

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

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

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The Central Bank of the Russian Federation

Banking Regulation and Supervision Department

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

Table 1

Macroeconomic indicators

Indicator		1/01/07	1/01/08	1/01/09	1/01/10	1/01/11
1.	Banking sector assets (billion rubles)	13,963.5	20,125.1	28,022.3	29,430.0	33,804.6
	as % of GDP	51.9	60.5	67.9	75.9	75.2
2.	Banking sector own funds (capital) (billion rubles)	1,692.7	2,671.5	3,811.1	4,620.6	4,732.3
	as % of GDP	6.3	8.0	9.2	11.9	10.5
	as % of the banking sector assets	12.1	13.3	13.6	15.7	14.0
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	8,030.5	12,287.1	16,526.9	16,115.5	18,147.7
	as % of GDP	29.8	37.0	40.0	41.5	40.4
	as % of the banking sector assets	57.5	61.1	59.0	54.8	53.7
	of which:					
	loans and other funds provided to individuals, including overdue claims (billion rubles)	1,882.7	2,971.1	4,017.2	3,573.8	4,084.8
	as % of GDP	7.0	8.9	9.7	9.2	9.1
	as % of the banking sector assets	13.5	14.8	14.3	12.1	12.1
	as % of income of the population	10.9	13.9	15.9	12.6	12.9
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	364.2	543.6	694.1	544.3	559.2
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	9.6	10.4	11.1	9.4	8.7
4.	Securities acquired by credit institutions (billion rubles) ¹	1,745.4	2,250.6	2,365.2	4,309.4	5,829.0
	as % of GDP	6.5	6.8	5.7	11.1	13.0
	as % of the banking sector assets	12.5	11.2	8.4	14.6	17.2
5.	Individual deposits (billion rubles)	3,809.7	5,159.2	5,907.0	7,485.0	9,818.0
	as % of GDP	14.2	15.5	14.3	19.3	21.8
	as % of the banking sector liabilities ²	27.3	25.6	21.1	25.4	29.0
	as % of income of the population	22.0	24.2	23.4	26.3	31.1
6.	Funds raised from organisations (billion rubles) ³	4,790.3	7,053.1	8,774.6	9,557.2	11,126.9
	as % of GDP	17.8	21.2	21.3	24.6	24.8
	as % of the banking sector liabilities ²	34.3	35.0	31.3	32.5	32.9
Reference data						
Indicator (billion rubles)		1/01/07	1/01/08	1/01/09	1/01/10	1/01/11
Gross Domestic Product		26,917.2	33,247.5	41,276.8	38,786.4	44,939.2
Fixed capital investment of organisations of all forms of ownership (except small businesses)		3,809.0	5,214.0	6,272.1	5,769.8	6,413.7
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
Reference data:												
Increase from the beginning of the current year	0.6		-2.2		2.2		2.6		2.0		0.6	
Increase over the same period of the previous year	-0.5		-0.4		-0.9		-1.0		4.2		0.3	

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	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Credit institutions registered by the Bank of Russia and other authorities	1228	1178	1146	1145	1140
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1108	1058	1012	1010	1006
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)	3	1	2	1	1
Credit institutions with their banking licenses being revoked (cancelled)	117	119	132	134	133
Credit institutions licensed to conduct operations in foreign currency	736	701	677	676	673
Credit institutions holding general licences	298	291	283	282	281

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1/01/09		1/01/10		1/01/11		1/03/11		1/04/11	
	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	621	56.0	598	56.5	585	57.8	583	57.7	581	57.8
of which the City of Moscow and Moscow Region	556	50.2	535	50.6	525	51.9	523	51.8	522	51.9
North-Western	79	7.1	75	7.1	71	7.0	71	7.0	70	7.0
Southern	115	10.4	113	10.7	47	4.6	47	4.7	47	4.7
North-Caucasian					57	5.6	56	5.5	56	5.6
Volga	131	11.8	125	11.8	118	11.7	118	11.7	117	11.6
Ural	58	5.2	54	5.1	51	5.0	51	5.0	51	5.1
Siberian	68	6.1	62	5.9	56	5.5	57	5.6	57	5.7
Far Eastern	36	3.2	31	2.9	27	2.7	27	2.7	27	2.7
Russian Federation	1108	100.0	1058	100.0	1012	100.0	1010	100.0	1006	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	1/04/11	1/01/10	1/01/11	1/04/11	1/01/10	1/01/11	1/04/11	1/01/10	1/01/11	1/04/11	1/01/10	1/01/11	1/04/11	1/01/10	1/01/11	1/04/11
Central	598	585	581	159	119	119	528	484	481	70	69	69	18	18	18	17	17	17
of which the City of Moscow and Moscow Region ¹	535	525	522	131	101	102	134	127	129	20	20	21	16	16	16	4	4	4
North-Western	75	71	70	29	25	18	357	342	314	343	356	357	2	2	2	11	12	11
Southern	113	47	47	100	22	21	384	284	286	180	412	421	5	2	2	12	10	10
North-Caucasian		57	56		74	75		99	100		76	76		3	3		3	3
Volga	125	118	117	132	102	103	562	526	525	219	239	239	6	6	6	18	18	18
Ural	54	51	51	120	112	112	246	224	226	141	137	139	4	4	4	8	8	8
Siberian	62	56	57	38	28	26	356	338	332	356	402	400	2	2	2	11	12	12
Far Eastern	31	27	27	23	12	12	149	135	135	276	346	346	1	1	1	5	5	5
Russian Federation	1058	1012	1006	601	494	486	2582	2432	2399	156	161	161	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)	1/01/09		1/01/10		1/01/11		1/03/11		1/04/11	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	12,941,083	46.2	14,092,987	47.9	16,139,126	47.7	16,381,285	48.4	16,574,851	48.7
From 6 to 20	5,906,199	21.1	6,018,106	20.4	7,051,684	20.9	6,814,490	20.1	6,899,634	20.3
From 21 to 50	3,725,544	13.3	3,572,615	12.1	3,931,248	11.6	3,969,303	11.7	3,891,916	11.4
From 51 to 200	3,726,736	13.3	3,920,972	13.3	4,616,510	13.7	4,660,963	13.8	4,600,255	13.5
From 201 to 500	1,271,471	4.5	1,382,703	4.7	1,584,615	4.7	1,562,834	4.6	1,571,483	4.6
From 501	451,295	1.6	442,642	1.5	481,445	1.4	468,911	1.4	471,215	1.4
Total	28,022,329	100.0	29,430,025	100.0	33,804,628	100.0	33,857,786	100.0	34,009,354	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	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Central	52.6	55.3	54.9	55.5	55.5
of which the City of Moscow and Moscow Region	53.0	55.7	55.3	56.0	56.0
North-Western	68.1	70.6	71.9	70.8	69.4
Southern	53.8	52.9	69.0	68.5	67.9
North-Caucasian			45.5	46.6	46.9
Volga	47.8	45.0	43.4	43.2	44.4
Ural	52.9	57.0	60.2	60.1	61.0
Siberian	70.0	81.4	78.7	78.4	78.4
Far Eastern	62.5	65.1	72.6	73.4	73.7
Russian Federation	46.2	47.9	47.7	48.4	48.7

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.11 - 1.04.11)

Groups of credit institutions ranged by assets as of 1.01.11		Number of credit institutions as of 1.01.11	Groups as of 1.04.11						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	28	1				
4	From 51 to 200	150			2	141	7			
5	From 201 to 500	300				8	277	14	1	
6	From 501	512					16	491	4	1
Became operating after 1.01.11								1		
Total over the period									5	2
Total as of 1.01.11¹		1012								
Total as of 1.04.11¹		1006	5	15	30	150	300	506		

	- 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)

	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Credit institutions with foreign participation over 50%					
Assets	18.7	18.3	18.0	17.3	17.3
Own funds (capital)	17.3	17.0	19.1	18.3	17.7
Correspondent accounts with non-resident banks	17.0	15.6	20.3	13.0	19.0
Loans and other placements with non-financial organisations	16.6	14.8	15.1	14.7	14.5
Loans and other placements with individuals	23.3	25.1	25.7	22.4	22.3
Loans, deposits and other placements with credit institutions	25.0	31.7	25.1	23.9	24.7
Individual deposits	10.3	12.0	11.5	11.2	11.2
Funds raised from organisations ¹	18.8	18.5	17.6	17.2	17.4
Profit (loss) of the current year	19.7	29.8	20.7	16.1	16.7
Reference data:					
Number of credit institutions	102	108	111	108	109
of which 100% foreign-owned credit institutions					
Assets	13.0	11.3	11.0	10.6	10.5
Own funds (capital)	12.2	11.0	12.1	12.1	11.6
Correspondent accounts with non-resident banks	12.1	9.0	9.2	5.6	8.3
Loans and other placements with non-financial organisations	11.6	9.1	9.2	8.9	8.8
Loans and other placements with individuals	15.4	15.6	14.9	11.7	11.6
Loans, deposits and other placements with credit institutions	21.6	23.8	20.0	18.8	20.3
Individual deposits	5.4	6.2	5.3	5.2	5.2
Funds raised from organisations ¹	12.6	11.1	11.0	10.8	10.9
Profit (loss) of the current year	14.8	27.4	15.1	10.6	11.4
Reference data:					
Number of credit institutions	76	82	80	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

	1/01/09		1/01/10		1/01/11		1/03/11		1/04/11	
	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	749.2	2.7	800.8	2.7	814.9	2.4	801.0	2.4	511.2	1.5
Own funds (capital)	62.6	1.6	70.3	1.9	105.4	2.2	111.5	3.4	57.4	1.7
Loans and other placements with non-financial organisations	290.6	2.3	267.5	2.1	300.0	2.1	307.8	2.2	167.4	1.2
of which overdue claims	16.6	6.2	91.4	12.0	24.3	3.3	22.3	3.0	18.1	2.5
Loans and other funds provided to individuals	102.6	2.6	71.9	2.0	70.8	1.7	72.0	1.8	66.8	1.6
of which overdue claims	5.6	3.8	10.3	4.2	8.9	3.2	8.6	3.0	7.0	2.4
Individual deposits	123.1	2.1	125.9	1.7	164.5	1.7	169.3	1.7	136.6	1.4
Funds raised from organisations	299.7	3.4	319.8	3.3	335.2	3.0	331.0	3.0	201.5	1.8
Reference data:										
Number of credit institutions ¹	20	1.8	18	1.7	14	1.4	14	1.4	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		1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
1.	Money, precious metals and gemstones	829.3	795.8	912.6	779.9	747.2
1.1.	of which: money	795.1	747.0	862.4	731.3	707.8
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2,078.7	1,755.2	1,809.0	1,319.6	1,599.1
3.	Correspondent accounts with credit institutions	1,238.8	839.2	853.6	757.3	824.6
3.1.	of which: Correspondent accounts with correspondent credit institutions	395.8	171.7	164.3	140.0	135.0
3.2.	Correspondent accounts with non-resident banks	843.0	667.6	689.3	617.3	689.7
4.	Securities acquired by credit institutions, total	2,365.2	4,309.4	5,829.0	6,180.5	5,983.7
4.1.	of which Debt securities	1,760.3	3,379.1	4,419.9	4,579.7	4,483.8
4.2.	Shares	193.4	411.8	710.9	727.8	692.2
4.3.	Discounted promissory notes	199.5	234.0	330.0	385.9	349.6
4.4.	Shares in associates and subsidiaries	212.0	284.5	368.2	487.1	458.0
5.	Other participation in authorised capital	45.1	72.6	132.1	154.7	155.5
6.	Loans, total	19,941.0	19,878.4	22,166.7	22,601.6	22,696.5
6.1.	of which: Loans, deposits and other placements	19,884.8	19,847.1	22,140.2	22,575.7	22,666.3
	of which overdue claims	422.0	1,014.7	1,035.9	1,051.4	1,040.2
6.1.1.	of which: Loans and other placements with non-financial organisations	12,509.7	12,541.7	14,062.9	14,186.4	14,368.6
	of which overdue claims	266.4	762.5	743.4	751.1	733.2
6.1.2.	Loans and other funds provided to individuals	4,017.2	3,573.8	4,084.8	4,103.0	4,192.8
	of which overdue claims	148.6	243.0	282.3	289.9	288.4
6.1.3.	Loans, deposits and other placements with credit institutions	2,501.2	2,725.9	2,921.1	3,200.7	2,983.1
	of which overdue claims	1.3	1.9	4.6	4.8	13.0
7.	Fixed assets (tangible and intangible) and inventories	544.1	790.7	864.6	869.7	871.2
8.	Allocation of profit	109.8	71.4	132.1	121.9	53.6
8.1.	of which income tax	-	68.4	122.7	115.4	48.6
9.	Other assets, total	870.4	917.4	1,105.0	1,072.6	1,077.9
9.1.	of which: Float	520.3	434.3	524.6	458.0	462.0
9.2.	Receivables	129.3	125.8	154.5	158.9	162.7
9.3.	Deferred expenses	69.0	74.4	77.9	77.4	79.5
Banking sector assets		28,022.3	29,430.0	33,804.6	33,857.8	34,009.4

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
1.	Funds and profit of credit institutions Of which:	3,109.2	3,766.4	4,339.1	4,451.4	4,351.5
1.1.	Funds of credit institutions	1,789.4	2,432.8	2,599.6	2,632.4	2,603.3
1.2.	Profit (losses), including financial result of the previous year Of which:	1,319.8	1,333.5	1,739.5	1,819.0	1,748.2
1.2.1.	Profit (losses) of the current year	409.2	205.1	573.4	138.3	214.3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	3,370.4	1,423.1	325.7	316.0	312.3
3.	Accounts of credit institutions Of which:	346.0	273.1	255.7	236.0	195.6
3.1.	Correspondent accounts of correspondent credit institutions	252.4	168.0	154.4	130.5	122.9
3.2.	Correspondent accounts of non-resident credit institutions	77.7	97.1	93.9	100.0	67.8
4.	Loans, deposits and other funds raised from other credit institutions	3,639.6	3,117.3	3,754.9	3,734.7	3,613.2
5.	Clients' funds ² Of which:	14,748.5	17,131.4	21,080.9	20,991.0	21,344.6
5.1.	Budgetary funds in settlement accounts	15.6	20.4	32.7	37.1	37.7
5.2.	Government and other extra-budgetary funds in settlement accounts	14.2	13.7	12.0	18.1	16.8
5.3.	Funds of legal entities in settlement and other accounts	3,521.0	3,857.4	4,845.1	5,051.3	4,897.8
5.4.	Clients' float	281.5	209.7	220.6	281.5	269.2
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	4,945.4	5,466.6	6,035.6	5,568.3	5,994.0
5.6.	Individual deposits	5,907.0	7,485.0	9,818.0	9,920.7	10,018.0
5.7.	Clients' funds in factoring and forfeiting operations	10.7	10.1	15.7	13.2	14.4
6.	Bonds	375.3	412.7	537.9	537.9	547.7
7.	Promissory notes and bank acceptances	756.3	748.6	797.3	796.1	807.6
8.	Other liabilities ¹ , total Of which:	1,677.0	2,557.4	2,713.0	2,794.7	2,836.9
8.1.	Provisions	1,022.7	2,050.6	2,192.0	2,211.5	2,217.5
8.2.	Float	431.6	257.9	255.1	274.4	303.6
8.3.	Payables	33.9	45.2	44.7	54.6	64.3
8.4.	Deferred income	4.7	4.9	5.5	4.6	4.7
8.5.	Interest payable Of which:	184.1	198.9	215.7	249.6	246.8
	Overdue interest	0.0	0.0	0.0	0.0	0.0
Banking sector liabilities¹		28,022.3	29,430.0	33,804.6	33,857.8	34,009.4

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

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
1.	Money, precious metals and gemstones	3.0	2.7	2.7	2.3	2.2
1.1.	of which: money	2.8	2.5	2.6	2.2	2.1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	7.4	6.0	5.4	3.9	4.7
3.	Correspondent accounts with credit institutions	4.4	2.9	2.5	2.2	2.4
3.1.	of which: Correspondent accounts with correspondent credit institutions	1.4	0.6	0.5	0.4	0.4
3.2.	Correspondent accounts with non-resident banks	3.0	2.3	2.0	1.8	2.0
4.	Securities acquired by credit institutions, total	8.4	14.6	17.2	18.3	17.6
4.1.	of which Debt securities	6.3	11.5	13.1	13.5	13.2
4.2.	Shares	0.7	1.4	2.1	2.1	2.0
4.3.	Discounted promissory notes	0.7	0.8	1.0	1.1	1.0
4.4.	Shares in associates and subsidiaries	0.8	1.0	1.1	1.4	1.3
5.	Other participation in authorised capital	0.2	0.2	0.4	0.5	0.5
6.	Loans, total	71.2	67.5	65.6	66.8	66.7
6.1.	of which: Loans, deposits and other placements	71.0	67.4	65.5	66.7	66.6
	of which overdue claims	1.5	3.4	3.1	3.1	3.1
6.1.1.	of which: Loans and other placements with non-financial organisations	44.6	42.6	41.6	41.9	42.2
	of which overdue claims	1.0	2.6	2.2	2.2	2.2
6.1.2.	Loans and other funds provided to individuals	14.3	12.1	12.1	12.1	12.3
	of which overdue claims	0.5	0.8	0.8	0.9	0.8
6.1.3.	Loans, deposits and other placements with credit institutions	8.9	9.3	8.6	9.5	8.8
	of which overdue claims	0.0	0.0	0.0	0.0	0.0
7.	Fixed assets (tangible and intangible) and inventories	1.9	2.7	2.6	2.6	2.6
8.	Allocation of profit	0.4	0.2	0.4	0.4	0.2
8.1.	of which income tax	-	0.2	0.4	0.3	0.1
9.	Other assets, total	3.1	3.1	3.3	3.2	3.2
9.1.	of which: Float	1.9	1.5	1.6	1.4	1.4
9.2.	Receivables	0.5	0.4	0.5	0.5	0.5
9.3.	Deferred expenses	0.2	0.3	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		1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
1.	Funds and profit of credit institutions	11.1	12.8	12.8	13.1	12.8
	Of which:					
1.1.	Funds of credit institutions	6.4	8.3	7.7	7.8	7.7
1.2.	Profit (losses), including financial result of the previous year	4.7	4.5	5.1	5.4	5.1
	Of which:					
1.2.1.	Profit (losses) of the current year	1.5	0.7	1.7	0.4	0.6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	12.0	4.8	1.0	0.9	0.9
3.	Accounts of credit institutions	1.2	0.9	0.8	0.7	0.6
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0.9	0.6	0.5	0.4	0.4
3.2.	Correspondent accounts of non-resident credit institutions	0.3	0.3	0.3	0.3	0.2
4.	Loans, deposits and other funds raised from other credit institutions	13.0	10.6	11.1	11.0	10.6
5.	Clients' funds ²	52.6	58.2	62.4	62.0	62.8
	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	0.1	0.0	0.0	0.1	0.0
5.3.	Funds of legal entities in settlement and other accounts	12.6	13.1	14.3	14.9	14.4
5.4.	Clients' float	1.0	0.7	0.7	0.8	0.8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17.6	18.6	17.9	16.4	17.6
5.6.	Individual deposits	21.1	25.4	29.0	29.3	29.5
5.7.	Clients' funds in factoring and forfeiting operations	0.0	0.0	0.0	0.0	0.0
6.	Bonds	1.3	1.4	1.6	1.6	1.6
7.	Promissory notes and bank acceptances	2.7	2.5	2.4	2.4	2.4
8.	Other liabilities ¹ , total	6.0	8.7	8.0	8.3	8.3
	Of which:					
8.1.	Provisions	3.6	7.0	6.5	6.5	6.5
8.2.	Float	1.5	0.9	0.8	0.8	0.9
8.3.	Payables	0.1	0.2	0.1	0.2	0.2
8.4.	Deferred income	0.0	0.0	0.0	0.0	0.0
8.5.	Interest payable	0.7	0.7	0.6	0.7	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				
	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
1. Loans, deposits and other placements, total	13874.9	13872.8	16099.2	16493.5	16759.0	6009.9	5974.4	6041.0	6082.2	5907.2	19884.8	19847.1	22140.2	22575.7	22666.3
Of which															
- overdue claims	353.2	835.1	886.2	907.0	891.5	68.8	179.6	149.7	144.4	148.8	422.0	1014.7	1035.9	1051.4	1040.2
1.1 Loans and other placements with non-financial resident organisations	8723.1	8812.6	10085.6	10329.5	10542.6	3032.2	2954.8	2758.2	2648.9	2579.7	11755.3	11767.4	12843.8	12978.5	13122.3
Of which															
- overdue claims	214.7	599.0	635.5	647.4	634.7	46.1	123.0	98.6	94.5	89.3	260.8	722.0	734.1	742.0	724.0
of which:															
1.1.1. Loans and other funds provided to individual entrepreneurs	313.8	269.7	315.2	317.2	330.8	9.2	6.4	6.3	5.9	6.0	323.0	276.2	321.4	323.0	336.9
Of which															
- overdue claims	8.1	21.9	28.1	28.6	28.6	0.1	0.3	0.5	0.4	0.4	8.2	22.2	28.6	29.0	29.0
1.2 Loans and other placements with non-resident legal entities (except banks)	176.3	308.1	319.1	355.7	370.6	578.2	466.3	900.0	852.2	875.7	754.4	774.3	1219.1	1207.9	1246.3
Of which															
- overdue claims	0.5	19.2	2.8	2.8	1.5	5.1	21.3	6.5	6.4	7.6	5.6	40.6	9.3	9.1	9.2
1.3 Loans, deposits and other placements with financial sector	778.8	827.5	1280.7	1333.4	1242.1	232.0	313.0	395.9	389.5	424.9	1010.8	1140.5	1676.7	1722.9	1667.0
Of which															
- overdue claims	6.4	7.2	9.5	9.6	9.2	0.3	0.8	0.6	0.6	0.9	6.7	8.0	10.0	10.1	10.1
of which:															
1.3.1 Resident credit institutions	512.9	562.2	911.6	936.5	811.7	164.1	240.9	298.1	300.8	329.6	677.0	803.0	1209.7	1237.4	1141.3
Of which															
- overdue claims	1.2	0.9	4.4	4.5	4.4	0.1	0.1	0.0	0.0	0.0	1.2	0.9	4.4	4.5	4.5
1.3.2 Resident financial institutions of different forms of ownership	265.9	265.3	369.2	396.9	430.3	67.9	72.1	97.8	88.6	95.3	333.8	337.5	467.0	485.5	525.7
Of which															
- overdue claims	5.3	6.4	5.1	5.1	4.8	0.2	0.7	0.6	0.5	0.8	5.5	7.1	5.6	5.6	5.6
1.4 Loans, deposits and other placements with non-resident banks	239.1	208.5	190.2	218.8	258.1	1585.1	1714.4	1521.2	1744.5	1583.7	1824.3	1922.9	1711.4	1963.3	1841.8
Of which															
- overdue claims	0.0	0.2	0.1	0.1	0.1	0.1	0.8	0.0	0.1	8.4	0.1	1.0	0.1	0.3	8.6
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	156.5	230.0	261.7	249.7	240.3	0.2	0.1	0.4	0.4	0.4	156.7	230.1	262.1	250.0	240.7
Of which															
- overdue claims	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.0	0.0	0.0
1.6 Loans and other funds provided to resident individuals	3534.3	3168.0	3722.7	3770.4	3867.8	471.5	395.6	348.8	323.3	316.0	4005.8	3563.6	4071.4	4093.7	4183.7
Of which															
- overdue claims	131.4	209.3	238.2	247.0	245.7	17.0	33.5	43.6	42.4	42.1	148.3	242.8	281.7	289.4	287.8
1.7 Loans and other funds provided to non-resident individuals	2.9	1.9	2.5	2.8	3.0	8.5	8.3	10.8	6.5	6.2	11.4	10.2	13.4	9.3	9.1
Of which															
- overdue claims	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.4	0.4	0.5	0.2	0.2	0.6	0.5	0.6
Reference data:															
Provisions on loans, deposits and other placements	898.5	1820.6	1904.2	1910.6	1919.2	0.0	0.0	0.0	0.0	0.0	898.5	1820.6	1904.2	1910.6	1919.2
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	12.9	42.3	39.7	41.8	41.3	2.6	9.0	6.3	6.3	5.8	15.5	51.3	46.0	48.1	47.1
Credit institutions' portfolio of promissory notes of residents	184.7	210.1	308.7	365.3	327.0	9.8	21.4	17.1	17.1	18.9	194.5	231.6	325.8	382.4	346.0
Credit institutions' portfolio of promissory notes of non-residents	0.4	0.7	2.4	1.8	1.8	4.6	1.7	1.8	1.7	1.8	5.0	2.5	4.2	3.5	3.7

