646	492 887	11 941 992	497 541
Kostroma Region	62 825 658	6 635 166	62 082 908	7 377 916
Kursk Region	12 971 250	467 230	12 983 757	454 723
Lipetsk Region	23 651 474	1 336 305	23 667 426	1 320 353
Moscow Region	55 636 089	9 877 074	55 521 131	9 992 032
Orel Region	4 909 050	57 007	4 909 799	56 258
Ryazan Region	13 375 233	692 168	13 532 113	535 288
Smolensk Region	24 515 332	2 757 126	23 563 318	3 709 140
Tambov Region	2 362 059	203 691	2 364 343	201 407
Tver Region	8 105 245	415 040	8 110 923	409 362
Tula Region	9 975 221	521 301	9 927 454	569 068
Yaroslavl Region	7 076 690	307 206	7 081 621	302 275
City of Moscow	23 060 559 612	7 566 226 428	23 629 605 367	6 997 180 673
North-Western Federal District	967 573 353	210 707 769	987 754 683	190 526 439
Republic of Karelia	970 007	28 786	971 868	26 925
Komi Republic	12 649 973	817 288	12 532 287	934 974
Akhangel'sk Region	709 588	11 206	710 631	10 163
Vologda Region	58 457 838	7 216 485	58 390 253	7 284 070
Kaliningrad Region	61 031 160	13 288 855	61 090 998	13 229 017
Leningrad Region*	6 749 402	948 919	7 062 470	635 851
Murmansk Region	8 346 005	1 133 911	8 298 524	1 181 392
Novgorod Region	4 165 771	113 576	4 176 417	102 930
Pskov Region	2 201 747	54 885	2 209 169	47 463
St Petersburg	812 291 862	187 093 858	832 312 066	167 073 654
Southern Federal District	170 634 247	12 336 905	172 542 347	10 428 805
Republic of Adygeya	3 922 717	20 498	3 928 263	14 952
Republic of Kalmykia	985 647	96 560	976 802	105 405
Krasnodar Territory	82 568 234	3 587 115	82 851 423	3 303 926
Astrakhan Region	5 413 044	78 484	5 434 670	56 858
Volgograd Region	12 523 541	674 105	12 562 484	635 162
Rostov Region	65 221 064	7 880 143	66 788 705	6 312 502
North-Caucasian Federal District	52 842 383	3 652 549	52 990 288	3 504 644
Republik of Daghestan	22 019 792	837 357	22 108 434	748 715
Republic of Ingushetia	836 213	19 231	835 850	19 594
Kabardino-Balkar Republic	4 707 301	99 559	4 733 396	73 464
Karachai-Cherkess Republic	3 234 236	2 091 019	3 335 665	1 989 590
Republic of North Ossetia - Alania	7 627 783	155 770	7 594 599	188 954
Chechen Republic	0	0	0	0
Stavropol Territory	14 417 058	449 613	14 382 344	484 327
Volga Federal District	1 095 719 870	84 442 121	1 097 852 568	82 309 423

Republic of Bashkortostan	57 415 619	3 793 008	57 966 862	3 241 765
Republic of Marii El	1 682 712	9 597	1 686 722	5 587
Republic of Mordovia	16 951 096	271 847	16 952 810	270 133
Republic of Tatarstan	470 353 900	47 810 087	474 340 206	43 823 781
Udmurt Republic	21 155 727	1 060 009	20 507 233	1 708 503
Chuvash Republic	8 735 964	176 303	8 746 320	165 947
Perm Territory	27 780 869	3 174 942	28 036 025	2 919 786
Kirov Region	21 634 882	2 991 289	23 237 163	1 389 008
Nizhny Novgogrod Region	72 077 371	4 476 596	72 081 631	4 472 336
Orenburg Region	37 174 792	1 519 858	36 804 117	1 890 533
Penza Region	10 982 353	74 093	10 982 872	73 574
Samara Region	298 162 798	15 783 543	294 641 815	19 304 526
Saratov Region	43 531 347	2 998 421	43 784 560	2 745 208
Ulyanovsk Region	8 080 440	302 528	8 084 232	298 736
Ural Federal District	684 788 083	126 634 344	728 281 112	83 141 315
Kurgan Region	2 383 213	29 539	2 386 535	26 217
Sverdlovsk Region	292 148 834	42 705 284	313 612 110	21 242 008
Tyumen Region	286 224 132	72 772 936	307 317 692	51 679 376
Chelyabinsk Region	104 031 904	11 126 585	104 964 775	10 193 714
Siberian Federal District	464 378 084	107 045 401	466 758 310	104 665 175
Republic of Altai	12 677 379	65 093	12 712 136	30 336
Republic of Buryatiya	7 171 527	653 905	7 340 926	484 506
Republic of Tuva	369 163	2 839	371 302	700
Republic of Khakassia	7 767 220	143 905	7 787 577	123 548
Altai Territory	14 419 743	182 210	14 421 632	180 321
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10 507 612	349 030	10 511 175	345 467
Irkutsk Region	15 260 851	460 981	15 314 755	407 077
Kemerovo Region	25 629 206	518 549	25 637 222	510 533
Novosibirsk Region	343 780 621	102 187 510	345 757 762	100 210 369
Omsk Region	17 239 482	2 280 530	17 347 186	2 172 826
Tomsk Region	9 555 280	200 849	9 556 637	199 492
Far Eastern Federal District	311 960 844	21 317 916	308 222 573	25 056 187
Republic of Sakha (Yakutia)	16 834 606	382 094	16 802 474	414 226
Kamchatka Territory	12 899 945	894 169	12 969 463	824 651
Primorskiy Territory	72 841 926	8 203 255	74 148 451	6 896 730
Khabarovsk Territory	45 241 157	2 544 879	45 312 067	2 473 969
Amur Region	155 087 220	8 594 392	149 903 547	13 778 065
Magadan Region	0	0	0	0
Sakhalin Region	9 055 990	699 127	9 086 571	668 546
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 1.07.11

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	17 543 923 785	7 038 695 704	18 130 748 666	6 451 870 823
Belgorod Region	167 411 056	4 128 428	167 483 016	4 056 468
Bryansk Region	48 909 998	3 025 678	48 912 866	3 022 810
Vladimir Region	97 324 464	8 621 016	97 396 870	8 548 610
Voronezh Region	279 816 087	13 801 412	280 117 732	13 499 767
Ivanovo Region	54 085 224	3 762 096	54 108 812	3 738 508
Kaluga Region	73 759 790	6 955 748	73 784 316	6 931 222
Kostroma Region	57 771 172	2 178 786	57 658 088	2 291 870
Kursk Region	92 864 960	2 209 271	93 243 973	1 830 258
Lipetsk Region	102 311 248	2 327 066	102 325 606	2 312 708
Moscow Region	677 816 233	65 098 845	677 899 057	65 016 021
Orel Region	38 453 818	1 936 098	38 468 949	1 920 967
Ryazan Region	76 811 328	1 321 456	77 035 677	1 097 107
Smolensk Region	64 940 663	1 030 357	64 998 997	972 023
Tambov Region	48 233 235	2 225 571	48 252 167	2 206 639
Tver Region	68 234 609	5 565 613	68 265 875	5 534 347
Tula Region	88 931 920	26 394 708	89 050 069	26 276 559
Yaroslavl Region	141 119 414	2 295 260	141 201 722	2 212 952
City of Moscow	15 365 128 566	6 885 818 295	15 950 544 874	6 300 401 987
North-Western Federal District	2 250 621 747	423 744 825	2 247 337 363	427 029 209
Republic of Karelia	39 050 501	10 204 539	40 950 183	8 304 857
Komi Republic	79 395 769	5 074 305	79 692 580	4 777 494
Akhangel'sk Region	94 608 596	5 933 107	94 635 481	5 906 222
Vologda Region	117 246 295	14 159 482	117 233 536	14 172 241
Kaliningrad Region	89 811 801	23 565 236	77 799 344	35 577 693
Leningrad Region	39 517 442	1 392 956	39 816 861	1 093 537
Murmansk Region	61 386 375	16 109 148	69 250 133	8 245 390
Novgorod Region	39 466 244	2 510 558	38 504 191	3 472 611
Pskov Region	34 386 129	406 150	33 586 526	1 205 753
St Petersburg	1 655 752 595	344 389 344	1 655 868 528	344 273 411
Southern Federal District	1 126 491 451	56 693 644	1 122 816 331	60 368 764
Republic of Adygeya	17 837 560	174 597	17 839 539	172 618
Republic of Kalmykia	6 533 190	57 983	6 529 136	62 037
Krasnodar Territory	526 000 429	20 923 595	520 562 779	26 361 245
Astrakhan Region	57 426 389	1 084 068	57 425 647	1 084 810
Volgograd Region	149 529 873	3 759 423	149 600 027	3 689 269
Rostov Region	369 164 010	30 693 978	370 859 203	28 998 785
North-Caucasian Federal District	335 189 883	11 340 473	335 309 220	11 221 136
Republic of Dagestan	47 470 597	1 440 692	47 548 054	1 363 235
Republic of Ingushetia	7 799 528	68 238	7 799 157	68 609
Kabardino-Balkar Republic	34 757 067	1 396 168	34 733 073	1 420 162
Karachai-Cherkess Republic	13 974 830	2 384 494	14 071 417	2 287 907
Republic of North Ossetia - Alania	24 308 012	1 042 610	24 300 578	1 050 044
Chechen Republic	18 156 592	70 779	18 164 094	63 277
Stavropol Territory	188 723 257	4 937 492	188 692 847	4 967 902

Volga Federal District	3 015 799 773	180 445 722	3 034 319 030	161 926 465
Republic of Bashkortostan	317 842 344	35 565 305	331 065 859	22 341 790
Republic of Marii El	39 056 089	2 742 013	38 969 856	2 828 246
Republic of Mordovia	70 824 687	337 788	70 835 466	327 009
Republic of Tatarstan	614 614 100	50 536 591	618 857 927	46 292 764
Udmurt Republic	106 233 721	1 237 141	107 760 882	-290 020
Chuvash Republic	71 786 925	454 499	71 794 775	446 649
Perm Territory	245 085 987	26 116 107	248 795 146	22 406 948
Kirov Region	85 806 236	4 842 253	87 332 294	3 316 195
Nizhny Novgograd Region	403 886 117	14 501 863	403 746 841	14 641 139
Orenburg Region	115 614 478	2 873 378	115 632 336	2 855 520
Penza Region	68 524 906	1 523 453	68 529 928	1 518 431
Samara Region	650 779 766	30 454 775	644 987 792	36 246 749
Saratov Region	156 927 231	4 294 811	157 185 796	4 036 246
Ulyanovsk Region	68 817 186	4 965 745	68 824 132	4 958 799
Ural Federal District	1 643 962 112	282 718 866	1 678 678 050	248 002 928
Kurgan Region	34 229 765	150 881	34 236 334	144 312
Sverdlovsk Region	716 468 058	137 017 986	730 022 457	123 463 587
Tyumen Region	609 098 576	116 060 359	630 668 852	94 490 083
Chelyabinsk Region	284 165 713	29 489 640	283 750 407	29 904 946
Siberian Federal District	1 684 676 775	79 710 187	1 688 122 781	76 264 181
Republic of Altai	9 876 185	55 691	9 894 647	37 229
Republic of Buryatiya	52 315 586	2 119 882	52 478 473	1 956 995
Republic of Tuva	10 057 230	21 089	10 058 835	19 484
Republic of Khakassia	23 228 046	267 044	23 245 451	249 639
Altai Territory	167 274 830	4 757 156	167 309 271	4 722 715
Zabaykal Territory	45 202 494	371 696	45 178 540	395 650
Krasnoyarsk Territory	242 156 529	14 930 168	241 883 181	15 203 516
Irkutsk Region	195 338 237	4 613 022	195 398 823	4 552 436
Kemerovo Region	182 864 881	15 312 675	182 929 874	15 247 682
Novosibirsk Region	537 327 090	29 363 499	540 806 757	25 883 832
Omsk Region	136 721 982	6 135 512	136 631 839	6 225 655
Tomsk Region	82 313 685	1 762 753	82 307 090	1 769 348
Far Eastern Federal District	749 514 374	61 077 942	746 816 034	63 776 282
Republic of Sakha (Yakutia)	71 026 113	3 604 820	71 572 180	3 058 753
Kamchatka Territory	36 580 903	2 223 126	36 438 655	2 365 374
Primorskiy Territory	174 631 788	20 891 546	175 674 588	19 848 746
Khabarovsk Territory	275 109 039	24 081 849	275 492 676	23 698 212
Amur Region	76 099 809	-1 760 083	71 318 161	3 021 565
Magadan Region	53 729 268	6 758 672	53 923 951	6 563 989
Sakhalin Region	51 744 431	4 981 499	51 803 828	4 922 102
Jewish Autonomous Region	4 654 682	178 925	4 651 252	182 355
Chukotka Autonomous Area	5 938 341	117 588	5 940 743	115 186

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 1.07.11

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	3 795 011 365	1 472 071 637	652 891 582	423 668 581	224 773 198	16 690 660
Belgorod Region	903 422	37 147	4 531	0	1 580 000	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	231 713	206 090	9 893	0	97 403	0
Voronezh Region	2 486	2 735	0	0	206 230	0
Ivanovo Region	964 164	38 998	159 019	0	458 093	12 337
Kaluga Region	0	0	15 465	0	141 696	0
Kostroma Region	22 029 640	75 261	21 117	5 880	1 695 350	15 261
Kursk Region	1 549 536	1 156 332	0	0	502 285	0
Lipetsk Region	1 552 581	332 030	4 663	0	528 870	17 586
Moscow Region	7 689 869	1 800 324	284 530	0	3 173 524	403 133
Orel Region	0	0	17 994	9 500	79 065	0
Ryazan Region	608 650	438 246	286 208	0	232 440	39 621
Smolensk Region	538 357	411 908	746 372	44	578 700	0
Tambov Region	0	0	0	62	0	0
Tver Region	702 987	230 360	10 787	0	7 770	0
Tula Region	288 408	96 962	266	0	112	0
Yaroslavl Region	8 516	2 051	41 353	0	1 479	0
City of Moscow	3 757 941 036	1 467 243 193	651 289 384	423 653 095	215 490 181	16 202 722
North-Western Federal District	180 710 045	26 683 561	25 363 384	2 202 091	13 414 983	6 441 619
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 119 559	624 538	73 828	0	76 470	81 847
Akhangel'sk Region	0	0	111 575	0	0	0
Vologda Region	3 348 846	1 846 072	265 043	4 900	3 794 091	859 665
Kaliningrad Region	10 116 717	243 624	775 831	18	321 950	0
Leningrad Region	636 734	53 018	23 243	20	0	0
Murmansk Region	1 566 280	885 920	0	0	38 715	0
Novgorod Region	905 385	373 075	255 318	0	50 943	11 499
Pskov Region	18 572	0	0	0	0	0
St Petersburg	161 997 952	22 657 314	23 858 546	2 197 153	9 132 814	5 488 608
Southern Federal District	12 567 265	2 881 656	3 105 288	63 756	1 776 234	356 477
Republic of Adygeya	20 419	20 399	1 278	0	86 340	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 354 932	1 686 913	2 616 013	38 587	631 297	0
Astrakhan Region	1 359 255	898 854	41 297	5 288	129 174	0
Volgograd Region	842 962	111 184	16 831	0	755 817	356 477
Rostov Region	1 989 697	164 306	429 869	19 881	173 606	0
North-Caucasian Federal District	3 073 425	1 006 559	736 942	1 210	1 072 973	0
Republik of Daghestan	313 481	0	513 462	0	217 243	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	35 200	0	0	0
Karachai-Cherkess Republic	654 400	11 520	61 228	0	93 718	0
Republic of North Ossetia - Alania	0	0	16 052	1 000	181 958	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	2 105 544	995 039	111 000	210	580 054	0

