

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

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

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The Central Bank of the Russian Federation

Banking Regulation and Supervision Department

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

Table 1

Macroeconomic indicators

Indicator		1.01.07	1.01.08	1.01.09	1.01.10	1.01.11
1.	Banking sector assets (billion rubles) as % of GDP	13 963,5 51,9	20 125,1 60,5	28 022,3 67,9	29 430,0 75,9	33 804,6 76,0
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	1 692,7 6,3 12,1	2 671,5 8,0 13,3	3 811,1 9,2 13,6	4 620,6 11,9 15,7	4 732,3 10,6 14,0
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other funds provided to individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	8 030,5 29,8 57,5 1 882,7 7,0 13,5 10,9	12 287,1 37,0 61,1 2 971,1 8,9 14,8 13,9	16 526,9 40,1 59,0 4 017,2 9,7 14,3 15,9	16 115,5 41,5 54,8 3 573,8 9,2 12,1 12,6	18 147,7 40,8 53,7 4 084,8 9,2 12,1 12,9
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	364,2 9,6	543,6 10,4	694,1 11,1	544,3 9,4	
4.	Securities acquired by credit institutions (billion rubles) ¹ as % of GDP as % of the banking sector assets	1 745,4 6,5 12,5	2 250,6 6,8 11,2	2 365,2 5,7 8,4	4 309,4 11,1 14,6	5 829,0 13,1 17,2
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	3 809,7 14,2 27,3 22,0	5 159,2 15,5 25,6 24,2	5 907,0 14,3 21,1 23,4	7 485,0 19,3 25,4 26,3	9 818,0 22,1 29,0 31,1
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	4 790,3 17,8 34,3	7 053,1 21,2 35,0	8 774,6 21,3 31,3	9 557,2 24,6 32,5	11 126,9 25,0 32,9
Reference data						
Indicator (billion rubles)		1.01.07	1.01.08	1.01.09	1.01.10	1.01.11
Gross Domestic Product		26 917,2	33 247,5	41 264,9	38 797,2	44 491,4
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	
Income of the population		17 290,1	21 311,5	25 231,6	28 452,3	31 596,4

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

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

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other funds provided to individuals		Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	6,9	14,5	5,6	24,4
1.02.09	6,2	47,7	1,0	38,4	6,9	37,9	0,5	34,0	3,5	19,3	3,1	28,8
1.03.09	-1,9	40,9	0,7	38,1	-0,4	34,7	-1,6	28,4	1,7	19,0	-1,5	24,5
1.04.09	-2,3	33,8	0,7	36,4	-1,5	27,9	-2,5	21,0	-0,3	16,6	-2,0	16,1
1.05.09	-1,7	29,1	7,5	44,1	0,5	24,5	-1,6	14,0	1,6	14,9	-0,4	17,3
1.06.09	-2,3	22,2	-0,5	41,4	-1,5	19,7	-1,9	7,9	0,3	11,7	0,6	11,1
1.07.09	1,3	20,5	-0,8	38,8	-1,2	15,3	-1,1	3,0	2,8	12,5	4,2	10,5
1.08.09	0,2	19,5	1,8	39,5	-0,2	12,0	-0,4	-1,5	1,9	13,0	-0,7	12,2
1.09.09	1,8	17,9	-0,5	34,9	0,0	8,4	-0,6	-5,9	0,9	11,6	1,3	7,9
1.10.09	-0,5	14,7	6,5	41,8	-0,7	5,7	-1,1	-9,9	0,5	13,8	1,8	3,9
1.11.09	-0,6	10,8	3,1	37,4	-0,5	3,2	-0,7	-12,0	1,4	22,9	-2,2	2,3
1.12.09	2,5	10,7	0,8	26,9	0,3	2,8	-0,2	-11,6	2,9	26,7	2,6	12,7
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
Reference data:												
Increase from the beginning of the current year	14,9		2,4		12,1		14,3		31,2		16,4	
Increase over the same period of the previous year	5,0		21,2		0,3		-11,0		26,7		8,9	

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

	2004	2005	2006	2007	2008	2009	2010
Assets	27,3	36,6	44,0	44,1	39,2	5,0	14,9
Own funds (capital)	16,2	31,2	36,3	57,8	42,7	21,2	2,4
Loans and other placements with non-financial organisations	38,0	31,3	39,8	51,5	34,3	0,3	12,1
Loans and other placements with individuals	116,4	96,2	78,3	57,8	35,2	-11,0	14,3
Individual deposits	30,4	39,4	38,0	35,4	14,5	26,7	31,2
Funds raised from organisations	36,9	43,7	52,6	47,2	24,4	8,9	16,4
Reference Data:							
Gross Domestic Product	28,9	26,9	24,6	23,5	24,1	-6,0	14,7

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Credit institutions registered by the Bank of Russia and other authorities	1228	1178	1152	1148	1146
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1108	1058	1030	1023	1012
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	1	1	2
Credit institutions with their banking licenses being revoked (cancelled)	117	119	121	124	132
Credit institutions licensed to conduct operations in foreign currency	736	701	689	684	677
Credit institutions holding general licences	298	291	287	285	283

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.09		1.01.10		1.10.10		1.12.10		1.01.11	
	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	594	57,7	591	57,8	585	57,8
of which the City of Moscow and Moscow Region	556	50,2	535	50,6	534	51,8	531	51,9	525	51,9
North-Western	79	7,1	75	7,1	71	6,9	71	6,9	71	7,0
Southern	115	10,4	113	10,7	48	4,7	48	4,7	47	4,6
North-Caucasian					58	5,6	58	5,7	57	5,6
Volga	131	11,8	125	11,8	118	11,5	118	11,5	118	11,7
Ural	58	5,2	54	5,1	53	5,1	53	5,2	51	5,0
Siberian	68	6,1	62	5,9	59	5,7	57	5,6	56	5,5
Far Eastern	36	3,2	31	2,9	29	2,8	27	2,6	27	2,7
Russian Federation	1108	100,0	1058	100,0	1030	100,0	1023	100,0	1012	100,0

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.09	1.01.10	1.01.11	1.01.09	1.01.10	1.01.11	1.01.09	1.01.10	1.01.11	1.01.09	1.01.10	1.01.11	1.01.09	1.01.10	1.01.11	1.01.09	1.01.10	1.01.11
Central	621	598	585	177	159	119	584	528	484	73	70	69	17	18	18	17	17	17
of which the City of Moscow and Moscow Region ¹	556	535	525	145	131	101	138	134	127	20	20	20	15	16	16	4	4	4
North-Western	79	75	71	32	29	25	375	357	342	338	343	356	2	2	2	11	11	12
Southern	115	113	47	103	100	22	400	384	284	183	180	412	5	5	2	12	12	10
North-Caucasian			57			74			99			76			3			3
Volga	131	125	118	143	132	102	631	562	526	230	219	239	6	6	6	18	18	18
Ural	58	54	51	126	120	112	273	246	224	148	141	137	4	4	4	8	8	8
Siberian	68	62	56	47	38	28	384	356	338	334	356	402	3	2	2	11	11	12
Far Eastern	36	31	27	33	23	12	162	149	135	235	276	346	2	1	1	5	5	5
Russian Federation	1108	1058	1012	661	601	494	2809	2582	2432	159	156	161	39	39	38	81	81	83

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.09		1.01.10		1.10.10		1.12.10		1.01.11	
	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	15 203 671	47,9	15 734 454	48,2	16 139 126	47,7
From 6 to 20	5 906 199	21,1	6 018 106	20,4	6 473 004	20,4	6 709 144	20,5	7 051 684	20,9
From 21 to 50	3 725 544	13,3	3 572 615	12,1	3 837 182	12,1	3 867 385	11,8	3 931 248	11,6
From 51 to 200	3 726 736	13,3	3 920 972	13,3	4 270 709	13,5	4 385 586	13,4	4 616 510	13,7
From 201 to 500	1 271 471	4,5	1 382 703	4,7	1 480 354	4,7	1 513 715	4,6	1 584 615	4,7
From 501 to 1001	441 001	1,6	438 100	1,5	455 224	1,4	460 668	1,4	481 269	1,4
From 1001	10 294	0,04	4 542	0,02	1 546	0,01	873	0,00	176	0,00
Total	28 022 329	100,0	29 430 025	100,0	31 721 689	100,0	32 671 825	100,0	33 804 628	100,0

Table 8

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

	(%)				
Federal district	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Central	52,6	55,3	55,2	55,5	54,9
of which the City of Moscow and Moscow Region	53,0	55,7	55,6	55,9	55,3
North-Western	68,1	70,6	72,0	72,7	71,9
Southern	53,8	52,9	69,3	69,4	69,0
North-Caucasian			45,7	44,6	45,5
Volga	47,8	45,0	43,8	43,9	43,4
Ural	52,9	57,0	58,6	58,5	60,2
Siberian	70,0	81,4	79,7	78,8	78,7
Far Eastern	62,5	65,1	70,7	72,8	72,6
Russian Federation	46,2	47,9	47,9	48,2	47,7

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.10 - 1.01.11)

Groups of credit institutions ranged by assets as of 1.01.10		Number of credit institutions as of 1.01.10	Groups as of 1.01.11							Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6	7		
1	First 5	5	5								
2	From 6 to 20	15		14	1						
3	From 21 to 50	30		1	22	4				1	2
4	From 51 to 200	150			7	127	10	1		1	4
5	From 201 to 500	300				19	248	14		7	12
6	From 501 to 1001	500					42	445		12	1
7	From 1001	58						39	12	7	
Became operating after 1.01.10								1			
Total over the period										28	19
Total as of 1.01.10¹		1058									
Total as of 1.01.11¹		1012	5	15	30	150	300	500	12		

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

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

Table 10

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

	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Credit institutions with foreign participation over 50%					
Assets	18,7	18,3	17,7	17,6	18,0
Own funds (capital)	17,3	17,0	17,9	18,1	19,1
Correspondent accounts with non-resident banks	17,0	15,6	14,2	19,0	20,3
Loans and other placements with non-financial organisations	16,6	14,8	14,7	14,8	15,1
Loans and other placements with individuals	23,3	25,1	24,4	24,4	25,7
Loans, deposits and other placements with credit institutions	25,0	31,7	26,3	23,9	25,1
Individual deposits	10,3	12,0	11,1	11,0	11,5
Funds raised from organisations ¹	18,8	18,5	17,7	17,1	17,6
Profit (loss) of the current year	19,7	29,8	20,1	19,4	20,7
Reference data:					
Number of credit institutions	102	108	108	108	111
of which 100% foreign-owned credit institutions					
Assets	13,0	11,3	12,2	12,1	11,0
Own funds (capital)	12,2	11,0	13,1	13,3	12,1
Correspondent accounts with non-resident banks	12,1	9,0	8,5	13,7	9,2
Loans and other placements with non-financial organisations	11,6	9,1	10,1	10,3	9,2
Loans and other placements with individuals	15,4	15,6	15,3	15,3	14,9
Loans, deposits and other placements with credit institutions	21,6	23,8	21,0	19,0	20,0
Individual deposits	5,4	6,2	6,0	5,9	5,3
Funds raised from organisations ¹	12,6	11,1	12,4	12,2	11,0
Profit (loss) of the current year	14,8	27,4	17,9	16,3	15,1
Reference data:					
Number of credit institutions	76	82	80	81	80

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.09		1.01.10		1.10.10		1.12.10		1.01.11	
	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	788,1	2,5	826,9	2,5	814,9	2,4
Own funds (capital)	62,6	1,6	70,3	1,9	99,4	2,2	106,0	2,3	105,4	2,2
Loans and other placements with non-financial organisations	290,6	2,3	267,5	2,1	287,8	2,1	305,3	2,2	300,0	2,1
of which overdue claims	16,6	6,2	91,4	12,0	42,5	5,2	39,3	5,0	24,3	3,3
Loans and other funds provided to individuals	102,6	2,6	71,9	2,0	71,1	1,8	71,9	1,8	70,8	1,7
of which overdue claims	5,6	3,8	10,3	4,2	11,4	3,9	11,4	3,9	8,9	3,2
Individual deposits	123,1	2,1	125,9	1,7	156,2	1,8	157,6	1,7	164,5	1,7
Funds raised from organisations	299,7	3,4	319,8	3,3	284,4	2,8	308,0	2,9	335,2	3,0
Reference data:										
Number of credit institutions ¹	20	1,8	18	1,7	16	1,6	14	1,4	14	1,4

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

Activities of Credit Institutions Main Trends

Table 12

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
1.	Money, precious metals and gemstones	829,3	795,8	684,9	716,2	912,6
1.1.	of which: money	795,1	747,0	640,6	674,2	862,4
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 078,7	1 755,2	1 290,5	930,5	1 809,0
3.	Correspondent accounts with credit institutions	1 238,8	839,2	721,3	681,5	853,6
3.1.	of which: Correspondent accounts with correspondent credit institutions	395,8	171,7	130,6	121,2	164,3
3.2.	Correspondent accounts with non-resident banks	843,0	667,6	590,7	560,2	689,3
4.	Securities acquired by credit institutions, total	2 365,2	4 309,4	5 562,8	5 923,1	5 829,0
4.1.	of which Debt securities	1 760,3	3 379,1	4 190,7	4 516,7	4 419,9
4.2.	Shares	193,4	411,8	674,8	714,4	710,9
4.3.	Discounted promissory notes	199,5	234,0	384,3	358,8	330,0
4.4.	Shares in associates and subsidiaries	212,0	284,5	313,0	333,3	368,2
5.	Other participation in authorised capital	45,1	72,6	117,0	124,7	132,1
6.	Loans, total	19 941,0	19 878,4	21 357,5	22 254,0	22 166,7
6.1.	of which: Loans, deposits and other placements	19 884,8	19 847,1	21 331,1	22 228,3	22 140,2
	of which overdue claims	422,0	1 014,7	1 113,7	1 082,8	1 035,9
6.1.1.	of which: Loans and other placements with non-financial organisations	12 509,7	12 541,7	13 629,4	13 904,0	14 062,9
	of which overdue claims	266,4	762,5	818,4	779,8	743,4
6.1.2.	Loans and other funds provided to individuals	4 017,2	3 573,8	3 871,6	3 997,7	4 084,8
	of which overdue claims	148,6	243,0	288,6	290,9	282,3
6.1.3.	Loans, deposits and other placements with credit institutions	2 501,2	2 725,9	2 859,5	3 283,4	2 921,1
	of which overdue claims	1,3	1,9	1,1	7,0	4,6
7.	Fixed assets (tangible and intangible) and inventories	544,1	790,7	825,0	848,2	864,6
8.	Allocation of profit	109,8	71,4	100,0	121,3	132,1
8.1.	of which income tax	-	68,4	92,2	112,8	122,7
9.	Other assets, total	870,4	917,4	1 062,8	1 072,3	1 105,0
9.1.	of which: Float	520,3	434,3	435,1	437,0	524,6
9.2.	Receivables	129,3	125,8	173,1	169,0	154,5
9.3.	Deferred expenses	69,0	74,4	76,0	72,6	77,9
Banking sector assets		28 022,3	29 430,0	31 721,7	32 671,8	33 804,6

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
1.	Funds and profit of credit institutions	3 109,2	3 766,4	4 076,6	4 201,2	4 339,1
	Of which:					
1.1.	Funds of credit institutions	1 789,4	2 432,8	2 542,4	2 532,0	2 599,6
1.2.	Profit (losses), including financial result of the previous year	1 319,8	1 333,5	1 534,2	1 669,3	1 739,5
	Of which:					
1.2.1.	Profit (losses) of the current year	409,2	205,1	359,7	495,3	573,4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	3 370,4	1 423,1	373,4	362,9	325,7
3.	Accounts of credit institutions	346,0	273,1	266,7	216,3	255,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	252,4	168,0	130,7	121,4	154,4
3.2.	Correspondent accounts of non-resident credit institutions	77,7	97,1	115,3	87,9	93,9
4.	Loans, deposits and other funds raised from other credit institutions	3 639,6	3 117,3	3 461,8	3 685,6	3 754,9
5.	Clients' funds ²	14 748,5	17 131,4	19 314,0	19 954,0	21 080,9
	Of which:					
5.1.	Budgetary funds in settlement accounts	15,6	20,4	34,2	43,7	32,7
5.2.	Government and other extra-budgetary funds in settlement accounts	14,2	13,7	19,6	21,5	12,0
5.3.	Funds of legal entities in settlement and other accounts	3 521,0	3 857,4	4 510,0	4 611,9	4 845,1
5.4.	Clients' float	281,5	209,7	257,4	293,9	220,6
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	4 945,4	5 466,6	5 518,2	5 620,0	6 035,6
5.6.	Individual deposits	5 907,0	7 485,0	8 879,3	9 250,4	9 818,0
5.7.	Clients' funds in factoring and forfeiting operations	10,7	10,1	10,4	13,9	15,7
6.	Bonds	375,3	412,7	479,4	522,7	537,9
7.	Promissory notes and bank acceptances	756,3	748,6	838,8	773,8	797,3
8.	Other liabilities ¹ , total	1 677,0	2 557,4	2 911,0	2 955,4	2 713,0
	Of which:					
8.1.	Provisions	1 022,7	2 050,6	2 311,1	2 279,7	2 192,0
8.2.	Float	431,6	257,9	273,5	305,7	255,1
8.3.	Payables	33,9	45,2	68,7	118,3	44,7
8.4.	Deferred income	4,7	4,9	4,7	4,7	5,5
8.5.	Interest payable	184,1	198,9	253,1	246,9	215,7
	Of which:					
	Overdue interest	0,0	0,0	0,7	0,0	0,0
Banking sector liabilities¹		28 022,3	29 430,0	31 721,7	32 671,8	33 804,6