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

	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
1. Loans, deposits and other placements, total	100.0	100.0	100.0	100.0	100.0
	71.0	67.4	65.5	66.7	66.6
Of which:					
- overdue claims	2.1	5.1	4.7	4.7	4.6
	1.5	3.4	3.1	3.1	3.1
1.1 Loans and other placements with non-financial resident organisations	59.1	59.3	58.0	57.5	57.9
	41.9	40.0	38.0	38.3	38.6
Of which:					
- overdue claims	1.3	3.6	3.3	3.3	3.2
	0.9	2.5	2.2	2.2	2.1
of which:					
1.1.1. Loans and other funds provided to individual entrepreneurs	1.6	1.4	1.5	1.4	1.5
	1.2	0.9	1.0	1.0	1.0
Of which:					
- overdue claims	0.0	0.1	0.1	0.1	0.1
	0.0	0.1	0.1	0.1	0.1
1.2 Loans and other placements with non-resident legal entities (except banks)	3.8	3.9	5.5	5.4	5.5
	2.7	2.6	3.6	3.6	3.7
Of which:					
- overdue claims	0.0	0.2	0.0	0.0	0.0
	0.0	0.1	0.0	0.0	0.0
1.3 Loans, deposits and other placements with financial sector	5.1	5.7	7.6	7.6	7.4
	3.6	3.9	5.0	5.1	4.9
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
of which:					
1.3.1 Resident credit institutions	3.4	4.0	5.5	5.5	5.0
	2.4	2.7	3.6	3.7	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	1.7	2.1	2.2	2.3
	1.2	1.1	1.4	1.4	1.5
Of which					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.4 Loans, deposits and other placements with non-resident banks	9.2	9.7	7.7	8.7	8.1
	6.5	6.5	5.1	5.8	5.4
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	0.8	1.2	1.2	1.1	1.1
	0.6	0.8	0.8	0.7	0.7
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.6 Loans and other funds provided to resident individuals	20.1	18.0	18.4	18.1	18.5
	14.3	12.1	12.0	12.1	12.3
Of which:					
- overdue claims	0.7	1.2	1.3	1.3	1.3
	0.5	0.8	0.8	0.9	0.8
1.7 Loans and other funds provided to non-resident individuals	0.1	0.1	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	4.5	9.2	8.6	8.5	8.5
	3.2	6.2	5.6	5.6	5.6
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0.1	0.3	0.2	0.2	0.2
	0.1	0.2	0.1	0.1	0.1
Credit institutions' portfolio of promissory notes of residents	1.0	1.2	1.5	1.7	1.5
	0.7	0.8	1.0	1.1	1.0
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

	1/01/09		1/01/10		1/01/11		1/03/11		1/04/11	
	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	2,165.7	100.0	4,075.4	100.0	5,499.0	100.0	5,794.6	100.0	5,634.0	100.0
- in rubles	1,674.1	77.3	3,309.3	81.2	4,567.6	83.1	4,907.9	84.7	4,778.9	84.8
- in foreign currency	491.6	22.7	766.1	18.8	931.4	16.9	886.7	15.3	855.1	15.2
Of which:										
Securities at fair value through profit or loss	623.2	28.8	1,469.8	36.1	1,654.8	30.1	1,755.5	30.3	1,657.9	29.4
- in rubles	541.0	25.0	1,309.8	32.1	1,428.6	26.0	1,536.3	26.5	1,475.0	26.2
- in foreign currency	82.2	3.8	160.0	3.9	226.2	4.1	219.1	3.8	182.9	3.2
Securities available for sale	1,154.4	53.3	2,157.1	52.9	3,005.5	54.7	3,072.3	53.0	3,012.3	53.5
- in rubles	848.6	39.2	1,678.4	41.2	2,448.5	44.5	2,549.8	44.0	2,489.5	44.2
- in foreign currency	305.8	14.1	478.6	11.7	557.0	10.1	522.4	9.0	522.8	9.3
Securities held-to-maturity	174.2	8.0	150.6	3.7	458.3	8.3	467.4	8.1	492.6	8.7
- in rubles	148.6	6.9	116.6	2.9	432.4	7.9	440.5	7.6	466.2	8.3
- in foreign currency	25.6	1.2	34.0	0.8	25.9	0.5	26.9	0.5	26.4	0.5
Shares in associates and subsidiaries	212.0	9.8	284.5	7.0	368.2	6.7	487.1	8.4	458.0	8.1
- in rubles	134.0	6.2	191.6	4.7	246.8	4.5	369.7	6.4	336.3	6.0
- in foreign currency	78.0	3.6	92.9	2.3	121.4	2.2	117.4	2.0	121.7	2.2
Reference data:										
Revaluation of securities	-177.5		16.3		54.1		74.9		51.6	
Provisions for losses on securities available for sale	7.2		13.9		15.2		14.7		14.1	
Provisions for losses on securities held-to-maturity	1.8		2.4		3.9		3.8		3.7	
Provisions for losses on portfolio of shares in associates and subsidiaries	2.1		2.3		3.1		5.0		5.2	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1/01/09		1/01/10		1/01/11		1/03/11		1/04/11	
	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	1,760.3	100.0	3,379.1	100.0	4,419.9	100.0	4,579.7	100.0	4,483.8	100.0
- in rubles	1,376.8	78.2	2,741.3	81.1	3,661.2	82.8	3,850.9	84.1	3,795.1	84.6
- in foreign currency	383.5	21.8	637.8	18.9	758.7	17.2	728.7	15.9	688.7	15.4
of which: revaluation	-120.5	-6.8	10.5	0.3	17.0	0.4	28.7	0.6	27.2	0.6
Debt securities at book value held (without revaluation)	1,880.8	100.0	3,368.6	100.0	4,402.9	100.0	4,551.0	100.0	4,456.6	100.0
of which:										
debt securities of the Russian Federation	258.1	13.7	767.9	22.8	1,177.5	26.7	1,322.8	29.1	1,420.9	31.9
- in rubles	168.6	9.0	656.5	19.5	1,113.4	25.3	1,249.2	27.4	1,350.6	30.3
- in foreign currency	89.6	4.8	111.4	3.3	64.1	1.5	73.6	1.6	70.3	1.6
debt securities of the Bank of Russia	12.5	0.7	283.1	8.4	588.5	13.4	593.3	13.0	401.9	9.0
- in rubles	12.5	0.7	283.1	8.4	588.5	13.4	593.3	13.0	401.9	9.0
- in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
debt securities of federal districts and local government	139.6	7.4	229.6	6.8	284.3	6.5	290.2	6.4	281.0	6.3
- in rubles	139.6	7.4	229.6	6.8	284.3	6.5	290.2	6.4	281.0	6.3
- 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 resident credit institutions	169.8	9.0	289.3	8.6	365.0	8.3	367.5	8.1	376.6	8.5
- in rubles	169.5	9.0	252.2	7.5	345.0	7.8	348.5	7.7	357.7	8.0
- in foreign currency	0.3	0.0	37.1	1.1	20.0	0.5	19.0	0.4	18.9	0.4
other debt securities of residents	360.5	19.2	759.2	22.5	901.1	20.5	934.2	20.5	975.4	21.9
- in rubles	358.8	19.1	759.1	22.5	893.4	20.3	926.9	20.4	968.2	21.7
- in foreign currency	1.7	0.1	0.1	0.0	7.7	0.2	7.3	0.2	7.2	0.2
debt securities of other countries	27.8	1.5	33.5	1.0	59.6	1.4	54.4	1.2	49.2	1.1
- in rubles	0.0	0.0	0.0	0.0	6.6	0.2	5.4	0.1	5.3	0.1
- in foreign currency	27.8	1.5	33.5	1.0	53.0	1.2	49.1	1.1	43.9	1.0
debt securities of non-resident banks	70.0	3.7	90.1	2.7	189.3	4.3	171.0	3.8	172.0	3.9
- in rubles	29.1	1.5	28.9	0.9	20.0	0.5	18.9	0.4	24.4	0.5
- in foreign currency	40.9	2.2	61.1	1.8	169.4	3.8	152.1	3.3	147.6	3.3
other debt securities of non-residents	249.2	13.2	539.7	16.0	469.9	10.7	471.1	10.4	446.5	10.0
- in rubles	116.0	6.2	174.6	5.2	138.4	3.1	145.3	3.2	132.2	3.0
- in foreign currency	133.2	7.1	365.1	10.8	331.5	7.5	325.8	7.2	314.4	7.1
debt securities delivered without derecognition in the balance sheet	591.3	31.4	362.7	10.8	355.3	8.1	334.1	7.3	319.9	7.2
- in rubles	501.2	26.6	334.0	9.9	243.2	5.5	233.2	5.1	234.7	5.3
- in foreign currency	90.1	4.8	28.7	0.9	112.1	2.5	100.9	2.2	85.2	1.9
overdue debt securities	2.0	0.1	13.4	0.4	12.3	0.3	12.4	0.3	13.1	0.3
- in rubles	2.0	0.1	12.9	0.4	11.4	0.3	11.5	0.3	11.9	0.3
- in foreign currency	0.0	0.0	0.5	0.0	0.9	0.0	0.9	0.0	1.2	0.0
Reference data:										
Provisions for losses on debt securities	7.2		19.5		20.6		21.1		20.7	

Table 20

Structure of credit institutions' portfolio of shares

	1/01/09		1/01/10		1/01/11		1/03/11		1/04/11	
	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	193.4	100.0	411.8	100.0	710.9	100.0	727.8	100.0	692.2	100.0
- in rubles	163.3	84.5	376.4	91.4	659.7	92.8	687.2	94.4	647.5	93.5
- in foreign currency	30.1	15.5	35.3	8.6	51.3	7.2	40.6	5.6	44.7	6.5
of which: revaluation	-57.1	-29.5	5.8	1.4	37.0	5.2	46.2	6.4	24.4	3.5
Shares held at book value (without revaluation)	250.5	100.0	406.0	100.0	673.9	100.0	681.5	100.0	667.9	100.0
of which shares of:										
resident credit institutions	8.9	3.6	4.6	1.1	5.7	0.8	9.7	1.4	11.2	1.7
- in rubles	8.9	3.6	4.5	1.1	5.7	0.8	9.7	1.4	11.2	1.7
- 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	194.8	77.8	354.2	87.2	588.0	87.3	597.8	87.7	575.9	86.2
- in rubles	193.2	77.1	344.7	84.9	586.4	87.0	596.3	87.5	574.4	86.0
- in foreign currency	1.6	0.6	9.5	2.3	1.6	0.2	1.5	0.2	1.5	0.2
non-resident credit institutions	5.9	2.3	6.4	1.6	28.1	4.2	19.7	2.9	18.4	2.8
- 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	5.9	2.3	6.4	1.6	28.1	4.2	19.7	2.9	18.4	2.8
other non-residents	19.4	7.8	27.0	6.6	22.2	3.3	22.5	3.3	27.2	4.1
- in rubles	0.0	0.0	8.4	2.1	8.4	1.2	8.4	1.2	8.4	1.3
- in foreign currency	19.4	7.8	18.6	4.6	13.8	2.0	14.1	2.1	18.7	2.8
shares delivered without derecognition in the balance sheet	21.4	8.6	13.8	3.4	29.9	4.4	31.8	4.7	35.1	5.3
- in rubles	18.3	7.3	13.1	3.2	22.1	3.3	26.5	3.9	29.1	4.3
- in foreign currency	3.1	1.3	0.7	0.2	7.7	1.1	5.4	0.8	6.1	0.9
Reference data:										
Provisions for losses on shares	2.7		8.2		10.6		9.7		10.1	

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

(billion rubles)

	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Portfolio of promissory notes discounted by a credit institution, in rubles	185.0	210.8	311.1	367.1	328.8
of which promissory notes, not paid when due	2.2	2.6	3.4	3.2	3.8
Portfolio of promissory notes discounted by a credit institution, in foreign currency	14.5	23.2	18.9	18.8	20.8
of which promissory notes, not paid when due	0.00	0.32	0.13	0.02	0.02
Total	199.5	234.0	330.0	385.9	349.6

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1/01/09		1/01/10		1/01/11		1/03/11		1/04/11	
	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	199.5	100.0	234.0	100.0	330.0	100.0	385.9	100.0	349.6	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	100.2	50.2	180.0	76.9	272.7	82.6	311.5	80.7	295.6	84.6
- other promissory notes of residents	94.3	47.3	51.6	22.0	53.1	16.1	70.9	18.4	50.3	14.4
- promissory notes of authorised agencies of other countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of non-resident credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- other promissory notes of non-residents	5.0	2.5	2.4	1.0	4.2	1.3	3.5	0.9	3.6	1.0
Reference data:										
Provisions for losses on promissory notes	5.9		8.1		10.7		12.8		11.5	

¹ including overdue promissory notes.

Table 23

Funds raised by credit institutions from organisations

(billion rubles)

		1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
1.	Funds raised from organisations, total	8,774.6	9,557.2	11,126.9	10,929.6	11,190.6
	- in rubles	5,499.8	6,398.0	7,786.3	7,513.2	7,875.4
	- in foreign currency	3,274.8	3,159.3	3,340.5	3,416.4	3,315.1
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	3,521.0	3,857.4	4,845.1	5,051.3	4,897.8
	- in rubles	2,803.8	3,099.7	4,134.9	4,170.4	4,048.9
	- in foreign currency	717.1	757.6	710.2	880.9	848.9
	Of which:					
1.1.1	Funds of individual entrepreneurs	81.4	90.6	121.2	115.1	115.9
	- in rubles	77.1	88.9	119.6	113.2	114.0
	- in foreign currency	4.2	1.7	1.6	1.9	2.0
1.2.	Government and other extra budgetary funds in settlement accounts	14.2	13.7	12.0	18.1	16.8
1.3.	Float	281.3	209.5	218.4	278.7	267.5
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	4,945.4	5,466.6	6,035.6	5,568.3	5,994.0
	- in rubles	2,606.7	3,198.6	3,541.2	3,170.6	3,669.1
	- in foreign currency	2,338.7	2,268.0	2,494.4	2,397.7	2,324.9
	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	257.4	267.0	464.3	461.3	718.9
1.4.2.	Certificates of deposit	12.7	20.1	15.4	14.0	14.0
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0.3	0.0	0.0	0.0	0.0
1.5.	Clients' funds in factoring and forfeiting operations	10.7	10.1	15.7	13.2	14.4
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	2.0	0.0	0.1	0.0	0.0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	651.6	739.4	955.7	553.8	708.8
	- in rubles	474.0	652.9	826.0	443.9	622.6
	- in foreign currency	177.6	86.6	129.7	109.9	86.2
	with maturity from 31 days to 1 year	1,753.2	2,202.0	2,065.1	2,023.5	2,287.6
	- in rubles	1,142.7	1,658.8	1,597.2	1,619.7	1,916.3
	- in foreign currency	610.5	543.2	467.8	403.7	371.3
	with maturity in excess of 1 year	2,540.2	2,525.1	3,014.8	2,991.0	2,997.6
	- in rubles	989.6	886.9	1,118.0	1,107.0	1,130.2
	- in foreign currency	1,550.6	1,638.2	1,896.8	1,884.1	1,867.5
	Reference data					
	Funds raised from non-resident organisations, total	1,613.9	1,430.8	1,704.6	1,619.3	1,652.1
	- in rubles	250.1	215.1	299.7	318.2	328.2
	- in foreign currency	1,363.8	1,215.7	1,404.9	1,301.1	1,323.9
	of which:					
	Funds of non-resident organisations in settlement and other accounts	139.8	113.8	195.2	161.9	191.6
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	214.8	203.9	269.3	275.0	272.8
	Other funds raised from non-resident legal entities	1,248.2	1,101.7	1,228.8	1,166.0	1,171.5
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0.0	0.0	0.0	0.0	0.0

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

Table 24

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

	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Issued debt obligations - total	1,162.2	1,196.8	1,364.6	1,361.7	1,382.9
including:					
bonds:	375.3	412.7	537.9	537.9	547.7
of which					
with maturities less than one year	0.6	3.9	0.0	0.0	0.0
with maturities in excess of one year	374.7	408.8	537.9	537.9	547.7
deposit certificates ¹	12.7	20.1	15.4	14.0	14.0
of which					
with maturities in excess of one year	7.8	8.8	3.6	3.1	3.0
with maturities in excess of one year	4.5	10.6	11.4	10.7	10.7
saving certificates ²	18.0	15.5	14.0	13.7	13.6
of which					
with maturities in excess of one year	11.6	10.0	8.2	7.4	7.1
with maturities in excess of one year	4.7	3.8	4.2	4.7	4.9
promissory notes and banker's acceptances	756.3	748.6	797.3	796.1	807.6
of which					
with maturities in excess of one year	365.5	420.3	407.8	386.2	382.6
with maturities in excess of one year	377.9	315.2	375.4	395.9	408.9

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

Table 25

Individual deposit structure

(billion rubles)

		1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
1	Individual deposits	5,907.0	7,485.0	9,818.0	9,920.7	10,018.0
	- of which savings certificates	18.0	15.5	14.0	13.7	13.6
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1,005.7	1,232.1	1,733.0	1,627.3	1,625.7
	- in rubles	840.0	1,060.8	1,546.4	1,438.9	1,438.2
	- in foreign currency	165.7	171.3	186.5	188.4	187.5
1.2.	Individual deposits with maturity from 31 days to 1 year	1,052.6	1,481.6	1,730.3	1,778.8	1,801.3
	- in rubles	639.5	965.9	1,353.3	1,414.6	1,443.8
	- in foreign currency	413.1	515.6	377.0	364.2	357.5
1.3.	Individual deposits with maturity in excess of 1 year	3,848.7	4,771.3	6,354.7	6,514.5	6,591.1
	- in rubles	2,853.2	3,484.4	5,018.8	5,166.5	5,244.8
	- in foreign currency	995.5	1,286.9	1,335.9	1,348.0	1,346.2
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	61.1	84.0	103.3	106.5	107.4

Table 26

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

(billion rubles)

