

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

## *ANALYTICAL DATA*

(INTERNET-VERSION)

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

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**The Central Bank of the Russian Federation**

Banking Regulation and Supervision Department

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

**Table 1**

**Macroeconomic indicators**

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

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

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

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

Table 2

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

| Date                                               | Assets       |                                      | Own funds (capital) |                                      | Loans and other placements with non-financial organisations |                                      | Loans and other 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                                 |
| Reference data:                                    |              |                                      |                     |                                      |                                                             |                                      |                                               |                                      |                     |                                      |                                 |                                      |
| Increase from the beginning of the current year    | 0,2          |                                      | -3,6                |                                      | 0,9                                                         |                                      | 0,4                                           |                                      | 1,0                 |                                      | -1,8                            |                                      |
| Increase over the same period of the previous year | -1,2         |                                      | -0,2                |                                      | -1,0                                                        |                                      | -1,3                                          |                                      | 2,5                 |                                      | -2,3                            |                                      |

**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 |
| <b>Reference Data:</b>                                      |       |      |      |      |      |       |      |
| Gross Domestic Product                                      | 28,9  | 26,9 | 24,6 | 23,5 | 24,2 | -6,0  | 15,9 |

## Institutional features of the banking sector

**Table 4**

### Number of Russian credit institutions

| Indicator                                                                                                                                                                         | 1.01.09 | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|
| Credit institutions registered by the Bank of Russia and other authorities                                                                                                        | 1228    | 1178    | 1146    | 1145    | 1145    |
| Operating credit institutions (credit institutions that have the right to conduct banking operations)                                                                             | 1108    | 1058    | 1012    | 1012    | 1010    |
| 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     | 132     | 134     |
| Credit institutions licensed to conduct operations in foreign currency                                                                                                            | 736     | 701     | 677     | 677     | 676     |
| Credit institutions holding general licences                                                                                                                                      | 298     | 291     | 283     | 283     | 282     |

Table 5

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

| Federal district                              | 1.01.09       |                | 1.01.10       |                | 1.01.11       |                | 1.02.11       |                | 1.03.11       |                |
|-----------------------------------------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|
|                                               | 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           | 585           | 57,8           | 583           | 57,7           |
| of which the City of Moscow and Moscow Region | 556           | 50,2           | 535           | 50,6           | 525           | 51,9           | 525           | 51,9           | 523           | 51,8           |
| North-Western                                 | 79            | 7,1            | 75            | 7,1            | 71            | 7,0            | 71            | 7,0            | 71            | 7,0            |
| Southern                                      | 115           | 10,4           | 113           | 10,7           | 47            | 4,6            | 47            | 4,6            | 47            | 4,7            |
| North-Caucasian                               |               |                |               |                | 57            | 5,6            | 56            | 5,5            | 56            | 5,5            |
| Volga                                         | 131           | 11,8           | 125           | 11,8           | 118           | 11,7           | 118           | 11,7           | 118           | 11,7           |
| Ural                                          | 58            | 5,2            | 54            | 5,1            | 51            | 5,0            | 51            | 5,0            | 51            | 5,0            |
| Siberian                                      | 68            | 6,1            | 62            | 5,9            | 56            | 5,5            | 57            | 5,6            | 57            | 5,6            |
| Far Eastern                                   | 36            | 3,2            | 31            | 2,9            | 27            | 2,7            | 27            | 2,7            | 27            | 2,7            |
| <b>Russian Federation</b>                     | <b>1108</b>   | <b>100,0</b>   | <b>1058</b>   | <b>100,0</b>   | <b>1012</b>   | <b>100,0</b>   | <b>1012</b>   | <b>100,0</b>   | <b>1010</b>   | <b>100,0</b>   |

Table 6

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

| Federal district                                           | CIs of the district |             |             | Branches of CIs of the district |            |            | Branches of operating CIs from other districts in the given district |             |             | Share, %                                                                                      |            |            |                                                                                      |           |           |                                                                                  |           |           |
|------------------------------------------------------------|---------------------|-------------|-------------|---------------------------------|------------|------------|----------------------------------------------------------------------|-------------|-------------|-----------------------------------------------------------------------------------------------|------------|------------|--------------------------------------------------------------------------------------|-----------|-----------|----------------------------------------------------------------------------------|-----------|-----------|
|                                                            |                     |             |             |                                 |            |            |                                                                      |             |             | Branches from other districts relative to the total of CIs of the district and their branches |            |            | CIs and branches of the district relative to the total of CIs and branches in Russia |           |           | Branches from other districts relative to the total number of branches in Russia |           |           |
|                                                            | 1.01.10             | 1.01.11     | 1.03.11     | 1.01.10                         | 1.01.11    | 1.03.11    | 1.01.10                                                              | 1.01.11     | 1.03.11     | 1.01.10                                                                                       | 1.01.11    | 1.03.11    | 1.01.10                                                                              | 1.01.11   | 1.03.11   | 1.01.10                                                                          | 1.01.11   | 1.03.11   |
| Central                                                    | 598                 | 585         | 583         | 159                             | 119        | 119        | 528                                                                  | 484         | 477         | 70                                                                                            | 69         | 68         | 18                                                                                   | 18        | 18        | 17                                                                               | 17        | 17        |
| of which the City of Moscow and Moscow Region <sup>1</sup> | 535                 | 525         | 523         | 131                             | 101        | 101        | 134                                                                  | 127         | 127         | 20                                                                                            | 20         | 20         | 16                                                                                   | 16        | 16        | 4                                                                                | 4         | 4         |
| North-Western                                              | 75                  | 71          | 71          | 29                              | 25         | 25         | 357                                                                  | 342         | 308         | 343                                                                                           | 356        | 321        | 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         | 73         |                                                                      | 99          | 101         |                                                                                               | 76         | 78         |                                                                                      | 3         | 3         |                                                                                  | 3         | 4         |
| Volga                                                      | 125                 | 118         | 118         | 132                             | 102        | 104        | 562                                                                  | 526         | 525         | 219                                                                                           | 239        | 236        | 6                                                                                    | 6         | 6         | 18                                                                               | 18        | 18        |
| Ural                                                       | 54                  | 51          | 51          | 120                             | 112        | 112        | 246                                                                  | 224         | 224         | 141                                                                                           | 137        | 137        | 4                                                                                    | 4         | 4         | 8                                                                                | 8         | 8         |
| Siberian                                                   | 62                  | 56          | 57          | 38                              | 28         | 26         | 356                                                                  | 338         | 333         | 356                                                                                           | 402        | 401        | 2                                                                                    | 2         | 2         | 11                                                                               | 12        | 12        |
| Far Eastern                                                | 31                  | 27          | 27          | 23                              | 12         | 12         | 149                                                                  | 135         | 134         | 276                                                                                           | 346        | 344        | 1                                                                                    | 1         | 1         | 5                                                                                | 5         | 5         |
| <b>Russian Federation</b>                                  | <b>1058</b>         | <b>1012</b> | <b>1010</b> | <b>601</b>                      | <b>494</b> | <b>492</b> | <b>2582</b>                                                          | <b>2432</b> | <b>2388</b> | <b>156</b>                                                                                    | <b>161</b> | <b>159</b> | <b>39</b>                                                                            | <b>38</b> | <b>39</b> | <b>81</b>                                                                        | <b>83</b> | <b>83</b> |

<sup>1</sup> as one region

Table 7

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

| Distribution of credit institutions ranged by assets (descending) | 1.01.09           |              | 1.01.10           |              | 1.01.11           |              | 1.02.11           |              | 1.03.11           |              |
|-------------------------------------------------------------------|-------------------|--------------|-------------------|--------------|-------------------|--------------|-------------------|--------------|-------------------|--------------|
|                                                                   | 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         | 15 930 288        | 48,0         | 16 381 285        | 48,4         |
| From 6 to 20                                                      | 5 906 199         | 21,1         | 6 018 106         | 20,4         | 7 051 684         | 20,9         | 6 786 134         | 20,4         | 6 814 490         | 20,1         |
| From 21 to 50                                                     | 3 725 544         | 13,3         | 3 572 615         | 12,1         | 3 931 248         | 11,6         | 3 869 432         | 11,7         | 3 969 303         | 11,7         |
| From 51 to 200                                                    | 3 726 736         | 13,3         | 3 920 972         | 13,3         | 4 616 510         | 13,7         | 4 581 594         | 13,8         | 4 660 963         | 13,8         |
| From 201 to 500                                                   | 1 271 471         | 4,5          | 1 382 703         | 4,7          | 1 584 615         | 4,7          | 1 564 920         | 4,7          | 1 562 834         | 4,6          |
| From 501 to 1001                                                  | 441 001           | 1,6          | 438 100           | 1,5          | 481 269           | 1,4          | 474 860           | 1,4          | 468 796           | 1,4          |
| From 1001                                                         | 10 294            | 0,04         | 4 542             | 0,02         | 176               | 0,00         | 155               | 0,00         | 115               | 0,00         |
| <b>Total</b>                                                      | <b>28 022 329</b> | <b>100,0</b> | <b>29 430 025</b> | <b>100,0</b> | <b>33 804 628</b> | <b>100,0</b> | <b>33 207 383</b> | <b>100,0</b> | <b>33 857 786</b> | <b>100,0</b> |

Table 8

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

|                                               | <b>(%)</b>  |             |             |             |             |
|-----------------------------------------------|-------------|-------------|-------------|-------------|-------------|
| Federal district                              | 1.01.09     | 1.01.10     | 1.01.11     | 1.02.11     | 1.03.11     |
| Central                                       | 52,6        | 55,3        | 54,9        | 55,2        | 55,5        |
| of which the City of Moscow and Moscow Region | 53,0        | 55,7        | 55,3        | 55,6        | 56,0        |
| North-Western                                 | 68,1        | 70,6        | 71,9        | 71,3        | 70,8        |
| Southern                                      | 53,8        | 52,9        | 69,0        | 69,0        | 68,5        |
| North-Caucasian                               |             |             | 45,5        | 47,1        | 46,6        |
| Volga                                         | 47,8        | 45,0        | 43,4        | 43,1        | 43,2        |
| Ural                                          | 52,9        | 57,0        | 60,2        | 59,1        | 60,1        |
| Siberian                                      | 70,0        | 81,4        | 78,7        | 78,3        | 78,4        |
| Far Eastern                                   | 62,5        | 65,1        | 72,6        | 73,6        | 73,4        |
| <b>Russian Federation</b>                     | <b>46,2</b> | <b>47,9</b> | <b>47,7</b> | <b>48,0</b> | <b>48,4</b> |

Table 9

**Operating credit institutions ranged by assets (distribution and change over the period 1.01.11 - 1.03.11)**

| Groups of credit institutions<br>ranged by assets as of 1.01.11 |                  | Number of<br>credit<br>institutions<br>as of<br>1.01.11 | Groups as of 1.03.11 |           |           |            |            |            |           | Licences<br>revoked<br>(cancelled) | Reorganised<br>credit institution |
|-----------------------------------------------------------------|------------------|---------------------------------------------------------|----------------------|-----------|-----------|------------|------------|------------|-----------|------------------------------------|-----------------------------------|
|                                                                 |                  |                                                         | 1                    | 2         | 3         | 4          | 5          | 6          | 7         |                                    |                                   |
| <b>1</b>                                                        | First 5          | 5                                                       | 4                    | 1         |           |            |            |            |           |                                    |                                   |
| <b>2</b>                                                        | From 6 to 20     | 15                                                      | 1                    | 14        |           |            |            |            |           |                                    |                                   |
| <b>3</b>                                                        | From 21 to 50    | 30                                                      |                      |           | 28        | 2          |            |            |           |                                    |                                   |
| <b>4</b>                                                        | From 51 to 200   | 150                                                     |                      |           | 2         | 143        | 5          |            |           |                                    |                                   |
| <b>5</b>                                                        | From 201 to 500  | 300                                                     |                      |           |           | 5          | 282        | 13         |           |                                    |                                   |
| <b>6</b>                                                        | From 501 to 1001 | 500                                                     |                      |           |           |            | 13         | 484        |           | 3                                  |                                   |
| <b>7</b>                                                        | From 1001        | 12                                                      |                      |           |           |            |            | 2          | 10        |                                    |                                   |
| Became operating after 1.01.11                                  |                  |                                                         |                      |           |           |            |            | 1          |           |                                    |                                   |
| <b>Total over the period</b>                                    |                  |                                                         |                      |           |           |            |            |            |           | 3                                  |                                   |
| <b>Total as of 1.01.11<sup>1</sup></b>                          |                  | <b>1012</b>                                             |                      |           |           |            |            |            |           |                                    |                                   |
| <b>Total as of 1.03.11<sup>1</sup></b>                          |                  | <b>1010</b>                                             | <b>5</b>             | <b>15</b> | <b>30</b> | <b>150</b> | <b>300</b> | <b>500</b> | <b>10</b> |                                    |                                   |

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- credit institutions that moved up to the higher group by assets

- credit institutions remaining in the same group

- credit institutions that moved down to a lower group

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

Table 10

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

|                                                                | 1.01.09 | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 |
|----------------------------------------------------------------|---------|---------|---------|---------|---------|
| <b>Credit institutions with foreign participation over 50%</b> |         |         |         |         |         |
| Assets                                                         | 18,7    | 18,3    | 18,0    | 17,7    | 17,3    |
| Own funds (capital)                                            | 17,3    | 17,0    | 19,1    | 18,0    | 18,3    |
| Correspondent accounts with non-resident banks                 | 17,0    | 15,6    | 20,3    | 14,6    | 13,0    |
| Loans and other placements with non-financial organisations    | 16,6    | 14,8    | 15,1    | 15,0    | 14,7    |
| Loans and other placements with individuals                    | 23,3    | 25,1    | 25,7    | 23,5    | 22,4    |
| Loans, deposits and other placements with credit institutions  | 25,0    | 31,7    | 25,1    | 25,2    | 23,9    |
| Individual deposits                                            | 10,3    | 12,0    | 11,5    | 11,5    | 11,2    |
| Funds raised from organisations <sup>1</sup>                   | 18,8    | 18,5    | 17,6    | 17,7    | 17,2    |
| Profit (loss) of the current year                              | 19,7    | 29,8    | 20,7    | 17,9    | 16,1    |
| <b>Reference data:</b>                                         |         |         |         |         |         |
| Number of credit institutions                                  | 102     | 108     | 111     | 110     | 108     |
| <b>of which 100% foreign-owned credit institutions</b>         |         |         |         |         |         |
| Assets                                                         | 13,0    | 11,3    | 11,0    | 10,6    | 10,6    |
| Own funds (capital)                                            | 12,2    | 11,0    | 12,1    | 11,8    | 12,1    |
| Correspondent accounts with non-resident banks                 | 12,1    | 9,0     | 9,2     | 6,7     | 5,6     |
| Loans and other placements with non-financial organisations    | 11,6    | 9,1     | 9,2     | 9,1     | 8,9     |
| Loans and other placements with individuals                    | 15,4    | 15,6    | 14,9    | 12,7    | 11,7    |
| Loans, deposits and other placements with credit institutions  | 21,6    | 23,8    | 20,0    | 19,9    | 18,8    |
| Individual deposits                                            | 5,4     | 6,2     | 5,3     | 5,3     | 5,2     |
| Funds raised from organisations <sup>1</sup>                   | 12,6    | 11,1    | 11,0    | 11,0    | 10,8    |
| Profit (loss) of the current year                              | 14,8    | 27,4    | 15,1    | 12,6    | 10,6    |
| <b>Reference data:</b>                                         |         |         |         |         |         |
| Number of credit institutions                                  | 76      | 82      | 80      | 79      | 78      |

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

Table 11

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

|                                                             | 1.01.09        |                            | 1.01.10        |                            | 1.01.11        |                            | 1.02.11        |                            | 1.03.11        |                            |
|-------------------------------------------------------------|----------------|----------------------------|----------------|----------------------------|----------------|----------------------------|----------------|----------------------------|----------------|----------------------------|
|                                                             | 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                        | 779,2          | 2,3                        | 801,0          | 2,4                        |
| Own funds (capital)                                         | 62,6           | 1,6                        | 70,3           | 1,9                        | 105,4          | 2,2                        | 105,6          | 2,2                        | 111,5          | 3,4                        |
| Loans and other placements with non-financial organisations | 290,6          | 2,3                        | 267,5          | 2,1                        | 300,0          | 2,1                        | 302,3          | 2,1                        | 307,8          | 2,2                        |
| of which overdue claims                                     | 16,6           | 6,2                        | 91,4           | 12,0                       | 24,3           | 3,3                        | 22,4           | 3,0                        | 22,3           | 3,0                        |
| Loans and other funds provided to individuals               | 102,6          | 2,6                        | 71,9           | 2,0                        | 70,8           | 1,7                        | 70,8           | 1,7                        | 72,0           | 1,8                        |
| of which overdue claims                                     | 5,6            | 3,8                        | 10,3           | 4,2                        | 8,9            | 3,2                        | 9,0            | 3,1                        | 8,6            | 3,0                        |
| Individual deposits                                         | 123,1          | 2,1                        | 125,9          | 1,7                        | 164,5          | 1,7                        | 165,2          | 1,7                        | 169,3          | 1,7                        |
| Funds raised from organisations                             | 299,7          | 3,4                        | 319,8          | 3,3                        | 335,2          | 3,0                        | 327,9          | 3,1                        | 331,0          | 3,0                        |
| <b>Reference data:</b>                                      |                |                            |                |                            |                |                            |                |                            |                |                            |
| Number of credit institutions <sup>1</sup>                  | 20             | 1,8                        | 18             | 1,7                        | 14             | 1,4                        | 14             | 1,4                        | 14             | 1,4                        |

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

## Activities of Credit Institutions Main Trends

**Table 12**

### Structure of assets, by type of investment

(billion rubles)

| Assets                       |                                                                             | 1.01.09         | 1.01.10         | 1.01.11         | 1.02.11         | 1.03.11         |
|------------------------------|-----------------------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1.                           | Money, precious metals and gemstones                                        | 829,3           | 795,8           | 912,6           | 770,3           | 779,9           |
| 1.1.                         | of which: money                                                             | 795,1           | 747,0           | 862,4           | 721,9           | 731,3           |
| 2.                           | Accounts with the Bank of Russia and authorised agencies of other countries | 2 078,7         | 1 755,2         | 1 809,0         | 1 460,2         | 1 319,6         |
| 3.                           | Correspondent accounts with credit institutions                             | 1 238,8         | 839,2           | 853,6           | 776,8           | 757,3           |
| 3.1.                         | of which: Correspondent accounts with correspondent credit institutions     | 395,8           | 171,7           | 164,3           | 139,7           | 140,0           |
| 3.2.                         | Correspondent accounts with non-resident banks                              | 843,0           | 667,6           | 689,3           | 637,1           | 617,3           |
| 4.                           | Securities acquired by credit institutions, total                           | 2 365,2         | 4 309,4         | 5 829,0         | 5 856,7         | 6 180,5         |
| 4.1.                         | of which Debt securities                                                    | 1 760,3         | 3 379,1         | 4 419,9         | 4 424,8         | 4 579,7         |
| 4.2.                         | Shares                                                                      | 193,4           | 411,8           | 710,9           | 710,1           | 727,8           |
| 4.3.                         | Discounted promissory notes                                                 | 199,5           | 234,0           | 330,0           | 344,5           | 385,9           |
| 4.4.                         | Shares in associates and subsidiaries                                       | 212,0           | 284,5           | 368,2           | 377,3           | 487,1           |
| 5.                           | Other participation in authorised capital                                   | 45,1            | 72,6            | 132,1           | 152,8           | 154,7           |
| 6.                           | Loans, total                                                                | 19 941,0        | 19 878,4        | 22 166,7        | 22 112,5        | 22 601,6        |
| 6.1.                         | of which: Loans, deposits and other placements                              | 19 884,8        | 19 847,1        | 22 140,2        | 22 084,3        | 22 575,7        |
|                              | of which overdue claims                                                     | 422,0           | 1 014,7         | 1 035,9         | 1 043,1         | 1 051,4         |
| 6.1.1.                       | of which: Loans and other placements with non-financial organisations       | 12 509,7        | 12 541,7        | 14 062,9        | 14 136,4        | 14 186,4        |
|                              | of which overdue claims                                                     | 266,4           | 762,5           | 743,4           | 745,6           | 751,1           |
| 6.1.2.                       | Loans and other funds provided to individuals                               | 4 017,2         | 3 573,8         | 4 084,8         | 4 080,0         | 4 103,0         |
|                              | of which overdue claims                                                     | 148,6           | 243,0           | 282,3           | 287,4           | 289,9           |
| 6.1.3.                       | Loans, deposits and other placements with credit institutions               | 2 501,2         | 2 725,9         | 2 921,1         | 2 803,2         | 3 200,7         |
|                              | of which overdue claims                                                     | 1,3             | 1,9             | 4,6             | 4,6             | 4,8             |
| 7.                           | Fixed assets (tangible and intangible) and inventories                      | 544,1           | 790,7           | 864,6           | 869,7           | 869,7           |
| 8.                           | Allocation of profit                                                        | 109,8           | 71,4            | 132,1           | 133,9           | 121,9           |
| 8.1.                         | of which income tax                                                         | -               | 68,4            | 122,7           | 125,8           | 115,4           |
| 9.                           | Other assets, total                                                         | 870,4           | 917,4           | 1 105,0         | 1 074,6         | 1 072,6         |
| 9.1.                         | of which: Float                                                             | 520,3           | 434,3           | 524,6           | 471,2           | 458,0           |
| 9.2.                         | Receivables                                                                 | 129,3           | 125,8           | 154,5           | 154,8           | 158,9           |
| 9.3.                         | Deferred expenses                                                           | 69,0            | 74,4            | 77,9            | 76,0            | 77,4            |
| <b>Banking sector assets</b> |                                                                             | <b>28 022,3</b> | <b>29 430,0</b> | <b>33 804,6</b> | <b>33 207,4</b> | <b>33 857,8</b> |

Table 13

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

(billion rubles)

| Liabilities <sup>1</sup>                      |                                                                                         | 1.01.09         | 1.01.10         | 1.01.11         | 1.02.11         | 1.03.11         |
|-----------------------------------------------|-----------------------------------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| 1.                                            | Funds and profit of credit institutions                                                 | 3 109,2         | 3 766,4         | 4 339,1         | 4 411,7         | 4 451,4         |
|                                               | Of which:                                                                               |                 |                 |                 |                 |                 |
| 1.1.                                          | Funds of credit institutions                                                            | 1 789,4         | 2 432,8         | 2 599,6         | 2 614,1         | 2 632,4         |
| 1.2.                                          | Profit (losses), including financial result of the previous year                        | 1 319,8         | 1 333,5         | 1 739,5         | 1 797,6         | 1 819,0         |
|                                               | Of which:                                                                               |                 |                 |                 |                 |                 |
| 1.2.1.                                        | Profit (losses) of the current year                                                     | 409,2           | 205,1           | 573,4           | 76,8            | 138,3           |
| 2.                                            | Loans, deposits and other funds received by credit institutions from the Bank of Russia | 3 370,4         | 1 423,1         | 325,7           | 322,2           | 316,0           |
| 3.                                            | Accounts of credit institutions                                                         | 346,0           | 273,1           | 255,7           | 223,9           | 236,0           |
|                                               | Of which:                                                                               |                 |                 |                 |                 |                 |
| 3.1.                                          | Correspondent accounts of correspondent credit institutions                             | 252,4           | 168,0           | 154,4           | 131,0           | 130,5           |
| 3.2.                                          | Correspondent accounts of non-resident credit institutions                              | 77,7            | 97,1            | 93,9            | 84,9            | 100,0           |
| 4.                                            | Loans, deposits and other funds raised from other credit institutions                   | 3 639,6         | 3 117,3         | 3 754,9         | 3 623,2         | 3 734,7         |
| 5.                                            | Clients' funds <sup>2</sup>                                                             | 14 748,5        | 17 131,4        | 21 080,9        | 20 557,6        | 20 991,0        |
|                                               | Of which:                                                                               |                 |                 |                 |                 |                 |
| 5.1.                                          | Budgetary funds in settlement accounts                                                  | 15,6            | 20,4            | 32,7            | 44,7            | 37,1            |
| 5.2.                                          | Government and other extra-budgetary funds in settlement accounts                       | 14,2            | 13,7            | 12,0            | 19,8            | 18,1            |
| 5.3.                                          | Funds of legal entities in settlement and other accounts                                | 3 521,0         | 3 857,4         | 4 845,1         | 4 952,3         | 5 051,3         |
| 5.4.                                          | Clients' float                                                                          | 281,5           | 209,7           | 220,6           | 265,4           | 281,5           |
| 5.5.                                          | Deposits and other funds raised from legal entities (except credit institutions)        | 4 945,4         | 5 466,6         | 6 035,6         | 5 435,9         | 5 568,3         |
| 5.6.                                          | Individual deposits                                                                     | 5 907,0         | 7 485,0         | 9 818,0         | 9 729,7         | 9 920,7         |
| 5.7.                                          | Clients' funds in factoring and forfeiting operations                                   | 10,7            | 10,1            | 15,7            | 14,2            | 13,2            |
| 6.                                            | Bonds                                                                                   | 375,3           | 412,7           | 537,9           | 533,6           | 537,9           |
| 7.                                            | Promissory notes and bank acceptances                                                   | 756,3           | 748,6           | 797,3           | 770,4           | 796,1           |
| 8.                                            | Other liabilities <sup>1</sup> , total                                                  | 1 677,0         | 2 557,4         | 2 713,0         | 2 764,8         | 2 794,7         |
|                                               | Of which:                                                                               |                 |                 |                 |                 |                 |
| 8.1.                                          | Provisions                                                                              | 1 022,7         | 2 050,6         | 2 192,0         | 2 198,5         | 2 211,5         |
| 8.2.                                          | Float                                                                                   | 431,6           | 257,9           | 255,1           | 272,0           | 274,4           |
| 8.3.                                          | Payables                                                                                | 33,9            | 45,2            | 44,7            | 55,0            | 54,6            |
| 8.4.                                          | Deferred income                                                                         | 4,7             | 4,9             | 5,5             | 4,6             | 4,6             |
| 8.5.                                          | Interest payable                                                                        | 184,1           | 198,9           | 215,7           | 234,5           | 249,6           |
|                                               | Of which:                                                                               |                 |                 |                 |                 |                 |
|                                               | Overdue interest                                                                        | 0,0             | 0,0             | 0,0             | 0,0             | 0,0             |
| <b>Banking sector liabilities<sup>1</sup></b> |                                                                                         | <b>28 022,3</b> | <b>29 430,0</b> | <b>33 804,6</b> | <b>33 207,4</b> | <b>33 857,8</b> |

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

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

Table 14

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

| Assets                |                                                                             | 1.01.09 | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 |
|-----------------------|-----------------------------------------------------------------------------|---------|---------|---------|---------|---------|
| 1.                    | Money, precious metals and gemstones                                        | 3,0     | 2,7     | 2,7     | 2,3     | 2,3     |
| 1.1.                  | of which: money                                                             | 2,8     | 2,5     | 2,6     | 2,2     | 2,2     |
| 2.                    | Accounts with the Bank of Russia and authorised agencies of other countries | 7,4     | 6,0     | 5,4     | 4,4     | 3,9     |
| 3.                    | Correspondent accounts with credit institutions                             | 4,4     | 2,9     | 2,5     | 2,3     | 2,2     |
| 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     | 1,9     | 1,8     |
| 4.                    | Securities acquired by credit institutions, total                           | 8,4     | 14,6    | 17,2    | 17,6    | 18,3    |
| 4.1.                  | of which Debt securities                                                    | 6,3     | 11,5    | 13,1    | 13,3    | 13,5    |
| 4.2.                  | Shares                                                                      | 0,7     | 1,4     | 2,1     | 2,1     | 2,1     |
| 4.3.                  | Discounted promissory notes                                                 | 0,7     | 0,8     | 1,0     | 1,0     | 1,1     |
| 4.4.                  | Shares in associates and subsidiaries                                       | 0,8     | 1,0     | 1,1     | 1,1     | 1,4     |
| 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    | 66,6    | 66,8    |
| 6.1.                  | of which: Loans, deposits and other placements                              | 71,0    | 67,4    | 65,5    | 66,5    | 66,7    |
|                       | 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    | 42,6    | 41,9    |
|                       | 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    | 12,3    | 12,1    |
|                       | of which overdue claims                                                     | 0,5     | 0,8     | 0,8     | 0,9     | 0,9     |
| 6.1.3.                | Loans, deposits and other placements with credit institutions               | 8,9     | 9,3     | 8,6     | 8,4     | 9,5     |
|                       | 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     | 0,4     |
| 8.1.                  | of which income tax                                                         | -       | 0,2     | 0,4     | 0,4     | 0,3     |
| 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 liabilities<sup>1</sup>, by source of funds (as percent of total liabilities)**

| <b>Liabilities<sup>1</sup></b>                |                                                                                         | <b>1.01.09</b> | <b>1.01.10</b> | <b>1.01.11</b> | <b>1.02.11</b> | <b>1.03.11</b> |
|-----------------------------------------------|-----------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|
| 1.                                            | Funds and profit of credit institutions                                                 | 11,1           | 12,8           | 12,8           | 13,3           | 13,1           |
|                                               | Of which:                                                                               |                |                |                |                |                |
| 1.1.                                          | Funds of credit institutions                                                            | 6,4            | 8,3            | 7,7            | 7,9            | 7,8            |
| 1.2.                                          | Profit (losses), including financial result of the previous year                        | 4,7            | 4,5            | 5,1            | 5,4            | 5,4            |
|                                               | Of which:                                                                               |                |                |                |                |                |
| 1.2.1.                                        | Profit (losses) of the current year                                                     | 1,5            | 0,7            | 1,7            | 0,2            | 0,4            |
| 2.                                            | Loans, deposits and other funds received by credit institutions from the Bank of Russia | 12,0           | 4,8            | 1,0            | 1,0            | 0,9            |
| 3.                                            | Accounts of credit institutions                                                         | 1,2            | 0,9            | 0,8            | 0,7            | 0,7            |
|                                               | 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            | 0,3            |
| 4.                                            | Loans, deposits and other funds raised from other credit institutions                   | 13,0           | 10,6           | 11,1           | 10,9           | 11,0           |
| 5.                                            | Clients' funds <sup>2</sup>                                                             | 52,6           | 58,2           | 62,4           | 61,9           | 62,0           |
|                                               | 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            | 0,1            |
| 5.3.                                          | Funds of legal entities in settlement and other accounts                                | 12,6           | 13,1           | 14,3           | 14,9           | 14,9           |
| 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           | 16,4           |
| 5.6.                                          | Individual deposits                                                                     | 21,1           | 25,4           | 29,0           | 29,3           | 29,3           |
| 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            | 2,3            | 2,4            |
| 8.                                            | Other liabilities <sup>1</sup> , total                                                  | 6,0            | 8,7            | 8,0            | 8,3            | 8,3            |
|                                               | Of which:                                                                               |                |                |                |                |                |
| 8.1.                                          | Provisions                                                                              | 3,6            | 7,0            | 6,5            | 6,6            | 6,5            |
| 8.2.                                          | Float                                                                                   | 1,5            | 0,9            | 0,8            | 0,8            | 0,8            |
| 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            |
| <b>Banking sector liabilities<sup>1</sup></b> |                                                                                         | <b>100,0</b>   | <b>100,0</b>   | <b>100,0</b>   | <b>100,0</b>   | <b>100,0</b>   |

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

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

Table 16

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

|                                                                                                    | Rubles         |                |                |                |                | Foreign Currency |               |               |               |               | Total          |                |                |                |                |
|----------------------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|------------------|---------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|
|                                                                                                    | 1.01.09        | 1.01.10        | 1.01.11        | 1.02.11        | 1.03.11        | 1.01.09          | 1.01.10       | 1.01.11       | 1.02.11       | 1.03.11       | 1.01.09        | 1.01.10        | 1.01.11        | 1.02.11        | 1.03.11        |
| <b>1. Loans, deposits and other placements, total</b>                                              | <b>13874,9</b> | <b>13872,8</b> | <b>16099,2</b> | <b>16055,8</b> | <b>16493,5</b> | <b>6009,9</b>    | <b>5974,4</b> | <b>6041,0</b> | <b>6028,5</b> | <b>6082,2</b> | <b>19884,8</b> | <b>19847,1</b> | <b>22140,2</b> | <b>22084,3</b> | <b>22575,7</b> |
| Of which                                                                                           |                |                |                |                |                |                  |               |               |               |               |                |                |                |                |                |
| - overdue claims                                                                                   | 353,2          | 835,1          | 886,2          | 896,5          | 907,0          | 68,8             | 179,6         | 149,7         | 146,6         | 144,4         | 422,0          | 1014,7         | 1035,9         | 1043,1         | 1051,4         |
| <b>1.1 Loans and other placements with non-financial resident organisations</b>                    | <b>8723,1</b>  | <b>8812,6</b>  | <b>10085,6</b> | <b>10166,4</b> | <b>10329,5</b> | <b>3032,2</b>    | <b>2954,8</b> | <b>2758,2</b> | <b>2745,2</b> | <b>2648,9</b> | <b>11755,3</b> | <b>11767,4</b> | <b>12843,8</b> | <b>12911,6</b> | <b>12978,5</b> |
| Of which                                                                                           |                |                |                |                |                |                  |               |               |               |               |                |                |                |                |                |
| - overdue claims                                                                                   | 214,7          | 599,0          | 635,5          | 640,2          | 647,4          | 46,1             | 123,0         | 98,6          | 96,2          | 94,5          | 260,8          | 722,0          | 734,1          | 736,4          | 742,0          |
| of which:                                                                                          |                |                |                |                |                |                  |               |               |               |               |                |                |                |                |                |
| 1.1.1. Loans and other funds provided to individual entrepreneurs                                  | 313,8          | 269,7          | 315,2          | 312,4          | 317,2          | 9,2              | 6,4           | 6,3           | 6,0           | 5,9           | 323,0          | 276,2          | 321,4          | 318,4          | 323,0          |
| Of which                                                                                           |                |                |                |                |                |                  |               |               |               |               |                |                |                |                |                |
| - overdue claims                                                                                   | 8,1            | 21,9           | 28,1           | 28,4           | 28,6           | 0,1              | 0,3           | 0,5           | 0,4           | 0,4           | 8,2            | 22,2           | 28,6           | 28,8           | 29,0           |
| <b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>              | <b>176,3</b>   | <b>308,1</b>   | <b>319,1</b>   | <b>316,9</b>   | <b>355,7</b>   | <b>578,2</b>     | <b>466,3</b>  | <b>900,0</b>  | <b>907,9</b>  | <b>852,2</b>  | <b>754,4</b>   | <b>774,3</b>   | <b>1219,1</b>  | <b>1224,8</b>  | <b>1207,9</b>  |
| Of which                                                                                           |                |                |                |                |                |                  |               |               |               |               |                |                |                |                |                |
| - overdue claims                                                                                   | 0,5            | 19,2           | 2,8            | 2,8            | 2,8            | 5,1              | 21,3          | 6,5           | 6,4           | 6,4           | 5,6            | 40,6           | 9,3            | 9,2            | 9,1            |
| <b>1.3 Loans, deposits and other placements with financial sector</b>                              | <b>778,8</b>   | <b>827,5</b>   | <b>1280,7</b>  | <b>1162,6</b>  | <b>1333,4</b>  | <b>232,0</b>     | <b>313,0</b>  | <b>395,9</b>  | <b>384,9</b>  | <b>389,5</b>  | <b>1010,8</b>  | <b>1140,5</b>  | <b>1676,7</b>  | <b>1547,5</b>  | <b>1722,9</b>  |
| Of which                                                                                           |                |                |                |                |                |                  |               |               |               |               |                |                |                |                |                |
| - overdue claims                                                                                   | 6,4            | 7,2            | 9,5            | 9,4            | 9,6            | 0,3              | 0,8           | 0,6           | 0,6           | 0,6           | 6,7            | 8,0            | 10,0           | 9,9            | 10,1           |
| of which:                                                                                          |                |                |                |                |                |                  |               |               |               |               |                |                |                |                |                |
| 1.3.1 Resident credit institutions                                                                 | 512,9          | 562,2          | 911,6          | 789,9          | 936,5          | 164,1            | 240,9         | 298,1         | 290,0         | 300,8         | 677,0          | 803,0          | 1209,7         | 1079,8         | 1237,4         |
| Of which                                                                                           |                |                |                |                |                |                  |               |               |               |               |                |                |                |                |                |
| - overdue claims                                                                                   | 1,2            | 0,9            | 4,4            | 4,4            | 4,5            | 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          | 372,7          | 396,9          | 67,9             | 72,1          | 97,8          | 94,9          | 88,6          | 333,8          | 337,5          | 467,0          | 467,7          | 485,5          |
| Of which                                                                                           |                |                |                |                |                |                  |               |               |               |               |                |                |                |                |                |
| - overdue claims                                                                                   | 5,3            | 6,4            | 5,1            | 4,9            | 5,1            | 0,2              | 0,7           | 0,6           | 0,5           | 0,5           | 5,5            | 7,1            | 5,6            | 5,5            | 5,6            |
| <b>1.4 Loans, deposits and other placements with non-resident banks</b>                            | <b>239,1</b>   | <b>208,5</b>   | <b>190,2</b>   | <b>183,8</b>   | <b>218,8</b>   | <b>1585,1</b>    | <b>1714,4</b> | <b>1521,2</b> | <b>1539,6</b> | <b>1744,5</b> | <b>1824,3</b>  | <b>1922,9</b>  | <b>1711,4</b>  | <b>1723,4</b>  | <b>1963,3</b>  |
| Of which                                                                                           |                |                |                |                |                |                  |               |               |               |               |                |                |                |                |                |
| - overdue claims                                                                                   | 0,0            | 0,2            | 0,1            | 0,1            | 0,1            | 0,1              | 0,8           | 0,0           | 0,0           | 0,1           | 0,1            | 1,0            | 0,1            | 0,2            | 0,3            |
| <b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b> | <b>156,5</b>   | <b>230,0</b>   | <b>261,7</b>   | <b>257,2</b>   | <b>249,7</b>   | <b>0,2</b>       | <b>0,1</b>    | <b>0,4</b>    | <b>0,4</b>    | <b>0,4</b>    | <b>156,7</b>   | <b>230,1</b>   | <b>262,1</b>   | <b>257,6</b>   | <b>250,0</b>   |
| 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            |
| <b>1.6 Loans and other funds provided to resident individuals</b>                                  | <b>3534,3</b>  | <b>3168,0</b>  | <b>3722,7</b>  | <b>3731,3</b>  | <b>3770,4</b>  | <b>471,5</b>     | <b>395,6</b>  | <b>348,8</b>  | <b>335,6</b>  | <b>323,3</b>  | <b>4005,8</b>  | <b>3563,6</b>  | <b>4071,4</b>  | <b>4066,9</b>  | <b>4093,7</b>  |
| Of which                                                                                           |                |                |                |                |                |                  |               |               |               |               |                |                |                |                |                |
| - overdue claims                                                                                   | 131,4          | 209,3          | 238,2          | 243,9          | 247,0          | 17,0             | 33,5          | 43,6          | 42,9          | 42,4          | 148,3          | 242,8          | 281,7          | 286,8          | 289,4          |
| <b>1.7 Loans and other funds provided to non-resident individuals</b>                              | <b>2,9</b>     | <b>1,9</b>     | <b>2,5</b>     | <b>2,6</b>     | <b>2,8</b>     | <b>8,5</b>       | <b>8,3</b>    | <b>10,8</b>   | <b>10,5</b>   | <b>6,5</b>    | <b>11,4</b>    | <b>10,2</b>    | <b>13,4</b>    | <b>13,1</b>    | <b>9,3</b>     |
| Of which                                                                                           |                |                |                |                |                |                  |               |               |               |               |                |                |                |                |                |
| - overdue claims                                                                                   | 0,1            | 0,1            | 0,1            | 0,1            | 0,1            | 0,2              | 0,2           | 0,4           | 0,4           | 0,4           | 0,2            | 0,2            | 0,6            | 0,5            | 0,5            |
| <b>Reference data:</b>                                                                             |                |                |                |                |                |                  |               |               |               |               |                |                |                |                |                |
| Provisions on loans, deposits and other placements                                                 | 898,5          | 1820,6         | 1904,2         | 1909,3         | 1910,6         | 0,0              | 0,0           | 0,0           | 0,0           | 0,0           | 898,5          | 1820,6         | 1904,2         | 1909,3         | 1910,6         |
| Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts     | 12,9           | 42,3           | 39,7           | 41,0           | 41,8           | 2,6              | 9,0           | 6,3           | 6,2           | 6,3           | 15,5           | 51,3           | 46,0           | 47,2           | 48,1           |
| Credit institutions' portfolio of promissory notes of residents                                    | 184,7          | 210,1          | 308,7          | 325,2          | 365,3          | 9,8              | 21,4          | 17,1          | 15,3          | 17,1          | 194,5          | 231,6          | 325,8          | 340,5          | 382,4          |
| Credit institutions' portfolio of promissory notes of non-residents                                | 0,4            | 0,7            | 2,4            | 2,3            | 1,8            | 4,6              | 1,7           | 1,8           | 1,8           | 1,7           | 5,0            | 2,5            | 4,2            | 4,1            | 3,5            |