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

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
1.	Money, precious metals and gemstones	3,0	2,7	2,2	2,2	2,7
1.1.	of which: money	2,8	2,5	2,0	2,1	2,6
2.	Accounts with the Bank of Russia and authorised agencies of other countries	7,4	6,0	4,1	2,8	5,4
3.	Correspondent accounts with credit institutions	4,4	2,9	2,3	2,1	2,5
3.1.	of which: Correspondent accounts with correspondent credit institutions	1,4	0,6	0,4	0,4	0,5
3.2.	Correspondent accounts with non-resident banks	3,0	2,3	1,9	1,7	2,0
4.	Securities acquired by credit institutions, total	8,4	14,6	17,5	18,1	17,2
4.1.	of which Debt securities	6,3	11,5	13,2	13,8	13,1
4.2.	Shares	0,7	1,4	2,1	2,2	2,1
4.3.	Discounted promissory notes	0,7	0,8	1,2	1,1	1,0
4.4.	Shares in associates and subsidiaries	0,8	1,0	1,0	1,0	1,1
5.	Other participation in authorised capital	0,2	0,2	0,4	0,4	0,4
6.	Loans, total	71,2	67,5	67,3	68,1	65,6
6.1.	of which: Loans, deposits and other placements	71,0	67,4	67,2	68,0	65,5
	of which overdue claims	1,5	3,4	3,5	3,3	3,1
6.1.1.	of which: Loans and other placements with non-financial organisations	44,6	42,6	43,0	42,6	41,6
	of which overdue claims	1,0	2,6	2,6	2,4	2,2
6.1.2.	Loans and other funds provided to individuals	14,3	12,1	12,2	12,2	12,1
	of which overdue claims	0,5	0,8	0,9	0,9	0,8
6.1.3.	Loans, deposits and other placements with credit institutions	8,9	9,3	9,0	10,0	8,6
	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	0,3	0,4	0,4
8.1.	of which income tax	-	0,2	0,3	0,3	0,4
9.	Other assets, total	3,1	3,1	3,4	3,3	3,3
9.1.	of which: Float	1,9	1,5	1,4	1,3	1,6
9.2.	Receivables	0,5	0,4	0,5	0,5	0,5
9.3.	Deferred expenses	0,2	0,3	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities¹		1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
1.	Funds and profit of credit institutions	11,1	12,8	12,9	12,9	12,8
	Of which:					
1.1.	Funds of credit institutions	6,4	8,3	8,0	7,7	7,7
1.2.	Profit (losses), including financial result of the previous year	4,7	4,5	4,8	5,1	5,1
	Of which:					
1.2.1.	Profit (losses) of the current year	1,5	0,7	1,1	1,5	1,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	12,0	4,8	1,2	1,1	1,0
3.	Accounts of credit institutions	1,2	0,9	0,8	0,7	0,8
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,9	0,6	0,4	0,4	0,5
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,4	0,3	0,3
4.	Loans, deposits and other funds raised from other credit institutions	13,0	10,6	10,9	11,3	11,1
5.	Clients' funds ²	52,6	58,2	60,9	61,1	62,4
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,0	0,1	0,1	0,0
5.3.	Funds of legal entities in settlement and other accounts	12,6	13,1	14,2	14,1	14,3
5.4.	Clients' float	1,0	0,7	0,8	0,9	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,6	18,6	17,4	17,2	17,9
5.6.	Individual deposits	21,1	25,4	28,0	28,3	29,0
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	1,5	1,6	1,6
7.	Promissory notes and bank acceptances	2,7	2,5	2,6	2,4	2,4
8.	Other liabilities ¹ , total	6,0	8,7	9,2	9,0	8,0
	Of which:					
8.1.	Provisions	3,6	7,0	7,3	7,0	6,5
8.2.	Float	1,5	0,9	0,9	0,9	0,8
8.3.	Payables	0,1	0,2	0,2	0,4	0,1
8.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
8.5.	Interest payable	0,7	0,7	0,8	0,8	0,6
	Of which:					
	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
1. Loans, deposits and other placements, total	13874,9	13872,8	15167,2	15772,7	16099,2	6009,9	5974,4	6163,9	6455,6	6041,0	19884,8	19847,1	21331,1	22228,3	22140,2
Of which															
- overdue claims	353,2	835,1	942,9	922,1	886,2	68,8	179,6	170,8	160,7	149,7	422,0	1014,7	1113,7	1082,8	1035,9
1.1 Loans and other placements with non-financial resident organisations	8723,1	8812,6	9675,8	9911,4	10085,6	3032,2	2954,8	2877,8	2903,0	2758,2	11755,3	11767,4	12553,6	12814,4	12843,8
Of which															
- overdue claims	214,7	599,0	682,8	658,7	635,5	46,1	123,0	120,9	108,1	98,6	260,8	722,0	803,7	766,8	734,1
of which:															
1.1.1. Loans and other funds provided to individual entrepreneurs	313,8	269,7	296,5	308,8	315,2	9,2	6,4	6,8	6,5	6,3	323,0	276,2	303,3	315,2	321,4
Of which															
- overdue claims	8,1	21,9	27,9	28,6	28,1	0,1	0,3	0,4	0,5	0,5	8,2	22,2	28,4	29,1	28,6
1.2 Loans and other placements with non-resident legal entities (except banks)	176,3	308,1	258,3	236,9	319,1	578,2	466,3	817,5	852,7	900,0	754,4	774,3	1075,8	1089,6	1219,1
Of which															
- overdue claims	0,5	19,2	6,9	6,6	2,8	5,1	21,3	7,7	6,4	6,5	5,6	40,6	14,6	13,0	9,3
1.3 Loans, deposits and other placements with financial sector	778,8	827,5	1132,8	1308,6	1280,7	232,0	313,0	392,1	402,2	395,9	1010,8	1140,5	1524,9	1710,9	1676,7
Of which															
- overdue claims	6,4	7,2	5,8	11,2	9,5	0,3	0,8	0,7	0,6	0,6	6,7	8,0	6,5	11,8	10,0
of which:															
1.3.1 Resident credit institutions	512,9	562,2	843,3	959,8	911,6	164,1	240,9	282,4	294,4	298,1	677,0	803,0	1125,7	1254,2	1209,7
Of which															
- overdue claims	1,2	0,9	0,9	6,8	4,4	0,1	0,1	0,0	0,0	0,0	1,2	0,9	0,9	6,8	4,4
1.3.2 Resident financial institutions of different forms of ownership	265,9	265,3	289,5	348,9	369,2	67,9	72,1	109,7	107,8	97,8	333,8	337,5	399,2	456,7	467,0
Of which															
- overdue claims	5,3	6,4	4,9	4,4	5,1	0,2	0,7	0,7	0,6	0,6	5,5	7,1	5,6	5,0	5,6
1.4 Loans, deposits and other placements with non-resident banks	239,1	208,5	141,9	222,1	190,2	1585,1	1714,4	1591,9	1807,1	1521,2	1824,3	1922,9	1733,8	2029,2	1711,4
Of which															
- overdue claims	0,0	0,2	0,1	0,2	0,1	0,1	0,8	0,0	0,0	0,0	0,1	1,0	0,2	0,2	0,1
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	156,5	230,0	194,2	199,6	261,7	0,2	0,1	0,0	0,0	0,4	156,7	230,1	194,2	199,6	262,1
Of which															
- overdue claims	0,2	0,2	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,2	0,2	0,0	0,1	0,0
1.6 Loans and other funds provided to resident individuals	3534,3	3168,0	3500,8	3624,9	3722,7	471,5	395,6	358,1	359,3	348,8	4005,8	3563,6	3858,9	3984,1	4071,4
Of which															
- overdue claims	131,4	209,3	247,0	245,2	238,2	17,0	33,5	41,1	45,1	43,6	148,3	242,8	288,1	290,3	281,7
1.7 Loans and other funds provided to non-resident individuals	2,9	1,9	2,0	2,3	2,5	8,5	8,3	10,7	11,2	10,8	11,4	10,2	12,7	13,5	13,4
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,1	0,2	0,2	0,3	0,4	0,4	0,2	0,2	0,5	0,6	0,6
Reference data:															
Provisions on loans, deposits and other placements	898,5	1820,6	2027,1	1984,6	1904,2	0,0	0,0	0,0	0,0	0,0	898,5	1820,6	2027,1	1984,6	1904,2
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	12,9	42,3	49,8	44,3	39,7	2,6	9,0	9,3	6,8	6,3	15,5	51,3	59,2	51,1	46,0
Credit institutions' portfolio of promissory notes of residents	184,7	210,1	363,6	340,8	308,7	9,8	21,4	16,6	13,9	17,1	194,5	231,6	380,3	354,7	325,8
Credit institutions' portfolio of promissory notes of non-residents	0,4	0,7	2,3	2,3	2,4	4,6	1,7	1,8	1,8	1,8	5,0	2,5	4,0	4,1	4,2

**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	1.10.10	1.12.10	1.01.11
1. Loans, deposits and other placements, total	100,0 71,0	100,0 67,4	100,0 67,2	100,0 68,0	100,0 65,5
Of which:					
- overdue claims	2,1 1,5	5,1 3,4	5,2 3,5	4,9 3,3	4,7 3,1
1.1 Loans and other placements with non-financial resident organisations	59,1 41,9	59,3 40,0	58,9 39,6	57,6 39,2	58,0 38,0
Of which:					
- overdue claims	1,3 0,9	3,6 2,5	3,8 2,5	3,4 2,3	3,3 2,2
of which:					
1.1.1. Loans and other funds provided to individual entrepreneurs	1,6	1,4	1,4	1,4	1,5
	1,2	0,9	1,0	1,0	1,0
Of which:					
- overdue claims	0,0 0,0	0,1 0,1	0,1 0,1	0,1 0,1	0,1 0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	3,8 2,7	3,9 2,6	5,0 3,4	4,9 3,3	5,5 3,6
Of which:					
- overdue claims	0,0 0,0	0,2 0,1	0,1 0,0	0,1 0,0	0,0 0,0
1.3 Loans, deposits and other placements with financial sector	5,1 3,6	5,7 3,9	7,1 4,8	7,7 5,2	7,6 5,0
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,1 0,0	0,0 0,0
of which:					
1.3.1 Resident credit institutions	3,4 2,4	4,0 2,7	5,3 3,5	5,6 3,8	5,5 3,6
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.3.2 Resident financial institutions of different forms of ownership	1,7	1,7	1,9	2,1	2,1
	1,2	1,1	1,3	1,4	1,4
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.4 Loans, deposits and other placements with non-resident banks	9,2 6,5	9,7 6,5	8,1 5,5	9,1 6,2	7,7 5,1
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	0,8 0,6	1,2 0,8	0,9 0,6	0,9 0,6	1,2 0,8
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.6 Loans and other funds provided to resident individuals	20,1 14,3	18,0 12,1	18,1 12,2	17,9 12,2	18,4 12,0
Of which:					
- overdue claims	0,7 0,5	1,2 0,8	1,4 0,9	1,3 0,9	1,3 0,8
1.7 Loans and other funds provided to non-resident individuals	0,1 0,0	0,1 0,0	0,1 0,0	0,1 0,0	0,1 0,0
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
Reference data:					
Provision on loans, deposits and other placements	4,5 3,2	9,2 6,2	9,5 6,4	8,9 6,1	8,6 5,6
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,1 0,1	0,3 0,2	0,3 0,2	0,2 0,2	0,2 0,1
Credit institutions' portfolio of promissory notes of residents	1,0 0,7	1,2 0,8	1,8 1,2	1,6 1,1	1,5 1,0
Credit institutions' portfolio of promissory notes of non-residents	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.09		1.01.10		1.10.10		1.12.10		1.01.11	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	2 165,7	100,0	4 075,4	100,0	5 178,5	100,0	5 564,4	100,0	5 499,0	100,0
- in rubles	1 674,1	77,3	3 309,3	81,2	4 445,6	85,8	4 767,7	85,7	4 567,6	83,1
- in foreign currency	491,6	22,7	766,1	18,8	732,9	14,2	796,7	14,3	931,4	16,9
Of which:										
Securities at fair value through profit or loss	623,2	28,8	1 469,8	36,1	1 610,3	31,1	1 723,9	31,0	1 654,8	30,1
- in rubles	541,0	25,0	1 309,8	32,1	1 421,3	27,4	1 503,5	27,0	1 428,6	26,0
- in foreign currency	82,2	3,8	160,0	3,9	188,9	3,6	220,3	4,0	226,2	4,1
Securities available for sale	1 154,4	53,3	2 157,1	52,9	2 857,2	55,2	3 054,1	54,9	3 005,5	54,7
- in rubles	848,6	39,2	1 678,4	41,2	2 435,8	47,0	2 626,7	47,2	2 448,5	44,5
- in foreign currency	305,8	14,1	478,6	11,7	421,4	8,1	427,5	7,7	557,0	10,1
Securities held-to-maturity	174,2	8,0	150,6	3,7	381,3	7,4	437,5	7,9	458,3	8,3
- in rubles	148,6	6,9	116,6	2,9	360,6	7,0	411,4	7,4	432,4	7,9
- in foreign currency	25,6	1,2	34,0	0,8	20,7	0,4	26,0	0,5	25,9	0,5
Shares in associates and subsidiaries	212,0	9,8	284,5	7,0	313,0	6,0	333,3	6,0	368,2	6,7
- in rubles	134,0	6,2	191,6	4,7	212,2	4,1	211,4	3,8	246,8	4,5
- in foreign currency	78,0	3,6	92,9	2,3	100,9	1,9	121,9	2,2	121,4	2,2
Reference data:										
Revaluation of securities	-177,5		16,3		58,2		49,4		54,1	
Provisions for losses on securities available for sale	7,2		13,9		11,9		14,3		15,2	
Provisions for losses on securities held-to-maturity	1,8		2,4		2,6		3,2		3,9	
Provisions for losses on portfolio of shares in associates and subsidiaries	2,1		2,3		2,7		2,8		3,1	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.09		1.01.10		1.10.10		1.12.10		1.01.11	
	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	4 190,7	100,0	4 516,7	100,0	4 419,9	100,0
- in rubles	1 376,8	78,2	2 741,3	81,1	3 605,1	86,0	3 889,5	86,1	3 661,2	82,8
- in foreign currency	383,5	21,8	637,8	18,9	585,6	14,0	627,2	13,9	758,7	17,2
of which: revaluation	-120,5	-6,8	10,5	0,3	45,4	1,1	18,7	0,4	17,0	0,4
Debt securities at book value held (without revaluation)	1 880,8	100,0	3 368,6	100,0	4 145,3	100,0	4 498,1	100,0	4 402,9	100,0
of which:										
debt securities of the Russian Federation	258,1	13,7	767,9	22,8	961,3	23,2	1 046,4	23,3	1 177,5	26,7
- in rubles	168,6	9,0	656,5	19,5	913,1	22,0	988,1	22,0	1 113,4	25,3
- in foreign currency	89,6	4,8	111,4	3,3	48,2	1,2	58,3	1,3	64,1	1,5
debt securities of the Bank of Russia	12,5	0,7	283,1	8,4	806,9	19,5	857,3	19,1	588,5	13,4
- in rubles	12,5	0,7	283,1	8,4	806,9	19,5	857,3	19,1	588,5	13,4
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	139,6	7,4	229,6	6,8	292,4	7,1	303,9	6,8	284,3	6,5
- in rubles	139,6	7,4	229,6	6,8	292,4	7,1	303,9	6,8	284,3	6,5
- 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	333,2	8,0	377,0	8,4	365,0	8,3
- in rubles	169,5	9,0	252,2	7,5	309,8	7,5	353,1	7,9	345,0	7,8
- in foreign currency	0,3	0,0	37,1	1,1	23,4	0,6	23,8	0,5	20,0	0,5
other debt securities of residents	360,5	19,2	759,2	22,5	833,9	20,1	929,4	20,7	901,1	20,5
- in rubles	358,8	19,1	759,1	22,5	826,2	19,9	921,5	20,5	893,4	20,3
- in foreign currency	1,7	0,1	0,1	0,0	7,7	0,2	7,9	0,2	7,7	0,2
debt securities of other countries	27,8	1,5	33,5	1,0	30,3	0,7	40,7	0,9	59,6	1,4
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	6,6	0,2
- in foreign currency	27,8	1,5	33,5	1,0	30,3	0,7	40,7	0,9	53,0	1,2
debt securities of non-resident banks	70,0	3,7	90,1	2,7	82,5	2,0	78,1	1,7	189,3	4,3
- in rubles	29,1	1,5	28,9	0,9	22,5	0,5	21,0	0,5	20,0	0,5
- in foreign currency	40,9	2,2	61,1	1,8	60,0	1,4	57,1	1,3	169,4	3,8
other debt securities of non-residents	249,2	13,2	539,7	16,0	450,3	10,9	466,5	10,4	469,9	10,7
- in rubles	116,0	6,2	174,6	5,2	117,6	2,8	125,5	2,8	138,4	3,1
- in foreign currency	133,2	7,1	365,1	10,8	332,6	8,0	341,0	7,6	331,5	7,5
debt securities delivered without derecognition in the balance sheet	591,3	31,4	362,7	10,8	337,8	8,1	383,1	8,5	355,3	8,1
- in rubles	501,2	26,6	334,0	9,9	255,7	6,2	285,7	6,4	243,2	5,5
- in foreign currency	90,1	4,8	28,7	0,9	82,1	2,0	97,4	2,2	112,1	2,5
overdue debt securities	2,0	0,1	13,4	0,4	16,7	0,4	15,6	0,3	12,3	0,3
- in rubles	2,0	0,1	12,9	0,4	15,6	0,4	14,7	0,3	11,4	0,3
- in foreign currency	0,0	0,0	0,5	0,0	1,1	0,0	0,9	0,0	0,9	0,0
Reference data:										
Provisions for losses on debt securities	7,2		19,5		22,4		23,0		20,6	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.09		1.01.10		1.10.10		1.12.10		1.01.11	
	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	674,8	100,0	714,4	100,0	710,9	100,0
- in rubles	163,3	84,5	376,4	91,4	628,3	93,1	666,8	93,3	659,7	92,8
- in foreign currency	30,1	15,5	35,3	8,6	46,5	6,9	47,6	6,7	51,3	7,2
of which: revaluation	-57,1	-29,5	5,8	1,4	12,8	1,9	30,8	4,3	37,0	5,2
Shares held at book value (without revaluation)	250,5	100,0	406,0	100,0	662,0	100,0	683,6	100,0	673,9	100,0
of which shares of:										
resident credit institutions	8,9	3,6	4,6	1,1	8,2	1,2	5,4	0,8	5,7	0,8
- in rubles	8,9	3,6	4,5	1,1	8,2	1,2	5,4	0,8	5,7	0,8
- 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	579,5	87,5	587,5	85,9	588,0	87,3
- in rubles	193,2	77,1	344,7	84,9	569,0	86,0	585,8	85,7	586,4	87,0
- in foreign currency	1,6	0,6	9,5	2,3	10,5	1,6	1,7	0,3	1,6	0,2
non-resident credit institutions	5,9	2,3	6,4	1,6	11,9	1,8	23,8	3,5	28,1	4,2
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	5,9	2,3	6,4	1,6	11,9	1,8	23,8	3,5	28,1	4,2
other non-residents	19,4	7,8	27,0	6,6	29,0	4,4	24,8	3,6	22,2	3,3
- in rubles	0,0	0,0	8,4	2,1	8,4	1,3	8,4	1,2	8,4	1,2
- in foreign currency	19,4	7,8	18,6	4,6	20,7	3,1	16,5	2,4	13,8	2,0
shares delivered without derecognition in the balance sheet	21,4	8,6	13,8	3,4	33,3	5,0	42,1	6,2	29,9	4,4
- in rubles	18,3	7,3	13,1	3,2	29,9	4,5	36,5	5,3	22,1	3,3
- in foreign currency	3,1	1,3	0,7	0,2	3,4	0,5	5,6	0,8	7,7	1,1
Reference data:										
Provisions for losses on shares	2,7		8,2		8,1		9,8		10,6	