	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Loans, deposits and other funds raised from other credit institutions, total	3,639.6	3,117.3	3,754.9	3,734.7	3,613.2
- in rubles	1,233.6	1,420.5	1,832.1	1,883.3	1,764.0
- in foreign currency	2,406.0	1,696.8	1,922.8	1,851.3	1,849.2
of which:					
- loans, deposits and other funds raised from resident credit institutions	972.2	1,234.2	1,696.6	1,717.9	1,646.6
- in rubles	773.1	1,019.4	1,407.6	1,425.0	1,331.5
- in foreign currency	199.1	214.8	289.0	292.9	315.1
of which					
overdue debt	0.3	0.0	0.0	0.0	0.0
- in rubles	0.3	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	2,667.4	1,883.1	2,058.3	2,016.7	1,966.7
- in rubles	460.5	401.1	424.5	458.3	432.5
- in foreign currency	2,206.9	1,482.0	1,633.8	1,558.4	1,534.1
of which					
overdue debt	0.0	0.2	0.0	0.0	0.0
- in rubles	0.0	0.0	0.0	0.0	0.0
- in foreign currency	0.0	0.2	0.0	0.0	0.0

Table 27

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.04.11

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	925	0	0.0	12,198,054	35.9
Less than 5%	79	22,084	58.6	21,755,355	64.0
From 5 to 15%	1	236	0.6	4,087	0.0
From 15 to 25%	0	0	0.0	0	0.0
25% and more	1	15,359	40.8	51,859	0.2
Data not available	0	0	0.0	0	0.0
Total	1006	37,679	100.0	34,009,354	100.0

¹ Without government and other extra-budgetary funds

Funds raised from and placed with non-residents

№	Indicator	1/01/09		1/01/10		1/01/11		1/03/11		1/04/11	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
<i>Raised funds</i>											
1.	Clients' funds (except credit institutions)	1,676.0	6.0	1,515.1	5.1	1,808.3	5.3	1,726.1	5.1	1,759.8	5.2
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1,602.6	5.7	1,419.4	4.8	1,693.3	5.0	1,602.9	4.7	1,635.8	4.8
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1,463.0	5.2	1,305.6	4.4	1,498.1	4.4	1,441.1	4.3	1,444.2	4.2
1.2	Individual deposits (excluding saving certificates)	61.1	0.2	84.0	0.3	103.3	0.3	106.5	0.3	107.4	0.3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	45.3	0.2	64.1	0.2	76.5	0.2	79.7	0.2	80.1	0.2
1.3	Funds in other accounts	12.2	0.0	11.7	0.0	11.7	0.0	16.7	0.0	16.6	0.0
2.	Funds in correspondent and other accounts of credit institutions	93.6	0.3	105.1	0.4	101.3	0.3	105.5	0.3	72.6	0.2
3.	Loans, deposits and other funds raised from credit institutions	2,667.4	9.5	1,883.1	6.4	2,058.3	6.1	2,016.7	6.0	1,966.7	5.8
4.	Loans from other countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Raised funds, total</i>	4,436.9	15.8	3,503.2	11.9	3,967.9	11.7	3,848.4	11.4	3,799.2	11.2
	<i>Reference data:</i>										
	Liabilities of authorized banks to non-residents on issued debt securities total ²	106.7	0.4	87.8	0.3	83.8	0.2	80.2	0.2	81.7	0.2
	Overdue interest on liabilities of credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Placed funds</i>											
1.	Loans, total	2,590.1	9.2	2,707.4	9.2	2,943.9	8.7	3,180.5	9.4	3,097.2	9.1
	of which overdue claims	5.9	0.0	41.8	0.1	10.0	0.0	9.9	0.0	18.3	0.1
	of which:										
1.1.	Loans, deposits and other placements	1,824.3	6.5	1,922.9	6.5	1,711.4	5.1	1,963.3	5.8	1,841.8	5.4
1.2	Loans and other placements with legal entities	754.4	2.7	774.3	2.6	1,219.1	3.6	1,207.9	3.6	1,246.3	3.7
1.3	Loans and other funds provided to individuals	11.4	0.0	10.2	0.0	13.3	0.0	9.3	0.0	9.1	0.0
2.	Correspondent accounts with banks	843.0	3.0	667.6	2.3	689.3	2.0	617.3	1.8	689.7	2.0
3.	Securities acquired by credit institutions, total	377.4	1.3	699.1	2.4	773.4	2.3	742.3	2.2	717.0	2.1
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	347.0	1.2	663.3	2.3	718.9	2.1	696.6	2.1	667.7	2.0
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	25.3	0.1	33.4	0.1	50.3	0.1	42.2	0.1	45.6	0.1
3.3	Discounted promissory notes	5.0	0.0	2.5	0.0	4.2	0.0	3.5	0.0	3.7	0.0
4.	Shares in associates and subsidiaries	80.3	0.3	94.2	0.3	122.7	0.4	120.2	0.4	124.5	0.4
5.	Loans provided to other countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	<i>Placed funds, total</i>	3,890.8	13.9	4,168.3	14.2	4,529.3	13.4	4,660.3	13.8	4,628.3	13.6
	<i>Reference data:</i>										
	Overdue interest on claims of credit institutions	0.1	0.0	2.7	0.0	0.7	0.0	0.6	0.0	0.5	0.0

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

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				
	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Total	409,185.7	205,109.7	573,379.7	138,271.8	214,277.6	1,106	1,058	1,012	1,010	1,006	109,839.8	71,355.6	132,079.1	16,909.7	26,076.4
Profit-making CIs ¹	446,936.1	284,938.7	595,046.7	143,747.4	217,130.8	1,050	938	931	812	913	109,638.8	69,308.1	131,763.4	16,564.6	25,945.7
Loss-making CIs	-37,750.4	-79,829.0	-21,667.0	-5,475.6	-2,853.2	56	120	81	198	93	201.0	2,047.5	315.6	345.1	130.8
CIs that have not provided their reporting	0.0	0.0	0.0	0.0	0.0	2	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Total						1108	1058	1012	1010	1006					

¹ including CIs with zero profit.

Table 30

Structure of operating credit institutions' income and expenses¹

	1/01/09		1/01/10		1/01/11		1/04/11	
	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	17,574.1	100.0	31,600.6	100.0	22,645.4	100.0	4,652.8	100.0
1.1. Interest income on placements with legal entities (except income on securities)	1,469.3	8.4	1,895.6	6.0	1,609.2	7.1	377.7	8.1
1.2. Interest income on loans to individuals	550.8	3.1	589.1	1.9	613.4	2.7	167.1	3.6
1.3. Income on securities	611.3	3.5	1,050.6	3.3	754.2	3.3	202.9	4.4
1.4. Income on operations with foreign currency	10,943.0	62.3	22,740.3	72.0	14,159.3	62.5	2,819.8	60.6
1.5. Commissions	500.9	2.9	473.3	1.5	513.3	2.3	121.7	2.6
1.6. Recovery of loss provision	2,257.2	12.8	3,616.7	11.5	4,118.9	18.2	750.1	16.1
1.7. Other income	1,241.6	7.1	1,234.9	3.9	877.2	3.9	213.5	4.6
Of which:								
1.7.1. Fines, penalties, forfeits	28.4	0.2	53.2	0.2	102.4	0.5	13.4	0.3
2. Expenses of credit institution, total	17,155.6	100.0	31,394.7	100.0	22,064.4	100.0	4,438.5	100.0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	631.9	3.7	946.0	3.0	608.4	2.8	137.3	3.1
2.2. Interest expenses on funds raised from individuals	345.9	2.0	455.6	1.5	562.6	2.6	138.5	3.1
2.3. Expenses on operations with securities	609.8	3.6	681.2	2.2	394.3	1.8	103.8	2.3
2.4. Expenses on operations with foreign currency	10,700.5	62.4	22,581.7	71.9	14,114.1	64.0	2,822.0	63.6
2.5. Commissions	64.6	0.4	56.6	0.2	61.3	0.3	14.6	0.3
2.6. Expenses on loss provision	2,712.9	15.8	4,667.3	14.9	4,352.5	19.7	773.2	17.4
2.7. Management expenses (including personnel costs)	670.2	3.9	621.5	2.0	719.9	3.3	181.5	4.1
2.8. Other expenses	1,419.8	8.3	1,384.7	4.4	1,251.2	5.7	267.6	6.0
Of which:								
2.8.1. Fines, penalties, forfeits	1.4	0.0	1.4	0.0	1.6	0.0	0.4	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 1.04.11

	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	22,505,126,425	7,334,025,710	22,759,517,122	7,079,635,013
Belgorod Region	14,664,524	344,548	14,668,756	340,316
Bryansk Region	781,709	2,407	784,081	35
Vladimir Region	3,897,132	46,623	3,897,326	46,429
Voronezh Region	452,909	0	452,895	14
Ivanovo Region	10,622,202	555,713	10,587,582	590,333
Kaluga Region	10,843,180	454,121	10,832,342	464,959
Kostroma Region	64,898,897	6,351,884	64,206,637	7,044,144
Kursk Region	13,014,106	415,520	12,976,640	452,986
Lipetsk Region	22,336,148	928,020	22,343,194	920,974
Moscow Region	60,705,984	11,231,888	59,963,900	11,973,972
Orel Region	3,858,352	42,816	3,857,909	43,259
Ryazan Region	12,680,237	765,205	12,758,521	686,921
Smolensk Region	22,028,200	2,708,847	21,295,584	3,441,463
Tambov Region	2,081,693	210,929	2,083,973	208,649
Tver Region	8,101,039	446,127	8,094,463	452,703
Tula Region	9,654,119	567,442	9,629,954	591,607
Yaroslavl Region	6,227,792	345,963	6,248,528	325,227
City of Moscow	22,238,278,202	7,308,607,657	22,494,834,837	7,052,051,022
North-Western Federal District	917,261,097	221,036,274	937,480,742	200,816,629
Republic of Karelia	994,056	22,638	999,846	16,848
Komi Republic	13,494,059	862,939	13,383,089	973,909
Akhangel'sk Region	848,142	68,022	851,759	64,405
Vologda Region	49,866,264	5,683,552	49,768,415	5,781,401
Kaliningrad Region	53,456,572	13,465,098	55,107,816	11,813,854
Leningrad Region*	6,575,679	681,491	6,594,425	662,745
Murmansk Region	8,506,996	1,194,850	8,378,992	1,322,854
Novgorod Region	4,105,918	130,219	4,112,077	124,060
Pskov Region	1,975,439	43,008	1,981,087	37,360
St Petersburg	777,437,972	198,884,457	796,303,236	180,019,193
Southern Federal District	161,404,150	10,627,683	161,239,236	10,792,597
Republic of Adygeya	3,805,147	27,888	3,818,045	14,990
Republic of Kalmykia	961,680	88,004	944,726	104,958
Krasnodar Territory	76,087,312	3,447,512	76,235,566	3,299,258
Astrakhan Region	5,780,535	73,673	5,802,365	51,843
Volgograd Region	11,177,406	635,048	11,203,469	608,985
Rostov Region	63,592,070	6,355,558	63,235,065	6,712,563
North-Caucasian Federal District	51,461,933	3,428,912	51,669,172	3,221,673
Republik of Daghestan	21,053,458	710,064	21,186,018	577,504
Republic of Ingushetia	1,057,264	14,240	1,062,479	9,025
Kabardino-Balkar Republic	4,663,278	92,620	4,681,663	74,235
Karachai-Cherkess Republic	3,075,469	2,038,836	3,148,774	1,965,531
Republic of North Ossetia - Alania	7,174,674	156,973	7,178,444	153,203
Chechen Republic	0	0	0	0
Stavropol Territory	14,437,790	416,179	14,411,794	442,175
Volga Federal District	1,043,998,643	91,244,924	1,045,035,960	90,207,607

Republic of Bashkortostan	53,949,881	3,799,411	54,593,435	3,155,857
Republic of Marii El	1,674,079	8,289	1,676,697	5,671
Republic of Mordovia	15,995,594	275,252	15,984,529	286,317
Republic of Tatarstan	445,321,805	50,525,578	445,842,076	50,005,307
Udmurt Republic	19,486,403	1,202,539	19,397,279	1,291,663
Chuvash Republic	7,865,167	139,085	7,870,882	133,370
Perm Territory	26,669,081	4,733,846	26,554,613	4,848,314
Kirov Region	20,208,110	3,385,309	21,928,540	1,664,879
Nizhny Novgograd Region	69,840,707	4,425,256	69,588,080	4,677,883
Orenburg Region	35,305,212	1,713,095	35,339,527	1,678,780
Penza Region	10,702,339	79,361	10,703,101	78,599
Samara Region	286,479,614	17,705,879	285,024,113	19,161,380
Saratov Region	42,167,434	2,788,582	42,203,635	2,752,381
Ulyanovsk Region	8,333,217	463,442	8,329,453	467,206
Ural Federal District	661,226,780	121,075,719	693,733,665	88,568,834
Kurgan Region	2,170,237	3,938	2,172,143	2,032
Sverdlovsk Region	281,111,962	39,083,122	298,289,340	21,905,744
Tyumen Region	277,517,720	72,583,142	291,173,686	58,927,176
Chelyabinsk Region	100,426,861	9,405,517	102,098,496	7,733,882
Siberian Federal District	459,471,097	110,364,373	464,154,097	105,681,373
Republic of Altai	11,968,012	86,648	11,993,607	61,053
Republic of Buryatiya	6,326,937	721,315	6,586,285	461,967
Republic of Tuva	368,897	2,129	370,431	595
Republic of Khakassia	7,425,064	170,252	7,464,125	131,191
Altai Territory	13,735,855	198,111	13,747,600	186,366
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10,128,571	426,284	10,161,119	393,736
Irkutsk Region	14,471,745	549,958	14,559,457	462,246
Kemerovo Region	25,147,152	641,147	25,179,159	609,140
Novosibirsk Region	345,079,227	105,191,216	349,379,525	100,890,918
Omsk Region	15,912,012	2,165,191	15,797,268	2,279,935
Tomsk Region	8,907,625	212,122	8,915,521	204,226
Far Eastern Federal District	291,706,809	25,893,573	291,910,521	25,689,861
Republic of Sakha (Yakutia)	16,059,745	438,110	16,058,312	439,543
Kamchatka Territory	12,029,731	1,038,799	12,135,861	932,669
Primorskiy Territory	70,263,938	6,037,661	71,347,477	4,954,122
Khabarovsk Territory	43,227,422	2,576,333	43,241,697	2,562,058
Amur Region	141,130,183	15,051,037	140,101,487	16,079,733
Magadan Region	0	0	0	0
Sakhalin Region	8,995,790	751,633	9,025,687	721,736
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 1.04.11

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	17,025,428,386	6,754,849,878	17,294,651,193	6,485,627,071
Belgorod Region	163,456,015	5,017,956	163,507,185	4,966,786
Bryansk Region	44,964,958	3,098,397	44,969,985	3,093,370
Vladimir Region	88,610,607	7,824,352	88,651,970	7,782,989
Voronezh Region	263,879,867	14,217,102	264,177,022	13,919,947
Ivanovo Region	52,034,893	3,912,182	52,042,413	3,904,662
Kaluga Region	69,759,784	7,103,974	69,799,770	7,063,988
Kostroma Region	60,224,369	1,628,454	59,513,774	2,339,049
Kursk Region	85,172,177	2,578,920	85,591,295	2,159,802
Lipetsk Region	97,729,294	1,707,198	97,748,467	1,688,025
Moscow Region	674,629,402	68,627,265	673,917,323	69,339,344
Orel Region	37,025,521	1,941,888	37,046,066	1,921,343
Ryazan Region	75,574,946	1,486,511	75,729,811	1,331,646
Smolensk Region	66,211,151	1,327,428	66,176,098	1,362,481
Tambov Region	44,915,993	2,283,166	44,931,395	2,267,764
Tver Region	65,539,132	5,620,866	65,547,228	5,612,770
Tula Region	91,546,719	24,037,421	91,339,594	24,244,546
Yaroslavl Region	121,221,360	1,348,157	121,247,395	1,322,122
City of Moscow	14,922,932,198	6,601,088,641	15,192,714,402	6,331,306,437
North-Western Federal District	2,083,854,774	455,064,697	2,094,857,327	444,062,144
Republic of Karelia	36,472,562	9,618,320	37,161,124	8,929,758
Komi Republic	76,229,827	5,168,037	76,493,126	4,904,738
Akhangel'sk Region	90,793,418	6,370,511	90,803,642	6,360,287
Vologda Region	111,453,050	9,294,030	111,420,284	9,326,796
Kaliningrad Region	81,736,736	25,348,943	73,146,539	33,939,140
Leningrad Region	37,116,305	1,131,907	37,084,999	1,163,213
Murmansk Region	64,995,427	13,414,078	70,321,516	8,087,989
Novgorod Region	38,583,068	4,395,707	37,778,105	5,200,670
Pskov Region	31,363,206	384,723	31,252,675	495,254
St Petersburg	1,515,111,175	379,938,441	1,529,395,317	365,654,299
Southern Federal District	1,053,881,169	58,150,188	1,050,424,596	61,606,761
Republic of Adygeya	17,337,597	187,484	17,354,838	170,243
Republic of Kalmykia	6,597,934	49,664	6,589,044	58,554
Krasnodar Territory	491,266,127	21,413,428	486,602,625	26,076,930
Astrakhan Region	56,987,795	1,111,229	57,013,074	1,085,950
Volgograd Region	142,237,527	3,560,870	142,372,923	3,425,474
Rostov Region	339,454,189	31,827,513	340,492,092	30,789,610
North-Caucasian Federal District	303,625,493	10,718,926	303,956,906	10,387,513
Republic of Daghestan	46,705,524	1,397,609	46,822,365	1,280,768
Republic of Ingushetia	6,828,312	53,344	6,835,314	46,342
Kabardino-Balkar Republic	30,143,407	1,446,771	30,146,825	1,443,353
Karachai-Cherkess Republic	17,027,075	2,450,216	17,090,886	2,386,405
Republic of North Ossetia - Alania	25,303,548	1,048,306	25,327,528	1,024,326
Chechen Republic	17,066,980	58,763	17,080,650	45,093
Stavropol Territory	160,550,647	4,263,917	160,653,338	4,161,226

Volga Federal District	2,868,326,318	177,467,169	2,874,605,719	171,187,768
Republic of Bashkortostan	310,716,676	29,390,720	317,185,915	22,921,481
Republic of Marii El	34,779,096	2,540,906	34,801,849	2,518,153
Republic of Mordovia	65,346,498	367,007	65,357,464	356,041
Republic of Tatarstan	577,361,828	54,407,649	577,806,519	53,962,958
Udmurt Republic	99,809,429	1,706,289	101,740,831	-225,113
Chuvash Republic	71,810,827	430,386	71,879,907	361,306
Perm Territory	237,783,393	23,215,153	238,219,588	22,778,958
Kirov Region	81,260,957	5,447,427	83,008,443	3,699,941
Nizhny Novgograd Region	389,629,364	13,942,102	387,727,864	15,843,602
Orenburg Region	109,415,943	3,114,207	109,472,018	3,058,132
Penza Region	66,019,142	1,874,452	65,997,550	1,896,044
Samara Region	608,470,968	32,670,912	605,436,588	35,705,292
Saratov Region	149,703,544	3,611,144	149,721,750	3,592,938
Ulyanovsk Region	66,218,653	4,748,815	66,249,433	4,718,035
Ural Federal District	1,560,062,876	270,965,570	1,581,770,909	249,257,537
Kurgan Region	31,483,914	119,630	31,489,850	113,694
Sverdlovsk Region	690,008,602	133,130,445	697,272,491	125,866,556
Tyumen Region	555,778,840	114,912,853	569,848,810	100,842,883
Chelyabinsk Region	282,791,520	22,802,642	283,159,758	22,434,404
Siberian Federal District	1,573,046,548	83,349,834	1,580,458,426	75,937,956
Republic of Altai	9,355,072	88,539	9,373,087	70,524
Republic of Buryatiya	48,783,429	2,186,366	49,042,644	1,927,151
Republic of Tuva	9,054,163	17,632	9,056,877	14,918
Republic of Khakassia	21,360,589	219,648	21,390,413	189,824
Altai Territory	158,940,722	4,577,701	158,968,903	4,549,520
Zabaykal Territory	41,046,780	389,483	41,047,788	388,475
Krasnoyarsk Territory	224,493,970	13,934,122	224,441,556	13,986,536
Irkutsk Region	185,617,217	4,569,750	186,780,980	3,405,987
Kemerovo Region	174,059,176	15,649,839	174,112,580	15,596,435
Novosibirsk Region	496,870,271	33,253,463	502,698,763	27,424,971
Omsk Region	128,933,804	6,449,371	129,016,476	6,366,699
Tomsk Region	74,531,355	2,013,920	74,528,359	2,016,916
Far Eastern Federal District	652,839,181	56,940,722	653,547,029	56,232,874
Republic of Sakha (Yakutia)	65,896,013	3,985,847	66,060,594	3,821,266
Kamchatka Territory	35,076,099	2,605,884	35,027,633	2,654,350
Primorskiy Territory	170,271,445	19,733,296	171,283,300	18,721,441
Khabarovsk Territory	198,053,212	16,695,219	198,349,406	16,399,025
Amur Region	71,853,129	2,411,732	71,181,157	3,083,704
Magadan Region	49,521,792	6,208,803	49,435,841	6,294,754
Sakhalin Region	52,384,273	4,968,140	52,414,753	4,937,660
Jewish Autonomous Region	4,566,836	216,258	4,567,986	215,108
Chukotka Autonomous Area	5,216,382	115,543	5,226,359	105,566