**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                     | 1.02.11                     | 1.03.11                     |
|----------------------------------------------------------------------------------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| <b>1. Loans, deposits and other placements, total</b>                                              | <b>100,0</b><br><b>71,0</b> | <b>100,0</b><br><b>67,4</b> | <b>100,0</b><br><b>65,5</b> | <b>100,0</b><br><b>66,5</b> | <b>100,0</b><br><b>66,7</b> |
| Of which:                                                                                          |                             |                             |                             |                             |                             |
| - overdue claims                                                                                   | 2,1<br>1,5                  | 5,1<br>3,4                  | 4,7<br>3,1                  | 4,7<br>3,1                  | 4,7<br>3,1                  |
| <b>1.1 Loans and other placements with non-financial resident organisations</b>                    | <b>59,1</b><br><b>41,9</b>  | <b>59,3</b><br><b>40,0</b>  | <b>58,0</b><br><b>38,0</b>  | <b>58,5</b><br><b>38,9</b>  | <b>57,5</b><br><b>38,3</b>  |
| Of which:                                                                                          |                             |                             |                             |                             |                             |
| - overdue claims                                                                                   | 1,3<br>0,9                  | 3,6<br>2,5                  | 3,3<br>2,2                  | 3,3<br>2,2                  | 3,3<br>2,2                  |
| of which:                                                                                          |                             |                             |                             |                             |                             |
| 1.1.1. Loans and other funds provided to individual entrepreneurs                                  | 1,6                         | 1,4                         | 1,5                         | 1,4                         | 1,4                         |
|                                                                                                    | 1,2                         | 0,9                         | 1,0                         | 1,0                         | 1,0                         |
| Of which:                                                                                          |                             |                             |                             |                             |                             |
| - overdue claims                                                                                   | 0,0<br>0,0                  | 0,1<br>0,1                  | 0,1<br>0,1                  | 0,1<br>0,1                  | 0,1<br>0,1                  |
| <b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>              | <b>3,8</b><br><b>2,7</b>    | <b>3,9</b><br><b>2,6</b>    | <b>5,5</b><br><b>3,6</b>    | <b>5,5</b><br><b>3,7</b>    | <b>5,4</b><br><b>3,6</b>    |
| Of which:                                                                                          |                             |                             |                             |                             |                             |
| - overdue claims                                                                                   | 0,0<br>0,0                  | 0,2<br>0,1                  | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  |
| <b>1.3 Loans, deposits and other placements with financial sector</b>                              | <b>5,1</b><br><b>3,6</b>    | <b>5,7</b><br><b>3,9</b>    | <b>7,6</b><br><b>5,0</b>    | <b>7,0</b><br><b>4,7</b>    | <b>7,6</b><br><b>5,1</b>    |
| Of which:                                                                                          |                             |                             |                             |                             |                             |
| - overdue claims                                                                                   | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  |
| of which:                                                                                          |                             |                             |                             |                             |                             |
| 1.3.1 Resident credit institutions                                                                 | 3,4<br>2,4                  | 4,0<br>2,7                  | 5,5<br>3,6                  | 4,9<br>3,3                  | 5,5<br>3,7                  |
| Of which                                                                                           |                             |                             |                             |                             |                             |
| - overdue claims                                                                                   | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  |
| 1.3.2 Resident financial institutions of different forms of ownership                              | 1,7                         | 1,7                         | 2,1                         | 2,1                         | 2,2                         |
|                                                                                                    | 1,2                         | 1,1                         | 1,4                         | 1,4                         | 1,4                         |
| Of which                                                                                           |                             |                             |                             |                             |                             |
| - overdue claims                                                                                   | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  |
| <b>1.4 Loans, deposits and other placements with non-resident banks</b>                            | <b>9,2</b><br><b>6,5</b>    | <b>9,7</b><br><b>6,5</b>    | <b>7,7</b><br><b>5,1</b>    | <b>7,8</b><br><b>5,2</b>    | <b>8,7</b><br><b>5,8</b>    |
| Of which:                                                                                          |                             |                             |                             |                             |                             |
| - overdue claims                                                                                   | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  |
| <b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b> | <b>0,8</b><br><b>0,6</b>    | <b>1,2</b><br><b>0,8</b>    | <b>1,2</b><br><b>0,8</b>    | <b>1,2</b><br><b>0,8</b>    | <b>1,1</b><br><b>0,7</b>    |
| Of which:                                                                                          |                             |                             |                             |                             |                             |
| - overdue claims                                                                                   | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  |
| <b>1.6 Loans and other funds provided to resident individuals</b>                                  | <b>20,1</b><br><b>14,3</b>  | <b>18,0</b><br><b>12,1</b>  | <b>18,4</b><br><b>12,0</b>  | <b>18,4</b><br><b>12,2</b>  | <b>18,1</b><br><b>12,1</b>  |
| Of which:                                                                                          |                             |                             |                             |                             |                             |
| - overdue claims                                                                                   | 0,7<br>0,5                  | 1,2<br>0,8                  | 1,3<br>0,8                  | 1,3<br>0,9                  | 1,3<br>0,9                  |
| <b>1.7 Loans and other funds provided to non-resident individuals</b>                              | <b>0,1</b><br><b>0,0</b>    | <b>0,1</b><br><b>0,0</b>    | <b>0,1</b><br><b>0,0</b>    | <b>0,1</b><br><b>0,0</b>    | <b>0,0</b><br><b>0,0</b>    |
| Of which:                                                                                          |                             |                             |                             |                             |                             |
| - overdue claims                                                                                   | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  |
| <b>Reference data:</b>                                                                             |                             |                             |                             |                             |                             |
| Provision on loans, deposits and other placements                                                  | 4,5<br>3,2                  | 9,2<br>6,2                  | 8,6<br>5,6                  | 8,6<br>5,7                  | 8,5<br>5,6                  |
| Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts     | 0,1<br>0,1                  | 0,3<br>0,2                  | 0,2<br>0,1                  | 0,2<br>0,1                  | 0,2<br>0,1                  |
| Credit institutions' portfolio of promissory notes of residents                                    | 1,0<br>0,7                  | 1,2<br>0,8                  | 1,5<br>1,0                  | 1,5<br>1,0                  | 1,7<br>1,1                  |
| Credit institutions' portfolio of promissory notes of non-residents                                | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  | 0,0<br>0,0                  |

Table 18

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

|                                                                             | 1.01.09        |               | 1.01.10        |               | 1.01.11        |               | 1.02.11        |               | 1.03.11        |               |
|-----------------------------------------------------------------------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|
|                                                                             | billion rubles | as % of total | billion rubles | as % of total | billion rubles | as % of total | billion rubles | as % of total | billion rubles | as % of total |
| <b>Securities, total</b>                                                    | <b>2 165,7</b> | <b>100,0</b>  | <b>4 075,4</b> | <b>100,0</b>  | <b>5 499,0</b> | <b>100,0</b>  | <b>5 512,2</b> | <b>100,0</b>  | <b>5 794,6</b> | <b>100,0</b>  |
| - in rubles                                                                 | 1 674,1        | 77,3          | 3 309,3        | 81,2          | 4 567,6        | 83,1          | 4 601,8        | 83,5          | 4 907,9        | 84,7          |
| - in foreign currency                                                       | 491,6          | 22,7          | 766,1          | 18,8          | 931,4          | 16,9          | 910,4          | 16,5          | 886,7          | 15,3          |
| Of which:                                                                   |                |               |                |               |                |               |                |               |                |               |
| Securities at fair value through profit or loss                             | 623,2          | 28,8          | 1 469,8        | 36,1          | 1 654,8        | 30,1          | 1 645,4        | 29,8          | 1 755,5        | 30,3          |
| - in rubles                                                                 | 541,0          | 25,0          | 1 309,8        | 32,1          | 1 428,6        | 26,0          | 1 434,5        | 26,0          | 1 536,3        | 26,5          |
| - in foreign currency                                                       | 82,2           | 3,8           | 160,0          | 3,9           | 226,2          | 4,1           | 210,8          | 3,8           | 219,1          | 3,8           |
| Securities available for sale                                               | 1 154,4        | 53,3          | 2 157,1        | 52,9          | 3 005,5        | 54,7          | 3 020,6        | 54,8          | 3 072,3        | 53,0          |
| - in rubles                                                                 | 848,6          | 39,2          | 1 678,4        | 41,2          | 2 448,5        | 44,5          | 2 467,3        | 44,8          | 2 549,8        | 44,0          |
| - in foreign currency                                                       | 305,8          | 14,1          | 478,6          | 11,7          | 557,0          | 10,1          | 553,3          | 10,0          | 522,4          | 9,0           |
| Securities held-to-maturity                                                 | 174,2          | 8,0           | 150,6          | 3,7           | 458,3          | 8,3           | 456,6          | 8,3           | 467,4          | 8,1           |
| - in rubles                                                                 | 148,6          | 6,9           | 116,6          | 2,9           | 432,4          | 7,9           | 431,2          | 7,8           | 440,5          | 7,6           |
| - in foreign currency                                                       | 25,6           | 1,2           | 34,0           | 0,8           | 25,9           | 0,5           | 25,4           | 0,5           | 26,9           | 0,5           |
| Shares in associates and subsidiaries                                       | 212,0          | 9,8           | 284,5          | 7,0           | 368,2          | 6,7           | 377,3          | 6,8           | 487,1          | 8,4           |
| - in rubles                                                                 | 134,0          | 6,2           | 191,6          | 4,7           | 246,8          | 4,5           | 257,4          | 4,7           | 369,7          | 6,4           |
| - in foreign currency                                                       | 78,0           | 3,6           | 92,9           | 2,3           | 121,4          | 2,2           | 119,9          | 2,2           | 117,4          | 2,0           |
| Reference data:                                                             |                |               |                |               |                |               |                |               |                |               |
| Revaluation of securities                                                   | -177,5         |               | 16,3           |               | 54,1           |               | 62,8           |               | 74,9           |               |
| Provisions for losses on securities available for sale                      | 7,2            |               | 13,9           |               | 15,2           |               | 14,1           |               | 14,7           |               |
| Provisions for losses on securities held-to-maturity                        | 1,8            |               | 2,4            |               | 3,9            |               | 4,1            |               | 3,8            |               |
| Provisions for losses on portfolio of shares in associates and subsidiaries | 2,1            |               | 2,3            |               | 3,1            |               | 3,1            |               | 5,0            |               |

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

Table 19

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

|                                                                      | 1.01.09        |               | 1.01.10        |               | 1.01.11        |               | 1.02.11        |               | 1.03.11        |               |
|----------------------------------------------------------------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|
|                                                                      | 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         | 4 424,8        | 100,0         | 4 579,7        | 100,0         |
| - in rubles                                                          | 1 376,8        | 78,2          | 2 741,3        | 81,1          | 3 661,2        | 82,8          | 3 680,7        | 83,2          | 3 850,9        | 84,1          |
| - in foreign currency                                                | 383,5          | 21,8          | 637,8          | 18,9          | 758,7          | 17,2          | 744,1          | 16,8          | 728,7          | 15,9          |
| of which: revaluation                                                | -120,5         | -6,8          | 10,5           | 0,3           | 17,0           | 0,4           | 25,8           | 0,6           | 28,7           | 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         | 4 399,0        | 100,0         | 4 551,0        | 100,0         |
| of which:                                                            |                |               |                |               |                |               |                |               |                |               |
| debt securities of the Russian Federation                            | 258,1          | 13,7          | 767,9          | 22,8          | 1 177,5        | 26,7          | 1 200,4        | 27,3          | 1 322,8        | 29,1          |
| - in rubles                                                          | 168,6          | 9,0           | 656,5          | 19,5          | 1 113,4        | 25,3          | 1 140,2        | 25,9          | 1 249,2        | 27,4          |
| - in foreign currency                                                | 89,6           | 4,8           | 111,4          | 3,3           | 64,1           | 1,5           | 60,2           | 1,4           | 73,6           | 1,6           |
| debt securities of the Bank of Russia                                | 12,5           | 0,7           | 283,1          | 8,4           | 588,5          | 13,4          | 592,0          | 13,5          | 593,3          | 13,0          |
| - in rubles                                                          | 12,5           | 0,7           | 283,1          | 8,4           | 588,5          | 13,4          | 592,0          | 13,5          | 593,3          | 13,0          |
| - 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           | 299,5          | 6,8           | 290,2          | 6,4           |
| - in rubles                                                          | 139,6          | 7,4           | 229,6          | 6,8           | 284,3          | 6,5           | 299,5          | 6,8           | 290,2          | 6,4           |
| - in foreign currency                                                | 0,0            | 0,0           | 0,0            | 0,0           | 0,0            | 0,0           | 0,0            | 0,0           | 0,0            | 0,0           |
| debt securities of resident credit institutions                      | 169,8          | 9,0           | 289,3          | 8,6           | 365,0          | 8,3           | 380,2          | 8,6           | 367,5          | 8,1           |
| - in rubles                                                          | 169,5          | 9,0           | 252,2          | 7,5           | 345,0          | 7,8           | 360,7          | 8,2           | 348,5          | 7,7           |
| - in foreign currency                                                | 0,3            | 0,0           | 37,1           | 1,1           | 20,0           | 0,5           | 19,5           | 0,4           | 19,0           | 0,4           |
| other debt securities of residents                                   | 360,5          | 19,2          | 759,2          | 22,5          | 901,1          | 20,5          | 917,2          | 20,8          | 934,2          | 20,5          |
| - in rubles                                                          | 358,8          | 19,1          | 759,1          | 22,5          | 893,4          | 20,3          | 909,7          | 20,7          | 926,9          | 20,4          |
| - in foreign currency                                                | 1,7            | 0,1           | 0,1            | 0,0           | 7,7            | 0,2           | 7,5            | 0,2           | 7,3            | 0,2           |
| debt securities of other countries                                   | 27,8           | 1,5           | 33,5           | 1,0           | 59,6           | 1,4           | 55,7           | 1,3           | 54,4           | 1,2           |
| - in rubles                                                          | 0,0            | 0,0           | 0,0            | 0,0           | 6,6            | 0,2           | 5,6            | 0,1           | 5,4            | 0,1           |
| - in foreign currency                                                | 27,8           | 1,5           | 33,5           | 1,0           | 53,0           | 1,2           | 50,1           | 1,1           | 49,1           | 1,1           |
| debt securities of non-resident banks                                | 70,0           | 3,7           | 90,1           | 2,7           | 189,3          | 4,3           | 184,3          | 4,2           | 171,0          | 3,8           |
| - in rubles                                                          | 29,1           | 1,5           | 28,9           | 0,9           | 20,0           | 0,5           | 19,5           | 0,4           | 18,9           | 0,4           |
| - in foreign currency                                                | 40,9           | 2,2           | 61,1           | 1,8           | 169,4          | 3,8           | 164,8          | 3,7           | 152,1          | 3,3           |
| other debt securities of non-residents                               | 249,2          | 13,2          | 539,7          | 16,0          | 469,9          | 10,7          | 470,7          | 10,7          | 471,1          | 10,4          |
| - in rubles                                                          | 116,0          | 6,2           | 174,6          | 5,2           | 138,4          | 3,1           | 138,8          | 3,2           | 145,3          | 3,2           |
| - in foreign currency                                                | 133,2          | 7,1           | 365,1          | 10,8          | 331,5          | 7,5           | 331,9          | 7,5           | 325,8          | 7,2           |
| debt securities delivered without derecognition in the balance sheet | 591,3          | 31,4          | 362,7          | 10,8          | 355,3          | 8,1           | 286,7          | 6,5           | 334,1          | 7,3           |
| - in rubles                                                          | 501,2          | 26,6          | 334,0          | 9,9           | 243,2          | 5,5           | 177,6          | 4,0           | 233,2          | 5,1           |
| - in foreign currency                                                | 90,1           | 4,8           | 28,7           | 0,9           | 112,1          | 2,5           | 109,1          | 2,5           | 100,9          | 2,2           |
| overdue debt securities                                              | 2,0            | 0,1           | 13,4           | 0,4           | 12,3           | 0,3           | 12,2           | 0,3           | 12,4           | 0,3           |
| - in rubles                                                          | 2,0            | 0,1           | 12,9           | 0,4           | 11,4           | 0,3           | 11,3           | 0,3           | 11,5           | 0,3           |
| - in foreign currency                                                | 0,0            | 0,0           | 0,5            | 0,0           | 0,9            | 0,0           | 0,9            | 0,0           | 0,9            | 0,0           |
| <b>Reference data:</b>                                               |                |               |                |               |                |               |                |               |                |               |
| Provisions for losses on debt securities                             | 7,2            |               | 19,5           |               | 20,6           |               | 20,5           |               | 21,1           |               |

Table 20

## Structure of credit institutions' portfolio of shares

|                                                             | 1.01.09        |               | 1.01.10        |               | 1.01.11        |               | 1.02.11        |               | 1.03.11        |               |
|-------------------------------------------------------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|
|                                                             | 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         | 710,1          | 100,0         | 727,8          | 100,0         |
| - in rubles                                                 | 163,3          | 84,5          | 376,4          | 91,4          | 659,7          | 92,8          | 663,7          | 93,5          | 687,2          | 94,4          |
| - in foreign currency                                       | 30,1           | 15,5          | 35,3           | 8,6           | 51,3           | 7,2           | 46,4           | 6,5           | 40,6           | 5,6           |
| of which: revaluation                                       | -57,1          | -29,5         | 5,8            | 1,4           | 37,0           | 5,2           | 37,0           | 5,2           | 46,2           | 6,4           |
| Shares held at book value (without revaluation)             | 250,5          | 100,0         | 406,0          | 100,0         | 673,9          | 100,0         | 673,1          | 100,0         | 681,5          | 100,0         |
| of which shares of:                                         |                |               |                |               |                |               |                |               |                |               |
| resident credit institutions                                | 8,9            | 3,6           | 4,6            | 1,1           | 5,7            | 0,8           | 6,4            | 1,0           | 9,7            | 1,4           |
| - in rubles                                                 | 8,9            | 3,6           | 4,5            | 1,1           | 5,7            | 0,8           | 6,4            | 1,0           | 9,7            | 1,4           |
| - 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          | 586,6          | 87,1          | 597,8          | 87,7          |
| - in rubles                                                 | 193,2          | 77,1          | 344,7          | 84,9          | 586,4          | 87,0          | 585,1          | 86,9          | 596,3          | 87,5          |
| - in foreign currency                                       | 1,6            | 0,6           | 9,5            | 2,3           | 1,6            | 0,2           | 1,4            | 0,2           | 1,5            | 0,2           |
| non-resident credit institutions                            | 5,9            | 2,3           | 6,4            | 1,6           | 28,1           | 4,2           | 24,0           | 3,6           | 19,7           | 2,9           |
| - in rubles                                                 | 0,0            | 0,0           | 0,0            | 0,0           | 0,0            | 0,0           | 0,0            | 0,0           | 0,0            | 0,0           |
| - in foreign currency                                       | 5,9            | 2,3           | 6,4            | 1,6           | 28,1           | 4,2           | 24,0           | 3,6           | 19,7           | 2,9           |
| other non-residents                                         | 19,4           | 7,8           | 27,0           | 6,6           | 22,2           | 3,3           | 24,0           | 3,6           | 22,5           | 3,3           |
| - in rubles                                                 | 0,0            | 0,0           | 8,4            | 2,1           | 8,4            | 1,2           | 8,5            | 1,3           | 8,4            | 1,2           |
| - in foreign currency                                       | 19,4           | 7,8           | 18,6           | 4,6           | 13,8           | 2,0           | 15,5           | 2,3           | 14,1           | 2,1           |
| shares delivered without derecognition in the balance sheet | 21,4           | 8,6           | 13,8           | 3,4           | 29,9           | 4,4           | 32,2           | 4,8           | 31,8           | 4,7           |
| - in rubles                                                 | 18,3           | 7,3           | 13,1           | 3,2           | 22,1           | 3,3           | 26,7           | 4,0           | 26,5           | 3,9           |
| - in foreign currency                                       | 3,1            | 1,3           | 0,7            | 0,2           | 7,7            | 1,1           | 5,5            | 0,8           | 5,4            | 0,8           |
| <b>Reference data:</b>                                      |                |               |                |               |                |               |                |               |                |               |
| Provisions for losses on shares                             | 2,7            |               | 8,2            |               | 10,6           |               | 9,6            |               | 9,7            |               |

Table 21

## Credit institutions' portfolio of discounted promissory notes

(billion rubles)

|                                                                                       | 1.01.09      | 1.01.10      | 1.01.11      | 1.02.11      | 1.03.11      |
|---------------------------------------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Portfolio of promissory notes discounted by a credit institution, in rubles           | 185,0        | 210,8        | 311,1        | 327,5        | 367,1        |
| of which promissory notes, not paid when due                                          | 2,2          | 2,6          | 3,4          | 3,4          | 3,2          |
| Portfolio of promissory notes discounted by a credit institution, in foreign currency | 14,5         | 23,2         | 18,9         | 17,0         | 18,8         |
| of which promissory notes, not paid when due                                          | 0,00         | 0,32         | 0,13         | 0,02         | 0,02         |
| <b>Total</b>                                                                          | <b>199,5</b> | <b>234,0</b> | <b>330,0</b> | <b>344,5</b> | <b>385,9</b> |

Table 22

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

|                                                              | 1.01.09        |               | 1.01.10        |               | 1.01.11        |               | 1.02.11        |               | 1.03.11        |               |
|--------------------------------------------------------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|
|                                                              | billion rubles | as % of total | billion rubles | as % of total | billion rubles | as % of total | billion rubles | as % of total | billion rubles | as % of total |
| <b>Discounted promissory notes, total</b>                    | <b>199,5</b>   | <b>100,0</b>  | <b>234,0</b>   | <b>100,0</b>  | <b>330,0</b>   | <b>100,0</b>  | <b>344,5</b>   | <b>100,0</b>  | <b>385,9</b>   | <b>100,0</b>  |
| Of which:                                                    |                |               |                |               |                |               |                |               |                |               |
| - promissory notes of federal governments                    | 0,0            | 0,0           | 0,0            | 0,0           | 0,0            | 0,0           | 0,0            | 0,0           | 0,0            | 0,0           |
| - promissory notes of regional and local governments         | 0,0            | 0,0           | 0,0            | 0,0           | 0,0            | 0,0           | 0,0            | 0,0           | 0,0            | 0,0           |
| - promissory notes of resident credit institutions           | 100,2          | 50,2          | 180,0          | 76,9          | 272,7          | 82,6          | 287,5          | 83,5          | 311,5          | 80,7          |
| - other promissory notes of residents                        | 94,3           | 47,3          | 51,6           | 22,0          | 53,1           | 16,1          | 53,0           | 15,4          | 70,9           | 18,4          |
| - 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           | 4,0            | 1,2           | 3,5            | 0,9           |
| <b>Reference data:</b>                                       |                |               |                |               |                |               |                |               |                |               |
| Provisions for losses on promissory notes                    | 5,9            |               | 8,1            |               | 10,7           |               | 10,7           |               | 12,8           |               |

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

Table 23

## Funds raised by credit institutions from organisations

(billion rubles)

|        |                                                                                                                                                                                                  | 1.01.09 | 1.01.10 | 1.01.11  | 1.02.11  | 1.03.11  |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|----------|----------|----------|
| 1.     | Funds raised from organisations, total                                                                                                                                                           | 8 774,6 | 9 557,2 | 11 126,9 | 10 685,4 | 10 929,6 |
|        | - in rubles                                                                                                                                                                                      | 5 499,8 | 6 398,0 | 7 786,3  | 7 356,8  | 7 513,2  |
|        | - in foreign currency                                                                                                                                                                            | 3 274,8 | 3 159,3 | 3 340,5  | 3 328,6  | 3 416,4  |
|        | of which:                                                                                                                                                                                        |         |         |          |          |          |
| 1.1.   | Funds of legal entities in settlement and other accounts <sup>1</sup>                                                                                                                            | 3 521,0 | 3 857,4 | 4 845,1  | 4 952,3  | 5 051,3  |
|        | - in rubles                                                                                                                                                                                      | 2 803,8 | 3 099,7 | 4 134,9  | 4 145,1  | 4 170,4  |
|        | - in foreign currency                                                                                                                                                                            | 717,1   | 757,6   | 710,2    | 807,2    | 880,9    |
|        | Of which:                                                                                                                                                                                        |         |         |          |          |          |
| 1.1.1  | Funds of individual entrepreneurs                                                                                                                                                                | 81,4    | 90,6    | 121,2    | 117,2    | 115,1    |
|        | - in rubles                                                                                                                                                                                      | 77,1    | 88,9    | 119,6    | 115,3    | 113,2    |
|        | - in foreign currency                                                                                                                                                                            | 4,2     | 1,7     | 1,6      | 1,8      | 1,9      |
| 1.2.   | Government and other extra budgetary funds in settlement accounts                                                                                                                                | 14,2    | 13,7    | 12,0     | 19,8     | 18,1     |
| 1.3.   | Float                                                                                                                                                                                            | 281,3   | 209,5   | 218,4    | 263,2    | 278,7    |
| 1.4.   | Deposits and other funds raised from legal entities (except credit institutions)                                                                                                                 | 4 945,4 | 5 466,6 | 6 035,6  | 5 435,9  | 5 568,3  |
|        | - in rubles                                                                                                                                                                                      | 2 606,7 | 3 198,6 | 3 541,2  | 3 051,4  | 3 170,6  |
|        | - in foreign currency                                                                                                                                                                            | 2 338,7 | 2 268,0 | 2 494,4  | 2 384,5  | 2 397,7  |
|        | 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    | 323,5    | 461,3    |
| 1.4.2. | Certificates of deposit                                                                                                                                                                          | 12,7    | 20,1    | 15,4     | 14,3     | 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     | 14,2     | 13,2     |
| 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    | 578,5    | 553,8    |
|        | - in rubles                                                                                                                                                                                      | 474,0   | 652,9   | 826,0    | 480,2    | 443,9    |
|        | - in foreign currency                                                                                                                                                                            | 177,6   | 86,6    | 129,7    | 98,3     | 109,9    |
|        | with maturity from 31 days to 1 year                                                                                                                                                             | 1 753,2 | 2 202,0 | 2 065,1  | 1 899,4  | 2 023,5  |
|        | - in rubles                                                                                                                                                                                      | 1 142,7 | 1 658,8 | 1 597,2  | 1 489,6  | 1 619,7  |
|        | - in foreign currency                                                                                                                                                                            | 610,5   | 543,2   | 467,8    | 409,8    | 403,7    |
|        | with maturity in excess of 1 year                                                                                                                                                                | 2 540,2 | 2 525,1 | 3 014,8  | 2 958,0  | 2 991,0  |
|        | - in rubles                                                                                                                                                                                      | 989,6   | 886,9   | 1 118,0  | 1 081,6  | 1 107,0  |
|        | - in foreign currency                                                                                                                                                                            | 1 550,6 | 1 638,2 | 1 896,8  | 1 876,4  | 1 884,1  |
|        | <b>Reference data</b>                                                                                                                                                                            |         |         |          |          |          |
|        | Funds raised from non-resident organisations, total                                                                                                                                              | 1 613,9 | 1 430,8 | 1 704,6  | 1 617,7  | 1 619,3  |
|        | - in rubles                                                                                                                                                                                      | 250,1   | 215,1   | 299,7    | 293,4    | 318,2    |
|        | - in foreign currency                                                                                                                                                                            | 1 363,8 | 1 215,7 | 1 404,9  | 1 324,3  | 1 301,1  |
|        | of which:                                                                                                                                                                                        |         |         |          |          |          |
|        | Funds of non-resident organisations in settlement and other accounts                                                                                                                             | 139,8   | 113,8   | 195,2    | 166,8    | 161,9    |
|        | Deposits raised from non-resident legal entities (excluding certificates of deposit)                                                                                                             | 214,8   | 203,9   | 269,3    | 248,5    | 275,0    |
|        | Other funds raised from non-resident legal entities                                                                                                                                              | 1 248,2 | 1 101,7 | 1 228,8  | 1 186,4  | 1 166,0  |
|        | Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities                                                                                             | 0,0     | 0,0     | 0,0      | 0,0      | 0,0      |

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

Table 24

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

|                                           | 1.01.09        | 1.01.10        | 1.01.11        | 1.02.11        | 1.03.11        |
|-------------------------------------------|----------------|----------------|----------------|----------------|----------------|
| <b>Issued debt obligations - total</b>    | <b>1 162,2</b> | <b>1 196,8</b> | <b>1 364,6</b> | <b>1 332,1</b> | <b>1 361,7</b> |
| including:                                |                |                |                |                |                |
| bonds:                                    | 375,3          | 412,7          | 537,9          | 533,6          | 537,9          |
| 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          | 533,6          | 537,9          |
| deposit certificates <sup>1</sup>         | 12,7           | 20,1           | 15,4           | 14,3           | 14,0           |
| of which                                  |                |                |                |                |                |
| with maturities in excess of one year     | 7,8            | 8,8            | 3,6            | 2,8            | 3,1            |
| with maturities in excess of one year     | 4,5            | 10,6           | 11,4           | 11,4           | 10,7           |
| saving certificates <sup>2</sup>          | 18,0           | 15,5           | 14,0           | 13,8           | 13,7           |
| of which                                  |                |                |                |                |                |
| with maturities in excess of one year     | 11,6           | 10,0           | 8,2            | 7,7            | 7,4            |
| with maturities in excess of one year     | 4,7            | 3,8            | 4,2            | 4,5            | 4,7            |
| promissory notes and banker's acceptances | 756,3          | 748,6          | 797,3          | 770,4          | 796,1          |
| of which                                  |                |                |                |                |                |
| with maturities in excess of one year     | 365,5          | 420,3          | 407,8          | 386,7          | 386,2          |
| with maturities in excess of one year     | 377,9          | 315,2          | 375,4          | 369,7          | 395,9          |

<sup>1</sup> Included in corporate deposits.<sup>2</sup> Included in retail deposits.

Table 25

## Individual deposit structure

|                 |                                                                      | (billion rubles) |         |         |         |         |
|-----------------|----------------------------------------------------------------------|------------------|---------|---------|---------|---------|
|                 |                                                                      | 1.01.09          | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 |
| 1               | Individual deposits                                                  | 5 907,0          | 7 485,0 | 9 818,0 | 9 729,7 | 9 920,7 |
|                 | - of which savings certificates                                      | 18,0             | 15,5    | 14,0    | 13,8    | 13,7    |
| 1.1.            | Individual demand deposits and deposits with maturity up to 30 days  | 1 005,7          | 1 232,1 | 1 733,0 | 1 564,3 | 1 627,3 |
|                 | - in rubles                                                          | 840,0            | 1 060,8 | 1 546,4 | 1 377,1 | 1 438,9 |
|                 | - in foreign currency                                                | 165,7            | 171,3   | 186,5   | 187,3   | 188,4   |
| 1.2.            | Individual deposits with maturity from 31 days to 1 year             | 1 052,6          | 1 481,6 | 1 730,3 | 1 763,1 | 1 778,8 |
|                 | - in rubles                                                          | 639,5            | 965,9   | 1 353,3 | 1 392,4 | 1 414,6 |
|                 | - in foreign currency                                                | 413,1            | 515,6   | 377,0   | 370,7   | 364,2   |
| 1.3.            | Individual deposits with maturity in excess of 1 year                | 3 848,7          | 4 771,3 | 6 354,7 | 6 402,2 | 6 514,5 |
|                 | - in rubles                                                          | 2 853,2          | 3 484,4 | 5 018,8 | 5 070,0 | 5 166,5 |
|                 | - in foreign currency                                                | 995,5            | 1 286,9 | 1 335,9 | 1 332,2 | 1 348,0 |
| Reference data: |                                                                      |                  |         |         |         |         |
|                 | Deposits of non-resident individuals (excluding saving certificates) | 61,1             | 84,0    | 103,3   | 101,1   | 106,5   |

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        | 1.02.11        | 1.03.11        |
|-------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|
| <b>Loans, deposits and other funds raised from other credit institutions, total</b> | <b>3 639,6</b> | <b>3 117,3</b> | <b>3 754,9</b> | <b>3 623,2</b> | <b>3 734,7</b> |
| - in rubles                                                                         | 1 233,6        | 1 420,5        | 1 832,1        | 1 706,3        | 1 883,3        |
| - in foreign currency                                                               | 2 406,0        | 1 696,8        | 1 922,8        | 1 916,9        | 1 851,3        |
| of which:                                                                           |                |                |                |                |                |
| - loans, deposits and other funds raised from resident credit institutions          | 972,2          | 1 234,2        | 1 696,6        | 1 563,0        | 1 717,9        |
| - in rubles                                                                         | 773,1          | 1 019,4        | 1 407,6        | 1 267,8        | 1 425,0        |
| - in foreign currency                                                               | 199,1          | 214,8          | 289,0          | 295,2          | 292,9          |
| 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        | 2 060,2        | 2 016,7        |
| - in rubles                                                                         | 460,5          | 401,1          | 424,5          | 438,5          | 458,3          |
| - in foreign currency                                                               | 2 206,9        | 1 482,0        | 1 633,8        | 1 621,7        | 1 558,4        |
| 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 1.03.11**

| Share of budgetary funds in settlement accounts in liabilities | Number of credit institutions | Budgetary funds in settlement accounts <sup>1</sup> |                    | Assets of credit institutions |                    |
|----------------------------------------------------------------|-------------------------------|-----------------------------------------------------|--------------------|-------------------------------|--------------------|
|                                                                |                               | mln.roubles                                         | share in Russia, % | mln.roubles                   | share in Russia, % |
| No budgetary funds                                             | 922                           | 0                                                   | 0,0                | 11 455 255                    | 33,8               |
| Less than 5%                                                   | 87                            | 19 900                                              | 53,6               | 22 347 690                    | 66,0               |
| From 5 to 15%                                                  | 0                             | 0                                                   | 0,0                | 0                             | 0,0                |
| From 15 to 25%                                                 | 0                             | 0                                                   | 0,0                | 0                             | 0,0                |
| 25% and more                                                   | 1                             | 17 208                                              | 46,4               | 54 841                        | 0,2                |
| Data not available                                             | 0                             | 0                                                   | 0,0                | 0                             | 0,0                |
| <b>Total</b>                                                   | <b>1010</b>                   | <b>37 108</b>                                       | <b>100,0</b>       | <b>33 857 786</b>             | <b>100,0</b>       |