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Portfolio of promissory notes discounted by a credit institution, in rubles	185,0	210,8	365,9	343,0	311,1
of which promissory notes, not paid when due	2,2	2,6	3,1	3,4	3,4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	14,5	23,2	18,4	15,7	18,9
of which promissory notes, not paid when due	0,00	0,32	0,05	0,05	0,13
Total	199,5	234,0	384,3	358,8	330,0

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.09		1.01.10		1.10.10		1.12.10		1.01.11	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	199,5	100,0	234,0	100,0	384,3	100,0	358,8	100,0	330,0	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	100,2	50,2	180,0	76,9	318,8	82,9	292,0	81,4	272,7	82,6
- other promissory notes of residents	94,3	47,3	51,6	22,0	61,5	16,0	62,6	17,5	53,1	16,1
- 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	4,0	1,0	4,1	1,1	4,2	1,3
Reference data:										
Provisions for losses on promissory notes	5,9		8,1		11,6		11,8		10,7	

¹ including overdue promissory notes.

Table 23

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
1.	Funds raised from organisations, total	8 774,6	9 557,2	10 314,1	10 560,1	11 126,9
	- in rubles	5 499,8	6 398,0	7 022,5	7 199,6	7 786,3
	- in foreign currency	3 274,8	3 159,3	3 291,6	3 360,5	3 340,5
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	3 521,0	3 857,4	4 510,0	4 611,9	4 845,1
	- in rubles	2 803,8	3 099,7	3 703,8	3 847,1	4 134,9
	- in foreign currency	717,1	757,6	806,3	764,8	710,2
	Of which:					
1.1.1	Funds of individual entrepreneurs	81,4	90,6	111,0	114,1	121,2
	- in rubles	77,1	88,9	109,6	112,5	119,6
	- in foreign currency	4,2	1,7	1,4	1,5	1,6
1.2.	Government and other extra budgetary funds in settlement accounts	14,2	13,7	19,6	21,5	12,0
1.3.	Float	281,3	209,5	255,8	291,8	218,4
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	4 945,4	5 466,6	5 518,2	5 620,0	6 035,6
	- in rubles	2 606,7	3 198,6	3 165,9	3 166,7	3 541,2
	- in foreign currency	2 338,7	2 268,0	2 352,4	2 453,3	2 494,4
	Of which:					
1.4.1.	Deposits and other raised funds from the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	257,4	267,0	513,2	523,2	464,3
1.4.2.	Certificates of deposit	12,7	20,1	15,3	14,3	15,4
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,3	0,0	6,3	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting operations	10,7	10,1	10,4	13,9	15,7
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	0,0	1,1	0,1
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	651,6	739,4	588,7	665,8	955,7
	- in rubles	474,0	652,9	479,8	538,2	826,0
	- in foreign currency	177,6	86,6	108,9	127,6	129,7
	with maturity from 31 days to 1 year	1 753,2	2 202,0	2 018,7	1 936,5	2 065,1
	- in rubles	1 142,7	1 658,8	1 657,2	1 561,5	1 597,2
	- in foreign currency	610,5	543,2	361,5	375,1	467,8
	with maturity in excess of 1 year	2 540,2	2 525,1	2 904,5	3 017,6	3 014,8
	- in rubles	989,6	886,9	1 022,9	1 067,0	1 118,0
	- in foreign currency	1 550,6	1 638,2	1 881,6	1 950,6	1 896,8
	Reference data					
	Funds raised from non-resident organisations, total	1 613,9	1 430,8	1 737,6	1 613,8	1 704,6
	- in rubles	250,1	215,1	281,2	257,1	299,7
	- in foreign currency	1 363,8	1 215,7	1 456,4	1 356,7	1 404,9
	of which:					
	Funds of non-resident organisations in settlement and other accounts	139,8	113,8	323,7	171,2	195,2
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	214,8	203,9	185,0	207,2	269,3
	Other funds raised from non-resident legal entities	1 248,2	1 101,7	1 218,8	1 226,9	1 228,8
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,4	0,0	0,0

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

Table 24

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

	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Issued debt obligations - total	1 162,2	1 196,8	1 348,2	1 324,8	1 364,6
including:					
bonds:	375,3	412,7	479,4	522,7	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	479,3	522,6	537,9
deposit certificates ¹	12,7	20,1	15,3	14,3	15,4
of which					
with maturities in excess of one year	7,8	8,8	4,1	2,9	3,6
with maturities in excess of one year	4,5	10,6	11,0	11,3	11,4
saving certificates ²	18,0	15,5	14,7	14,0	14,0
of which					
with maturities in excess of one year	11,6	10,0	9,5	8,5	8,2
with maturities in excess of one year	4,7	3,8	3,5	3,8	4,2
promissory notes and banker's acceptances	756,3	748,6	838,8	773,8	797,3
of which					
with maturities in excess of one year	365,5	420,3	446,2	406,2	407,8
with maturities in excess of one year	377,9	315,2	379,3	354,6	375,4

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

Table 25

Individual deposit structure

		(billion rubles)				
		1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
1	Individual deposits	5 907,0	7 485,0	8 879,3	9 250,4	9 818,0
	- of which savings certificates	18,0	15,5	14,7	14,0	14,0
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 005,7	1 232,1	1 379,9	1 419,6	1 733,0
	- in rubles	840,0	1 060,8	1 207,3	1 239,6	1 546,4
	- in foreign currency	165,7	171,3	172,6	179,9	186,5
1.2.	Individual deposits with maturity from 31 days to 1 year	1 052,6	1 481,6	1 632,0	1 662,6	1 730,3
	- in rubles	639,5	965,9	1 239,0	1 277,6	1 353,3
	- in foreign currency	413,1	515,6	393,0	385,0	377,0
1.3.	Individual deposits with maturity in excess of 1 year	3 848,7	4 771,3	5 867,4	6 168,2	6 354,7
	- in rubles	2 853,2	3 484,4	4 568,8	4 817,6	5 018,8
	- in foreign currency	995,5	1 286,9	1 298,6	1 350,7	1 335,9
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	61,1	84,0	96,2	99,7	103,3

Table 26

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

(billion rubles)

	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Loans, deposits and other funds raised from other credit institutions, total	3 639,6	3 117,3	3 461,8	3 685,6	3 754,9
- in rubles	1 233,6	1 420,5	1 684,7	1 843,7	1 832,1
- in foreign currency	2 406,0	1 696,8	1 777,0	1 841,9	1 922,8
of which:					
- loans, deposits and other funds raised from resident credit institutions	972,2	1 234,2	1 568,6	1 726,6	1 696,6
- in rubles	773,1	1 019,4	1 287,3	1 430,7	1 407,6
- in foreign currency	199,1	214,8	281,3	295,9	289,0
of which					
overdue debt	0,3	0,0	0,0	1,3	0,0
- in rubles	0,3	0,0	0,0	1,3	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	1 893,2	1 959,0	2 058,3
- in rubles	460,5	401,1	397,4	413,1	424,5
- in foreign currency	2 206,9	1 482,0	1 495,8	1 546,0	1 633,8
of which					
overdue debt	0,0	0,2	0,3	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,2	0,3	0,0	0,0

Table 27

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.01.11

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
No budgetary funds	940	0	0,0	11 288 601	33,4
Less than 5%	71	14 809	45,3	22 464 622	66,5
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	17 896	54,7	51 405	0,2
Data not available	0	0	0,0	0	0,0
Total	1012	32 705	100,0	33 804 628	100,0

¹ Without government and other extra-budgetary funds

Funds raised from and placed with non-residents

№	Indicator	1.01.09		1.01.10		1.10.10		1.12.10		1.01.11	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	1 676,0	6,0	1 515,1	5,1	1 834,1	5,8	1 713,9	5,2	1 808,3	5,3
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 602,6	5,7	1 419,4	4,8	1 727,8	5,4	1 605,2	4,9	1 693,3	5,0
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 463,0	5,2	1 305,6	4,4	1 404,2	4,4	1 434,1	4,4	1 498,1	4,4
1.2	Individual deposits (excluding saving certificates)	61,1	0,2	84,0	0,3	96,2	0,3	99,7	0,3	103,3	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	45,3	0,2	64,1	0,2	74,1	0,2	75,6	0,2	76,5	0,2
1.3	Funds in other accounts	12,2	0,0	11,7	0,0	10,1	0,0	9,0	0,0	11,7	0,0
2.	Funds in correspondent and other accounts of credit institutions	93,6	0,3	105,1	0,4	136,1	0,4	94,9	0,3	101,3	0,3
3.	Loans, deposits and other funds raised from credit institutions	2 667,4	9,5	1 883,1	6,4	1 893,2	6,0	1 959,0	6,0	2 058,3	6,1
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	3 863,4	12,2	3 767,8	11,5	3 967,9	11,7
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	106,7	0,4	87,8	0,3	77,8	0,2	85,9	0,3	81,6	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	2 822,3	8,9	3 132,3	9,6	2 943,9	8,7
	of which overdue claims	5,9	0,0	41,8	0,1	15,2	0,0	13,7	0,0	10,0	0,0
	of which:										
1.1.	Loans, deposits and other placements	1 824,3	6,5	1 922,9	6,5	1 733,8	5,5	2 029,2	6,2	1 711,4	5,1
1.2	Loans and other placements with legal entities	754,4	2,7	774,3	2,6	1 075,8	3,4	1 089,6	3,3	1 219,1	3,6
1.3	Loans and other funds provided to individuals	11,4	0,0	10,2	0,0	12,7	0,0	13,5	0,0	13,3	0,0
2.	Correspondent accounts with banks	843,0	3,0	667,6	2,3	590,7	1,9	560,2	1,7	689,3	2,0
3.	Securities acquired by credit institutions, total	377,4	1,3	699,1	2,4	608,1	1,9	638,1	2,0	773,4	2,3
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	347,0	1,2	663,3	2,3	563,1	1,8	585,3	1,8	718,9	2,1
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	25,3	0,1	33,4	0,1	40,9	0,1	48,6	0,1	50,3	0,1
3.3	Discounted promissory notes	5,0	0,0	2,5	0,0	4,0	0,0	4,1	0,0	4,2	0,0
4.	Shares in associates and subsidiaries	80,3	0,3	94,2	0,3	102,2	0,3	123,2	0,4	122,7	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	4 123,3	13,0	4 453,8	13,6	4 529,3	13,4
	Reference data:										
	Overdue interest on claims of credit institutions	0,1	0,0	2,7	0,0	0,9	0,0	0,9	0,0	0,7	0,0

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

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

Financial Condition

Table 29

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Total	409 185,7	205 109,7	359 698,1	495 285,1	573 379,7	1 106	1 058	1 030	1 023	1 012	109 839,8	71 355,6	99 993,9	121 317,8	132 079,1
Profit-making CIs ¹	446 936,1	284 938,7	387 689,8	516 017,9	595 046,7	1 050	938	883	868	931	109 638,8	69 308,1	97 264,4	119 595,6	131 763,4
Loss-making CIs	-37 750,4	-79 829,0	-27 991,6	-20 732,8	-21 667,0	56	120	147	155	81	201,0	2 047,5	2 729,5	1 722,2	315,6
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	2	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total						1108	1058	1030	1023	1012					

¹ including CIs with zero profit.