Volga Federal District	99 179 134	26 754 224	54 273 439	1 254 401	18 866 940	151 678
Republic of Bashkortostan	5 995 503	1 481 479	1 174 906	0	142 674	0
Republic of Marii El	0	0	0	0	59 029	0
Republic of Mordovia	604 208	142 566	56 871	0	712 943	0
Republic of Tatarstan	47 882 294	19 055 857	30 705 916	812 163	4 240 338	0
Udmurt Republic	1 842 632	100 382	74 310	0	1 162 893	0
Chuvash Republic	566 024	76 906	44 761	0	800 343	0
Perm Territory	1 290 445	0	4 340 946	0	251 507	0
Kirov Region	3 613 575	9 728	1 798 275	0	206 388	0
Nizhny Novgogrod Region	8 054 360	2 407 599	3 471 812	115	5 034 406	131 875
Orenburg Region	3 558 432	60 107	520 585	17 646	3 921 919	19 803
Penza Region	989 986	0	13 649	0	61 485	0
Samara Region	23 713 229	3 291 103	11 557 943	424 207	2 006 205	0
Saratov Region	1 060 043	120 094	512 783	270	256 810	0
Ulyanovsk Region	8 403	8 403	682	0	10 000	0
Ural Federal District	105 063 988	25 886 966	14 474 390	256 340	29 487 631	1 056 737
Kurgan Region	0	0	0	0	20 256	0
Sverdlovsk Region	54 551 059	6 834 799	7 991 466	100	8 875 051	0
Tyumen Region	31 142 986	8 326 543	6 016 748	256 240	20 108 802	1 056 737
Chelyabinsk Region	19 369 943	10 725 624	466 176	0	483 522	0
Siberian Federal District	42 086 181	9 019 724	17 572 505	9 219 478	8 888 315	204 284
Republic of Altai	454 830	441 938	1	0	216 029	0
Republic of Buryatiya	97 927	0	887 896	0	154 334	0
Republic of Tuva	4 912	5 356	0	0	0	0
Republic of Khakassia	164 302	78 862	0	0	217 940	0
Altai Territory	46 723	43 096	4 583	0	103 714	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	5 508	6 018	129 519	0	0	0
Irkutsk Region	234 116	0	102 319	0	125 967	0
Kemerovo Region	1 770 799	956 175	79 142	0	241 968	0
Novosibirsk Region	36 891 556	7 005 271	16 337 611	9 219 478	6 634 633	0
Omsk Region	2 114 292	483 008	14 658	0	1 156 748	204 284
Tomsk Region	301 216	0	16 776	0	36 982	0
Far Eastern Federal District	31 784 455	5 026 974	1 860 578	3 212 515	7 771 367	89 468
Republic of Sakha (Yakutia)	2 215 164	259 657	105 653	0	1 153 845	0
Kamchatka Territory	367 588	60 766	40 118	39 805	396 914	0
Primorskiy Territory	17 593 764	3 768 864	873 090	0	836 885	0
Khabarovsk Territory	1 427 594	287 089	237 628	0	123 877	0
Amur Region	10 149 833	650 598	113 426	3 172 710	5 217 668	89 468
Magadan Region	0	0	0	0	0	0
Sakhalin Region	30 512	0	490 663	0	42 178	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

1.07.11

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	3 853 316 619	1 482 132 428	661 371 463	431 640 270	245 451 685	20 829 618
Belgorod Region	903 422	37 147	4 583	0	1 580 000	0
Bryansk Region	0	0	387	0	0	0
Vladimir Region	231 713	206 090	8 996	0	29 345	0
Voronezh Region	2 486	2 735	1 140	0	206 230	0
Ivanovo Region	993 332	69 413	151 285	0	458 093	12 337
Kaluga Region	0	0	15 465	0	150 211	0
Kostroma Region	10 750 793	75 261	21 173	0	322 262	15 261
Kursk Region	1 549 536	1 156 332	0	0	502 285	0
Lipetsk Region	1 552 581	332 030	5 522	0	528 870	17 586
Moscow Region	7 689 870	1 800 324	285 269	0	6 238 188	3 407 030
Orel Region	0	0	17 994	9 500	79 065	0
Ryazan Region	608 650	438 246	286 208	0	228 242	39 621
Smolensk Region	272 179	247 002	191 042	44	42 018	0
Tambov Region	0	0	0	62	0	0
Tver Region	647 435	206 945	10 787	0	7 770	0
Tula Region	288 408	96 962	514	0	373 093	0
Yaroslavl Region	28 942	23 807	48 065	0	1 479	0
City of Moscow	3 827 797 272	1 477 440 134	660 323 033	431 630 664	234 704 534	17 337 783
North-Western Federal District	170 835 333	24 185 594	33 765 605	3 449 218	11 217 731	2 561 009
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 827 275	400 342	72 199	0	6 508	64 798
Akhangel'sk Region	23 067	24 731	111 575	0	0	0
Vologda Region	1 323 042	718 838	256 920	4 900	3 647 021	0
Kaliningrad Region	3 555 519	122 578	33 811	0	238 231	0
Leningrad Region	636 734	53 018	23 243	1 247 165	0	0
Murmansk Region	1 566 280	885 920	0	0	38 715	0
Novgorod Region	905 385	373 075	255 318	0	50 943	11 499
Pskov Region	18 572	0	0	0	0	0
St Petersburg	160 979 459	21 607 092	33 012 539	2 197 153	7 236 313	2 484 712
Southern Federal District	11 563 720	2 468 650	2 726 028	63 756	953 669	155 528
Republic of Adygeya	20 419	20 399	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 354 932	1 686 913	2 345 359	38 587	196 713	0
Astrakhan Region	435 565	485 848	42 739	5 288	90 258	0
Volgograd Region	763 107	111 184	17 900	0	468 895	155 528
Rostov Region	1 989 697	164 306	318 752	19 881	197 803	0
North-Caucasian Federal District	3 059 775	995 039	738 700	1 210	824 890	0
Republik of Daghestan	313 481	0	513 564	0	214 222	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	35 200	0	0	0
Karachai-Cherkess Republic	640 750	0	61 228	0	93 718	0
Republic of North Ossetia - Alania	0	0	16 052	1 000	180 284	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	2 105 544	995 039	112 656	210	336 666	0
Volga Federal District	98 185 082	26 754 224	54 153 234	1 255 063	18 267 480	151 678
Republic of Bashkortostan	5 684 672	1 481 479	1 177 735	0	102 424	0

Republic of Marii El	0	0	0	0	59 029	0
Republic of Mordovia	604 208	142 566	53 550	0	239 775	0
Republic of Tatarstan	47 790 844	19 055 857	30 587 066	812 163	5 669 964	0
Udmurt Republic	1 842 632	100 382	74 606	0	1 101 526	0
Chuvash Republic	566 024	76 906	38 499	43	780 538	0
Perm Territory	1 290 445	0	4 341 234	0	213 949	0
Kirov Region	3 613 575	9 728	1 798 275	0	206 388	0
Nizhny Novgograd Region	7 671 234	2 407 599	3 472 351	234	4 590 372	131 875
Orenburg Region	3 349 786	60 107	522 416	17 646	3 120 289	19 803
Penza Region	989 986	0	13 649	0	61 485	0
Samara Region	23 713 230	3 291 103	11 559 553	424 707	1 858 318	0
Saratov Region	1 060 043	120 094	513 618	270	263 423	0
Ulyanovsk Region	8 403	8 403	682	0	0	0
Ural Federal District	88 771 790	25 202 993	14 257 187	256 340	23 952 632	1 056 737
Kurgan Region	0	0	0	0	20 256	0
Sverdlovsk Region	38 917 493	6 310 802	7 808 138	100	3 527 056	0
Tyumen Region	31 142 986	8 326 543	6 023 823	256 240	19 912 542	1 056 737
Chelyabinsk Region	18 711 311	10 565 648	425 226	0	492 778	0
Siberian Federal District	15 595 101	2 565 399	1 505 125	0	2 679 395	146 886
Republic of Altai	0	0	1	0	62 247	0
Republic of Buryatiya	97 927	0	887 896	0	154 334	0
Republic of Tuva	4 912	5 356	0	0	0	0
Republic of Khakassia	164 302	78 862	0	0	217 940	0
Altai Territory	46 723	43 096	4 811	0	103 774	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	5 508	6 018	129 519	0	3 646	0
Irkutsk Region	234 116	0	102 319	0	125 967	0
Kemerovo Region	1 770 799	956 175	79 774	0	258 459	0
Novosibirsk Region	10 855 306	992 884	268 165	0	1 135 645	0
Omsk Region	2 114 292	483 008	15 762	0	580 401	146 886
Tomsk Region	301 216	0	16 878	0	36 982	0
Far Eastern Federal District	28 130 167	5 026 974	1 760 768	3 212 515	2 704 159	89 468
Republic of Sakha (Yakutia)	2 317 005	259 657	105 653	0	1 176 640	0
Kamchatka Territory	360 319	60 766	40 118	39 805	118 727	0
Primorskiy Territory	18 334 263	4 002 231	1 103 080	0	809 138	0
Khabarovsk Territory	687 095	53 722	7 638	0	180 910	0
Amur Region	6 400 973	650 598	7 641	3 172 710	376 566	89 468
Magadan Region	0	0	5 975	0	0	0
Sakhalin Region	30 512	0	490 663	0	42 178	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 1.07.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	15 446 372 816	10 034 894 288	1 037 078 961	3 572 512 116
Belgorod Region	8 854 773	7 275 615	360 000	854 251
Bryansk Region	723 671	73 109	650 000	562
Vladimir Region	2 447 973	1 432 832	105 200	895 229
Voronezh Region	227 151	194 222	13 300	19 629
Ivanovo Region	6 976 573	3 797 014	90 020	2 990 211
Kaluga Region	7 008 471	2 387 677	1 358 000	2 975 835
Kostroma Region	33 027 486	11 688 059	66 353	19 031 982
Kursk Region	8 663 453	7 806 269	0	627 548
Lipetsk Region	17 420 680	13 099 368	1 280 000	1 260 715
Moscow Region	34 130 442	16 530 595	1 207 367	15 034 142
Orel Region	3 503 645	2 132 946	50 000	1 229 009
Ryazan Region	8 969 080	7 529 845	405 000	988 356
Smolensk Region	17 601 476	11 436 576	2 090 055	3 693 787
Tambov Region	1 545 478	1 316 230	0	229 248
Tver Region	5 549 195	3 901 699	93 050	1 554 446
Tula Region	7 481 517	6 287 675	136 095	1 022 120
Yaroslavl Region	4 688 820	3 879 895	297 768	507 919
City of Moscow	15 277 552 932	9 934 124 662	1 028 876 753	3 519 597 127
North-Western Federal District	594 473 965	438 084 044	49 063 546	70 520 912
Republic of Karelia	640 921	230 578	120 000	177 473
Komi Republic	7 169 226	3 214 878	2 715 000	1 172 304
Akhangel'sk Region	199 257	166 250	17 590	11 184
Vologda Region	38 884 877	24 369 650	3 397 047	10 166 857
Kaliningrad Region	35 756 928	29 189 821	4 672 900	1 383 426
Leningrad Region	3 260 121	2 268 489	281 500	547 713
Murmansk Region	4 274 340	1 899 356	20 000	2 142 401
Novgorod Region	1 575 998	1 133 134	500	425 424
Pskov Region	1 222 912	1 078 085	0	144 827
St Petersburg	501 489 385	374 533 803	37 839 009	54 349 303
Southern Federal District	114 142 587	78 999 294	6 501 373	24 354 437
Republic of Adygeya	2 644 944	1 896 422	90 000	658 522
Republic of Kalmykia	601 340	435 900	30	165 410
Krasnodar Territory	50 128 981	34 302 921	4 122 411	8 677 819
Astrakhan Region	2 448 832	1 190 953	21 000	711 000
Volgograd Region	8 448 767	6 432 441	1 096 000	717 008
Rostov Region	49 869 723	34 740 657	1 171 932	13 424 678
North-Caucasian Federal District	30 632 811	18 989 511	3 129 437	7 796 376
Republic of Daghestan	11 096 531	6 354 817	475 827	4 140 182
Republic of Ingushetia	326 355	130 999	0	195 356
Kabardino-Balkar Republic	3 396 768	2 679 503	180 500	536 765
Karachai-Cherkess Republic	1 859 884	1 295 058	48 000	451 826
Republic of North Ossetia - Alania	4 903 466	4 330 372	38 110	509 698
Chechen Republic	0	0	0	0