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 1.04.11

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	4,004,623,134	1,324,937,141	572,779,788	445,503,556	235,576,762	11,616,692
Belgorod Region	700,340	36,858	2,702	0	1,596,831	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	229,358	202,815	8,996	0	90,105	0
Voronezh Region	2,474	2,727	0	0	209,384	0
Ivanovo Region	1,083,085	70,943	73,676	0	409,499	12,674
Kaluga Region	56,475	0	150,049	0	137,845	0
Kostroma Region	27,448,702	75,260	28,307	5,880	3,650,966	15,027
Kursk Region	1,541,526	1,149,522	0	0	497,585	0
Lipetsk Region	1,505,851	312,286	50	0	694,251	17,534
Moscow Region	7,459,450	1,635,216	272,253	0	3,810,846	245,206
Orel Region	0	0	0	9,500	406	0
Ryazan Region	965,569	680,605	116,208	0	604,449	38,879
Smolensk Region	1,207,968	541,953	584,338	44	621,584	0
Tambov Region	0	0	0	62	0	0
Tver Region	877,242	205,217	11,242	0	57,302	0
Tula Region	279,997	87,432	287	0	112	0
Yaroslavl Region	16,227	2,017	45,482	0	0	0
City of Moscow	3,961,248,870	1,319,934,290	571,486,198	445,488,070	223,195,597	11,287,372
North-Western Federal District	184,127,068	37,939,497	24,612,109	2,203,071	16,086,939	7,638,212
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2,063,447	605,272	94,096	980	111,449	143,745
Akhangel'sk Region	0	0	130,376	0	0	0
Vologda Region	2,718,663	795,213	301,090	4,900	4,032,147	850,945
Kaliningrad Region	13,217,377	560,094	776,526	18	354,968	0
Leningrad Region	664,358	45,960	22,576	20	0	0
Murmansk Region	1,185,176	604,761	0	0	0	0
Novgorod Region	857,857	344,726	213,903	0	50,792	11,530
Pskov Region	19,853	0	0	0	0	0
St Petersburg	163,400,337	34,983,471	23,073,542	2,197,153	11,537,583	6,631,992
Southern Federal District	12,531,444	2,566,230	2,983,268	63,756	1,704,470	354,486
Republic of Adygeya	20,187	20,218	1,400	0	47,292	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7,835,589	1,423,482	2,477,669	38,587	787,286	0
Astrakhan Region	1,340,044	892,224	36,679	5,288	379,243	0
Volgograd Region	935,638	61,194	11,242	0	408,209	354,486
Rostov Region	2,399,986	169,112	456,278	19,881	82,440	0
North-Caucasian Federal District	3,164,152	1,236,193	840,944	210	1,204,199	0
Republik of Daghestan	95,373	0	727,760	0	209,814	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	29,841	0	2,196	0
Karachai-Cherkess Republic	668,360	0	66,920	0	92,584	0
Republic of North Ossetia - Alania	0	0	16,423	0	180,427	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	2,400,419	1,236,193	0	210	719,178	0

Volga Federal District	98,129,646	18,192,891	54,921,226	1,135,059	21,434,602	340,069
Republic of Bashkortostan	5,642,248	893,551	819,716	0	94,124	0
Republic of Marii El	0	0	0	0	159,336	0
Republic of Mordovia	604,267	137,299	69,617	0	604,598	0
Republic of Tatarstan	43,001,438	11,175,557	32,014,439	692,941	5,147,166	0
Udmurt Republic	2,321,817	725,979	31,028	0	1,525,616	0
Chuvash Republic	501,785	76,020	24,797	0	1,113,531	0
Perm Territory	2,031,170	78,154	4,611,354	0	190,260	0
Kirov Region	3,510,783	31,059	1,765,535	0	252,853	0
Nizhny Novgorod Region	7,882,727	2,736,089	3,345,388	0	5,399,287	186,793
Orenburg Region	3,458,594	79,559	297,308	17,646	3,248,202	11,423
Penza Region	1,106,314	0	54	0	61,473	0
Samara Region	26,935,467	2,115,592	11,356,050	424,202	3,370,386	141,853
Saratov Region	1,107,616	118,664	585,890	270	267,770	0
Ulyanovsk Region	25,420	25,368	50	0	0	0
Ural Federal District	111,856,720	24,799,634	19,101,347	256,340	32,051,326	540,594
Kurgan Region	0	0	0	0	10,010	0
Sverdlovsk Region	58,845,951	6,814,796	6,290,736	100	9,052,781	0
Tyumen Region	31,416,892	7,067,525	12,606,754	256,240	22,555,383	540,594
Chelyabinsk Region	21,593,877	10,917,313	203,857	0	433,152	0
Siberian Federal District	37,140,302	6,876,559	15,309,575	7,534,126	14,515,148	200,053
Republic of Altai	532,896	519,336	1	0	336,006	0
Republic of Buryatiya	97,414	0	769,814	0	2,055	0
Republic of Tuva	4,828	5,267	0	0	0	0
Republic of Khakassia	110,505	67,253	0	0	215,422	0
Altai Territory	55,909	42,270	3,749	0	1,855	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	103,030	103,464	129,519	0	80,384	0
Irkutsk Region	228,327	0	119,123	0	81,690	0
Kemerovo Region	1,765,456	1,001,381	82,630	0	632,732	0
Novosibirsk Region	31,763,965	4,616,957	14,089,217	7,534,126	11,908,548	0
Omsk Region	2,175,840	520,631	127	0	1,189,166	200,053
Tomsk Region	302,132	0	115,395	0	67,290	0
Far Eastern Federal District	32,191,296	4,336,375	1,685,331	1,339,910	6,267,879	89,791
Republic of Sakha (Yakutia)	2,172,058	212,158	95,110	0	817,928	0
Kamchatka Territory	367,596	60,750	54,461	0	417,702	0
Primorskiy Territory	16,790,430	2,836,788	1,065,992	0	980,448	0
Khabarovsk Territory	1,588,643	296,466	280,313	0	120,989	0
Amur Region	10,988,487	756,563	14,075	1,339,910	3,883,919	89,791
Magadan Region	0	0	0	0	0	0
Sakhalin Region	284,082	173,650	175,380	0	46,893	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

1.04.11

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	4,068,070,108	1,332,913,348	578,814,682	451,789,844	260,173,611	16,733,949
Belgorod Region	700,340	36,858	2,819	0	1,596,831	0
Bryansk Region	0	0	768	0	0	0
Vladimir Region	229,358	202,815	8,996	0	26,304	0
Voronezh Region	2,474	2,727	1,140	0	209,384	0
Ivanovo Region	1,106,291	95,210	66,646	0	333,617	12,674
Kaluga Region	56,475	0	150,049	0	137,845	0
Kostroma Region	13,102,138	75,260	28,656	0	237,946	15,027
Kursk Region	1,541,526	1,149,522	0	0	497,585	0
Lipetsk Region	1,505,851	312,286	2,143	0	696,793	17,534
Moscow Region	7,459,448	1,635,216	272,699	0	7,856,291	4,128,034
Orel Region	0	0	0	9,500	406	0
Ryazan Region	965,569	680,605	116,208	0	598,447	38,879
Smolensk Region	277,848	223,051	188,104	44	69,749	0
Tambov Region	0	0	0	62	0	0
Tver Region	814,103	205,217	11,242	0	57,302	0
Tula Region	279,997	87,432	535	0	375,104	0
Yaroslavl Region	36,860	23,841	52,896	0	0	0
City of Moscow	4,039,991,830	1,328,183,308	577,911,781	451,780,238	247,480,007	12,521,801
North-Western Federal District	171,086,357	36,183,286	32,889,655	3,450,247	12,737,566	2,817,219
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1,789,674	383,265	87,768	980	0	56,526
Akhangel'sk Region	23,306	24,814	130,376	0	0	0
Vologda Region	1,307,106	712,916	292,512	4,900	3,987,806	0
Kaliningrad Region	3,859,813	115,821	34,384	0	271,249	0
Leningrad Region	664,358	45,960	22,576	1,247,165	0	0
Murmansk Region	1,185,176	604,761	0	0	0	0
Novgorod Region	857,857	344,726	213,903	0	50,792	11,530
Pskov Region	19,853	0	0	0	0	0
St Petersburg	161,379,214	33,951,023	32,108,136	2,197,202	8,427,719	2,749,163
Southern Federal District	11,597,731	2,161,199	2,723,243	63,756	663,385	115,919
Republic of Adygeya	20,187	20,218	1,400	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7,838,650	1,423,482	2,322,941	38,587	235,682	0
Astrakhan Region	438,608	487,193	40,127	5,288	56,930	0
Volgograd Region	900,300	61,194	12,685	0	264,138	115,919
Rostov Region	2,399,986	169,112	346,090	19,881	106,635	0
North-Caucasian Federal District	3,148,571	1,236,193	843,990	210	863,907	0
Republik of Daghestan	95,373	0	727,852	0	206,964	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	29,841	0	2,196	0
Karachai-Cherkess Republic	652,779	0	66,920	0	92,584	0
Republic of North Ossetia - Alania	0	0	16,423	0	178,753	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	2,400,419	1,236,193	2,954	210	383,410	0
Volga Federal District	97,337,153	18,192,891	54,878,102	1,135,721	21,191,908	340,069
Republic of Bashkortostan	5,215,456	893,551	828,582	0	79,123	0

Republic of Marii El	0	0	0	0	159,336	0
Republic of Mordovia	604,267	137,299	57,661	0	158,944	0
Republic of Tatarstan	42,909,875	11,175,557	31,961,530	692,941	6,700,718	0
Udmurt Republic	2,321,817	725,979	32,024	0	1,449,837	0
Chuvash Republic	501,785	76,020	24,797	43	1,113,531	0
Perm Territory	2,031,170	78,154	4,614,321	0	50,454	0
Kirov Region	3,510,783	31,059	1,765,535	0	252,853	0
Nizhny Novgogrod Region	7,651,818	2,736,089	3,346,499	119	4,844,340	186,793
Orenburg Region	3,415,365	79,559	299,592	17,646	3,088,898	11,423
Penza Region	1,106,314	0	54	0	61,473	0
Samara Region	26,935,467	2,115,592	11,358,486	424,702	2,958,020	141,853
Saratov Region	1,107,616	118,664	588,971	270	274,381	0
Ulyanovsk Region	25,420	25,368	50	0	0	0
Ural Federal District	92,909,765	23,446,317	18,903,262	256,340	26,433,472	540,594
Kurgan Region	0	0	0	0	10,010	0
Sverdlovsk Region	40,623,387	5,618,021	6,071,013	100	3,606,408	0
Tyumen Region	31,416,892	7,067,525	12,628,061	256,240	22,362,019	540,594
Chelyabinsk Region	20,869,486	10,760,771	204,188	0	455,035	0
Siberian Federal District	12,037,439	2,515,812	1,495,324	0	3,655,657	142,355
Republic of Altai	0	0	1	0	91,592	0
Republic of Buryatiya	97,414	0	769,814	0	2,055	0
Republic of Tuva	4,828	5,267	0	0	0	0
Republic of Khakassia	110,505	67,253	0	0	215,422	0
Altai Territory	55,909	42,270	3,978	0	1,915	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	103,030	103,464	129,519	0	94,854	0
Irkutsk Region	228,327	0	119,123	0	81,690	0
Kemerovo Region	1,765,456	1,001,381	82,630	0	632,732	0
Novosibirsk Region	7,193,998	775,546	273,232	0	1,792,745	0
Omsk Region	2,175,840	520,631	1,334	0	675,362	142,355
Tomsk Region	302,132	0	115,693	0	67,290	0
Far Eastern Federal District	27,565,941	4,235,474	1,685,331	1,339,910	3,121,819	89,791
Republic of Sakha (Yakutia)	2,172,058	212,158	95,110	0	840,208	0
Kamchatka Territory	359,250	60,750	54,461	0	103,535	0
Primorskiy Territory	17,530,854	3,066,271	1,321,657	0	952,701	0
Khabarovsk Territory	848,219	66,983	24,648	0	178,022	0
Amur Region	6,371,478	655,662	7,641	1,339,910	1,000,460	89,791
Magadan Region	0	0	6,434	0	0	0
Sakhalin Region	284,082	173,650	175,380	0	46,893	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 1.04.11

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	14,530,270,688	9,571,363,305	932,745,276	3,256,256,852
Belgorod Region	8,182,619	6,609,676	390,266	748,357
Bryansk Region	723,674	73,109	650,000	565
Vladimir Region	2,068,097	1,234,576	35,200	798,321
Voronezh Region	38,024	8,516	10,900	18,608
Ivanovo Region	6,828,476	3,854,036	190,020	2,687,740
Kaluga Region	7,975,792	2,288,466	2,781,000	2,577,664
Kostroma Region	28,206,854	9,841,763	194,823	15,998,867
Kursk Region	8,289,612	7,464,623	0	582,915
Lipetsk Region	15,965,647	12,598,828	622,000	1,232,513
Moscow Region	36,854,643	19,157,144	586,444	15,654,043
Orel Region	2,600,457	1,594,506	0	1,005,818
Ryazan Region	8,376,660	7,117,187	297,000	902,458
Smolensk Region	14,290,534	9,594,793	1,064,055	3,202,055
Tambov Region	1,425,997	1,184,097	0	241,900
Tver Region	5,199,062	3,628,504	180,132	1,390,426
Tula Region	7,122,887	6,136,020	149,595	801,136
Yaroslavl Region	4,323,286	3,740,458	62,571	501,684
City of Moscow	14,371,798,367	9,475,237,003	925,531,270	3,207,911,782
North-Western Federal District	550,512,974	392,911,663	49,288,518	64,185,514
Republic of Karelia	509,552	222,772	75,000	147,050
Komi Republic	8,188,467	3,057,227	3,924,300	1,144,478
Akhangel'sk Region	223,811	189,550	17,150	12,878
Vologda Region	33,153,810	23,466,391	1,042,027	7,681,276
Kaliningrad Region	31,939,672	27,045,238	3,059,754	1,290,169
Leningrad Region	3,413,500	2,295,669	437,000	468,514
Murmansk Region	4,204,595	1,843,458	235,600	1,918,245
Novgorod Region	1,435,300	1,060,333	500	372,336
Pskov Region	1,154,718	1,002,977	10,000	141,741
St Petersburg	466,289,549	332,728,048	40,487,187	51,008,827
Southern Federal District	103,441,768	71,570,959	5,996,519	21,352,814
Republic of Adygeya	2,117,570	1,490,940	55,000	571,630
Republic of Kalmykia	625,533	441,509	30	183,994
Krasnodar Territory	44,024,284	29,957,586	3,958,339	7,166,290
Astrakhan Region	2,539,056	1,049,077	50,000	615,977
Volgograd Region	7,920,390	5,984,539	1,203,000	536,328
Rostov Region	46,214,935	32,647,308	730,150	12,278,595
North-Caucasian Federal District	28,956,583	18,008,377	3,021,705	7,334,945
Republic of Daghestan	10,158,612	6,125,735	218,095	3,732,523
Republic of Ingushetia	557,909	69,169	0	488,740
Kabardino-Balkar Republic	3,218,869	2,692,383	200,500	325,986
Karachai-Cherkess Republic	1,811,186	1,229,783	30,000	486,403
Republic of North Ossetia - Alania	4,469,336	3,948,182	3,110	466,758
Chechen Republic	0	0	0	0

Stavropol Territory	8,740,671	3,943,125	2,570,000	1,834,535
Volga Federal District	665,185,458	432,166,543	16,698,887	195,317,942
Republic of Bashkortostan	35,628,104	18,165,714	3,233,016	13,481,588
Republic of Marii El	915,321	748,210	40,400	54,411
Republic of Mordovia	10,400,430	8,458,025	155,400	1,138,002
Republic of Tatarstan	263,455,842	216,026,042	4,672,016	35,033,665
Udmurt Republic	12,667,518	6,516,789	392,339	5,000,346
Chuvash Republic	4,530,272	2,785,675	180,500	1,458,372
Perm Territory	15,401,251	10,472,185	56,000	4,590,918
Kirov Region	13,140,795	10,350,416	200,000	1,984,651
Nizhny Novgograd Region	38,773,629	28,566,903	1,402,907	4,417,931
Orenburg Region	21,777,381	13,103,762	912,200	6,688,651
Penza Region	7,605,023	5,541,280	1,081,000	858,237
Samara Region	212,623,988	92,890,765	3,853,109	112,098,939
Saratov Region	22,743,130	13,796,573	520,000	7,743,661
Ulyanovsk Region	5,522,774	4,744,204	0	768,570
Ural Federal District	395,770,235	191,881,589	29,487,301	140,849,927
Kurgan Region	1,386,689	1,268,195	30,900	86,394
Sverdlovsk Region	159,489,403	71,412,119	12,269,532	65,291,156
Tyumen Region	176,148,495	84,252,516	10,323,887	61,421,869
Chelyabinsk Region	58,745,648	34,948,759	6,862,982	14,050,508
Siberian Federal District	289,740,183	165,939,737	19,515,557	86,069,545
Republic of Altai	9,712,961	3,754,442	153,000	5,698,143
Republic of Buryatiya	3,513,674	1,824,117	50,000	1,639,557
Republic of Tuva	208,716	135,056	270	72,190
Republic of Khakassia	4,948,907	1,914,623	251,590	2,520,276
Altai Territory	10,424,597	7,993,232	570,005	1,506,943
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6,885,840	3,756,731	616,895	2,056,808
Irkutsk Region	10,242,399	6,626,811	950,705	2,494,900
Kemerovo Region	12,854,267	8,377,251	560,042	3,916,974
Novosibirsk Region	216,363,164	122,804,149	15,762,050	61,792,176
Omsk Region	8,941,330	4,703,128	591,000	2,856,642
Tomsk Region	5,644,328	4,050,197	10,000	1,514,936
Far Eastern Federal District	195,144,660	69,406,843	13,065,161	99,362,257
Republic of Sakha (Yakutia)	7,081,360	5,011,084	327,750	1,586,782
Kamchatka Territory	8,387,110	5,546,312	1,260,500	1,423,804
Primorskiy Territory	39,694,860	28,746,373	276,935	7,441,785
Khabarovsk Territory	32,643,515	16,034,648	5,110,200	10,992,744
Amur Region	103,505,396	11,540,944	5,580,776	77,262,735
Magadan Region	0	0	0	0
Sakhalin Region	3,832,419	2,527,482	509,000	654,407
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 1.04.11

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	9,016,289,112	6,077,964,121	957,894,775	1,429,650,284
Belgorod Region	147,595,781	134,496,722	390,266	11,392,703
Bryansk Region	32,700,797	21,597,897	650,000	7,741,932
Vladimir Region	65,180,744	46,713,628	35,000	17,808,200
Voronezh Region	234,495,323	148,154,475	10,900	84,681,192
Ivanovo Region	35,887,581	24,840,420	190,020	7,732,714
Kaluga Region	54,972,549	32,972,486	2,781,000	14,867,546
Kostroma Region	33,374,137	23,778,827	98,823	6,334,295
Kursk Region	73,844,293	63,872,607	0	9,725,958
Lipetsk Region	84,584,496	66,790,283	610,000	13,969,088
Moscow Region	344,014,367	206,158,910	586,444	102,431,477
Orel Region	22,793,463	16,729,260	0	5,225,598
Ryazan Region	66,273,368	46,842,373	297,000	11,992,382
Smolensk Region	58,719,701	45,604,970	160,055	10,638,106
Tambov Region	39,116,317	32,696,733	0	4,758,384
Tver Region	51,502,446	35,499,751	180,082	12,090,121
Tula Region	81,711,300	62,130,775	149,595	12,134,440
Yaroslavl Region	105,913,115	62,690,206	62,571	29,743,311
City of Moscow	7,483,609,334	5,006,393,798	951,693,019	1,066,382,837
North-Western Federal District	1,450,056,927	965,045,872	47,269,449	344,689,511
Republic of Karelia	31,630,706	13,888,422	75,000	13,800,866
Komi Republic	46,468,935	20,448,886	3,870,000	21,320,285
Akhangel'sk Region	54,031,487	31,314,312	17,150	16,970,343
Vologda Region	90,132,605	61,172,073	820,000	19,943,934
Kaliningrad Region	61,856,743	46,260,970	1,509,754	10,111,074
Leningrad Region	29,357,168	24,964,402	437,000	2,056,836
Murmansk Region	39,613,060	22,362,701	235,600	16,500,943
Novgorod Region	31,180,580	17,949,520	500	8,873,592
Pskov Region	26,372,212	19,662,137	10,000	5,490,559
St Petersburg	1,039,413,431	707,022,449	40,294,445	229,621,079
Southern Federal District	908,671,874	627,880,656	6,804,670	228,726,685
Republic of Adygeya	14,865,141	10,641,899	55,000	4,168,242
Republic of Kalmykia	5,440,979	3,567,383	30	1,673,566
Krasnodar Territory	421,516,352	284,901,132	5,038,190	110,872,014
Astrakhan Region	50,184,100	29,373,936	0	10,924,395
Volgograd Region	121,979,908	81,839,017	1,066,000	29,582,026
Rostov Region	294,685,394	217,557,289	645,450	71,506,442
North-Caucasian Federal District	245,916,508	163,477,713	3,439,805	76,031,278
Republic of Dagestan	32,099,845	20,478,179	268,195	11,270,584
Republic of Ingushetia	5,390,992	2,901,021	0	2,489,971
Kabardino-Balkar Republic	26,363,378	22,844,139	200,500	3,315,566
Karachai-Cherkess Republic	15,130,414	11,790,288	30,000	3,245,126
Republic of North Ossetia - Alania	15,280,818	12,670,141	13,110	1,885,281