Table 30

Structure of operating credit institutions' income and expenses¹

	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)
1. Income of credit institution, total	17 574,1	100,0	31 600,6	100,0	16 448,4	100,0	22 645,4	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 469,3	8,4	1 895,6	6,0	1 222,6	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
2. Expenses of credit institution, total	17 155,6	100,0	31 394,7	100,0	16 081,0	100,0	22 064,4	100,0
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

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

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

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

Table 31.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.01.11

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	21 884 288 614	7 519 481 862	22 269 807 881	7 133 962 595
Belgorod Region	13 275 588	359 231	13 280 437	354 382
Bryansk Region	801 771	8 236	804 844	5 163
Vladimir Region	3 915 377	53 690	3 918 322	50 745
Voronezh Region	261 325	0	261 310	15
Ivanovo Region	10 435 222	580 266	10 434 987	580 501
Kaluga Region	10 081 673	846 798	10 580 671	347 800
Kostroma Region	63 109 319	5 813 883	61 626 798	7 296 404
Kursk Region	12 367 165	395 881	12 383 295	379 751
Lipetsk Region	22 602 318	1 009 258	22 592 100	1 019 476
Moscow Region	62 703 479	12 165 651	61 852 135	13 016 995
Orel Region	4 074 319	31 342	4 079 493	26 168
Ryazan Region	12 779 439	1 012 187	13 096 489	695 137
Smolensk Region	19 377 830	2 321 947	18 573 817	3 125 960
Tambov Region	2 101 109	225 074	2 101 214	224 969
Tver Region	8 868 801	457 751	8 859 516	467 036
Tula Region	9 699 012	620 605	9 684 861	634 756
Yaroslavl Region	7 811 767	340 611	7 802 344	350 034
City of Moscow	21 620 023 100	7 493 239 451	22 007 875 248	7 105 387 303
North-Western Federal District	1 131 045 905	258 012 806	1 157 379 643	231 679 068
Republic of Karelia	886 173	24 474	888 203	22 444
Komi Republic	14 069 555	1 040 167	14 023 559	1 086 163
Akhangel'sk Region	802 066	10 896	804 410	8 552
Vologda Region	49 595 320	6 038 277	49 500 211	6 133 386
Kaliningrad Region	47 236 740	15 554 923	50 844 540	11 947 123
Leningrad Region	6 515 832	763 682	6 545 342	734 172
Murmansk Region	8 621 968	1 750 088	8 626 737	1 745 319
Novgorod Region	4 541 485	131 581	4 543 940	129 126
Pskov Region	2 306 676	43 335	2 311 282	38 729
St Petersburg	996 470 090	232 655 383	1 019 291 419	209 834 054
Southern Federal District	162 243 364	11 765 623	162 835 282	11 173 705
Republic of Adygeya	3 459 047	28 774	3 474 483	13 338
Republic of Kalmykia	941 663	88 729	917 806	112 586
Krasnodar Territory	78 223 211	3 437 439	78 347 185	3 313 465
Astrakhan Region	5 618 073	76 887	5 643 041	51 919
Volgograd Region	10 616 650	598 346	10 650 962	564 034
Rostov Region	63 384 720	7 535 448	63 801 805	7 118 363
North-Caucasian Federal District	54 242 097	1 504 489	54 333 572	1 413 014
Republik of Daghestan	22 513 600	518 745	22 576 801	455 544
Republic of Ingushetia	1 103 877	14 252	1 101 854	16 275
Kabardino-Balkar Republic	6 108 622	79 087	6 112 895	74 814
Karachai-Cherkess Republic	3 737 265	322 338	3 742 595	317 008
Republic of North Ossetia - Alania	7 242 897	107 673	7 230 617	119 953
Chechen Republic	0	0	0	0

Stavropol Territory	13 535 836	462 394	13 568 810	429 420
Volga Federal District	1 020 515 024	96 389 171	1 019 059 161	97 845 034
Republic of Bashkortostan	53 010 433	4 054 501	53 453 806	3 611 128
Republic of Marii El	1 558 018	13 984	1 565 806	6 196
Republic of Mordovia	16 297 028	265 317	16 305 717	256 628
Republic of Tatarstan	419 747 657	52 439 677	419 370 059	52 817 275
Udmurt Republic	20 436 430	1 476 629	20 389 545	1 523 514
Chuvash Republic	7 723 009	123 886	7 716 295	130 600
Perm Territory	27 641 452	4 271 988	27 455 096	4 458 344
Kirov Region	20 440 520	3 293 841	21 592 792	2 141 569
Nizhny Novgograd Region	67 828 095	4 700 982	67 487 846	5 041 231
Orenburg Region	36 492 126	2 179 722	36 440 490	2 231 358
Penza Region	10 267 940	78 253	10 267 416	78 777
Samara Region	280 734 521	18 132 432	278 207 037	20 659 916
Saratov Region	49 948 727	4 893 962	50 412 699	4 429 990
Ulyanovsk Region	8 389 068	463 997	8 394 557	458 508
Ural Federal District	650 774 702	109 158 668	683 983 771	75 949 599
Kurgan Region	2 046 906	4 100	2 049 501	1 505
Sverdlovsk Region	281 847 878	42 026 801	298 884 000	24 990 679
Tyumen Region	264 443 723	58 574 164	279 116 009	43 901 878
Chelyabinsk Region	102 436 195	8 553 603	103 934 261	7 055 537
Siberian Federal District	472 068 548	124 285 450	482 490 936	113 863 062
Republic of Altai	11 208 113	42 196	11 227 530	22 779
Republic of Buryatiya	5 910 376	751 225	6 127 722	533 879
Republic of Tuva	442 771	1 726	443 633	864
Republic of Khakassia	7 910 915	145 160	7 929 621	126 454
Altai Territory	13 468 163	203 288	13 466 305	205 146
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10 575 801	433 898	10 583 024	426 675
Irkutsk Region	13 287 839	1 232 291	14 143 125	377 005
Kemerovo Region	24 173 540	947 819	24 199 503	921 856
Novosibirsk Region	360 962 676	117 369 045	370 125 417	108 206 304
Omsk Region	14 900 914	2 948 205	15 013 290	2 835 829
Tomsk Region	9 227 440	210 597	9 231 766	206 271
Far Eastern Federal District	285 863 894	22 987 520	284 768 721	24 082 693
Republic of Sakha (Yakutia)	14 470 125	531 996	14 531 535	470 586
Kamchatka Territory	12 420 339	1 039 874	12 477 188	983 025
Primorskiy Territory	68 779 210	5 942 228	70 076 919	4 644 519
Khabarovsk Territory	45 112 034	2 996 535	45 205 478	2 903 091
Amur Region	134 669 483	11 743 572	132 019 686	14 393 369
Magadan Region	0	0	0	0
Sakhalin Region	10 412 703	733 315	10 457 915	688 103
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

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

Table 31.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.01.11

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	16 376 471 478	7 225 426 298	16 779 351 135	6 822 546 641
Belgorod Region	167 697 453	4 889 200	167 682 924	4 903 729
Bryansk Region	46 794 736	3 244 363	46 797 098	3 242 001
Vladimir Region	87 118 106	7 946 688	87 134 417	7 930 377
Voronezh Region	248 140 909	28 670 305	248 487 650	28 323 564
Ivanovo Region	51 599 032	4 163 964	51 651 376	4 111 620
Kaluga Region	71 101 286	8 567 501	71 646 640	8 022 147
Kostroma Region	55 846 374	1 492 562	55 005 175	2 333 761
Kursk Region	81 599 620	2 673 484	82 110 420	2 162 684
Lipetsk Region	98 160 198	1 823 789	98 116 161	1 867 826
Moscow Region	688 673 163	65 411 000	688 580 666	65 503 497
Orel Region	37 257 051	1 785 327	37 245 940	1 796 438
Ryazan Region	77 151 551	1 727 682	77 520 092	1 359 141
Smolensk Region	63 020 907	1 189 173	62 932 731	1 277 349
Tambov Region	44 974 351	2 297 514	44 980 870	2 290 995
Tver Region	73 411 390	5 849 256	73 432 652	5 827 994
Tula Region	90 062 619	24 923 451	89 998 345	24 987 725
Yaroslavl Region	117 324 182	1 330 882	117 335 673	1 319 391
City of Moscow	14 276 538 550	7 057 440 157	14 678 692 305	6 655 286 402
North-Western Federal District	2 172 971 255	466 069 130	2 192 348 765	446 691 620
Republic of Karelia	36 227 880	10 055 256	36 796 473	9 486 663
Komi Republic	76 562 489	5 578 642	76 750 407	5 390 724
Akhangel'sk Region	95 507 871	6 356 701	95 544 467	6 320 105
Vologda Region	113 386 230	9 283 993	113 354 884	9 315 339
Kaliningrad Region	82 574 664	25 809 851	76 690 064	31 694 451
Leningrad Region	73 609 806	5 900 043	69 587 345	9 922 504
Murmansk Region	63 729 397	13 876 521	69 292 813	8 313 105
Novgorod Region	40 067 094	4 366 001	39 577 549	4 855 546
Pskov Region	32 830 062	522 213	32 992 070	360 205
St Petersburg	1 558 475 762	384 319 909	1 581 762 693	361 032 978
Southern Federal District	1 020 883 341	68 718 205	1 022 246 405	67 355 141
Republic of Adygeya	16 859 241	202 800	16 881 740	180 301
Republic of Kalmykia	6 547 874	52 442	6 535 218	65 098
Krasnodar Territory	480 412 265	21 696 974	478 945 850	23 163 389
Astrakhan Region	56 687 975	855 078	56 707 115	835 938
Volgograd Region	130 928 571	12 268 164	130 904 314	12 292 421
Rostov Region	329 447 415	33 642 747	332 272 168	30 817 994
North-Caucasian Federal District	309 399 160	8 818 178	309 478 359	8 738 979
Republic of Dagestan	48 337 052	1 181 147	48 404 097	1 114 102
Republic of Ingushetia	7 258 481	59 296	7 234 153	83 624
Kabardino-Balkar Republic	31 766 282	1 421 794	31 693 391	1 494 685
Karachai-Cherkess Republic	17 227 730	781 019	17 210 139	798 610
Republic of North Ossetia - Alania	25 905 411	1 043 285	25 898 269	1 050 427
Chechen Republic	18 979 651	45 517	18 981 640	43 528
Stavropol Territory	159 924 553	4 286 120	160 056 670	4 154 003

Volga Federal District	2 839 440 829	197 138 844	2 837 065 605	199 514 068
Republic of Bashkortostan	320 353 406	33 750 028	320 740 515	33 362 919
Republic of Marii El	32 505 837	2 803 148	32 516 256	2 792 729
Republic of Mordovia	65 341 025	363 201	65 351 708	352 518
Republic of Tatarstan	556 025 107	55 598 193	555 456 712	56 166 588
Udmurt Republic	100 499 047	2 047 226	101 551 889	994 384
Chuvash Republic	67 629 950	5 257 241	67 678 514	5 208 677
Perm Territory	233 839 589	28 679 410	234 302 181	28 216 818
Kirov Region	79 971 696	6 278 782	81 145 789	5 104 689
Nizhny Novgogrod Region	388 586 877	12 257 802	386 839 760	14 004 919
Orenburg Region	110 095 124	3 399 421	110 047 593	3 446 952
Penza Region	64 992 100	2 322 381	64 982 744	2 331 737
Samara Region	596 949 363	34 040 678	593 352 948	37 637 093
Saratov Region	154 145 960	4 980 238	154 598 118	4 528 080
Ulyanovsk Region	68 505 748	5 361 095	68 500 878	5 365 965
Ural Federal District	1 544 750 341	258 008 816	1 569 858 766	232 900 391
Kurgan Region	32 014 581	93 548	32 020 893	87 236
Sverdlovsk Region	690 052 085	134 737 276	699 311 490	125 477 871
Tyumen Region	543 569 811	100 409 104	558 592 418	85 386 497
Chelyabinsk Region	279 113 864	22 768 888	279 933 965	21 948 787
Siberian Federal District	1 553 128 986	85 054 391	1 559 496 425	78 686 952
Republic of Altai	9 375 360	47 849	9 393 946	29 263
Republic of Buryatiya	49 261 883	2 250 786	49 482 432	2 030 237
Republic of Tuva	8 857 479	23 811	8 856 061	25 229
Republic of Khakassia	20 712 327	248 589	20 723 756	237 160
Altai Territory	158 378 425	4 255 537	158 265 483	4 368 479
Zabaykal Territory	42 455 429	443 699	42 423 379	475 749
Krasnoyarsk Territory	222 000 694	14 270 973	221 825 373	14 446 294
Irkutsk Region	188 899 191	5 649 783	191 288 606	3 260 368
Kemerovo Region	175 899 719	13 184 826	175 946 897	13 137 648
Novosibirsk Region	482 532 786	35 268 410	486 554 633	31 246 563
Omsk Region	121 820 700	7 248 837	121 807 543	7 261 994
Tomsk Region	72 934 993	2 161 291	72 928 316	2 167 968
Far Eastern Federal District	643 067 910	64 461 169	643 280 693	64 248 386
Republic of Sakha (Yakutia)	67 635 264	3 579 763	67 817 033	3 397 994
Kamchatka Territory	37 095 165	2 558 189	37 038 981	2 614 373
Primorskiy Territory	173 319 773	21 509 823	174 591 374	20 238 222
Khabarovsk Territory	184 596 773	18 203 739	185 193 067	17 607 445
Amur Region	67 383 964	7 509 040	65 564 976	9 328 028
Magadan Region	48 379 615	5 918 170	48 315 343	5 982 442
Sakhalin Region	55 052 464	4 876 155	55 149 321	4 779 298
Jewish Autonomous Region	5 017 962	199 154	5 019 943	197 173
Chukotka Autonomous Area	4 586 930	107 136	4 590 655	103 411

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

Table 32.1

Securities acquired by credit institutions registered in respective regions, as of 1.01.11

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	3 971 846 010	1 100 172 163	595 436 766	355 753 795	218 146 263	12 049 457
Belgorod Region	695 026	37 609	3 514	0	1 273 239	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	233 056	208 699	8 996	0	45 818	0
Voronezh Region	2 500	2 735	0	0	210 265	0
Ivanovo Region	974 504	83 531	73 784	0	373 765	19 394
Kaluga Region	60 560	0	169 833	0	231 395	0
Kostroma Region	25 649 342	75 282	34 749	5 880	1 021 033	15 659
Kursk Region	1 430 511	801 725	0	0	705 031	0
Lipetsk Region	1 207 159	276 622	1 039	0	689 152	0
Moscow Region	6 694 614	1 610 901	321 532	0	3 722 620	651 898
Orel Region	0	0	0	9 500	79 535	0
Ryazan Region	1 232 421	376 683	41 208	0	727 265	38 799
Smolensk Region	444 901	261 445	558 654	44	663 943	0
Tambov Region	0	0	0	62	0	0
Tver Region	1 035 016	258 319	10 985	0	7 413	0
Tula Region	277 679	86 069	258	0	115	0
Yaroslavl Region	62 909	24 092	40 939	0	1 723	0
City of Moscow	3 931 845 812	1 096 068 451	594 171 275	355 738 309	208 393 951	11 323 707
North-Western Federal District	187 142 242	34 946 612	28 162 829	2 081 031	21 716 887	4 600 432
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 984 010	647 120	81 099	980	147 998	146 282
Akhangel'sk Region	0	0	135 138	0	118	0
Vologda Region	3 845 303	827 550	269 347	4 900	2 914 448	352 416
Kaliningrad Region	12 424 109	1 418 133	304 608	18	449 538	84 495
Leningrad Region	573 447	29 951	78	20	0	0
Murmansk Region	988 970	507 699	0	0	49 439	0
Novgorod Region	412 360	195 843	171 254	0	80 348	31 363
Pskov Region	19 908	0	0	0	0	0
St Petersburg	166 894 135	31 320 316	27 201 305	2 075 113	18 074 998	3 985 876
Southern Federal District	11 344 741	1 367 229	2 926 862	63 756	1 687 111	282 169
Republic of Adygeya	21 488	21 484	1 400	0	9 559	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	6 661 847	309 417	2 418 224	38 587	588 149	0
Astrakhan Region	1 247 975	898 820	55 420	5 288	203 208	0
Volgograd Region	392 280	66 528	33	0	774 693	282 169
Rostov Region	3 021 151	70 980	451 785	19 881	111 502	0
North-Caucasian Federal District	1 808 035	906 754	755 580	210	1 184 799	0
Republik of Daghestan	0	0	690 704	0	361 566	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	16 993	0	5	0
Karachai-Cherkess Republic	84 404	0	44 828	0	127 174	0
Republic of North Ossetia - Alania	0	0	3 055	0	180 263	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 723 631	906 754	0	210	515 791	0