Stavropol Territory	9 049 807	4 198 762	2 387 000	1 962 549
Volga Federal District	714 960 718	457 532 624	25 202 090	211 254 769
Republic of Bashkortostan	38 631 657	20 576 592	1 011 016	16 243 601
Republic of Marii El	1 128 572	870 771	400	62 701
Republic of Mordovia	11 471 923	9 328 614	240 400	1 309 969
Republic of Tatarstan	282 360 418	225 063 252	8 687 609	40 035 000
Udmurt Republic	14 997 800	8 162 080	162 500	5 700 780
Chuvash Republic	5 159 858	2 890 036	280 500	1 885 483
Perm Territory	16 400 179	10 582 148	576 000	5 125 707
Kirov Region	14 414 460	11 019 906	515 000	2 363 400
Nizhny Novgograd Region	41 409 565	31 380 330	2 017 530	4 982 553
Orenburg Region	22 510 730	13 217 656	1 015 250	7 532 790
Penza Region	8 000 513	5 602 662	1 281 000	860 642
Samara Region	225 273 632	99 387 218	5 820 885	115 803 636
Saratov Region	27 864 898	14 863 010	3 594 000	8 610 343
Ulyanovsk Region	5 336 513	4 588 349	0	738 164
Ural Federal District	425 641 845	203 151 156	31 402 101	155 141 250
Kurgan Region	1 504 962	1 384 875	30 900	87 675
Sverdlovsk Region	172 566 751	74 155 665	19 429 427	69 072 956
Tyumen Region	189 982 551	89 560 959	7 001 509	70 608 818
Chelyabinsk Region	61 587 581	38 049 657	4 940 265	15 371 801
Siberian Federal District	295 139 760	176 778 997	14 518 749	92 947 687
Republic of Altai	10 610 936	3 546 632	0	6 853 263
Republic of Buryatiya	4 094 733	2 160 882	40 000	1 893 851
Republic of Tuva	215 539	128 620	270	85 449
Republic of Khakassia	5 560 735	2 020 226	356 590	2 898 593
Altai Territory	11 076 566	8 661 772	365 000	1 694 563
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 775 925	4 050 883	306 896	2 098 387
Irkutsk Region	11 100 081	7 280 813	804 820	2 929 313
Kemerovo Region	13 415 456	7 648 735	1 860 092	3 906 629
Novosibirsk Region	215 539 931	131 342 693	10 289 081	64 846 005
Omsk Region	10 622 264	5 604 219	486 000	4 058 778
Tomsk Region	6 127 594	4 333 522	10 000	1 682 856
Far Eastern Federal District	215 619 757	76 029 622	10 470 481	114 173 464
Republic of Sakha (Yakutia)	8 210 871	5 717 883	52 750	2 290 489
Kamchatka Territory	9 164 597	6 261 324	1 313 600	1 500 138
Primorskiy Territory	41 529 639	31 135 755	85 935	8 053 480
Khabarovsk Territory	36 158 227	17 264 776	6 450 200	11 983 516
Amur Region	116 376 623	12 754 538	2 243 996	89 538 538
Magadan Region	0	0	0	0
Sakhalin Region	4 179 800	2 895 346	324 000	807 303
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 1.07.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	9 589 258 405	6 359 318 186	1 061 218 675	1 593 238 213
Belgorod Region	149 721 900	137 035 356	360 000	11 208 967
Bryansk Region	35 326 390	24 371 690	650 000	7 657 010
Vladimir Region	67 251 464	47 939 749	55 000	18 798 735
Voronezh Region	250 871 510	153 705 807	13 300	95 653 500
Ivanovo Region	39 212 433	28 331 949	90 020	8 263 683
Kaluga Region	55 817 536	34 374 399	1 358 000	15 768 361
Kostroma Region	35 722 120	25 095 197	59 853	6 136 752
Kursk Region	81 194 591	71 101 022	0	9 861 551
Lipetsk Region	89 500 714	70 588 641	1 275 000	14 395 114
Moscow Region	343 324 210	198 501 019	1 207 367	114 372 009
Orel Region	24 644 225	18 763 586	50 000	5 423 466
Ryazan Region	67 405 020	48 815 505	405 000	11 650 916
Smolensk Region	56 906 549	45 393 839	395 055	10 298 685
Tambov Region	41 840 817	36 472 970	0	4 508 847
Tver Region	52 756 099	37 695 450	70 000	12 475 357
Tula Region	78 417 485	59 272 666	136 095	12 586 798
Yaroslavl Region	123 869 908	71 725 605	107 768	39 014 211
City of Moscow	7 995 475 434	5 250 133 736	1 054 986 217	1 195 164 251
North-Western Federal District	1 549 697 016	1 034 200 828	45 652 009	375 413 663
Republic of Karelia	33 691 608	15 527 345	120 000	15 052 367
Komi Republic	47 322 275	21 213 823	2 620 000	22 578 814
Akhangel'sk Region	54 504 305	32 068 857	17 590	17 223 553
Vologda Region	96 381 549	65 834 176	1 113 500	21 142 004
Kaliningrad Region	68 315 358	50 580 148	3 258 900	11 123 100
Leningrad Region	31 425 297	26 767 735	281 500	2 484 351
Murmansk Region	41 801 550	24 189 379	20 000	16 989 200
Novgorod Region	31 821 983	17 684 493	500	9 717 071
Pskov Region	28 742 263	21 554 609	0	5 995 906
St Petersburg	1 115 690 828	758 780 263	38 220 019	253 107 297
Southern Federal District	976 080 902	678 726 489	6 171 524	247 598 103
Republic of Adygeya	15 546 477	10 887 604	90 000	4 568 873
Republic of Kalmykia	5 269 500	3 228 485	30	2 040 985
Krasnodar Territory	451 904 255	306 398 704	3 977 262	120 808 089
Astrakhan Region	50 695 313	30 453 773	21 000	11 110 099
Volgograd Region	128 769 605	88 349 926	986 000	30 195 603
Rostov Region	323 895 752	239 407 997	1 097 232	78 874 454
North-Caucasian Federal District	272 016 939	178 210 487	3 627 537	83 785 779
Republic of Dagestan	32 322 421	19 103 782	535 927	12 556 636
Republic of Ingushetia	6 240 005	3 759 765	0	2 480 240
Kabardino-Balkar Republic	30 540 216	25 961 649	180 500	4 391 020
Karachai-Cherkess Republic	11 901 973	7 784 648	38 000	4 014 325
Republic of North Ossetia - Alania	11 758 679	9 573 566	48 110	2 111 717

Chechen Republic	13 971 830	11 533 675	0	2 438 155
Stavropol Territory	165 281 815	100 493 402	2 825 000	55 793 686
Volga Federal District	2 350 621 619	1 519 087 227	25 447 739	716 640 176
Republic of Bashkortostan	199 263 840	121 714 220	1 031 401	70 781 217
Republic of Marii El	35 058 066	26 662 349	400	6 794 240
Republic of Mordovia	62 388 954	50 614 891	135 400	9 657 723
Republic of Tatarstan	412 333 944	323 065 768	9 277 563	70 199 961
Udmurt Republic	90 153 197	55 498 088	162 510	30 322 775
Chuvash Republic	62 024 714	42 321 387	175 500	18 519 853
Perm Territory	200 650 001	133 307 567	576 000	65 592 948
Kirov Region	71 185 477	51 677 083	515 000	16 031 093
Nizhny Novgorod Region	340 889 492	245 017 538	1 817 730	78 984 043
Orenburg Region	93 972 035	62 683 110	1 000 200	29 439 528
Penza Region	59 396 789	39 291 858	1 281 150	11 827 621
Samara Region	539 494 424	259 133 492	5 880 885	263 592 416
Saratov Region	129 771 214	68 393 260	3 594 000	31 316 859
Ulyanovsk Region	54 039 472	39 706 616	0	13 579 899
Ural Federal District	1 208 838 974	695 507 655	17 287 123	450 129 172
Kurgan Region	29 522 787	15 895 028	30 900	13 334 011
Sverdlovsk Region	574 392 553	364 543 092	5 423 449	183 524 156
Tyumen Region	379 478 556	172 358 749	6 892 509	182 411 696
Chelyabinsk Region	225 445 078	142 710 786	4 940 265	70 859 309
Siberian Federal District	1 419 050 564	763 058 346	8 802 740	593 520 283
Republic of Altai	8 451 397	3 196 973	0	5 083 073
Republic of Buryatiya	44 372 098	19 198 137	40 000	22 066 329
Republic of Tuva	8 992 770	1 131 244	270	7 459 336
Republic of Khakassia	19 734 303	8 558 685	356 590	10 497 077
Altai Territory	148 755 186	110 723 021	365 000	35 923 085
Zabaykal Territory	39 771 786	13 804 844	0	24 317 116
Krasnoyarsk Territory	212 840 275	105 857 698	306 896	100 408 287
Irkutsk Region	168 267 039	79 264 676	804 820	87 352 876
Kemerovo Region	135 592 892	77 113 535	1 860 133	52 717 099
Novosibirsk Region	446 011 985	243 158 504	4 573 029	176 895 679
Omsk Region	115 463 687	60 007 403	486 000	42 761 118
Tomsk Region	70 797 146	41 043 626	10 002	28 039 208
Far Eastern Federal District	471 053 221	255 983 719	9 159 391	188 375 596
Republic of Sakha (Yakutia)	35 361 513	21 822 333	52 750	13 078 584
Kamchatka Territory	21 229 441	15 438 306	1 313 600	3 678 883
Primorskiy Territory	70 573 687	45 776 797	245 935	20 710 071
Khabarovsk Territory	247 880 647	121 690 857	6 290 200	112 020 039
Amur Region	30 817 102	12 654 101	932 906	13 980 111
Magadan Region	50 738 413	28 966 381	0	20 757 146
Sakhalin Region	12 459 397	8 021 337	324 000	3 771 348
Jewish Autonomous Region	1 669 283	1 431 185	0	238 098
Chukotka Autonomous Area	323 738	182 422	0	141 316

Table 34.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.07.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	5 832 264 319	3 434 243 156	1 947 236 765	280 457 325
Belgorod Region	220 709	148 822	71 887	0
Bryansk Region	0	0	0	0
Vladimir Region	860	0	0	860
Voronezh Region	0	0	0	0
Ivanovo Region	280 432	208 363	3 089	68 980
Kaluga Region	70 179	66 311	0	3 868
Kostroma Region	5 224 033	3 916 500	80 101	1 084 585
Kursk Region	176 663	151 762	0	959
Lipetsk Region	168 221	148 802	0	19 419
Moscow Region	5 498 980	1 727 537	432 510	3 338 933
Orel Region	421	0	421	0
Ryazan Region	86 414	39 594	29 255	17 565
Smolensk Region	1 221 799	124 420	398 903	620 428
Tambov Region	842	0	842	0
Tver Region	10 116	1 110	8 844	162
Tula Region	353 425	271 022	0	82 403
Yaroslavl Region	16 837	3 258	1 330	12 249
City of Moscow	5 818 934 388	3 427 435 655	1 946 209 583	275 206 914
North-Western Federal District	142 517 859	83 783 436	38 383 073	13 468 907
Republic of Karelia	0	0	0	0
Komi Republic	316 573	78 114	196 295	30 263
Akhangel'sk Region	1 606	0	1 375	231
Vologda Region	1 555 642	1 120 420	144 961	11 425
Kaliningrad Region	5 361 077	3 509 077	1 240 791	236 397
Leningrad Region	369 414	350 442	1 999	16 973
Murmansk Region	401 218	351 197	28 815	21 206
Novgorod Region	8 226	0	2 601	5 625
Pskov Region	0	0	0	0
St Petersburg	134 504 103	78 374 186	36 766 236	13 146 787
Southern Federal District	7 241 527	2 597 551	2 307 735	452 226
Republic of Adygeya	1 246	0	421	825
Republic of Kalmykia	9 647	6 486	1 420	1 741
Krasnodar Territory	1 421 888	813 588	140 267	267 283
Astrakhan Region	2 966	0	1 086	1 880
Volgograd Region	4 878	0	562	4 316
Rostov Region	5 800 902	1 777 477	2 163 979	176 181
North-Caucasian Federal District	1 256 819	769 243	209 257	278 319
Republic of Dagestan	145 390	73 097	9 209	63 084
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 274	0	618	656
Karachai-Cherkess Republic	886 252	647 682	58 448	180 122
Republic of North Ossetia - Alania	3 834	0	3 229	605

Chechen Republic	0	0	0	0
Stavropol Territory	220 069	48 464	137 753	33 852
Volga Federal District	42 692 969	36 016 191	1 750 942	4 492 387
Republic of Bashkortostan	803 884	617 720	62 660	123 504
Republic of Marii El	421	0	421	0
Republic of Mordovia	77 989	63 728	13 293	968
Republic of Tatarstan	28 044 195	26 033 771	698 700	991 799
Udmurt Republic	854 199	659 992	30 912	163 295
Chuvash Republic	77 692	0	421	77 271
Perm Territory	1 376 475	1 191 471	57 037	127 967
Kirov Region	979 879	712 378	25 689	241 812
Nizhny Novgogrod Region	2 419 085	1 495 363	147 262	693 999
Orenburg Region	669 052	569 784	23 752	75 516
Penza Region	421	0	421	0
Samara Region	6 963 779	4 355 789	679 455	1 923 724
Saratov Region	242 426	148 344	10 200	57 630
Ulyanovsk Region	183 472	167 851	719	14 902
Ural Federal District	73 335 461	33 922 349	32 410 321	1 167 665
Kurgan Region	0	0	0	0
Sverdlovsk Region	22 054 164	15 044 775	6 202 385	727 506
Tyumen Region	45 380 852	17 719 360	21 518 284	387 580
Chelyabinsk Region	5 900 445	1 158 214	4 689 652	52 579
Siberian Federal District	62 420 244	40 881 729	11 737 173	2 755 182
Republic of Altai	0	0	0	0
Republic of Buryatiya	42 618	0	42 451	167
Republic of Tuva	421	0	421	0
Republic of Khakassia	3 582	0	3 582	0
Altai Territory	9 747	4 827	281	4 639
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	76 316	63 475	6 060	6 781
Irkutsk Region	47 235	7 403	38 461	1 371
Kemerovo Region	61 408	38 349	8 914	14 145
Novosibirsk Region	61 338 387	40 047 577	11 590 454	2 654 196
Omsk Region	807 805	694 473	46 128	67 204
Tomsk Region	32 725	25 625	421	6 679
Far Eastern Federal District	9 336 051	3 797 426	1 431 042	1 145 671
Republic of Sakha (Yakutia)	74 221	56 152	17 923	146
Kamchatka Territory	235 449	227 407	3 846	4 196
Primorskiy Territory	1 448 442	1 093 355	80 044	95 364
Khabarovsk Territory	1 367 936	1 175 341	84 590	105 178
Amur Region	6 118 885	1 169 366	1 240 478	929 635
Magadan Region	0	0	0	0
Sakhalin Region	91 118	75 805	4 161	11 152
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 1.07.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	5 442 772 846	3 070 427 901	1 957 403 195	248 849 454
Belgorod Region	3 641 155	3 235 014	72 870	333 271
Bryansk Region	1 565 375	1 530 511	0	34 864
Vladimir Region	2 508 423	2 436 764	0	71 659
Voronezh Region	12 556 576	11 537 033	2 386	926 990
Ivanovo Region	4 899 364	4 806 121	3 089	88 954
Kaluga Region	4 400 317	4 211 854	56	188 260
Kostroma Region	871 338	782 772	79 680	8 886
Kursk Region	1 626 286	1 429 845	0	172 499
Lipetsk Region	1 008 683	898 831	0	109 852
Moscow Region	30 107 976	24 088 051	432 510	5 587 415
Orel Region	481 158	460 529	421	19 811
Ryazan Region	458 265	356 065	29 255	72 945
Smolensk Region	577 743	361 687	61 118	154 938
Tambov Region	1 943 994	1 942 212	842	940
Tver Region	243 288	171 852	8 423	62 643
Tula Region	25 756 260	25 531 994	0	224 266
Yaroslavl Region	1 376 352	874 323	702	418 357
City of Moscow	5 348 750 293	2 985 772 443	1 956 711 843	240 372 904
North-Western Federal District	263 761 454	182 567 812	38 636 230	29 934 892
Republic of Karelia	9 959 667	9 801 481	0	158 186
Komi Republic	1 626 107	1 352 401	196 295	77 411
Akhangel'sk Region	1 631 545	1 538 120	1 375	91 307
Vologda Region	12 738 841	11 951 199	144 961	390 275
Kaliningrad Region	18 641 888	16 826 977	15 844	1 748 977
Leningrad Region	602 690	569 302	1 999	31 389
Murmansk Region	10 176 885	10 037 443	28 815	109 946
Novgorod Region	2 260 718	2 166 612	2 601	91 505
Pskov Region	197 258	173 835	0	23 423
St Petersburg	205 925 855	128 150 442	38 244 340	27 212 473
Southern Federal District	45 646 472	37 787 384	2 275 495	2 905 803
Republic of Adygeya	124 811	65 527	421	58 863
Republic of Kalmykia	7 906	6 486	1 420	0
Krasnodar Territory	15 889 899	13 133 740	108 271	1 763 993
Astrakhan Region	816 859	810 394	842	5 623
Volgograd Region	2 590 472	2 468 158	562	103 639
Rostov Region	26 216 525	21 303 079	2 163 979	973 685
North-Caucasian Federal District	6 777 410	5 321 611	210 099	1 244 076
Republik of Daghestan	622 244	384 159	10 051	228 034
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 047 685	1 046 411	618	656
Karachai-Cherkess Republic	1 128 327	900 042	58 448	169 837
Republic of North Ossetia - Alania	59 612	0	3 229	56 383