Chechen Republic	13,382,280	11,528,739	0	1,853,541
Stavropol Territory	138,268,781	81,265,206	2,928,000	51,971,209
Volga Federal District	2,215,328,670	1,449,502,958	16,857,378	659,357,741
Republic of Bashkortostan	191,062,639	117,307,478	3,256,193	64,845,628
Republic of Marii El	30,752,252	22,992,914	40,400	6,236,370
Republic of Mordovia	56,949,936	45,637,381	90,400	9,043,152
Republic of Tatarstan	381,674,654	306,984,855	5,071,970	62,006,476
Udmurt Republic	84,219,927	50,989,682	392,349	27,626,745
Chuvash Republic	59,211,573	40,555,711	130,500	17,657,637
Perm Territory	196,588,996	134,123,317	56,000	60,918,405
Kirov Region	67,421,242	48,936,736	200,000	14,619,953
Nizhny Novgorod Region	329,620,070	239,279,601	1,363,107	73,275,960
Orenburg Region	88,222,249	57,915,057	802,200	28,422,264
Penza Region	56,819,704	37,107,455	1,081,150	11,785,400
Samara Region	500,176,488	246,342,820	3,853,109	239,381,638
Saratov Region	119,263,907	62,039,570	520,000	30,353,954
Ulyanovsk Region	53,345,033	39,290,381	0	13,184,159
Ural Federal District	1,162,788,271	681,475,841	19,319,984	413,024,619
Kurgan Region	27,139,145	14,434,075	30,900	12,387,654
Sverdlovsk Region	551,170,879	358,697,370	2,301,215	168,282,307
Tyumen Region	358,702,649	162,271,454	10,124,887	165,731,324
Chelyabinsk Region	225,775,598	146,072,942	6,862,982	66,623,334
Siberian Federal District	1,327,925,243	713,587,392	9,521,573	549,100,418
Republic of Altai	8,053,762	3,036,380	53,000	4,791,999
Republic of Buryatiya	41,262,177	17,019,313	50,000	20,705,711
Republic of Tuva	8,025,707	984,956	270	6,933,045
Republic of Khakassia	17,870,097	7,515,976	251,590	9,802,235
Altai Territory	140,814,971	104,951,939	570,005	33,503,448
Zabaykal Territory	35,929,411	11,320,223	0	22,958,135
Krasnoyarsk Territory	194,977,230	95,594,113	616,895	93,508,837
Irkutsk Region	160,070,553	79,682,873	950,705	78,597,604
Kemerovo Region	132,305,927	78,316,736	560,077	49,874,867
Novosibirsk Region	416,739,686	224,234,716	5,998,029	163,053,635
Omsk Region	107,942,512	55,030,398	461,000	39,018,429
Tomsk Region	63,933,210	35,899,769	10,002	26,352,473
Far Eastern Federal District	431,700,412	233,887,330	8,711,291	170,156,784
Republic of Sakha (Yakutia)	32,460,281	20,132,765	327,750	11,603,999
Kamchatka Territory	19,733,169	14,222,478	1,260,500	3,415,643
Primorskiy Territory	98,542,895	65,071,024	456,935	27,865,122
Khabarovsk Territory	170,595,623	75,619,984	4,930,200	84,388,035
Amur Region	36,641,973	17,907,520	1,226,906	12,990,733
Magadan Region	46,856,243	27,239,707	0	18,803,357
Sakhalin Region	24,289,679	11,473,448	509,000	10,729,750
Jewish Autonomous Region	2,259,834	2,011,033	0	248,801
Chukotka Autonomous Area	320,715	209,371	0	111,344

Table 34.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.04.11

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	5,563,387,089	3,260,672,106	1,814,933,881	297,542,284
Belgorod Region	209,267	137,537	71,730	0
Bryansk Region	0	0	0	0
Vladimir Region	871	0	0	871
Voronezh Region	0	0	0	0
Ivanovo Region	283,960	230,876	43,148	9,936
Kaluga Region	64,470	60,492	0	3,978
Kostroma Region	4,488,731	3,226,654	75,360	1,118,568
Kursk Region	178,208	152,188	0	1,114
Lipetsk Region	158,625	150,674	0	7,951
Moscow Region	6,010,721	2,551,319	145,955	3,312,966
Orel Region	426	0	426	0
Ryazan Region	72,756	52,537	1,194	19,025
Smolensk Region	1,595,219	276,298	435,568	780,762
Tambov Region	853	0	853	0
Tver Region	13,661	9,990	852	2,819
Tula Region	331,884	256,114	0	75,770
Yaroslavl Region	45,318	23,586	1,171	20,561
City of Moscow	5,549,932,119	3,253,543,841	1,814,157,624	292,187,963
North-Western Federal District	153,158,763	79,585,776	53,458,721	14,147,631
Republic of Karelia	0	0	0	0
Komi Republic	349,599	83,272	225,779	23,183
Akhangel'sk Region	1,653	0	1,381	272
Vologda Region	1,938,076	1,413,457	205,857	14,142
Kaliningrad Region	5,260,191	3,570,680	1,097,951	212,033
Leningrad Region	380,763	349,910	14,031	16,822
Murmansk Region	505,375	385,504	59,275	60,596
Novgorod Region	6,951	0	2,387	4,564
Pskov Region	0	0	0	0
St Petersburg	144,716,155	73,782,953	51,852,060	13,816,019
Southern Federal District	5,655,992	2,485,849	702,150	499,277
Republic of Adygeya	3,527	0	426	3,101
Republic of Kalmykia	9,768	6,567	1,438	1,763
Krasnodar Territory	1,172,882	643,281	23,494	305,893
Astrakhan Region	3,090	0	1,100	1,990
Volgograd Region	4,635	0	569	4,066
Rostov Region	4,462,090	1,836,001	675,123	182,464
North-Caucasian Federal District	796,735	450,146	222,094	124,495
Republik of Dagestan	145,955	74,351	7,050	64,554
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1,478	0	626	852
Karachai-Cherkess Republic	411,585	327,768	60,628	23,189
Republic of North Ossetia - Alania	5,657	0	3,269	2,388

Chechen Republic	0	0	0	0
Stavropol Territory	232,060	48,027	150,521	33,512
Volga Federal District	42,411,553	35,681,223	2,279,098	4,012,447
Republic of Bashkortostan	1,161,577	966,389	76,761	112,912
Republic of Marii El	426	0	426	0
Republic of Mordovia	23,674	19,456	3,237	981
Republic of Tatarstan	26,882,444	24,872,342	1,081,936	615,211
Udmurt Republic	1,014,642	635,162	354,100	25,380
Chuvash Republic	35,705	0	426	35,279
Perm Territory	1,071,442	662,838	285,398	123,206
Kirov Region	1,112,245	1,051,572	426	60,247
Nizhny Novgogrod Region	2,532,996	1,527,466	185,258	733,815
Orenburg Region	853,218	760,839	15,405	76,974
Penza Region	426	0	426	0
Samara Region	7,247,090	4,818,882	264,244	2,155,480
Saratov Region	268,024	169,846	10,327	62,477
Ulyanovsk Region	207,644	196,431	728	10,485
Ural Federal District	62,768,235	29,289,576	26,471,003	1,101,387
Kurgan Region	0	0	0	0
Sverdlovsk Region	19,590,833	12,960,325	5,768,612	783,688
Tyumen Region	39,639,127	15,188,137	18,368,455	254,474
Chelyabinsk Region	3,538,275	1,141,114	2,333,936	63,225
Siberian Federal District	69,685,547	43,915,585	13,866,217	3,149,076
Republic of Altai	0	0	0	0
Republic of Buryatiya	18,421	0	11,713	6,708
Republic of Tuva	426	0	426	0
Republic of Khakassia	24,604	0	24,604	0
Altai Territory	11,554	4,845	284	6,425
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	74,413	55,302	11,254	7,857
Irkutsk Region	147,047	38,467	105,881	2,699
Kemerovo Region	66,455	22,880	9,026	34,549
Novosibirsk Region	68,493,717	43,082,216	13,629,740	3,027,092
Omsk Region	834,091	699,978	72,863	61,250
Tomsk Region	14,819	11,897	426	2,496
Far Eastern Federal District	9,384,279	3,313,885	1,299,245	1,528,529
Republic of Sakha (Yakutia)	74,970	56,858	18,112	0
Kamchatka Territory	261,799	253,116	4,431	4,252
Primorskiy Territory	968,631	681,521	14,402	94,367
Khabarovsk Territory	1,233,185	1,114,046	360	115,978
Amur Region	6,744,358	1,123,058	1,257,727	1,302,095
Magadan Region	0	0	0	0
Sakhalin Region	101,336	85,286	4,213	11,837
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 1.04.11

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	5,176,201,503	2,900,664,488	1,828,407,006	260,802,721
Belgorod Region	4,500,288	4,099,507	72,725	328,056
Bryansk Region	1,597,813	1,545,205	0	52,608
Vladimir Region	2,911,614	2,721,776	0	105,488
Voronezh Region	12,934,180	11,822,908	2,416	1,011,260
Ivanovo Region	4,955,720	4,868,686	43,148	41,815
Kaluga Region	4,274,272	4,076,457	57	197,350
Kostroma Region	1,049,284	961,294	74,934	13,056
Kursk Region	2,083,199	1,883,801	0	174,492
Lipetsk Region	742,554	641,688	0	100,866
Moscow Region	28,163,802	22,374,140	145,131	5,644,050
Orel Region	504,891	469,233	426	23,745
Ryazan Region	546,093	441,556	1,194	103,343
Smolensk Region	973,144	582,558	61,927	328,659
Tambov Region	1,968,347	1,955,130	853	12,364
Tver Region	477,235	402,417	426	73,883
Tula Region	23,397,031	23,156,664	0	240,367
Yaroslavl Region	517,094	315,558	1,535	200,001
City of Moscow	5,084,604,942	2,818,345,910	1,828,002,234	252,151,318
North-Western Federal District	281,634,337	183,465,055	52,479,455	33,914,423
Republic of Karelia	9,383,950	9,222,666	0	161,284
Komi Republic	1,517,996	1,216,804	225,779	75,413
Akhangel'sk Region	1,515,721	1,413,023	1,381	100,477
Vologda Region	7,845,757	6,976,748	205,857	386,539
Kaliningrad Region	20,654,592	18,787,725	9,120	1,806,875
Leningrad Region	621,988	575,097	14,031	32,860
Murmansk Region	8,823,123	8,602,262	59,275	160,610
Novgorod Region	4,131,828	4,029,602	2,387	99,839
Pskov Region	180,111	153,107	0	27,004
St Petersburg	226,959,271	132,488,021	51,961,625	31,063,522
Southern Federal District	47,325,639	40,508,937	698,599	3,227,813
Republic of Adygeya	130,568	69,951	426	60,191
Republic of Kalmykia	8,005	6,567	1,438	0
Krasnodar Territory	16,372,471	13,478,978	20,190	1,972,327
Astrakhan Region	864,638	818,637	853	6,440
Volgograd Region	2,494,532	2,284,193	569	117,177
Rostov Region	27,455,425	23,850,611	675,123	1,071,678
North-Caucasian Federal District	5,872,462	4,553,840	222,947	1,093,793
Republic of Dagestan	663,483	428,235	7,903	227,345
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1,089,355	1,087,877	626	852
Karachai-Cherkess Republic	798,050	724,474	60,628	12,948
Republic of North Ossetia - Alania	81,499	19,536	3,269	58,694

Chechen Republic	0	0	0	0
Stavropol Territory	3,240,075	2,293,718	150,521	793,954
Volga Federal District	118,498,499	106,831,941	2,271,708	8,497,211
Republic of Bashkortostan	23,874,387	23,067,063	76,335	592,804
Republic of Marii El	2,381,168	2,369,408	426	11,257
Republic of Mordovia	25,210	19,456	3,095	2,659
Republic of Tatarstan	30,979,646	29,214,818	1,081,936	402,421
Udmurt Republic	1,122,449	558,254	354,100	210,095
Chuvash Republic	215,168	19,053	0	196,115
Perm Territory	16,666,909	15,366,645	285,398	1,014,715
Kirov Region	2,921,878	2,789,751	426	131,701
Nizhny Novgogrod Region	9,701,125	7,847,850	179,288	1,576,060
Orenburg Region	1,860,946	1,622,914	14,837	223,195
Penza Region	1,477,422	1,457,419	568	19,435
Samara Region	20,518,728	16,107,481	264,244	3,795,577
Saratov Region	556,664	214,023	10,327	302,912
Ulyanovsk Region	6,196,799	6,177,806	728	18,265
Ural Federal District	172,459,913	134,413,627	24,414,830	5,676,292
Kurgan Region	945	0	0	945
Sverdlovsk Region	117,770,947	108,798,233	3,750,153	4,786,277
Tyumen Region	39,748,721	13,591,084	18,330,741	308,402
Chelyabinsk Region	14,939,300	12,024,310	2,333,936	580,668
Siberian Federal District	60,909,252	48,612,585	837,150	5,770,381
Republic of Altai	205	0	0	205
Republic of Buryatiya	1,211,615	1,101,503	11,713	98,399
Republic of Tuva	426	0	426	0
Republic of Khakassia	44,940	7,514	25,741	11,685
Altai Territory	3,561,558	3,395,267	284	165,797
Zabaykal Territory	142,385	15,575	0	126,810
Krasnoyarsk Territory	11,895,114	10,759,202	11,254	1,039,730
Irkutsk Region	3,201,742	2,592,686	105,682	502,233
Kemerovo Region	10,453,974	9,941,479	9,026	485,304
Novosibirsk Region	24,647,860	16,040,207	599,166	2,425,413
Omsk Region	4,207,711	3,324,378	73,432	808,283
Tomsk Region	1,541,722	1,434,774	426	106,522
Far Eastern Federal District	31,425,594	26,235,154	1,119,289	3,091,441
Republic of Sakha (Yakutia)	273,953	221,494	18,112	31,546
Kamchatka Territory	967,057	923,879	4,431	38,217
Primorskiy Territory	5,768,016	4,602,477	14,402	973,965
Khabarovsk Territory	14,192,321	11,583,628	360	1,827,231
Amur Region	3,962,849	2,830,450	1,077,771	36,698
Magadan Region	5,944,795	5,944,233	0	562
Sakhalin Region	316,603	128,993	4,213	183,222
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 35.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.04.11

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	571,675,616	88,589,127	4,247,393	8,460,951	199,638,469	40,550,906
Belgorod Region	111,892	0	0	0	18,965	0
Bryansk Region	73,109	0	0	0	0	0
Vladimir Region	30,927	0	15,000	0	50,004	871
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	110,341	0	0	0	25,090	9,936
Kaluga Region	105,752	0	0	0	48,997	0
Kostroma Region	307,611	26,242	14,703	0	842,747	31,466
Kursk Region	44,109	0	0	0	60,414	0
Lipetsk Region	554,226	0	0	0	16,154	327
Moscow Region	973,731	14,669	116,500	0	748,116	76,462
Orel Region	36,663	0	0	0	16,278	0
Ryazan Region	324,101	0	0	0	44,837	5,680
Smolensk Region	349,553	12,019	0	0	35,889	15,218
Tambov Region	44,876	0	0	0	13,341	0
Tver Region	21,973	0	0	0	12,276	1,163
Tula Region	45,901	3,796	0	0	23,526	3,322
Yaroslavl Region	82,626	0	0	0	13,126	0
City of Moscow	568,458,225	88,532,401	4,101,190	8,460,951	197,668,709	40,406,461
North-Western Federal District	15,767,224	2,074,397	169,689	12,007	2,411,569	897,915
Republic of Karelia	11,284	0	0	0	583	0
Komi Republic	380,070	22,983	0	0	52,253	0
Akhangel'sk Region	46,988	0	0	0	3,187	18
Vologda Region	899,675	2,971	30,000	0	145,474	0
Kaliningrad Region	1,001,199	9,649	9,689	0	365,311	60,416
Leningrad Region	469,697	158,490	85,000	0	18,888	408
Murmansk Region	113,580	19,674	0	0	100,528	5,345
Novgorod Region	187,839	0	0	0	27,843	0
Pskov Region	24,554	0	10,000	0	1,297	0
St Petersburg	12,632,338	1,860,630	35,000	12,007	1,696,205	831,728
Southern Federal District	2,588,085	22,913	0	0	747,052	10,866
Republic of Adygeya	49,686	0	0	0	46,526	0
Republic of Kalmykia	25,760	0	0	0	7,652	0
Krasnodar Territory	422,001	1,271	0	0	347,197	3,708
Astrakhan Region	43,735	0	0	0	20,036	0
Volgograd Region	260,214	0	0	0	33,477	1,005
Rostov Region	1,786,689	21,642	0	0	292,164	6,153
North-Caucasian Federal District	839,919	182	0	0	476,058	5,654
Republic of Dagestan	54,492	182	0	0	55,376	252
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	15,756	0	0	0	4,933	0
Karachai-Cherkess Republic	15,116	0	0	0	11,924	2,843

Republic of North Ossetia - Alania	253,313	0	0	0	22,378	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	501,242	0	0	0	381,447	2,559
Volga Federal District	19,115,333	538,380	99,597	0	18,600,576	364,846
Republic of Bashkortostan	540,159	0	30,000	0	803,499	45,848
Republic of Marii El	579	0	0	0	4	0
Republic of Mordovia	95,421	0	0	0	43,339	0
Republic of Tatarstan	7,868,803	446,305	20,000	0	3,834,655	97,070
Udmurt Republic	203,682	0	0	0	429,284	0
Chuvash Republic	155,504	0	0	0	58,043	0
Perm Territory	356,404	0	11,000	0	126,522	0
Kirov Region	309,878	1,763	0	0	154,703	4,961
Nizhny Novgorod Region	725,624	37,588	38,597	0	448,644	81,356
Orenburg Region	842,031	0	0	0	185,877	122
Penza Region	3,007,369	0	0	0	37,969	0
Samara Region	4,417,811	28,706	0	0	11,499,099	128,034
Saratov Region	512,376	24,018	0	0	925,744	0
Ulyanovsk Region	79,692	0	0	0	53,194	7,455
Ural Federal District	11,209,240	879,980	15,174	0	6,607,515	63,478
Kurgan Region	8,194	0	0	0	2,813	0
Sverdlovsk Region	6,116,985	129,014	11,174	0	5,295,756	50,148
Tyumen Region	2,659,984	539,882	4,000	0	776,652	12,936
Chelyabinsk Region	2,424,077	211,084	0	0	532,294	394
Siberian Federal District	12,178,062	4,576,873	30,000	0	11,260,764	565,161
Republic of Altai	81,369	0	0	0	93,796	0
Republic of Buryatiya	57,664	0	0	0	50,018	169
Republic of Tuva	5,010	0	0	0	7,737	0
Republic of Khakassia	18,909	0	0	0	32,661	0
Altai Territory	184,318	0	10,000	0	82,993	134
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	150,652	0	0	0	306,664	1,996
Irkutsk Region	92,966	5,066	10,000	0	80,724	285
Kemerovo Region	32,223	0	0	0	249,816	1,142
Novosibirsk Region	11,052,998	4,551,604	0	0	10,119,148	552,161
Omsk Region	255,468	19,041	0	0	202,198	9,224
Tomsk Region	246,485	1,162	10,000	0	35,009	50
Far Eastern Federal District	2,880,837	230,745	6,041	2,861	6,106,531	81,738
Republic of Sakha (Yakutia)	84,824	0	0	2,861	64,300	0
Kamchatka Territory	79,987	29,204	0	0	76,907	6
Primorskiy Territory	1,022,957	16,000	3,135	0	325,783	123
Khabarovsk Territory	1,045,033	129,683	0	0	982,558	17,739
Amur Region	595,837	55,858	2,906	0	4,640,428	63,870
Magadan Region	0	0	0	0	0	0
Sakhalin Region	52,199	0	0	0	16,555	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 35.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.04.11

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	283,915,643	81,220,150	4,222,532	8,460,951	116,460,479	35,061,722
Belgorod Region	5,072,991	1,163,543	0	0	389,147	17,351
Bryansk Region	1,811,998	10,632	0	0	273,646	8,314
Vladimir Region	1,980,626	140	15,000	0	1,151,581	14,300
Voronezh Region	8,833,325	108,495	0	0	3,544,500	357,455
Ivanovo Region	3,253,028	21,412	0	0	501,366	25,455
Kaluga Region	1,380,578	33,237	0	0	642,727	4,323
Kostroma Region	1,759,390	0	14,703	0	649,302	194
Kursk Region	6,119,843	738,096	0	0	481,187	15,944
Lipetsk Region	6,159,386	0	0	0	826,214	997
Moscow Region	16,042,725	187,909	116,500	0	2,363,619	479,391
Orel Region	1,176,772	0	0	0	255,407	4,820
Ryazan Region	2,544,163	27,757	0	0	717,735	17,955
Smolensk Region	1,148,132	135,436	0	0	452,970	99,501
Tambov Region	1,393,582	0	0	0	109,491	127
Tver Region	1,123,164	0	0	0	269,053	23,237
Tula Region	1,287,770	28,631	0	0	554,769	21,358
Yaroslavl Region	6,854,493	138,833	0	0	1,655,440	33,941
City of Moscow	215,973,677	78,626,029	4,076,329	8,460,951	101,622,325	33,937,059
North-Western Federal District	71,366,498	6,124,720	169,689	12,007	13,764,537	4,064,717
Republic of Karelia	371,679	0	0	0	417,172	13,514
Komi Republic	2,227,817	188,709	0	0	290,492	1,228
Akhangel'sk Region	1,686,783	81,781	0	0	355,245	5,778
Vologda Region	10,940,857	20,097	30,000	0	1,212,781	44,648
Kaliningrad Region	10,238,783	498,965	9,689	0	1,068,013	375,168
Leningrad Region	1,118,002	159,834	85,000	0	102,821	8,491
Murmansk Region	3,091,150	133,408	0	0	418,686	21,128
Novgorod Region	1,218,648	37,932	0	0	458,235	24,553
Pskov Region	1,180,427	25,281	10,000	0	114,680	6,049
St Petersburg	39,292,352	4,978,713	35,000	12,007	9,326,412	3,564,160
Southern Federal District	54,760,389	3,196,519	24,861	0	14,026,517	419,570
Republic of Adygeya	423,825	0	0	0	131,357	3,064
Republic of Kalmykia	161,633	0	0	0	8,636	0
Krasnodar Territory	33,146,938	615,213	24,861	0	6,854,011	291,402
Astrakhan Region	541,736	0	0	0	414,043	75
Volgograd Region	5,955,232	674	0	0	2,659,948	23,076
Rostov Region	14,531,025	2,580,632	0	0	3,958,522	101,953
North-Caucasian Federal District	11,787,458	77,282	0	0	3,132,779	67,450
Republic of Dagestan	776,478	182	0	0	233,891	833
Republic of Ingushetia	723,904	0	0	0	4,361	0
Kabardino-Balkar Republic	917,223	50,915	0	0	58,316	0
Karachai-Cherkess Republic	675,365	0	0	0	45,144	2,843