Volga Federal District	84 328 253	12 717 928	48 412 073	1 136 082	22 739 304	436 481
Republic of Bashkortostan	5 415 496	739 763	699 439	0	124 929	0
Republic of Marii El	0	0	0	0	150 328	0
Republic of Mordovia	297 488	138 453	65 338	0	290 197	0
Republic of Tatarstan	34 167 304	6 062 880	29 940 306	693 964	5 816 538	16 621
Udmurt Republic	2 008 887	648 136	21 283	0	1 316 979	0
Chuvash Republic	431 220	70 722	1 169	0	1 008 622	0
Perm Territory	2 470 071	78 157	2 889 416	0	151 348	0
Kirov Region	2 855 560	30 510	1 248 371	0	306 787	0
Nizhny Novgogrod Region	8 355 101	2 485 055	2 258 623	0	4 403 854	187 790
Orenburg Region	2 834 602	81 726	235 334	17 646	4 320 295	21 417
Penza Region	635 789	0	9 873	0	56 470	0
Samara Region	23 887 099	2 263 102	10 597 542	424 202	4 453 571	210 653
Saratov Region	968 685	119 424	445 329	270	339 386	0
Ulyanovsk Region	951	0	50	0	0	0
Ural Federal District	91 938 934	15 931 921	18 697 887	256 340	31 223 536	1 445 879
Kurgan Region	0	0	0	0	12 204	0
Sverdlovsk Region	54 059 390	2 789 766	5 787 710	100	10 746 615	0
Tyumen Region	19 543 880	2 590 004	12 622 729	256 240	19 062 337	1 445 879
Chelyabinsk Region	18 335 664	10 552 151	287 448	0	1 402 380	0
Siberian Federal District	41 557 882	5 542 842	15 062 798	7 542 401	6 827 677	113 831
Republic of Altai	401 253	391 077	259	0	97 861	0
Republic of Buryatiya	96 832	0	767 188	0	2 027	0
Republic of Tuva	4 919	5 219	0	0	0	0
Republic of Khakassia	211 878	63 208	0	0	235 485	0
Altai Territory	42 780	37 476	2 787	0	12 054	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	104 572	104 541	115 004	0	220 160	0
Irkutsk Region	211 369	0	87 440	0	167 582	0
Kemerovo Region	1 853 013	518 427	80 825	0	549 543	0
Novosibirsk Region	36 545 500	4 007 873	13 894 003	7 542 401	5 044 017	0
Omsk Region	1 908 486	415 021	225	0	456 399	113 831
Tomsk Region	177 280	0	115 067	0	42 549	0
Far Eastern Federal District	29 925 876	5 943 276	1 467 804	1 341 750	7 550 102	0
Republic of Sakha (Yakutia)	1 560 715	220 460	144 343	0	973 831	0
Kamchatka Territory	376 072	60 743	46 248	0	393 022	0
Primorskiy Territory	14 350 601	3 968 962	937 349	0	1 103 636	0
Khabarovsk Territory	1 779 500	300 341	275 807	0	139 928	0
Amur Region	10 121 497	979 243	13 884	1 341 750	4 889 435	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 737 491	413 527	50 173	0	50 250	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

1.01.11

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	4 033 721 744	1 106 584 688	609 801 336	362 048 360	241 063 222	14 759 157
Belgorod Region	695 026	37 609	3 514	0	1 273 239	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	233 056	208 699	8 996	0	25 811	0
Voronezh Region	2 500	2 735	998	0	210 265	0
Ivanovo Region	998 073	107 969	65 605	0	334 942	19 394
Kaluga Region	60 560	0	169 833	0	231 395	0
Kostroma Region	12 874 826	75 282	34 977	0	105 122	15 659
Kursk Region	1 430 511	801 725	0	0	705 031	0
Lipetsk Region	1 207 159	276 622	1 710	0	691 694	0
Moscow Region	6 694 614	1 610 901	321 842	0	9 970 119	2 614 897
Orel Region	0	0	0	9 500	79 535	0
Ryazan Region	1 232 421	376 683	41 208	0	720 649	38 799
Smolensk Region	132 843	80 631	193 214	44	69 330	0
Tambov Region	0	0	0	62	0	0
Tver Region	983 010	206 039	10 985	0	7 413	0
Tula Region	277 679	86 069	506	0	214 536	0
Yaroslavl Region	84 087	45 986	47 408	0	20 348	0
City of Moscow	4 006 815 379	1 102 667 738	608 900 540	362 038 754	226 403 793	12 070 408
North-Western Federal District	173 563 233	32 704 860	27 920 607	3 328 207	13 789 950	2 153 578
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 748 149	442 097	67 073	980	0	57 091
Akhangel'sk Region	24 052	24 902	135 138	0	118	0
Vologda Region	1 392 522	727 293	262 451	4 900	2 609 268	0
Kaliningrad Region	3 929 558	503 361	82 466	0	266 087	42 247
Leningrad Region	573 447	29 951	78	1 247 165	0	0
Murmansk Region	988 970	507 699	0	0	49 439	0
Novgorod Region	413 296	196 804	171 254	0	80 348	31 363
Pskov Region	19 908	0	0	0	0	0
St Petersburg	164 473 331	30 272 753	27 202 147	2 075 162	10 784 690	2 022 877
Southern Federal District	10 669 253	961 726	2 723 625	63 756	988 256	133 153
Republic of Adygeya	21 488	21 484	1 400	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	6 664 982	309 417	2 325 937	38 587	210 032	0
Astrakhan Region	569 352	493 317	56 260	5 288	19 922	0
Volgograd Region	392 280	66 528	33	0	622 606	133 153
Rostov Region	3 021 151	70 980	339 995	19 881	135 696	0
North-Caucasian Federal District	1 792 283	906 754	756 444	210	1 472 027	0
Republik of Daghestan	0	0	690 704	0	356 267	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	16 993	0	437 094	0
Karachai-Cherkess Republic	68 652	0	44 828	0	102 185	0
Republic of North Ossetia - Alania	0	0	3 055	0	178 589	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 723 631	906 754	864	210	397 892	0
Volga Federal District	83 463 916	12 717 928	48 304 977	1 136 744	22 990 261	436 481
Republic of Bashkortostan	4 806 257	739 763	699 439	0	124 929	0

Republic of Marii El	0	0	0	0	150 328	0
Republic of Mordovia	297 488	138 453	50 460	0	29 508	0
Republic of Tatarstan	34 074 823	6 062 880	29 881 217	693 964	7 488 595	16 621
Udmurt Republic	2 008 887	648 136	21 283	0	1 301 557	0
Chuvash Republic	431 220	70 722	40	43	929 432	0
Perm Territory	2 470 071	78 157	2 889 419	0	11 542	0
Kirov Region	2 855 560	30 510	1 248 371	0	306 787	0
Nizhny Novgograd Region	8 252 360	2 485 055	2 259 162	119	4 074 402	187 790
Orenburg Region	2 774 726	81 726	202 195	17 646	3 840 887	21 417
Penza Region	635 789	0	9 873	0	56 470	0
Samara Region	23 887 099	2 263 102	10 598 139	424 702	4 329 830	210 653
Saratov Region	968 685	119 424	445 329	270	345 994	0
Ulyanovsk Region	951	0	50	0	0	0
Ural Federal District	79 652 501	15 835 633	18 470 592	256 340	24 483 151	1 445 879
Kurgan Region	0	0	0	0	12 204	0
Sverdlovsk Region	42 432 633	2 856 798	5 587 463	100	4 867 420	0
Tyumen Region	19 543 880	2 590 004	12 624 664	256 240	18 209 600	1 445 879
Chelyabinsk Region	17 675 988	10 388 831	258 465	0	1 393 927	0
Siberian Federal District	10 513 817	2 075 262	1 477 214	0	3 143 976	0
Republic of Altai	0	0	259	0	38 296	0
Republic of Buryatiya	96 832	0	767 188	0	2 027	0
Republic of Tuva	4 919	5 219	0	0	0	0
Republic of Khakassia	211 878	63 208	0	0	235 485	0
Altai Territory	42 780	37 476	2 787	0	2 270	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	104 572	104 541	115 004	0	224 762	0
Irkutsk Region	211 369	0	87 440	0	167 582	0
Kemerovo Region	1 853 013	518 427	80 825	0	571 105	0
Novosibirsk Region	5 902 688	931 370	307 701	0	1 624 307	0
Omsk Region	1 908 486	415 021	943	0	235 593	0
Tomsk Region	177 280	0	115 067	0	42 549	0
Far Eastern Federal District	26 506 126	5 741 875	1 467 804	1 341 750	3 144 842	0
Republic of Sakha (Yakutia)	1 560 715	220 460	144 343	0	995 602	0
Kamchatka Territory	367 800	60 743	46 248	0	75 746	0
Primorskiy Territory	15 118 418	4 202 372	1 182 883	0	1 075 889	0
Khabarovsk Territory	1 011 683	66 931	30 273	0	196 961	0
Amur Region	6 710 019	777 842	7 641	1 341 750	750 394	0
Magadan Region	0	0	6 243	0	0	0
Sakhalin Region	1 737 491	413 527	50 173	0	50 250	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 1.01.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	13 775 073 653	8 990 359 796	929 265 433	3 131 039 518
Belgorod Region	8 246 297	6 290 030	588 000	698 529
Bryansk Region	707 779	97 211	610 000	568
Vladimir Region	2 102 977	1 197 700	115 200	790 077
Voronezh Region	32 668	5 000	9 000	18 668
Ivanovo Region	6 243 536	3 571 246	120 020	2 491 925
Kaluga Region	6 345 353	2 059 696	1 675 000	2 219 790
Kostroma Region	28 622 086	9 106 022	57 483	15 658 138
Kursk Region	7 624 187	6 515 472	200 000	618 079
Lipetsk Region	14 631 911	11 339 878	320 000	1 215 594
Moscow Region	36 986 173	19 145 108	1 327 706	15 124 643
Orel Region	2 082 498	1 218 692	0	861 759
Ryazan Region	7 929 115	6 602 804	380 000	882 096
Smolensk Region	12 331 833	9 604 403	870 055	1 819 857
Tambov Region	1 613 608	1 380 524	0	233 084
Tver Region	5 301 143	3 300 330	515 050	1 485 763
Tula Region	6 702 461	5 763 150	109 095	781 407
Yaroslavl Region	5 158 459	4 134 990	84 550	739 458
City of Moscow	13 622 411 569	8 899 027 540	922 284 274	3 085 400 083
North-Western Federal District	712 991 806	509 753 955	76 993 283	62 971 509
Republic of Karelia	440 250	235 438	0	139 282
Komi Republic	8 184 951	2 737 668	4 163 300	1 228 235
Akhangel'sk Region	227 670	192 418	17 150	13 869
Vologda Region	32 799 158	23 052 528	1 776 790	6 504 518
Kaliningrad Region	27 312 942	23 403 056	2 224 689	1 342 309
Leningrad Region	3 061 717	2 322 032	160 000	379 239
Murmansk Region	4 793 976	1 774 552	820 600	1 875 408
Novgorod Region	1 316 499	923 846	500	389 262
Pskov Region	1 145 802	999 688	10 000	136 114
St Petersburg	633 708 841	454 112 729	67 820 254	50 963 273
Southern Federal District	95 931 370	64 965 219	6 665 811	20 187 825
Republic of Adygeya	1 730 560	1 102 237	90 000	538 323
Republic of Kalmykia	579 817	388 428	30	191 359
Krasnodar Territory	41 418 184	28 109 521	3 996 316	6 578 004
Astrakhan Region	2 235 159	910 510	180 000	572 188
Volgograd Region	7 548 617	5 606 492	1 220 000	517 478
Rostov Region	42 419 033	28 848 031	1 179 465	11 790 473
North-Caucasian Federal District	27 795 840	16 756 714	4 060 262	6 779 734
Republic of Daghestan	8 728 868	5 228 948	190 152	3 307 768
Republic of Ingushetia	264 033	99 794	0	164 239
Kabardino-Balkar Republic	3 681 199	2 933 635	420 000	327 564
Karachai-Cherkess Republic	2 204 007	1 574 076	110 000	519 931
Republic of North Ossetia - Alania	4 219 939	3 701 327	18 110	446 554
Chechen Republic	0	0	0	0

Stavropol Territory	8 697 794	3 218 934	3 322 000	2 013 678
Volga Federal District	649 044 251	413 291 406	20 468 512	196 089 922
Republic of Bashkortostan	34 148 097	18 810 196	1 656 731	12 930 883
Republic of Marii El	869 851	703 583	40 400	46 968
Republic of Mordovia	10 537 096	8 770 745	260 400	1 051 443
Republic of Tatarstan	249 827 163	202 280 650	6 102 716	34 878 750
Udmurt Republic	12 272 175	6 252 488	349 129	4 972 229
Chuvash Republic	4 302 589	2 428 488	250 500	1 512 218
Perm Territory	15 575 940	10 417 088	449 000	4 242 000
Kirov Region	13 007 499	10 520 070	26 300	1 748 735
Nizhny Novgogrod Region	35 692 049	26 737 669	779 009	4 199 414
Orenburg Region	22 294 343	13 034 432	1 700 200	6 417 888
Penza Region	7 541 988	5 509 071	1 091 000	821 713
Samara Region	207 240 020	87 079 156	3 182 127	113 439 058
Saratov Region	30 700 253	16 448 680	4 581 000	9 102 525
Ulyanovsk Region	5 035 188	4 299 090	0	726 098
Ural Federal District	372 955 993	184 099 059	29 934 394	129 241 915
Kurgan Region	1 160 417	1 062 525	20 400	76 292
Sverdlovsk Region	152 445 473	67 491 529	17 514 790	57 826 611
Tyumen Region	163 880 769	83 478 027	5 890 114	57 442 106
Chelyabinsk Region	55 469 334	32 066 978	6 509 090	13 896 906
Siberian Federal District	281 179 439	161 324 697	18 495 626	85 987 051
Republic of Altai	9 271 194	3 916 825	126 000	5 122 863
Republic of Buryatiya	3 333 650	1 498 434	260 000	1 575 216
Republic of Tuva	200 591	131 099	270	68 022
Republic of Khakassia	4 625 490	1 926 296	66 590	2 435 236
Altai Territory	9 642 301	7 229 255	505 000	1 539 952
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 649 013	3 539 104	571 775	2 079 897
Irkutsk Region	9 087 023	5 737 980	758 935	2 407 691
Kemerovo Region	12 465 998	8 376 666	15 042	4 023 873
Novosibirsk Region	211 231 101	120 119 974	15 271 014	62 552 596
Omsk Region	9 031 674	4 774 180	911 000	2 686 935
Tomsk Region	5 641 404	4 074 884	10 000	1 494 770
Far Eastern Federal District	184 204 178	64 137 190	15 902 826	92 946 756
Republic of Sakha (Yakutia)	6 128 060	3 854 236	602 750	1 496 635
Kamchatka Territory	7 950 252	5 253 458	1 263 900	1 241 698
Primorskiy Territory	37 863 979	27 598 722	99 000	7 016 820
Khabarovsk Territory	32 905 766	14 898 854	7 035 200	10 483 353
Amur Region	96 271 042	10 500 023	6 559 976	72 108 674
Magadan Region	0	0	0	0
Sakhalin Region	3 085 079	2 031 897	342 000	599 576
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 1.01.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	8 620 574 161	5 784 915 477	958 634 826	1 355 300 451
Belgorod Region	150 867 115	135 913 955	588 000	12 052 390
Bryansk Region	32 103 700	20 694 097	610 000	8 192 777
Vladimir Region	62 607 125	43 993 347	115 000	17 586 766
Voronezh Region	219 170 650	137 765 410	9 000	79 130 227
Ivanovo Region	36 411 976	24 452 376	120 020	7 906 374
Kaluga Region	51 769 712	31 072 028	1 675 000	14 600 828
Kostroma Region	31 465 405	21 589 459	14 853	6 561 957
Kursk Region	68 915 095	57 893 958	200 000	10 525 350
Lipetsk Region	81 753 104	65 222 352	320 000	14 201 068
Moscow Region	330 809 137	192 286 650	1 377 706	94 793 486
Orel Region	22 334 588	15 521 956	0	5 371 376
Ryazan Region	66 201 553	45 754 818	380 000	12 060 721
Smolensk Region	53 567 808	40 490 455	180 055	10 884 402
Tambov Region	38 366 776	31 329 186	0	4 966 063
Tver Region	51 018 271	32 696 958	515 000	12 667 900
Tula Region	78 625 452	58 017 322	109 095	12 605 373
Yaroslavl Region	100 803 103	60 411 833	174 550	26 365 005
City of Moscow	7 143 783 591	4 769 809 317	952 246 547	1 004 828 388
North-Western Federal District	1 411 303 248	904 775 946	76 030 203	336 294 997
Republic of Karelia	29 934 505	12 165 071	0	13 497 224
Komi Republic	46 287 093	20 042 667	4 060 000	21 277 122
Akhangel'sk Region	53 594 144	29 237 433	17 150	17 809 944
Vologda Region	89 797 489	61 241 745	1 002 000	19 591 841
Kaliningrad Region	60 100 678	44 764 962	1 374 689	9 852 759
Leningrad Region	38 803 864	24 452 285	160 000	12 445 453
Murmansk Region	40 042 584	22 326 046	820 600	16 153 062
Novgorod Region	30 556 333	17 098 409	500	9 477 401
Pskov Region	25 810 074	18 484 583	10 000	5 709 755
St Petersburg	996 376 484	654 962 745	68 585 264	210 480 436
Southern Federal District	862 673 171	591 290 749	6 875 962	222 216 335
Republic of Adygeya	14 077 938	9 921 631	90 000	4 066 307
Republic of Kalmykia	5 087 756	3 396 989	30	1 490 737
Krasnodar Territory	402 491 507	270 938 524	4 591 167	106 877 297
Astrakhan Region	48 953 393	28 252 157	0	11 233 676
Volgograd Region	114 351 973	75 800 902	1 075 000	29 987 169
Rostov Region	277 710 604	202 980 546	1 119 765	68 561 149
North-Caucasian Federal District	240 112 514	156 935 862	4 200 362	73 792 634
Republic of Dagestan	30 480 001	18 615 899	190 252	10 670 725
Republic of Ingushetia	4 711 859	2 639 596	0	2 072 263
Kabardino-Balkar Republic	26 646 478	22 073 748	420 000	2 951 604
Karachai-Cherkess Republic	14 543 743	11 273 482	110 000	3 160 261
Republic of North Ossetia - Alania	14 655 875	11 991 659	28 110	1 921 158