Chechen Republic	0	0	0	0
Stavropol Territory	3 919 542	2 990 999	137 753	789 166
Volga Federal District	124 004 033	113 658 078	1 749 258	7 748 858
Republic of Bashkortostan	23 524 458	22 768 286	62 239	572 657
Republic of Marii El	2 558 488	2 551 055	421	6 981
Republic of Mordovia	80 424	63 728	13 153	3 543
Republic of Tatarstan	31 010 775	29 653 563	698 700	385 943
Udmurt Republic	642 820	406 490	30 912	205 418
Chuvash Republic	225 136	26 089	0	199 047
Perm Territory	19 988 610	18 964 483	57 037	966 975
Kirov Region	2 606 748	2 470 006	25 689	111 053
Nizhny Novgogrod Region	10 194 488	8 537 828	146 981	1 403 673
Orenburg Region	1 779 261	1 538 426	23 191	217 644
Penza Region	1 155 900	1 136 596	561	18 743
Samara Region	19 983 532	15 642 117	679 455	3 342 181
Saratov Region	1 138 608	801 349	10 200	298 996
Ulyanovsk Region	9 114 785	9 098 062	719	16 004
Ural Federal District	187 113 510	143 228 516	30 801 039	5 348 382
Kurgan Region	1 338	0	0	1 338
Sverdlovsk Region	119 839 018	110 237 295	4 630 140	4 570 892
Tyumen Region	44 819 548	15 706 159	21 481 247	297 590
Chelyabinsk Region	22 453 606	17 285 062	4 689 652	478 562
Siberian Federal District	55 227 987	44 979 880	658 706	5 238 603
Republic of Altai	191	0	0	191
Republic of Buryatiya	1 241 557	1 113 499	42 451	85 607
Republic of Tuva	421	0	421	0
Republic of Khakassia	77 882	62 151	4 705	11 026
Altai Territory	3 700 666	3 553 016	281	147 162
Zabaykal Territory	113 298	4 083	0	109 215
Krasnoyarsk Territory	12 597 143	11 506 927	6 060	997 208
Irkutsk Region	3 137 652	2 632 978	38 040	465 547
Kemerovo Region	8 079 572	7 605 357	8 914	464 127
Novosibirsk Region	21 079 876	14 199 077	510 723	2 110 294
Omsk Region	3 908 542	3 112 837	46 690	747 415
Tomsk Region	1 291 187	1 189 955	421	100 811
Far Eastern Federal District	34 424 603	29 039 868	1 421 777	2 921 219
Republic of Sakha (Yakutia)	221 348	171 992	17 923	28 606
Kamchatka Territory	1 017 457	975 964	3 846	37 209
Primorskiy Territory	3 667 444	2 587 931	80 044	820 816
Khabarovsk Territory	21 587 209	18 798 931	84 590	1 861 833
Amur Region	1 510 225	237 101	1 231 213	23 945
Magadan Region	6 192 456	6 192 022	0	434
Sakhalin Region	228 459	75 927	4 161	148 371
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	5	0	0	5

Table 35.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.07.11

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 provided to 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	622 600 294	82 398 207	4 145 893	81 746	201 968 183	39 166 205
Belgorod Region	94 335	0	0	0	22 214	0
Bryansk Region	73 109	0	0	0	0	0
Vladimir Region	30 630	0	15 000	0	48 727	860
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	106 234	0	0	0	193 923	9 813
Kaluga Region	124 286	0	0	0	67 245	0
Kostroma Region	405 554	28 534	14 703	0	632 074	53 952
Kursk Region	43 858	0	0	0	54 559	0
Lipetsk Region	561 497	0	0	0	15 120	235
Moscow Region	497 812	14 487	10 000	0	425 927	71 391
Orel Region	36 044	0	0	0	27 461	0
Ryazan Region	230 668	0	0	0	44 528	5 684
Smolensk Region	374 013	11 870	5 000	0	54 327	14 071
Tambov Region	44 876	0	0	0	13 390	0
Tver Region	16 460	0	0	0	12 397	162
Tula Region	60 892	8 812	0	0	26 309	3 352
Yaroslavl Region	93 357	0	0	0	16 561	0
City of Moscow	619 806 669	82 334 504	4 101 190	81 746	200 313 421	39 006 685
North-Western Federal District	15 155 002	1 567 066	74 689	12 116	2 629 066	995 812
Republic of Karelia	10 918	0	0	0	588	0
Komi Republic	390 709	14 485	0	0	33 871	8 217
Akhangel'sk Region	45 737	0	0	0	4 786	0
Vologda Region	862 725	2 934	30 000	0	160 603	0
Kaliningrad Region	1 061 178	9 495	9 689	0	342 690	58 779
Leningrad Region	435 344	200 322	0	0	19 574	411
Murmansk Region	128 712	19 477	0	0	99 859	5 131
Novgorod Region	185 873	0	0	0	27 864	0
Pskov Region	24 544	0	0	0	1 330	0
St Petersburg	12 009 262	1 320 353	35 000	12 116	1 937 901	923 274
Southern Federal District	2 549 727	9 014	0	0	742 119	10 328
Republic of Adygeya	47 381	0	0	0	45 532	0
Republic of Kalmykia	25 760	0	0	0	7 331	0
Krasnodar Territory	399 637	1 382	0	0	373 536	1 983
Astrakhan Region	42 243	0	0	0	20 526	0
Volgograd Region	258 609	0	0	0	33 771	1 620
Rostov Region	1 776 097	7 632	0	0	261 423	6 725
North-Caucasian Federal District	819 893	1 954	0	0	516 610	5 752
Republic of Dagestan	37 422	1 954	0	0	70 388	417
Republic of Ingushetia	43	0	0	0	0	0
Kabardino-Balkar Republic	50 835	0	0	0	8 204	0
Karachai-Cherkess Republic	13 516	0	0	0	12 387	2 808

Republic of North Ossetia - Alania	223 067	0	0	0	25 281	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	495 010	0	0	0	400 350	2 527
Volga Federal District	18 683 531	538 033	99 597	0	19 314 430	359 211
Republic of Bashkortostan	449 943	0	30 000	0	841 491	45 276
Republic of Marii El	579	0	0	0	6	0
Republic of Mordovia	78 905	0	0	0	14 006	0
Republic of Tatarstan	7 315 831	440 760	20 000	0	3 742 300	85 949
Udmurt Republic	184 289	0	0	0	453 480	0
Chuvash Republic	145 031	0	0	0	50 750	0
Perm Territory	343 592	0	11 000	0	116 739	0
Kirov Region	298 466	2 583	0	0	153 026	4 838
Nizhny Novgorod Region	692 028	36 065	38 597	0	444 099	87 488
Orenburg Region	796 792	0	0	0	195 047	136
Penza Region	3 205 714	0	0	0	39 093	0
Samara Region	4 414 995	34 388	0	0	12 244 945	130 521
Saratov Region	462 248	24 237	0	0	964 304	0
Ulyanovsk Region	295 118	0	0	0	55 144	5 003
Ural Federal District	9 445 746	988 145	15 174	0	6 347 084	48 498
Kurgan Region	20 037	0	0	0	2 407	0
Sverdlovsk Region	4 266 660	125 009	11 174	0	5 074 629	35 336
Tyumen Region	2 899 615	654 674	4 000	0	750 513	12 714
Chelyabinsk Region	2 259 434	208 462	0	0	519 535	448
Siberian Federal District	11 179 482	3 950 488	30 000	0	11 351 015	564 934
Republic of Altai	94 270	0	0	0	111 802	0
Republic of Buryatiya	57 670	0	0	0	51 152	167
Republic of Tuva	5 571	0	0	0	7 469	0
Republic of Khakassia	22 751	0	0	0	32 750	0
Altai Territory	175 393	0	10 000	0	82 627	123
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	108 684	0	0	0	302 911	2 013
Irkutsk Region	114 533	3 434	10 000	0	99 863	281
Kemerovo Region	37 846	0	0	0	283 163	1 128
Novosibirsk Region	10 112 174	3 942 951	0	0	10 149 181	552 356
Omsk Region	203 285	2 955	0	0	195 818	8 816
Tomsk Region	247 305	1 148	10 000	0	34 279	50
Far Eastern Federal District	3 385 564	181 829	6 041	2 861	5 766 683	91 609
Republic of Sakha (Yakutia)	88 976	0	0	2 861	65 403	0
Kamchatka Territory	272 366	3 572	0	0	82 465	0
Primorskiy Territory	1 202 292	16 100	3 135	0	311 319	109
Khabarovsk Territory	1 067 904	134 834	0	0	975 344	17 398
Amur Region	729 447	27 323	2 906	0	4 315 586	74 087
Magadan Region	0	0	0	0	0	0
Sakhalin Region	24 579	0	0	0	16 566	15
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 1.07.11

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 provided to 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	321 672 224	76 653 276	4 121 032	81 746	116 382 676	33 825 897
Belgorod Region	4 676 139	1 008 713	0	0	268 832	17 277
Bryansk Region	1 574 741	90	0	0	181 740	4 633
Vladimir Region	1 880 452	3	15 000	0	1 145 857	7 287
Voronezh Region	7 277 216	108 611	0	0	3 287 157	337 912
Ivanovo Region	1 572 528	65	0	0	398 354	18 959
Kaluga Region	1 395 927	33 540	0	0	661 750	4 225
Kostroma Region	1 897 304	0	14 703	0	403 499	194
Kursk Region	6 293 540	388 669	0	0	435 874	16 161
Lipetsk Region	6 204 734	72 435	0	0	789 065	1 071
Moscow Region	15 911 554	188 499	10 000	0	2 092 495	475 513
Orel Region	1 153 603	0	0	0	258 637	4 006
Ryazan Region	2 267 334	27 412	0	0	461 516	6 913
Smolensk Region	1 053 495	0	5 000	0	349 943	35 216
Tambov Region	1 278 063	0	0	0	61 329	143
Tver Region	1 195 281	0	0	0	263 664	21 674
Tula Region	1 152 122	22 108	0	0	510 453	16 009
Yaroslavl Region	7 868 010	275 973	0	0	3 111 443	152 942
City of Moscow	257 020 181	74 527 158	4 076 329	81 746	101 701 068	32 705 762
North-Western Federal District	75 400 539	5 190 998	74 689	12 116	14 578 495	4 021 987
Republic of Karelia	369 593	4 479	0	0	421 471	13 772
Komi Republic	2 280 223	371 779	0	0	279 698	9 476
Akhangel'sk Region	2 066 763	82 526	0	0	362 483	5 902
Vologda Region	10 427 996	20 207	30 000	0	1 249 165	48 871
Kaliningrad Region	10 533 133	397 046	9 689	0	1 073 650	381 844
Leningrad Region	1 185 439	201 649	0	0	110 482	7 931
Murmansk Region	3 496 950	106 466	0	0	313 594	32 517
Novgorod Region	1 247 751	37 460	0	0	446 702	23 445
Pskov Region	1 182 848	25 214	0	0	117 546	6 149
St Petersburg	42 609 843	3 944 172	35 000	12 116	10 203 704	3 492 080
Southern Federal District	71 030 269	2 693 791	24 861	0	14 256 667	402 712
Republic of Adygeya	2 822 616	0	0	0	139 285	3 112
Republic of Kalmykia	188 106	0	0	0	9 032	0
Krasnodar Territory	43 471 037	148 665	24 861	0	6 990 080	280 317
Astrakhan Region	535 058	0	0	0	425 885	75
Volgograd Region	6 515 839	665	0	0	2 642 334	23 211
Rostov Region	17 497 613	2 544 461	0	0	4 050 051	95 997
North-Caucasian Federal District	11 427 903	23 006	0	0	3 281 812	66 507
Republic of Dagestan	199 922	1 954	0	0	268 873	421
Republic of Ingushetia	559 726	0	0	0	6 107	0
Kabardino-Balkar Republic	717 360	0	0	0	64 089	0
Karachai-Cherkess Republic	609 517	0	0	0	49 920	2 808