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

## Funds raised from and placed with non-residents

| №            | Indicator                                                                                      | 1.01.09        |                                                                     | 1.01.10        |                                                                     | 1.01.11        |                                                                     | 1.02.11        |                                                                     | 1.03.11        |                                                                     |
|--------------|------------------------------------------------------------------------------------------------|----------------|---------------------------------------------------------------------|----------------|---------------------------------------------------------------------|----------------|---------------------------------------------------------------------|----------------|---------------------------------------------------------------------|----------------|---------------------------------------------------------------------|
|              |                                                                                                | billion rubles | Share in liabilities <sup>1</sup> (assets) of the banking sector, % | billion rubles | Share in liabilities <sup>1</sup> (assets) of the banking sector, % | billion rubles | Share in liabilities <sup>1</sup> (assets) of the banking sector, % | billion rubles | Share in liabilities <sup>1</sup> (assets) of the banking sector, % | billion rubles | Share in liabilities <sup>1</sup> (assets) of the banking sector, % |
| Raised funds |                                                                                                |                |                                                                     |                |                                                                     |                |                                                                     |                |                                                                     |                |                                                                     |
| 1.           | Clients' funds (except credit institutions)                                                    | 1 676,0        | 6,0                                                                 | 1 515,1        | 5,1                                                                 | 1 808,3        | 5,3                                                                 | 1 719,1        | 5,2                                                                 | 1 726,1        | 5,1                                                                 |
| 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                                                                 | 1 601,6        | 4,8                                                                 | 1 602,9        | 4,7                                                                 |
| 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                                                                 | 1 434,9        | 4,3                                                                 | 1 441,1        | 4,3                                                                 |
| 1.2          | Individual deposits (excluding saving certificates)                                            | 61,1           | 0,2                                                                 | 84,0           | 0,3                                                                 | 103,3          | 0,3                                                                 | 101,1          | 0,3                                                                 | 106,5          | 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                                                                 | 75,1           | 0,2                                                                 | 79,7           | 0,2                                                                 |
| 1.3          | Funds in other accounts                                                                        | 12,2           | 0,0                                                                 | 11,7           | 0,0                                                                 | 11,7           | 0,0                                                                 | 16,5           | 0,1                                                                 | 16,7           | 0,0                                                                 |
| 2.           | Funds in correspondent and other accounts of credit institutions                               | 93,6           | 0,3                                                                 | 105,1          | 0,4                                                                 | 101,3          | 0,3                                                                 | 92,9           | 0,3                                                                 | 105,5          | 0,3                                                                 |
| 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                                                                 | 2 060,2        | 6,2                                                                 | 2 016,7        | 6,0                                                                 |
| 4.           | Loans from other countries                                                                     | 0,0            | 0,0                                                                 | 0,0            | 0,0                                                                 | 0,0            | 0,0                                                                 | 0,0            | 0,0                                                                 | 0,0            | 0,0                                                                 |
|              | Raised funds, total                                                                            | 4 436,9        | 15,8                                                                | 3 503,2        | 11,9                                                                | 3 967,9        | 11,7                                                                | 3 872,3        | 11,7                                                                | 3 848,4        | 11,4                                                                |
|              | Reference data:                                                                                |                |                                                                     |                |                                                                     |                |                                                                     |                |                                                                     |                |                                                                     |
|              | Liabilities of authorized banks to non-residents on issued debt securities total <sup>2</sup>  | 106,7          | 0,4                                                                 | 87,8           | 0,3                                                                 | 83,8           | 0,2                                                                 | 79,1           | 0,2                                                                 | 80,2           | 0,2                                                                 |
|              | Overdue interest on liabilities of credit institutions                                         | 0,0            | 0,0                                                                 | 0,0            | 0,0                                                                 | 0,0            | 0,0                                                                 | 0,0            | 0,0                                                                 | 0,0            | 0,0                                                                 |
| Placed funds |                                                                                                |                |                                                                     |                |                                                                     |                |                                                                     |                |                                                                     |                |                                                                     |
| 1.           | Loans, total                                                                                   | 2 590,1        | 9,2                                                                 | 2 707,4        | 9,2                                                                 | 2 943,9        | 8,7                                                                 | 2 961,3        | 8,9                                                                 | 3 180,5        | 9,4                                                                 |
|              | of which overdue claims                                                                        | 5,9            | 0,0                                                                 | 41,8           | 0,1                                                                 | 10,0           | 0,0                                                                 | 9,9            | 0,0                                                                 | 9,9            | 0,0                                                                 |
|              | of which:                                                                                      |                |                                                                     |                |                                                                     |                |                                                                     |                |                                                                     |                |                                                                     |
| 1.1.         | Loans, deposits and other placements                                                           | 1 824,3        | 6,5                                                                 | 1 922,9        | 6,5                                                                 | 1 711,4        | 5,1                                                                 | 1 723,4        | 5,2                                                                 | 1 963,3        | 5,8                                                                 |
| 1.2          | Loans and other placements with legal entities                                                 | 754,4          | 2,7                                                                 | 774,3          | 2,6                                                                 | 1 219,1        | 3,6                                                                 | 1 224,8        | 3,7                                                                 | 1 207,9        | 3,6                                                                 |
| 1.3          | Loans and other funds provided to individuals                                                  | 11,4           | 0,0                                                                 | 10,2           | 0,0                                                                 | 13,3           | 0,0                                                                 | 13,1           | 0,0                                                                 | 9,3            | 0,0                                                                 |
| 2.           | Correspondent accounts with banks                                                              | 843,0          | 3,0                                                                 | 667,6          | 2,3                                                                 | 689,3          | 2,0                                                                 | 637,1          | 1,9                                                                 | 617,3          | 1,8                                                                 |
| 3.           | Securities acquired by credit institutions, total                                              | 377,4          | 1,3                                                                 | 699,1          | 2,4                                                                 | 773,4          | 2,3                                                                 | 762,8          | 2,3                                                                 | 742,3          | 2,2                                                                 |
|              | 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                                                                 | 710,7          | 2,1                                                                 | 696,6          | 2,1                                                                 |
| 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                                                                 | 48,0           | 0,1                                                                 | 42,2           | 0,1                                                                 |
| 3.3          | Discounted promissory notes                                                                    | 5,0            | 0,0                                                                 | 2,5            | 0,0                                                                 | 4,2            | 0,0                                                                 | 4,1            | 0,0                                                                 | 3,5            | 0,0                                                                 |
| 4.           | Shares in associates and subsidiaries                                                          | 80,3           | 0,3                                                                 | 94,2           | 0,3                                                                 | 122,7          | 0,4                                                                 | 121,2          | 0,4                                                                 | 120,2          | 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                                                                 |
|              | Placed funds, total                                                                            | 3 890,8        | 13,9                                                                | 4 168,3        | 14,2                                                                | 4 529,3        | 13,4                                                                | 4 482,4        | 13,5                                                                | 4 660,3        | 13,8                                                                |
|              | Reference data:                                                                                |                |                                                                     |                |                                                                     |                |                                                                     |                |                                                                     |                |                                                                     |
|              | Overdue interest on claims of credit institutions                                              | 0,1            | 0,0                                                                 | 2,7            | 0,0                                                                 | 0,7            | 0,0                                                                 | 0,7            | 0,0                                                                 | 0,6            | 0,0                                                                 |

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

<sup>2</sup> 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   | 1.02.11  | 1.03.11   | 1.01.09                       | 1.01.10     | 1.01.11     | 1.02.11     | 1.03.11     | 1.01.09                                                             | 1.01.10  | 1.01.11   | 1.02.11 | 1.03.11  |
| Total                                      | 409 185,7                                                 | 205 109,7 | 573 379,7 | 76 776,8 | 138 271,8 | 1 106                         | 1 058       | 1 012       | 1 011       | 1 010       | 109 839,8                                                           | 71 355,6 | 132 079,1 | 6 976,3 | 16 909,7 |
| Profit-making CIs <sup>1</sup>             | 446 936,1                                                 | 284 938,7 | 595 046,7 | 80 182,7 | 143 747,4 | 1 050                         | 938         | 931         | 818         | 812         | 109 638,8                                                           | 69 308,1 | 131 763,4 | 6 609,5 | 16 564,6 |
| Loss-making CIs                            | -37 750,4                                                 | -79 829,0 | -21 667,0 | -3 405,9 | -5 475,6  | 56                            | 120         | 81          | 193         | 198         | 201,0                                                               | 2 047,5  | 315,6     | 366,8   | 345,1    |
| CIs that have not provided their reporting | 0,0                                                       | 0,0       | 0,0       | 0,0      | 0,0       | 2                             | 0           | 0           | 1           | 0           | 0,0                                                                 | 0,0      | 0,0       | 0,0     | 0,0      |
| <b>Total</b>                               |                                                           |           |           |          |           | <b>1108</b>                   | <b>1058</b> | <b>1012</b> | <b>1012</b> | <b>1010</b> |                                                                     |          |           |         |          |

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

Table 30

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

|                                                                                           | 1.01.09         |                              | 1.01.10         |                              | 1.10.10         |                              | 1.01.11         |                              |
|-------------------------------------------------------------------------------------------|-----------------|------------------------------|-----------------|------------------------------|-----------------|------------------------------|-----------------|------------------------------|
|                                                                                           | billion rubles  | % in total income (expenses) | billion rubles  | % in total income (expenses) | billion rubles  | % in total income (expenses) | billion rubles  | % in total income (expenses) |
| <b>1. Income of credit institution, total</b>                                             | <b>17 574,1</b> | <b>100,0</b>                 | <b>31 600,6</b> | <b>100,0</b>                 | <b>16 448,4</b> | <b>100,0</b>                 | <b>22 645,4</b> | <b>100,0</b>                 |
| 1.1. Interest income on placements with legal entities (except income on securities)      | 1 469,3         | 8,4                          | 1 895,6         | 6,0                          | 1 222,6         | 7,4                          | 1 609,2         | 7,1                          |
| 1.2. Interest income on loans to individuals                                              | 550,8           | 3,1                          | 589,1           | 1,9                          | 445,7           | 2,7                          | 613,4           | 2,7                          |
| 1.3. Income on securities                                                                 | 611,3           | 3,5                          | 1 050,6         | 3,3                          | 552,2           | 3,4                          | 754,2           | 3,3                          |
| 1.4. Income on operations with foreign currency                                           | 10 943,0        | 62,3                         | 22 740,3        | 72,0                         | 10 332,8        | 62,8                         | 14 159,3        | 62,5                         |
| 1.5. Commissions                                                                          | 500,9           | 2,9                          | 473,3           | 1,5                          | 365,8           | 2,2                          | 513,3           | 2,3                          |
| 1.6. Recovery of loss provision                                                           | 2 257,2         | 12,8                         | 3 616,7         | 11,5                         | 2 928,1         | 17,8                         | 4 118,9         | 18,2                         |
| 1.7. Other income                                                                         | 1 241,6         | 7,1                          | 1 234,9         | 3,9                          | 601,1           | 3,7                          | 877,2           | 3,9                          |
| Of which:                                                                                 |                 |                              |                 |                              |                 |                              |                 |                              |
| 1.7.1. Fines, penalties, forfeits                                                         | 28,4            | 0,2                          | 53,2            | 0,2                          | 54,5            | 0,3                          | 102,4           | 0,5                          |
| <b>2. Expenses of credit institution, total</b>                                           | <b>17 155,6</b> | <b>100,0</b>                 | <b>31 394,7</b> | <b>100,0</b>                 | <b>16 081,0</b> | <b>100,0</b>                 | <b>22 064,4</b> | <b>100,0</b>                 |
| 2.1. Interest expenses on funds raised from legal entities (except expense on securities) | 631,9           | 3,7                          | 946,0           | 3,0                          | 473,9           | 2,9                          | 608,4           | 2,8                          |
| 2.2. Interest expenses on funds raised from individuals                                   | 345,9           | 2,0                          | 455,6           | 1,5                          | 422,3           | 2,6                          | 562,6           | 2,6                          |
| 2.3. Expenses on operations with securities                                               | 609,8           | 3,6                          | 681,2           | 2,2                          | 284,4           | 1,8                          | 394,3           | 1,8                          |
| 2.4. Expenses on operations with foreign currency                                         | 10 700,5        | 62,4                         | 22 581,7        | 71,9                         | 10 327,4        | 64,2                         | 14 114,1        | 64,0                         |
| 2.5. Commissions                                                                          | 64,6            | 0,4                          | 56,6            | 0,2                          | 41,7            | 0,3                          | 61,3            | 0,3                          |
| 2.6. Expenses on loss provision                                                           | 2 712,9         | 15,8                         | 4 667,3         | 14,9                         | 3 216,2         | 20,0                         | 4 352,5         | 19,7                         |
| 2.7. Management expenses (including personnel costs)                                      | 670,2           | 3,9                          | 621,5           | 2,0                          | 505,5           | 3,1                          | 719,9           | 3,3                          |
| 2.8. Other expenses                                                                       | 1 419,8         | 8,3                          | 1 384,7         | 4,4                          | 809,6           | 5,0                          | 1 251,2         | 5,7                          |
| Of which:                                                                                 |                 |                              |                 |                              |                 |                              |                 |                              |
| 2.8.1. Fines, penalties, forfeits                                                         | 1,4             | 0,0                          | 1,4             | 0,0                          | 0,7             | 0,0                          | 1,6             | 0,0                          |

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

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

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

**Assets and liabilities<sup>1</sup> of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.03.11**

|                                         | thousand rubles  |                            |                                    |                                              |
|-----------------------------------------|------------------|----------------------------|------------------------------------|----------------------------------------------|
|                                         | Assets in rubles | Assets in foreign currency | Liabilities <sup>1</sup> in rubles | Liabilities <sup>1</sup> in foreign currency |
| 1                                       | 2                | 3                          | 4                                  | 5                                            |
| <b>Central Federal District</b>         | 22 053 101 534   | 7 440 777 476              | 22 353 144 966                     | 7 140 734 044                                |
| Belgorod Region                         | 14 203 193       | 357 280                    | 14 219 325                         | 341 148                                      |
| Bryansk Region                          | 791 285          | 2 653                      | 793 903                            | 35                                           |
| Vladimir Region                         | 3 834 010        | 46 413                     | 3 832 328                          | 48 095                                       |
| Voronezh Region                         | 260 107          | 0                          | 260 092                            | 15                                           |
| Ivanovo Region                          | 10 599 693       | 546 868                    | 10 574 930                         | 571 631                                      |
| Kaluga Region                           | 10 479 936       | 671 822                    | 10 654 147                         | 497 611                                      |
| Kostroma Region                         | 65 101 937       | 5 131 955                  | 63 008 808                         | 7 225 084                                    |
| Kursk Region                            | 12 565 066       | 460 326                    | 12 574 487                         | 450 905                                      |
| Lipetsk Region                          | 21 984 955       | 1 079 809                  | 21 992 139                         | 1 072 625                                    |
| Moscow Region                           | 62 024 960       | 11 367 428                 | 60 905 061                         | 12 487 327                                   |
| Orel Region                             | 3 486 082        | 36 593                     | 3 480 659                          | 42 016                                       |
| Ryazan Region                           | 12 933 188       | 584 145                    | 12 938 144                         | 579 189                                      |
| Smolensk Region                         | 20 711 452       | 2 287 751                  | 19 804 655                         | 3 194 548                                    |
| Tambov Region                           | 2 061 985        | 214 511                    | 2 064 965                          | 211 531                                      |
| Tver Region                             | 8 245 373        | 418 474                    | 8 226 717                          | 437 130                                      |
| Tula Region                             | 9 486 590        | 578 112                    | 9 455 493                          | 609 209                                      |
| Yaroslavl Region                        | 7 642 648        | 385 716                    | 7 678 071                          | 350 293                                      |
| City of Moscow                          | 21 786 689 074   | 7 416 607 620              | 22 090 681 042                     | 7 112 615 652                                |
| <b>North-Western Federal District</b>   | 1 100 783 426    | 259 145 160                | 1 113 272 641                      | 246 655 945                                  |
| Republic of Karelia                     | 961 611          | 19 059                     | 963 536                            | 17 134                                       |
| Komi Republic                           | 13 827 859       | 1 095 556                  | 13 914 292                         | 1 009 123                                    |
| Akhangel'sk Region                      | 771 323          | 13 138                     | 773 194                            | 11 267                                       |
| Vologda Region                          | 51 674 696       | 5 071 735                  | 51 536 468                         | 5 209 963                                    |
| Kaliningrad Region                      | 48 962 443       | 15 483 128                 | 52 427 533                         | 12 018 038                                   |
| Leningrad Region*                       | 6 495 551        | 701 680                    | 6 511 064                          | 686 167                                      |
| Murmansk Region                         | 8 213 249        | 1 302 849                  | 7 896 506                          | 1 619 592                                    |
| Novgorod Region                         | 3 990 324        | 161 280                    | 3 995 384                          | 156 220                                      |
| Pskov Region                            | 2 086 278        | 46 093                     | 2 092 407                          | 39 964                                       |
| St Petersburg                           | 963 800 092      | 235 250 642                | 973 162 257                        | 225 888 477                                  |
| <b>Southern Federal District</b>        | 156 451 673      | 11 650 822                 | 157 118 898                        | 10 983 597                                   |
| Republic of Adygeya                     | 3 618 394        | 27 617                     | 3 631 885                          | 14 126                                       |
| Republic of Kalmykia                    | 902 263          | 89 448                     | 883 421                            | 108 290                                      |
| Krasnodar Territory                     | 73 889 142       | 3 394 210                  | 73 991 901                         | 3 291 451                                    |
| Astrakhan Region                        | 5 769 024        | 83 034                     | 5 799 557                          | 52 501                                       |
| Volgograd Region                        | 10 787 295       | 550 619                    | 10 818 898                         | 519 016                                      |
| Rostov Region                           | 61 485 555       | 7 505 894                  | 61 993 236                         | 6 998 213                                    |
| <b>North-Caucasian Federal District</b> | 50 569 939       | 3 533 515                  | 50 759 984                         | 3 343 470                                    |
| Republik of Daghestan                   | 20 533 014       | 738 168                    | 20 642 713                         | 628 469                                      |
| Republic of Ingushetia                  | 1 008 187        | 18 075                     | 1 011 100                          | 15 162                                       |
| Kabardino-Balkar Republic               | 4 538 272        | 91 400                     | 4 553 320                          | 76 352                                       |
| Karachai-Cherkess Republic              | 3 372 736        | 2 045 573                  | 3 417 780                          | 2 000 529                                    |
| Republic of North Ossetia - Alania      | 7 033 381        | 157 679                    | 7 034 461                          | 156 599                                      |
| Chechen Republic                        | 0                | 0                          | 0                                  | 0                                            |
| Stavropol Territory                     | 14 084 349       | 482 620                    | 14 100 610                         | 466 359                                      |
| <b>Volga Federal District</b>           | 1 032 484 180    | 91 690 291                 | 1 031 534 375                      | 92 640 096                                   |

|                                     |                    |                    |                    |                    |
|-------------------------------------|--------------------|--------------------|--------------------|--------------------|
| Republic of Bashkortostan           | 53 508 971         | 4 061 627          | 54 022 407         | 3 548 191          |
| Republic of Marii El                | 1 658 839          | 9 016              | 1 661 905          | 5 950              |
| Republic of Mordovia                | 16 079 128         | 262 484            | 16 078 348         | 263 264            |
| Republic of Tatarstan               | 427 345 406        | 47 937 095         | 426 633 594        | 48 648 907         |
| Udmurt Republic                     | 19 442 690         | 1 354 663          | 19 507 904         | 1 289 449          |
| Chuvash Republic                    | 7 720 308          | 127 421            | 7 722 452          | 125 277            |
| Perm Territory                      | 27 166 137         | 4 126 369          | 27 061 035         | 4 231 471          |
| Kirov Region                        | 20 871 629         | 3 115 670          | 21 436 887         | 2 550 412          |
| Nizhny Novgogrod Region             | 68 081 879         | 4 941 941          | 68 311 255         | 4 712 565          |
| Orenburg Region                     | 35 404 670         | 2 131 874          | 35 409 848         | 2 126 696          |
| Penza Region                        | 10 593 301         | 82 879             | 10 598 542         | 77 638             |
| Samara Region                       | 284 510 210        | 18 311 330         | 282 672 530        | 20 149 010         |
| Saratov Region                      | 51 607 909         | 4 757 203          | 51 901 407         | 4 463 705          |
| Ulyanovsk Region                    | 8 493 103          | 470 719            | 8 516 261          | 447 561            |
| <b>Ural Federal District</b>        | <b>656 930 502</b> | <b>119 342 744</b> | <b>684 099 955</b> | <b>92 173 291</b>  |
| Kurgan Region                       | 2 201 799          | 4 252              | 2 203 657          | 2 394              |
| Sverdlovsk Region                   | 273 396 894        | 40 688 470         | 291 049 368        | 23 035 996         |
| Tyumen Region                       | 278 713 182        | 68 953 521         | 286 568 121        | 61 098 582         |
| Chelyabinsk Region                  | 102 618 627        | 9 696 501          | 104 278 809        | 8 036 319          |
| <b>Siberian Federal District</b>    | <b>450 603 267</b> | <b>112 316 488</b> | <b>458 148 390</b> | <b>104 771 365</b> |
| Republic of Altai                   | 11 601 523         | 52 985             | 11 628 791         | 25 717             |
| Republic of Buryatiya               | 5 998 236          | 739 294            | 6 161 997          | 575 533            |
| Republic of Tuva                    | 433 767            | 2 335              | 435 507            | 595                |
| Republic of Khakassia               | 7 454 884          | 114 791            | 7 436 952          | 132 723            |
| Altai Territory                     | 13 857 893         | 227 164            | 13 871 575         | 213 482            |
| Zabaykal Territory                  | 0                  | 0                  | 0                  | 0                  |
| Krasnoyarsk Territory               | 9 902 665          | 419 934            | 9 925 161          | 397 438            |
| Irkutsk Region                      | 13 694 813         | 791 228            | 14 042 487         | 443 554            |
| Kemerovo Region                     | 24 866 340         | 688 992            | 24 897 629         | 657 703            |
| Novosibirsk Region                  | 338 681 930        | 106 584 315        | 345 711 552        | 99 554 693         |
| Omsk Region                         | 15 187 206         | 2 492 917          | 15 131 018         | 2 549 105          |
| Tomsk Region                        | 8 924 010          | 202 533            | 8 905 721          | 220 822            |
| <b>Far Eastern Federal District</b> | <b>289 399 763</b> | <b>29 004 785</b>  | <b>290 174 093</b> | <b>28 230 455</b>  |
| Republic of Sakha (Yakutia)         | 15 862 046         | 643 019            | 15 837 962         | 667 103            |
| Kamchatka Territory                 | 11 904 871         | 2 344 996          | 13 272 155         | 977 712            |
| Primorskiy Territory                | 69 144 167         | 8 150 490          | 70 260 004         | 7 034 653          |
| Khabarovsk Territory                | 44 085 990         | 2 672 350          | 44 121 897         | 2 636 443          |
| Amur Region                         | 139 589 069        | 14 339 102         | 137 833 483        | 16 094 688         |
| Magadan Region                      | 0                  | 0                  | 0                  | 0                  |
| Sakhalin Region                     | 8 813 620          | 854 828            | 8 848 592          | 819 856            |
| Jewish Autonomous Region            | 0                  | 0                  | 0                  | 0                  |
| Chukotka Autonomous Area            | 0                  | 0                  | 0                  | 0                  |

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

Table 31.2

**Assets and liabilities<sup>1</sup> with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.03.11**

thousand rubles

|                                         | Assets in rubles | Assets in foreign currency | Liabilities <sup>1</sup> in rubles | Liabilities <sup>1</sup> in foreign currency |
|-----------------------------------------|------------------|----------------------------|------------------------------------|----------------------------------------------|
| 1                                       | 2                | 3                          | 4                                  | 5                                            |
| <b>Central Federal District</b>         | 16 513 399 005   | 7 135 780 169              | 16 831 310 645                     | 6 817 868 529                                |
| Belgorod Region                         | 163 669 099      | 5 283 996                  | 163 721 997                        | 5 231 098                                    |
| Bryansk Region                          | 44 409 935       | 3 090 356                  | 44 430 409                         | 3 069 882                                    |
| Vladimir Region                         | 87 644 342       | 8 321 898                  | 87 686 324                         | 8 279 916                                    |
| Voronezh Region                         | 258 956 180      | 13 973 236                 | 259 212 352                        | 13 717 064                                   |
| Ivanovo Region                          | 51 676 486       | 3 996 007                  | 51 706 815                         | 3 965 678                                    |
| Kaluga Region                           | 68 153 057       | 7 659 093                  | 68 382 834                         | 7 429 316                                    |
| Kostroma Region                         | 59 391 694       | 1 574 685                  | 58 603 820                         | 2 362 559                                    |
| Kursk Region                            | 82 593 874       | 2 528 290                  | 83 088 121                         | 2 034 043                                    |
| Lipetsk Region                          | 97 176 494       | 1 887 085                  | 97 172 560                         | 1 891 019                                    |
| Moscow Region                           | 679 392 821      | 70 129 091                 | 678 593 439                        | 70 928 473                                   |
| Orel Region                             | 36 984 078       | 1 961 684                  | 36 999 411                         | 1 946 351                                    |
| Ryazan Region                           | 75 723 781       | 1 188 869                  | 75 833 939                         | 1 078 711                                    |
| Smolensk Region                         | 66 089 037       | 1 404 050                  | 66 096 640                         | 1 396 447                                    |
| Tambov Region                           | 44 220 095       | 2 262 019                  | 44 236 231                         | 2 245 883                                    |
| Tver Region                             | 65 063 373       | 5 728 999                  | 65 058 670                         | 5 733 702                                    |
| Tula Region                             | 92 781 133       | 24 707 501                 | 92 566 741                         | 24 921 893                                   |
| Yaroslavl Region                        | 118 863 189      | 1 315 369                  | 118 934 282                        | 1 244 276                                    |
| City of Moscow                          | 14 420 610 337   | 6 978 767 941              | 14 738 986 060                     | 6 660 392 218                                |
| <b>North-Western Federal District</b>   | 2 153 042 352    | 459 157 956                | 2 157 291 379                      | 454 908 929                                  |
| Republic of Karelia                     | 35 516 149       | 9 407 110                  | 36 220 371                         | 8 702 888                                    |
| Komi Republic                           | 74 988 003       | 5 826 990                  | 75 544 935                         | 5 270 058                                    |
| Akhangel'sk Region                      | 91 598 148       | 8 766 921                  | 91 643 575                         | 8 721 494                                    |
| Vologda Region                          | 112 339 351      | 8 626 080                  | 112 271 848                        | 8 693 583                                    |
| Kaliningrad Region                      | 81 348 229       | 25 713 748                 | 73 699 471                         | 33 362 506                                   |
| Leningrad Region                        | 35 776 784       | 1 195 286                  | 35 737 148                         | 1 234 922                                    |
| Murmansk Region                         | 64 551 215       | 13 501 819                 | 69 846 089                         | 8 206 945                                    |
| Novgorod Region                         | 38 471 002       | 4 514 615                  | 37 815 214                         | 5 170 403                                    |
| Pskov Region                            | 31 436 758       | 385 946                    | 31 450 305                         | 372 399                                      |
| St Petersburg                           | 1 587 016 713    | 381 219 441                | 1 593 062 423                      | 375 173 731                                  |
| <b>Southern Federal District</b>        | 1 030 947 261    | 60 494 080                 | 1 028 849 286                      | 62 592 055                                   |
| Republic of Adygeya                     | 17 238 719       | 196 519                    | 17 261 575                         | 173 663                                      |
| Republic of Kalmykia                    | 6 309 104        | 50 037                     | 6 300 219                          | 58 922                                       |
| Krasnodar Territory                     | 480 491 160      | 21 162 280                 | 475 613 091                        | 26 040 349                                   |
| Astrakhan Region                        | 56 848 716       | 1 142 854                  | 56 850 598                         | 1 140 972                                    |
| Volgograd Region                        | 138 105 478      | 4 864 486                  | 138 077 727                        | 4 892 237                                    |
| Rostov Region                           | 331 954 084      | 33 077 904                 | 334 746 076                        | 30 285 912                                   |
| <b>North-Caucasian Federal District</b> | 302 676 568      | 10 688 254                 | 302 873 537                        | 10 491 285                                   |
| Republik of Daghestan                   | 45 833 428       | 1 481 514                  | 45 934 947                         | 1 379 995                                    |
| Republic of Ingushetia                  | 6 463 200        | 73 000                     | 6 465 295                          | 70 905                                       |
| Kabardino-Balkar Republic               | 29 156 515       | 1 445 548                  | 29 141 486                         | 1 460 577                                    |
| Karachai-Cherkess Republic              | 16 748 832       | 2 478 895                  | 16 795 108                         | 2 432 619                                    |
| Republic of North Ossetia - Alania      | 25 308 366       | 1 035 866                  | 25 321 377                         | 1 022 855                                    |
| Chechen Republic                        | 17 110 132       | 65 869                     | 17 121 705                         | 54 296                                       |
| Stavropol Territory                     | 162 056 095      | 4 107 562                  | 162 093 619                        | 4 070 038                                    |

|                                     |               |             |               |             |
|-------------------------------------|---------------|-------------|---------------|-------------|
| <b>Volga Federal District</b>       | 2 837 639 941 | 179 348 539 | 2 840 177 549 | 176 810 931 |
| Republic of Bashkortostan           | 309 584 919   | 26 824 510  | 314 150 779   | 22 258 650  |
| Republic of Marii El                | 32 837 711    | 2 667 488   | 32 841 645    | 2 663 554   |
| Republic of Mordovia                | 64 323 722    | 345 769     | 64 345 514    | 323 977     |
| Republic of Tatarstan               | 562 816 223   | 51 107 789  | 561 931 929   | 51 992 083  |
| Udmurt Republic                     | 99 762 524    | 1 856 742   | 101 590 117   | 29 149      |
| Chuvash Republic                    | 66 175 630    | 3 544 851   | 66 270 032    | 3 450 449   |
| Perm Territory                      | 229 986 124   | 25 404 259  | 230 262 725   | 25 127 658  |
| Kirov Region                        | 81 511 898    | 5 153 643   | 82 106 712    | 4 558 829   |
| Nizhny Novgogrod Region             | 392 537 326   | 12 817 605  | 390 964 960   | 14 389 971  |
| Orenburg Region                     | 108 728 837   | 3 324 250   | 108 785 425   | 3 267 662   |
| Penza Region                        | 64 416 302    | 2 470 552   | 64 412 877    | 2 473 977   |
| Samara Region                       | 603 350 295   | 33 478 081  | 600 565 947   | 36 262 429  |
| Saratov Region                      | 156 554 700   | 4 995 792   | 156 869 254   | 4 681 238   |
| Ulyanovsk Region                    | 65 053 730    | 5 357 208   | 65 079 633    | 5 331 305   |
| <b>Ural Federal District</b>        | 1 550 141 860 | 267 584 071 | 1 568 269 989 | 249 455 942 |
| Kurgan Region                       | 31 422 028    | 117 574     | 31 427 499    | 112 103     |
| Sverdlovsk Region                   | 681 072 230   | 132 314 507 | 690 645 301   | 122 741 436 |
| Tyumen Region                       | 557 741 066   | 111 961 008 | 565 836 404   | 103 865 670 |
| Chelyabinsk Region                  | 279 906 536   | 23 190 982  | 280 360 785   | 22 736 733  |
| <b>Siberian Federal District</b>    | 1 551 753 737 | 94 881 217  | 1 557 915 441 | 88 719 513  |
| Republic of Altai                   | 9 199 234     | 51 730      | 9 220 055     | 30 909      |
| Republic of Buryatiya               | 47 691 213    | 2 224 224   | 47 844 439    | 2 070 998   |
| Republic of Tuva                    | 8 915 523     | 20 562      | 8 928 722     | 7 363       |
| Republic of Khakassia               | 20 839 935    | 166 090     | 20 812 912    | 193 113     |
| Altai Territory                     | 156 577 764   | 4 431 326   | 156 531 641   | 4 477 449   |
| Zabaykal Territory                  | 41 152 444    | 415 284     | 41 127 274    | 440 454     |
| Krasnoyarsk Territory               | 220 527 306   | 27 705 147  | 220 449 792   | 27 782 661  |
| Irkutsk Region                      | 183 067 454   | 4 935 889   | 184 461 537   | 3 541 806   |
| Kemerovo Region                     | 175 321 029   | 13 845 051  | 175 369 859   | 13 796 221  |
| Novosibirsk Region                  | 489 964 198   | 32 263 753  | 494 477 424   | 27 750 527  |
| Omsk Region                         | 125 714 073   | 6 727 699   | 125 965 061   | 6 476 711   |
| Tomsk Region                        | 72 783 564    | 2 094 462   | 72 726 725    | 2 151 301   |
| <b>Far Eastern Federal District</b> | 640 654 118   | 60 181 364  | 640 762 225   | 60 073 257  |
| Republic of Sakha (Yakutia)         | 62 626 553    | 3 913 982   | 62 698 389    | 3 842 146   |
| Kamchatka Territory                 | 35 835 526    | 2 870 359   | 35 774 504    | 2 931 381   |
| Primorskiy Territory                | 170 030 616   | 21 333 087  | 170 999 048   | 20 364 655  |
| Khabarovsk Territory                | 189 074 071   | 18 330 625  | 189 441 242   | 17 963 454  |
| Amur Region                         | 73 871 791    | 1 950 911   | 72 663 046    | 3 159 656   |
| Magadan Region                      | 49 000 611    | 6 303 455   | 48 923 836    | 6 380 230   |
| Sakhalin Region                     | 50 582 840    | 5 165 798   | 50 624 559    | 5 124 079   |
| Jewish Autonomous Region            | 4 606 769     | 203 008     | 4 608 379     | 201 398     |
| Chukotka Autonomous Area            | 5 025 341     | 110 139     | 5 029 222     | 106 258     |

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

Table 32.1

## Securities acquired by credit institutions registered in respective regions, as of 1.03.11

thousand rubles

|                                         | Debt securities |                                                                          | Shares      | Shares in associates and subsidiaries | Discounted promissory notes |                               |
|-----------------------------------------|-----------------|--------------------------------------------------------------------------|-------------|---------------------------------------|-----------------------------|-------------------------------|
|                                         | Total           | of which debt securities of the Russian Federation (without revaluation) |             |                                       | nominated in rubles         | nominated in foreign currency |
| 1                                       | 2               | 3                                                                        | 4           | 5                                     | 6                           | 7                             |
| <b>Central Federal District</b>         | 4 103 309 990   | 1 232 009 791                                                            | 608 227 536 | 474 655 279                           | 258 432 923                 | 11 344 983                    |
| Belgorod Region                         | 698 235         | 36 835                                                                   | 2 733       | 0                                     | 1 501 129                   | 0                             |
| Bryansk Region                          | 0               | 0                                                                        | 0           | 0                                     | 0                           | 0                             |
| Vladimir Region                         | 227 148         | 202 448                                                                  | 9 105       | 0                                     | 72 292                      | 0                             |
| Voronezh Region                         | 2 491           | 2 728                                                                    | 0           | 0                                     | 208 014                     | 0                             |
| Ivanovo Region                          | 988 022         | 84 399                                                                   | 73 764      | 0                                     | 422 145                     | 15 514                        |
| Kaluga Region                           | 57 111          | 0                                                                        | 160 327     | 0                                     | 186 410                     | 0                             |
| Kostroma Region                         | 26 975 691      | 76 549                                                                   | 4 960       | 5 880                                 | 3 054 949                   | 15 150                        |
| Kursk Region                            | 1 629 503       | 794 963                                                                  | 0           | 0                                     | 495 670                     | 0                             |
| Lipetsk Region                          | 1 463 383       | 314 469                                                                  | 1 999       | 0                                     | 718 106                     | 17 755                        |
| Moscow Region                           | 7 531 922       | 1 624 929                                                                | 302 815     | 0                                     | 4 213 012                   | 449 995                       |
| Orel Region                             | 0               | 0                                                                        | 0           | 9 500                                 | 81 588                      | 0                             |
| Ryazan Region                           | 1 167 451       | 283 844                                                                  | 41 208      | 0                                     | 679 124                     | 38 734                        |
| Smolensk Region                         | 1 304 617       | 798 537                                                                  | 626 754     | 44                                    | 867 335                     | 0                             |
| Tambov Region                           | 0               | 0                                                                        | 0           | 62                                    | 0                           | 0                             |
| Tver Region                             | 1 078 511       | 204 022                                                                  | 11 368      | 0                                     | 7 529                       | 0                             |
| Tula Region                             | 278 041         | 86 871                                                                   | 272         | 0                                     | 115                         | 0                             |
| Yaroslavl Region                        | 82 216          | 17 037                                                                   | 49 506      | 0                                     | 11 854                      | 0                             |
| City of Moscow                          | 4 059 825 648   | 1 227 482 160                                                            | 606 942 725 | 474 639 793                           | 245 913 651                 | 10 807 835                    |
| <b>North-Western Federal District</b>   | 178 551 704     | 34 456 450                                                               | 28 110 142  | 2 133 071                             | 21 431 377                  | 6 327 738                     |
| Republic of Karelia                     | 0               | 0                                                                        | 0           | 0                                     | 0                           | 0                             |
| Komi Republic                           | 2 011 482       | 613 188                                                                  | 97 114      | 980                                   | 218 667                     | 144 009                       |
| Akhangel'sk Region                      | 0               | 0                                                                        | 132 484     | 0                                     | 116                         | 0                             |
| Vologda Region                          | 2 943 385       | 794 016                                                                  | 262 846     | 4 900                                 | 4 074 701                   | 738 163                       |
| Kaliningrad Region                      | 12 934 824      | 697 266                                                                  | 570 328     | 18                                    | 362 373                     | 0                             |
| Leningrad Region                        | 647 618         | 29 253                                                                   | 78          | 20                                    | 0                           | 0                             |
| Murmansk Region                         | 984 239         | 506 724                                                                  | 0           | 0                                     | 0                           | 0                             |
| Novgorod Region                         | 750 365         | 313 822                                                                  | 184 266     | 0                                     | 50 558                      | 11 698                        |
| Pskov Region                            | 19 730          | 0                                                                        | 0           | 0                                     | 0                           | 0                             |
| St Petersburg                           | 158 260 061     | 31 502 181                                                               | 26 863 026  | 2 127 153                             | 16 724 962                  | 5 433 868                     |
| <b>Southern Federal District</b>        | 12 844 127      | 2 488 518                                                                | 3 031 910   | 63 756                                | 2 033 313                   | 262 350                       |
| Republic of Adygeya                     | 20 120          | 20 228                                                                   | 1 400       | 0                                     | 29 481                      | 0                             |
| Republic of Kalmykia                    | 0               | 0                                                                        | 0           | 0                                     | 0                           | 0                             |
| Krasnodar Territory                     | 7 836 378       | 1 339 297                                                                | 2 483 716   | 38 587                                | 1 030 338                   | 0                             |
| Astrakhan Region                        | 1 427 007       | 897 484                                                                  | 39 081      | 5 288                                 | 283 361                     | 0                             |
| Volgograd Region                        | 574 076         | 63 505                                                                   | 9 607       | 0                                     | 557 953                     | 262 350                       |
| Rostov Region                           | 2 986 546       | 168 004                                                                  | 498 106     | 19 881                                | 132 180                     | 0                             |
| <b>North-Caucasian Federal District</b> | 2 669 022       | 1 159 490                                                                | 810 062     | 210                                   | 1 235 218                   | 0                             |
| Republik of Daghestan                   | 99 932          | 0                                                                        | 723 948     | 0                                     | 211 256                     | 0                             |
| Republic of Ingushetia                  | 0               | 0                                                                        | 0           | 0                                     | 0                           | 0                             |
| Kabardino-Balkar Republic               | 0               | 0                                                                        | 28 141      | 0                                     | 0                           | 0                             |
| Karachai-Cherkess Republic              | 331 716         | 0                                                                        | 52 560      | 0                                     | 103 703                     | 0                             |
| Republic of North Ossetia - Alania      | 0               | 0                                                                        | 5 413       | 0                                     | 179 905                     | 0                             |
| Chechen Republic                        | 0               | 0                                                                        | 0           | 0                                     | 0                           | 0                             |
| Stavropol Territory                     | 2 237 374       | 1 159 490                                                                | 0           | 210                                   | 740 354                     | 0                             |

|                                     |             |            |            |           |            |         |
|-------------------------------------|-------------|------------|------------|-----------|------------|---------|
| <b>Volga Federal District</b>       | 99 690 234  | 17 276 211 | 51 429 135 | 1 135 314 | 23 823 318 | 353 153 |
| Republic of Bashkortostan           | 5 473 156   | 738 107    | 845 684    | 0         | 76 940     | 0       |
| Republic of Marii El                | 0           | 0          | 0          | 0         | 160 288    | 0       |
| Republic of Mordovia                | 400 793     | 136 987    | 71 818     | 0         | 509 921    | 0       |
| Republic of Tatarstan               | 47 353 617  | 10 517 089 | 30 544 836 | 693 196   | 5 719 285  | 0       |
| Udmurt Republic                     | 2 012 742   | 645 434    | 27 408     | 0         | 1 689 821  | 0       |
| Chuvash Republic                    | 451 794     | 75 621     | 36 680     | 0         | 1 195 948  | 0       |
| Perm Territory                      | 2 378 661   | 79 489     | 3 952 028  | 0         | 151 386    | 0       |
| Kirov Region                        | 3 293 793   | 30 925     | 1 189 563  | 0         | 231 467    | 0       |
| Nizhny Novgogrod Region             | 7 750 757   | 2 539 530  | 2 342 540  | 0         | 5 231 220  | 186 096 |
| Orenburg Region                     | 3 347 797   | 79 462     | 322 784    | 17 646    | 3 532 972  | 23 361  |
| Penza Region                        | 597 952     | 0          | 54         | 0         | 56 470     | 0       |
| Samara Region                       | 25 498 111  | 2 224 826  | 11 541 642 | 424 202   | 4 899 270  | 143 696 |
| Saratov Region                      | 1 041 107   | 118 621    | 554 048    | 270       | 368 330    | 0       |
| Ulyanovsk Region                    | 89 954      | 90 120     | 50         | 0         | 0          | 0       |
| <b>Ural Federal District</b>        | 107 912 040 | 24 325 869 | 19 153 621 | 256 340   | 37 690 249 | 386 544 |
| Kurgan Region                       | 0           | 0          | 0          | 0         | 17 358     | 0       |
| Sverdlovsk Region                   | 56 999 318  | 6 619 182  | 5 966 751  | 100       | 9 702 627  | 0       |
| Tyumen Region                       | 29 765 873  | 5 489 839  | 12 838 775 | 256 240   | 26 599 762 | 386 544 |
| Chelyabinsk Region                  | 21 146 849  | 12 216 848 | 348 095    | 0         | 1 370 502  | 0       |
| <b>Siberian Federal District</b>    | 40 957 936  | 6 423 693  | 15 331 806 | 7 541 002 | 15 078 745 | 58 590  |
| Republic of Altai                   | 327 431     | 316 857    | 1          | 0         | 261 648    | 0       |
| Republic of Buryatiya               | 98 476      | 0          | 765 222    | 0         | 2 045      | 0       |
| Republic of Tuva                    | 4 864       | 5 277      | 0          | 0         | 0          | 0       |
| Republic of Khakassia               | 216 679     | 67 766     | 0          | 0         | 262 536    | 0       |
| Altai Territory                     | 55 511      | 36 609     | 4 375      | 0         | 11 287     | 0       |
| Zabaykal Territory                  | 0           | 0          | 0          | 0         | 0          | 0       |
| Krasnoyarsk Territory               | 102 276     | 102 746    | 129 519    | 0         | 80 210     | 0       |
| Irkutsk Region                      | 224 409     | 0          | 118 788    | 0         | 192 801    | 0       |
| Kemerovo Region                     | 2 239 021   | 806 168    | 81 110     | 0         | 477 051    | 0       |
| Novosibirsk Region                  | 35 319 508  | 4 568 351  | 14 117 568 | 7 541 002 | 12 534 922 | 0       |
| Omsk Region                         | 2 169 294   | 519 919    | 127        | 0         | 1 209 848  | 58 590  |
| Tomsk Region                        | 200 467     | 0          | 115 096    | 0         | 46 397     | 0       |
| <b>Far Eastern Federal District</b> | 33 737 145  | 4 639 500  | 1 696 301  | 1 341 750 | 7 396 993  | 91 129  |
| Republic of Sakha (Yakutia)         | 2 020 903   | 211 675    | 107 686    | 0         | 811 245    | 0       |
| Kamchatka Territory                 | 368 944     | 60 433     | 61 264     | 0         | 341 936    | 0       |
| Primorskiy Territory                | 17 128 477  | 2 803 218  | 1 148 625  | 0         | 834 447    | 0       |
| Khabarovsk Territory                | 1 746 663   | 295 736    | 298 429    | 0         | 120 003    | 0       |
| Amur Region                         | 11 520 021  | 979 877    | 13 567     | 1 341 750 | 5 238 717  | 91 129  |
| Magadan Region                      | 0           | 0          | 0          | 0         | 0          | 0       |
| Sakhalin Region                     | 952 137     | 288 561    | 66 730     | 0         | 50 645     | 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**