Republic of North Ossetia - Alania	3,411,285	0	0	0	87,108	1,242
Chechen Republic	302,062	0	0	0	577	0
Stavropol Territory	4,981,141	26,185	0	0	2,703,382	62,532
Volga Federal District	104,081,178	2,551,031	99,597	0	39,471,902	1,291,788
Republic of Bashkortostan	9,899,989	475,095	30,000	0	2,975,050	100,784
Republic of Marii El	434,138	0	0	0	194,269	2,974
Republic of Mordovia	696,804	0	0	0	139,672	0
Republic of Tatarstan	14,793,991	471,790	20,000	0	2,946,623	40,353
Udmurt Republic	7,685,299	330,855	0	0	1,390,104	32,340
Chuvash Republic	3,558,776	0	0	0	575,410	20,676
Perm Territory	12,322,698	175,379	11,000	0	3,669,088	203,894
Kirov Region	2,434,744	1,763	0	0	474,986	12,800
Nizhny Novgogrod Region	14,000,180	689,123	38,597	0	4,972,119	271,375
Orenburg Region	3,174,970	24,702	0	0	1,287,006	34,019
Penza Region	4,038,352	110,560	0	0	240,980	712
Samara Region	26,883,697	96,636	0	0	18,260,909	549,086
Saratov Region	2,641,079	68,261	0	0	2,026,734	21,874
Ulyanovsk Region	1,516,461	106,867	0	0	318,952	901
Ural Federal District	37,838,105	1,762,429	15,174	0	18,296,256	449,031
Kurgan Region	685,881	0	0	0	272,211	25
Sverdlovsk Region	20,214,194	1,383,461	11,174	0	10,710,712	272,025
Tyumen Region	5,778,805	128,575	4,000	0	3,428,100	34,154
Chelyabinsk Region	11,159,225	250,393	0	0	3,885,233	142,827
Siberian Federal District	59,319,646	1,495,388	30,000	0	32,119,448	783,550
Republic of Altai	120,818	0	0	0	121,394	22
Republic of Buryatiya	2,025,831	0	0	0	1,109,824	3,814
Republic of Tuva	76,548	0	0	0	228,829	0
Republic of Khakassia	460,888	0	0	0	383,044	1,562
Altai Territory	11,289,430	267,784	10,000	0	1,967,026	49,787
Zabaykal Territory	561,627	11,233	0	0	968,604	5,106
Krasnoyarsk Territory	9,448,728	29,112	0	0	4,618,185	73,130
Irkutsk Region	5,485,658	104,358	10,000	0	3,743,359	44,553
Kemerovo Region	5,132,479	0	0	0	4,606,683	40,459
Novosibirsk Region	13,651,844	414,239	0	0	9,639,140	402,461
Omsk Region	7,094,623	193,583	0	0	3,548,655	152,832
Tomsk Region	3,971,172	475,079	10,000	0	1,184,705	9,824
Far Eastern Federal District	13,185,391	460,758	6,041	2,861	8,578,140	402,711
Republic of Sakha (Yakutia)	783,747	5,859	0	2,861	449,564	701
Kamchatka Territory	852,554	29,204	0	0	129,161	803
Primorskiy Territory	4,291,378	71,135	3,135	0	1,943,003	189,567
Khabarovsk Territory	5,252,330	323,999	0	0	4,239,239	202,458
Amur Region	507,402	30,561	2,906	0	1,127,423	4,262
Magadan Region	965,399	0	0	0	257,081	138
Sakhalin Region	237,053	0	0	0	430,109	4,782
Jewish Autonomous Region	295,528	0	0	0	2,508	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 1.04.11

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	13,611,379,506	6,017,960	13,851,819	3,406,803,152	3,124,960,515	6,936,967,909
Belgorod Region	10,372,370	0	1,005	2,968,665	868,932	6,509,626
Bryansk Region	22,172	0	0	15,405	0	6,767
Vladimir Region	3,095,201	0	58	1,241,119	18,000	1,790,616
Voronezh Region	321	0	0	249	0	49
Ivanovo Region	6,735,065	0	0	2,063,688	680,169	3,960,838
Kaluga Region	7,323,539	752	0	1,231,906	480,692	5,597,711
Kostroma Region	32,894,111	0	0	3,321,989	2,312,725	27,223,769
Kursk Region	9,970,613	0	0	2,713,953	280,908	6,970,829
Lipetsk Region	17,394,047	0	26,414	4,521,250	2,520,186	10,321,437
Moscow Region	40,479,208	4,077	0	10,069,066	10,093,721	20,223,403
Orel Region	2,889,850	0	0	480,065	66,800	2,342,545
Ryazan Region	10,062,706	1	1	2,655,521	310,762	6,953,484
Smolensk Region	12,719,640	0	0	4,905,626	815,759	6,985,224
Tambov Region	1,737,460	0	0	436,396	200,900	1,099,988
Tver Region	6,070,070	196	2,693	2,473,796	361,972	3,219,055
Tula Region	7,449,339	0	0	1,426,696	759,721	5,158,569
Yaroslavl Region	4,104,732	0	0	1,378,172	723,411	1,828,566
City of Moscow	13,438,059,062	6,012,934	13,821,648	3,364,899,590	3,104,465,857	6,826,775,433
North-Western Federal District	658,096,482	1,820,714	138,130	230,423,724	258,014,592	160,940,961
Republic of Karelia	698,428	0	0	432,339	75,731	186,516
Komi Republic	9,787,535	0	0	2,657,564	709,054	6,323,004
Akhangel'sk Region	545,385	0	0	334,225	160,452	40,976
Vologda Region	37,028,344	1,800	45,780	9,014,500	10,607,877	16,968,753
Kaliningrad Region	35,928,771	1,637	26,884	8,501,307	4,333,166	22,705,158
Leningrad Region	4,872,511	20,922	3,982	1,111,114	354,652	3,277,259
Murmansk Region	5,717,809	0	0	2,240,205	364,353	3,020,141
Novgorod Region	2,928,241	0	330	1,258,221	124,919	1,533,748
Pskov Region	1,311,445	0	21,345	599,986	44,500	644,325
St Petersburg	559,278,013	1,796,355	39,809	204,274,263	241,239,888	106,241,081
Southern Federal District	116,239,768	31,398	155,158	31,715,331	8,353,518	75,706,106
Republic of Adygeya	3,095,287	0	0	1,060,390	215,214	1,816,944
Republic of Kalmykia	449,392	0	0	182,220	100,000	166,495
Krasnodar Territory	58,130,110	30,117	139,587	13,990,569	3,908,329	39,884,015
Astrakhan Region	4,034,261	0	8,306	1,900,275	779,350	1,331,766
Volgograd Region	6,680,247	968	7,034	2,631,578	937,349	3,088,136
Rostov Region	43,850,471	313	231	11,950,299	2,413,276	29,418,750
North-Caucasian Federal District	34,309,230	4,254	26,926	13,593,221	2,701,219	17,738,323
Republik of Daghestan	13,430,528	4,045	6,075	5,836,070	742,390	6,753,009
Republic of Ingushetia	753,533	0	0	295,244	0	456,118
Kabardino-Balkar Republic	3,091,112	0	2,172	865,236	27,662	2,100,415
Karachai-Cherkess Republic	1,460,676	0	0	706,719	442,415	310,725
Republic of North Ossetia - Alania	5,002,443	0	5,520	1,552,068	252,683	3,182,923
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	10,570,938	209	13,159	4,337,884	1,236,069	4,935,133
Volga Federal District	636,899,498	2,593,978	1,565,899	138,368,442	132,585,693	357,765,660

Republic of Bashkortostan	39,667,011	0	11,752	5,950,952	4,926,629	28,699,626
Republic of Marii El	1,395,040	0	1,911	475,060	1,450	911,832
Republic of Mordovia	13,377,699	0	0	3,003,410	886,523	9,345,658
Republic of Tatarstan	277,010,784	2,583,430	1,315,797	66,004,815	86,281,939	119,416,021
Udmurt Republic	13,930,866	10	226	2,279,253	1,393,743	10,206,625
Chuvash Republic	5,366,584	0	0	1,712,850	1,155,384	2,445,547
Perm Territory	18,331,655	1,363	2,253	4,029,196	2,907,654	11,366,015
Kirov Region	17,815,790	8	1,311	2,990,787	1,343,739	13,269,720
Nizhny Novgogrod Region	50,434,297	2,338	3,218	13,238,215	3,508,501	32,929,072
Orenburg Region	23,855,565	6,491	6	4,565,263	3,880,749	15,370,780
Penza Region	5,598,778	0	0	776,916	867,406	3,945,367
Samara Region	130,502,152	338	229,425	26,554,956	22,877,720	79,798,397
Saratov Region	33,425,676	0	0	5,037,680	1,324,060	27,010,065
Ulyanovsk Region	6,187,601	0	0	1,749,089	1,230,196	3,050,935
Ural Federal District	476,338,201	310,789	360,573	118,347,201	84,764,299	267,979,618
Kurgan Region	1,359,615	0	9,994	605,593	75,301	667,274
Sverdlovsk Region	217,989,023	31,909	20,338	63,486,800	25,864,009	127,408,838
Tyumen Region	184,492,683	209,362	287,083	35,899,705	55,582,467	90,852,248
Chelyabinsk Region	72,496,880	69,518	43,158	18,355,103	3,242,522	49,051,258
Siberian Federal District	269,646,226	51,072	342,487	66,257,958	34,480,407	165,928,123
Republic of Altai	9,525,749	0	0	499,085	619,661	8,406,279
Republic of Buryatiya	5,581,041	15,426	692	1,366,072	204,226	3,975,584
Republic of Tuva	214,328	0	2,511	113,327	0	98,096
Republic of Khakassia	6,006,437	34	44	1,705,450	440,444	3,796,540
Altai Territory	8,716,103	0	9,617	3,031,661	995,965	4,637,649
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7,572,184	12,420	42,797	2,637,816	341,082	4,395,250
Irkutsk Region	10,982,473	0	6,390	3,394,850	1,010,506	6,520,891
Kemerovo Region	19,887,544	0	237,833	4,625,031	1,154,915	13,837,555
Novosibirsk Region	183,224,929	18,590	42,536	44,115,002	28,797,202	108,196,098
Omsk Region	10,588,893	4,602	0	2,995,488	750,748	6,704,417
Tomsk Region	7,346,545	0	67	1,774,176	165,658	5,359,764
Far Eastern Federal District	211,615,528	18,510	205,643	43,345,570	23,237,535	143,780,447
Republic of Sakha (Yakutia)	13,625,423	12,310	7,870	3,775,804	1,697,369	8,090,784
Kamchatka Territory	9,172,822	0	95	3,171,218	754,231	5,229,444
Primorskiy Territory	47,708,149	720	2,346	16,638,966	6,402,435	23,911,317
Khabarovsk Territory	35,141,443	1,404	13,852	6,786,586	2,939,033	25,303,766
Amur Region	99,239,951	2,330	181,416	10,288,539	10,409,777	78,337,828
Magadan Region	0	0	0	0	0	0
Sakhalin Region	6,727,740	1,746	64	2,684,457	1,034,690	2,907,308
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 1.04.11

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	9,075,494,759	1,956,387	8,737,129	2,616,056,361	2,627,329,807	3,715,118,307
Belgorod Region	81,296,907	15,426	145,033	17,481,022	8,826,164	54,687,761
Bryansk Region	38,645,880	31,137	89,205	5,818,120	1,774,587	30,865,021
Vladimir Region	78,608,339	26,937	61,149	10,615,235	5,434,614	62,335,841
Voronezh Region	179,077,633	148,880	100,205	25,886,967	13,259,741	139,406,095
Ivanovo Region	42,475,183	31,699	39,953	5,870,557	1,740,849	34,691,108
Kaluga Region	60,925,237	77,261	64,639	12,564,441	3,436,864	44,702,729
Kostroma Region	37,393,883	11,632	29,295	3,913,118	4,046,454	29,355,977
Kursk Region	45,159,389	11,481	31,669	8,572,788	2,258,770	34,148,954
Lipetsk Region	67,827,609	15,346	91,087	10,223,254	5,503,392	51,937,007
Moscow Region	559,979,399	304,114	1,070,373	135,512,248	49,024,346	372,034,745
Orel Region	32,960,354	6,861	22,836	4,996,577	1,161,683	26,699,167
Ryazan Region	57,389,525	42,206	160,868	9,550,047	3,861,659	43,606,105
Smolensk Region	43,797,973	21,564	23,738	7,937,527	3,226,153	32,515,728
Tambov Region	36,513,609	29,519	57,882	5,360,693	1,274,414	29,751,670
Tver Region	57,985,941	19,799	42,118	10,117,540	2,779,511	44,937,478
Tula Region	73,769,865	39,200	96,681	12,888,178	5,163,970	55,376,528
Yaroslavl Region	74,768,510	53,169	39,006	13,198,819	5,607,180	55,386,061
City of Moscow	7,506,919,523	1,070,156	6,571,392	2,315,549,230	2,508,949,456	2,572,680,332
North-Western Federal District	1,595,148,494	3,421,410	869,448	342,266,963	330,985,253	904,689,844
Republic of Karelia	27,908,621	10,054	5,117	4,349,000	1,386,378	22,068,903
Komi Republic	66,423,510	37,218	13,624	8,839,236	4,574,768	52,719,746
Akhangel'sk Region	85,332,025	12,928	88,836	10,791,844	16,936,602	57,306,954
Vologda Region	64,916,826	18,546	57,645	14,437,830	5,438,658	44,478,883
Kaliningrad Region	60,604,885	32,045	211,208	12,781,095	6,733,371	40,681,916
Leningrad Region	18,549,251	33,088	29,575	4,713,079	2,307,360	11,195,178
Murmansk Region	60,794,420	15,798	65,025	8,709,537	4,733,089	47,032,373
Novgorod Region	24,625,221	21,419	60,462	5,453,015	1,014,300	17,944,498
Pskov Region	22,436,331	9,881	102,207	4,083,637	1,429,772	16,739,952
St Petersburg	1,163,557,404	3,230,433	235,749	268,108,690	286,430,955	594,521,441
Southern Federal District	682,239,864	278,931	419,482	139,130,683	41,107,076	499,815,025
Republic of Adygeya	10,187,917	15,311	116	1,552,792	388,416	8,209,504
Republic of Kalmykia	4,526,362	32,192	20,871	690,028	324,325	3,438,892
Krasnodar Territory	314,279,530	111,566	197,119	69,813,418	18,922,628	224,453,433
Astrakhan Region	36,648,032	7,084	24,539	5,520,525	2,115,061	28,866,000
Volgograd Region	103,491,612	31,222	13,819	17,696,391	4,256,898	81,308,348
Rostov Region	213,106,411	81,556	163,018	43,857,529	15,099,748	153,538,848
North-Caucasian Federal District	194,264,119	493,889	594,993	46,706,473	9,493,589	136,435,710
Republic of Dagestan	28,809,964	124,359	70,303	8,747,115	1,061,374	18,674,732
Republic of Ingushetia	3,610,030	16,825	0	1,350,520	80,809	2,156,806
Kabardino-Balkar Republic	17,431,192	2,721	33,700	3,488,735	440,626	13,299,146
Karachai-Cherkess Republic	7,622,487	9,320	351	1,668,879	620,332	5,312,679
Republic of North Ossetia - Alania	18,841,241	4,774	15,059	3,320,674	634,544	14,829,060
Chechen Republic	6,129,742	184,743	133,090	3,259,160	543,763	1,999,876

Stavropol Territory	111,819,463	151,147	342,490	24,871,390	6,112,141	80,163,411
Volga Federal District	1,948,803,802	3,504,725	2,759,829	386,673,596	344,065,479	1,205,572,754
Republic of Bashkortostan	277,383,116	290,930	11,861	36,035,880	113,816,734	126,839,433
Republic of Marii El	20,271,253	5,345	47,229	3,226,447	1,409,706	15,554,070
Republic of Mordovia	31,522,522	92,014	41,001	5,507,357	2,876,068	22,836,853
Republic of Tatarstan	375,247,791	2,607,213	1,315,891	87,554,440	99,863,722	182,340,063
Udmurt Republic	67,474,918	7,513	6,593	16,771,228	4,969,270	45,523,718
Chuvash Republic	45,216,951	58,299	32,222	6,665,262	4,001,275	34,364,206
Perm Territory	170,409,547	134,475	227,112	38,090,041	22,901,028	108,669,938
Kirov Region	58,481,472	13,639	126,330	11,223,911	3,966,353	42,859,528
Nizhny Novgorod Region	265,298,226	78,741	209,698	62,291,199	38,787,087	163,231,370
Orenburg Region	85,245,594	74,244	198,724	16,486,514	6,627,322	61,543,181
Penza Region	53,723,822	30,131	80,114	9,491,889	3,417,504	40,585,331
Samara Region	321,539,738	50,347	335,330	61,672,523	33,282,786	224,772,186
Saratov Region	119,316,176	26,131	70,468	21,948,038	4,968,829	92,036,310
Ulyanovsk Region	57,672,676	35,703	57,256	9,708,867	3,177,795	44,416,567
Ural Federal District	1,048,087,003	579,929	1,071,964	227,439,627	162,248,636	648,738,183
Kurgan Region	23,221,110	13,940	96,823	5,036,236	703,820	17,349,813
Sverdlovsk Region	397,935,543	112,513	469,415	92,138,474	41,338,560	260,545,091
Tyumen Region	439,196,004	284,727	438,997	83,993,557	108,912,440	243,319,557
Chelyabinsk Region	187,734,346	168,749	66,729	46,271,360	11,293,816	127,523,722
Siberian Federal District	975,665,700	301,431	1,594,368	192,294,485	112,117,636	664,712,811
Republic of Altai	5,547,769	1,497	3,961	769,629	440,479	4,324,288
Republic of Buryatiya	30,153,980	28,771	14,160	7,489,615	1,877,058	20,690,776
Republic of Tuva	4,159,589	23,105	130,784	639,359	149,405	3,188,823
Republic of Khakassia	15,847,344	6,959	28,777	3,092,054	874,686	11,766,802
Altai Territory	86,529,869	18,323	291,636	13,715,553	9,582,042	62,662,770
Zabaykal Territory	30,393,207	46,205	33,543	4,644,632	1,574,909	24,033,552
Krasnoyarsk Territory	176,476,319	64,082	207,889	37,047,306	35,153,777	102,800,141
Irkutsk Region	124,057,875	21,519	135,847	24,593,342	17,765,087	81,203,849
Kemerovo Region	150,777,877	33,564	460,289	28,156,124	19,104,334	102,737,774
Novosibirsk Region	213,355,389	34,560	88,523	48,766,523	15,920,709	146,671,335
Omsk Region	86,570,282	18,156	80,321	14,485,966	6,562,007	65,080,217
Tomsk Region	51,796,200	4,690	118,638	8,894,382	3,113,143	39,552,484
Far Eastern Federal District	492,275,368	311,967	599,427	97,244,393	40,378,398	351,593,071
Republic of Sakha (Yakutia)	60,026,151	37,153	155,973	17,462,238	3,781,168	38,423,170
Kamchatka Territory	30,490,576	4,427	183	6,526,167	1,309,438	22,606,107
Primorskiy Territory	137,892,487	28,721	19,808	30,123,510	14,738,584	91,978,668
Khabarovsk Territory	145,618,857	47,551	127,458	19,770,472	12,596,130	112,537,505
Amur Region	41,928,550	21,798	64,136	8,408,785	2,257,717	30,976,524
Magadan Region	19,034,963	10,296	211,879	3,571,880	1,782,470	13,440,607
Sakhalin Region	47,973,034	156,608	17,659	9,844,173	3,817,790	33,981,069
Jewish Autonomous Region	4,074,727	1,178	2,331	607,715	95,101	3,363,880
Chukotka Autonomous Area	5,236,023	4,235	0	929,453	0	4,285,541