Republic of North Ossetia - Alania	346 108	0	0	0	92 426	1 020
Chechen Republic	301 848	0	0	0	299	0
Stavropol Territory	8 693 422	21 052	0	0	2 800 098	62 258
Volga Federal District	96 129 043	1 822 976	99 597	0	40 727 511	1 298 443
Republic of Bashkortostan	9 033 416	214 478	30 000	0	3 102 281	104 730
Republic of Marii El	526 065	0	0	0	164 919	2 779
Republic of Mordovia	624 275	0	0	0	138 447	0
Republic of Tatarstan	13 432 342	466 487	20 000	0	2 958 918	39 990
Udmurt Republic	8 274 098	261 766	0	0	1 450 447	37 138
Chuvash Republic	3 555 606	0	0	0	556 920	23 931
Perm Territory	10 407 727	174 307	11 000	0	3 837 292	201 020
Kirov Region	2 283 319	2 583	0	0	485 746	10 551
Nizhny Novgogrod Region	13 467 119	354 607	38 597	0	4 976 518	270 417
Orenburg Region	2 985 442	24 124	0	0	1 247 310	34 171
Penza Region	4 143 634	109 187	0	0	233 405	1 003
Samara Region	23 614 132	53 179	0	0	19 270 181	551 795
Saratov Region	2 859 433	50 480	0	0	2 001 365	20 160
Ulyanovsk Region	922 435	111 778	0	0	303 762	758
Ural Federal District	37 105 496	1 859 027	15 174	0	18 522 524	420 401
Kurgan Region	654 709	0	0	0	272 148	41
Sverdlovsk Region	20 806 073	1 478 443	11 174	0	10 849 610	245 713
Tyumen Region	5 046 614	133 223	4 000	0	3 424 818	38 259
Chelyabinsk Region	10 598 100	247 361	0	0	3 975 948	136 388
Siberian Federal District	57 643 307	928 642	30 000	0	32 785 896	802 716
Republic of Altai	138 344	0	0	0	138 356	30
Republic of Buryatiya	2 174 887	0	0	0	1 116 380	3 973
Republic of Tuva	92 504	0	0	0	248 480	0
Republic of Khakassia	467 983	0	0	0	393 535	1 605
Altai Territory	11 161 481	269 653	10 000	0	1 934 213	48 823
Zabaykal Territory	568 882	4 083	0	0	976 048	6 318
Krasnoyarsk Territory	9 081 463	28 637	0	0	4 693 879	89 352
Irkutsk Region	4 285 013	69 774	10 000	0	3 777 652	46 019
Kemerovo Region	4 715 727	0	0	0	4 580 402	44 784
Novosibirsk Region	13 894 083	219 932	0	0	10 005 843	409 518
Omsk Region	7 314 819	175 367	0	0	3 684 591	144 414
Tomsk Region	3 748 121	161 196	10 000	0	1 236 517	7 880
Far Eastern Federal District	13 410 451	438 475	6 041	2 861	8 099 608	403 670
Republic of Sakha (Yakutia)	800 587	5 258	0	2 861	437 493	649
Kamchatka Territory	922 454	3 572	0	0	124 488	808
Primorskiy Territory	2 280 700	68 700	3 135	0	1 424 485	180 160
Khabarovsk Territory	7 572 618	330 763	0	0	4 615 165	211 857
Amur Region	476 525	30 182	2 906	0	1 063 640	4 882
Magadan Region	955 424	0	0	0	255 205	141
Sakhalin Region	65 496	0	0	0	176 607	5 173
Jewish Autonomous Region	336 647	0	0	0	2 473	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 1.07.11

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	14 660 868 013	5 610 604	15 342 306	3 415 456 926	3 719 893 822	7 384 821 932
Belgorod Region	11 179 827	0	682	3 922 180	995 893	6 239 125
Bryansk Region	9 042	0	0	5 263	0	3 779
Vladimir Region	4 394 689	0	170	2 383 202	24 000	1 825 019
Voronezh Region	312	0	0	249	0	40
Ivanovo Region	7 161 940	0	0	2 094 209	642 643	4 255 776
Kaluga Region	8 244 822	1 876	0	1 386 260	725 347	6 120 575
Kostroma Region	35 733 472	0	0	2 880 234	3 629 183	29 100 678
Kursk Region	9 812 706	0	0	2 378 513	283 038	7 144 682
Lipetsk Region	18 615 598	0	25 611	4 255 538	3 405 233	10 921 362
Moscow Region	38 496 365	7 628	0	10 364 876	10 596 095	17 314 668
Orel Region	3 554 914	0	0	774 043	113 089	2 667 217
Ryazan Region	10 856 469	1	1	3 219 779	311 927	7 192 361
Smolensk Region	15 136 696	0	0	5 843 241	1 038 605	8 236 920
Tambov Region	2 011 440	0	0	651 459	222 142	1 137 556
Tver Region	6 240 733	724	3 074	2 643 125	309 615	3 272 270
Tula Region	7 466 158	0	0	1 473 970	543 709	5 337 652
Yaroslavl Region	4 790 682	0	0	1 851 438	791 173	1 991 488
City of Moscow	14 477 162 148	5 600 375	15 312 768	3 369 329 347	3 696 262 130	7 272 060 764
North-Western Federal District	659 831 771	813 378	87 934	208 466 762	268 595 820	175 068 385
Republic of Karelia	665 369	0	0	406 137	73 031	170 709
Komi Republic	8 862 911	0	0	2 465 971	740 832	5 530 018
Akhangel'sk Region	415 597	0	0	247 369	110 758	43 462
Vologda Region	44 776 880	1 792	0	10 212 898	16 151 613	18 064 050
Kaliningrad Region	39 461 203	1 814	25 149	8 927 105	6 216 018	24 075 801
Leningrad Region	5 294 086	22 363	6 903	1 273 657	408 101	3 483 055
Murmansk Region	5 332 771	0	0	1 880 228	335 982	3 094 276
Novgorod Region	2 981 292	0	257	1 287 534	48 207	1 639 761
Pskov Region	1 503 637	0	20 895	757 924	59 100	664 606
St Petersburg	550 538 025	787 409	34 730	181 007 939	244 452 178	118 302 647
Southern Federal District	123 564 410	41 957	160 051	31 253 865	11 625 775	80 182 732
Republic of Adygeya	3 103 187	0	0	802 013	238 804	2 057 581
Republic of Kalmykia	533 748	0	0	169 636	70 000	293 177
Krasnodar Territory	63 615 992	40 685	145 489	14 211 067	7 178 444	41 874 710
Astrakhan Region	3 663 595	0	9 563	1 467 655	822 250	1 352 452
Volgograd Region	7 779 527	481	4 669	3 048 786	1 008 261	3 676 643
Rostov Region	44 868 361	791	330	11 554 708	2 308 016	30 928 169
North-Caucasian Federal District	34 822 501	2 603	17 817	12 953 020	2 211 416	19 397 643
Republic of Daghestan	14 099 567	0	7 405	5 598 605	912 469	7 494 545
Republic of Ingushetia	445 790	0	0	297 726	0	146 206
Kabardino-Balkar Republic	3 076 762	0	3 541	709 072	46 498	2 256 768
Karachai-Cherkess Republic	1 671 602	0	0	849 853	398 231	422 352
Republic of North Ossetia - Alania	5 281 657	0	5 355	1 322 835	332 707	3 573 806
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	10 247 123	2 603	1 516	4 174 929	521 511	5 503 966
Volga Federal District	673 598 053	3 269 157	972 485	149 922 386	144 073 055	370 799 610

Republic of Bashkortostan	44 330 798	0	2 621	6 941 041	7 957 301	29 326 014
Republic of Marii El	1 401 402	0	1 934	461 151	11 650	922 858
Republic of Mordovia	14 257 964	2	0	3 635 616	977 199	9 489 813
Republic of Tatarstan	293 948 334	3 256 158	734 944	71 407 300	90 531 755	125 323 793
Udmurt Republic	14 470 737	39	0	2 569 031	1 287 817	10 577 959
Chuvash Republic	6 372 286	0	0	1 921 363	1 808 484	2 590 585
Perm Territory	20 496 350	2 275	1 337	4 065 066	4 258 906	12 139 641
Kirov Region	17 834 552	86	1 416	3 272 788	1 448 258	12 812 404
Nizhny Novgogrod Region	52 047 622	1 462	3 672	14 236 902	3 358 292	34 254 420
Orenburg Region	24 744 637	8 119	1	4 368 121	4 575 795	15 748 753
Penza Region	5 873 032	0	0	755 899	904 350	4 205 162
Samara Region	136 941 568	1 016	226 560	29 120 413	23 867 666	82 840 283
Saratov Region	34 694 502	0	0	5 361 131	1 679 452	27 599 664
Ulyanovsk Region	6 184 269	0	0	1 806 564	1 406 130	2 968 261
Ural Federal District	503 416 079	153 630	361 076	118 499 428	100 645 285	279 160 865
Kurgan Region	1 501 259	0	10 669	637 665	150 111	701 280
Sverdlovsk Region	233 956 853	36 896	15 713	64 920 730	35 459 363	132 303 638
Tyumen Region	192 493 927	82 016	300 017	33 437 033	61 976 290	95 256 733
Chelyabinsk Region	75 464 040	34 718	34 677	19 504 000	3 059 521	50 899 214
Siberian Federal District	269 995 301	46 864	356 464	68 052 936	33 268 139	165 093 432
Republic of Altai	10 231 905	0	0	462 314	554 601	9 156 164
Republic of Buryatiya	6 316 230	2 919	1 642	1 658 640	194 973	4 436 174
Republic of Tuva	217 551	0	3 075	122 886	0	91 160
Republic of Khakassia	6 247 181	80	44	1 555 282	413 405	4 067 194
Altai Territory	9 229 453	0	11 501	3 266 799	958 874	4 967 024
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	8 008 177	16 231	37 023	2 537 292	477 102	4 709 733
Irkutsk Region	11 988 861	0	7 059	3 531 065	1 224 962	7 159 906
Kemerovo Region	20 211 708	0	254 114	5 001 146	609 128	14 321 588
Novosibirsk Region	177 986 433	24 077	41 871	44 354 565	28 025 057	103 141 049
Omsk Region	11 603 498	3 549	0	3 473 079	587 817	7 458 653
Tomsk Region	7 954 304	8	135	2 089 868	222 220	5 584 787
Far Eastern Federal District	221 118 062	23 080	229 950	44 702 772	24 983 532	150 048 865
Republic of Sakha (Yakutia)	13 895 611	17 195	4 545	3 515 753	1 489 358	8 826 174
Kamchatka Territory	9 695 260	0	88	3 087 499	1 051 361	5 514 876
Primorskiy Territory	50 217 214	724	2 174	16 522 400	7 843 604	25 136 773
Khabarovsk Territory	36 068 926	2 334	13 881	7 683 876	2 711 353	25 516 331
Amur Region	105 016 239	2 552	209 194	11 565 883	11 488 072	81 719 383
Magadan Region	0	0	0	0	0	0
Sakhalin Region	6 224 812	275	68	2 327 361	399 784	3 335 328
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 1.07.11

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	9 876 825 996	1 860 867	9 646 817	2 603 286 668	3 199 526 559	3 964 336 993
Belgorod Region	83 800 614	10 547	214 798	19 053 729	7 439 543	56 933 890
Bryansk Region	41 525 746	20 306	67 884	6 477 902	1 593 317	33 317 707
Vladimir Region	87 423 131	13 899	88 501	11 441 178	5 778 028	69 773 128
Voronezh Region	185 002 806	129 768	103 023	26 984 093	11 298 892	146 108 317
Ivanovo Region	44 174 087	33 997	48 015	6 318 049	1 697 464	35 898 682
Kaluga Region	63 900 493	80 848	39 837	12 862 673	3 368 829	47 477 454
Kostroma Region	39 268 688	12 882	37 277	4 094 432	4 543 273	30 547 658
Kursk Region	47 029 012	15 678	27 786	8 894 760	2 223 676	35 765 009
Lipetsk Region	62 623 737	17 117	103 162	9 078 627	6 436 525	46 908 405
Moscow Region	569 329 786	376 783	1 288 934	133 393 575	47 111 162	385 339 110
Orel Region	33 905 013	6 569	26 721	4 649 585	1 465 493	27 676 922
Ryazan Region	58 240 729	35 849	157 872	9 798 902	2 850 084	45 233 585
Smolensk Region	48 060 623	23 036	18 222	10 550 504	3 047 434	34 357 468
Tambov Region	36 489 151	11 003	66 322	4 715 477	1 169 686	30 338 307
Tver Region	60 169 364	22 150	43 706	9 734 987	2 969 689	47 328 327
Tula Region	75 486 524	35 039	154 146	12 038 259	5 703 827	57 358 862
Yaroslavl Region	80 371 477	21 423	43 531	14 887 050	7 012 333	57 755 711
City of Moscow	8 260 025 015	993 973	7 117 080	2 298 312 886	3 083 817 304	2 776 218 451
North-Western Federal District	1 685 984 982	2 046 330	623 431	359 554 213	344 032 404	963 121 232
Republic of Karelia	28 634 143	3 664	25 745	4 489 122	1 351 116	22 638 669
Komi Republic	68 923 327	18 520	18 726	9 078 931	3 934 759	55 622 788
Akhangel'sk Region	88 662 969	15 563	75 099	12 271 497	15 129 966	60 964 164
Vologda Region	65 566 114	26 630	1 026	12 284 408	5 585 194	47 181 618
Kaliningrad Region	66 291 279	23 311	152 583	15 795 618	7 681 235	42 495 058
Leningrad Region	21 206 518	40 188	19 089	5 743 027	2 564 067	12 423 250
Murmansk Region	59 237 383	5 664	23 427	8 553 174	3 297 295	47 215 935
Novgorod Region	26 773 050	15 000	44 008	6 785 996	1 178 783	18 665 619
Pskov Region	23 308 896	8 377	99 960	4 189 865	1 845 406	17 108 817
St Petersburg	1 237 381 303	1 889 413	163 768	280 362 575	301 464 583	638 805 314
Southern Federal District	716 664 747	340 158	385 323	135 307 857	52 463 085	526 357 910
Republic of Adygeya	10 695 694	12 168	67	1 347 935	519 831	8 798 140
Republic of Kalmykia	4 677 493	34 510	20 927	625 168	335 445	3 635 850
Krasnodar Territory	331 257 738	166 841	167 595	68 121 357	27 125 902	234 687 556
Astrakhan Region	37 381 755	14 925	40 159	5 758 408	1 659 234	29 802 298
Volgograd Region	107 159 026	40 354	5 701	18 244 096	5 575 035	83 026 556
Rostov Region	225 493 041	71 360	150 874	41 210 893	17 247 638	166 407 510
North-Caucasian Federal District	200 763 395	358 464	1 009 609	45 441 078	9 028 634	144 437 184
Republik of Daghestan	30 256 696	16 761	109 847	9 064 285	1 051 761	19 902 120
Republic of Ingushetia	3 046 957	22 777	0	927 255	123 450	1 967 408
Kabardino-Balkar Republic	19 367 096	4 870	46 023	4 429 390	368 710	14 431 997
Karachai-Cherkess Republic	8 351 938	9 820	361	1 923 251	573 022	5 834 822
Republic of North Ossetia - Alania	19 514 374	8 332	17 571	2 775 430	782 407	15 857 470
Chechen Republic	6 433 696	131 238	454 891	3 273 657	380 450	2 185 013