**1.03.11**

thousand rubles

|                                         | Debt securities |                                                                          | Shares      | Shares in associates and subsidiaries | Discounted promissory notes |                               |
|-----------------------------------------|-----------------|--------------------------------------------------------------------------|-------------|---------------------------------------|-----------------------------|-------------------------------|
|                                         | Total           | of which debt securities of the Russian Federation (without revaluation) |             |                                       | nominated in rubles         | nominated in foreign currency |
| 1                                       | 2               | 3                                                                        | 4           | 5                                     | 6                           | 7                             |
| <b>Central Federal District</b>         | 4 167 177 860   | 1 240 274 751                                                            | 623 121 584 | 480 948 443                           | 287 996 793                 | 16 383 702                    |
| Belgorod Region                         | 698 235         | 36 835                                                                   | 2 733       | 0                                     | 1 501 129                   | 0                             |
| Bryansk Region                          | 0               | 0                                                                        | 663         | 0                                     | 0                           | 0                             |
| Vladimir Region                         | 227 037         | 202 448                                                                  | 8 996       | 0                                     | 26 134                      | 0                             |
| Voronezh Region                         | 2 491           | 2 728                                                                    | 955         | 0                                     | 208 014                     | 0                             |
| Ivanovo Region                          | 1 011 061       | 108 582                                                                  | 66 654      | 0                                     | 308 156                     | 15 514                        |
| Kaluga Region                           | 57 111          | 0                                                                        | 160 327     | 0                                     | 186 410                     | 0                             |
| Kostroma Region                         | 12 884 586      | 76 549                                                                   | 5 124       | 0                                     | 239 685                     | 15 150                        |
| Kursk Region                            | 1 629 503       | 794 963                                                                  | 0           | 0                                     | 495 670                     | 0                             |
| Lipetsk Region                          | 1 463 383       | 314 469                                                                  | 2 940       | 0                                     | 720 648                     | 17 755                        |
| Moscow Region                           | 7 531 921       | 1 624 929                                                                | 303 025     | 0                                     | 9 418 319                   | 4 457 804                     |
| Orel Region                             | 0               | 0                                                                        | 0           | 9 500                                 | 81 588                      | 0                             |
| Ryazan Region                           | 1 167 451       | 283 844                                                                  | 41 208      | 0                                     | 672 532                     | 38 734                        |
| Smolensk Region                         | 275 072         | 221 692                                                                  | 216 894     | 44                                    | 69 605                      | 0                             |
| Tambov Region                           | 0               | 0                                                                        | 0           | 62                                    | 0                           | 0                             |
| Tver Region                             | 1 015 683       | 204 022                                                                  | 11 368      | 0                                     | 7 529                       | 0                             |
| Tula Region                             | 278 041         | 86 871                                                                   | 520         | 0                                     | 372 592                     | 0                             |
| Yaroslavl Region                        | 102 891         | 39 092                                                                   | 56 451      | 0                                     | 30 579                      | 0                             |
| City of Moscow                          | 4 138 833 394   | 1 236 277 727                                                            | 622 243 726 | 480 938 837                           | 273 658 203                 | 11 838 745                    |
| <b>North-Western Federal District</b>   | 165 518 936     | 32 519 602                                                               | 27 581 072  | 3 380 247                             | 14 393 893                  | 1 494 265                     |
| Republic of Karelia                     | 0               | 0                                                                        | 0           | 0                                     | 0                           | 0                             |
| Komi Republic                           | 1 757 482       | 406 319                                                                  | 80 134      | 980                                   | 0                           | 56 508                        |
| Akhangel'sk Region                      | 23 398          | 25 160                                                                   | 132 484     | 0                                     | 116                         | 0                             |
| Vologda Region                          | 1 290 179       | 693 490                                                                  | 254 859     | 4 900                                 | 3 400 584                   | 0                             |
| Kaliningrad Region                      | 4 154 047       | 65 243                                                                   | 23 876      | 0                                     | 278 654                     | 0                             |
| Leningrad Region                        | 647 618         | 29 253                                                                   | 78          | 1 247 165                             | 0                           | 0                             |
| Murmansk Region                         | 984 239         | 506 724                                                                  | 0           | 0                                     | 0                           | 0                             |
| Novgorod Region                         | 751 294         | 314 776                                                                  | 184 266     | 0                                     | 50 558                      | 11 698                        |
| Pskov Region                            | 19 730          | 0                                                                        | 0           | 0                                     | 0                           | 0                             |
| St Petersburg                           | 155 890 949     | 30 478 637                                                               | 26 905 375  | 2 127 202                             | 10 663 981                  | 1 426 059                     |
| <b>Southern Federal District</b>        | 11 986 350      | 2 086 202                                                                | 2 768 964   | 63 756                                | 919 349                     | 115 693                       |
| Republic of Adygeya                     | 20 120          | 20 228                                                                   | 1 400       | 0                                     | 0                           | 0                             |
| Republic of Kalmykia                    | 0               | 0                                                                        | 0           | 0                                     | 0                           | 0                             |
| Krasnodar Territory                     | 7 839 392       | 1 339 297                                                                | 2 324 265   | 38 587                                | 291 179                     | 0                             |
| Astrakhan Region                        | 586 297         | 495 168                                                                  | 42 793      | 5 288                                 | 56 624                      | 0                             |
| Volgograd Region                        | 553 995         | 63 505                                                                   | 11 082      | 0                                     | 415 171                     | 115 693                       |
| Rostov Region                           | 2 986 546       | 168 004                                                                  | 389 424     | 19 881                                | 156 375                     | 0                             |
| <b>North-Caucasian Federal District</b> | 2 653 091       | 1 159 490                                                                | 812 967     | 210                                   | 1 339 929                   | 0                             |
| Republik of Daghestan                   | 99 932          | 0                                                                        | 724 475     | 0                                     | 206 964                     | 0                             |
| Republic of Ingushetia                  | 0               | 0                                                                        | 0           | 0                                     | 0                           | 0                             |
| Kabardino-Balkar Republic               | 0               | 0                                                                        | 28 141      | 0                                     | 444 978                     | 0                             |
| Karachai-Cherkess Republic              | 315 785         | 0                                                                        | 52 560      | 0                                     | 103 703                     | 0                             |
| Republic of North Ossetia - Alania      | 0               | 0                                                                        | 5 413       | 0                                     | 178 231                     | 0                             |
| Chechen Republic                        | 0               | 0                                                                        | 0           | 0                                     | 0                           | 0                             |
| Stavropol Territory                     | 2 237 374       | 1 159 490                                                                | 2 378       | 210                                   | 406 053                     | 0                             |
| <b>Volga Federal District</b>           | 98 952 185      | 17 276 211                                                               | 51 376 193  | 1 135 976                             | 24 455 447                  | 353 153                       |
| Republic of Bashkortostan               | 5 069 100       | 738 107                                                                  | 847 101     | 0                                     | 76 940                      | 0                             |

|                                     |            |            |            |           |            |         |
|-------------------------------------|------------|------------|------------|-----------|------------|---------|
| Republic of Marii El                | 0          | 0          | 0          | 0         | 160 288    | 0       |
| Republic of Mordovia                | 400 793    | 136 987    | 58 382     | 0         | 173 544    | 0       |
| Republic of Tatarstan               | 47 262 310 | 10 517 089 | 30 493 273 | 693 196   | 7 263 082  | 0       |
| Udmurt Republic                     | 2 012 742  | 645 434    | 27 418     | 0         | 1 674 229  | 0       |
| Chuvash Republic                    | 451 794    | 75 621     | 31 083     | 43        | 1 126 933  | 0       |
| Perm Territory                      | 2 378 661  | 79 489     | 3 952 938  | 0         | 11 580     | 0       |
| Kirov Region                        | 3 293 793  | 30 925     | 1 189 563  | 0         | 231 467    | 0       |
| Nizhny Novgograd Region             | 7 595 833  | 2 539 530  | 2 343 079  | 119       | 4 822 290  | 186 096 |
| Orenburg Region                     | 3 260 035  | 79 462     | 325 153    | 17 646    | 3 301 209  | 23 361  |
| Penza Region                        | 597 952    | 0          | 54         | 0         | 56 470     | 0       |
| Samara Region                       | 25 498 111 | 2 224 826  | 11 543 181 | 424 702   | 5 182 475  | 143 696 |
| Saratov Region                      | 1 041 107  | 118 621    | 564 918    | 270       | 374 940    | 0       |
| Ulyanovsk Region                    | 89 954     | 90 120     | 50         | 0         | 0          | 0       |
| <b>Ural Federal District</b>        | 93 002 402 | 22 979 661 | 18 945 441 | 256 340   | 31 435 162 | 386 544 |
| Kurgan Region                       | 0          | 0          | 0          | 0         | 17 358     | 0       |
| Sverdlovsk Region                   | 42 773 974 | 5 429 657  | 5 774 586  | 100       | 4 263 467  | 0       |
| Tyumen Region                       | 29 765 873 | 5 489 839  | 12 854 040 | 256 240   | 25 765 822 | 386 544 |
| Chelyabinsk Region                  | 20 462 555 | 12 060 165 | 316 815    | 0         | 1 388 515  | 0       |
| <b>Siberian Federal District</b>    | 11 544 744 | 2 314 123  | 1 487 992  | 0         | 3 632 160  | 0       |
| Republic of Altai                   | 0          | 0          | 1          | 0         | 90 588     | 0       |
| Republic of Buryatiya               | 98 476     | 0          | 765 222    | 0         | 2 045      | 0       |
| Republic of Tuva                    | 4 864      | 5 277      | 0          | 0         | 0          | 0       |
| Republic of Khakassia               | 216 679    | 67 766     | 0          | 0         | 262 536    | 0       |
| Altai Territory                     | 55 511     | 36 609     | 4 375      | 0         | 1 397      | 0       |
| Zabaykal Territory                  | 0          | 0          | 0          | 0         | 0          | 0       |
| Krasnoyarsk Territory               | 102 276    | 102 746    | 129 519    | 0         | 90 632     | 0       |
| Irkutsk Region                      | 224 409    | 0          | 118 788    | 0         | 192 801    | 0       |
| Kemerovo Region                     | 2 239 021  | 806 168    | 81 380     | 0         | 477 051    | 0       |
| Novosibirsk Region                  | 6 233 747  | 775 638    | 271 935    | 0         | 1 697 969  | 0       |
| Omsk Region                         | 2 169 294  | 519 919    | 1 402      | 0         | 770 744    | 0       |
| Tomsk Region                        | 200 467    | 0          | 115 370    | 0         | 46 397     | 0       |
| <b>Far Eastern Federal District</b> | 28 825 952 | 4 169 482  | 1 696 301  | 1 341 750 | 2 949 390  | 91 129  |
| Republic of Sakha (Yakutia)         | 2 020 903  | 211 675    | 107 686    | 0         | 833 349    | 0       |
| Kamchatka Territory                 | 360 611    | 60 433     | 61 264     | 0         | 76 760     | 0       |
| Primorskiy Territory                | 17 862 579 | 3 031 377  | 1 398 573  | 0         | 806 700    | 0       |
| Khabarovsk Territory                | 1 012 561  | 67 577     | 48 481     | 0         | 177 036    | 0       |
| Amur Region                         | 6 617 161  | 509 859    | 7 641      | 1 341 750 | 1 004 900  | 91 129  |
| Magadan Region                      | 0          | 0          | 5 926      | 0         | 0          | 0       |
| Sakhalin Region                     | 952 137    | 288 561    | 66 730     | 0         | 50 645     | 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 1.03.11**

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                                             |
| <b>Central Federal District</b>         | 14 140 685 598 | 9 242 812 648                                               | 989 123 392                                                   | 3 171 261 617                                 |
| Belgorod Region                         | 8 088 291      | 6 562 133                                                   | 220 000                                                       | 714 917                                       |
| Bryansk Region                          | 703 431        | 92 865                                                      | 610 000                                                       | 566                                           |
| Vladimir Region                         | 2 042 205      | 1 192 076                                                   | 75 200                                                        | 774 929                                       |
| Voronezh Region                         | 34 389         | 5 000                                                       | 11 400                                                        | 17 989                                        |
| Ivanovo Region                          | 6 620 406      | 3 778 342                                                   | 170 020                                                       | 2 604 778                                     |
| Kaluga Region                           | 6 895 478      | 2 267 327                                                   | 1 831 000                                                     | 2 440 132                                     |
| Kostroma Region                         | 28 817 871     | 9 637 492                                                   | 20 853                                                        | 16 133 953                                    |
| Kursk Region                            | 8 122 846      | 7 174 343                                                   | 80 000                                                        | 588 513                                       |
| Lipetsk Region                          | 15 607 049     | 11 930 381                                                  | 1 025 000                                                     | 1 156 070                                     |
| Moscow Region                           | 37 065 254     | 19 621 979                                                  | 731 503                                                       | 15 332 791                                    |
| Orel Region                             | 2 229 808      | 1 299 855                                                   | 0                                                             | 929 443                                       |
| Ryazan Region                           | 8 438 073      | 7 116 582                                                   | 370 000                                                       | 890 094                                       |
| Smolensk Region                         | 12 813 949     | 9 530 808                                                   | 1 164 305                                                     | 2 066 882                                     |
| Tambov Region                           | 1 544 864      | 1 318 978                                                   | 0                                                             | 225 886                                       |
| Tver Region                             | 5 125 802      | 3 322 188                                                   | 390 074                                                       | 1 413 540                                     |
| Tula Region                             | 6 940 147      | 5 955 014                                                   | 149 595                                                       | 789 065                                       |
| Yaroslavl Region                        | 4 920 131      | 3 977 182                                                   | 38 399                                                        | 750 148                                       |
| City of Moscow                          | 13 984 675 604 | 9 148 030 103                                               | 982 236 043                                                   | 3 124 431 921                                 |
| <b>North-Western Federal District</b>   | 719 192 853    | 516 033 370                                                 | 83 205 018                                                    | 63 305 704                                    |
| Republic of Karelia                     | 433 091        | 226 999                                                     | 0                                                             | 140 912                                       |
| Komi Republic                           | 8 310 191      | 2 869 531                                                   | 4 224 300                                                     | 1 157 852                                     |
| Akhangel'sk Region                      | 230 161        | 186 205                                                     | 27 150                                                        | 12 573                                        |
| Vologda Region                          | 34 038 474     | 22 825 038                                                  | 2 933 316                                                     | 7 042 525                                     |
| Kaliningrad Region                      | 29 064 662     | 24 604 382                                                  | 2 539 689                                                     | 1 267 815                                     |
| Leningrad Region                        | 3 392 626      | 2 246 425                                                   | 456 000                                                       | 475 283                                       |
| Murmansk Region                         | 4 224 689      | 1 802 053                                                   | 365 600                                                       | 1 865 456                                     |
| Novgorod Region                         | 1 377 100      | 992 469                                                     | 500                                                           | 381 396                                       |
| Pskov Region                            | 1 136 814      | 988 887                                                     | 10 000                                                        | 137 927                                       |
| St Petersburg                           | 636 985 045    | 459 291 381                                                 | 72 648 463                                                    | 50 823 965                                    |
| <b>Southern Federal District</b>        | 98 573 730     | 69 011 327                                                  | 4 644 450                                                     | 20 531 632                                    |
| Republic of Adygeya                     | 1 805 432      | 1 259 495                                                   | 0                                                             | 545 937                                       |
| Republic of Kalmykia                    | 548 427        | 372 756                                                     | 30                                                            | 175 641                                       |
| Krasnodar Territory                     | 41 496 203     | 29 049 413                                                  | 2 759 720                                                     | 6 827 910                                     |
| Astrakhan Region                        | 2 420 001      | 996 413                                                     | 50 000                                                        | 595 130                                       |
| Volgograd Region                        | 7 530 029      | 5 708 740                                                   | 1 151 000                                                     | 483 422                                       |
| Rostov Region                           | 44 773 638     | 31 624 510                                                  | 683 700                                                       | 11 903 592                                    |
| <b>North-Caucasian Federal District</b> | 27 952 244     | 17 284 863                                                  | 3 400 748                                                     | 6 961 795                                     |
| Republik of Daghestan                   | 9 440 385      | 5 682 487                                                   | 174 138                                                       | 3 481 541                                     |
| Republic of Ingushetia                  | 475 096        | 53 173                                                      | 0                                                             | 421 923                                       |
| Kabardino-Balkar Republic               | 3 103 436      | 2 569 077                                                   | 220 500                                                       | 313 859                                       |
| Karachai-Cherkess Republic              | 2 040 161      | 1 518 741                                                   | 45 000                                                        | 476 420                                       |
| Republic of North Ossetia - Alania      | 4 311 437      | 3 751 341                                                   | 26 110                                                        | 481 238                                       |
| Chechen Republic                        | 0              | 0                                                           | 0                                                             | 0                                             |

|                                     |             |             |            |             |
|-------------------------------------|-------------|-------------|------------|-------------|
| Stavropol Territory                 | 8 581 729   | 3 710 044   | 2 935 000  | 1 786 814   |
| <b>Volga Federal District</b>       | 654 205 503 | 422 462 780 | 16 244 461 | 194 118 655 |
| Republic of Bashkortostan           | 35 026 407  | 19 264 155  | 1 895 516  | 13 114 833  |
| Republic of Marii El                | 906 158     | 742 528     | 40 400     | 47 930      |
| Republic of Mordovia                | 10 163 361  | 8 525 984   | 155 400    | 1 030 522   |
| Republic of Tatarstan               | 250 728 313 | 204 765 875 | 4 639 969  | 33 953 601  |
| Udmurt Republic                     | 12 110 662  | 6 265 199   | 297 500    | 4 889 483   |
| Chuvash Republic                    | 4 436 475   | 2 598 068   | 300 500    | 1 432 383   |
| Perm Territory                      | 15 524 770  | 10 307 068  | 288 000    | 4 330 857   |
| Kirov Region                        | 13 740 837  | 11 224 074  | 50 000     | 1 850 078   |
| Nizhny Novgograd Region             | 37 302 879  | 26 825 437  | 1 180 907  | 4 301 040   |
| Orenburg Region                     | 21 516 786  | 12 957 143  | 880 200    | 6 537 799   |
| Penza Region                        | 7 094 006   | 5 531 011   | 601 000    | 843 237     |
| Samara Region                       | 209 933 654 | 90 650 187  | 3 739 069  | 111 707 301 |
| Saratov Region                      | 30 344 083  | 18 190 415  | 2 176 000  | 9 328 115   |
| Ulyanovsk Region                    | 5 377 112   | 4 615 636   | 0          | 751 476     |
| <b>Ural Federal District</b>        | 382 690 156 | 190 781 551 | 25 105 096 | 136 238 253 |
| Kurgan Region                       | 1 339 378   | 1 255 601   | 400        | 82 177      |
| Sverdlovsk Region                   | 152 736 377 | 70 244 746  | 10 341 211 | 62 639 794  |
| Tyumen Region                       | 169 601 725 | 85 186 281  | 6 578 201  | 59 867 275  |
| Chelyabinsk Region                  | 59 012 676  | 34 094 923  | 8 185 284  | 13 649 007  |
| <b>Siberian Federal District</b>    | 279 680 786 | 159 608 541 | 19 420 900 | 84 991 046  |
| Republic of Altai                   | 9 393 689   | 3 845 857   | 60 000     | 5 415 186   |
| Republic of Buryatiya               | 3 485 218   | 1 781 677   | 90 000     | 1 613 541   |
| Republic of Tuva                    | 207 879     | 135 495     | 270        | 70 914      |
| Republic of Khakassia               | 4 659 723   | 1 895 788   | 151 590    | 2 390 301   |
| Altai Territory                     | 10 065 013  | 7 705 459   | 585 000    | 1 433 195   |
| Zabaykal Territory                  | 0           | 0           | 0          | 0           |
| Krasnoyarsk Territory               | 6 692 612   | 3 663 696   | 581 895    | 2 011 961   |
| Irkutsk Region                      | 9 744 708   | 6 198 479   | 951 935    | 2 412 776   |
| Kemerovo Region                     | 12 941 357  | 8 480 978   | 560 042    | 3 900 198   |
| Novosibirsk Region                  | 207 970 242 | 116 887 780 | 15 949 168 | 61 451 322  |
| Omsk Region                         | 8 916 336   | 4 984 392   | 481 000    | 2 782 640   |
| Tomsk Region                        | 5 604 009   | 4 028 940   | 10 000     | 1 509 012   |
| <b>Far Eastern Federal District</b> | 190 497 601 | 67 187 080  | 14 179 392 | 95 800 765  |
| Republic of Sakha (Yakutia)         | 6 642 698   | 4 786 957   | 292 750    | 1 457 053   |
| Kamchatka Territory                 | 8 167 584   | 5 383 221   | 1 327 300  | 1 302 688   |
| Primorskiy Territory                | 38 773 843  | 28 351 942  | 51 935     | 7 149 213   |
| Khabarovsk Territory                | 31 614 928  | 15 613 182  | 5 040 200  | 10 465 718  |
| Amur Region                         | 102 173 231 | 10 817 488  | 7 335 207  | 74 824 394  |
| Magadan Region                      | 0           | 0           | 0          | 0           |
| Sakhalin Region                     | 3 125 317   | 2 234 290   | 132 000    | 601 699     |
| 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 1.03.11**

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                                             |
| <b>Central Federal District</b>         | 8 883 910 779 | 5 949 375 088                                               | 1 015 900 456                                                 | 1 384 120 125                                 |
| Belgorod Region                         | 147 867 110   | 134 318 247                                                 | 220 000                                                       | 11 451 585                                    |
| Bryansk Region                          | 32 103 996    | 21 139 481                                                  | 610 000                                                       | 7 778 216                                     |
| Vladimir Region                         | 63 726 423    | 45 456 995                                                  | 75 000                                                        | 17 562 227                                    |
| Voronezh Region                         | 229 594 136   | 146 061 747                                                 | 11 400                                                        | 81 689 278                                    |
| Ivanovo Region                          | 36 356 187    | 24 747 427                                                  | 170 020                                                       | 7 676 182                                     |
| Kaluga Region                           | 53 487 064    | 32 657 835                                                  | 1 831 000                                                     | 14 614 594                                    |
| Kostroma Region                         | 33 123 936    | 23 500 212                                                  | 20 853                                                        | 6 365 273                                     |
| Kursk Region                            | 71 140 367    | 60 922 660                                                  | 80 000                                                        | 9 852 995                                     |
| Lipetsk Region                          | 83 334 239    | 65 302 083                                                  | 1 025 000                                                     | 13 805 405                                    |
| Moscow Region                           | 334 457 784   | 197 554 024                                                 | 866 503                                                       | 98 704 561                                    |
| Orel Region                             | 21 718 875    | 15 678 373                                                  | 0                                                             | 5 241 350                                     |
| Ryazan Region                           | 65 916 392    | 45 841 171                                                  | 370 000                                                       | 11 901 465                                    |
| Smolensk Region                         | 58 415 177    | 44 488 210                                                  | 195 055                                                       | 10 603 433                                    |
| Tambov Region                           | 38 366 911    | 31 726 658                                                  | 0                                                             | 4 734 072                                     |
| Tver Region                             | 51 517 688    | 35 177 898                                                  | 390 024                                                       | 12 227 743                                    |
| Tula Region                             | 82 752 999    | 62 939 947                                                  | 149 595                                                       | 12 163 397                                    |
| Yaroslavl Region                        | 103 845 210   | 62 212 359                                                  | 38 399                                                        | 28 660 796                                    |
| City of Moscow                          | 7 376 186 285 | 4 899 649 761                                               | 1 009 847 607                                                 | 1 029 087 553                                 |
| <b>North-Western Federal District</b>   | 1 435 037 522 | 928 453 194                                                 | 80 843 412                                                    | 339 051 018                                   |
| Republic of Karelia                     | 30 447 939    | 13 086 771                                                  | 0                                                             | 13 617 601                                    |
| Komi Republic                           | 46 518 638    | 20 364 408                                                  | 4 130 000                                                     | 21 180 972                                    |
| Akhangel'sk Region                      | 52 025 257    | 29 122 398                                                  | 42 150                                                        | 17 141 100                                    |
| Vologda Region                          | 89 144 761    | 61 380 187                                                  | 946 000                                                       | 19 628 518                                    |
| Kaliningrad Region                      | 61 059 441    | 45 532 836                                                  | 1 589 689                                                     | 9 902 618                                     |
| Leningrad Region                        | 28 108 575    | 23 850 417                                                  | 456 000                                                       | 2 024 060                                     |
| Murmansk Region                         | 39 654 759    | 22 422 828                                                  | 365 600                                                       | 16 264 714                                    |
| Novgorod Region                         | 30 946 650    | 17 662 103                                                  | 500                                                           | 8 918 745                                     |
| Pskov Region                            | 25 879 156    | 19 081 633                                                  | 10 000                                                        | 5 600 640                                     |
| St Petersburg                           | 1 031 252 346 | 675 949 613                                                 | 73 303 473                                                    | 224 772 050                                   |
| <b>Southern Federal District</b>        | 884 250 396   | 611 004 683                                                 | 5 434 601                                                     | 223 748 627                                   |
| Republic of Adygeya                     | 14 464 187    | 10 371 669                                                  | 0                                                             | 4 092 518                                     |
| Republic of Kalmykia                    | 5 141 906     | 3 389 405                                                   | 30                                                            | 1 552 471                                     |
| Krasnodar Territory                     | 410 728 214   | 278 193 045                                                 | 3 789 571                                                     | 108 173 583                                   |
| Astrakhan Region                        | 50 011 675    | 28 974 947                                                  | 0                                                             | 10 930 334                                    |
| Volgograd Region                        | 117 479 870   | 78 734 939                                                  | 1 021 000                                                     | 29 538 628                                    |
| Rostov Region                           | 286 424 544   | 211 340 678                                                 | 624 000                                                       | 69 461 093                                    |
| <b>North-Caucasian Federal District</b> | 243 418 638   | 162 273 546                                                 | 3 651 848                                                     | 74 475 521                                    |
| Republic of Dagestan                    | 30 866 778    | 19 725 223                                                  | 174 238                                                       | 10 864 091                                    |
| Republic of Ingushetia                  | 5 112 290     | 2 719 775                                                   | 0                                                             | 2 392 515                                     |
| Kabardino-Balkar Republic               | 24 987 516    | 21 658 903                                                  | 220 500                                                       | 3 106 989                                     |
| Karachai-Cherkess Republic              | 14 841 555    | 11 708 987                                                  | 45 000                                                        | 3 087 568                                     |
| Republic of North Ossetia - Alania      | 14 648 612    | 11 994 203                                                  | 36 110                                                        | 1 904 551                                     |

|                                     |               |               |            |             |
|-------------------------------------|---------------|---------------|------------|-------------|
| Chechen Republic                    | 13 308 018    | 11 518 957    | 0          | 1 789 061   |
| Stavropol Territory                 | 139 653 869   | 82 947 498    | 3 176 000  | 51 330 746  |
| <b>Volga Federal District</b>       | 2 189 807 703 | 1 434 080 030 | 15 702 452 | 649 145 983 |
| Republic of Bashkortostan           | 185 807 115   | 117 279 646   | 1 923 193  | 63 925 184  |
| Republic of Marii El                | 28 733 136    | 21 137 126    | 40 400     | 6 158 449   |
| Republic of Mordovia                | 55 456 114    | 44 473 714    | 135 400    | 8 865 545   |
| Republic of Tatarstan               | 373 007 378   | 300 520 869   | 4 969 923  | 60 254 763  |
| Udmurt Republic                     | 83 453 650    | 50 444 346    | 267 510    | 27 177 995  |
| Chuvash Republic                    | 56 998 173    | 37 921 067    | 160 500    | 17 540 696  |
| Perm Territory                      | 193 391 437   | 131 375 331   | 288 000    | 59 895 945  |
| Kirov Region                        | 66 819 234    | 48 772 382    | 50 000     | 14 310 232  |
| Nizhny Novgorod Region              | 331 484 909   | 238 742 280   | 1 141 107  | 72 138 833  |
| Orenburg Region                     | 86 991 655    | 56 466 131    | 880 200    | 28 468 503  |
| Penza Region                        | 54 576 262    | 35 716 453    | 601 150    | 11 914 711  |
| Samara Region                       | 493 862 739   | 245 582 752   | 3 769 069  | 233 679 480 |
| Saratov Region                      | 125 651 911   | 66 134 235    | 1 476 000  | 31 637 731  |
| Ulyanovsk Region                    | 53 573 990    | 39 513 698    | 0          | 13 177 916  |
| <b>Ural Federal District</b>        | 1 134 417 903 | 671 752 874   | 16 333 003 | 402 867 617 |
| Kurgan Region                       | 26 787 911    | 14 339 077    | 400        | 12 213 388  |
| Sverdlovsk Region                   | 539 149 015   | 354 736 989   | 1 699 118  | 163 190 024 |
| Tyumen Region                       | 348 306 551   | 162 222 541   | 6 448 201  | 161 952 267 |
| Chelyabinsk Region                  | 220 174 426   | 140 454 267   | 8 185 284  | 65 511 938  |
| <b>Siberian Federal District</b>    | 1 298 161 809 | 696 421 060   | 9 250 593  | 535 185 574 |
| Republic of Altai                   | 7 852 166     | 3 000 382     | 0          | 4 714 429   |
| Republic of Buryatiya               | 40 245 556    | 15 898 625    | 90 000     | 20 617 584  |
| Republic of Tuva                    | 7 909 332     | 1 057 448     | 270        | 6 818 933   |
| Republic of Khakassia               | 17 114 771    | 7 081 319     | 151 590    | 9 619 607   |
| Altai Territory                     | 138 002 875   | 102 614 917   | 585 000    | 33 010 828  |
| Zabaykal Territory                  | 35 786 018    | 11 344 545    | 0          | 22 790 045  |
| Krasnoyarsk Territory               | 190 844 075   | 93 451 311    | 581 895    | 91 657 905  |
| Irkutsk Region                      | 158 149 289   | 79 736 938    | 951 935    | 76 607 981  |
| Kemerovo Region                     | 128 924 207   | 75 660 770    | 560 072    | 49 266 176  |
| Novosibirsk Region                  | 406 778 693   | 220 070 141   | 5 838 829  | 155 580 683 |
| Omsk Region                         | 104 956 216   | 52 291 591    | 481 000    | 38 442 543  |
| Tomsk Region                        | 61 598 611    | 34 213 073    | 10 002     | 26 058 860  |
| <b>Far Eastern Federal District</b> | 424 603 807   | 231 568 044   | 8 207 091  | 164 950 942 |
| Republic of Sakha (Yakutia)         | 31 568 305    | 19 650 437    | 292 750    | 11 304 794  |
| Kamchatka Territory                 | 19 210 162    | 13 854 463    | 1 327 300  | 3 279 244   |
| Primorskiy Territory                | 98 201 713    | 65 240 161    | 91 935     | 27 733 269  |
| Khabarovsk Territory                | 159 603 285   | 75 312 987    | 5 000 200  | 73 396 128  |
| Amur Region                         | 43 167 421    | 16 784 804    | 1 362 906  | 19 638 154  |
| Magadan Region                      | 46 234 603    | 27 046 318    | 0          | 18 413 236  |
| Sakhalin Region                     | 24 055 909    | 11 453 113    | 132 000    | 10 849 469  |
| Jewish Autonomous Region            | 2 194 104     | 1 960 993     | 0          | 233 111     |
| Chukotka Autonomous Area            | 368 305       | 264 768       | 0          | 103 537     |