Chechen Republic	13 136 028	11 291 632	0	1 844 396
Stavropol Territory	135 938 530	79 049 846	3 452 000	51 172 227
Volga Federal District	2 152 903 857	1 397 903 479	19 599 003	648 283 717
Republic of Bashkortostan	184 904 727	116 448 409	1 711 908	63 804 828
Republic of Marii El	28 339 856	20 618 272	40 400	6 276 904
Republic of Mordovia	55 777 796	44 508 507	240 400	9 044 381
Republic of Tatarstan	369 958 340	296 525 048	6 402 670	60 698 558
Udmurt Republic	83 024 208	50 499 811	304 139	26 970 767
Chuvash Republic	57 490 078	37 331 563	160 500	17 758 605
Perm Territory	182 433 468	120 770 421	449 000	59 536 590
Kirov Region	64 302 284	46 163 789	26 300	14 263 831
Nizhny Novgogrod Region	322 556 249	231 755 605	719 209	71 998 348
Orenburg Region	87 424 275	55 645 364	1 390 200	29 214 297
Penza Region	55 295 651	35 787 096	1 091 150	12 484 400
Samara Region	484 188 426	239 082 203	3 182 127	230 144 799
Saratov Region	123 998 609	64 175 684	3 881 000	32 496 828
Ulyanovsk Region	53 209 890	38 591 707	0	13 590 581
Ural Federal District	1 115 731 881	659 589 938	17 387 394	395 820 096
Kurgan Region	26 575 628	14 156 517	20 400	12 174 355
Sverdlovsk Region	535 801 939	351 720 372	5 107 790	158 723 705
Tyumen Region	339 397 047	157 689 846	5 750 114	159 252 632
Chelyabinsk Region	213 957 267	136 023 203	6 509 090	65 669 404
Siberian Federal District	1 278 426 803	685 239 417	8 272 651	531 080 426
Republic of Altai	7 939 613	2 909 069	46 000	4 799 137
Republic of Buryatiya	41 147 132	15 814 378	260 000	20 915 873
Republic of Tuva	7 901 020	1 055 477	270	6 808 648
Republic of Khakassia	16 949 987	6 902 992	66 590	9 730 890
Altai Territory	137 398 874	101 555 851	505 000	33 385 824
Zabaykal Territory	36 421 214	11 320 224	0	23 078 690
Krasnoyarsk Territory	190 164 492	93 161 187	571 775	91 350 476
Irkutsk Region	159 041 698	82 561 877	758 935	74 708 483
Kemerovo Region	124 593 263	72 807 465	15 079	49 462 256
Novosibirsk Region	395 526 796	214 001 472	5 388 000	152 505 609
Omsk Region	100 478 906	50 039 207	651 000	38 301 178
Tomsk Region	60 863 808	33 110 218	10 002	26 033 362
Far Eastern Federal District	417 003 528	223 496 744	10 785 753	162 499 572
Republic of Sakha (Yakutia)	31 945 544	19 228 142	602 750	11 646 780
Kamchatka Territory	18 734 321	13 437 082	1 263 900	3 221 827
Primorskiy Territory	99 757 637	63 216 525	299 000	30 973 813
Khabarovsk Territory	150 652 431	72 395 159	6 835 200	65 309 913
Amur Region	42 400 812	15 876 262	1 442 903	19 944 351
Magadan Region	45 613 079	26 358 511	0	18 333 135
Sakhalin Region	23 974 951	10 662 992	342 000	11 467 071
Jewish Autonomous Region	3 455 973	1 959 086	0	1 496 887
Chukotka Autonomous Area	468 780	362 985	0	105 795

Table 34.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.01.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	5 649 693 466	3 408 257 585	1 726 384 347	332 764 389
Belgorod Region	192 822	110 815	82 007	0
Bryansk Region	0	0	0	0
Vladimir Region	933	0	0	933
Voronezh Region	0	0	0	0
Ivanovo Region	283 765	225 583	43 568	14 614
Kaluga Region	67 006	62 655	0	4 351
Kostroma Region	3 572 237	2 357 898	75 404	1 039 457
Kursk Region	190 810	158 778	0	1 374
Lipetsk Region	169 630	161 528	0	8 102
Moscow Region	6 410 812	2 743 354	34 414	3 631 988
Orel Region	0	0	0	0
Ryazan Region	109 741	88 519	1 280	19 942
Smolensk Region	1 309 210	140 063	392 573	764 917
Tambov Region	7 985	0	914	7 071
Tver Region	12 363	8 023	914	3 426
Tula Region	347 085	268 422	0	78 663
Yaroslavl Region	60 958	31 829	1 216	27 913
City of Moscow	5 636 958 109	3 401 900 118	1 725 752 057	327 161 638
	179 428 735	120 558 496	37 035 315	14 543 919
North-Western Federal District				
Republic of Karelia	0	0	0	0
Komi Republic	425 664	91 884	267 687	45 437
Akhangel'sk Region	1 723	0	1 470	253
Vologda Region	1 778 510	1 203 014	294 686	23 130
Kaliningrad Region	6 730 748	5 156 650	911 401	255 830
Leningrad Region	441 418	422 112	2 170	17 136
Murmansk Region	1 083 317	682 940	333 322	67 055
Novgorod Region	7 986	0	2 433	5 553
Pskov Region	0	0	0	0
St Petersburg	168 959 369	113 001 896	35 222 146	14 129 525
Southern Federal District	6 053 102	2 663 534	1 289 387	562 860
Republic of Adygeya	2 895	0	457	2 438
Republic of Kalmykia	10 482	7 040	1 552	1 890
Krasnodar Territory	1 264 465	632 629	72 631	355 612
Astrakhan Region	3 527	0	1 179	2 348
Volgograd Region	49 646	0	46 325	3 321
Rostov Region	4 722 087	2 023 865	1 167 243	197 251
North-Caucasian Federal District	613 029	259 636	225 919	127 474
Republik of Dagestan	133 190	50 577	7 559	75 054
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 119	0	670	1 449
Karachai-Cherkess Republic	250 827	160 659	76 659	13 509
Republic of North Ossetia - Alania	6 053	0	3 505	2 548

Chechen Republic	0	0	0	0
Stavropol Territory	220 840	48 400	137 526	34 914
Volga Federal District	49 369 947	39 565 600	4 557 738	4 857 435
Republic of Bashkortostan	1 299 328	996 780	175 129	112 170
Republic of Marii El	457	0	457	0
Republic of Mordovia	25 257	20 339	3 379	1 539
Republic of Tatarstan	30 214 286	27 845 598	1 379 127	713 052
Udmurt Republic	1 273 117	561 930	686 948	24 239
Chuvash Republic	36 629	0	457	36 172
Perm Territory	1 462 707	710 991	618 395	133 321
Kirov Region	1 592 507	1 494 678	0	97 829
Nizhny Novgogrod Region	2 887 449	1 694 280	284 780	816 194
Orenburg Region	1 017 473	832 910	92 206	92 357
Penza Region	37 924	0	37 924	0
Samara Region	8 060 818	4 644 253	820 129	2 591 215
Saratov Region	1 214 266	548 988	458 069	207 209
Ulyanovsk Region	247 729	214 853	738	32 138
Ural Federal District	63 735 720	31 049 400	31 535 666	1 005 978
Kurgan Region	0	0	0	0
Sverdlovsk Region	23 819 892	12 086 840	10 892 684	761 773
Tyumen Region	37 114 623	17 925 167	18 900 864	222 511
Chelyabinsk Region	2 801 205	1 037 393	1 742 118	21 694
Siberian Federal District	81 590 709	52 642 046	15 642 258	3 719 646
Republic of Altai	0	0	0	0
Republic of Buryatiya	55 245	0	48 053	7 192
Republic of Tuva	457	0	457	0
Republic of Khakassia	3 888	0	3 888	0
Altai Territory	12 991	2 017	305	10 669
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	96 157	74 444	12 677	9 036
Irkutsk Region	214 891	46 373	163 292	5 226
Kemerovo Region	65 034	19 200	9 677	36 157
Novosibirsk Region	79 608 898	51 297 279	15 138 005	3 586 855
Omsk Region	1 506 660	1 177 213	265 447	64 000
Tomsk Region	26 488	25 520	457	511
Far Eastern Federal District	10 542 952	3 202 195	2 662 047	1 994 894
Republic of Sakha (Yakutia)	139 944	122 271	17 669	4
Kamchatka Territory	305 045	294 410	4 750	5 885
Primorskiy Territory	1 019 904	886 866	32 857	95 545
Khabarovsk Territory	1 713 823	934 682	644 360	131 958
Amur Region	7 249 585	898 289	1 927 417	1 747 522
Magadan Region	0	0	0	0
Sakhalin Region	114 651	65 677	34 994	13 980
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 1.01.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	5 304 459 291	3 087 840 156	1 745 543 998	290 242 046
Belgorod Region	4 267 757	3 811 964	83 074	360 397
Bryansk Region	1 281 286	1 217 669	0	62 528
Vladimir Region	2 641 156	2 470 172	0	120 920
Voronezh Region	10 471 449	9 262 436	2 591	1 145 030
Ivanovo Region	5 328 684	5 230 336	43 568	52 398
Kaluga Region	3 822 089	3 589 649	61	231 567
Kostroma Region	814 693	738 878	61 232	14 583
Kursk Region	2 180 220	1 956 532	0	192 973
Lipetsk Region	798 931	685 204	0	113 727
Moscow Region	26 745 295	20 590 976	33 530	6 119 733
Orel Region	387 778	339 617	0	34 694
Ryazan Region	593 898	469 254	1 280	123 364
Smolensk Region	853 779	405 804	79 045	368 930
Tambov Region	1 999 945	1 976 131	914	22 900
Tver Region	1 462 265	1 349 652	457	91 118
Tula Region	24 261 049	23 966 450	0	274 432
Yaroslavl Region	573 086	336 228	1 646	235 212
City of Moscow	5 215 975 931	3 009 443 204	1 745 236 600	280 677 540
North-Western Federal District	276 616 381	192 230 867	36 323 885	37 836 095
Republic of Karelia	9 861 920	9 680 990	0	180 930
Komi Republic	1 530 007	1 152 415	267 687	109 905
Akhangel'sk Region	1 483 097	1 362 683	1 470	117 711
Vologda Region	7 897 554	6 944 386	294 686	428 799
Kaliningrad Region	21 198 923	19 108 762	23 998	2 011 422
Leningrad Region	791 516	660 842	2 170	128 504
Murmansk Region	9 481 673	8 934 134	333 322	192 513
Novgorod Region	4 003 941	3 885 524	2 433	115 984
Pskov Region	290 313	258 721	0	31 592
St Petersburg	220 077 437	140 242 410	35 398 119	34 518 735
Southern Federal District	49 929 568	42 420 188	1 285 843	3 673 219
Republic of Adygeya	142 155	72 208	457	69 490
Republic of Kalmykia	8 592	7 040	1 552	0
Krasnodar Territory	16 883 503	13 713 678	69 087	2 271 041
Astrakhan Region	626 736	562 543	1 179	7 905
Volgograd Region	3 873 256	3 482 077	46 325	122 975
Rostov Region	28 395 326	24 582 642	1 167 243	1 201 808
North-Caucasian Federal District	5 784 617	4 351 952	226 833	1 203 476
Republik of Daghestan	701 630	440 724	8 473	252 433
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 117 696	1 115 577	670	1 449
Karachai-Cherkess Republic	674 237	594 530	76 659	3 048
Republic of North Ossetia - Alania	95 902	25 071	3 505	67 326

Chechen Republic	0	0	0	0
Stavropol Territory	3 195 152	2 176 050	137 526	879 220
Volga Federal District	123 303 039	108 251 241	4 296 864	9 973 965
Republic of Bashkortostan	17 322 129	16 389 314	106 106	664 596
Republic of Marii El	2 649 357	2 635 051	457	13 718
Republic of Mordovia	26 496	20 339	3 318	2 839
Republic of Tatarstan	33 501 437	31 350 854	1 379 127	459 837
Udmurt Republic	1 508 211	589 345	686 948	231 918
Chuvash Republic	3 475 870	3 270 615	0	205 255
Perm Territory	19 369 770	17 578 097	618 395	1 168 839
Kirov Region	4 350 081	4 171 295	0	178 786
Nizhny Novgogrod Region	8 370 043	6 173 741	270 760	1 812 096
Orenburg Region	2 155 062	1 810 869	91 597	252 596
Penza Region	2 003 802	1 942 542	37 985	23 275
Samara Region	22 346 655	16 879 307	820 129	4 463 532
Saratov Region	1 314 929	554 322	281 304	473 769
Ulyanovsk Region	4 909 197	4 885 550	738	22 909
Ural Federal District	168 795 203	134 304 376	25 912 409	6 233 554
Kurgan Region	1 120	0	0	1 120
Sverdlovsk Region	118 124 946	107 170 180	5 309 840	5 247 605
Tyumen Region	35 534 514	14 373 611	18 860 451	353 376
Chelyabinsk Region	15 134 623	12 760 585	1 742 118	631 453
Siberian Federal District	65 707 140	50 822 998	1 568 142	6 726 932
Republic of Altai	226	0	0	226
Republic of Buryatiya	1 409 432	1 202 782	48 053	158 597
Republic of Tuva	457	0	457	0
Republic of Khakassia	20 677	1 984	5 107	13 586
Altai Territory	3 323 670	3 124 508	305	194 933
Zabaykal Territory	191 524	21 864	0	169 660
Krasnoyarsk Territory	12 161 980	10 852 569	12 677	1 191 207
Irkutsk Region	3 623 163	2 839 232	163 079	619 536
Kemerovo Region	12 155 574	11 586 815	9 677	539 053
Novosibirsk Region	26 080 899	15 762 631	1 062 273	2 799 451
Omsk Region	5 024 879	3 835 644	266 057	921 450
Tomsk Region	1 714 659	1 594 969	457	119 233
Far Eastern Federal District	33 702 352	26 976 310	2 479 185	3 653 157
Republic of Sakha (Yakutia)	358 595	298 174	17 669	39 929
Kamchatka Territory	840 573	789 492	4 750	45 672
Primorskiy Territory	6 121 233	4 910 029	32 857	1 174 978
Khabarovsk Territory	16 581 683	13 269 025	644 360	2 100 404
Amur Region	3 651 914	1 830 300	1 744 555	58 336
Magadan Region	5 761 798	5 760 932	0	866
Sakhalin Region	386 474	118 358	34 994	232 890
Jewish Autonomous Region	45	0	0	45
Chukotka Autonomous Area	37	0	0	37