Stavropol Territory	113 792 638	164 666	380 916	23 047 810	5 748 834	84 258 354
Volga Federal District	1 999 592 526	4 299 061	2 267 512	385 291 523	338 809 970	1 261 159 499
Republic of Bashkortostan	292 427 542	408 689	2 965	40 455 408	117 870 961	133 196 122
Republic of Marii El	21 327 224	8 144	46 008	3 470 776	1 557 739	16 213 710
Republic of Mordovia	32 430 912	105 037	59 773	6 129 340	2 403 447	23 550 316
Republic of Tatarstan	392 010 911	3 280 083	737 107	87 878 319	105 963 622	191 135 131
Udmurt Republic	68 467 953	13 520	5 183	16 000 742	4 497 422	47 748 916
Chuvash Republic	49 469 847	23 602	39 797	8 643 050	4 568 970	36 088 823
Perm Territory	178 942 265	82 070	194 768	35 436 160	27 882 459	114 983 761
Kirov Region	59 746 105	37 765	131 080	10 782 060	4 566 793	43 826 020
Nizhny Novgorod Region	248 715 004	82 310	312 355	60 640 622	16 888 887	169 923 282
Orenburg Region	86 278 011	92 606	237 696	15 456 301	6 985 703	63 148 638
Penza Region	54 134 943	35 500	73 721	8 750 887	2 950 769	42 207 639
Samara Region	336 806 523	65 362	306 246	60 882 295	33 774 429	240 467 432
Saratov Region	118 295 449	23 028	63 947	20 268 406	5 282 749	92 430 336
Ulyanovsk Region	60 539 837	41 345	56 866	10 497 157	3 616 020	46 239 373
Ural Federal District	1 120 971 553	466 249	1 125 570	216 436 186	209 609 144	684 849 332
Kurgan Region	24 050 470	15 892	108 746	4 844 693	779 508	18 243 692
Sverdlovsk Region	418 715 520	155 491	429 565	88 659 551	53 917 098	272 419 971
Tyumen Region	489 276 223	161 600	535 918	80 902 344	145 610 383	260 233 043
Chelyabinsk Region	188 929 340	133 266	51 341	42 029 598	9 302 155	133 952 626
Siberian Federal District	1 024 131 956	340 824	1 789 799	199 935 747	109 669 899	707 708 403
Republic of Altai	5 907 076	4 018	2 369	723 725	586 646	4 583 237
Republic of Buryatiya	30 988 734	11 760	16 224	7 451 102	1 080 003	22 353 222
Republic of Tuva	4 768 730	22 696	200 013	848 462	222 615	3 455 448
Republic of Khakassia	17 076 020	9 336	33 349	3 433 678	816 538	12 545 902
Altai Territory	90 288 333	13 963	298 445	14 242 621	10 037 015	65 458 693
Zabaykal Territory	33 049 043	73 890	42 633	5 274 565	1 611 774	25 981 015
Krasnoyarsk Territory	179 450 604	66 942	215 603	40 441 861	27 784 570	110 122 147
Irkutsk Region	118 504 621	19 991	162 864	22 556 701	7 997 843	87 431 933
Kemerovo Region	157 390 906	31 378	528 800	28 538 755	19 958 335	108 058 107
Novosibirsk Region	239 202 932	46 558	92 569	50 584 881	29 020 102	157 266 240
Omsk Region	91 809 301	31 737	84 441	15 465 094	7 290 690	68 633 745
Tomsk Region	55 695 656	8 555	112 489	10 374 302	3 263 768	41 818 714
Far Eastern Federal District	519 722 716	249 323	680 021	103 098 674	40 769 466	372 390 404
Republic of Sakha (Yakutia)	64 524 970	55 628	153 163	18 927 914	3 562 639	41 656 853
Kamchatka Territory	31 773 376	5 337	206	5 896 657	1 651 091	24 152 175
Primorskiy Territory	144 618 847	21 628	17 141	31 684 794	15 390 608	96 144 900
Khabarovsk Territory	154 396 037	23 539	120 847	22 198 229	10 078 797	121 377 389
Amur Region	42 786 488	28 843	85 231	8 193 492	2 135 644	32 243 858
Magadan Region	24 240 314	6 494	291 348	5 911 454	3 670 331	14 342 414
Sakhalin Region	47 176 124	104 099	11 763	8 568 551	4 154 812	34 139 935
Jewish Autonomous Region	4 201 114	1 306	322	613 536	108 041	3 472 360
Chukotka Autonomous Area	6 005 446	2 449	0	1 104 047	17 503	4 860 520

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.07.11**

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	4 900 619 529	26 284 217	277	821 500 530	2 124 750 919	1 701 478 447
Belgorod Region	322 211	0	0	8 220	1 235	312 715
Bryansk Region	34	0	0	34	0	0
Vladimir Region	37 959	0	0	5 525	0	32 428
Voronezh Region	14	0	0	0	0	11
Ivanovo Region	533 322	0	0	9 167	5 766	518 388
Kaluga Region	493 817	0	0	88 953	98	404 766
Kostroma Region	5 630 519	0	0	107 870	553 278	4 963 877
Kursk Region	453 953	0	0	110 745	0	343 203
Lipetsk Region	1 313 803	0	0	714 140	112 303	487 275
Moscow Region	9 424 335	0	0	261 363	3 652 989	5 453 149
Orel Region	40 504	0	0	11 688	0	28 816
Ryazan Region	526 913	0	0	49 484	1 482	475 873
Smolensk Region	1 913 195	0	0	104 716	40 184	1 768 244
Tambov Region	200 174	0	0	39 231	140 379	20 549
Tver Region	405 344	0	0	124 968	6 753	273 560
Tula Region	555 573	0	0	27 611	0	527 962
Yaroslavl Region	301 174	0	0	55 185	56 152	189 587
City of Moscow	4 878 466 685	26 284 217	277	819 781 630	2 120 180 300	1 685 678 044
North-Western Federal District	147 887 360	0	0	28 178 881	46 992 555	68 771 397
Republic of Karelia	26 746	0	0	17 616	0	5 762
Komi Republic	906 106	0	0	17 965	4 927	883 179
Akhangel'sk Region	10 129	0	0	641	5 650	3 770
Vologda Region	6 883 442	0	0	3 766 529	767 035	2 349 723
Kaliningrad Region	10 377 137	0	0	1 454 433	2 938 276	5 896 610
Leningrad Region	616 863	0	0	48 799	13 590	550 813
Murmansk Region	969 868	0	0	380 070	1 212	569 083
Novgorod Region	101 440	0	0	19 226	0	82 214
Pskov Region	47 045	0	0	11 532	0	35 509
St Petersburg	127 948 584	0	0	22 462 070	43 261 865	58 394 734
Southern Federal District	7 295 928	0	0	487 354	1 569 005	5 030 449
Republic of Adygeya	14 381	0	0	199	0	14 171
Republic of Kalmykia	104 501	0	0	15	39 545	64 941
Krasnodar Territory	2 470 794	0	0	107 056	14 135	2 240 703
Astrakhan Region	54 071	0	0	23 627	0	22 211
Volgograd Region	622 247	0	0	20 324	444 303	156 820
Rostov Region	4 029 934	0	0	336 133	1 071 022	2 531 603
North-Caucasian Federal District	3 460 714	0	0	189 214	639	3 261 252
Republic of Dagestan	738 763	0	0	89 246	0	641 773
Republic of Ingushetia	19 514	0	0	10 888	0	8 545
Kabardino-Balkar Republic	71 634	0	0	3 523	0	68 004
Karachai-Cherkess Republic	1 976 338	0	0	38 473	639	1 937 014
Republic of North Ossetia - Alania	182 976	0	0	20 271	0	162 689
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	471 489	0	0	26 813	0	443 227
Volga Federal District	64 086 546	5 714	0	4 759 638	20 280 339	37 861 729
Republic of Bashkortostan	2 881 216	0	0	173 374	442 588	2 264 116
Republic of Marii El	5 484	0	0	29	0	5 455
Republic of Mordovia	248 604	0	0	7 034	0	240 870
Republic of Tatarstan	30 737 307	5 714	0	1 468 657	15 332 048	13 271 650
Udmurt Republic	1 204 585	0	0	5 520	459 374	739 691
Chuvash Republic	164 600	0	0	7 194	50 256	106 897
Perm Territory	2 790 938	0	0	566 480	345 466	1 878 992
Kirov Region	1 382 857	0	0	49 529	442 031	890 429
Nizhny Novgogrod Region	3 497 408	0	0	325 879	1 126 352	2 018 521
Orenburg Region	1 799 154	0	0	195 096	824 651	703 367
Penza Region	72 451	0	0	873	0	71 189
Samara Region	16 296 695	0	0	1 601 442	1 025 943	13 290 284
Saratov Region	2 709 164	0	0	339 904	182 493	2 152 566
Ulyanovsk Region	296 083	0	0	18 627	49 137	227 702
Ural Federal District	61 782 920	27 006	0	11 076 867	8 301 809	31 453 290
Kurgan Region	25 177	0	0	2	0	25 175
Sverdlovsk Region	17 675 487	0	0	996 673	2 503 675	14 036 829
Tyumen Region	34 359 642	26 695	0	4 456 514	5 640 858	13 854 877
Chelyabinsk Region	9 722 614	311	0	5 623 678	157 276	3 536 409
Siberian Federal District	68 574 949	0	3 227	8 873 816	26 582 400	27 003 808
Republic of Altai	29 954	0	0	14 552	0	15 367
Republic of Buryatiya	478 073	0	0	2 594	0	96 102
Republic of Tuva	691	0	0	0	0	691
Republic of Khakassia	91 411	0	0	2 227	0	73 261
Altai Territory	177 495	0	0	37 145	0	139 978
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	340 457	0	0	10 859	59 633	269 965
Irkutsk Region	397 910	0	0	108 744	104 150	183 019
Kemerovo Region	504 218	0	0	71 714	6 086	426 418
Novosibirsk Region	65 405 888	0	3 227	8 417 366	26 318 618	24 952 894
Omsk Region	954 242	0	0	193 967	93 695	666 453
Tomsk Region	194 610	0	0	14 648	218	179 660
Far Eastern Federal District	21 432 178	0	0	1 956 789	1 885 754	17 030 653
Republic of Sakha (Yakutia)	408 796	0	0	39 372	30 322	281 597
Kamchatka Territory	811 639	0	0	103 895	78 612	612 945
Primorskiy Territory	3 769 798	0	0	1 012 067	13 650	2 710 074
Khabarovsk Territory	2 202 566	0	0	178 035	18 998	1 877 009
Amur Region	13 573 934	0	0	327 882	1 671 238	11 252 232
Magadan Region	0	0	0	0	0	0
Sakhalin Region	665 445	0	0	295 538	72 934	296 796
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 1.07.11

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	4 329 466 580	22 254 145	3 504	765 224 169	2 049 049 975	1 360 987 986
Belgorod Region	10 726 124	0	0	643 786	3 358 501	3 346 355
Bryansk Region	3 007 686	0	0	151 679	48 486	2 336 494
Vladimir Region	8 131 798	491	0	464 958	216 427	5 050 943
Voronezh Region	23 975 121	8	0	338 633	3 974 333	16 219 267
Ivanovo Region	3 704 034	21	0	132 614	11 208	3 104 688
Kaluga Region	6 896 129	630	0	723 682	291 950	3 800 450
Kostroma Region	2 261 485	53	0	63 552	118 792	1 746 929
Kursk Region	4 134 910	0	0	1 419 596	51 421	1 991 529
Lipetsk Region	4 236 742	0	0	843 588	120 495	2 475 587
Moscow Region	63 319 839	95	0	7 633 381	9 052 546	41 749 350
Orel Region	1 777 946	16	0	125 543	7 992	1 223 178
Ryazan Region	4 749 817	0	0	278 538	628 224	2 773 797
Smolensk Region	5 818 873	10	0	885 115	184 944	2 698 863
Tambov Region	2 320 040	0	0	107 447	161 031	1 108 515
Tver Region	5 393 933	180	0	440 699	381 863	3 135 531
Tula Region	11 064 985	0	0	2 246 774	2 118 358	3 753 055
Yaroslavl Region	6 472 106	54	0	417 765	769 098	4 299 466
City of Moscow	4 161 475 012	22 252 587	3 504	748 306 819	2 027 554 306	1 260 173 989
North-Western Federal District	360 955 978	185 471	0	43 648 670	91 596 310	202 713 238
Republic of Karelia	3 004 776	70	0	197 515	55 440	2 405 439
Komi Republic	4 741 435	0	0	145 025	10 779	2 966 680
Akhangel'sk Region	5 874 558	6 657	0	1 056 671	63 698	4 124 860
Vologda Region	13 166 740	101	0	1 932 510	5 923 280	3 180 910
Kaliningrad Region	16 901 364	2 348	0	1 684 632	3 587 312	10 884 193
Leningrad Region	3 828 220	0	0	579 265	323 243	2 910 743
Murmansk Region	8 011 649	0	0	1 401 365	923 774	4 817 808
Novgorod Region	3 005 755	114	0	950 827	39 126	1 816 747
Pskov Region	2 370 747	60 013	0	271 010	219 239	1 337 546
St Petersburg	300 050 734	116 168	0	35 429 850	80 450 419	168 268 312
Southern Federal District	68 038 453	2 092	0	6 997 817	4 721 217	47 103 405
Republic of Adygeya	539 473	0	0	27 175	0	376 002
Republic of Kalmykia	268 373	19	0	956	39 545	191 152
Krasnodar Territory	29 898 415	1 337	0	2 418 050	825 490	24 040 459
Astrakhan Region	4 410 950	92	0	1 413 263	0	2 089 048
Volgograd Region	11 684 732	0	0	1 278 555	2 350 727	6 425 851
Rostov Region	21 236 510	644	0	1 859 818	1 505 455	13 980 893
North-Caucasian Federal District	15 045 794	11	0	682 725	214 546	12 015 630
Republik of Daghestan	1 275 907	0	0	100 043	0	1 103 015
Republic of Ingushetia	157 647	0	0	12 497	0	134 675
Kabardino-Balkar Republic	1 657 945	0	0	64 848	1 589	1 019 155
Karachai-Cherkess Republic	2 203 722	0	0	54 159	0	2 116 726
Republic of North Ossetia - Alania	946 755	0	0	55 356	0	795 460
Chechen Republic	73 929	0	0	5 887	0	67 899