Table 34.1

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.03.11**

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                                             |
| <b>Central Federal District</b>         | 5 696 238 526 | 3 262 804 279                                               | 1 950 227 001                                                 | 304 912 014                                   |
| Belgorod Region                         | 194 445       | 115 440                                                     | 79 005                                                        | 0                                             |
| Bryansk Region                          | 0             | 0                                                           | 0                                                             | 0                                             |
| Vladimir Region                         | 886           | 0                                                           | 0                                                             | 886                                           |
| Voronezh Region                         | 0             | 0                                                           | 0                                                             | 0                                             |
| Ivanovo Region                          | 273 002       | 219 697                                                     | 43 190                                                        | 10 115                                        |
| Kaluga Region                           | 65 208        | 61 043                                                      | 0                                                             | 4 165                                         |
| Kostroma Region                         | 3 591 696     | 2 233 115                                                   | 71 356                                                        | 1 214 551                                     |
| Kursk Region                            | 181 398       | 153 677                                                     | 0                                                             | 1 160                                         |
| Lipetsk Region                          | 161 363       | 153 384                                                     | 0                                                             | 7 979                                         |
| Moscow Region                           | 5 952 814     | 2 463 774                                                   | 115 302                                                       | 3 373 073                                     |
| Orel Region                             | 0             | 0                                                           | 0                                                             | 0                                             |
| Ryazan Region                           | 82 070        | 61 556                                                      | 1 216                                                         | 19 298                                        |
| Smolensk Region                         | 1 138 927     | 132 351                                                     | 365 909                                                       | 629 597                                       |
| Tambov Region                           | 1 158         | 0                                                           | 868                                                           | 290                                           |
| Tver Region                             | 14 113        | 10 284                                                      | 868                                                           | 2 961                                         |
| Tula Region                             | 336 454       | 260 024                                                     | 0                                                             | 76 430                                        |
| Yaroslavl Region                        | 58 307        | 22 343                                                      | 1 191                                                         | 34 773                                        |
| City of Moscow                          | 5 684 186 685 | 3 256 917 591                                               | 1 949 548 096                                                 | 299 536 736                                   |
| <b>North-Western Federal District</b>   | 186 146 016   | 114 389 741                                                 | 50 840 890                                                    | 13 871 123                                    |
| Republic of Karelia                     | 0             | 0                                                           | 0                                                             | 0                                             |
| Komi Republic                           | 339 972       | 85 739                                                      | 210 377                                                       | 25 399                                        |
| Akhangel'sk Region                      | 1 656         | 0                                                           | 1 403                                                         | 253                                           |
| Vologda Region                          | 1 528 222     | 995 814                                                     | 208 149                                                       | 19 628                                        |
| Kaliningrad Region                      | 7 097 990     | 5 628 545                                                   | 863 533                                                       | 219 556                                       |
| Leningrad Region                        | 383 034       | 352 044                                                     | 14 063                                                        | 16 927                                        |
| Murmansk Region                         | 659 338       | 592 557                                                     | 2 460                                                         | 64 321                                        |
| Novgorod Region                         | 7 135         | 0                                                           | 2 430                                                         | 4 705                                         |
| Pskov Region                            | 0             | 0                                                           | 0                                                             | 0                                             |
| St Petersburg                           | 176 128 669   | 106 735 042                                                 | 49 538 475                                                    | 13 520 334                                    |
| <b>Southern Federal District</b>        | 6 100 399     | 2 659 307                                                   | 907 544                                                       | 537 486                                       |
| Republic of Adygeya                     | 3 584         | 0                                                           | 434                                                           | 3 150                                         |
| Republic of Kalmykia                    | 9 954         | 6 685                                                       | 1 474                                                         | 1 795                                         |
| Krasnodar Territory                     | 1 197 203     | 638 161                                                     | 23 702                                                        | 333 998                                       |
| Astrakhan Region                        | 3 291         | 0                                                           | 1 120                                                         | 2 171                                         |
| Volgograd Region                        | 4 708         | 0                                                           | 579                                                           | 4 129                                         |
| Rostov Region                           | 4 881 659     | 2 014 461                                                   | 880 235                                                       | 192 243                                       |
| <b>North-Caucasian Federal District</b> | 660 917       | 277 264                                                     | 266 538                                                       | 117 115                                       |
| Republic of Dagestan                    | 147 483       | 75 525                                                      | 7 177                                                         | 64 781                                        |
| Republic of Ingushetia                  | 0             | 0                                                           | 0                                                             | 0                                             |
| Kabardino-Balkar Republic               | 1 873         | 0                                                           | 637                                                           | 1 236                                         |
| Karachai-Cherkess Republic              | 241 693       | 153 730                                                     | 74 692                                                        | 13 271                                        |
| Republic of North Ossetia - Alania      | 5 757         | 0                                                           | 3 329                                                         | 2 428                                         |

|                                     |            |            |            |           |
|-------------------------------------|------------|------------|------------|-----------|
| Chechen Republic                    | 0          | 0          | 0          | 0         |
| Stavropol Territory                 | 264 111    | 48 009     | 180 703    | 35 399    |
| <b>Volga Federal District</b>       | 45 338 956 | 37 315 865 | 3 270 570  | 4 327 109 |
| Republic of Bashkortostan           | 1 358 936  | 994 991    | 248 745    | 107 424   |
| Republic of Marii El                | 434        | 0          | 434        | 0         |
| Republic of Mordovia                | 24 032     | 19 738     | 3 295      | 999       |
| Republic of Tatarstan               | 27 358 623 | 25 915 120 | 515 250    | 602 719   |
| Udmurt Republic                     | 1 144 382  | 658 186    | 461 779    | 24 417    |
| Chuvash Republic                    | 36 079     | 0          | 434        | 35 645    |
| Perm Territory                      | 1 305 519  | 671 692    | 510 126    | 123 701   |
| Kirov Region                        | 1 429 000  | 1 368 225  | 434        | 60 341    |
| Nizhny Novgogrod Region             | 2 550 976  | 1 564 816  | 160 965    | 738 051   |
| Orenburg Region                     | 1 159 217  | 767 671    | 311 423    | 80 123    |
| Penza Region                        | 434        | 0          | 434        | 0         |
| Samara Region                       | 7 768 854  | 4 659 688  | 773 946    | 2 330 262 |
| Saratov Region                      | 954 450    | 476 638    | 282 564    | 195 248   |
| Ulyanovsk Region                    | 248 020    | 219 100    | 741        | 28 179    |
| <b>Ural Federal District</b>        | 64 546 870 | 31 000 774 | 26 586 693 | 948 134   |
| Kurgan Region                       | 0          | 0          | 0          | 0         |
| Sverdlovsk Region                   | 19 804 127 | 12 875 193 | 6 136 434  | 714 161   |
| Tyumen Region                       | 41 059 101 | 17 089 554 | 17 821 614 | 215 003   |
| Chelyabinsk Region                  | 3 683 642  | 1 036 027  | 2 628 645  | 18 970    |
| <b>Siberian Federal District</b>    | 73 362 275 | 49 317 114 | 11 836 533 | 3 348 228 |
| Republic of Altai                   | 0          | 0          | 0          | 0         |
| Republic of Buryatiya               | 21 646     | 0          | 14 817     | 6 829     |
| Republic of Tuva                    | 434        | 0          | 434        | 0         |
| Republic of Khakassia               | 3 692      | 0          | 3 692      | 0         |
| Altai Territory                     | 14 757     | 4 330      | 289        | 10 138    |
| Zabaykal Territory                  | 0          | 0          | 0          | 0         |
| Krasnoyarsk Territory               | 83 994     | 69 544     | 6 247      | 8 203     |
| Irkutsk Region                      | 195 856    | 39 290     | 153 702    | 2 864     |
| Kemerovo Region                     | 67 021     | 23 656     | 9 190      | 34 175    |
| Novosibirsk Region                  | 71 930 943 | 48 315 110 | 11 530 143 | 3 225 290 |
| Omsk Region                         | 1 028 677  | 850 858    | 117 585    | 60 234    |
| Tomsk Region                        | 15 255     | 14 326     | 434        | 495       |
| <b>Far Eastern Federal District</b> | 9 841 328  | 3 425 545  | 1 413 855  | 1 683 114 |
| Republic of Sakha (Yakutia)         | 93 633     | 75 245     | 18 388     | 0         |
| Kamchatka Territory                 | 287 682    | 278 834    | 4 510      | 4 338     |
| Primorskiy Territory                | 1 177 579  | 825 194    | 77 691     | 96 303    |
| Khabarovsk Territory                | 1 397 140  | 1 127 294  | 145 062    | 121 984   |
| Amur Region                         | 6 817 117  | 1 068 188  | 1 163 916  | 1 447 390 |
| Magadan Region                      | 0          | 0          | 0          | 0         |
| Sakhalin Region                     | 68 177     | 50 790     | 4 288      | 13 099    |
| 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 1.03.11**

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                                             |
| <b>Central Federal District</b>         | 5 346 674 091 | 2 941 242 577                                               | 1 962 384 447                                                 | 266 162 503                                   |
| Belgorod Region                         | 4 342 126     | 3 911 109                                                   | 80 018                                                        | 338 776                                       |
| Bryansk Region                          | 1 538 730     | 1 483 916                                                   | 0                                                             | 54 814                                        |
| Vladimir Region                         | 2 387 774     | 2 230 344                                                   | 0                                                             | 109 890                                       |
| Voronezh Region                         | 12 691 306    | 11 544 233                                                  | 2 460                                                         | 1 047 691                                     |
| Ivanovo Region                          | 5 057 443     | 4 968 149                                                   | 43 190                                                        | 43 946                                        |
| Kaluga Region                           | 4 219 724     | 4 007 721                                                   | 58                                                            | 211 449                                       |
| Kostroma Region                         | 845 398       | 760 481                                                     | 70 922                                                        | 13 995                                        |
| Kursk Region                            | 1 954 712     | 1 747 690                                                   | 0                                                             | 180 461                                       |
| Lipetsk Region                          | 757 767       | 652 458                                                     | 0                                                             | 105 309                                       |
| Moscow Region                           | 26 366 720    | 20 555 302                                                  | 114 463                                                       | 5 696 290                                     |
| Orel Region                             | 524 152       | 481 915                                                     | 0                                                             | 29 816                                        |
| Ryazan Region                           | 423 612       | 308 755                                                     | 1 216                                                         | 113 641                                       |
| Smolensk Region                         | 1 001 350     | 598 818                                                     | 62 446                                                        | 340 086                                       |
| Tambov Region                           | 1 972 554     | 1 957 869                                                   | 868                                                           | 13 817                                        |
| Tver Region                             | 1 335 714     | 1 236 114                                                   | 434                                                           | 78 649                                        |
| Tula Region                             | 24 037 090    | 23 765 979                                                  | 0                                                             | 251 107                                       |
| Yaroslavl Region                        | 545 187       | 320 477                                                     | 1 562                                                         | 223 148                                       |
| City of Moscow                          | 5 256 672 732 | 2 860 711 247                                               | 1 962 006 810                                                 | 257 309 618                                   |
|                                         | 278 730 688   | 183 450 519                                                 | 49 991 256                                                    | 34 873 149                                    |
| <b>North-Western Federal District</b>   |               |                                                             |                                                               |                                               |
| Republic of Karelia                     | 9 161 738     | 8 993 398                                                   | 0                                                             | 168 340                                       |
| Komi Republic                           | 1 400 759     | 1 107 739                                                   | 210 377                                                       | 82 643                                        |
| Akhangel'sk Region                      | 1 419 122     | 1 308 593                                                   | 1 403                                                         | 108 151                                       |
| Vologda Region                          | 7 254 241     | 6 367 921                                                   | 208 149                                                       | 399 803                                       |
| Kaliningrad Region                      | 20 930 829    | 18 990 457                                                  | 14 652                                                        | 1 873 854                                     |
| Leningrad Region                        | 628 655       | 581 043                                                     | 14 063                                                        | 33 549                                        |
| Murmansk Region                         | 8 445 414     | 8 275 576                                                   | 2 460                                                         | 166 213                                       |
| Novgorod Region                         | 4 205 688     | 4 098 755                                                   | 2 430                                                         | 104 503                                       |
| Pskov Region                            | 143 475       | 115 605                                                     | 0                                                             | 27 870                                        |
| St Petersburg                           | 225 140 767   | 133 611 432                                                 | 49 537 722                                                    | 31 908 223                                    |
| <b>Southern Federal District</b>        | 49 035 514    | 41 786 643                                                  | 903 929                                                       | 3 386 941                                     |
| Republic of Adygeya                     | 137 034       | 71 625                                                      | 434                                                           | 64 975                                        |
| Republic of Kalmykia                    | 8 159         | 6 685                                                       | 1 474                                                         | 0                                             |
| Krasnodar Territory                     | 16 115 519    | 13 097 228                                                  | 20 339                                                        | 2 089 558                                     |
| Astrakhan Region                        | 885 332       | 829 015                                                     | 868                                                           | 6 956                                         |
| Volgograd Region                        | 3 807 590     | 3 580 252                                                   | 579                                                           | 115 906                                       |
| Rostov Region                           | 28 081 880    | 24 201 838                                                  | 880 235                                                       | 1 109 546                                     |
| <b>North-Caucasian Federal District</b> | 5 578 044     | 4 190 085                                                   | 267 406                                                       | 1 118 521                                     |
| Republik of Daghestan                   | 670 549       | 433 038                                                     | 8 045                                                         | 229 466                                       |
| Republic of Ingushetia                  | 0             | 0                                                           | 0                                                             | 0                                             |
| Kabardino-Balkar Republic               | 1 101 655     | 1 099 782                                                   | 637                                                           | 1 236                                         |
| Karachai-Cherkess Republic              | 648 880       | 571 193                                                     | 74 692                                                        | 2 995                                         |
| Republic of North Ossetia - Alania      | 87 403        | 21 312                                                      | 3 329                                                         | 62 762                                        |

|                                     |             |             |            |           |
|-------------------------------------|-------------|-------------|------------|-----------|
| Chechen Republic                    | 0           | 0           | 0          | 0         |
| Stavropol Territory                 | 3 069 557   | 2 064 760   | 180 703    | 822 062   |
| <b>Volga Federal District</b>       | 122 745 083 | 109 787 808 | 3 101 743  | 8 997 284 |
| Republic of Bashkortostan           | 23 445 202  | 22 455 370  | 233 841    | 609 266   |
| Republic of Marii El                | 2 532 382   | 2 519 256   | 434        | 12 598    |
| Republic of Mordovia                | 25 012      | 19 738      | 3 150      | 2 124     |
| Republic of Tatarstan               | 30 788 591  | 29 562 785  | 515 250    | 412 768   |
| Udmurt Republic                     | 1 243 759   | 567 701     | 461 779    | 214 279   |
| Chuvash Republic                    | 3 297 170   | 3 103 260   | 0          | 193 910   |
| Perm Territory                      | 17 354 868  | 15 777 703  | 510 126    | 1 066 874 |
| Kirov Region                        | 3 257 920   | 3 123 292   | 434        | 134 194   |
| Nizhny Novgogrod Region             | 8 254 894   | 6 354 031   | 154 888    | 1 647 951 |
| Orenburg Region                     | 2 134 275   | 1 740 253   | 164 011    | 230 011   |
| Penza Region                        | 2 050 614   | 2 028 158   | 579        | 21 877    |
| Samara Region                       | 21 238 365  | 16 166 269  | 773 946    | 3 987 309 |
| Saratov Region                      | 1 250 005   | 519 070     | 282 564    | 443 760   |
| Ulyanovsk Region                    | 5 872 026   | 5 850 922   | 741        | 20 363    |
| <b>Ural Federal District</b>        | 169 835 102 | 132 118 224 | 23 828 834 | 5 798 017 |
| Kurgan Region                       | 963         | 0           | 0          | 963       |
| Sverdlovsk Region                   | 114 942 614 | 106 178 580 | 3 416 951  | 4 912 615 |
| Tyumen Region                       | 39 639 903  | 13 880 702  | 17 783 238 | 320 814   |
| Chelyabinsk Region                  | 15 251 622  | 12 058 942  | 2 628 645  | 563 625   |
| <b>Siberian Federal District</b>    | 62 559 078  | 49 741 511  | 884 772    | 6 102 408 |
| Republic of Altai                   | 210         | 0           | 0          | 210       |
| Republic of Buryatiya               | 1 290 385   | 1 137 290   | 14 817     | 138 278   |
| Republic of Tuva                    | 434         | 0           | 434        | 0         |
| Republic of Khakassia               | 16 878      | 0           | 4 850      | 12 028    |
| Altai Territory                     | 3 433 307   | 3 250 681   | 289        | 178 455   |
| Zabaykal Territory                  | 154 728     | 17 283      | 0          | 137 445   |
| Krasnoyarsk Territory               | 11 903 514  | 10 723 093  | 6 247      | 1 084 115 |
| Irkutsk Region                      | 3 456 679   | 2 764 973   | 153 499    | 536 968   |
| Kemerovo Region                     | 11 576 856  | 11 048 353  | 9 190      | 500 259   |
| Novosibirsk Region                  | 24 626 316  | 15 768 566  | 576 848    | 2 566 393 |
| Omsk Region                         | 4 492 930   | 3 533 059   | 118 164    | 840 063   |
| Tomsk Region                        | 1 606 841   | 1 498 213   | 434        | 108 194   |
| <b>Far Eastern Federal District</b> | 32 427 936  | 27 217 238  | 1 028 079  | 3 270 193 |
| Republic of Sakha (Yakutia)         | 297 603     | 242 776     | 18 388     | 33 639    |
| Kamchatka Territory                 | 1 069 697   | 1 024 679   | 4 510      | 39 939    |
| Primorskiy Territory                | 5 830 980   | 4 541 358   | 77 691     | 1 034 743 |
| Khabarovsk Territory                | 15 788 638  | 13 016 887  | 145 062    | 1 913 040 |
| Amur Region                         | 3 193 492   | 2 351 600   | 778 140    | 45 726    |
| Magadan Region                      | 5 939 799   | 5 939 113   | 0          | 686       |
| Sakhalin Region                     | 307 657     | 100 825     | 4 288      | 202 350   |
| Jewish Autonomous Region            | 0           | 0           | 0          | 0         |
| Chukotka Autonomous Area            | 70          | 0           | 0          | 70        |

Table 35.1

**Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.03.11**

thousand rubles

|                                         | on loans and other placements<br>with non-financial organisations |                        | on loans, deposits and other<br>placements with credit<br>institutions |                        | on loans and other funds<br>provided to individuals |                        |
|-----------------------------------------|-------------------------------------------------------------------|------------------------|------------------------------------------------------------------------|------------------------|-----------------------------------------------------|------------------------|
|                                         | in rubles                                                         | in foreign<br>currency | in rubles                                                              | in foreign<br>currency | in rubles                                           | in foreign<br>currency |
| 1                                       | 2                                                                 | 3                      | 4                                                                      | 5                      | 6                                                   | 7                      |
| <b>Central Federal District</b>         | 576 751 999                                                       | 90 760 674             | 4 259 825                                                              | 151 780                | 200 470 837                                         | 40 715 797             |
| Belgorod Region                         | 93 103                                                            | 0                      | 0                                                                      | 0                      | 19 470                                              | 0                      |
| Bryansk Region                          | 79 765                                                            | 0                      | 0                                                                      | 0                      | 0                                                   | 0                      |
| Vladimir Region                         | 30 913                                                            | 0                      | 15 000                                                                 | 0                      | 50 394                                              | 886                    |
| Voronezh Region                         | 0                                                                 | 0                      | 0                                                                      | 0                      | 0                                                   | 0                      |
| Ivanovo Region                          | 109 909                                                           | 0                      | 0                                                                      | 0                      | 21 536                                              | 10 115                 |
| Kaluga Region                           | 91 918                                                            | 0                      | 0                                                                      | 0                      | 56 828                                              | 0                      |
| Kostroma Region                         | 317 727                                                           | 23 188                 | 13 135                                                                 | 0                      | 1 703 781                                           | 21 534                 |
| Kursk Region                            | 43 088                                                            | 0                      | 0                                                                      | 0                      | 60 913                                              | 0                      |
| Lipetsk Region                          | 555 624                                                           | 0                      | 0                                                                      | 0                      | 20 273                                              | 344                    |
| Moscow Region                           | 993 517                                                           | 14 933                 | 116 500                                                                | 0                      | 740 990                                             | 37 904                 |
| Orel Region                             | 34 490                                                            | 0                      | 0                                                                      | 0                      | 15 161                                              | 0                      |
| Ryazan Region                           | 331 358                                                           | 0                      | 0                                                                      | 0                      | 45 140                                              | 5 720                  |
| Smolensk Region                         | 550 853                                                           | 12 235                 | 0                                                                      | 0                      | 40 521                                              | 15 212                 |
| Tambov Region                           | 44 876                                                            | 0                      | 0                                                                      | 0                      | 13 356                                              | 0                      |
| Tver Region                             | 25 291                                                            | 0                      | 0                                                                      | 0                      | 23 852                                              | 1 172                  |
| Tula Region                             | 53 944                                                            | 3 794                  | 0                                                                      | 0                      | 23 675                                              | 3 320                  |
| Yaroslavl Region                        | 139 391                                                           | 0                      | 0                                                                      | 0                      | 110 033                                             | 0                      |
| City of Moscow                          | 573 256 232                                                       | 90 706 524             | 4 115 190                                                              | 151 780                | 197 524 914                                         | 40 619 590             |
| <b>North-Western Federal District</b>   | 24 024 490                                                        | 2 342 019              | 169 689                                                                | 12 002                 | 3 149 932                                           | 949 277                |
| Republic of Karelia                     | 11 574                                                            | 0                      | 0                                                                      | 0                      | 630                                                 | 0                      |
| Komi Republic                           | 385 046                                                           | 23 396                 | 0                                                                      | 0                      | 52 913                                              | 3 058                  |
| Akhangel'sk Region                      | 42 068                                                            | 0                      | 0                                                                      | 0                      | 2 791                                               | 0                      |
| Vologda Region                          | 812 069                                                           | 3 024                  | 30 000                                                                 | 0                      | 145 300                                             | 0                      |
| Kaliningrad Region                      | 1 066 969                                                         | 191 899                | 9 689                                                                  | 0                      | 365 764                                             | 53 402                 |
| Leningrad Region                        | 470 231                                                           | 158 431                | 85 000                                                                 | 0                      | 32 912                                              | 0                      |
| Murmansk Region                         | 116 898                                                           | 19 987                 | 0                                                                      | 0                      | 100 945                                             | 5 678                  |
| Novgorod Region                         | 189 936                                                           | 0                      | 0                                                                      | 0                      | 27 276                                              | 0                      |
| Pskov Region                            | 24 554                                                            | 0                      | 10 000                                                                 | 0                      | 1 036                                               | 0                      |
| St Petersburg                           | 20 905 145                                                        | 1 945 282              | 35 000                                                                 | 12 002                 | 2 420 365                                           | 887 139                |
| <b>Southern Federal District</b>        | 2 505 341                                                         | 23 983                 | 0                                                                      | 0                      | 764 204                                             | 19 673                 |
| Republic of Adygeya                     | 51 085                                                            | 0                      | 0                                                                      | 0                      | 47 023                                              | 0                      |
| Republic of Kalmykia                    | 25 760                                                            | 0                      | 0                                                                      | 0                      | 7 591                                               | 0                      |
| Krasnodar Territory                     | 374 731                                                           | 1 237                  | 0                                                                      | 0                      | 357 801                                             | 12 020                 |
| Astrakhan Region                        | 43 676                                                            | 0                      | 0                                                                      | 0                      | 21 862                                              | 0                      |
| Volgograd Region                        | 273 922                                                           | 0                      | 0                                                                      | 0                      | 34 029                                              | 1 391                  |
| Rostov Region                           | 1 736 167                                                         | 22 746                 | 0                                                                      | 0                      | 295 898                                             | 6 262                  |
| <b>North-Caucasian Federal District</b> | 823 341                                                           | 0                      | 0                                                                      | 0                      | 450 473                                             | 3 565                  |
| Republic of Dagestan                    | 53 456                                                            | 0                      | 0                                                                      | 0                      | 56 566                                              | 956                    |
| Republic of Ingushetia                  | 0                                                                 | 0                      | 0                                                                      | 0                      | 0                                                   | 0                      |
| Kabardino-Balkar Republic               | 7 905                                                             | 0                      | 0                                                                      | 0                      | 5 011                                               | 0                      |
| Karachai-Cherkess Republic              | 16 116                                                            | 0                      | 0                                                                      | 0                      | 14 725                                              | 0                      |

|                                     |            |           |         |       |            |         |
|-------------------------------------|------------|-----------|---------|-------|------------|---------|
| Republic of North Ossetia - Alania  | 238 954    | 0         | 0       | 0     | 23 037     | 0       |
| Chechen Republic                    | 0          | 0         | 0       | 0     | 0          | 0       |
| Stavropol Territory                 | 506 910    | 0         | 0       | 0     | 351 134    | 2 609   |
| <b>Volga Federal District</b>       | 18 973 856 | 548 780   | 104 597 | 0     | 18 499 171 | 382 905 |
| Republic of Bashkortostan           | 528 588    | 0         | 30 000  | 0     | 775 473    | 46 630  |
| Republic of Marii El                | 579        | 0         | 0       | 0     | 0          | 0       |
| Republic of Mordovia                | 85 143     | 0         | 0       | 0     | 13 271     | 0       |
| Republic of Tatarstan               | 7 861 658  | 454 335   | 20 000  | 0     | 3 838 104  | 114 342 |
| Udmurt Republic                     | 210 619    | 0         | 0       | 0     | 423 817    | 0       |
| Chuvash Republic                    | 150 963    | 0         | 0       | 0     | 56 942     | 0       |
| Perm Territory                      | 357 356    | 0         | 11 000  | 0     | 126 024    | 0       |
| Kirov Region                        | 312 296    | 1 794     | 0       | 0     | 158 064    | 4 987   |
| Nizhny Novgorod Region              | 716 958    | 38 928    | 38 597  | 0     | 448 473    | 77 260  |
| Orenburg Region                     | 820 986    | 0         | 5 000   | 0     | 186 947    | 116     |
| Penza Region                        | 3 006 176  | 0         | 0       | 0     | 35 737     | 0       |
| Samara Region                       | 4 397 564  | 29 714    | 0       | 0     | 11 478 158 | 135 309 |
| Saratov Region                      | 487 364    | 24 009    | 0       | 0     | 910 185    | 0       |
| Ulyanovsk Region                    | 37 606     | 0         | 0       | 0     | 47 976     | 4 261   |
| <b>Ural Federal District</b>        | 11 718 447 | 1 066 634 | 15 174  | 0     | 6 551 519  | 62 445  |
| Kurgan Region                       | 9 050      | 0         | 0       | 0     | 2 804      | 0       |
| Sverdlovsk Region                   | 6 186 589  | 302 470   | 11 174  | 0     | 5 238 082  | 48 853  |
| Tyumen Region                       | 3 138 776  | 549 282   | 4 000   | 0     | 780 097    | 13 187  |
| Chelyabinsk Region                  | 2 384 032  | 214 882   | 0       | 0     | 530 536    | 405     |
| <b>Siberian Federal District</b>    | 12 370 085 | 5 966 463 | 30 000  | 0     | 11 195 433 | 574 076 |
| Republic of Altai                   | 76 921     | 0         | 0       | 0     | 92 406     | 0       |
| Republic of Buryatiya               | 57 635     | 0         | 0       | 0     | 49 435     | 173     |
| Republic of Tuva                    | 5 836      | 0         | 0       | 0     | 7 930      | 0       |
| Republic of Khakassia               | 19 325     | 0         | 0       | 0     | 37 770     | 0       |
| Altai Territory                     | 216 240    | 0         | 10 000  | 0     | 89 027     | 140     |
| Zabaykal Territory                  | 0          | 0         | 0       | 0     | 0          | 0       |
| Krasnoyarsk Territory               | 149 547    | 0         | 0       | 0     | 314 212    | 2 012   |
| Irkutsk Region                      | 109 693    | 5 157     | 10 000  | 0     | 93 046     | 289     |
| Kemerovo Region                     | 31 192     | 0         | 0       | 0     | 246 353    | 1 192   |
| Novosibirsk Region                  | 11 260 729 | 5 940 861 | 0       | 0     | 10 043 904 | 560 850 |
| Omsk Region                         | 199 500    | 19 262    | 0       | 0     | 186 693    | 9 370   |
| Tomsk Region                        | 243 467    | 1 183     | 10 000  | 0     | 34 657     | 50      |
| <b>Far Eastern Federal District</b> | 3 010 768  | 214 430   | 6 041   | 2 861 | 6 034 317  | 81 595  |
| Republic of Sakha (Yakutia)         | 106 142    | 0         | 0       | 2 861 | 64 742     | 0       |
| Kamchatka Territory                 | 108 391    | 3 682     | 0       | 0     | 77 070     | 6       |
| Primorskiy Territory                | 1 029 617  | 16 032    | 3 135   | 0     | 333 729    | 129     |
| Khabarovsk Territory                | 1 242 095  | 132 129   | 0       | 0     | 963 321    | 19 200  |
| Amur Region                         | 472 680    | 62 587    | 2 906   | 0     | 4 578 618  | 62 260  |
| Magadan Region                      | 0          | 0         | 0       | 0     | 0          | 0       |
| Sakhalin Region                     | 51 843     | 0         | 0       | 0     | 16 837     | 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 1.03.11**

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                   |
| <b>Central Federal District</b>         | 294 854 745                                                    | 82 020 137          | 4 234 964                                                        | 151 780             | 117 050 183                                      | 35 155 133          |
| Belgorod Region                         | 5 333 295                                                      | 1 170 773           | 0                                                                | 0                   | 394 528                                          | 18 009              |
| Bryansk Region                          | 1 846 985                                                      | 10 978              | 0                                                                | 0                   | 272 644                                          | 8 541               |
| Vladimir Region                         | 1 850 380                                                      | 0                   | 15 000                                                           | 0                   | 1 131 348                                        | 14 397              |
| Voronezh Region                         | 8 605 475                                                      | 108 690             | 0                                                                | 0                   | 3 431 197                                        | 357 202             |
| Ivanovo Region                          | 3 070 526                                                      | 21 674              | 0                                                                | 0                   | 499 250                                          | 25 841              |
| Kaluga Region                           | 1 370 290                                                      | 33 224              | 0                                                                | 0                   | 641 714                                          | 3 705               |
| Kostroma Region                         | 1 769 218                                                      | 0                   | 13 135                                                           | 0                   | 633 905                                          | 197                 |
| Kursk Region                            | 6 430 677                                                      | 776 557             | 0                                                                | 0                   | 495 254                                          | 16 821              |
| Lipetsk Region                          | 7 095 301                                                      | 0                   | 0                                                                | 0                   | 817 691                                          | 997                 |
| Moscow Region                           | 16 372 860                                                     | 190 498             | 116 500                                                          | 0                   | 2 338 101                                        | 455 094             |
| Orel Region                             | 1 179 470                                                      | 0                   | 0                                                                | 0                   | 264 154                                          | 4 794               |
| Ryazan Region                           | 2 565 578                                                      | 28 257              | 0                                                                | 0                   | 711 010                                          | 21 222              |
| Smolensk Region                         | 1 411 621                                                      | 135 386             | 0                                                                | 0                   | 451 604                                          | 99 407              |
| Tambov Region                           | 1 406 074                                                      | 0                   | 0                                                                | 0                   | 108 745                                          | 318                 |
| Tver Region                             | 1 107 236                                                      | 0                   | 0                                                                | 0                   | 309 881                                          | 23 900              |
| Tula Region                             | 1 407 290                                                      | 29 075              | 0                                                                | 0                   | 582 112                                          | 21 280              |
| Yaroslavl Region                        | 7 019 208                                                      | 139 459             | 0                                                                | 0                   | 1 757 607                                        | 35 985              |
| City of Moscow                          | 225 013 261                                                    | 79 375 566          | 4 090 329                                                        | 151 780             | 102 209 438                                      | 34 047 423          |
| <b>North-Western Federal District</b>   | 72 642 690                                                     | 5 872 699           | 169 689                                                          | 12 002              | 14 770 645                                       | 4 139 226           |
| Republic of Karelia                     | 373 607                                                        | 0                   | 0                                                                | 0                   | 471 158                                          | 13 877              |
| Komi Republic                           | 2 284 568                                                      | 73 703              | 0                                                                | 0                   | 305 368                                          | 4 314               |
| Akhangel'sk Region                      | 1 642 519                                                      | 81 750              | 0                                                                | 0                   | 376 172                                          | 5 734               |
| Vologda Region                          | 11 625 733                                                     | 20 153              | 30 000                                                           | 0                   | 1 207 116                                        | 41 942              |
| Kaliningrad Region                      | 10 278 805                                                     | 363 632             | 9 689                                                            | 0                   | 1 055 655                                        | 365 386             |
| Leningrad Region                        | 1 091 820                                                      | 159 799             | 85 000                                                           | 0                   | 148 410                                          | 8 235               |
| Murmansk Region                         | 3 189 011                                                      | 135 296             | 0                                                                | 0                   | 455 813                                          | 21 678              |
| Novgorod Region                         | 1 050 328                                                      | 38 614              | 0                                                                | 0                   | 511 587                                          | 23 777              |
| Pskov Region                            | 1 212 693                                                      | 25 371              | 10 000                                                           | 0                   | 159 627                                          | 6 498               |
| St Petersburg                           | 39 893 606                                                     | 4 974 381           | 35 000                                                           | 12 002              | 10 079 739                                       | 3 647 785           |
| <b>Southern Federal District</b>        | 50 806 518                                                     | 6 499 013           | 24 861                                                           | 0                   | 13 868 900                                       | 432 843             |
| Republic of Adygeya                     | 229 363                                                        | 0                   | 0                                                                | 0                   | 127 519                                          | 3 154               |
| Republic of Kalmykia                    | 132 687                                                        | 0                   | 0                                                                | 0                   | 8 362                                            | 0                   |
| Krasnodar Territory                     | 30 509 020                                                     | 594 022             | 24 861                                                           | 0                   | 6 784 703                                        | 302 922             |
| Astrakhan Region                        | 540 666                                                        | 0                   | 0                                                                | 0                   | 405 961                                          | 80                  |
| Volgograd Region                        | 3 858 030                                                      | 1 398 239           | 0                                                                | 0                   | 2 659 528                                        | 21 122              |
| Rostov Region                           | 15 536 752                                                     | 4 506 752           | 0                                                                | 0                   | 3 882 827                                        | 105 565             |
| <b>North-Caucasian Federal District</b> | 12 552 469                                                     | 78 487              | 0                                                                | 0                   | 3 066 490                                        | 65 653              |
| Republic of Dagestan                    | 796 550                                                        | 0                   | 0                                                                | 0                   | 218 845                                          | 1 544               |
| Republic of Ingushetia                  | 722 103                                                        | 0                   | 0                                                                | 0                   | 4 254                                            | 0                   |
| Kabardino-Balkar Republic               | 1 068 236                                                      | 51 831              | 0                                                                | 0                   | 58 153                                           | 0                   |
| Karachai-Cherkess Republic              | 601 461                                                        | 0                   | 0                                                                | 0                   | 48 752                                           | 0                   |

|                                     |             |           |         |       |            |           |
|-------------------------------------|-------------|-----------|---------|-------|------------|-----------|
| Republic of North Ossetia - Alania  | 3 400 930   | 0         | 0       | 0     | 85 797     | 1 096     |
| Chechen Republic                    | 308 759     | 0         | 0       | 0     | 516        | 0         |
| Stavropol Territory                 | 5 654 430   | 26 656    | 0       | 0     | 2 650 173  | 63 013    |
| <b>Volga Federal District</b>       | 109 787 909 | 2 898 887 | 104 597 | 0     | 39 159 455 | 1 326 615 |
| Republic of Bashkortostan           | 9 703 030   | 482 886   | 30 000  | 0     | 2 912 440  | 104 983   |
| Republic of Marii El                | 462 066     | 0         | 0       | 0     | 200 583    | 3 089     |
| Republic of Mordovia                | 729 229     | 0         | 0       | 0     | 137 119    | 5         |
| Republic of Tatarstan               | 14 683 124  | 492 455   | 20 000  | 0     | 2 940 302  | 41 723    |
| Udmurt Republic                     | 7 684 269   | 335 600   | 0       | 0     | 1 378 726  | 32 372    |
| Chuvash Republic                    | 6 755 122   | 0         | 0       | 0     | 575 544    | 18 591    |
| Perm Territory                      | 14 356 446  | 175 389   | 11 000  | 0     | 3 603 704  | 210 422   |
| Kirov Region                        | 2 626 199   | 1 794     | 0       | 0     | 475 859    | 12 981    |
| Nizhny Novgogrod Region             | 14 733 053  | 980 514   | 38 597  | 0     | 4 911 204  | 284 204   |
| Orenburg Region                     | 3 064 233   | 24 984    | 5 000   | 0     | 1 293 997  | 34 479    |
| Penza Region                        | 4 046 606   | 137 947   | 0       | 0     | 244 616    | 340       |
| Samara Region                       | 26 828 565  | 96 096    | 0       | 0     | 18 124 116 | 560 005   |
| Saratov Region                      | 2 628 858   | 69 048    | 0       | 0     | 2 046 472  | 22 317    |
| Ulyanovsk Region                    | 1 487 109   | 102 174   | 0       | 0     | 314 773    | 1 104     |
| <b>Ural Federal District</b>        | 38 066 056  | 1 491 592 | 15 174  | 0     | 18 080 905 | 456 888   |
| Kurgan Region                       | 1 123 675   | 0         | 0       | 0     | 269 642    | 21        |
| Sverdlovsk Region                   | 20 137 168  | 1 105 761 | 11 174  | 0     | 10 548 729 | 279 346   |
| Tyumen Region                       | 5 922 653   | 131 000   | 4 000   | 0     | 3 379 214  | 35 729    |
| Chelyabinsk Region                  | 10 882 560  | 254 831   | 0       | 0     | 3 883 320  | 141 792   |
| <b>Siberian Federal District</b>    | 58 251 877  | 1 483 555 | 30 000  | 0     | 32 603 010 | 805 997   |
| Republic of Altai                   | 125 232     | 0         | 0       | 0     | 120 627    | 20        |
| Republic of Buryatiya               | 2 017 928   | 0         | 0       | 0     | 1 093 388  | 3 852     |
| Republic of Tuva                    | 72 579      | 0         | 0       | 0     | 222 872    | 0         |
| Republic of Khakassia               | 461 430     | 0         | 0       | 0     | 376 896    | 1 580     |
| Altai Territory                     | 10 560 689  | 267 975   | 10 000  | 0     | 1 951 823  | 52 528    |
| Zabaykal Territory                  | 586 811     | 11 123    | 0       | 0     | 937 163    | 5 047     |
| Krasnoyarsk Territory               | 9 455 470   | 6 810     | 0       | 0     | 4 506 961  | 70 594    |
| Irkutsk Region                      | 4 896 967   | 105 666   | 10 000  | 0     | 3 741 475  | 48 301    |
| Kemerovo Region                     | 5 142 337   | 0         | 0       | 0     | 4 601 985  | 40 185    |
| Novosibirsk Region                  | 13 803 099  | 421 895   | 0       | 0     | 10 344 443 | 431 894   |
| Omsk Region                         | 7 103 650   | 201 583   | 0       | 0     | 3 530 117  | 141 973   |
| Tomsk Region                        | 4 025 685   | 468 503   | 10 000  | 0     | 1 175 260  | 10 023    |
| <b>Far Eastern Federal District</b> | 13 246 639  | 465 791   | 6 041   | 2 861 | 8 524 194  | 406 949   |
| Republic of Sakha (Yakutia)         | 833 187     | 5 873     | 0       | 2 861 | 453 903    | 777       |
| Kamchatka Territory                 | 541 816     | 3 682     | 0       | 0     | 129 453    | 823       |
| Primorskiy Territory                | 4 410 014   | 83 606    | 3 135   | 0     | 1 927 086  | 189 329   |
| Khabarovsk Territory                | 5 470 647   | 341 519   | 0       | 0     | 4 059 698  | 206 871   |
| Amur Region                         | 497 964     | 31 111    | 2 906   | 0     | 1 280 403  | 4 236     |
| Magadan Region                      | 973 973     | 0         | 0       | 0     | 259 410    | 208       |
| Sakhalin Region                     | 239 267     | 0         | 0       | 0     | 411 754    | 4 705     |
| Jewish Autonomous Region            | 279 771     | 0         | 0       | 0     | 2 435      | 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 1.03.11