Table 35.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.01.11

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds provided to individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	565 760 640	94 161 557	4 267 825	44 642	193 855 745	41 839 032
Belgorod Region	101 844	0	0	0	19 300	0
Bryansk Region	73 111	0	0	0	0	0
Vladimir Region	30 850	0	15 000	0	54 627	838
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	108 646	0	0	0	14 581	10 652
Kaluga Region	59 904	0	0	0	54 339	0
Kostroma Region	269 158	20 482	13 135	0	1 557 228	18 877
Kursk Region	38 096	0	0	0	61 350	0
Lipetsk Region	574 246	0	0	0	20 803	375
Moscow Region	1 028 366	15 726	116 500	0	507 002	31 978
Orel Region	34 102	0	0	0	12 626	0
Ryazan Region	322 135	21 266	0	0	42 256	5 868
Smolensk Region	346 678	12 885	0	0	37 824	17 292
Tambov Region	34 376	0	0	0	11 803	0
Tver Region	35 024	0	4 000	0	23 794	1 207
Tula Region	41 279	3 825	0	0	21 735	3 348
Yaroslavl Region	140 255	0	0	0	108 599	0
City of Moscow	562 522 570	94 087 373	4 119 190	44 642	191 307 878	41 748 597
North-Western Federal District	22 577 500	2 059 622	84 689	12 100	2 895 800	995 339
Republic of Karelia	3 244	0	0	0	575	0
Komi Republic	401 100	24 639	0	0	57 181	9 143
Akhangel'sk Region	42 469	0	0	0	2 547	0
Vologda Region	821 906	3 279	30 000	0	132 105	0
Kaliningrad Region	1 059 942	9 938	9 689	0	355 431	83 139
Leningrad Region	305 628	159 722	0	0	31 823	0
Murmansk Region	110 796	20 947	0	0	99 789	5 528
Novgorod Region	191 260	0	0	0	25 592	0
Pskov Region	24 654	0	10 000	0	828	0
St Petersburg	19 616 501	1 841 097	35 000	12 100	2 189 929	897 529
Southern Federal District	2 476 077	8 972	0	0	699 624	26 767
Republic of Adygeya	51 276	0	0	0	46 312	0
Republic of Kalmykia	26 244	0	0	0	7 645	0
Krasnodar Territory	362 149	1 338	0	0	333 329	18 726
Astrakhan Region	44 582	0	0	0	21 047	0
Volgograd Region	286 067	0	0	0	28 787	1 448
Rostov Region	1 705 759	7 634	0	0	262 504	6 593
North-Caucasian Federal District	802 710	152	0	0	438 041	3 795
Republic of Dagestan	50 588	152	0	0	50 208	1 052
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	22 788	0	0	0	6 721	0
Karachai-Cherkess Republic	15 785	0	0	0	14 929	0

Republic of North Ossetia - Alania	169 419	0	0	0	22 669	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	544 130	0	0	0	343 514	2 743
Volga Federal District	19 799 386	913 090	104 597	0	17 727 675	387 809
Republic of Bashkortostan	537 596	0	30 000	0	737 056	48 999
Republic of Marii El	579	0	0	0	0	0
Republic of Mordovia	76 225	0	0	0	12 923	0
Republic of Tatarstan	8 251 761	756 946	20 000	0	3 748 958	119 940
Udmurt Republic	234 517	0	0	0	403 352	0
Chuvash Republic	147 688	0	0	0	62 546	0
Perm Territory	349 088	0	11 000	0	129 370	0
Kirov Region	311 582	1 890	0	0	160 652	5 252
Nizhny Novgorod Region	708 285	39 285	38 597	0	455 297	77 728
Orenburg Region	677 922	0	5 000	0	175 492	117
Penza Region	3 007 139	0	0	0	35 003	0
Samara Region	4 950 583	34 294	0	0	10 833 766	129 840
Saratov Region	505 410	80 675	0	0	926 768	0
Ulyanovsk Region	41 011	0	0	0	46 492	5 933
Ural Federal District	11 393 895	1 156 671	14 000	0	6 175 665	64 683
Kurgan Region	8 674	0	0	0	2 796	0
Sverdlovsk Region	6 054 180	318 426	10 000	0	4 908 155	50 335
Tyumen Region	3 138 516	577 694	4 000	0	758 168	13 902
Chelyabinsk Region	2 192 525	260 551	0	0	506 546	446
Siberian Federal District	12 598 587	6 575 429	30 000	0	10 947 561	605 223
Republic of Altai	75 249	0	0	0	79 964	0
Republic of Buryatiya	45 944	0	0	0	48 377	182
Republic of Tuva	5 076	0	0	0	7 830	0
Republic of Khakassia	14 157	0	0	0	35 898	0
Altai Territory	169 115	0	10 000	0	84 892	154
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	156 973	0	0	0	315 253	1 786
Irkutsk Region	107 307	5 431	10 000	0	80 921	326
Kemerovo Region	30 980	0	0	0	240 111	1 231
Novosibirsk Region	11 509 843	6 548 693	0	0	9 865 841	592 043
Omsk Region	199 701	20 058	0	0	156 953	9 451
Tomsk Region	284 242	1 247	10 000	0	31 521	50
Far Eastern Federal District	2 868 758	203 908	2 906	2 861	5 566 126	68 171
Republic of Sakha (Yakutia)	82 441	10 317	0	2 861	61 809	4
Kamchatka Territory	104 654	3 882	0	0	71 703	0
Primorskiy Territory	1 041 877	16 256	0	0	326 317	164
Khabarovsk Territory	1 221 219	130 006	0	0	927 721	16 091
Amur Region	366 493	43 447	2 906	0	4 161 587	51 912
Magadan Region	0	0	0	0	0	0
Sakhalin Region	52 074	0	0	0	16 989	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 1.01.11

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds provided to individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	292 257 356	84 762 079	4 242 964	44 642	114 116 775	36 334 053
Belgorod Region	5 399 808	1 176 809	0	0	423 120	10 789
Bryansk Region	1 884 764	11 398	0	0	278 117	8 393
Vladimir Region	1 848 026	452	15 000	0	1 089 680	14 804
Voronezh Region	7 666 617	110 862	0	0	3 242 410	362 142
Ivanovo Region	3 112 535	21 855	0	0	480 204	27 473
Kaluga Region	1 188 852	33 496	0	0	589 286	3 735
Kostroma Region	1 765 351	0	13 135	0	596 609	206
Kursk Region	6 913 368	808 521	0	0	521 172	13 813
Lipetsk Region	7 526 635	0	0	0	795 123	1 027
Moscow Region	15 957 724	193 089	116 500	0	2 014 224	468 910
Orel Region	1 205 984	0	0	0	247 780	5 389
Ryazan Region	2 564 267	51 024	0	0	673 168	23 231
Smolensk Region	1 100 103	136 488	0	0	422 976	100 618
Tambov Region	1 345 607	0	0	0	105 321	151
Tver Region	1 141 663	0	4 000	0	327 549	25 291
Tula Region	1 345 586	30 449	0	0	552 073	21 817
Yaroslavl Region	6 051 855	142 381	0	0	1 677 717	34 956
City of Moscow	224 238 611	82 045 255	4 094 329	44 642	100 080 246	35 211 308
North-Western Federal District	69 874 425	6 080 976	84 689	12 100	14 050 133	4 129 291
Republic of Karelia	355 865	0	0	0	453 396	14 524
Komi Republic	2 312 022	62 019	0	0	302 435	10 531
Akhangel'sk Region	1 701 378	82 416	0	0	391 802	5 475
Vologda Region	11 324 761	20 474	30 000	0	1 191 400	32 975
Kaliningrad Region	10 099 682	349 278	9 689	0	1 032 216	373 387
Leningrad Region	888 936	161 163	0	0	428 415	20 594
Murmansk Region	3 604 122	141 225	0	0	480 354	31 614
Novgorod Region	1 012 644	40 664	0	0	559 293	25 218
Pskov Region	1 198 097	25 777	10 000	0	158 232	6 703
St Petersburg	37 376 918	5 197 960	35 000	12 100	9 052 590	3 608 270
Southern Federal District	49 016 676	7 494 618	24 861	0	13 251 075	434 127
Republic of Adygeya	173 362	0	0	0	124 779	3 357
Republic of Kalmykia	107 105	0	0	0	8 466	0
Krasnodar Territory	27 438 346	604 116	24 861	0	6 424 297	304 228
Astrakhan Region	542 885	0	0	0	402 376	71
Volgograd Region	3 934 285	1 476 630	0	0	2 625 323	21 285
Rostov Region	16 820 693	5 413 872	0	0	3 665 834	105 186
North-Caucasian Federal District	11 755 393	82 807	0	0	2 907 909	75 203
Republic of Dagestan	765 118	152	0	0	226 181	6 784
Republic of Ingushetia	625 376	0	0	0	3 785	0
Kabardino-Balkar Republic	997 998	54 582	0	0	58 308	0
Karachai-Cherkess Republic	462 501	0	0	0	47 296	0

Republic of North Ossetia - Alania	3 227 946	0	0	0	83 322	1 108
Chechen Republic	239 345	0	0	0	1 977	0
Stavropol Territory	5 437 109	28 073	0	0	2 487 040	67 311
Volga Federal District	108 886 234	2 902 828	104 597	0	37 459 388	1 359 338
Republic of Bashkortostan	9 242 445	506 813	30 000	0	2 810 860	105 057
Republic of Marii El	392 463	0	0	0	205 724	3 066
Republic of Mordovia	713 377	0	0	0	135 718	26
Republic of Tatarstan	15 276 014	507 641	20 000	0	2 859 514	43 890
Udmurt Republic	7 693 884	350 459	0	0	1 331 156	39 132
Chuvash Republic	6 736 816	0	0	0	569 490	19 659
Perm Territory	13 762 807	39 620	11 000	0	3 507 346	216 140
Kirov Region	2 646 153	1 890	0	0	457 985	16 379
Nizhny Novgogrod Region	15 195 313	977 594	38 597	0	4 662 164	297 015
Orenburg Region	2 795 705	25 570	5 000	0	1 251 657	36 069
Penza Region	4 050 927	144 129	0	0	236 198	250
Samara Region	26 247 236	119 535	0	0	17 094 244	557 774
Saratov Region	2 633 216	128 105	0	0	2 019 845	24 099
Ulyanovsk Region	1 499 878	101 472	0	0	317 487	782
Ural Federal District	37 980 329	1 600 345	14 000	0	17 300 083	471 563
Kurgan Region	1 140 586	0	0	0	268 142	12
Sverdlovsk Region	20 093 336	1 160 051	10 000	0	9 961 234	290 034
Tyumen Region	6 069 360	137 837	4 000	0	3 296 306	38 785
Chelyabinsk Region	10 677 047	302 457	0	0	3 774 401	142 732
Siberian Federal District	55 761 566	1 548 108	30 000	0	31 098 213	810 020
Republic of Altai	129 120	0	0	0	115 125	16
Republic of Buryatiya	2 034 174	0	0	0	1 033 235	3 478
Republic of Tuva	65 747	0	0	0	203 560	0
Republic of Khakassia	483 727	0	0	0	364 637	1 534
Altai Territory	9 862 474	270 733	10 000	0	1 882 876	51 415
Zabaykal Territory	556 294	11 712	0	0	884 791	4 066
Krasnoyarsk Territory	9 056 534	27 305	0	0	4 274 952	74 779
Irkutsk Region	4 306 087	109 545	10 000	0	3 590 097	47 501
Kemerovo Region	5 075 556	0	0	0	4 573 133	44 573
Novosibirsk Region	13 338 262	387 349	0	0	9 705 962	427 659
Omsk Region	6 732 483	257 747	0	0	3 343 367	144 223
Tomsk Region	4 121 108	483 717	10 000	0	1 126 478	10 776
Far Eastern Federal District	12 886 964	488 166	2 906	2 861	8 127 965	377 229
Republic of Sakha (Yakutia)	812 879	15 259	0	2 861	423 313	626
Kamchatka Territory	505 670	3 882	0	0	123 744	898
Primorskiy Territory	4 422 897	84 058	0	0	1 943 037	185 152
Khabarovsk Territory	5 027 492	352 205	0	0	3 742 292	182 643
Amur Region	501 038	32 762	2 906	0	1 230 059	3 789
Magadan Region	1 142 112	0	0	0	255 345	165
Sakhalin Region	231 159	0	0	0	383 424	3 956
Jewish Autonomous Region	243 717	0	0	0	26 699	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 1.01.11

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra- budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	13 198 925 155	4 011 928	10 583 039	3 369 000 530	2 954 862 318	6 771 628 958
Belgorod Region	9 495 344	0	762	3 169 576	867 615	5 441 570
Bryansk Region	26 002	0	0	16 433	0	9 569
Vladimir Region	3 152 459	0	3	1 385 281	19 000	1 747 668
Voronezh Region	326	0	0	249	0	53
Ivanovo Region	6 908 323	0	0	2 513 765	637 127	3 737 113
Kaluga Region	7 155 833	18 870	0	1 373 030	449 562	5 309 826
Kostroma Region	34 461 558	0	0	6 121 588	3 332 807	24 963 882
Kursk Region	9 420 654	0	0	2 551 344	275 737	6 590 219
Lipetsk Region	17 455 219	0	16 729	4 529 889	3 212 894	9 690 732
Moscow Region	42 743 516	19 123	0	12 296 573	9 641 862	20 693 496
Orel Region	2 922 666	0	0	847 493	49 300	2 025 760
Ryazan Region	10 469 646	3	1	3 293 128	312 227	6 788 042
Smolensk Region	12 001 730	0	0	4 950 968	810 180	6 218 495
Tambov Region	1 741 876	0	0	533 741	197 300	1 010 674
Tver Region	6 840 353	1 291	2 881	3 418 667	268 309	3 139 866
Tula Region	7 674 894	0	0	1 812 795	797 995	4 961 802
Yaroslavl Region	4 937 990	0	0	1 913 040	733 510	2 290 734
City of Moscow	13 021 516 766	3 972 641	10 562 663	3 318 272 970	2 933 256 893	6 667 009 457
North-Western Federal District	774 098 151	3 826 564	172 547	311 973 164	301 258 857	154 210 079
Republic of Karelia	594 398	0	0	336 028	79 731	177 620
Komi Republic	10 323 407	0	0	2 947 149	879 691	6 478 781
Akhangel'sk Region	492 344	0	0	276 262	157 820	37 121
Vologda Region	37 098 931	1 803	74 856	9 716 637	11 077 504	16 137 511
Kaliningrad Region	33 712 207	0	22 308	7 295 495	5 731 329	20 529 389
Leningrad Region	4 935 536	60 443	2 659	1 324 391	399 992	3 140 404
Murmansk Region	5 916 160	0	0	2 518 013	365 852	3 013 249
Novgorod Region	3 426 970	0	177	1 907 634	129 830	1 385 687
Pskov Region	1 694 191	75	13 773	1 023 833	43 755	612 383
St Petersburg	675 904 007	3 764 243	58 774	284 627 722	282 393 353	102 697 934
Southern Federal District	117 403 175	30 768	67 334	38 038 324	7 709 442	71 396 614
Republic of Adygeya	2 783 024	0	0	1 059 492	183 214	1 540 092
Republic of Kalmykia	408 933	0	0	166 359	120 000	122 565
Krasnodar Territory	59 736 746	26 176	60 360	17 974 459	3 848 036	37 733 538
Astrakhan Region	3 914 589	0	5 141	2 001 704	623 750	1 273 093
Volgograd Region	5 972 330	2 754	1 833	2 198 722	704 835	3 061 549
Rostov Region	44 587 553	1 838	0	14 637 588	2 229 607	27 665 777
North-Caucasian Federal District	37 587 662	8 009	12 783	18 053 093	2 447 706	16 796 122
Republic of Daghestan	15 646 322	754	11 633	8 575 592	658 668	6 207 257
Republic of Ingushetia	816 080	0	0	615 090	0	198 755
Kabardino-Balkar Republic	3 958 545	0	654	1 874 720	77 429	1 979 209
Karachai-Cherkess Republic	1 975 968	0	0	856 589	382 267	736 549
Republic of North Ossetia - Alania	4 984 594	0	0	1 802 308	275 913	2 898 810
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	10 206 153	7 255	496	4 328 794	1 053 429	4 775 542
Volga Federal District	619 838 339	1 871 551	580 543	149 247 055	121 904 023	344 366 142