Stavropol Territory	8 729 889	11	0	389 935	212 957	6 778 700
Volga Federal District	187 299 765	3 800 305	0	20 437 420	24 843 650	110 354 509
Republic of Bashkortostan	21 789 931	3 776 322	0	3 951 047	1 063 939	9 686 874
Republic of Marii El	1 472 923	0	0	194 119	273 927	670 518
Republic of Mordovia	1 951 051	93	0	278 783	50 004	997 050
Republic of Tatarstan	38 976 112	5 805	0	2 201 998	15 267 196	17 184 096
Udmurt Republic	3 801 774	16 544	0	214 458	116 349	2 329 623
Chuvash Republic	2 440 515	309	0	140 306	435 095	1 314 273
Perm Territory	22 304 640	296	0	6 078 599	988 664	10 746 339
Kirov Region	3 170 288	98	0	168 531	473 273	1 802 731
Nizhny Novgograd Region	24 835 607	646	0	2 343 442	3 493 069	15 025 949
Orenburg Region	6 475 419	192	0	1 371 644	448 785	3 845 537
Penza Region	3 220 583	0	0	403 962	96 503	1 956 145
Samara Region	41 269 803	0	0	2 054 422	1 433 130	33 505 651
Saratov Region	10 696 868	0	0	702 035	661 077	8 002 649
Ulyanovsk Region	4 894 251	0	0	334 074	42 639	3 287 074
Ural Federal District	147 536 831	60 320	0	16 065 097	26 206 242	80 915 039
Kurgan Region	1 103 191	3	0	202 033	42 777	602 700
Sverdlovsk Region	37 623 474	31 524	0	4 253 983	2 680 558	25 945 835
Tyumen Region	77 327 009	28 259	0	4 690 607	14 216 020	43 708 297
Chelyabinsk Region	31 483 157	534	0	6 918 474	9 266 887	10 658 207
Siberian Federal District	98 328 096	11 462	0	10 518 734	20 800 153	46 099 573
Republic of Altai	146 576	0	0	19 968	0	81 383
Republic of Buryatiya	3 820 769	0	0	356 601	1 022 452	807 578
Republic of Tuva	665 528	0	0	280 981	280 758	53 285
Republic of Khakassia	601 696	140	0	8 245	0	508 291
Altai Territory	8 567 091	121	0	650 765	1 265 868	3 445 376
Zabaykal Territory	1 669 141	0	0	74 603	0	617 082
Krasnoyarsk Territory	12 899 996	3	0	1 480 433	171 040	7 174 418
Irkutsk Region	9 300 605	1	0	1 124 459	389 757	4 673 789
Kemerovo Region	15 143 134	0	0	3 910 484	2 472 834	6 660 505
Novosibirsk Region	33 891 426	10 441	0	1 927 138	14 858 516	13 777 845
Omsk Region	7 509 109	536	0	404 272	107 343	5 381 450
Tomsk Region	4 113 025	220	0	280 785	231 585	2 918 571
Far Eastern Federal District	50 300 320	3 128	0	6 898 888	4 687 905	28 431 288
Republic of Sakha (Yakutia)	3 036 964	5	0	239 691	31 007	1 349 670
Kamchatka Territory	2 342 956	0	0	361 078	78 612	1 641 876
Primorskiy Territory	16 746 763	899	0	2 726 707	2 425 003	9 602 093
Khabarovsk Territory	16 417 401	9	0	1 059 577	208 120	11 222 945
Amur Region	2 912 674	0	0	80 858	1 352 141	996 331
Magadan Region	3 737 594	138	0	1 004 218	1 909	1 133 237
Sakhalin Region	4 809 243	2 077	0	1 425 175	591 113	2 297 890
Jewish Autonomous Region	181 557	0	0	1 579	0	128 229
Chukotka Autonomous Area	115 168	0	0	5	0	59 017

Table 38.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.07.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 231 135 544	1 552 885 992	1 678 249 552
Belgorod Region	15 000	15 000	0
Bryansk Region	0	0	0
Vladimir Region	30 000	30 000	0
Voronezh Region	5 000	5 000	0
Ivanovo Region	1 713 395	1 713 395	0
Kaluga Region	0	0	0
Kostroma Region	11 983 780	11 203 130	780 650
Kursk Region	70 000	70 000	0
Lipetsk Region	770 000	770 000	0
Moscow Region	1 054 298	1 030 434	23 864
Orel Region	15 515	0	15 515
Ryazan Region	0	0	0
Smolensk Region	2 816 001	2 433 178	382 823
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	413 798	405 095	8 703
Yaroslavl Region	10 000	10 000	0
City of Moscow	3 212 238 757	1 535 200 760	1 677 037 997
North-Western Federal District	96 514 653	73 708 405	22 806 248
Republic of Karelia	0	0	0
Komi Republic	100 000	100 000	0
Akhangel'sk Region	52 000	52 000	0
Vologda Region	803 378	678 222	125 156
Kaliningrad Region	5 189 183	4 662 764	526 419
Leningrad Region	95 000	95 000	0
Murmansk Region	166 289	0	166 289
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	90 108 803	68 120 419	21 988 384
Southern Federal District	7 444 562	4 430 000	3 014 562
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 749 024	1 958 500	790 524
Astrakhan Region	30 000	30 000	0
Volgograd Region	533 865	525 000	8 865
Rostov Region	4 131 673	1 916 500	2 215 173
North-Caucasian Federal District	930 263	930 263	0
Republic of Dagestan	569 454	569 454	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25 000	25 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	35 000	35 000	0
Chechen Republic	0	0	0
Stavropol Territory	300 809	300 809	0
Volga Federal District	88 636 987	75 102 785	13 534 202
Republic of Bashkortostan	2 329 370	2 310 410	18 960
Republic of Marii El	0	0	0
Republic of Mordovia	152 985	152 985	0

Republic of Tatarstan	22 559 163	11 514 095	11 045 068
Udmurt Republic	1 163 639	676 517	487 122
Chuvash Republic	315 000	315 000	0
Perm Territory	20 000	20 000	0
Kirov Region	106 410	106 410	0
Nizhny Novgorod Region	4 083 014	3 458 872	624 142
Orenburg Region	1 251 506	1 170 891	80 615
Penza Region	0	0	0
Samara Region	55 960 205	54 702 967	1 257 238
Saratov Region	672 695	651 638	21 057
Ulyanovsk Region	23 000	23 000	0
Ural Federal District	55 460 829	38 710 373	16 750 456
Kurgan Region	30 000	30 000	0
Sverdlovsk Region	14 933 862	12 264 235	2 669 627
Tyumen Region	38 162 522	24 137 845	14 024 677
Chelyabinsk Region	2 334 445	2 278 293	56 152
Siberian Federal District	45 393 621	15 001 734	30 391 887
Republic of Altai	245 000	245 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	955 917	955 917	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	69 852	69 852	0
Irkutsk Region	226 750	226 750	0
Kemerovo Region	0	0	0
Novosibirsk Region	42 952 046	13 258 686	29 693 360
Omsk Region	944 056	245 529	698 527
Tomsk Region	0	0	0
Far Eastern Federal District	11 859 638	11 328 129	531 509
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	351 051	351 051	0
Primorskiy Territory	7 127 385	6 640 738	486 647
Khabarovsk Territory	14 038	0	14 038
Amur Region	4 254 664	4 223 840	30 824
Magadan Region	0	0	0
Sakhalin Region	112 500	112 500	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 38.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.07.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 256 211 683	1 553 099 476	1 703 112 207
Belgorod Region	15 000	15 000	0
Bryansk Region	650 000	650 000	0
Vladimir Region	40 119	0	40 119
Voronezh Region	5 000	5 000	0
Ivanovo Region	1 678 395	1 678 395	0
Kaluga Region	0	0	0
Kostroma Region	6 431 968	6 431 968	0
Kursk Region	70 000	70 000	0
Lipetsk Region	770 000	770 000	0
Moscow Region	1 801 855	1 158 869	642 986
Orel Region	137 410	0	137 410
Ryazan Region	50 000	50 000	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	413 798	405 095	8 703
Yaroslavl Region	37 768	37 768	0
City of Moscow	3 244 110 370	1 541 827 381	1 702 282 989
North-Western Federal District	95 297 575	71 374 038	23 923 537
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	52 000	52 000	0
Vologda Region	747 226	678 222	69 004
Kaliningrad Region	1 067 261	1 067 261	0
Leningrad Region	95 000	95 000	0
Murmansk Region	166 289	0	166 289
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	93 169 799	69 481 555	23 688 244
Southern Federal District	7 159 425	4 078 000	3 081 425
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 348 389	1 551 500	796 889
Astrakhan Region	83 075	30 000	53 075
Volgograd Region	518 865	510 000	8 865
Rostov Region	4 209 096	1 986 500	2 222 596
North-Caucasian Federal District	3 095 767	3 075 249	20 518
Republik of Daghestan	562 440	562 440	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25 000	25 000	0
Karachai-Cherkess Republic	15 833	0	15 833
Republic of North Ossetia - Alania	1 745 000	1 745 000	0
Chechen Republic	0	0	0
Stavropol Territory	747 494	742 809	4 685
Volga Federal District	95 772 752	82 139 300	13 633 452
Republic of Bashkortostan	2 339 534	2 312 138	27 396
Republic of Marii El	0	0	0

Republic of Mordovia	152 985	152 985	0
Republic of Tatarstan	22 625 727	11 589 095	11 036 632
Udmurt Republic	1 123 639	636 517	487 122
Chuvash Republic	185 000	185 000	0
Perm Territory	20 000	20 000	0
Kirov Region	106 410	106 410	0
Nizhny Novgogrod Region	10 931 301	10 307 159	624 142
Orenburg Region	1 550 304	1 470 391	79 913
Penza Region	0	0	0
Samara Region	56 065 157	54 707 967	1 357 190
Saratov Region	672 695	651 638	21 057
Ulyanovsk Region	0	0	0
Ural Federal District	59 139 122	41 594 105	17 545 017
Kurgan Region	30 000	30 000	0
Sverdlovsk Region	15 236 893	12 370 735	2 866 158
Tyumen Region	38 159 462	24 135 077	14 024 385
Chelyabinsk Region	5 712 767	5 058 293	654 474
Siberian Federal District	6 356 797	3 823 863	2 532 934
Republic of Altai	240 000	240 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	955 917	955 917	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	69 852	69 852	0
Irkutsk Region	226 750	226 750	0
Kemerovo Region	227	227	0
Novosibirsk Region	3 767 860	2 077 088	1 690 772
Omsk Region	952 556	254 029	698 527
Tomsk Region	143 635	0	143 635
Far Eastern Federal District	11 901 638	11 370 129	531 509
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	351 051	351 051	0
Primorskiy Territory	7 127 385	6 640 738	486 647
Khabarovsk Territory	104 038	90 000	14 038
Amur Region	4 206 664	4 175 840	30 824
Magadan Region	0	0	0
Sakhalin Region	112 500	112 500	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 39

Some indicators of the banking sector financial soundness (percent)

	1.01.08	1.01.09	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
Own funds (capital) adequacy							
Ratio of own funds (capital) to risk-weighted assets	15,5	16,8	20,9	18,1	17,2	17,2	16,7
Ratio of core capital to risk-weighted assets	11,6	10,6	13,2	11,4	11,3	11,4	10,8
Ratio of risk-weighted assets to total assets	66,7	64,9	60,6	59,6	60,2	61,4	61,7
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	8,1	7,9	7,8
Loan loss provisions made as percent of total loans ¹	3,6	4,5	9,1	8,5	8,4	8,1	8,1
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	2,2	2,0	2,1
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	197,1	194,8	200,5
Distribution of loans provided by credit institutions							
agriculture, hunting and forestry	3,8	4,2	4,9	5,1	5,2	5,2	5,3
mining	3,1	3,3	3,9	3,6	3,4	3,4	3,2
manufacturing	13,5	14,4	15,7	16,0	15,7	15,5	15,0
production and distribution of energy, gas and water	1,7	1,9	2,4	2,6	2,5	2,5	2,5
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	16,8	16,9
transport and communication	3,7	4,3	3,4	3,8	4,3	4,5	4,4
other economic activities	23,3	23,3	21,9	22,2	22,2	21,9	22,2
individuals ²	24,8	25,1	23,0	23,7	23,7	24,1	24,3
of which							
mortgage loans	5,1	6,6	6,5	6,6	6,6	6,5	6,5
Geographical distribution of interbank loans and deposits³							
Russian Federation	40,0	27,1	29,5	41,1	38,3	37,9	36,7
United Kingdom	23,3	29,1	21,7	21,4	20,5	18,3	19,6
USA	4,1	7,1	4,1	2,5	3,7	3,8	3,0
Germany	6,8	7,5	4,7	6,0	4,3	5,8	5,9
Austria	6,1	5,7	8,2	3,7	5,2	5,2	5,2
France	3,5	4,0	5,7	4,0	4,4	5,6	4,7
Italy	1,7	1,5	1,8	0,1	1,5	1,8	2,9
Cyprus	0,8	0,4	6,2	5,0	6,7	7,0	7,2
Netherlands	2,6	4,6	4,6	2,6	2,9	2,6	2,6
Other	11,0	13,1	13,4	13,6	12,7	12,0	12,1
Liquidity							
Ratio of high liquid assets to total assets	12,1	14,5	13,3	13,5	14,6	14,2	13,8
Ratio of liquid assets to total assets	24,8	25,9	28,0	26,8	26,4	25,2	24,4
Ratio of high liquid assets to demand liabilities (N2)	48,4	74,9	69,2	64,8	68,5	66,6	64,6
Ratio of liquid assets to short-term liabilities (N3)	72,9	92,1	102,4	94,3	97,3	90,0	88,9
Ratio of long-term (over 365 or 366 days) claims to 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	77,5	77,1	76,3
Ratio of clients' funds to total loans ⁴	94,8	84,6	99,9	109,5	108,3	106,9	107,6
Market risk⁵ to total own funds (capital)⁶	38,7	23,2	49,6	48,6	51,8	46,9	49,8
of which							
Interest rate risk	24,3	16,4	37,5	36,7	39,9	36,3	37,6
Equity position risk	10,8	3,4	8,7	8,6	8,3	8,2	9,5
Foreign exchange risk	3,6	3,4	3,5	3,2	3,6	2,5	2,7
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	0,4	1,5	2,1	2,2	2,3	2,4	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	214,3	365,9	444,2
as percent of the banking sector own funds (capital) ⁷	3,0	1,8	0,7	1,9	0,6	1,1	1,3
	22,7	13,3	4,9	12,5	4,6	7,8	9,5
Return on assets⁸	3,0	1,8	0,7	1,9	2,1	2,3	2,3
Return on equity⁸	22,7	13,3	4,9	12,5	14,6	16,0	16,5

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 Under 0409501 form "Information on interbank loans and deposits".

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

⁵ Calculated under form 0409135 (before 1.01.11 - under 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
Reference data: own funds (capital) adequacy ratio as of 1.07.11, %	16,7	12,1 ⁴		51,6		44,3		31,4		16,9	

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

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

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

⁴ CIs with positive own funds (capital).

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

Indicators	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 173,1	1 201,0	1 203,0	1 207,0	1 199,3
Banking sector own funds (capital), billion rubles	4 620,6	4 732,3	4 629,3	4 788,2	4 770,8
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	25,4	26,0	25,2	25,1

Table 42

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

Indicators	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
1. Factors of own funds (capital) increase	110,9	112,4	116,3	114,8	115,6
1.1. Authorised capital	25,4	25,4	26,0	25,2	25,2
1.2. Issue income	20,3	21,7	22,0	21,3	21,4
1.3. Credit institutions' profit and funds	31,5	37,1	40,0	40,2	40,6
1.4. Subordinated loans	29,7	24,3	24,1	24,1	24,4
1.5. Increase in value of property due to revaluation	4,1	3,9	4,1	4,0	4,1
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	10,9	12,4	16,3	14,8	15,6
2.1. Losses	2,3	1,1	1,4	1,3	1,8
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	1,3	0,3	0,1
2.6. Credit institutions' portfolio of shares	7,1	10,0	12,8	12,4	12,8
2.7. Other factors	0,7	0,6	0,6	0,7	0,6
Own funds (capital), total	100,0	100,0	100,0	100,0	100,0

¹ Calculated by credit institutions' reporting by form 0409134.