thousand rubles

|                                         | Total          | of which                                     |                                                                          |                                                                   |                                                                                              |                        |
|-----------------------------------------|----------------|----------------------------------------------|--------------------------------------------------------------------------|-------------------------------------------------------------------|----------------------------------------------------------------------------------------------|------------------------|
|                                         |                | Budgetary funds<br>in settlement<br>accounts | Government<br>and extra-<br>budgetary funds<br>in settlement<br>accounts | Funds of legal<br>entities in<br>settlement and<br>other accounts | Deposits and other<br>raised funds from<br>legal entities<br>(except credit<br>institutions) | Individual<br>deposits |
| 1                                       | 2              | 3                                            | 4                                                                        | 5                                                                 | 6                                                                                            | 7                      |
| <b>Central Federal District</b>         | 13 077 397 676 | 4 821 954                                    | 15 243 419                                                               | 3 490 512 512                                                     | 2 605 200 208                                                                                | 6 834 014 516          |
| Belgorod Region                         | 10 098 882     | 0                                            | 1 001                                                                    | 2 836 355                                                         | 943 121                                                                                      | 6 269 111              |
| Bryansk Region                          | 24 492         | 0                                            | 0                                                                        | 16 609                                                            | 0                                                                                            | 7 883                  |
| Vladimir Region                         | 3 033 785      | 0                                            | 0                                                                        | 1 180 401                                                         | 19 000                                                                                       | 1 756 988              |
| Voronezh Region                         | 322            | 0                                            | 0                                                                        | 249                                                               | 0                                                                                            | 50                     |
| Ivanovo Region                          | 6 806 920      | 0                                            | 0                                                                        | 2 291 552                                                         | 586 392                                                                                      | 3 902 510              |
| Kaluga Region                           | 7 156 328      | 6 350                                        | 0                                                                        | 1 210 070                                                         | 441 242                                                                                      | 5 477 116              |
| Kostroma Region                         | 32 495 851     | 0                                            | 0                                                                        | 3 256 240                                                         | 2 252 897                                                                                    | 26 852 409             |
| Kursk Region                            | 9 626 165      | 0                                            | 0                                                                        | 2 548 766                                                         | 257 344                                                                                      | 6 813 335              |
| Lipetsk Region                          | 17 247 769     | 0                                            | 20 403                                                                   | 4 490 953                                                         | 2 641 793                                                                                    | 10 088 136             |
| Moscow Region                           | 41 577 575     | 24 211                                       | 0                                                                        | 10 665 725                                                        | 9 449 355                                                                                    | 21 283 978             |
| Orel Region                             | 2 577 629      | 0                                            | 0                                                                        | 313 810                                                           | 57 300                                                                                       | 2 204 881              |
| Ryazan Region                           | 10 205 053     | 1                                            | 1                                                                        | 2 750 284                                                         | 309 542                                                                                      | 6 985 270              |
| Smolensk Region                         | 12 870 067     | 0                                            | 0                                                                        | 5 363 057                                                         | 767 607                                                                                      | 6 725 070              |
| Tambov Region                           | 1 663 880      | 0                                            | 0                                                                        | 381 227                                                           | 199 300                                                                                      | 1 082 984              |
| Tver Region                             | 6 162 425      | 216                                          | 3 646                                                                    | 2 532 297                                                         | 356 348                                                                                      | 3 249 585              |
| Tula Region                             | 7 217 968      | 0                                            | 0                                                                        | 1 358 010                                                         | 586 465                                                                                      | 5 132 485              |
| Yaroslavl Region                        | 4 885 573      | 0                                            | 0                                                                        | 1 572 144                                                         | 743 318                                                                                      | 2 383 570              |
| City of Moscow                          | 12 903 746 992 | 4 791 176                                    | 15 218 368                                                               | 3 447 744 763                                                     | 2 585 589 184                                                                                | 6 723 799 155          |
| <b>North-Western Federal District</b>   | 734 933 598    | 1 882 307                                    | 188 987                                                                  | 273 353 088                                                       | 284 771 292                                                                                  | 159 818 645            |
| Republic of Karelia                     | 659 315        | 0                                            | 0                                                                        | 385 238                                                           | 86 231                                                                                       | 179 984                |
| Komi Republic                           | 10 300 129     | 0                                            | 0                                                                        | 2 978 172                                                         | 790 255                                                                                      | 6 440 806              |
| Akhangel'sk Region                      | 438 559        | 0                                            | 0                                                                        | 254 739                                                           | 132 389                                                                                      | 38 257                 |
| Vologda Region                          | 38 913 506     | 1 803                                        | 58 131                                                                   | 10 388 077                                                        | 11 488 045                                                                                   | 16 576 655             |
| Kaliningrad Region                      | 34 451 812     | 511                                          | 34 099                                                                   | 8 009 643                                                         | 4 038 344                                                                                    | 21 990 408             |
| Leningrad Region                        | 4 858 437      | 21 254                                       | 4 060                                                                    | 1 150 626                                                         | 353 492                                                                                      | 3 217 133              |
| Murmansk Region                         | 5 308 456      | 0                                            | 0                                                                        | 1 842 737                                                         | 356 352                                                                                      | 3 018 031              |
| Novgorod Region                         | 2 817 160      | 0                                            | 228                                                                      | 1 139 206                                                         | 124 919                                                                                      | 1 529 889              |
| Pskov Region                            | 1 427 887      | 75                                           | 19 229                                                                   | 716 698                                                           | 46 000                                                                                       | 642 792                |
| St Petersburg                           | 635 758 337    | 1 858 664                                    | 73 240                                                                   | 246 487 952                                                       | 267 355 265                                                                                  | 106 184 690            |
| <b>Southern Federal District</b>        | 112 208 917    | 36 207                                       | 188 863                                                                  | 29 764 598                                                        | 7 661 334                                                                                    | 74 221 966             |
| Republic of Adygeya                     | 2 927 004      | 0                                            | 0                                                                        | 1 090 850                                                         | 201 214                                                                                      | 1 629 697              |
| Republic of Kalmykia                    | 383 231        | 0                                            | 0                                                                        | 142 288                                                           | 100 000                                                                                      | 139 980                |
| Krasnodar Territory                     | 56 022 698     | 32 887                                       | 174 333                                                                  | 12 626 621                                                        | 3 777 781                                                                                    | 39 185 207             |
| Astrakhan Region                        | 4 040 769      | 0                                            | 9 949                                                                    | 2 108 566                                                         | 589 250                                                                                      | 1 321 778              |
| Volgograd Region                        | 6 321 896      | 1 855                                        | 3 514                                                                    | 2 691 744                                                         | 601 564                                                                                      | 3 005 803              |
| Rostov Region                           | 42 513 319     | 1 465                                        | 1 067                                                                    | 11 104 529                                                        | 2 391 525                                                                                    | 28 939 501             |
| <b>North-Caucasian Federal District</b> | 33 955 050     | 4 730                                        | 20 957                                                                   | 13 512 459                                                        | 2 370 622                                                                                    | 17 819 725             |
| Republik of Daghestan                   | 13 358 161     | 4 246                                        | 7 318                                                                    | 6 001 229                                                         | 736 919                                                                                      | 6 522 429              |
| Republic of Ingushetia                  | 687 387        | 0                                            | 0                                                                        | 284 234                                                           | 0                                                                                            | 391 628                |
| Kabardino-Balkar Republic               | 2 963 717      | 0                                            | 3 057                                                                    | 799 078                                                           | 28 469                                                                                       | 2 055 031              |
| Karachai-Cherkess Republic              | 1 695 780      | 0                                            | 0                                                                        | 768 340                                                           | 352 253                                                                                      | 573 970                |
| Republic of North Ossetia - Alania      | 4 811 789      | 0                                            | 4 277                                                                    | 1 417 217                                                         | 271 285                                                                                      | 3 110 200              |
| Chechen Republic                        | 0              | 0                                            | 0                                                                        | 0                                                                 | 0                                                                                            | 0                      |
| Stavropol Territory                     | 10 438 216     | 484                                          | 6 305                                                                    | 4 242 361                                                         | 981 696                                                                                      | 5 166 467              |
| <b>Volga Federal District</b>           | 635 331 154    | 2 907 632                                    | 1 496 306                                                                | 137 723 560                                                       | 130 875 170                                                                                  | 359 025 712            |

|                                     |             |           |           |             |            |             |
|-------------------------------------|-------------|-----------|-----------|-------------|------------|-------------|
| Republic of Bashkortostan           | 39 426 322  | 0         | 13 714    | 5 995 533   | 4 983 964  | 28 298 323  |
| Republic of Marii El                | 1 391 422   | 0         | 979       | 479 632     | 1 450      | 903 622     |
| Republic of Mordovia                | 13 475 085  | 0         | 0         | 3 027 756   | 936 098    | 9 300 192   |
| Republic of Tatarstan               | 270 165 444 | 2 865 009 | 1 233 213 | 63 830 830  | 83 087 909 | 117 840 638 |
| Udmurt Republic                     | 13 914 663  | 71        | 138       | 2 320 216   | 1 380 383  | 10 176 999  |
| Chuvash Republic                    | 5 541 270   | 0         | 0         | 1 965 646   | 1 196 914  | 2 318 599   |
| Perm Territory                      | 18 264 509  | 1 898     | 1 179     | 4 167 132   | 2 992 294  | 11 061 757  |
| Kirov Region                        | 17 304 521  | 53        | 1 414     | 3 250 691   | 1 344 527  | 12 481 797  |
| Nizhny Novgogrod Region             | 50 179 784  | 1 858     | 2 989     | 13 847 275  | 3 567 039  | 32 528 853  |
| Orenburg Region                     | 23 706 872  | 9 310     | 0         | 4 539 516   | 4 047 164  | 15 083 516  |
| Penza Region                        | 5 684 807   | 0         | 0         | 849 526     | 812 206    | 4 007 740   |
| Samara Region                       | 129 179 535 | 176       | 242 680   | 25 702 208  | 23 726 004 | 78 681 569  |
| Saratov Region                      | 40 871 092  | 0         | 0         | 5 706 141   | 1 486 431  | 33 588 262  |
| Ulyanovsk Region                    | 6 225 828   | 29 257    | 0         | 2 041 458   | 1 312 787  | 2 753 845   |
| <b>Ural Federal District</b>        | 472 368 197 | 260 365   | 408 453   | 115 878 040 | 83 630 321 | 266 133 776 |
| Kurgan Region                       | 1 401 040   | 0         | 9 453     | 632 642     | 108 301    | 648 460     |
| Sverdlovsk Region                   | 211 153 480 | 50 394    | 22 095    | 60 230 036  | 23 401 894 | 126 053 315 |
| Tyumen Region                       | 183 132 163 | 124 526   | 318 566   | 33 483 130  | 56 844 223 | 90 780 413  |
| Chelyabinsk Region                  | 76 681 514  | 85 445    | 58 339    | 21 532 232  | 3 275 903  | 48 651 588  |
| <b>Siberian Federal District</b>    | 270 260 446 | 81 478    | 354 367   | 66 257 509  | 33 314 175 | 167 312 596 |
| Republic of Altai                   | 9 352 762   | 0         | 0         | 520 525     | 612 808    | 8 218 386   |
| Republic of Buryatiya               | 5 109 036   | 28 479    | 1 276     | 1 124 097   | 54 086     | 3 881 257   |
| Republic of Tuva                    | 280 172     | 0         | 3 825     | 179 751     | 0          | 96 356      |
| Republic of Khakassia               | 6 022 603   | 30        | 95        | 1 828 346   | 295 340    | 3 762 143   |
| Altai Territory                     | 8 872 753   | 0         | 10 653    | 3 132 570   | 1 120 144  | 4 557 605   |
| Zabaykal Territory                  | 0           | 0         | 0         | 0           | 0          | 0           |
| Krasnoyarsk Territory               | 7 308 071   | 8 140     | 44 227    | 2 212 904   | 348 523    | 4 468 136   |
| Irkutsk Region                      | 10 844 548  | 0         | 6 896     | 3 289 708   | 1 128 274  | 6 340 137   |
| Kemerovo Region                     | 19 648 340  | 0         | 221 401   | 4 533 773   | 1 178 328  | 13 647 977  |
| Novosibirsk Region                  | 185 688 403 | 38 550    | 65 956    | 45 316 701  | 27 595 570 | 110 490 624 |
| Omsk Region                         | 9 782 683   | 6 236     | 0         | 2 360 917   | 818 328    | 6 507 514   |
| Tomsk Region                        | 7 351 075   | 43        | 38        | 1 758 217   | 162 774    | 5 342 461   |
| <b>Far Eastern Federal District</b> | 209 469 698 | 40 820    | 213 101   | 43 355 338  | 22 792 805 | 141 615 485 |
| Republic of Sakha (Yakutia)         | 13 432 845  | 29 429    | 6 216     | 3 715 812   | 1 707 370  | 7 924 474   |
| Kamchatka Territory                 | 9 764 498   | 0         | 14        | 4 003 610   | 588 412    | 5 145 623   |
| Primorskiy Territory                | 47 707 195  | 887       | 1 508     | 16 876 050  | 6 042 501  | 23 790 323  |
| Khabarovsk Territory                | 35 789 415  | 1 579     | 8 899     | 7 252 944   | 2 971 261  | 25 389 190  |
| Amur Region                         | 96 217 134  | 2 330     | 196 464   | 8 994 643   | 10 415 058 | 76 563 151  |
| Magadan Region                      | 0           | 0         | 0         | 0           | 0          | 0           |
| Sakhalin Region                     | 6 558 611   | 6 595     | 0         | 2 512 279   | 1 068 203  | 2 802 724   |
| 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 1.03.11**

thousand rubles

|                                         | Total         | of which                                     |                                                                         |                                                                   |                                                                                              |                        |
|-----------------------------------------|---------------|----------------------------------------------|-------------------------------------------------------------------------|-------------------------------------------------------------------|----------------------------------------------------------------------------------------------|------------------------|
|                                         |               | Budgetary funds<br>in settlement<br>accounts | Government and<br>extra-budgetary<br>funds in<br>settlement<br>accounts | Funds of legal<br>entities in<br>settlement and<br>other accounts | Deposits and<br>other raised funds<br>from legal entities<br>(except credit<br>institutions) | Individual<br>deposits |
| 1                                       | 2             | 3                                            | 4                                                                       | 5                                                                 | 6                                                                                            | 7                      |
| <b>Central Federal District</b>         | 8 691 043 584 | 1 566 087                                    | 10 014 747                                                              | 2 736 569 981                                                     | 2 176 658 998                                                                                | 3 655 699 144          |
| Belgorod Region                         | 78 622 234    | 2 651                                        | 154 607                                                                 | 16 040 824                                                        | 7 753 521                                                                                    | 54 494 404             |
| Bryansk Region                          | 38 438 524    | 22 791                                       | 98 824                                                                  | 6 044 979                                                         | 1 752 851                                                                                    | 30 479 789             |
| Vladimir Region                         | 77 717 780    | 13 553                                       | 63 527                                                                  | 10 518 321                                                        | 5 005 227                                                                                    | 61 872 813             |
| Voronezh Region                         | 176 033 625   | 121 346                                      | 132 275                                                                 | 25 986 207                                                        | 11 665 049                                                                                   | 137 890 581            |
| Ivanovo Region                          | 42 184 574    | 18 704                                       | 33 433                                                                  | 6 120 538                                                         | 1 605 824                                                                                    | 34 313 226             |
| Kaluga Region                           | 59 645 228    | 105 020                                      | 33 238                                                                  | 12 601 506                                                        | 2 565 758                                                                                    | 44 243 031             |
| Kostroma Region                         | 36 861 848    | 15 155                                       | 29 108                                                                  | 3 760 690                                                         | 4 119 633                                                                                    | 28 900 703             |
| Kursk Region                            | 46 253 076    | 14 632                                       | 41 420                                                                  | 9 757 480                                                         | 2 420 210                                                                                    | 33 926 609             |
| Lipetsk Region                          | 67 979 822    | 6 827                                        | 78 777                                                                  | 10 648 265                                                        | 5 703 669                                                                                    | 51 451 380             |
| Moscow Region                           | 562 896 210   | 334 348                                      | 1 110 654                                                               | 138 480 027                                                       | 51 470 254                                                                                   | 369 519 654            |
| Orel Region                             | 32 789 091    | 9 418                                        | 24 091                                                                  | 4 428 040                                                         | 1 777 032                                                                                    | 26 439 314             |
| Ryazan Region                           | 56 426 979    | 20 396                                       | 154 454                                                                 | 9 632 489                                                         | 3 365 179                                                                                    | 43 084 258             |
| Smolensk Region                         | 42 830 609    | 9 291                                        | 28 197                                                                  | 7 343 313                                                         | 3 129 686                                                                                    | 32 218 099             |
| Tambov Region                           | 36 068 312    | 38 619                                       | 50 971                                                                  | 4 871 463                                                         | 1 535 290                                                                                    | 29 471 442             |
| Tver Region                             | 57 791 634    | 15 340                                       | 39 923                                                                  | 10 301 153                                                        | 2 982 115                                                                                    | 44 370 108             |
| Tula Region                             | 73 831 798    | 10 627                                       | 112 914                                                                 | 13 365 934                                                        | 4 932 279                                                                                    | 55 181 877             |
| Yaroslavl Region                        | 74 714 988    | 27 027                                       | 35 689                                                                  | 13 298 456                                                        | 5 295 511                                                                                    | 55 510 333             |
| City of Moscow                          | 7 129 957 252 | 780 342                                      | 7 792 645                                                               | 2 433 370 296                                                     | 2 059 579 910                                                                                | 2 522 331 523          |
| <b>North-Western Federal District</b>   | 1 582 908 501 | 2 831 586                                    | 950 994                                                                 | 335 261 315                                                       | 330 066 991                                                                                  | 894 063 494            |
| Republic of Karelia                     | 27 986 717    | 2 059                                        | 10 256                                                                  | 4 792 505                                                         | 1 254 920                                                                                    | 21 804 797             |
| Komi Republic                           | 65 697 335    | 32 462                                       | 15 674                                                                  | 9 788 082                                                         | 3 472 863                                                                                    | 52 102 238             |
| Akhangel'sk Region                      | 85 993 561    | 6 253                                        | 81 694                                                                  | 10 724 326                                                        | 17 846 862                                                                                   | 57 114 891             |
| Vologda Region                          | 64 070 891    | 15 749                                       | 69 775                                                                  | 12 620 124                                                        | 6 873 829                                                                                    | 43 876 585             |
| Kaliningrad Region                      | 60 898 435    | 44 038                                       | 198 584                                                                 | 12 125 132                                                        | 8 191 370                                                                                    | 40 105 185             |
| Leningrad Region                        | 18 168 302    | 34 818                                       | 27 937                                                                  | 4 392 507                                                         | 2 547 102                                                                                    | 10 780 102             |
| Murmansk Region                         | 59 603 690    | 8 012                                        | 94 524                                                                  | 8 324 117                                                         | 4 316 809                                                                                    | 46 586 424             |
| Novgorod Region                         | 24 897 744    | 12 906                                       | 68 515                                                                  | 5 580 583                                                         | 1 105 824                                                                                    | 18 043 716             |
| Pskov Region                            | 22 516 456    | 3 976                                        | 94 440                                                                  | 4 057 360                                                         | 1 578 291                                                                                    | 16 707 433             |
| St Petersburg                           | 1 153 075 370 | 2 671 313                                    | 289 595                                                                 | 262 856 579                                                       | 282 879 121                                                                                  | 586 942 123            |
| <b>Southern Federal District</b>        | 674 626 766   | 185 605                                      | 462 665                                                                 | 134 069 826                                                       | 42 003 223                                                                                   | 495 987 290            |
| Republic of Adygeya                     | 10 140 559    | 13 058                                       | 54                                                                      | 1 739 956                                                         | 400 995                                                                                      | 7 957 568              |
| Republic of Kalmykia                    | 4 406 735     | 33 281                                       | 22 233                                                                  | 632 577                                                           | 326 438                                                                                      | 3 375 295              |
| Krasnodar Territory                     | 311 302 662   | 86 146                                       | 224 495                                                                 | 67 747 822                                                        | 18 517 125                                                                                   | 223 702 675            |
| Astrakhan Region                        | 36 720 750    | 7 063                                        | 24 569                                                                  | 6 245 804                                                         | 1 782 310                                                                                    | 28 516 580             |
| Volgograd Region                        | 103 550 201   | 11 978                                       | 8 544                                                                   | 16 881 112                                                        | 5 495 101                                                                                    | 80 906 513             |
| Rostov Region                           | 208 505 859   | 34 079                                       | 182 770                                                                 | 40 822 555                                                        | 15 481 254                                                                                   | 151 528 659            |
| <b>North-Caucasian Federal District</b> | 190 406 623   | 504 133                                      | 481 395                                                                 | 44 293 800                                                        | 9 070 184                                                                                    | 135 504 209            |
| Republic of Dagestan                    | 28 444 683    | 136 870                                      | 36 194                                                                  | 9 187 906                                                         | 1 048 540                                                                                    | 17 906 556             |
| Republic of Ingushetia                  | 3 501 522     | 58 206                                       | 0                                                                       | 1 217 090                                                         | 115 590                                                                                      | 2 086 631              |
| Kabardino-Balkar Republic               | 17 451 267    | 402                                          | 29 743                                                                  | 3 585 930                                                         | 326 339                                                                                      | 13 374 004             |
| Karachai-Cherkess Republic              | 7 802 037     | 3 241                                        | 351                                                                     | 1 673 594                                                         | 571 652                                                                                      | 5 545 337              |
| Republic of North Ossetia - Alania      | 18 283 968    | 0                                            | 10 366                                                                  | 3 173 179                                                         | 424 146                                                                                      | 14 643 455             |
| Chechen Republic                        | 5 948 290     | 178 293                                      | 110 862                                                                 | 3 260 739                                                         | 525 163                                                                                      | 1 863 131              |

|                                     |                      |                  |                  |                    |                    |                      |
|-------------------------------------|----------------------|------------------|------------------|--------------------|--------------------|----------------------|
| Stavropol Territory                 | 108 974 856          | 127 121          | 293 879          | 22 195 362         | 6 058 754          | 80 085 095           |
| <b>Volga Federal District</b>       | <b>1 900 134 810</b> | <b>3 755 438</b> | <b>2 672 479</b> | <b>390 966 731</b> | <b>306 695 411</b> | <b>1 189 202 244</b> |
| Republic of Bashkortostan           | 274 258 534          | 313 948          | 16 013           | 38 708 782         | 109 164 687        | 125 347 133          |
| Republic of Marii El                | 19 716 048           | 717              | 41 535           | 2 905 659          | 1 404 420          | 15 320 134           |
| Republic of Mordovia                | 31 892 215           | 85 976           | 32 651           | 5 961 157          | 2 931 021          | 22 653 890           |
| Republic of Tatarstan               | 362 621 931          | 2 865 039        | 1 233 849        | 85 330 796         | 91 740 056         | 179 863 115          |
| Udmurt Republic                     | 68 099 180           | 1 249            | 6 920            | 17 267 456         | 5 256 759          | 45 378 665           |
| Chuvash Republic                    | 45 767 693           | 67 781           | 23 948           | 7 404 901          | 4 185 215          | 33 957 250           |
| Perm Territory                      | 159 702 863          | 85 664           | 227 970          | 34 703 958         | 16 265 744         | 108 016 887          |
| Kirov Region                        | 62 419 777           | 27 502           | 111 715          | 16 598 664         | 3 976 237          | 41 322 199           |
| Nizhny Novgorod Region              | 250 985 555          | 86 852           | 211 142          | 68 746 039         | 19 189 864         | 162 005 188          |
| Orenburg Region                     | 84 475 422           | 72 496           | 193 092          | 16 436 391         | 6 873 834          | 60 527 333           |
| Penza Region                        | 53 099 155           | 47 560           | 83 313           | 9 410 739          | 3 452 981          | 40 007 039           |
| Samara Region                       | 314 002 879          | 27 355           | 367 568          | 56 338 630         | 33 277 639         | 222 611 795          |
| Saratov Region                      | 116 137 469          | 17 762           | 69 494           | 22 013 363         | 5 157 820          | 88 500 989           |
| Ulyanovsk Region                    | 56 956 089           | 55 537           | 53 269           | 9 140 196          | 3 819 134          | 43 690 627           |
| <b>Ural Federal District</b>        | <b>1 038 878 115</b> | <b>535 701</b>   | <b>1 175 686</b> | <b>222 173 830</b> | <b>162 680 803</b> | <b>642 815 927</b>   |
| Kurgan Region                       | 22 747 999           | 2 482            | 98 442           | 4 574 032          | 835 918            | 17 194 585           |
| Sverdlovsk Region                   | 392 335 100          | 133 293          | 457 716          | 93 199 197         | 36 232 965         | 259 019 015          |
| Tyumen Region                       | 439 012 376          | 219 552          | 515 935          | 79 320 728         | 116 362 712        | 240 299 454          |
| Chelyabinsk Region                  | 184 782 640          | 180 374          | 103 593          | 45 079 873         | 9 249 208          | 126 302 873          |
| <b>Siberian Federal District</b>    | <b>977 108 344</b>   | <b>294 455</b>   | <b>1 682 393</b> | <b>207 691 082</b> | <b>102 707 713</b> | <b>659 591 359</b>   |
| Republic of Altai                   | 5 489 191            | 1 753            | 2 819            | 735 600            | 415 543            | 4 325 378            |
| Republic of Buryatiya               | 29 910 335           | 51 349           | 14 492           | 6 585 132          | 2 840 164          | 20 346 049           |
| Republic of Tuva                    | 4 065 390            | 46 662           | 118 554          | 631 337            | 166 256            | 3 064 626            |
| Republic of Khakassia               | 15 667 731           | 5 491            | 32 917           | 3 033 294          | 741 078            | 11 698 840           |
| Altai Territory                     | 86 007 943           | 410              | 308 980          | 14 567 259         | 9 086 136          | 61 739 846           |
| Zabaykal Territory                  | 30 261 649           | 46 105           | 48 696           | 4 571 390          | 1 828 992          | 23 715 440           |
| Krasnoyarsk Territory               | 174 887 936          | 37 023           | 230 637          | 37 662 898         | 32 989 081         | 103 054 870          |
| Irkutsk Region                      | 118 860 894          | 10 972           | 164 319          | 28 055 902         | 9 597 970          | 80 688 421           |
| Kemerovo Region                     | 150 201 116          | 20 132           | 433 688          | 27 383 808         | 19 436 156         | 102 528 995          |
| Novosibirsk Region                  | 224 199 208          | 43 265           | 117 327          | 61 154 534         | 15 685 850         | 144 995 111          |
| Omsk Region                         | 84 144 486           | 29 820           | 100 520          | 12 733 778         | 6 943 967          | 64 004 841           |
| Tomsk Region                        | 53 412 465           | 1 473            | 109 444          | 10 576 150         | 2 976 520          | 39 428 942           |
| <b>Far Eastern Federal District</b> | <b>489 038 723</b>   | <b>362 484</b>   | <b>675 471</b>   | <b>97 833 625</b>  | <b>39 997 858</b>  | <b>347 548 977</b>   |
| Republic of Sakha (Yakutia)         | 56 542 654           | 61 607           | 123 757          | 14 316 722         | 3 866 963          | 37 980 536           |
| Kamchatka Territory                 | 31 060 729           | 1                | 208              | 7 338 896          | 1 077 158          | 22 591 777           |
| Primorskiy Territory                | 138 516 218          | 22 366           | 39 202           | 31 383 903         | 14 219 819         | 91 582 041           |
| Khabarovsk Territory                | 146 248 298          | 38 367           | 118 922          | 22 454 347         | 13 099 241         | 109 845 107          |
| Amur Region                         | 41 569 358           | 31 612           | 91 648           | 8 100 247          | 2 411 725          | 30 810 338           |
| Magadan Region                      | 19 746 016           | 5 000            | 234 158          | 4 437 825          | 1 767 057          | 13 272 359           |
| Sakhalin Region                     | 46 221 741           | 203 437          | 67 066           | 8 321 201          | 3 441 491          | 33 958 948           |
| Jewish Autonomous Region            | 4 114 320            | 94               | 510              | 661 379            | 98 001             | 3 346 069            |
| Chukotka Autonomous Area            | 5 019 389            | 0                | 0                | 819 105            | 16 403             | 4 161 802            |

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of  
1.03.11**

thousand rubles

|                                         | Total         | of which                                     |                                                                          |                                                                   |                                                                                                 |                        |
|-----------------------------------------|---------------|----------------------------------------------|--------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|------------------------|
|                                         |               | Budgetary funds<br>in settlement<br>accounts | Government<br>and extra-<br>budgetary funds<br>in settlement<br>accounts | Funds of legal<br>entities in<br>settlement and<br>other accounts | Deposits and<br>other raised<br>funds from legal<br>entities (except<br>credit<br>institutions) | Individual<br>deposits |
| 1                                       | 2             | 3                                            | 4                                                                        | 5                                                                 | 6                                                                                               | 7                      |
| <b>Central Federal District</b>         | 5 002 356 673 | 27 038 849                                   | 620                                                                      | 814 486 201                                                       | 2 245 352 284                                                                                   | 1 702 305 206          |
| Belgorod Region                         | 339 688       | 0                                            | 0                                                                        | 12 392                                                            | 1 273                                                                                           | 325 882                |
| Bryansk Region                          | 34            | 0                                            | 0                                                                        | 34                                                                | 0                                                                                               | 0                      |
| Vladimir Region                         | 47 460        | 0                                            | 0                                                                        | 7 283                                                             | 0                                                                                               | 40 137                 |
| Voronezh Region                         | 15            | 0                                            | 0                                                                        | 0                                                                 | 0                                                                                               | 12                     |
| Ivanovo Region                          | 566 027       | 0                                            | 0                                                                        | 7 335                                                             | 5 508                                                                                           | 553 163                |
| Kaluga Region                           | 495 850       | 0                                            | 0                                                                        | 39 908                                                            | 105 132                                                                                         | 350 810                |
| Kostroma Region                         | 5 510 250     | 0                                            | 0                                                                        | 114 160                                                           | 686 140                                                                                         | 4 705 056              |
| Kursk Region                            | 449 954       | 0                                            | 0                                                                        | 101 387                                                           | 0                                                                                               | 348 221                |
| Lipetsk Region                          | 1 063 502     | 0                                            | 0                                                                        | 453 626                                                           | 115 762                                                                                         | 494 096                |
| Moscow Region                           | 11 759 759    | 0                                            | 0                                                                        | 302 147                                                           | 3 991 257                                                                                       | 7 410 176              |
| Orel Region                             | 41 872        | 0                                            | 0                                                                        | 14                                                                | 0                                                                                               | 41 857                 |
| Ryazan Region                           | 573 493       | 0                                            | 0                                                                        | 67 897                                                            | 699                                                                                             | 504 580                |
| Smolensk Region                         | 1 615 774     | 0                                            | 0                                                                        | 107 843                                                           | 39 112                                                                                          | 1 468 140              |
| Tambov Region                           | 210 861       | 0                                            | 0                                                                        | 44 992                                                            | 144 703                                                                                         | 21 068                 |
| Tver Region                             | 432 226       | 0                                            | 0                                                                        | 115 806                                                           | 30 242                                                                                          | 285 994                |
| Tula Region                             | 581 225       | 0                                            | 0                                                                        | 17 594                                                            | 0                                                                                               | 563 631                |
| Yaroslavl Region                        | 336 800       | 0                                            | 0                                                                        | 32 460                                                            | 57 881                                                                                          | 246 302                |
| City of Moscow                          | 4 978 331 883 | 27 038 849                                   | 620                                                                      | 813 061 323                                                       | 2 240 174 575                                                                                   | 1 684 946 081          |
| <b>North-Western Federal District</b>   | 195 135 893   | 0                                            | 0                                                                        | 36 585 654                                                        | 82 915 846                                                                                      | 70 403 972             |
| Republic of Karelia                     | 17 066        | 0                                            | 0                                                                        | 8 546                                                             | 0                                                                                               | 6 772                  |
| Komi Republic                           | 974 655       | 0                                            | 0                                                                        | 16 511                                                            | 0                                                                                               | 957 689                |
| Akhangel'sk Region                      | 11 224        | 0                                            | 0                                                                        | 6 405                                                             | 0                                                                                               | 3 275                  |
| Vologda Region                          | 4 587 591     | 0                                            | 0                                                                        | 1 758 696                                                         | 706 355                                                                                         | 2 120 933              |
| Kaliningrad Region                      | 9 639 099     | 0                                            | 0                                                                        | 1 124 956                                                         | 3 184 647                                                                                       | 5 191 072              |
| Leningrad Region                        | 667 455       | 0                                            | 0                                                                        | 63 545                                                            | 13 472                                                                                          | 587 242                |
| Murmansk Region                         | 1 446 634     | 0                                            | 0                                                                        | 747 562                                                           | 1 200                                                                                           | 679 086                |
| Novgorod Region                         | 155 309       | 0                                            | 0                                                                        | 68 096                                                            | 0                                                                                               | 87 213                 |
| Pskov Region                            | 39 799        | 0                                            | 0                                                                        | 4 357                                                             | 0                                                                                               | 35 425                 |
| St Petersburg                           | 177 597 061   | 0                                            | 0                                                                        | 32 786 980                                                        | 79 010 172                                                                                      | 60 735 265             |
| <b>Southern Federal District</b>        | 7 672 567     | 0                                            | 0                                                                        | 574 598                                                           | 1 804 766                                                                                       | 5 076 843              |
| Republic of Adygeya                     | 13 915        | 0                                            | 0                                                                        | 198                                                               | 0                                                                                               | 13 706                 |
| Republic of Kalmykia                    | 107 327       | 0                                            | 0                                                                        | 16                                                                | 40 763                                                                                          | 66 548                 |
| Krasnodar Territory                     | 2 601 204     | 0                                            | 0                                                                        | 204 730                                                           | 0                                                                                               | 2 288 839              |
| Astrakhan Region                        | 51 324        | 0                                            | 0                                                                        | 18 978                                                            | 0                                                                                               | 22 851                 |
| Volgograd Region                        | 493 395       | 0                                            | 0                                                                        | 3 979                                                             | 388 394                                                                                         | 100 959                |
| Rostov Region                           | 4 405 402     | 0                                            | 0                                                                        | 346 697                                                           | 1 375 609                                                                                       | 2 583 940              |
| <b>North-Caucasian Federal District</b> | 3 281 003     | 0                                            | 0                                                                        | 170 657                                                           | 629                                                                                             | 3 095 570              |
| Republik of Daghestan                   | 618 026       | 0                                            | 0                                                                        | 112 275                                                           | 0                                                                                               | 499 114                |
| Republic of Ingushetia                  | 15 080        | 0                                            | 0                                                                        | 11 330                                                            | 0                                                                                               | 3 060                  |
| Kabardino-Balkar Republic               | 74 590        | 0                                            | 0                                                                        | 1 516                                                             | 0                                                                                               | 73 042                 |
| Karachai-Cherkess Republic              | 1 972 472     | 0                                            | 0                                                                        | 16 012                                                            | 629                                                                                             | 1 950 457              |
| Republic of North Ossetia - Alania      | 150 558       | 0                                            | 0                                                                        | 3 377                                                             | 0                                                                                               | 146 543                |
| Chechen Republic                        | 0             | 0                                            | 0                                                                        | 0                                                                 | 0                                                                                               | 0                      |

|                                     |            |        |        |            |            |            |
|-------------------------------------|------------|--------|--------|------------|------------|------------|
| Stavropol Territory                 | 450 277    | 0      | 0      | 26 147     | 0          | 423 354    |
| <b>Volga Federal District</b>       | 76 629 075 | 5 674  | 0      | 7 186 339  | 28 875 590 | 39 589 682 |
| Republic of Bashkortostan           | 2 874 889  | 0      | 0      | 167 854    | 476 744    | 2 221 262  |
| Republic of Marii El                | 5 877      | 0      | 0      | 28         | 0          | 5 849      |
| Republic of Mordovia                | 261 847    | 0      | 0      | 11 834     | 0          | 249 588    |
| Republic of Tatarstan               | 39 976 591 | 5 674  | 0      | 1 713 125  | 25 030 741 | 12 699 467 |
| Udmurt Republic                     | 790 691    | 0      | 0      | 9 577      | 57 214     | 723 799    |
| Chuvash Republic                    | 104 220    | 0      | 0      | 3 365      | 5 499      | 95 299     |
| Perm Territory                      | 4 098 648  | 0      | 0      | 2 155 804  | 0          | 1 942 844  |
| Kirov Region                        | 2 545 099  | 0      | 0      | 69 765     | 379 483    | 2 095 686  |
| Nizhny Novgorod Region              | 3 663 529  | 0      | 0      | 328 057    | 1 193 309  | 2 124 026  |
| Orenburg Region                     | 1 987 908  | 0      | 0      | 829 633    | 549 765    | 608 496    |
| Penza Region                        | 76 224     | 0      | 0      | 4 905      | 0          | 70 876     |
| Samara Region                       | 15 400 465 | 0      | 0      | 1 385 038  | 963 790    | 12 670 234 |
| Saratov Region                      | 4 399 923  | 0      | 0      | 457 787    | 159 891    | 3 749 159  |
| Ulyanovsk Region                    | 443 164    | 0      | 0      | 49 567     | 59 154     | 333 097    |
| <b>Ural Federal District</b>        | 67 067 511 | 27 750 | 0      | 11 776 375 | 10 552 985 | 32 517 192 |
| Kurgan Region                       | 1 887      | 0      | 0      | 2          | 0          | 1 601      |
| Sverdlovsk Region                   | 18 418 084 | 7      | 0      | 1 109 443  | 2 326 967  | 14 844 449 |
| Tyumen Region                       | 41 249 890 | 27 425 | 0      | 7 430 261  | 8 060 121  | 14 056 072 |
| Chelyabinsk Region                  | 7 397 650  | 318    | 0      | 3 236 669  | 165 897    | 3 615 070  |
| <b>Siberian Federal District</b>    | 67 824 075 | 0      | 13 513 | 6 004 751  | 25 860 328 | 29 783 909 |
| Republic of Altai                   | 25 671     | 0      | 0      | 9 796      | 0          | 15 838     |
| Republic of Buryatiya               | 569 579    | 0      | 0      | 12 278     | 0          | 85 593     |
| Republic of Tuva                    | 589        | 0      | 0      | 0          | 0          | 589        |
| Republic of Khakassia               | 93 160     | 0      | 0      | 4 795      | 0          | 75 248     |
| Altai Territory                     | 209 057    | 0      | 0      | 65 319     | 0          | 143 188    |
| Zabaykal Territory                  | 0          | 0      | 0      | 0          | 0          | 0          |
| Krasnoyarsk Territory               | 393 530    | 0      | 0      | 17 637     | 61 469     | 313 879    |
| Irkutsk Region                      | 433 827    | 0      | 0      | 154 524    | 92 812     | 184 277    |
| Kemerovo Region                     | 649 825    | 0      | 0      | 186 816    | 6 167      | 456 820    |
| Novosibirsk Region                  | 63 803 662 | 0      | 13 513 | 4 983 139  | 25 487 461 | 27 646 796 |
| Omsk Region                         | 1 429 739  | 0      | 0      | 531 644    | 212 203    | 685 688    |
| Tomsk Region                        | 215 436    | 0      | 0      | 38 803     | 216        | 175 993    |
| <b>Far Eastern Federal District</b> | 25 075 906 | 0      | 0      | 4 118 822  | 2 314 827  | 17 922 295 |
| Republic of Sakha (Yakutia)         | 662 634    | 0      | 0      | 249 633    | 68 878     | 281 526    |
| Kamchatka Territory                 | 968 969    | 0      | 0      | 200 263    | 81 033     | 675 907    |
| Primorskiy Territory                | 4 364 106  | 0      | 0      | 1 108 649  | 42 982     | 3 077 215  |
| Khabarovsk Territory                | 2 380 672  | 0      | 0      | 216 468    | 17 262     | 2 020 606  |
| Amur Region                         | 15 890 598 | 0      | 0      | 1 987 155  | 2 022 815  | 11 496 763 |
| Magadan Region                      | 0          | 0      | 0      | 0          | 0          | 0          |
| Sakhalin Region                     | 808 927    | 0      | 0      | 356 654    | 81 857     | 370 278    |
| 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 1.03.11**