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.04.11**

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	4,930,947,863	26,797,076	671	787,262,877	2,205,138,472	1,698,058,089
Belgorod Region	338,770	0	0	16,819	1,251	320,627
Bryansk Region	34	0	0	34	0	0
Vladimir Region	45,764	0	0	7,598	0	38,150
Voronezh Region	14	0	0	0	0	11
Ivanovo Region	585,991	0	0	8,993	5,714	571,239
Kaluga Region	462,709	0	0	9,649	103,274	349,786
Kostroma Region	5,417,646	0	0	63,624	672,188	4,676,063
Kursk Region	452,039	0	0	108,257	0	343,579
Lipetsk Region	913,387	0	0	307,730	113,716	491,898
Moscow Region	11,306,150	0	0	186,348	4,036,342	7,021,208
Orel Region	43,063	0	0	14	0	43,049
Ryazan Region	679,895	0	0	203,583	700	474,807
Smolensk Region	1,692,030	0	0	165,770	38,823	1,487,407
Tambov Region	208,240	0	0	44,830	142,145	21,246
Tver Region	449,125	0	0	142,585	23,107	283,370
Tula Region	576,068	0	0	18,563	0	557,505
Yaroslavl Region	310,325	0	0	42,173	56,858	211,120
City of Moscow	4,907,466,613	26,797,076	671	785,936,307	2,199,944,354	1,681,167,024
North-Western Federal District	155,350,174	0	0	31,738,145	51,676,901	68,115,609
Republic of Karelia	16,695	0	0	9,051	0	6,896
Komi Republic	946,689	0	0	12,764	0	933,495
Akhangel'sk Region	64,352	0	0	58,459	2,590	3,237
Vologda Region	5,182,281	0	0	2,339,709	673,087	2,169,406
Kaliningrad Region	9,742,750	0	0	1,121,442	3,104,003	5,441,883
Leningrad Region	646,845	0	0	55,700	13,369	572,862
Murmansk Region	1,146,318	0	0	490,100	1,201	614,983
Novgorod Region	122,984	0	0	27,888	0	85,729
Pskov Region	36,934	0	0	2,033	0	34,896
St Petersburg	137,444,326	0	0	27,620,999	47,882,651	58,252,222
Southern Federal District	7,588,893	0	0	476,504	1,875,920	5,041,068
Republic of Adygeya	14,940	0	0	140	0	14,789
Republic of Kalmykia	103,934	0	0	15	40,043	63,876
Krasnodar Territory	2,619,932	0	0	151,905	8,004	2,343,535
Astrakhan Region	51,162	0	0	17,038	0	24,662
Volgograd Region	595,501	0	0	15,192	476,557	103,564
Rostov Region	4,203,424	0	0	292,214	1,351,316	2,490,642
North-Caucasian Federal District	3,182,841	0	0	80,395	630	3,089,409
Republic of Dagestan	568,129	0	0	32,441	0	530,017
Republic of Ingushetia	8,937	0	0	5,686	0	2,966
Kabardino-Balkar Republic	72,722	0	0	1,666	0	71,051
Karachai-Cherkess Republic	1,952,156	0	0	12,441	630	1,938,327
Republic of North Ossetia - Alania	148,581	0	0	3,460	0	145,050
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	432,316	0	0	24,701	0	401,998
Volga Federal District	73,936,404	5,670	0	6,873,933	28,322,415	37,794,187
Republic of Bashkortostan	2,636,353	0	0	130,801	268,655	2,235,812
Republic of Marii El	5,592	0	0	28	0	5,564
Republic of Mordovia	284,958	0	0	34,934	0	249,617
Republic of Tatarstan	40,372,733	5,670	0	2,155,185	24,545,032	13,134,151
Udmurt Republic	795,967	0	0	14,256	56,202	725,496
Chuvash Republic	123,872	0	0	16,168	5,402	102,123
Perm Territory	4,718,125	0	0	2,626,029	0	2,092,096
Kirov Region	1,658,521	0	0	65,168	373,306	1,217,036
Nizhny Novgorod Region	3,592,976	0	0	311,517	1,200,351	2,062,832
Orenburg Region	1,565,990	0	0	378,503	571,729	615,751
Penza Region	77,602	0	0	5,027	0	72,265
Samara Region	14,924,153	0	0	697,050	1,082,878	12,794,119
Saratov Region	2,715,633	0	0	365,595	157,078	2,160,317
Ulyanovsk Region	463,929	0	0	73,672	61,782	327,008
Ural Federal District	66,049,420	27,287	0	12,401,156	10,518,384	31,585,709
Kurgan Region	1,721	0	0	2	0	1,719
Sverdlovsk Region	17,283,086	11	0	618,217	2,311,713	14,208,342
Tyumen Region	41,585,133	26,963	0	8,669,906	8,035,237	13,837,790
Chelyabinsk Region	7,179,480	313	0	3,113,031	171,434	3,537,858
Siberian Federal District	68,503,130	0	192,819	6,175,069	25,359,873	29,610,093
Republic of Altai	32,248	0	0	15,794	0	16,418
Republic of Buryatiya	454,611	0	0	6,683	0	83,496
Republic of Tuva	586	0	0	0	0	586
Republic of Khakassia	110,844	0	0	852	0	96,767
Altai Territory	181,942	0	0	38,696	0	142,813
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	384,716	0	0	9,781	60,383	314,097
Irkutsk Region	456,824	0	0	168,242	105,419	181,270
Kemerovo Region	601,580	0	0	153,905	6,058	441,617
Novosibirsk Region	64,999,740	0	192,819	5,714,420	24,815,894	27,491,969
Omsk Region	1,080,349	0	0	38,833	371,903	669,533
Tomsk Region	199,690	0	0	27,863	216	171,527
Far Eastern Federal District	24,514,666	0	0	3,901,394	2,022,076	17,927,072
Republic of Sakha (Yakutia)	436,056	0	0	21,413	67,661	287,098
Kamchatka Territory	924,487	0	0	175,515	79,601	657,734
Primorskiy Territory	4,290,653	0	0	1,184,544	73,715	2,932,604
Khabarovsk Territory	2,326,288	0	0	189,169	16,957	2,010,789
Amur Region	15,845,229	0	0	2,024,866	1,703,548	11,733,834
Magadan Region	0	0	0	0	0	0
Sakhalin Region	691,953	0	0	305,887	80,594	305,013
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 1.04.11

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	4,338,154,226	22,776,387	193,490	733,760,573	2,108,759,959	1,351,260,092
Belgorod Region	11,524,225	0	0	389,975	4,153,795	3,395,408
Bryansk Region	3,077,975	0	0	91,167	91,206	2,388,209
Vladimir Region	7,303,609	522	0	483,706	164,165	4,149,398
Voronezh Region	27,162,465	9	0	752,775	5,856,906	17,128,822
Ivanovo Region	3,857,975	21	0	153,682	22,014	3,271,843
Kaluga Region	7,033,023	667	0	591,551	599,353	3,827,630
Kostroma Region	2,302,338	53	0	144,622	109,074	1,734,617
Kursk Region	3,363,364	0	0	467,792	52,794	2,027,825
Lipetsk Region	4,996,249	0	0	385,045	168,247	3,750,208
Moscow Region	67,242,268	96	0	4,921,424	13,922,106	43,542,891
Orel Region	1,795,771	16	0	119,939	7,921	1,266,206
Ryazan Region	5,528,705	43	0	613,223	937,914	2,922,514
Smolensk Region	7,070,210	6	0	498,348	130,479	2,763,318
Tambov Region	2,379,287	0	0	68,289	164,530	1,199,012
Tver Region	5,481,690	182	0	447,944	534,734	3,115,587
Tula Region	8,735,632	0	0	1,529,641	161,122	3,921,679
Yaroslavl Region	5,855,669	55	0	581,918	91,929	4,409,144
City of Moscow	4,163,443,771	22,774,717	193,490	721,519,532	2,081,591,670	1,246,445,781
North-Western Federal District	378,574,421	114,996	0	46,632,298	103,765,193	205,898,635
Republic of Karelia	3,066,847	135	0	220,389	55,781	2,459,605
Komi Republic	4,869,853	0	0	236,159	5,826	3,026,133
Akhangel'sk Region	6,329,773	6,737	0	591,977	1,033,190	4,120,033
Vologda Region	7,574,088	99	0	913,414	1,680,972	3,103,777
Kaliningrad Region	16,552,716	2,359	0	1,670,133	3,682,766	10,719,754
Leningrad Region	4,667,077	0	0	594,292	279,264	3,777,401
Murmansk Region	7,910,105	0	0	1,260,057	755,684	5,021,252
Novgorod Region	4,560,758	115	0	2,474,428	38,760	1,852,111
Pskov Region	2,214,596	0	0	136,991	200,978	1,385,348
St Petersburg	320,828,608	105,551	0	38,534,458	96,031,972	170,433,221
Southern Federal District	68,733,878	1,869	0	6,458,242	5,276,695	47,958,746
Republic of Adygeya	536,188	0	0	22,815	0	382,253
Republic of Kalmykia	265,944	19	0	968	40,043	190,460
Krasnodar Territory	30,565,443	1,105	0	2,204,651	1,182,339	24,632,380
Astrakhan Region	3,320,781	93	0	328,664	0	2,101,748
Volgograd Region	11,734,491	0	0	1,149,177	2,261,793	6,710,852
Rostov Region	22,311,031	652	0	2,751,967	1,792,520	13,941,053
North-Caucasian Federal District	15,542,705	11	0	725,459	299,498	12,538,882
Republik of Daghestan	1,598,352	0	0	43,690	0	1,486,781
Republic of Ingushetia	145,720	0	0	7,168	0	128,515
Kabardino-Balkar Republic	1,714,362	0	0	52,350	1,562	1,018,990
Karachai-Cherkess Republic	2,165,309	0	0	14,421	0	2,119,092
Republic of North Ossetia - Alania	943,477	0	0	59,675	0	795,268
Chechen Republic	66,238	0	0	9,371	0	56,586

Stavropol Territory	8,909,247	11	0	538,784	297,936	6,933,650
Volga Federal District	200,445,677	3,861,755	0	19,614,096	36,091,458	112,801,344
Republic of Bashkortostan	22,239,665	3,837,942	0	2,844,983	2,682,589	9,855,444
Republic of Marii El	1,319,906	0	0	66,572	263,019	663,481
Republic of Mordovia	2,482,784	94	0	93,504	688,013	1,018,552
Republic of Tatarstan	49,430,220	5,762	0	2,838,365	24,880,290	17,375,824
Udmurt Republic	3,669,564	16,404	0	176,606	136,783	2,418,904
Chuvash Republic	4,480,859	308	0	161,918	490,746	1,352,670
Perm Territory	22,685,348	303	0	6,476,130	673,126	10,997,466
Kirov Region	3,829,868	97	0	548,112	403,540	2,275,308
Nizhny Novgograd Region	24,733,523	654	0	2,222,652	3,217,236	15,428,202
Orenburg Region	5,681,517	191	0	549,398	613,820	3,901,032
Penza Region	3,015,672	0	0	214,727	98,160	1,969,368
Samara Region	40,583,835	0	0	1,589,263	1,238,442	33,754,080
Saratov Region	11,631,566	0	0	1,253,235	645,299	8,479,807
Ulyanovsk Region	4,661,350	0	0	578,631	60,395	3,311,206
Ural Federal District	153,707,658	60,475	0	16,394,766	31,398,821	81,427,618
Kurgan Region	1,108,550	3	0	229,455	62,649	576,826
Sverdlovsk Region	37,555,147	31,386	0	4,020,400	2,586,656	26,605,279
Tyumen Region	83,674,582	28,547	0	7,607,983	16,948,645	43,597,018
Chelyabinsk Region	31,369,379	539	0	4,536,928	11,800,871	10,648,495
Siberian Federal District	102,125,718	11,370	0	9,935,735	25,129,067	46,712,996
Republic of Altai	157,325	0	0	17,575	0	94,270
Republic of Buryatiya	3,612,264	0	0	522,505	673,448	801,297
Republic of Tuva	140,228	0	0	31,308	0	58,529
Republic of Khakassia	581,756	90	0	2,066	0	499,769
Altai Territory	7,951,319	123	0	458,686	772,079	3,522,933
Zabaykal Territory	1,619,720	0	0	66,564	0	604,821
Krasnoyarsk Territory	18,178,110	3	0	1,285,913	4,951,989	7,589,019
Irkutsk Region	9,105,189	1	0	1,089,713	391,608	4,692,598
Kemerovo Region	15,505,749	0	0	3,674,712	3,103,508	6,756,417
Novosibirsk Region	33,325,700	10,355	0	2,155,675	14,622,252	13,587,747
Omsk Region	7,838,070	575	0	410,937	298,425	5,562,653
Tomsk Region	4,110,288	223	0	220,081	315,758	2,942,943
Far Eastern Federal District	53,135,702	3,171	0	8,365,339	5,165,939	29,180,640
Republic of Sakha (Yakutia)	3,799,397	6	0	810,883	68,346	1,413,162
Kamchatka Territory	2,622,891	0	0	448,342	187,428	1,740,967
Primorskiy Territory	18,022,842	922	0	3,122,190	2,848,945	9,933,880
Khabarovsk Territory	15,669,369	9	0	962,129	230,600	11,254,959
Amur Region	2,966,670	0	0	113,995	1,369,151	1,015,056
Magadan Region	4,839,666	139	0	1,399,458	1,933	1,133,775
Sakhalin Region	4,894,781	2,095	0	1,498,258	459,536	2,475,856
Jewish Autonomous Region	214,469	0	0	10,084	0	160,068
Chukotka Autonomous Area	105,617	0	0	0	0	52,917

Table 38.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.04.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3,345,104,106	1,586,228,144	1,758,875,962
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	4,000	4,000	0
Ivanovo Region	1,544,043	1,544,043	0
Kaluga Region	0	0	0
Kostroma Region	17,601,507	16,807,753	793,754
Kursk Region	0	0	0
Lipetsk Region	770,000	770,000	0
Moscow Region	1,066,867	1,042,702	24,165
Orel Region	28,000	28,000	0
Ryazan Region	0	0	0
Smolensk Region	2,383,057	1,963,595	419,462
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	149,545	139,595	9,950
Yaroslavl Region	10,000	10,000	0
City of Moscow	3,321,547,087	1,563,918,456	1,757,628,631
	65,346,293	39,997,548	25,348,745
North-Western Federal District			
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	37,000	37,000	0
Vologda Region	719,891	582,989	136,902
Kaliningrad Region	6,115,985	5,981,039	134,946
Leningrad Region	40,000	40,000	0
Murmansk Region	222,145	80,000	142,145
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	58,211,272	33,276,520	24,934,752
Southern Federal District	8,457,968	5,445,222	3,012,746
Republic of Adygeya	0	0	0
Republic of Kalmykia	30,000	30,000	0
Krasnodar Territory	3,600,717	3,000,293	600,424
Astrakhan Region	20,000	20,000	0
Volgograd Region	378,266	370,000	8,266
Rostov Region	4,428,985	2,024,929	2,404,056
North-Caucasian Federal District	620,764	620,764	0
Republic of Dagestan	405,764	405,764	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	10,000	10,000	0
Chechen Republic	0	0	0
Stavropol Territory	205,000	205,000	0
Volga Federal District	81,714,697	70,609,061	11,105,636
Republic of Bashkortostan	3,477,539	3,419,846	57,693
Republic of Marii El	0	0	0
Republic of Mordovia	98,000	98,000	0

Republic of Tatarstan	15,341,606	8,530,290	6,811,316
Udmurt Republic	769,028	281,451	487,577
Chuvash Republic	410,000	410,000	0
Perm Territory	180,000	180,000	0
Kirov Region	109,799	109,799	0
Nizhny Novgorod Region	3,993,801	2,983,111	1,010,690
Orenburg Region	954,549	884,330	70,219
Penza Region	0	0	0
Samara Region	55,546,709	52,898,468	2,648,241
Saratov Region	602,838	582,938	19,900
Ulyanovsk Region	230,828	230,828	0
Ural Federal District	58,478,172	41,191,238	17,286,934
Kurgan Region	30,000	30,000	0
Sverdlovsk Region	22,220,423	18,933,853	3,286,570
Tyumen Region	32,939,987	19,014,533	13,925,454
Chelyabinsk Region	3,287,762	3,212,852	74,910
Siberian Federal District	41,665,338	8,621,961	33,043,377
Republic of Altai	286,429	258,000	28,429
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	918,060	918,060	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	75,080	69,963	5,117
Irkutsk Region	510,750	510,750	0
Kemerovo Region	60,000	60,000	0
Novosibirsk Region	38,926,394	6,617,710	32,308,684
Omsk Region	888,625	187,478	701,147
Tomsk Region	0	0	0
Far Eastern Federal District	11,840,167	11,319,600	520,567
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	194,940	194,940	0
Primorskiy Territory	7,079,806	6,559,239	520,567
Khabarovsk Territory	0	0	0
Amur Region	4,565,421	4,565,421	0
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 38.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.04.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3,368,212,676	1,580,804,430	1,787,408,246
Belgorod Region	0	0	0
Bryansk Region	280,000	280,000	0
Vladimir Region	41,699	0	41,699
Voronezh Region	4,000	4,000	0
Ivanovo Region	1,544,043	1,544,043	0
Kaluga Region	0	0	0
Kostroma Region	9,120,092	9,111,104	8,988
Kursk Region	0	0	0
Lipetsk Region	770,000	770,000	0
Moscow Region	1,687,160	1,145,137	542,023
Orel Region	148,795	28,000	120,795
Ryazan Region	50,000	50,000	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	149,545	139,595	9,950
Yaroslavl Region	37,571	37,571	0
City of Moscow	3,354,379,771	1,567,694,980	1,786,684,791
North-Western Federal District	62,928,649	37,063,031	25,865,618
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	37,000	37,000	0
Vologda Region	719,891	582,989	136,902
Kaliningrad Region	1,047,337	1,047,337	0
Leningrad Region	40,000	40,000	0
Murmansk Region	222,145	80,000	142,145
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	60,862,276	35,275,705	25,586,571
Southern Federal District	7,967,736	4,882,222	3,085,514
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3,044,024	2,437,293	606,731
Astrakhan Region	72,596	20,000	52,596
Volgograd Region	358,266	350,000	8,266
Rostov Region	4,492,850	2,074,929	2,417,921
North-Caucasian Federal District	1,329,098	1,308,764	20,334
Republik of Daghestan	405,764	405,764	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	15,691	0	15,691
Republic of North Ossetia - Alania	310,000	310,000	0
Chechen Republic	0	0	0
Stavropol Territory	597,643	593,000	4,643
Volga Federal District	89,443,469	78,057,178	11,386,291
Republic of Bashkortostan	3,574,141	3,516,448	57,693
Republic of Marii El	0	0	0

Republic of Mordovia	98,000	98,000	0
Republic of Tatarstan	15,931,606	9,120,290	6,811,316
Udmurt Republic	744,028	256,451	487,577
Chuvash Republic	290,000	290,000	0
Perm Territory	180,000	180,000	0
Kirov Region	109,799	109,799	0
Nizhny Novgograd Region	10,787,246	9,690,126	1,097,120
Orenburg Region	1,153,338	1,083,830	69,508
Penza Region	0	0	0
Samara Region	55,741,645	52,898,468	2,843,177
Saratov Region	602,838	582,938	19,900
Ulyanovsk Region	230,828	230,828	0
Ural Federal District	64,072,027	45,785,667	18,286,360
Kurgan Region	30,000	30,000	0
Sverdlovsk Region	22,489,402	19,135,853	3,353,549
Tyumen Region	32,936,592	19,011,962	13,924,630
Chelyabinsk Region	8,616,033	7,607,852	1,008,181
Siberian Federal District	5,615,490	3,054,427	2,561,063
Republic of Altai	286,429	258,000	28,429
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	918,060	918,060	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	275,080	269,963	5,117
Irkutsk Region	610,750	610,750	0
Kemerovo Region	60,171	60,171	0
Novosibirsk Region	2,265,217	597,000	1,668,217
Omsk Region	1,041,630	340,483	701,147
Tomsk Region	158,153	0	158,153
Far Eastern Federal District	12,020,167	11,499,600	520,567
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	194,940	194,940	0
Primorskiy Territory	7,087,806	6,567,239	520,567
Khabarovsk Territory	180,000	180,000	0
Amur Region	4,557,421	4,557,421	0
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 39

Some indicators of the banking sector financial soundness (percent)

	1/01/07	1/01/08	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Own funds (capital) adequacy							
Ratio of own funds (capital) to risk-weighted assets	14.9	15.5	16.8	20.9	18.1	17.2	17.2
Ratio of core capital to risk-weighted assets	10.6	11.6	10.6	13.2	11.4	10.7	11.3
Ratio of risk-weighted assets to total assets	65.0	66.7	64.9	60.6	59.6	59.9	60.2
Credit risk							
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	2.4	2.5	3.8	9.5	8.2	8.1	8.1
Loan loss provisions made as percent of total loans ¹	4.1	3.6	4.5	9.1	8.5	8.4	8.4
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	4.0	3.4	2.2	1.5	1.8	2.2	2.2
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	1.1	1.1	0.9	0.7	0.6	0.7	0.7
Ratio of total large credit risks to own funds (capital) (N7)	240.6	211.9	191.7	147.1	184.6	203.2	197.1
Distribution of loans provided by credit institutions							
agriculture, hunting and forestry	3.6	3.8	4.2	4.9	5.1	5.1	5.2
mining	3.9	3.1	3.3	3.9	3.6	3.5	3.4
manufacturing	14.6	13.5	14.4	15.7	16.0	16.1	15.7
production and distribution of energy, gas and water	2.0	1.7	1.9	2.4	2.6	2.6	2.5
constructing	4.9	6.0	6.1	6.2	5.9	6.0	6.1
wholesale and retail trade, car and household appliance repair	19.6	18.0	17.4	18.4	17.1	16.7	16.9
transport and communication	3.7	3.7	4.3	3.4	3.8	4.2	4.3
other economic activities	21.3	23.3	23.3	21.9	22.2	22.1	22.2
individuals ²	23.9	24.8	25.1	23.0	23.7	23.6	23.7
of which							
mortgage loans	3.0	5.1	6.6	6.5	6.6	6.5	6.6
Geographical distribution of interbank loans and deposits³							
Russian Federation	35.9	40.0	27.1	29.5	41.1	38.6	38.3
United Kingdom	21.5	23.3	29.1	21.7	21.4	18.4	20.5
USA	7.7	4.1	7.1	4.1	2.5	4.0	3.7
Germany	7.9	6.8	7.5	4.7	6.0	5.9	4.3
Austria	7.0	6.1	5.7	8.2	3.7	4.2	5.2
France	3.8	3.5	4.0	5.7	4.0	5.9	4.4
Italy	1.2	1.7	1.5	1.8	0.1	2.8	1.5
Cyprus	0.6	0.8	0.4	6.2	5.0	5.8	6.7
Netherlands	5.3	2.6	4.6	4.6	2.6	2.9	2.9
Other	9.1	11.0	13.1	13.4	13.6	11.4	12.7
Liquidity							
Ratio of high liquid assets to total assets	13.6	12.1	14.5	13.3	13.5	13.9	14.6
Ratio of liquid assets to total assets	26.8	24.8	25.9	28.0	26.8	26.6	26.4
Ratio of high liquid assets to demand liabilities (N2)	51.4	48.4	74.9	69.2	64.8	62.8	68.5
Ratio of liquid assets to short-term liabilities (N3)	76.8	72.9	92.1	102.4	94.3	95.3	97.3
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)	79.7	87.3	75.5	73.4	77.6	77.4	77.5
Ratio of clients' funds to total loans ⁴	101.7	94.8	84.6	99.9	109.5	108.2	108.3
Market risk⁵ to total own funds (capital)⁶	45.1	38.7	23.2	49.6	48.6	50.9	51.8
of which							
Interest rate risk	19.3	24.3	16.4	37.5	36.7	38.7	39.9
Equity position risk	20.4	10.8	3.4	8.7	8.6	8.9	8.3
Foreign exchange risk	5.3	3.6	3.4	3.5	3.2	3.4	3.6
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	0.5	0.4	1.5	2.1	2.2	2.3	2.3
Banks' financial result over the reporting period (billion rubles)							
as percent of the banking sector assets ⁷	371.5	508.0	409.2	205.1	573.4	138.3	214.3
as percent of the banking sector own funds (capital) ⁷	3.3	3.0	1.8	0.7	1.9	0.4	0.6
	26.3	22.7	13.3	4.9	12.5	2.9	4.6
Return on assets⁸	3.3	3.0	1.8	0.7	1.9	2.1	2.1
Return on equity⁸	26.3	22.7	13.3	4.9	12.5	14.1	14.6

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

² From January 1, 2009 loans to individual entrepreneurs (as well as for the period from April 1, 2005, to April 1, 2006) 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
Reference data: own funds (capital) adequacy ratio as of 1.04.11, %	17.2	15,5 ⁴		39.9		28.4		32.4		17.3	

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

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

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

⁴ CIs with positive own funds (capital).