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

Risk-weighted assets ¹	1.01.10	1.01.11 ²	1.04.11	1.06.11	1.07.11
1 st group of assets	15,9	0,0	0,0	0,0	0,0
2 nd group of assets	36,4	612,1	610,7	664,1	630,9
3 rd group of assets	496,4	86,2	88,5	99,0	98,8
4 th group of assets	948,3	19 450,0	19 756,0	20 564,6	21 010,2
5 th group of assets	16 332,4	13,3	10,6	11,1	1,8
Risk-weighted assets of credit institutions	17 829,4	20 161,7	20 465,8	21 338,9	21 741,6

¹ Assets recognized in balance sheet are taken into account

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

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

Table 44

Own funds (capital) adequacy ratio of the banking sector

		1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
1	Banking sector own funds (capital), billion rubles	4 620,6	4 732,3	4 629,3	4 788,2	4 770,8
2	Risk-weighted assets, billion rubles	22 145,0	26 164,3	26 857,2	27 848,0	28 494,6
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	17 829,4	20 161,7	20 465,8	21 338,9	21 741,6
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	772,1	1 000,3	1 106,6	1 094,0	1 119,3
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	43,6	50,0	58,8	59,9	61,3
	- the value of credit risk on contingent credit liabilities, billion rubles	2 051,0	1 753,5	1 916,5	2 163,1	2 175,2
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	63,0	109,3	110,7	122,1	124,4
	- the value of operational risk, billion rubles	-	1 007,5	1 004,7	1 019,4	1 094,4
	- market risk, billion rubles	1 385,9	2 081,9	2 194,2	2 050,5	2 178,2
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	20,9	18,1	17,2	17,2	16,7

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		1.04.11		1.06.11		1.07.11	
	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	6	0,1	5	0,1	3	0,1
From 10% to 12%	21	3,5	53	6,4	60	7,6	83	10,6	80	11,7
From 12% to 14%	58	5,5	86	20,4	98	21,0	102	16,6	97	16,6
14% and more	972	89,9	868	73,1	842	71,3	813	72,7	820	71,6
Banking sector, total	1058	100,0	1012	100,0	1006	100,0	1003	100,0	1000	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	1.04.11	1.06.11	1.07.11
Loans	Standard	42,5	45,5	48,2	48,8	48,8
	Substandard	38,0	34,7	32,1	32,0	31,3
	Doubtful	9,8	11,4	11,4	11,2	11,8
	Problem	3,5	2,9	2,8	2,9	3,2
	Loss	6,2	5,4	5,4	5,1	4,9
Loan loss provision (LLP)	Estimated LLP	11,9	11,0	10,8	10,6	10,5
	Estimated LLP adjusted for collateral	9,2	8,8	8,6	8,3	8,4
	LLP made	9,3	8,8	8,6	8,3	8,4
	LLP made as percent of estimated LLP	78,1	79,8	79,8	78,6	79,8
	LLP made as percent of estimated LLP adjusted for collateral	100,7	100,2	100,1	100,1	100,1
Справочно:						
Loans classified according to point 3.10 of the Regulation of the Bank of Russia №254-P		14,8	15,9	16,1	15,2	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		1.04.11		1.06.11		1.07.11	
	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	4 185,0	100,0	4 431,0	100,0	4 558,7	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	298,3	8,3	332,6	8,2	343,1	8,2	369,7	8,3	394,4	8,7
1.2. Loans to individuals	3 297,1	91,7	3 732,2	91,8	3 841,9	91,8	4 061,3	91,7	4 164,2	91,3
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	-	18,0	-	18,3	-	18,6
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	-	7,3	-	6,9	-	6,7
4. Claims grouped into portfolios of homogeneous claims - total	16,1	100,0	22,2	100,0	27,5	100,0	30,6	100,0	31,3	100,0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	10,8	67,4	14,3	64,5	14,6	53,2	16,4	53,6	17,5	55,7
4.2. Portfolios of homogeneous claims to individuals	5,2	32,6	7,9	35,5	12,9	46,8	14,2	46,4	13,9	44,3
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	37,9	-	43,0	-	37,2	-	35,2	-	33,6

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

Table 48

Homogeneous loans and claims to legal entities and provisions made as of 1.07.11¹

	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	394 418,0	100,0	7 505,6	100,0	1,9
of which by quality categories					
1.1. Quality Category I	13 891,7	3,5	0,0	0,0	0,0
1.2. Quality Category II	373 718,8	94,8	3 493,1	46,5	0,9
1.3. Quality Category III	1 944,0	0,5	254,0	3,4	13,1
1.4. Quality Category IV	686,4	0,2	285,6	3,8	41,6
1.5. Quality Category V	4 104,0	1,0	3 472,9	46,3	84,6
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,46	100,0	0,00	100,0	0,2
of which by quality categories					
2.1. Quality Category I	0,37	79,1	0,00	0,0	0,0
2.2. Quality Category II	0,10	20,9	0,00	100,0	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	0,00	0,0	0,00	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	394 418,5		7 505,6		1,9
4. Homogeneous claims grouped into portfolios - total	17 472,4	100,0	5 281,4	100,0	30,2
of which by quality categories					
4.1. Quality Category I	6 930,0	39,7	0,0	0,0	0,0
4.2. Quality Category II	5 140,9	29,4	93,0	1,8	1,8
4.3. Quality Category III	178,4	1,0	23,8	0,5	13,4
4.4. Quality Category IV	34,6	0,2	9,8	0,2	28,5
4.5. Quality Category V	5188,5	29,7	5154,7	97,6	99,3
5. Claims for interest payments - total	2 324,8	100,0	832,3	100,0	35,8
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	855,6	36,8	807,1	97,0	94,3

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

Homogeneous loans and claims to individuals and provisions made as of 1.07.11¹

	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	4 164 248,7	100,0	297 813,1	100,0	7,2
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	284 906,6	6,8	12 434,5	4,2	4,4
1.1.2. residential real estate (mortgage) loans, total	1 052 980,7	25,3	38 587,7	13,0	3,7
1.1.3. car loans, total	518 998,0	12,5	40 877,8	13,7	7,9
1.1.4. other consumer loans, total	2 285 205,7	54,9	204 858,8	68,8	9,0
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	1 825 983,5	43,8	22 651,2	7,6	1,2
1.2.2. a portfolio of loans without overdue payments	1 911 760,5	45,9	20 464,3	6,9	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	73 742,2	1,8	2 897,2	1,0	3,9
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	43 854,3	1,1	11 355,7	3,8	25,9
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	33 408,0	0,8	18 131,6	6,1	54,3
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	253 342,5	6,1	221 258,7	74,3	87,3
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	3 787 566,2	91,0	39 938,0	13,4	1,1
1.3.2. Quality category III	68 330,4	1,6	7 890,3	2,6	11,5
1.3.3. Quality category IV	36 650,8	0,9	15 662,5	5,3	42,7
1.3.4. Quality category V	271 701,4	6,5	234 322,2	78,7	86,2
2. Claims grouped into portfolios of homogeneous claims - total	13 873,7	100,0	5 237,4	100,0	37,8
of which by quality categories					
2.1. Quality category I	104,1	0,8	0,0	0,0	0,0
2.2. Quality category II	8 077,3	58,2	87,7	1,7	1,1
2.3. Quality category III	255,2	1,8	44,9	0,9	17,6
2.4. Quality category IV	235,2	1,7	111,2	2,1	47,3
2.5. Quality category V	5201,9	37,5	4993,6	95,3	96,0
3. Claims for interest payments - total	58 675,3	100,0	21 836,8	100,0	37,2
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	25 356,0	43,2	21 024,2	96,3	82,9

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	1.04.11	1.06.11	1.07.11	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
Substandard	10,2	8,9	8,5	8,2	7,6	2,5	2,3	2,3	2,1	2,0
Doubtful	17,3	19,9	20,2	20,7	22,7	16,4	15,3	15,2	15,3	16,2
Problem	16,2	15,0	14,4	14,8	16,2	43,0	45,0	44,0	42,0	43,0
Loss	56,3	56,2	56,8	56,3	53,5	84,7	90,8	91,2	91,3	92,2

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	1.04.11	1.06.11	1.07.11
Overdue claims on loans, deposits and other placements, billion rubles	1014,7	1035,9	1040,2	1059,2	1081,9
Of which					
- among 20 largest-asset credit institutions, billion rubles	652,7	730,0	743,2	770,8	796,9
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	5,1	4,7	4,6	4,5	4,5
Overdue claims in rubles					
- billion rubles	835,1	886,2	891,5	931,7	950,2
- 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	148,8	127,6	131,6
- as percent of total loans, deposits and other placements in foreign currency	3,0	2,5	2,5	2,1	2,1
- dollar equivalent, billion \$	5,9	4,9	5,2	4,5	4,7
Overdue claims of loans and other placements with non-financial institutions	762,5	743,4	733,2	757,8	773,5
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 of loans and other funds provided to individuals	243,0	282,3	288,4	290,9	289,9
Share of overdue claims in total volume of loans and other funds provided to individuals	6,8	6,9	6,9	6,5	6,4

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	1.04.11	1.06.11	1.07.11	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
No loans, deposits and other placements	38	39	38	39	39	0,3	0,1	0,0	0,3	0,4
No overdue claims	138	142	135	130	131	1,4	1,9	2,2	1,9	1,9
Less than 5%	574	565	585	613	624	74,8	70,4	77,4	76,9	77,8
From 5 to 10%	202	187	164	149	137	14,5	23,2	16,0	18,4	14,6
From 10 to 15%	70	42	52	42	42	6,6	3,7	3,7	1,4	4,7
From 15 to 20%	16	20	16	14	11	1,0	0,3	0,3	0,7	0,3
From 20 to 60%	19	13	13	13	14	1,4	0,4	0,4	0,4	0,4
From 60 to 90%	1	4	2	2	1	0,00	0,03	0,03	0,02	0,00
90% and more	0	0	1	1	1	0,00	0,00	0,00	0,00	0,00

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

Indicators	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
Large credit risks of the banking sector total, bln rubles	6 797,9	8 736,3	9 123,0	9 326,1	9 566,6
Share of large credit risks in the banking sector assets, %	23,1	25,8	26,8	26,8	27,1

Table 54**Structure of large credit exposures¹ grouped by types of collateral**

	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
Volume of large credit exposures, billion rubles	4 688,8	5 323,9	5 239,8	5 274,9	5 329,0
of which:					
Volume of secured loans , billion rubles	1 524,2	1 586,4	1 438,1	1 369,5	1 483,8
Volume of I quality category collateral, billion rubles	569,0	500,0	480,9	410,7	385,3
of which:					
collateral of quoted securities issued by corporate entities, billion rubles	170,6	98,6	111,8	24,1	31,3
Volume of II quality category collateral, billion rubles	1 107,1	1 429,2	1 398,5	1 285,9	1 439,9
of which:					
collateral of securities, issuedby legal entities, billion rubles	160,4	589,9	541,2	417,7	549,9
collateral of proprietary rights (claims), billion rubles	508,7	430,3	488,9	468,5	465,8

¹ Calculated on the basis of credit institutions' reporting under form 0409117 "Information on large credit exposures" (includes information on 30 largest (for reported credit institution) credit exposures to corporate entities other than credit institutions. This form was puted into 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		1.04.11		1.06.11		1.07.11	
	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	51,8	100,0	46,9	100,0	49,8	100,0
Of which										
- interest rate risk (IRR)	37,5	75,5	36,7	75,6	39,9	77,0	36,3	77,3	37,6	75,5
- equity position risk (EPR)	8,7	17,5	8,6	17,8	8,3	16,1	8,2	17,4	9,5	19,0
- foreign exchange risk (FER)	3,5	7,0	3,2	6,6	3,6	6,9	2,5	5,3	2,7	5,5
Reference data:										
Number of credit institutions ¹	656		641		642		630		618	
Share of credit institutions' assets ¹ in total banking sector assets, %	62,8		90,9		91,9		91,5		92,3	

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

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

Table 57

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

	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
Share of assets in foreign currency in total assets, %	27,6	24,1	23,3	23,6	23,1
of which:					
- on 20 largest-asset credit institutions	28,7	25,6	24,9	25,3	24,8
Share of liabilities in foreign currency in total liabilities, %	25,3	22,7	22,4	22,0	21,4
of which:					
- on 20 largest-asset credit institutions	26,0	24,1	23,7	23,5	22,7
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	2,4	1,3	0,9	1,6	1,8
of which:					
- on 20 largest-asset credit institutions	2,7	1,6	1,2	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	1.04.11	1.06.11	1.07.11
Balance sheet positions					
Claims, bln rubles	8 128,8	8 143,6	7 917,7	8 206,4	8 157,0
Liabilities, bln rubles	7 436,5	7 690,0	7 604,6	7 661,4	7 523,1
Net balance sheet position, bln rubles	692,4	453,6	313,1	545,0	633,9
Net balance sheet position to own funds (capital), % ¹	15,0	9,6	6,8	11,4	13,3
Off-balance sheet positions ²					
Claims, bln rubles	3 070,2	3 485,7	4 711,0	4 532,6	4 918,2
Liabilities, bln rubles	3 128,1	3 396,1	4 447,7	4 519,0	4 988,2
Net balance sheet position, bln rubles	-57,9	89,6	263,3	13,6	-70,0
Net balance sheet position to own funds (capital), % ¹	-1,3	1,9	5,7	0,3	-1,5

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

² Forward & future transactions (in 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:										
- On 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
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

Table 61

Open currency positions of the banking sector by currencies as for 1.07.11

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	379	-58,9	-1,8	366,5	-425,4
long	538	22,5	1,5	49,6	-27,2
EUR					
short	459	-23,9	-0,9	-272,8	248,9
long	450	13,2	0,6	-58,0	71,2
GBP					
short	66	-3,1	-0,3	-8,5	5,4
long	288	7,2	0,2	5,4	1,8

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	1.04.11	1.06.11	1.07.11
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18,0	27,3	23,1	24,8	24,7
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23,0	24,5	24,1	24,3	24,1
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-14,5	-7,8	-10,1	-9,0	-8,7

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

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

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

Table 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	1.04.11	1.06.11	1.07.11	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
Less than 0	611	594	592	594	585	92,8	61,5	90,1	88,5	85,6
From 0 to 20	407	365	352	346	360	6,9	36,7	8,3	9,7	12,8
More than 20	40	53	62	63	55	0,3	1,8	1,7	1,8	1,7
Data not available	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1058	1012	1006	1003	1000	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	1.04.11	1.06.11	1.07.11
Liquid assets with maturity up to 30 days, as percent of liquid assets	59,9	48,5	55,6	53,8	53,5
Liabilities with maturity up to 30 days, as percent of total liabilities	41,9	42,0	43,2	43,9	43,6
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	6,0	21,1	8,2	13,3	13,1

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	1.04.11	1.06.11	1.07.11	1.01.10	1.01.11	1.04.11	1.06.11	1.07.11
Less than 0	485	455	445	381	375	31,9	21,7	27,9	22,8	23,0
From 0 to 20	243	250	215	216	235	48,8	20,4	44,2	21,1	49,0
More than 20	330	307	346	406	390	19,4	57,9	27,8	56,2	28,1
Data not available	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1058	1012	1006	1003	1000	100,0	100,0	100,0	100,0	100,0