thousand rubles

|                                         | Total         | of which                                     |                                                                         |                                                                   |                                                                                                 |                        |
|-----------------------------------------|---------------|----------------------------------------------|-------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|------------------------|
|                                         |               | Budgetary funds<br>in settlement<br>accounts | Government and<br>extra-budgetary<br>funds in<br>settlement<br>accounts | Funds of legal<br>entities in<br>settlement and<br>other accounts | Deposits and<br>other raised<br>funds from legal<br>entities (except<br>credit<br>institutions) | Individual<br>deposits |
| 1                                       | 2             | 3                                            | 4                                                                       | 5                                                                 | 6                                                                                               | 7                      |
| <b>Central Federal District</b>         | 4 424 937 298 | 22 951 915                                   | 14 133                                                                  | 756 874 047                                                       | 2 166 610 921                                                                                   | 1 358 993 492          |
| Belgorod Region                         | 11 705 548    | 0                                            | 0                                                                       | 391 793                                                           | 4 152 412                                                                                       | 3 405 367              |
| Bryansk Region                          | 3 056 713     | 0                                            | 0                                                                       | 174 498                                                           | 62 013                                                                                          | 2 338 092              |
| Vladimir Region                         | 7 800 550     | 432                                          | 0                                                                       | 830 293                                                           | 246 465                                                                                         | 4 177 556              |
| Voronezh Region                         | 27 141 056    | 9                                            | 0                                                                       | 474 197                                                           | 6 185 149                                                                                       | 17 168 543             |
| Ivanovo Region                          | 3 913 987     | 21                                           | 0                                                                       | 167 489                                                           | 21 854                                                                                          | 3 314 780              |
| Kaluga Region                           | 7 398 918     | 679                                          | 0                                                                       | 955 268                                                           | 404 105                                                                                         | 3 888 382              |
| Kostroma Region                         | 2 317 605     | 54                                           | 0                                                                       | 135 460                                                           | 133 009                                                                                         | 1 738 126              |
| Kursk Region                            | 3 426 327     | 0                                            | 0                                                                       | 628 356                                                           | 76 800                                                                                          | 2 092 214              |
| Lipetsk Region                          | 5 322 616     | 0                                            | 0                                                                       | 604 465                                                           | 170 146                                                                                         | 3 798 020              |
| Moscow Region                           | 69 062 033    | 98                                           | 0                                                                       | 5 829 405                                                         | 14 021 886                                                                                      | 44 427 724             |
| Orel Region                             | 1 821 379     | 17                                           | 0                                                                       | 112 417                                                           | 7 917                                                                                           | 1 300 755              |
| Ryazan Region                           | 5 253 348     | 44                                           | 0                                                                       | 511 480                                                           | 858 323                                                                                         | 2 974 474              |
| Smolensk Region                         | 7 197 862     | 6                                            | 0                                                                       | 593 077                                                           | 129 133                                                                                         | 2 818 730              |
| Tambov Region                           | 2 415 199     | 0                                            | 0                                                                       | 82 950                                                            | 167 429                                                                                         | 1 207 276              |
| Tver Region                             | 5 604 107     | 185                                          | 0                                                                       | 474 853                                                           | 522 363                                                                                         | 3 164 202              |
| Tula Region                             | 8 035 711     | 0                                            | 0                                                                       | 726 247                                                           | 220 204                                                                                         | 3 958 081              |
| Yaroslavl Region                        | 6 016 618     | 311                                          | 0                                                                       | 614 665                                                           | 97 295                                                                                          | 4 527 112              |
| City of Moscow                          | 4 247 447 721 | 22 950 059                                   | 14 133                                                                  | 743 567 134                                                       | 2 139 134 418                                                                                   | 1 252 694 058          |
| <b>North-Western Federal District</b>   | 384 604 637   | 111 845                                      | 0                                                                       | 49 838 257                                                        | 105 768 094                                                                                     | 206 690 315            |
| Republic of Karelia                     | 3 054 402     | 136                                          | 0                                                                       | 238 863                                                           | 55 886                                                                                          | 2 432 029              |
| Komi Republic                           | 5 232 532     | 0                                            | 0                                                                       | 177 068                                                           | 55 047                                                                                          | 3 032 001              |
| Akhangel'sk Region                      | 8 696 168     | 6 856                                        | 0                                                                       | 2 766 272                                                         | 1 101 307                                                                                       | 4 171 139              |
| Vologda Region                          | 8 284 457     | 101                                          | 0                                                                       | 1 620 378                                                         | 1 816 611                                                                                       | 3 121 179              |
| Kaliningrad Region                      | 17 151 331    | 2 399                                        | 0                                                                       | 2 070 051                                                         | 3 831 926                                                                                       | 10 777 233             |
| Leningrad Region                        | 4 750 997     | 0                                            | 0                                                                       | 582 259                                                           | 171 930                                                                                         | 3 993 610              |
| Murmansk Region                         | 8 024 069     | 0                                            | 0                                                                       | 1 555 246                                                         | 674 274                                                                                         | 5 152 263              |
| Novgorod Region                         | 3 230 462     | 117                                          | 0                                                                       | 1 082 483                                                         | 38 760                                                                                          | 1 923 187              |
| Pskov Region                            | 2 270 498     | 0                                            | 0                                                                       | 137 450                                                           | 205 698                                                                                         | 1 412 220              |
| St Petersburg                           | 323 909 721   | 102 236                                      | 0                                                                       | 39 608 187                                                        | 97 816 655                                                                                      | 170 675 454            |
| <b>Southern Federal District</b>        | 73 353 982    | 1 902                                        | 0                                                                       | 10 719 082                                                        | 5 353 503                                                                                       | 48 145 408             |
| Republic of Adygeya                     | 555 485       | 0                                            | 0                                                                       | 29 152                                                            | 0                                                                                               | 395 316                |
| Republic of Kalmykia                    | 268 339       | 20                                           | 0                                                                       | 986                                                               | 40 763                                                                                          | 192 009                |
| Krasnodar Territory                     | 30 952 266    | 1 125                                        | 0                                                                       | 2 537 194                                                         | 1 234 873                                                                                       | 24 568 063             |
| Astrakhan Region                        | 3 490 302     | 94                                           | 0                                                                       | 503 626                                                           | 6 648                                                                                           | 2 071 493              |
| Volgograd Region                        | 11 856 529    | 0                                            | 0                                                                       | 1 317 323                                                         | 2 232 686                                                                                       | 6 727 059              |
| Rostov Region                           | 26 231 061    | 663                                          | 0                                                                       | 6 330 801                                                         | 1 838 533                                                                                       | 14 191 468             |
| <b>North-Caucasian Federal District</b> | 16 700 338    | 58                                           | 0                                                                       | 937 681                                                           | 969 562                                                                                         | 12 717 431             |
| Republik of Daghestan                   | 1 693 933     | 0                                            | 0                                                                       | 127 122                                                           | 0                                                                                               | 1 495 494              |
| Republic of Ingushetia                  | 160 060       | 0                                            | 0                                                                       | 13 758                                                            | 0                                                                                               | 136 403                |
| Kabardino-Balkar Republic               | 1 785 957     | 0                                            | 0                                                                       | 38 212                                                            | 1 558                                                                                           | 1 038 101              |
| Karachai-Cherkess Republic              | 2 179 216     | 0                                            | 0                                                                       | 16 074                                                            | 0                                                                                               | 2 130 689              |
| Republic of North Ossetia - Alania      | 931 706       | 46                                           | 0                                                                       | 34 281                                                            | 0                                                                                               | 806 506                |
| Chechen Republic                        | 95 786        | 0                                            | 0                                                                       | 29 700                                                            | 0                                                                                               | 66 081                 |

|                                     |             |           |   |            |            |             |
|-------------------------------------|-------------|-----------|---|------------|------------|-------------|
| Stavropol Territory                 | 9 853 680   | 12        | 0 | 678 534    | 968 004    | 7 044 157   |
| <b>Volga Federal District</b>       | 202 993 341 | 3 930 900 | 0 | 18 762 567 | 38 560 160 | 113 272 229 |
| Republic of Bashkortostan           | 21 388 133  | 3 906 929 | 0 | 3 101 876  | 1 660 769  | 9 849 638   |
| Republic of Marii El                | 1 313 717   | 0         | 0 | 62 527     | 256 793    | 672 113     |
| Republic of Mordovia                | 2 129 812   | 94        | 0 | 77 237     | 369 967    | 1 032 109   |
| Republic of Tatarstan               | 49 001 695  | 5 768     | 0 | 2 295 822  | 25 086 105 | 17 431 340  |
| Udmurt Republic                     | 3 645 196   | 16 552    | 0 | 199 635    | 146 750    | 2 369 570   |
| Chuvash Republic                    | 5 079 624   | 310       | 0 | 187 503    | 568 594    | 1 317 012   |
| Perm Territory                      | 25 033 386  | 289       | 0 | 5 304 634  | 4 015 905  | 11 018 803  |
| Kirov Region                        | 4 435 953   | 97        | 0 | 250 048    | 415 799    | 3 177 283   |
| Nizhny Novgograd Region             | 25 279 680  | 666       | 0 | 2 570 217  | 3 259 338  | 15 654 385  |
| Orenburg Region                     | 5 857 267   | 195       | 0 | 748 038    | 601 139    | 3 883 603   |
| Penza Region                        | 3 174 919   | 0         | 0 | 238 985    | 95 154     | 1 974 476   |
| Samara Region                       | 40 930 206  | 0         | 0 | 2 078 784  | 1 307 567  | 33 578 188  |
| Saratov Region                      | 10 448 996  | 0         | 0 | 511 325    | 670 065    | 7 980 619   |
| Ulyanovsk Region                    | 5 274 757   | 0         | 0 | 1 135 936  | 106 215    | 3 333 090   |
| <b>Ural Federal District</b>        | 156 608 291 | 61 006    | 0 | 17 649 122 | 31 403 659 | 82 138 385  |
| Kurgan Region                       | 1 008 791   | 3         | 0 | 135 159    | 63 629     | 569 923     |
| Sverdlovsk Region                   | 40 266 557  | 31 418    | 0 | 6 256 232  | 2 502 512  | 27 036 173  |
| Tyumen Region                       | 84 226 036  | 29 037    | 0 | 7 081 506  | 17 006 876 | 43 938 636  |
| Chelyabinsk Region                  | 31 106 907  | 548       | 0 | 4 176 225  | 11 830 642 | 10 593 653  |
| <b>Siberian Federal District</b>    | 112 635 066 | 11 434    | 0 | 10 244 325 | 36 236 510 | 45 943 714  |
| Republic of Altai                   | 150 625     | 0         | 0 | 13 219     | 0          | 91 964      |
| Republic of Buryatiya               | 4 074 843   | 0         | 0 | 546 245    | 962 906    | 809 789     |
| Republic of Tuva                    | 194 285     | 0         | 0 | 78 175     | 0          | 63 958      |
| Republic of Khakassia               | 593 035     | 91        | 0 | 1 375      | 0          | 512 071     |
| Altai Territory                     | 7 923 947   | 128       | 0 | 610 767    | 824 046    | 3 530 241   |
| Zabaykal Territory                  | 1 632 947   | 0         | 0 | 52 665     | 0          | 621 530     |
| Krasnoyarsk Territory               | 27 652 408  | 3         | 0 | 1 220 764  | 15 750 661 | 6 333 536   |
| Irkutsk Region                      | 9 923 480   | 1         | 0 | 1 782 473  | 408 923    | 4 680 229   |
| Kemerovo Region                     | 13 710 414  | 0         | 0 | 2 640 455  | 2 875 179  | 6 767 013   |
| Novosibirsk Region                  | 34 246 370  | 10 399    | 0 | 2 320 663  | 14 614 631 | 14 045 889  |
| Omsk Region                         | 8 408 885   | 585       | 0 | 759 690    | 475 823    | 5 537 361   |
| Tomsk Region                        | 4 123 827   | 227       | 0 | 217 834    | 324 341    | 2 950 133   |
| <b>Far Eastern Federal District</b> | 53 534 123  | 3 215     | 0 | 7 473 475  | 5 039 628  | 29 414 084  |
| Republic of Sakha (Yakutia)         | 3 818 795   | 6         | 0 | 781 545    | 69 567     | 1 419 110   |
| Kamchatka Territory                 | 2 902 972   | 0         | 0 | 573 516    | 186 189    | 1 893 226   |
| Primorskiy Territory                | 17 652 129  | 927       | 0 | 2 926 365  | 2 673 541  | 10 011 357  |
| Khabarovsk Territory                | 16 826 929  | 9         | 0 | 1 289 003  | 151 828    | 11 196 753  |
| Amur Region                         | 3 069 139   | 0         | 0 | 172 651    | 1 392 068  | 1 014 220   |
| Magadan Region                      | 3 865 436   | 142       | 0 | 210 715    | 1 968      | 1 124 042   |
| Sakhalin Region                     | 5 092 094   | 2 131     | 0 | 1 507 541  | 564 467    | 2 555 386   |
| Jewish Autonomous Region            | 200 440     | 0         | 0 | 12 139     | 0          | 144 642     |
| Chukotka Autonomous Area            | 106 189     | 0         | 0 | 0          | 0          | 55 348      |

Table 38.1

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.03.11**

thousand rubles

|                                         | Total         | in rubles     | in foreign currency |
|-----------------------------------------|---------------|---------------|---------------------|
| 1                                       | 2             | 3             | 4                   |
| <b>Central Federal District</b>         | 3 428 385 619 | 1 677 514 844 | 1 750 870 775       |
| Belgorod Region                         | 15 000        | 15 000        | 0                   |
| Bryansk Region                          | 0             | 0             | 0                   |
| Vladimir Region                         | 0             | 0             | 0                   |
| Voronezh Region                         | 0             | 0             | 0                   |
| Ivanovo Region                          | 1 462 306     | 1 462 306     | 0                   |
| Kaluga Region                           | 0             | 0             | 0                   |
| Kostroma Region                         | 15 463 994    | 14 664 467    | 799 527             |
| Kursk Region                            | 0             | 0             | 0                   |
| Lipetsk Region                          | 570 000       | 570 000       | 0                   |
| Moscow Region                           | 1 171 358     | 1 146 759     | 24 599              |
| Orel Region                             | 28 000        | 28 000        | 0                   |
| Ryazan Region                           | 0             | 0             | 0                   |
| Smolensk Region                         | 1 537 754     | 1 188 094     | 349 660             |
| Tambov Region                           | 20 000        | 20 000        | 0                   |
| Tver Region                             | 60 000        | 60 000        | 0                   |
| Tula Region                             | 232 303       | 221 595       | 10 708              |
| Yaroslavl Region                        | 0             | 0             | 0                   |
| City of Moscow                          | 3 407 824 904 | 1 658 138 623 | 1 749 686 281       |
| <b>North-Western Federal District</b>   | 113 132 486   | 80 811 804    | 32 320 682          |
| Republic of Karelia                     | 0             | 0             | 0                   |
| Komi Republic                           | 0             | 0             | 0                   |
| Akhangel'sk Region                      | 62 000        | 62 000        | 0                   |
| Vologda Region                          | 796 267       | 624 578       | 171 689             |
| Kaliningrad Region                      | 4 554 722     | 4 306 386     | 248 336             |
| Leningrad Region                        | 0             | 0             | 0                   |
| Murmansk Region                         | 144 703       | 0             | 144 703             |
| Novgorod Region                         | 0             | 0             | 0                   |
| Pskov Region                            | 0             | 0             | 0                   |
| St Petersburg                           | 107 574 794   | 75 818 840    | 31 755 954          |
| <b>Southern Federal District</b>        | 8 280 189     | 5 116 493     | 3 163 696           |
| Republic of Adygeya                     | 0             | 0             | 0                   |
| Republic of Kalmykia                    | 30 000        | 30 000        | 0                   |
| Krasnodar Territory                     | 3 132 647     | 2 485 064     | 647 583             |
| Astrakhan Region                        | 20 000        | 20 000        | 0                   |
| Volgograd Region                        | 420 378       | 400 000       | 20 378              |
| Rostov Region                           | 4 677 164     | 2 181 429     | 2 495 735           |
| <b>North-Caucasian Federal District</b> | 590 263       | 581 581       | 8 682               |
| Republic of Dagestan                    | 315 581       | 315 581       | 0                   |
| Republic of Ingushetia                  | 0             | 0             | 0                   |
| Kabardino-Balkar Republic               | 0             | 0             | 0                   |
| Karachai-Cherkess Republic              | 0             | 0             | 0                   |
| Republic of North Ossetia - Alania      | 25 000        | 25 000        | 0                   |
| Chechen Republic                        | 0             | 0             | 0                   |
| Stavropol Territory                     | 249 682       | 241 000       | 8 682               |
| <b>Volga Federal District</b>           | 79 631 618    | 68 002 817    | 11 628 801          |
| Republic of Bashkortostan               | 3 599 644     | 3 404 715     | 194 929             |
| Republic of Marii El                    | 0             | 0             | 0                   |
| Republic of Mordovia                    | 118 000       | 118 000       | 0                   |

|                                     |                   |                   |                   |
|-------------------------------------|-------------------|-------------------|-------------------|
| Republic of Tatarstan               | 14 939 790        | 8 455 144         | 6 484 646         |
| Udmurt Republic                     | 849 968           | 358 397           | 491 571           |
| Chuvash Republic                    | 110 000           | 110 000           | 0                 |
| Perm Territory                      | 300 000           | 300 000           | 0                 |
| Kirov Region                        | 210 873           | 210 873           | 0                 |
| Nizhny Novgorod Region              | 3 524 174         | 2 544 918         | 979 256           |
| Orenburg Region                     | 1 111 526         | 1 016 892         | 94 634            |
| Penza Region                        | 0                 | 0                 | 0                 |
| Samara Region                       | 54 053 105        | 50 689 598        | 3 363 507         |
| Saratov Region                      | 508 296           | 488 038           | 20 258            |
| Ulyanovsk Region                    | 306 242           | 306 242           | 0                 |
| <b>Ural Federal District</b>        | <b>54 987 890</b> | <b>34 909 469</b> | <b>20 078 421</b> |
| Kurgan Region                       | 0                 | 0                 | 0                 |
| Sverdlovsk Region                   | 21 160 057        | 17 872 781        | 3 287 276         |
| Tyumen Region                       | 32 611 873        | 15 896 986        | 16 714 887        |
| Chelyabinsk Region                  | 1 215 960         | 1 139 702         | 76 258            |
| <b>Siberian Federal District</b>    | <b>38 571 526</b> | <b>5 769 885</b>  | <b>32 801 641</b> |
| Republic of Altai                   | 220 000           | 220 000           | 0                 |
| Republic of Buryatiya               | 0                 | 0                 | 0                 |
| Republic of Tuva                    | 0                 | 0                 | 0                 |
| Republic of Khakassia               | 232               | 232               | 0                 |
| Altai Territory                     | 870 758           | 870 758           | 0                 |
| Zabaykal Territory                  | 0                 | 0                 | 0                 |
| Krasnoyarsk Territory               | 70 000            | 70 000            | 0                 |
| Irkutsk Region                      | 90 750            | 90 750            | 0                 |
| Kemerovo Region                     | 63 751            | 63 751            | 0                 |
| Novosibirsk Region                  | 36 238 275        | 4 134 100         | 32 104 175        |
| Omsk Region                         | 1 017 760         | 320 294           | 697 466           |
| Tomsk Region                        | 0                 | 0                 | 0                 |
| <b>Far Eastern Federal District</b> | <b>11 075 291</b> | <b>10 623 498</b> | <b>451 793</b>    |
| Republic of Sakha (Yakutia)         | 0                 | 0                 | 0                 |
| Kamchatka Territory                 | 677 865           | 677 865           | 0                 |
| Primorskiy Territory                | 5 942 005         | 5 490 212         | 451 793           |
| Khabarovsk Territory                | 0                 | 0                 | 0                 |
| Amur Region                         | 4 405 421         | 4 405 421         | 0                 |
| Magadan Region                      | 0                 | 0                 | 0                 |
| Sakhalin Region                     | 50 000            | 50 000            | 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 1.03.11**

thousand rubles

|                                         | Total         | in rubles     | in foreign currency |
|-----------------------------------------|---------------|---------------|---------------------|
| 1                                       | 2             | 3             | 4                   |
| <b>Central Federal District</b>         | 3 446 654 916 | 1 667 403 871 | 1 779 251 045       |
| Belgorod Region                         | 15 000        | 15 000        | 0                   |
| Bryansk Region                          | 280 000       | 280 000       | 0                   |
| Vladimir Region                         | 43 377        | 0             | 43 377              |
| Voronezh Region                         | 0             | 0             | 0                   |
| Ivanovo Region                          | 1 425 406     | 1 425 406     | 0                   |
| Kaluga Region                           | 0             | 0             | 0                   |
| Kostroma Region                         | 8 410 975     | 8 404 974     | 6 001               |
| Kursk Region                            | 0             | 0             | 0                   |
| Lipetsk Region                          | 570 000       | 570 000       | 0                   |
| Moscow Region                           | 1 587 043     | 1 249 194     | 337 849             |
| Orel Region                             | 148 749       | 28 000        | 120 749             |
| Ryazan Region                           | 50 000        | 50 000        | 0                   |
| Smolensk Region                         | 0             | 0             | 0                   |
| Tambov Region                           | 20 000        | 20 000        | 0                   |
| Tver Region                             | 60 000        | 60 000        | 0                   |
| Tula Region                             | 232 303       | 221 595       | 10 708              |
| Yaroslavl Region                        | 3 398         | 3 398         | 0                   |
| City of Moscow                          | 3 433 808 665 | 1 655 076 304 | 1 778 732 361       |
| <b>North-Western Federal District</b>   | 112 285 659   | 79 969 492    | 32 316 167          |
| Republic of Karelia                     | 0             | 0             | 0                   |
| Komi Republic                           | 0             | 0             | 0                   |
| Akhangel'sk Region                      | 62 000        | 62 000        | 0                   |
| Vologda Region                          | 742 881       | 571 192       | 171 689             |
| Kaliningrad Region                      | 1 055 312     | 1 055 312     | 0                   |
| Leningrad Region                        | 0             | 0             | 0                   |
| Murmansk Region                         | 144 703       | 0             | 144 703             |
| Novgorod Region                         | 0             | 0             | 0                   |
| Pskov Region                            | 0             | 0             | 0                   |
| St Petersburg                           | 110 280 763   | 78 280 988    | 31 999 775          |
| <b>Southern Federal District</b>        | 8 696 441     | 5 446 493     | 3 249 948           |
| Republic of Adygeya                     | 0             | 0             | 0                   |
| Republic of Kalmykia                    | 0             | 0             | 0                   |
| Krasnodar Territory                     | 3 028 952     | 2 375 064     | 653 888             |
| Astrakhan Region                        | 72 576        | 20 000        | 52 576              |
| Volgograd Region                        | 840 378       | 820 000       | 20 378              |
| Rostov Region                           | 4 754 535     | 2 231 429     | 2 523 106           |
| <b>North-Caucasian Federal District</b> | 1 591 985     | 1 542 652     | 49 333              |
| Republik of Daghestan                   | 292 652       | 292 652       | 0                   |
| Republic of Ingushetia                  | 0             | 0             | 0                   |
| Kabardino-Balkar Republic               | 0             | 0             | 0                   |
| Karachai-Cherkess Republic              | 31 369        | 0             | 31 369              |
| Republic of North Ossetia - Alania      | 633 000       | 633 000       | 0                   |
| Chechen Republic                        | 0             | 0             | 0                   |
| Stavropol Territory                     | 634 964       | 617 000       | 17 964              |
| <b>Volga Federal District</b>           | 87 089 206    | 75 161 934    | 11 927 272          |
| Republic of Bashkortostan               | 3 611 246     | 3 416 317     | 194 929             |
| Republic of Marii El                    | 0             | 0             | 0                   |

|                                     |            |            |            |
|-------------------------------------|------------|------------|------------|
| Republic of Mordovia                | 118 000    | 118 000    | 0          |
| Republic of Tatarstan               | 15 039 790 | 8 555 144  | 6 484 646  |
| Udmurt Republic                     | 849 968    | 358 397    | 491 571    |
| Chuvash Republic                    | 110 000    | 110 000    | 0          |
| Perm Territory                      | 300 000    | 300 000    | 0          |
| Kirov Region                        | 210 873    | 210 873    | 0          |
| Nizhny Novgogrod Region             | 10 424 174 | 9 356 933  | 1 067 241  |
| Orenburg Region                     | 1 346 302  | 1 252 392  | 93 910     |
| Penza Region                        | 0          | 0          | 0          |
| Samara Region                       | 54 264 315 | 50 689 598 | 3 574 717  |
| Saratov Region                      | 508 296    | 488 038    | 20 258     |
| Ulyanovsk Region                    | 306 242    | 306 242    | 0          |
| <b>Ural Federal District</b>        | 60 903 478 | 39 853 071 | 21 050 407 |
| Kurgan Region                       | 0          | 0          | 0          |
| Sverdlovsk Region                   | 21 380 241 | 18 024 781 | 3 355 460  |
| Tyumen Region                       | 32 607 636 | 15 893 588 | 16 714 048 |
| Chelyabinsk Region                  | 6 915 601  | 5 934 702  | 980 899    |
| <b>Siberian Federal District</b>    | 5 039 214  | 2 435 951  | 2 603 263  |
| Republic of Altai                   | 220 000    | 220 000    | 0          |
| Republic of Buryatiya               | 0          | 0          | 0          |
| Republic of Tuva                    | 0          | 0          | 0          |
| Republic of Khakassia               | 232        | 232        | 0          |
| Altai Territory                     | 870 758    | 870 758    | 0          |
| Zabaykal Territory                  | 0          | 0          | 0          |
| Krasnoyarsk Territory               | 320 000    | 320 000    | 0          |
| Irkutsk Region                      | 200 750    | 200 750    | 0          |
| Kemerovo Region                     | 63 917     | 63 917     | 0          |
| Novosibirsk Region                  | 2 134 703  | 387 000    | 1 747 703  |
| Omsk Region                         | 1 070 760  | 373 294    | 697 466    |
| Tomsk Region                        | 158 094    | 0          | 158 094    |
| <b>Far Eastern Federal District</b> | 10 645 291 | 10 193 498 | 451 793    |
| Republic of Sakha (Yakutia)         | 0          | 0          | 0          |
| Kamchatka Territory                 | 197 865    | 197 865    | 0          |
| Primorskiy Territory                | 5 950 005  | 5 498 212  | 451 793    |
| Khabarovsk Territory                | 50 000     | 50 000     | 0          |
| Amur Region                         | 4 397 421  | 4 397 421  | 0          |
| Magadan Region                      | 0          | 0          | 0          |
| Sakhalin Region                     | 50 000     | 50 000     | 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 | 1.02.11 | 1.03.11 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|
| <b>Own funds (capital) adequacy</b>                                                                                                                                   |         |         |         |         |         |         |         |
| Ratio of own funds (capital) to risk-weighted assets                                                                                                                  | 14,9    | 15,5    | 16,8    | 20,9    | 18,1    | 18,0    | 17,2    |
| Ratio of core capital to risk-weighted assets                                                                                                                         | 10,6    | 11,6    | 10,6    | 13,2    | 11,4    | 11,1    | 10,7    |
| Ratio of risk-weighted assets to total assets                                                                                                                         | 65,0    | 66,7    | 64,9    | 60,6    | 59,6    | 60,7    | 59,9    |
| <b>Credit risk</b>                                                                                                                                                    |         |         |         |         |         |         |         |
| Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>1</sup>                                                                 | 2,4     | 2,5     | 3,8     | 9,5     | 8,2     | 8,3     | 8,1     |
| Loan loss provisions made as percent of total loans <sup>1</sup>                                                                                                      | 4,1     | 3,6     | 4,5     | 9,1     | 8,5     | 8,6     | 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     | 1,8     | 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     | 0,6     | 0,7     |
| Ratio of total large credit risks to own funds (capital) (N7)                                                                                                         | 240,6   | 211,9   | 191,7   | 147,1   | 184,6   | 185,0   | 203,2   |
| <b>Distribution of loans provided by credit institutions</b>                                                                                                          |         |         |         |         |         |         |         |
| agriculture, hunting and forestry                                                                                                                                     | 3,6     | 3,8     | 4,2     | 4,9     | 5,1     | 5,0     | 5,1     |
| mining                                                                                                                                                                | 3,9     | 3,1     | 3,3     | 3,9     | 3,6     | 3,7     | 3,5     |
| manufacturing                                                                                                                                                         | 14,6    | 13,5    | 14,4    | 15,7    | 16,0    | 16,2    | 16,1    |
| production and distribution of energy, gas and water                                                                                                                  | 2,0     | 1,7     | 1,9     | 2,4     | 2,6     | 2,6     | 2,6     |
| constructing                                                                                                                                                          | 4,9     | 6,0     | 6,1     | 6,2     | 5,9     | 6,0     | 6,0     |
| wholesale and retail trade, car and household appliance repair                                                                                                        | 19,6    | 18,0    | 17,4    | 18,4    | 17,1    | 16,7    | 16,7    |
| transport and communication                                                                                                                                           | 3,7     | 3,7     | 4,3     | 3,4     | 3,8     | 4,1     | 4,2     |
| other economic activities                                                                                                                                             | 21,3    | 23,3    | 23,3    | 21,9    | 22,2    | 22,1    | 22,1    |
| individuals <sup>2</sup>                                                                                                                                              | 23,9    | 24,8    | 25,1    | 23,0    | 23,7    | 23,6    | 23,6    |
| of which                                                                                                                                                              |         |         |         |         |         |         |         |
| mortgage loans                                                                                                                                                        | 3,0     | 5,1     | 6,6     | 6,5     | 6,6     | 6,5     | 6,5     |
| <b>Geographical distribution of interbank loans and deposits<sup>3</sup></b>                                                                                          |         |         |         |         |         |         |         |
| Russian Federation                                                                                                                                                    | 35,9    | 40,0    | 27,1    | 29,5    | 41,1    | 38,5    | 38,6    |
| United Kingdom                                                                                                                                                        | 21,5    | 23,3    | 29,1    | 21,7    | 21,4    | 20,4    | 18,4    |
| USA                                                                                                                                                                   | 7,7     | 4,1     | 7,1     | 4,1     | 2,5     | 3,6     | 4,0     |
| Germany                                                                                                                                                               | 7,9     | 6,8     | 7,5     | 4,7     | 6,0     | 6,0     | 5,9     |
| Austria                                                                                                                                                               | 7,0     | 6,1     | 5,7     | 8,2     | 3,7     | 4,3     | 4,2     |
| France                                                                                                                                                                | 3,8     | 3,5     | 4,0     | 5,7     | 4,0     | 5,4     | 5,9     |
| Italy                                                                                                                                                                 | 1,2     | 1,7     | 1,5     | 1,8     | 0,1     | 1,6     | 2,8     |
| Cyprus                                                                                                                                                                | 0,6     | 0,8     | 0,4     | 6,2     | 5,0     | 5,1     | 5,8     |
| 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    | 12,2    | 11,4    |
| <b>Liquidity</b>                                                                                                                                                      |         |         |         |         |         |         |         |
| Ratio of high liquid assets to total assets                                                                                                                           | 13,6    | 12,1    | 14,5    | 13,3    | 13,5    | 13,1    | 13,9    |
| Ratio of liquid assets to total assets                                                                                                                                | 26,8    | 24,8    | 25,9    | 28,0    | 26,8    | 25,7    | 26,6    |
| Ratio of high liquid assets to demand liabilities (N2)                                                                                                                | 51,4    | 48,4    | 74,9    | 69,2    | 64,8    | 60,2    | 62,8    |
| Ratio of liquid assets to short-term liabilities (N3)                                                                                                                 | 76,8    | 72,9    | 92,1    | 102,4   | 94,3    | 92,4    | 95,3    |
| 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    | 77,4    |
| Ratio of clients' funds to total loans <sup>4</sup>                                                                                                                   | 101,7   | 94,8    | 84,6    | 99,9    | 109,5   | 106,5   | 108,2   |
| <b>Market risk<sup>5</sup> to total own funds (capital)<sup>6</sup></b>                                                                                               | 45,1    | 38,7    | 23,2    | 49,6    | 48,6    | 48,8    | 50,9    |
| of which                                                                                                                                                              |         |         |         |         |         |         |         |
| Interest rate risk                                                                                                                                                    | 19,3    | 24,3    | 16,4    | 37,5    | 36,7    | 37,1    | 38,7    |
| Equity position risk                                                                                                                                                  | 20,4    | 10,8    | 3,4     | 8,7     | 8,6     | 8,3     | 8,9     |
| Foreign exchange risk                                                                                                                                                 | 5,3     | 3,6     | 3,4     | 3,5     | 3,2     | 3,4     | 3,4     |
| Ratio of investments in shares of other legal entities to own funds (capital) (N12)                                                                                   | 0,5     | 0,4     | 1,5     | 2,1     | 2,2     | 2,2     | 2,3     |
| <b>Banks' financial result over the reporting period (billion rubles)</b>                                                                                             |         |         |         |         |         |         |         |
| as percent of the banking sector assets <sup>7</sup>                                                                                                                  | 371,5   | 508,0   | 409,2   | 205,1   | 573,4   | 76,8    | 138,3   |
| as percent of the banking sector own funds (capital) <sup>7</sup>                                                                                                     | 3,3     | 3,0     | 1,8     | 0,7     | 1,9     | 0,2     | 0,4     |
|                                                                                                                                                                       | 26,3    | 22,7    | 13,3    | 4,9     | 12,5    | 1,6     | 2,9     |
| <b>Return on assets<sup>8</sup></b>                                                                                                                                   | 3,3     | 3,0     | 1,8     | 0,7     | 1,9     | 2,0     | 2,1     |
| <b>Return on equity<sup>8</sup></b>                                                                                                                                   | 26,3    | 22,7    | 13,3    | 4,9     | 12,5    | 13,2    | 14,1    |

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

<sup>2</sup> 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.

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

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

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

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

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

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

# Capital Adequacy

Table 40

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

| Date                                                                | Own funds (capital) of CIs, billion rubles | of which                                                      |               |                                              |                 |                                               |               |                                                |               |                                               |               |
|---------------------------------------------------------------------|--------------------------------------------|---------------------------------------------------------------|---------------|----------------------------------------------|-----------------|-----------------------------------------------|---------------|------------------------------------------------|---------------|-----------------------------------------------|---------------|
|                                                                     |                                            | CIs going through insolvency prevention measures <sup>1</sup> |               | CIs with capital less than 45 million rubles |                 | CIs with capital from 45 to 90 million rubles |               | CIs with capital from 90 to 180 million rubles |               | CIs with capital more than 180 million rubles |               |
|                                                                     |                                            | Capital, billion rubles                                       | Number of CIs | Capital, billion rubles                      | Number of CIs   | Capital, billion rubles                       | Number of CIs | Capital, billion rubles                        | Number of CIs | Capital, billion rubles                       | Number of CIs |
| 1.01.09                                                             | 3 811,1                                    | 62,6                                                          | 20            | 2,0                                          | 107             | 6,0                                           | 90            | 18,4                                           | 142           | 3 722,0                                       | 747           |
| 1.01.10                                                             | 4 620,6                                    | 70,3                                                          | 18            | 1,0                                          | 54              | 0,6                                           | 10            | 25,7                                           | 216           | 4 522,9                                       | 760           |
| 1.02.10                                                             | 4 637,0                                    | 64,5                                                          | 18            | 0,9                                          | 51              | 0,6                                           | 10            | 25,8                                           | 217           | 4 545,2                                       | 760           |
| 1.03.10                                                             | 4 612,6                                    | 61,1                                                          | 18            | 0,7                                          | 41              | 0,5                                           | 8             | 26,6                                           | 223           | 4 523,7                                       | 758           |
| 1.04.10                                                             | 4 600,1                                    | 71,5                                                          | 18            | 0,7                                          | 42              | 0,5                                           | 7             | 26,6                                           | 221           | 4 500,9                                       | 759           |
| 1.05.10                                                             | 4 597,3                                    | 74,1                                                          | 18            | 0,7                                          | 41              | 0,4                                           | 7             | 26,6                                           | 220           | 4 495,4                                       | 761           |
| 1.06.10                                                             | 4 449,7                                    | 73,1                                                          | 17            | 0,7                                          | 41              | 0,3                                           | 5             | 26,1                                           | 218           | 4 349,5                                       | 758           |
| 1.07.10                                                             | 4 472,7                                    | 76,7                                                          | 17            | -1,3 <sup>3</sup>                            | 42              | 0,4                                           | 6             | 25,6                                           | 212           | 4 371,3                                       | 761           |
| 1.08.10                                                             | 4 528,9                                    | 85,6                                                          | 17            | 0,7                                          | 40              | 0,5                                           | 8             | 25,1                                           | 209           | 4 417,0                                       | 763           |
| 1.09.10                                                             | 4 584,9                                    | 90,8                                                          | 17            | 0,7                                          | 40              | 0,4                                           | 7             | 24,9                                           | 207           | 4 467,9                                       | 765           |
| 1.10.10                                                             | 4 581,0                                    | 99,4                                                          | 16            | 0,7 <sup>2</sup>                             | 42 <sup>2</sup> | 0,4                                           | 6             | 24,5                                           | 202           | 4 456,0                                       | 764           |
| 1.11.10                                                             | 4 613,1                                    | 98,9                                                          | 14            | 0,7                                          | 41              | 0,5                                           | 8             | 23,8                                           | 196           | 4 489,2                                       | 766           |
| 1.12.10                                                             | 4 661,9                                    | 106,0                                                         | 14            | 0,7                                          | 41              | 0,4                                           | 7             | 23,3                                           | 191           | 4 531,5                                       | 770           |
| 1.01.11                                                             | 4 732,3                                    | 105,4                                                         | 14            | 0,7                                          | 38              | 0,4                                           | 7             | 23,2                                           | 187           | 4 602,6                                       | 766           |
| 1.02.11                                                             | 4 732,4                                    | 105,6                                                         | 14            | 0,7                                          | 38              | 0,5                                           | 8             | 23,1                                           | 185           | 4 602,5                                       | 766           |
| 1.03.11                                                             | 4 562,3                                    | 111,5                                                         | 14            | 0,3 <sup>2</sup>                             | 39 <sup>2</sup> | 0,6                                           | 9             | 21,9                                           | 174           | 4 428,0                                       | 774           |
| Reference data: own funds (capital) adequacy ratio as of 1.03.11, % | 17,2                                       | 17,4 <sup>4</sup>                                             |               | 38,3                                         |                 | 57,9                                          |               | 32,9                                           |               | 17,2                                          |               |

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

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

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

<sup>4</sup> CIs with positive own funds (capital).