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

Indicators	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	925.0	1,173.1	1,201.0	1,205.0	1,203.0
Banking sector own funds (capital), billion rubles	3,811.1	4,620.6	4,732.3	4,562.3	4,629.3
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24.3	25.4	25.4	26.4	26.0

Table 42

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

Indicators	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
1. Factors of own funds (capital) increase	113.3	110.9	112.4	118.5	116.3
1.1. Authorised capital	24.3	25.4	25.4	26.4	26.0
1.2. Issue income	20.5	20.3	21.7	22.5	22.0
1.3. Credit institutions' profit and funds	35.6	31.5	37.1	40.8	40.0
1.4. Subordinated loans	30.6	29.7	24.3	24.7	24.1
1.5. Increase in value of property due to revaluation	2.3	4.1	3.9	4.1	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	13.3	10.9	12.4	18.5	16.3
2.1. Losses	1.4	2.3	1.1	1.5	1.4
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	0.0	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	5.2	0.6	0.5	2.6	1.3
2.6. Credit institutions' portfolio of shares	6.0	7.1	10.0	13.6	12.8
2.7. Other factors	0.6	0.7	0.6	0.6	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	1/01/09	1/01/10	1.01.11 ²	1/03/11	1/04/11
1 st group of assets	16.6	15.9	0.0	0.0	0.0
2 nd group of assets	30.3	36.4	612.1	651.9	610.7
3 rd group of assets	492.5	496.4	86.2	89.2	88.5
4 th group of assets	641.0	948.3	19,450.0	19,543.1	19,756.0
5 th group of assets	17,002.3	16,332.4	13.3	11.3	10.6
Risk-weighted assets of credit institutions	18,182.7	17,829.4	20,161.7	20,295.4	20,465.8

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

		1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
1	Banking sector own funds (capital), billion rubles	3,811.1	4,620.6	4,732.3	4,562.3	4,629.3
2	Risk-weighted assets, billion rubles	22,691.2	22,145.0	26,164.3	26,513.5	26,857.2
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	18,182.7	17,829.4	20,161.7	20,295.4	20,465.8
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1,295.8	772.1	1,000.3	1,068.0	1,106.6
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	-	43.6	50.0	54.9	58.8
	- the value of credit risk on contingent credit liabilities, billion rubles	2,169.4	2,051.0	1,753.5	1,893.3	1,916.5
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	223.2	63.0	109.3	111.6	110.7
	- the value of operational risk, billion rubles	-	-	1,007.5	1,006.0	1,004.7
	- market risk, billion rubles	820.1	1,385.9	2,081.9	2,084.2	2,194.2
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	16.8	20.9	18.1	17.2	17.2

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	1/01/09		1/01/10		1/01/11		1/03/11		1/04/11	
	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	9	1.4	7	1.2	4	0.1	5	0.1	6	0.1
From 10% to 12%	32	18.3	21	3.5	53	6.4	61	7.7	60	7.6
From 12% to 14%	70	18.2	58	5.5	86	20.4	98	17.3	98	21.0
14% and more	994	62.1	972	89.9	868	73.1	846	74.8	842	71.3
Banking sector, total	1108	100.0	1058	100.0	1012	100.0	1010	100.0	1006	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

		1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Loans	Standard	51.3	42.5	45.5	47.8	48.2
	Substandard	35.2	38.0	34.7	32.8	32.1
	Doubtful	9.9	9.8	11.4	11.2	11.4
	Problem	1.8	3.5	2.9	2.8	2.8
	Loss	1.8	6.2	5.4	5.4	5.4
Loan loss provision (LLP)	Estimated LLP	6.1	11.9	11.0	10.8	10.8
	Estimated LLP adjusted for collateral	4.5	9.2	8.8	8.6	8.6
	LLP made	4.5	9.3	8.8	8.6	8.6
	LLP made as percent of estimated LLP	73.2	78.1	79.8	79.8	79.8
	LLP made as percent of estimated LLP adjusted for collateral	100.0	100.7	100.2	100.2	100.1
Справочно:						
Loans classified according to point 3.10 of the Regulation of the Bank of Russia №254-P		6.3	14.8	15.9	17.0	16.1

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

	1/01/09		1/01/10		1/01/11		1/03/11		1/04/11	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	4,158.7	100.0	3,595.5	100.0	4,064.7	100.0	4,095.0	100.0	4,185.0	100.0
of which:										
1.1. Loans to legal entities (except credit institutions)	471.1	11.3	298.3	8.3	332.6	8.2	330.5	8.1	343.1	8.2
1.2. Loans to individuals	3,687.5	88.7	3,297.1	91.7	3,732.2	91.8	3,764.5	91.9	3,841.9	91.8
1.3. Loans to credit institutions	0.0	0.0	0.1	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	-	20.6	-	17.7	-	17.9	-	17.7	-	18.0
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	4.6	-	8.1	-	7.3	-	7.5	-	7.3
4. Claims grouped into portfolios of homogeneous claims - total	15.4	100.0	16.1	100.0	22.2	100.0	25.0	100.0	27.5	100.0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	12.2	79.2	10.8	67.4	14.3	64.5	14.5	58.1	14.6	53.2
4.2. Portfolios of homogeneous claims to individuals	3.2	20.8	5.2	32.6	7.9	35.5	10.5	41.9	12.9	46.8
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	18.2	-	37.9	-	43.0	-	40.5	-	37.2

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 1.04.11¹

	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	343,102.5	100.0	7,121.7	100.0	2.1
of which by quality categories					
1.1. Quality Category I	12,037.0	3.5	0.0	0.0	0.0
1.2. Quality Category II	324,004.4	94.4	2,967.3	41.7	0.9
1.3. Quality Category III	1,847.0	0.5	222.5	3.1	12.0
1.4. Quality Category IV	799.6	0.2	322.8	4.5	40.4
1.5. Quality Category V	4,361.5	1.3	3,608.6	50.7	82.7
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0.70	100.0	0.20	100.0	28.2
of which by quality categories					
2.1. Quality Category I	0.50	70.7	0.00	0.0	0.0
2.2. Quality Category II	0.00	0.0	0.00	0.0	0.0
2.3. Quality Category III	0.01	1.4	0.00	1.0	20.0
2.4. Quality Category IV	0.00	0.0	0.00	0.0	0.0
2.5. Quality Category V	0.20	27.9	0.20	99.0	100.0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	343,103.2		7,121.9		2.1
4. Homogeneous claims grouped into portfolios - total	14,614.2	100.0	4,798.9	100.0	32.8
of which by quality categories					
4.1. Quality Category I	5,322.8	36.4	0.0	0.0	0.0
4.2. Quality Category II	4,443.1	30.4	95.5	2.0	2.1
4.3. Quality Category III	122.8	0.8	20.9	0.4	17.0
4.4. Quality Category IV	30.0	0.2	8.2	0.2	27.5
4.5. Quality Category V	4695.5	32.1	4674.3	97.4	99.5
5. Claims for interest payments - total	2,229.1	100.0	864.2	100.0	38.8
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	892.4	40.0	843.6	97.6	94.5

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

Table 49

Homogeneous loans and claims to individuals and provisions made as of 1.04.11¹

	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	3,841,854.5	100.0	297,885.5	100.0	7.8
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	269,904.5	7.0	12,381.6	4.2	4.6
1.1.2. residential real estate (mortgage) loans, total	1,014,715.6	26.4	39,127.7	13.1	3.9
1.1.3. car loans, total	493,447.8	12.8	41,626.7	14.0	8.4
1.1.4. other consumer loans, total	2,041,207.1	53.1	203,615.9	68.4	10.0
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	1,664,616.6	43.3	21,946.6	7.4	1.3
1.2.2. a portfolio of loans without overdue payments	1,754,294.0	45.7	18,664.1	6.3	1.1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	66,957.2	1.7	2,589.6	0.9	3.9
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	44,349.5	1.2	11,528.2	3.9	26.0
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	32,760.3	0.9	17,956.0	6.0	54.8
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	256,297.2	6.7	224,067.4	75.2	87.4
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	3,443,490.5	89.6	36,250.8	12.2	1.1
1.3.2. Quality category III	86,739.7	2.3	8,753.8	2.9	10.1
1.3.3. Quality category IV	36,609.2	1.0	15,254.6	5.1	41.7
1.3.4. Quality category V	275,015.0	7.2	237,626.4	79.8	86.4
2. Claims grouped into portfolios of homogeneous claims - total	12,864.2	100.0	5,419.9	100.0	42.1
of which by quality categories					
2.1. Quality category I	85.4	0.7	0.0	0.0	0.0
2.2. Quality category II	6,840.9	53.2	76.4	1.4	1.1
2.3. Quality category III	190.9	1.5	33.1	0.6	17.3
2.4. Quality category IV	112.4	0.9	52.6	1.0	46.8
2.5. Quality category V	5634.7	43.8	5257.9	97.0	93.3
3. Claims for interest payments - total	56,489.3	100.0	21,848.3	100.0	38.7
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	25,254.3	44.7	21,038.3	96.3	83.3

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

Table 50

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Substandard	13.9	10.2	8.9	8.8	8.5	1.8	2.5	2.3	2.3	2.3
Doubtful	35.2	17.3	19.9	19.5	20.2	15.9	16.4	15.3	15.0	15.2
Problem	17.1	16.2	15.0	14.9	14.4	41.4	43.0	45.0	45.1	44.0
Loss	33.8	56.3	56.2	56.8	56.8	86.1	84.7	90.8	91.2	91.2

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	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Overdue claims on loans, deposits and other placements, billion rubles	422.0	1014.7	1035.9	1051.4	1040.2
Of which					
- among 20 largest-asset credit institutions, billion rubles	274.3	652.7	730.0	742.3	743.2
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	2.1	5.1	4.7	4.7	4.6
Overdue claims in rubles					
- billion rubles	353.2	835.1	886.2	907.0	891.5
- as percent of total loans, deposits and other placements in rubles	2.5	6.0	5.5	5.5	5.3
Overdue claims in foreign currency					
- billion rubles	68.8	179.6	149.7	144.4	148.8
- as percent of total loans, deposits and other placements in foreign currency	1.1	3.0	2.5	2.4	2.5
- dollar equivalent, billion \$	2.3	5.9	4.9	5.0	5.2
Overdue claims of loans and other placements with non-financial institutions	266.4	762.5	743.4	751.1	733.2
Share of overdue claims in total volume of loans and other placements with non-financial institutions	2.1	6.1	5.3	5.3	5.1
Overdue claims of loans and other funds provided to individuals	148.6	243.0	282.3	289.9	288.4
Share of overdue claims in total volume of loans and other funds provided to individuals	3.7	6.8	6.9	7.1	6.9

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, %				
	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
No loans, deposits and other placements	40	38	39	38	38	0.1	0.3	0.1	0.0	0.0
No overdue claims	193	138	142	132	135	3.0	1.4	1.9	2.2	2.2
Less than 5%	729	574	565	578	585	89.3	74.8	70.4	71.5	77.4
From 5 to 10%	105	202	187	171	164	5.8	14.5	23.2	21.5	16.0
From 10 to 15%	23	70	42	53	52	1.3	6.6	3.7	3.6	3.7
From 15 to 20%	7	16	20	20	16	0.3	1.0	0.3	0.8	0.3
From 20 to 60%	8	19	13	14	13	0.1	1.4	0.4	0.4	0.4
From 60 to 90%	1	1	4	3	2	0.0	0.0	0.0	0.0	0.0
90% and more	0	0	0	1	1	0.0	0.0	0.0	0.0	0.0

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

Indicators	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Large credit risks of the banking sector total, bln rubles	7,306.7	6,797.9	8,736.3	9,272.2	9,123.0
Share of large credit risks in the banking sector assets, %	26.1	23.1	25.8	27.4	26.8

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

	1/04/09	1/01/10	1/01/11	1/03/11	1/04/11
Volume of large credit exposures, billion rubles	4,850.5	4,688.8	5,323.9	5,214.9	5,239.8
of which:					
Volume of secured loans , billion rubles	1,241.6	1,524.2	1,586.4	1,489.9	1,438.1
Volume of I quality category collateral, billion rubles	469.5	569.0	500.0	471.2	480.9
of which:					
collateral of quoted securities issued by corporate entities, billion rubles	73.3	170.6	98.6	105.9	111.8
Volume of II quality category collateral, billion rubles	2,298.1	1,107.1	1,429.2	1,376.3	1,398.5
of which:					
collateral of securities, issued by legal entities, billion rubles	88.8	160.4	589.9	551.5	541.2
collateral of proprietary rights (claims), billion rubles	453.4	508.7	430.3	440.8	488.9

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 put 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		
	2008		2009		2010		2008		2009		2010		2008		2009		2010		2008	2009	2010
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	66.9	60.9	64.1	65.0	64.6	65.1	169.9	170.2	169.0	173.3	160.9	190.4	33.7	36.4	43.2	38.1	37.9	34.3	5.3	8.6	7.7
Agriculture, hunting and forestry	48.8	43.8	42.4	43.3	44.2	44.3	181.3	179.4	171.5	175.2	179.0	179.5	56.2	59.8	59.5	60.6	65.3	67.6	7.5	6.1	5.7
Mining	76.5	74.7	75.8	76.0	77.0	77.2	285.7	262.0	295.3	297.4	294.8	340.3	27.6	21.2	31.7	21.6	22.3	15.7	5.3	12.1	7.1
Manufacturing	53.9	45.9	47.0	47.7	44.6	46.2	157.4	150.5	135.4	139.3	127.6	149.7	40.6	50.5	52.4	51.3	52.4	46.7	6.3	4.8	9.2
Production and distribution of energy, gas and water	73.9	49.7	76.8	75.3	64.2	65.4	65.7	115.8	148.1	142.5	80.9	84.0	23.7	39.1	38.3	34.2	39.0	37.7	1.7	4.7	5.0
Construction	22.7	22.5	24.9	25.7	20.0	21.6	81.3	93.1	104.2	105.7	96.2	104.1	16.4	17.8	32.9	29.6	17.0	22.0	6.2	4.2	5.1
Wholesale and retail trade, car and household appliance repair	21.9	21.8	29.3	30.3	36.5	45.9	129.6	123.0	122.2	129.4	116.0	164.8	40.7	42.3	46.0	46.8	39.2	49.4	5.7	3.8	7.0
Transport and communication	52.2	49.7	47.1	52.6	62.1	63.5	104.6	118.9	78.0	84.4	126.8	127.7	43.2	47.0	48.0	38.3	45.1	48.5	5.0	7.8	16.2

* 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	1/01/09		1/01/10		1/01/11		1/03/11		1/04/11	
	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	23.2	100.0	49.6	100.0	48.6	100.0	50.9	100.0	51.8	100.0
Of which										
- interest rate risk (IRR)	16.4	70.7	37.5	75.5	36.7	75.6	38.7	76.0	39.9	77.0
- equity position risk (EPR)	3.4	14.7	8.7	17.5	8.6	17.8	8.9	17.4	8.3	16.1
- foreign exchange risk (FER)	3.4	14.6	3.5	7.0	3.2	6.6	3.4	6.6	3.6	6.9
Reference data:										
Number of credit institutions ¹	741		656		641		636		642	
Share of credit institutions' assets ¹ in total banking sector assets, %	93.1		62.8		90.9		90.7		91.9	

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

	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Share of assets in foreign currency in total assets, %	32.3	27.6	24.1	23.8	23.3
of which:					
- on 20 largest-asset credit institutions	33.7	28.7	25.6	25.5	24.9
Share of liabilities in foreign currency in total liabilities, %	28.4	25.3	22.7	22.8	22.4
of which:					
- on 20 largest-asset credit institutions	28.9	26.0	24.1	24.4	23.7
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	3.8	2.4	1.3	1.0	0.9
of which:					
- on 20 largest-asset credit institutions	4.8	2.7	1.6	1.1	1.2

Table 58

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

	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Balance sheet positions					
Claims, bln rubles	9,040.6	8,128.8	8,143.6	8,067.5	7,917.7
Liabilities, bln rubles	7,963.2	7,436.5	7,690.0	7,719.5	7,604.6
Net balance sheet position, bln rubles	1,077.4	692.4	453.6	347.9	313.1
Net balance sheet position to own funds (capital), % ¹	28.3	15.0	9.6	7.6	6.8
Off-balance sheet positions ²					
Claims, bln rubles	3,453.2	3,070.2	3,485.7	4,228.7	4,711.0
Liabilities, bln rubles	3,603.5	3,128.1	3,396.1	4,004.6	4,447.7
Net balance sheet position, bln rubles	-150.4	-57.9	89.6	224.1	263.3
Net balance sheet position to own funds (capital), % ¹	-4.0	-1.3	1.9	4.9	5.7

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
	I	II	III	IV	I	II	III	IV	I
Number of credit institutions that exceeded the OFXP limits	23	6	7	6	5	4	6	6	6
Of which:									
- On 20 largest-asset credit institutions	0	1	0	0	1	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
- On 20 largest-asset credit institutions	0.0	1.0	0.0	0.0	2.7	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
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

Table 61

Open currency positions of the banking sector by currencies as for 1.04.11

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	368	-43.9	-2.08	191.9	-235.8
long	553	22.7	0.92	166.6	-143.9
EUR					
short	435	-42.2	-1.23	-376.4	334.2
long	477	8.7	0.77	-83.4	92.1
GBP					
short	76	-2.3	-0.24	-7.6	5.4
long	280	2.6	0.08	1.5	1.1

Liquidity of Credit Institutions

Table 62

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

	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18.7	18.0	27.3	23.4	23.1
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24.8	23.0	24.5	24.3	24.1
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-15.5	-14.5	-7.8	-10.4	-10.1

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.

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, %				
	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Less than 0	605	611	594	588	592	81.5	92.8	61.5	89.2	90.1
From 0 to 20	433	407	365	371	352	17.9	6.9	36.7	9.1	8.3
More than 20	68	40	53	51	62	0.6	0.3	1.8	1.7	1.7
Data not available	2	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1108	1058	1012	1010	1006	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

	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Liquid assets with maturity up to 30 days, as percent of liquid assets	53.6	59.9	48.5	55.0	55.6
Liabilities with maturity up to 30 days, as percent of total liabilities	40.1	41.9	42.0	42.9	43.2
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), %	6.4	6.0	21.1	9.8	8.2

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, %				
	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11	1/01/09	1/01/10	1/01/11	1/03/11	1/04/11
Less than 0	368	485	455	450	445	31.0	31.9	21.7	22.0	27.9
From 0 to 20	242	243	250	224	215	26.4	48.8	20.4	48.5	44.2
More than 20	496	330	307	336	346	42.6	19.4	57.9	29.4	27.8
Data not available	2	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1108	1058	1012	1010	1006	100.0	100.0	100.0	100.0	100.0