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

| Indicators                                                                                    | 1.01.09 | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 |
|-----------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|
| Authorised capital of credit institutions, included in own funds' calculation, billion rubles | 925,0   | 1 173,1 | 1 201,0 | 1 202,1 | 1 205,0 |
| Banking sector own funds (capital), billion rubles                                            | 3 811,1 | 4 620,6 | 4 732,3 | 4 732,4 | 4 562,3 |
| Ratio of authorised capital to own funds (capital) of credit institutions, percent            | 24,3    | 25,4    | 25,4    | 25,4    | 26,4    |

Table 42

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

| Indicators                                                                                                                                                   | 1.01.09      | 1.01.10      | 1.01.11      | 1.02.11      | 1.03.11      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|
| <b>1. Factors of own funds (capital) increase</b>                                                                                                            | <b>113,3</b> | <b>110,9</b> | <b>112,4</b> | <b>113,6</b> | <b>118,5</b> |
| 1.1. Authorised capital                                                                                                                                      | 24,3         | 25,4         | 25,4         | 25,4         | 26,4         |
| 1.2. Issue income                                                                                                                                            | 20,5         | 20,3         | 21,7         | 21,7         | 22,5         |
| 1.3. Credit institutions' profit and funds                                                                                                                   | 35,6         | 31,5         | 37,1         | 38,6         | 40,8         |
| 1.4. Subordinated loans                                                                                                                                      | 30,6         | 29,7         | 24,3         | 24,0         | 24,7         |
| 1.5. Increase in value of property due to revaluation                                                                                                        | 2,3          | 4,1          | 3,9          | 4,0          | 4,1          |
| 1.6. Other factors of increase                                                                                                                               | 0,0          | 0,0          | 0,0          | 0,0          | 0,0          |
| <b>2. Factors of own funds (capital) decrease</b>                                                                                                            | <b>13,3</b>  | <b>10,9</b>  | <b>12,4</b>  | <b>13,6</b>  | <b>18,5</b>  |
| 2.1. Losses                                                                                                                                                  | 1,4          | 2,3          | 1,1          | 1,4          | 1,5          |
| 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          | 0,7          | 2,6          |
| 2.6. Credit institutions' portfolio of shares                                                                                                                | 6,0          | 7,1          | 10,0         | 10,7         | 13,6         |
| 2.7. Other factors                                                                                                                                           | 0,6          | 0,7          | 0,6          | 0,6          | 0,6          |
| <b>Own funds (capital), total</b>                                                                                                                            | <b>100,0</b> | <b>100,0</b> | <b>100,0</b> | <b>100,0</b> | <b>100,0</b> |

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

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

| Risk-weighted assets <sup>1</sup>           | 1.01.09  | 1.01.10  | 1.01.11 <sup>2</sup> | 1.02.11  | 1.03.11  |
|---------------------------------------------|----------|----------|----------------------|----------|----------|
| 1 <sup>st</sup> group of assets             | 16,6     | 15,9     | 0,0                  | 0,0      | 0,0      |
| 2 <sup>nd</sup> group of assets             | 30,3     | 36,4     | 612,1                | 583,0    | 651,9    |
| 3 <sup>rd</sup> group of assets             | 492,5    | 496,4    | 86,2                 | 90,7     | 89,2     |
| 4 <sup>th</sup> group of assets             | 641,0    | 948,3    | 19 450,0             | 19 458,2 | 19 543,1 |
| 5 <sup>th</sup> group of assets             | 17 002,3 | 16 332,4 | 13,3                 | 12,0     | 11,3     |
| Risk-weighted assets of credit institutions | 18 182,7 | 17 829,4 | 20 161,7             | 20 143,8 | 20 295,4 |

<sup>1</sup> Assets recognized in balance sheet are taken into account

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

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

Table 44

## Own funds (capital) adequacy ratio of the banking sector

|   |                                                                                                               | 1.01.09  | 1.01.10  | 1.01.11  | 1.02.11  | 1.03.11  |
|---|---------------------------------------------------------------------------------------------------------------|----------|----------|----------|----------|----------|
| 1 | Banking sector own funds (capital), billion rubles                                                            | 3 811,1  | 4 620,6  | 4 732,3  | 4 732,4  | 4 562,3  |
| 2 | Risk-weighted assets, billion rubles                                                                          | 22 691,2 | 22 145,0 | 26 164,3 | 26 219,6 | 26 513,5 |
|   | Of which:                                                                                                     |          |          |          |          |          |
|   | - the value of credit risk on balance sheet assets, billion rubles                                            | 18 182,7 | 17 829,4 | 20 161,7 | 20 143,8 | 20 295,4 |
|   | - risk-weighted claims on counterparties related to a bank (8957), billion rubles                             | 1 295,8  | 772,1    | 1 000,3  | 1 001,2  | 1 068,0  |
|   | - the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles               | -        | 43,6     | 50,0     | 49,3     | 54,9     |
|   | - the value of credit risk on contingent credit liabilities, billion rubles                                   | 2 169,4  | 2 051,0  | 1 753,5  | 1 823,4  | 1 893,3  |
|   | - the value of credit risk on forward and futures transactions net of provisions, billion rubles <sup>1</sup> | 223,2    | 63,0     | 109,3    | 102,3    | 111,6    |
|   | - the value of operational risk, billion rubles                                                               | -        | -        | 1 007,5  | 1 005,9  | 1 006,0  |
|   | - market risk, billion rubles                                                                                 | 820,1    | 1 385,9  | 2 081,9  | 2 093,6  | 2 084,2  |
| 3 | Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %                  | 16,8     | 20,9     | 18,1     | 18,0     | 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.

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

Table 45

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

| Own funds (capital) adequacy ratio | 1.01.09       |                                             | 1.01.10       |                                             | 1.01.11       |                                             | 1.02.11       |                                             | 1.03.11       |                                             |
|------------------------------------|---------------|---------------------------------------------|---------------|---------------------------------------------|---------------|---------------------------------------------|---------------|---------------------------------------------|---------------|---------------------------------------------|
|                                    | Number of CIs | Share in the banking sector total assets, % | Number of CIs | Share in the banking sector total assets, % | Number of CIs | Share in the banking sector total assets, % | Number of CIs | Share in the banking sector total assets, % | Number of CIs | Share in the banking sector total assets, % |
| Less than 10% <sup>1</sup>         | 9             | 1,4                                         | 7             | 1,2                                         | 4             | 0,1                                         | 4             | 0,1                                         | 5             | 0,1                                         |
| From 10% to 12%                    | 32            | 18,3                                        | 21            | 3,5                                         | 53            | 6,4                                         | 52            | 6,5                                         | 61            | 7,7                                         |
| From 12% to 14%                    | 70            | 18,2                                        | 58            | 5,5                                         | 86            | 20,4                                        | 99            | 12,5                                        | 98            | 17,3                                        |
| 14% and more                       | 994           | 62,1                                        | 972           | 89,9                                        | 868           | 73,1                                        | 856           | 80,9                                        | 846           | 74,8                                        |
| Banking sector, total              | 1108          | 100,0                                       | 1058          | 100,0                                       | 1012          | 100,0                                       | 1012          | 100,0                                       | 1010          | 100,0                                       |

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

## Credit risk

Table 46

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

|                                                                                         |                                                              | 1.01.09 | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 |
|-----------------------------------------------------------------------------------------|--------------------------------------------------------------|---------|---------|---------|---------|---------|
| Loans                                                                                   | Standard                                                     | 51,3    | 42,5    | 45,5    | 46,1    | 47,8    |
|                                                                                         | Substandard                                                  | 35,2    | 38,0    | 34,7    | 34,2    | 32,8    |
|                                                                                         | Doubtful                                                     | 9,9     | 9,8     | 11,4    | 11,3    | 11,2    |
|                                                                                         | Problem                                                      | 1,8     | 3,5     | 2,9     | 3,0     | 2,8     |
|                                                                                         | Loss                                                         | 1,8     | 6,2     | 5,4     | 5,4     | 5,4     |
| Loan loss provision<br>(LLP)                                                            | Estimated LLP                                                | 6,1     | 11,9    | 11,0    | 11,0    | 10,8    |
|                                                                                         | Estimated LLP adjusted for collateral                        | 4,5     | 9,2     | 8,8     | 8,8     | 8,6     |
|                                                                                         | LLP made                                                     | 4,5     | 9,3     | 8,8     | 8,8     | 8,6     |
|                                                                                         | LLP made as percent of estimated LLP                         | 73,2    | 78,1    | 79,8    | 80,0    | 79,8    |
|                                                                                         | LLP made as percent of estimated LLP adjusted for collateral | 100,0   | 100,7   | 100,2   | 100,2   | 100,2   |
| <b>Справочно:</b>                                                                       |                                                              |         |         |         |         |         |
| Loans classified according to point 3.10 of the Regulation of the Bank of Russia №254-P |                                                              | 6,3     | 14,8    | 15,9    | 16,4    | 17,0    |

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

Table 47

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

|                                                                                                                                                   | 1.01.09     |       | 1.01.10     |       | 1.01.11     |       | 1.02.11     |       | 1.03.11     |       |
|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------|-------------|-------|-------------|-------|-------------|-------|-------------|-------|
|                                                                                                                                                   | 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 | 4 059,1     | 100,0 | 4 095,0     | 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   | 327,4       | 8,1   | 330,5       | 8,1   |
| 1.2. Loans to individuals                                                                                                                         | 3 687,5     | 88,7  | 3 297,1     | 91,7  | 3 732,2     | 91,8  | 3 731,7     | 91,9  | 3 764,5     | 91,9  |
| 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  | -           | 17,9  | -           | 17,7  |
| 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   | -           | 7,4   | -           | 7,5   |
| 4. Claims grouped into portfolios of homogeneous claims - total                                                                                   | 15,4        | 100,0 | 16,1        | 100,0 | 22,2        | 100,0 | 30,9        | 100,0 | 25,0        | 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  | 14,3        | 46,3  | 14,5        | 58,1  |
| 4.2. Portfolios of homogeneous claims to individuals                                                                                              | 3,2         | 20,8  | 5,2         | 32,6  | 7,9         | 35,5  | 16,6        | 53,7  | 10,5        | 41,9  |
| 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  | -           | 32,7  | -           | 40,5  |

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

Table 48

Homogeneous loans and claims to legal entities and provisions made as of 1.03.11<sup>1</sup>

|                                                                                                              | Loans and claims grouped into portfolios of homogeneous loans and claims |                                | Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims |                              | Provisions made on loans and claims in % of corresponding loans and claims portfolios |
|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------|---------------------------------------------------------------------------------------------|------------------------------|---------------------------------------------------------------------------------------|
|                                                                                                              | mln. rubles                                                              | in % of total loans and claims | mln. rubles                                                                                 | in % of total provision made |                                                                                       |
| 1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total | 330 465,9                                                                | 100,0                          | 7 054,4                                                                                     | 100,0                        | 2,1                                                                                   |
| of which by quality categories                                                                               |                                                                          |                                |                                                                                             |                              |                                                                                       |
| 1.1. Quality Category I                                                                                      | 11 509,4                                                                 | 3,5                            | 0,0                                                                                         | 0,0                          | 0,0                                                                                   |
| 1.2. Quality Category II                                                                                     | 311 606,4                                                                | 94,3                           | 2 871,9                                                                                     | 40,7                         | 0,9                                                                                   |
| 1.3. Quality Category III                                                                                    | 2 106,3                                                                  | 0,6                            | 232,1                                                                                       | 3,3                          | 11,0                                                                                  |
| 1.4. Quality Category IV                                                                                     | 800,4                                                                    | 0,2                            | 325,9                                                                                       | 4,6                          | 40,7                                                                                  |
| 1.5. Quality Category V                                                                                      | 4 327,5                                                                  | 1,3                            | 3 623,0                                                                                     | 51,4                         | 83,7                                                                                  |
| 2. Loans to credit institutions grouped into portfolios of homogeneous loans - total                         | 0,00                                                                     | 0,0                            | 0,00                                                                                        | 0,0                          | 0,0                                                                                   |
| of which by quality categories                                                                               |                                                                          |                                |                                                                                             |                              |                                                                                       |
| 2.1. Quality Category I                                                                                      | 0,00                                                                     | 0,0                            | 0,00                                                                                        | 0,0                          | 0,0                                                                                   |
| 2.2. Quality Category II                                                                                     | 0,00                                                                     | 0,0                            | 0,00                                                                                        | 0,0                          | 0,0                                                                                   |
| 2.3. Quality Category III                                                                                    | 0,00                                                                     | 0,0                            | 0,00                                                                                        | 0,0                          | 0,0                                                                                   |
| 2.4. Quality Category IV                                                                                     | 0,00                                                                     | 0,0                            | 0,00                                                                                        | 0,0                          | 0,0                                                                                   |
| 2.5. Quality Category V                                                                                      | 0,00                                                                     | 0,0                            | 0,00                                                                                        | 0,0                          | 0,0                                                                                   |
| 3. Loans to legal entities grouped into portfolios of homogeneous loans - total                              | 330 465,9                                                                |                                | 7 054,4                                                                                     |                              | 2,1                                                                                   |
| 4. Homogeneous claims grouped into portfolios - total                                                        | 14 527,6                                                                 | 100,0                          | 4 789,7                                                                                     | 100,0                        | 33,0                                                                                  |
| of which by quality categories                                                                               |                                                                          |                                |                                                                                             |                              |                                                                                       |
| 4.1. Quality Category I                                                                                      | 5 589,2                                                                  | 38,5                           | 0,0                                                                                         | 0,0                          | 0,0                                                                                   |
| 4.2. Quality Category II                                                                                     | 4 090,5                                                                  | 28,2                           | 93,3                                                                                        | 1,9                          | 2,3                                                                                   |
| 4.3. Quality Category III                                                                                    | 139,4                                                                    | 1,0                            | 26,6                                                                                        | 0,6                          | 19,1                                                                                  |
| 4.4. Quality Category IV                                                                                     | 19,0                                                                     | 0,1                            | 5,9                                                                                         | 0,1                          | 31,1                                                                                  |
| 4.5. Quality Category V                                                                                      | 4689,5                                                                   | 32,3                           | 4663,9                                                                                      | 97,4                         | 99,5                                                                                  |
| 5. Claims for interest payments - total                                                                      | 1 810,1                                                                  | 100,0                          | 685,5                                                                                       | 100,0                        | 37,9                                                                                  |
| of which                                                                                                     |                                                                          |                                |                                                                                             |                              |                                                                                       |
| 5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%                   | 713,1                                                                    | 39,4                           | 667,7                                                                                       | 97,4                         | 93,6                                                                                  |

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

Table 49

Homogeneous loans and claims to individuals and provisions made as of 1.03.11<sup>1</sup>

|                                                                                                                                           | Loans and claims grouped into portfolios of homogeneous loans and claims |                                | Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims |                              | Provisions made on loans and claims in % of corresponding loans and claims portfolios |
|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------|---------------------------------------------------------------------------------------------|------------------------------|---------------------------------------------------------------------------------------|
|                                                                                                                                           | mln. rubles                                                              | in % of total loans and claims | mln. rubles                                                                                 | in % of total provision made |                                                                                       |
| 1. Loans to individuals grouped into portfolios of homogeneous loans - total of which                                                     | 3 764 540,2                                                              | 100,0                          | 299 602,2                                                                                   | 100,0                        | 8,0                                                                                   |
| 1.1. by type of loans:                                                                                                                    |                                                                          |                                |                                                                                             |                              |                                                                                       |
| 1.1.1. loans for residential real estate purchase (except mortgage), total                                                                | 264 218,1                                                                | 7,0                            | 12 169,5                                                                                    | 4,1                          | 4,6                                                                                   |
| 1.1.2. residential real estate (mortgage) loans, total                                                                                    | 1 002 178,6                                                              | 26,6                           | 39 263,3                                                                                    | 13,1                         | 3,9                                                                                   |
| 1.1.3. car loans, total                                                                                                                   | 484 828,0                                                                | 12,9                           | 41 598,5                                                                                    | 13,9                         | 8,6                                                                                   |
| 1.1.4. other consumer loans, total                                                                                                        | 1 990 883,3                                                              | 52,9                           | 205 418,8                                                                                   | 68,6                         | 10,3                                                                                  |
| 1.2. by duration of past dues                                                                                                             |                                                                          |                                |                                                                                             |                              |                                                                                       |
| 1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days <sup>2</sup> | 1 628 568,6                                                              | 43,3                           | 21 405,7                                                                                    | 7,1                          | 1,3                                                                                   |
| 1.2.2. a portfolio of loans without overdue payments                                                                                      | 1 695 400,6                                                              | 45,0                           | 18 851,8                                                                                    | 6,3                          | 1,1                                                                                   |
| 1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days                                           | 84 572,5                                                                 | 2,2                            | 3 198,6                                                                                     | 1,1                          | 3,8                                                                                   |
| 1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days                                                       | 42 741,4                                                                 | 1,1                            | 11 207,9                                                                                    | 3,7                          | 26,2                                                                                  |
| 1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days                                                      | 32 241,2                                                                 | 0,9                            | 17 621,5                                                                                    | 5,9                          | 54,7                                                                                  |
| 1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days                                                       | 258 583,6                                                                | 6,9                            | 226 164,6                                                                                   | 75,5                         | 87,5                                                                                  |
| 1.3. classified into the following loan quality categories:                                                                               |                                                                          |                                |                                                                                             |                              |                                                                                       |
| 1.3.1. Quality category II                                                                                                                | 3 357 972,8                                                              | 89,2                           | 35 757,2                                                                                    | 11,9                         | 1,1                                                                                   |
| 1.3.2. Quality category III                                                                                                               | 93 503,6                                                                 | 2,5                            | 8 906,8                                                                                     | 3,0                          | 9,5                                                                                   |
| 1.3.3. Quality category IV                                                                                                                | 34 874,7                                                                 | 0,9                            | 14 581,8                                                                                    | 4,9                          | 41,8                                                                                  |
| 1.3.4. Quality category V                                                                                                                 | 278 189,1                                                                | 7,4                            | 240 356,3                                                                                   | 80,2                         | 86,4                                                                                  |
| 2. Claims grouped into portfolios of homogeneous claims - total                                                                           | 10 487,2                                                                 | 100,0                          | 5 337,5                                                                                     | 100,0                        | 50,9                                                                                  |
| of which by quality categories                                                                                                            |                                                                          |                                |                                                                                             |                              |                                                                                       |
| 2.1. Quality category I                                                                                                                   | 76,9                                                                     | 0,7                            | 0,0                                                                                         | 0,0                          | 0,0                                                                                   |
| 2.2. Quality category II                                                                                                                  | 4 530,9                                                                  | 43,2                           | 50,8                                                                                        | 1,0                          | 1,1                                                                                   |
| 2.3. Quality category III                                                                                                                 | 175,6                                                                    | 1,7                            | 30,3                                                                                        | 0,6                          | 17,2                                                                                  |
| 2.4. Quality category IV                                                                                                                  | 105,3                                                                    | 1,0                            | 50,0                                                                                        | 0,9                          | 47,5                                                                                  |
| 2.5. Quality category V                                                                                                                   | 5598,5                                                                   | 53,4                           | 5206,4                                                                                      | 97,5                         | 93,0                                                                                  |
| 3. Claims for interest payments - total                                                                                                   | 53 401,7                                                                 | 100,0                          | 21 765,0                                                                                    | 100,0                        | 40,8                                                                                  |
| of which                                                                                                                                  |                                                                          |                                |                                                                                             |                              |                                                                                       |
| 3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%                                                 | 25 052,9                                                                 | 46,9                           | 20 961,1                                                                                    | 96,3                         | 83,7                                                                                  |

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

Table 50

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

| Loan quality category | Provisions made on loans of corresponding quality categories as a share of total, in % |         |         |         |         | Ratio of provisions made to loans of corresponding quality categories, in % |         |         |         |         |
|-----------------------|----------------------------------------------------------------------------------------|---------|---------|---------|---------|-----------------------------------------------------------------------------|---------|---------|---------|---------|
|                       | 1.01.09                                                                                | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 | 1.01.09                                                                     | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 |
| Substandard           | 13,9                                                                                   | 10,2    | 8,9     | 9,1     | 8,8     | 1,8                                                                         | 2,5     | 2,3     | 2,3     | 2,3     |
| Doubtful              | 35,2                                                                                   | 17,3    | 19,9    | 19,6    | 19,5    | 15,9                                                                        | 16,4    | 15,3    | 15,3    | 15,0    |
| Problem               | 17,1                                                                                   | 16,2    | 15,0    | 15,1    | 14,9    | 41,4                                                                        | 43,0    | 45,0    | 44,7    | 45,1    |
| Loss                  | 33,8                                                                                   | 56,3    | 56,2    | 56,2    | 56,8    | 86,1                                                                        | 84,7    | 90,8    | 91,3    | 91,2    |

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

Table 51

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

| Indicator                                                                                             | 1.01.09      | 1.01.10       | 1.01.11       | 1.02.11       | 1.03.11       |
|-------------------------------------------------------------------------------------------------------|--------------|---------------|---------------|---------------|---------------|
| <b>Overdue claims on loans, deposits and other placements, billion rubles</b>                         | <b>422,0</b> | <b>1014,7</b> | <b>1035,9</b> | <b>1043,1</b> | <b>1051,4</b> |
| Of which                                                                                              |              |               |               |               |               |
| - among 20 largest-asset credit institutions, billion rubles                                          | 274,3        | 652,7         | 730,0         | 733,7         | 742,3         |
| Share of overdue claims in loans, deposits and other placements of the banking sector, percent        | 2,1          | 5,1           | 4,7           | 4,7           | 4,7           |
| Overdue claims in rubles                                                                              |              |               |               |               |               |
| - billion rubles                                                                                      | 353,2        | 835,1         | 886,2         | 896,5         | 907,0         |
| - as percent of total loans, deposits and other placements in rubles                                  | 2,5          | 6,0           | 5,5           | 5,6           | 5,5           |
| Overdue claims in foreign currency                                                                    |              |               |               |               |               |
| - billion rubles                                                                                      | 68,8         | 179,6         | 149,7         | 146,6         | 144,4         |
| - as percent of total loans, deposits and other placements in foreign currency                        | 1,1          | 3,0           | 2,5           | 2,4           | 2,4           |
| - dollar equivalent, billion \$                                                                       | 2,3          | 5,9           | 4,9           | 4,9           | 5,0           |
| Overdue claims of loans and other placements with non-financial institutions                          | 266,4        | 762,5         | 743,4         | 745,6         | 751,1         |
| Share of overdue claims in total volume of loans and other placements with non-financial institutions | 2,1          | 6,1           | 5,3           | 5,3           | 5,3           |
| Overdue claims of loans and other funds provided to individuals                                       | 148,6        | 243,0         | 282,3         | 287,4         | 289,9         |
| Share of overdue claims in total volume of loans and other funds provided to individuals              | 3,7          | 6,8           | 6,9           | 7,0           | 7,1           |

Table 52

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

| Share of overdue claims in total loans, deposits, and other placements | Number of credit institutions |         |         |         |         | Share in total assets of the banking sector, % |         |         |         |         |
|------------------------------------------------------------------------|-------------------------------|---------|---------|---------|---------|------------------------------------------------|---------|---------|---------|---------|
|                                                                        | 1.01.09                       | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 | 1.01.09                                        | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 |
| No loans, deposits and other placements                                | 40                            | 38      | 39      | 36      | 38      | 0,1                                            | 0,3     | 0,1     | 0,1     | 0,0     |
| No overdue claims                                                      | 193                           | 138     | 142     | 140     | 132     | 3,0                                            | 1,4     | 1,9     | 2,1     | 2,2     |
| Less than 5%                                                           | 729                           | 574     | 565     | 571     | 578     | 89,3                                           | 74,8    | 70,4    | 70,3    | 71,5    |
| From 5 to 10%                                                          | 105                           | 202     | 187     | 181     | 171     | 5,8                                            | 14,5    | 23,2    | 23,0    | 21,5    |
| From 10 to 15%                                                         | 23                            | 70      | 42      | 46      | 53      | 1,3                                            | 6,6     | 3,7     | 3,3     | 3,6     |
| From 15 to 20%                                                         | 7                             | 16      | 20      | 19      | 20      | 0,3                                            | 1,0     | 0,3     | 0,7     | 0,8     |
| From 20 to 60%                                                         | 8                             | 19      | 13      | 14      | 14      | 0,1                                            | 1,4     | 0,4     | 0,4     | 0,4     |
| From 60 to 90%                                                         | 1                             | 1       | 4       | 4       | 3       | 0,0                                            | 0,0     | 0,0     | 0,0     | 0,0     |
| 90% and more                                                           | 0                             | 0       | 0       | 0       | 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 | 1.02.11 | 1.03.11 |
|----------------------------------------------------------------|---------|---------|---------|---------|---------|
| Large credit risks of the banking sector total, bln rubles     | 7 306,7 | 6 797,9 | 8 736,3 | 8 752,7 | 9 272,2 |
| Share of large credit risks in the banking sector assets,<br>% | 26,1    | 23,1    | 25,8    | 26,4    | 27,4    |

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

|                                                                              | 1.04.09 | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 |
|------------------------------------------------------------------------------|---------|---------|---------|---------|---------|
| Volume of large credit exposures, billion rubles                             | 4 850,5 | 4 688,8 | 5 323,9 | 5 303,7 | 5 214,9 |
| of which:                                                                    |         |         |         |         |         |
| Volume of secured loans , billion rubles                                     | 1 241,6 | 1 524,2 | 1 586,4 | 1 478,3 | 1 489,9 |
| Volume of I quality category collateral, billion rubles                      | 469,5   | 569,0   | 500,0   | 441,0   | 471,2   |
| of which:                                                                    |         |         |         |         |         |
| collateral of quoted securities issued by corporate entities, billion rubles | 73,3    | 170,6   | 98,6    | 90,0    | 105,9   |
| Volume of II quality category collateral, billion rubles                     | 2 298,1 | 1 107,1 | 1 429,2 | 1 412,2 | 1 376,3 |
| of which:                                                                    |         |         |         |         |         |
| collateral of securities, issued by legal entities, billion rubles           | 88,8    | 160,4   | 589,9   | 596,1   | 551,5   |
| collateral of proprietary rights (claims), billion rubles                    | 453,4   | 508,7   | 430,3   | 435,1   | 440,8   |

<sup>1</sup> 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 <sup>1</sup> |             |             |             |                  |             | Current liquidity ratio <sup>2</sup> |              |              |              |                  |              | Share of liabilities to credit institutions in total organisations' liabilities |             |             |             |                  |             | Return on assets |                  |                  |
|----------------------------------------------------------------|-----------------------------------|-------------|-------------|-------------|------------------|-------------|--------------------------------------|--------------|--------------|--------------|------------------|--------------|---------------------------------------------------------------------------------|-------------|-------------|-------------|------------------|-------------|------------------|------------------|------------------|
|                                                                | 1                                 |             |             |             |                  |             | 2                                    |              |              |              |                  |              | 3                                                                               |             |             |             |                  |             | 4                |                  |                  |
|                                                                | 2008                              |             | 2009        |             | 9 months of 2010 |             | 2008                                 |              | 2009         |              | 9 months of 2010 |              | 2008                                                                            |             | 2009        |             | 9 months of 2010 |             | 9 months of 2008 | 9 months of 2009 | 9 months of 2010 |
|                                                                | bp                                | ep          | bp          | ep          | bp               | ep          | bp                                   | ep           | bp           | ep           | bp               | ep           | bp                                                                              | ep          | bp          | ep          | bp               | ep          |                  |                  |                  |
| <b>Industry. total</b>                                         | <b>66,9</b>                       | <b>60,9</b> | <b>64,1</b> | <b>65,0</b> | <b>50,9</b>      | <b>50,7</b> | <b>169,9</b>                         | <b>170,2</b> | <b>169,0</b> | <b>173,3</b> | <b>126,1</b>     | <b>148,9</b> | <b>33,7</b>                                                                     | <b>36,4</b> | <b>43,2</b> | <b>38,1</b> | <b>51,5</b>      | <b>48,9</b> | <b>8,5</b>       | <b>3,6</b>       | <b>6,9</b>       |
| Agriculture, hunting and forestry                              | 48,8                              | 43,8        | 42,4        | 43,3        | 44,9             | 43,8        | 181,3                                | 179,4        | 171,5        | 175,2        | 174,1            | 174,6        | 56,2                                                                            | 59,8        | 59,5        | 60,6        | 63,0             | 62,6        | 6,5              | 5,4              | 3,9              |
| Mining                                                         | 76,5                              | 74,7        | 75,8        | 76,0        | 54,1             | 55,6        | 285,7                                | 262,0        | 295,3        | 297,4        | 100,1            | 221,2        | 27,6                                                                            | 21,2        | 31,7        | 21,6        | 75,6             | 76,1        | 9,9              | 3,9              | 6,1              |
| Manufacturing                                                  | 53,9                              | 45,9        | 47,0        | 47,7        | 47,0             | 47,6        | 157,4                                | 150,5        | 135,4        | 139,3        | 134,1            | 156,3        | 40,6                                                                            | 50,5        | 52,4        | 51,3        | 53,0             | 47,7        | 8,3              | 3,5              | 8,2              |
| Production and distribution of energy, gas and water           | 73,9                              | 49,7        | 76,8        | 75,3        | 64,8             | 63,3        | 65,7                                 | 115,8        | 148,1        | 142,5        | 91,1             | 96,9         | 23,7                                                                            | 39,1        | 38,3        | 34,2        | 38,1             | 38,6        | -0,1             | 1,8              | 3,5              |
| Construction                                                   | 22,7                              | 22,5        | 24,9        | 25,7        | 28,5             | 26,8        | 81,3                                 | 93,1         | 104,2        | 105,7        | 107,7            | 110,7        | 16,4                                                                            | 17,8        | 32,9        | 29,6        | 24,4             | 32,2        | 4,4              | 1,8              | 2,4              |
| Wholesale and retail trade, car and household appliance repair | 21,9                              | 21,8        | 29,3        | 30,3        | 38,8             | 35,9        | 129,6                                | 123,0        | 122,2        | 129,4        | 131,6            | 152,0        | 40,7                                                                            | 42,3        | 46,0        | 46,8        | 51,8             | 53,2        | 6,1              | 1,8              | 3,7              |
| Transport and communication                                    | 52,2                              | 49,7        | 47,1        | 52,6        | 66,2             | 65,7        | 104,6                                | 118,9        | 78,0         | 84,4         | 139,1            | 167,3        | 43,2                                                                            | 47,0        | 48,0        | 38,3        | 43,4             | 47,6        | 6,3              | 5,5              | 12,4             |

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

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

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

## Market Risk

Table 56

### Structure of market risk of the banking sector

| Risk                                                                                | 1.01.09                                                 |                        | 1.01.10                                                 |                        | 1.01.11                                                 |                        | 1.02.11                                                 |                        | 1.03.11                                                 |                        |
|-------------------------------------------------------------------------------------|---------------------------------------------------------|------------------------|---------------------------------------------------------|------------------------|---------------------------------------------------------|------------------------|---------------------------------------------------------|------------------------|---------------------------------------------------------|------------------------|
|                                                                                     | as % of total credit institutions' capital <sup>1</sup> | share in market risk % | as % of total credit institutions' capital <sup>1</sup> | share in market risk % | as % of total credit institutions' capital <sup>1</sup> | share in market risk % | as % of total credit institutions' capital <sup>1</sup> | share in market risk % | as % of total credit institutions' capital <sup>1</sup> | share in market risk % |
| Market risk (MR), total                                                             | 23,2                                                    | 100,0                  | 49,6                                                    | 100,0                  | 48,6                                                    | 100,0                  | 48,8                                                    | 100,0                  | 50,9                                                    | 100,0                  |
| Of which                                                                            |                                                         |                        |                                                         |                        |                                                         |                        |                                                         |                        |                                                         |                        |
| - interest rate risk (IRR)                                                          | 16,4                                                    | 70,7                   | 37,5                                                    | 75,5                   | 36,7                                                    | 75,6                   | 37,1                                                    | 76,0                   | 38,7                                                    | 76,0                   |
| - equity position risk (EPR)                                                        | 3,4                                                     | 14,7                   | 8,7                                                     | 17,5                   | 8,6                                                     | 17,8                   | 8,3                                                     | 17,0                   | 8,9                                                     | 17,4                   |
| - foreign exchange risk (FER)                                                       | 3,4                                                     | 14,6                   | 3,5                                                     | 7,0                    | 3,2                                                     | 6,6                    | 3,4                                                     | 7,0                    | 3,4                                                     | 6,6                    |
| Reference data:                                                                     |                                                         |                        |                                                         |                        |                                                         |                        |                                                         |                        |                                                         |                        |
| Number of credit institutions <sup>1</sup>                                          | 741                                                     |                        | 656                                                     |                        | 641                                                     |                        | 634                                                     |                        | 636                                                     |                        |
| Share of credit institutions' assets <sup>1</sup> in total banking sector assets, % | 93,1                                                    |                        | 62,8                                                    |                        | 90,9                                                    |                        | 91,3                                                    |                        | 90,7                                                    |                        |

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

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

Table 57

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

|                                                                                                                  | 1.01.09 | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 |
|------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|
| Share of assets in foreign currency in total assets, %                                                           | 32,3    | 27,6    | 24,1    | 24,3    | 23,8    |
| of which:                                                                                                        |         |         |         |         |         |
| - on 20 largest-asset credit institutions                                                                        | 33,7    | 28,7    | 25,6    | 26,0    | 25,5    |
| Share of liabilities in foreign currency in total liabilities, %                                                 | 28,4    | 25,3    | 22,7    | 23,1    | 22,8    |
| of which:                                                                                                        |         |         |         |         |         |
| - on 20 largest-asset credit institutions                                                                        | 28,9    | 26,0    | 24,1    | 24,5    | 24,4    |
| Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p. | 3,8     | 2,4     | 1,3     | 1,2     | 1,0     |
| of which:                                                                                                        |         |         |         |         |         |
| - on 20 largest-asset credit institutions                                                                        | 4,8     | 2,7     | 1,6     | 1,5     | 1,1     |

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 | 1.02.11 | 1.03.11 |
|-------------------------------------------------------------------|---------|---------|---------|---------|---------|
| <b>Balance sheet positions</b>                                    |         |         |         |         |         |
| Claims, bln rubles                                                | 9 040,6 | 8 128,8 | 8 143,6 | 8 053,9 | 8 067,5 |
| Liabilities, bln rubles                                           | 7 963,2 | 7 436,5 | 7 690,0 | 7 662,1 | 7 719,5 |
| Net balance sheet position, bln rubles                            | 1 077,4 | 692,4   | 453,6   | 391,7   | 347,9   |
| Net balance sheet position to own funds (capital), % <sup>1</sup> | 28,3    | 15,0    | 9,6     | 8,3     | 7,6     |
| <b>Off-balance sheet positions <sup>2</sup></b>                   |         |         |         |         |         |
| Claims, bln rubles                                                | 3 453,2 | 3 070,2 | 3 485,7 | 4 211,5 | 4 228,7 |
| Liabilities, bln rubles                                           | 3 603,5 | 3 128,1 | 3 396,1 | 4 064,5 | 4 004,6 |
| Net balance sheet position, bln rubles                            | -150,4  | -57,9   | 89,6    | 147,1   | 224,1   |
| Net balance sheet position to own funds (capital), % <sup>1</sup> | -4,0    | -1,3    | 1,9     | 3,1     | 4,9     |

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

<sup>2</sup> Forward & future transactions (in Section D of the Chart of Accounts)

Table 59

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

|                                                                                                          | 2008 г. |     |     |     | 2009 г. |     |     |     | 2010 г. |     |     |     |
|----------------------------------------------------------------------------------------------------------|---------|-----|-----|-----|---------|-----|-----|-----|---------|-----|-----|-----|
|                                                                                                          | I       | II  | III | IV  | I       | II  | III | IV  | I       | II  | III | IV  |
| Number of credit institutions that exceeded the OFXP limits                                              | 6       | 4   | 0   | 22  | 23      | 6   | 7   | 6   | 5       | 4   | 6   | 6   |
| Of which:                                                                                                |         |     |     |     |         |     |     |     |         |     |     |     |
| - On 20 largest-asset credit institutions                                                                | 0       | 0   | 0   | 1   | 0       | 1   | 0   | 0   | 1       | 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                     | 0,1     | 0,0 | 0,0 | 8,2 | 1,0     | 1,2 | 0,5 | 0,5 | 2,2     | 0,7 | 0,8 | 0,2 |
| - On 20 largest-asset credit institutions                                                                | 0,0     | 0,0 | 0,0 | 9,8 | 0,0     | 1,0 | 0,0 | 0,0 | 2,7     | 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                                                  |
| 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                                                   |

Table 61

### Open currency positions of the banking sector by currencies as for 1.03.11

| Currency /<br>position<br>type | Number of<br>CI | Net balance position,<br>bln. rubles | Net OCP of CI to own<br>funds (capital) | Total balance position,<br>bln. rubles | Total off-balance<br>position, bln. Rubles |
|--------------------------------|-----------------|--------------------------------------|-----------------------------------------|----------------------------------------|--------------------------------------------|
| <b>USD</b>                     |                 |                                      |                                         |                                        |                                            |
| short                          | 394             | -38,1                                | -1,56                                   | 282,5                                  | -320,6                                     |
| long                           | 532             | 20,1                                 | 0,87                                    | 48,2                                   | -28,1                                      |
| <b>EUR</b>                     |                 |                                      |                                         |                                        |                                            |
| short                          | 435             | -32,3                                | -0,86                                   | -359,7                                 | 327,3                                      |
| long                           | 483             | 12,5                                 | 1,29                                    | -30,3                                  | 42,8                                       |
| <b>GBP</b>                     |                 |                                      |                                         |                                        |                                            |
| short                          | 76              | -2,1                                 | -0,23                                   | -1,9                                   | -0,2                                       |
| long                           | 286             | 4,5                                  | 0,13                                    | -4,2                                   | 8,6                                        |

## Liquidity of Credit Institutions

Table 62

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

|                                                                                                 | 1.01.09 | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 |
|-------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|
| Liquid assets with maturity in excess of 1 year, as percent of total liquid assets              | 18,7    | 18,0    | 27,3    | 22,7    | 23,4    |
| Liabilities with maturity in excess of 1 year, as percent of total liabilities                  | 24,8    | 23,0    | 24,5    | 23,9    | 24,3    |
| A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup> | -15,5   | -14,5   | -7,8    | -10,4   | -10,4   |

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

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

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

Table 63

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

| Indicator, %       | Number of credit institutions |         |         |         |         | Share in total assets of the banking sector, % |         |         |         |         |
|--------------------|-------------------------------|---------|---------|---------|---------|------------------------------------------------|---------|---------|---------|---------|
|                    | 1.01.09                       | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 | 1.01.09                                        | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 |
| Less than 0        | 605                           | 611     | 594     | 604     | 588     | 81,5                                           | 92,8    | 61,5    | 88,3    | 89,2    |
| From 0 to 20       | 433                           | 407     | 365     | 353     | 371     | 17,9                                           | 6,9     | 36,7    | 9,6     | 9,1     |
| More than 20       | 68                            | 40      | 53      | 54      | 51      | 0,6                                            | 0,3     | 1,8     | 2,2     | 1,7     |
| Data not available | 2                             | 0       | 0       | 1       | 0       | 0,0                                            | 0,0     | 0,0     | 0,0     | 0,0     |
| Total              | 1108                          | 1058    | 1012    | 1012    | 1010    | 100,0                                          | 100,0   | 100,0   | 100,0   | 100,0   |

Table 64

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

|                                                                                                                                                                                            | 1.01.09 | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|---------|
| Liquid assets with maturity up to 30 days, as percent of liquid assets                                                                                                                     | 53,6    | 59,9    | 48,5    | 54,3    | 55,0    |
| Liabilities with maturity up to 30 days, as percent of total liabilities                                                                                                                   | 40,1    | 41,9    | 42,0    | 43,0    | 42,9    |
| Liquidity coverage deficit<br>(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    | 11,0    | 9,8     |

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

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

Table 65

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

| Indicator, %       | Number of credit institutions |         |         |         |         | Share in total assets of the banking sector, % |         |         |         |         |
|--------------------|-------------------------------|---------|---------|---------|---------|------------------------------------------------|---------|---------|---------|---------|
|                    | 1.01.09                       | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 | 1.01.09                                        | 1.01.10 | 1.01.11 | 1.02.11 | 1.03.11 |
| Less than 0        | 368                           | 485     | 455     | 462     | 450     | 31,0                                           | 31,9    | 21,7    | 23,6    | 22,0    |
| From 0 to 20       | 242                           | 243     | 250     | 227     | 224     | 26,4                                           | 48,8    | 20,4    | 44,2    | 48,5    |
| More than 20       | 496                           | 330     | 307     | 322     | 336     | 42,6                                           | 19,4    | 57,9    | 32,2    | 29,4    |
| Data not available | 2                             | 0       | 0       | 1       | 0       | 0,0                                            | 0,0     | 0,0     | 0,0     | 0,0     |
| Total              | 1108                          | 1058    | 1012    | 1012    | 1010    | 100,0                                          | 100,0   | 100,0   | 100,0   | 100,0   |