Republic of Bashkortostan	38 346 514	0	1 074	6 530 939	4 987 655	26 793 784
Republic of Marii El	1 297 121	2	1 216	423 788	1 150	867 867
Republic of Mordovia	13 672 618	0	0	3 522 301	1 023 753	9 014 875
Republic of Tatarstan	259 167 473	1 790 728	383 135	68 510 375	74 198 281	113 578 710
Udmurt Republic	14 772 465	0	0	3 605 117	1 212 803	9 924 572
Chuvash Republic	5 564 370	0	0	1 982 379	1 334 373	2 230 868
Perm Territory	19 119 499	7 716	3 898	5 487 384	3 184 775	10 412 213
Kirov Region	17 618 183	0	1	4 132 473	1 055 229	12 422 937
Nizhny Novgogrod Region	50 043 338	10 013	3 854	14 449 480	3 515 171	31 826 351
Orenburg Region	24 471 308	37 029	0	5 192 422	4 799 657	14 428 792
Penza Region	5 365 815	0	0	753 256	820 256	3 790 714
Samara Region	124 874 175	141	187 365	26 412 857	22 899 914	74 755 381
Saratov Region	39 651 471	0	0	6 187 121	1 588 973	31 819 538
Ulyanovsk Region	5 873 989	25 922	0	2 057 163	1 282 033	2 499 540
Ural Federal District	473 441 926	167 590	134 942	128 467 923	84 202 063	259 181 493
Kurgan Region	1 285 988	0	4 435	576 560	106 301	598 409
Sverdlovsk Region	215 648 308	17 038	2 662	66 568 718	26 559 021	122 231 344
Tyumen Region	181 137 575	77 482	99 455	36 885 415	53 872 015	89 418 587
Chelyabinsk Region	75 370 055	73 070	28 390	24 437 230	3 664 726	46 933 153
Siberian Federal District	285 049 489	65 541	209 716	69 517 080	45 815 706	165 076 423
Republic of Altai	8 933 251	0	0	534 010	651 615	7 657 054
Republic of Buryatiya	5 128 304	40 195	811	1 173 316	57 116	3 836 328
Republic of Tuva	288 563	0	3 748	174 372	0	110 381
Republic of Khakassia	6 541 575	0	117	2 473 348	338 811	3 722 582
Altai Territory	8 846 574	0	8 929	3 424 598	1 140 420	4 262 160
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 987 059	7 672	17 638	3 001 996	401 164	4 531 705
Irkutsk Region	11 116 094	0	6 402	3 397 406	1 668 566	5 994 937
Kemerovo Region	18 742 776	0	160 945	4 433 161	1 248 353	12 885 078
Novosibirsk Region	199 877 858	17 164	11 093	45 780 189	39 364 136	110 572 292
Omsk Region	9 852 514	510	0	2 931 241	729 740	6 180 332
Tomsk Region	7 734 921	0	33	2 193 443	215 785	5 323 574
Far Eastern Federal District	210 564 608	3 995	178 186	50 640 883	23 032 203	135 879 794
Republic of Sakha (Yakutia)	12 150 298	0	3 860	3 322 713	1 429 571	7 374 357
Kamchatka Territory	9 608 523	0	0	3 605 856	816 546	5 169 443
Primorskiy Territory	50 288 395	93	774	20 019 771	6 044 774	23 570 099
Khabarovsk Territory	37 126 142	0	4 883	8 540 789	3 333 645	25 171 952
Amur Region	93 085 939	2 330	168 669	11 194 175	9 526 270	72 132 505
Magadan Region	0	0	0	0	0	0
Sakhalin Region	8 305 311	1 572	0	3 957 579	1 881 397	2 461 438
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 1.01.11

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	8 798 307 436	1 518 818	7 083 866	2 613 855 461	2 471 484 543	3 625 065 428
Belgorod Region	82 843 799	0	94 922	17 112 960	10 226 184	55 065 124
Bryansk Region	39 489 514	30 392	49 704	6 633 623	1 951 744	30 812 822
Vladimir Region	76 475 293	14 017	64 750	10 921 406	5 422 125	59 938 512
Voronezh Region	179 885 637	211 855	91 944	29 350 028	12 299 539	137 852 386
Ivanovo Region	42 753 620	20 249	40 903	6 740 557	1 764 997	34 115 813
Kaluga Region	61 173 843	95 112	18 133	13 415 389	3 590 306	44 019 950
Kostroma Region	38 571 836	355	23 739	4 546 960	5 536 843	28 449 708
Kursk Region	46 819 155	6	26 965	8 428 770	3 054 468	35 253 236
Lipetsk Region	70 150 288	3 521	66 573	12 038 613	6 378 756	51 577 818
Moscow Region	582 103 145	418 953	631 114	148 195 294	60 492 959	371 063 573
Orel Region	32 861 003	6 577	12 669	5 010 302	1 654 474	26 142 627
Ryazan Region	57 743 876	13 850	97 593	9 619 630	4 238 915	43 664 852
Smolensk Region	45 446 442	2 660	7 441	9 159 932	3 918 622	32 288 044
Tambov Region	36 404 249	23 526	7 997	6 039 668	1 160 310	29 110 435
Tver Region	62 556 730	4 887	26 851	12 960 278	4 342 564	45 177 717
Tula Region	75 409 310	1 079	53 390	15 201 994	5 759 192	54 245 711
Yaroslavl Region	77 353 572	15 351	26 069	15 070 322	6 983 192	55 079 850
City of Moscow	7 190 266 124	656 428	5 743 109	2 283 409 735	2 332 709 353	2 491 207 250
North-Western Federal District	1 615 827 076	4 779 314	775 340	384 936 156	341 220 285	877 950 016
Republic of Karelia	27 889 610	348	6 976	4 891 470	1 597 113	21 350 867
Komi Republic	64 067 071	23 790	9 159	8 976 918	4 858 548	50 112 439
Akhangel'sk Region	87 311 500	0	55 715	14 469 965	15 620 507	57 107 798
Vologda Region	70 039 622	20 019	99 371	18 330 019	7 726 867	43 749 586
Kaliningrad Region	63 161 479	32 897	205 049	14 037 937	9 874 718	38 941 893
Leningrad Region	63 539 837	208 980	101 728	10 261 641	5 309 844	47 587 269
Murmansk Region	59 508 860	7 983	96 951	9 489 222	4 932 420	44 883 891
Novgorod Region	26 243 376	5 269	31 117	6 801 947	1 201 852	18 173 426
Pskov Region	23 180 742	654	71 697	5 366 449	1 260 803	16 446 975
St Petersburg	1 130 884 979	4 479 374	97 577	292 310 588	288 837 613	539 595 872
Southern Federal District	693 233 437	184 405	230 636	155 419 049	47 456 675	488 820 668
Republic of Adygeya	10 042 652	898	362	1 873 426	389 127	7 773 230
Republic of Kalmykia	4 660 852	23 151	13 947	868 806	372 198	3 369 649
Krasnodar Territory	324 697 560	33 988	71 469	80 126 705	22 456 713	221 642 646
Astrakhan Region	37 051 761	143	14 922	6 291 260	1 801 447	28 705 557
Volgograd Region	103 057 679	2 754	3 021	17 117 860	5 501 473	80 325 359
Rostov Region	213 722 933	123 471	126 915	49 140 992	16 935 717	147 004 227
North-Caucasian Federal District	203 218 467	130 073	215 709	58 423 019	10 362 906	133 666 795
Republic of Dagestan	31 287 930	805	29 047	11 981 929	1 546 825	17 508 215
Republic of Ingushetia	5 316 359	0	0	3 102 908	115 010	2 094 491
Kabardino-Balkar Republic	18 202 599	0	19 595	5 096 071	355 774	12 694 198
Karachai-Cherkess Republic	8 850 145	0	1 589	2 562 344	539 261	5 744 061
Republic of North Ossetia - Alania	19 471 260	0	7 218	4 277 258	407 274	14 727 821
Chechen Republic	8 223 921	32	98 852	4 646 423	638 566	2 839 076

Stavropol Territory	111 866 253	129 236	59 408	26 756 086	6 760 196	78 058 933
Volga Federal District	1 913 556 014	2 512 022	1 523 597	384 531 030	348 604 625	1 172 420 108
Republic of Bashkortostan	279 880 769	346 148	73 652	38 993 341	116 988 462	123 281 895
Republic of Marii El	20 059 641	2 193	64 515	3 116 430	1 628 626	15 216 324
Republic of Mordovia	34 059 621	78 147	9 812	6 616 771	4 435 244	22 793 630
Republic of Tatarstan	358 583 526	1 790 728	383 139	85 611 240	95 032 341	175 012 562
Udmurt Republic	62 949 363	2 186	624	10 621 205	7 358 800	44 760 123
Chuvash Republic	46 615 699	15 658	38 483	6 674 149	5 572 755	34 235 164
Perm Territory	163 743 163	86 950	146 862	36 075 077	20 373 980	106 728 888
Kirov Region	65 440 503	10 390	69 740	16 772 652	6 314 840	42 192 646
Nizhny Novgorod Region	262 315 550	19 882	224 760	65 706 657	36 010 312	159 830 691
Orenburg Region	83 910 132	85 777	158 030	15 947 570	7 518 129	59 876 148
Penza Region	51 580 253	17 107	42 366	8 701 581	3 335 918	39 394 204
Samara Region	309 392 216	12 639	231 422	56 441 867	33 625 848	218 122 944
Saratov Region	116 483 353	720	71 550	21 789 683	6 015 840	88 393 722
Ulyanovsk Region	58 542 225	43 497	8 642	11 462 807	4 393 530	42 581 167
Ural Federal District	1 032 967 784	491 595	565 328	225 668 471	172 286 699	630 867 855
Kurgan Region	23 201 426	2 118	78 833	4 859 873	937 424	17 308 287
Sverdlovsk Region	395 250 030	46 319	225 780	95 589 045	44 203 189	254 245 444
Tyumen Region	427 137 843	301 141	225 003	80 393 200	109 177 987	235 416 687
Chelyabinsk Region	187 378 485	142 017	35 712	44 826 353	17 968 099	123 897 437
Siberian Federal District	950 264 919	146 372	980 348	199 502 867	99 814 505	644 838 696
Republic of Altai	5 587 139	2 314	616	856 709	397 620	4 326 368
Republic of Buryatiya	34 297 424	58 129	3 351	8 336 735	5 380 703	20 470 673
Republic of Tuva	4 130 488	0	38 709	800 438	232 096	3 033 935
Republic of Khakassia	15 484 897	473	16 430	3 252 477	767 645	11 426 609
Altai Territory	87 124 393	0	224 319	15 608 974	10 104 601	60 957 197
Zabaykal Territory	30 646 326	326	50 827	5 386 861	1 961 149	23 221 120
Krasnoyarsk Territory	163 063 315	43 148	60 372	39 878 113	22 075 634	100 764 431
Irkutsk Region	114 389 456	11 987	147 674	24 248 939	9 246 252	80 330 183
Kemerovo Region	143 490 968	0	275 036	23 265 446	21 907 109	97 810 952
Novosibirsk Region	214 399 272	17 277	39 841	53 201 591	16 379 558	141 255 092
Omsk Region	84 415 904	12 515	55 670	14 566 669	7 350 613	62 307 139
Tomsk Region	53 235 337	203	67 503	10 099 915	4 011 525	38 934 997
Far Eastern Federal District	504 805 198	223 344	564 264	111 417 495	46 672 184	344 692 273
Republic of Sakha (Yakutia)	56 326 556	16 399	99 959	15 628 487	3 638 577	36 863 278
Kamchatka Territory	31 941 391	0	40 263	7 395 138	1 368 715	23 103 160
Primorskiy Territory	140 232 300	5 159	30 047	35 101 208	12 309 273	91 916 266
Khabarovsk Territory	153 855 597	27 852	73 890	26 791 823	18 774 767	108 042 057
Amur Region	42 809 349	6 587	107 788	8 208 914	4 137 961	30 306 798
Magadan Region	20 939 044	32	181 141	5 553 843	1 925 677	13 262 671
Sakhalin Region	49 501 768	167 315	30 786	11 025 082	4 361 110	33 892 859
Jewish Autonomous Region	4 472 642	0	390	946 076	139 701	3 366 999
Chukotka Autonomous Area	4 726 551	0	0	766 924	16 403	3 938 185

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.01.11**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra- budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	4 933 299 094	22 684 148	523	655 946 702	2 345 167 083	1 697 262 839
Belgorod Region	352 524	0	0	6 820	0	345 638
Bryansk Region	5 159	0	0	5 159	0	0
Vladimir Region	50 059	0	0	6 852	0	43 190
Voronezh Region	15	0	0	0	0	12
Ivanovo Region	574 636	0	0	9 117	5 553	559 941
Kaluga Region	346 063	0	0	2 772	107	343 181
Kostroma Region	5 452 834	0	0	116 110	748 053	4 582 760
Kursk Region	378 833	0	0	90 124	0	288 667
Lipetsk Region	1 003 235	0	0	264 727	121 908	616 597
Moscow Region	11 489 467	0	0	217 069	3 801 626	7 403 421
Orel Region	26 079	0	0	14	0	26 057
Ryazan Region	688 279	0	0	163 851	0	520 391
Smolensk Region	1 542 721	0	0	63 966	40 282	1 438 196
Tambov Region	224 320	0	0	49 412	152 385	22 490
Tver Region	463 192	0	0	121 150	31 695	310 245
Tula Region	599 779	0	0	24 169	0	575 610
Yaroslavl Region	336 712	0	0	26 651	70 707	239 242
City of Moscow	4 909 765 187	22 684 148	523	654 778 739	2 340 194 767	1 679 947 201
North-Western Federal District	184 273 532	0	0	32 236 643	76 524 324	71 893 185
Republic of Karelia	22 284	0	0	18 111	0	4 164
Komi Republic	1 053 878	0	0	27 620	0	1 026 223
Akhangel'sk Region	8 527	0	0	498	4 716	3 248
Vologda Region	5 663 630	0	0	2 879 150	720 572	2 061 103
Kaliningrad Region	9 468 089	0	0	955 834	3 420 728	5 032 841
Leningrad Region	707 973	0	0	49 207	13 851	644 903
Murmansk Region	1 558 951	0	0	831 975	1 210	714 047
Novgorod Region	127 990	0	0	37 274	0	90 687
Pskov Region	38 547	0	0	2 022	0	36 515
St Petersburg	165 623 663	0	0	27 434 952	72 363 247	62 279 454
Southern Federal District	7 790 967	0	0	357 717	2 190 019	5 092 809
Republic of Adygeya	13 168	0	0	439	0	12 702
Republic of Kalmykia	111 648	0	0	16	42 927	68 705
Krasnodar Territory	2 732 635	0	0	99 207	241 999	2 288 744
Astrakhan Region	50 382	0	0	16 609	0	24 820
Volgograd Region	520 793	0	0	13 357	395 502	111 763
Rostov Region	4 362 341	0	0	228 089	1 509 591	2 586 075
North-Caucasian Federal District	1 324 446	0	0	118 824	632	1 199 386
Republik of Daghestan	448 794	0	0	60 405	0	383 498
Republic of Ingushetia	16 209	0	0	12 822	0	3 182
Kabardino-Balkar Republic	73 745	0	0	4 725	0	69 019
Karachai-Cherkess Republic	244 820	0	0	14 797	632	229 174
Republic of North Ossetia - Alania	115 474	0	0	2 530	0	112 861
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	425 404	0	0	23 545	0	401 652
Volga Federal District	79 392 150	5 735	0	7 302 972	30 718 758	40 520 264
Republic of Bashkortostan	2 828 110	0	0	137 567	354 885	2 335 169
Republic of Marii El	6 100	0	0	29	0	6 071
Republic of Mordovia	255 168	0	0	2 838	0	251 927
Republic of Tatarstan	42 146 500	5 735	0	2 243 605	26 428 843	12 935 858
Udmurt Republic	1 004 363	0	0	9 317	261 917	733 123
Chuvash Republic	109 216	0	0	1 734	5 791	101 680
Perm Territory	4 316 878	0	0	2 139 854	0	2 177 024
Kirov Region	2 136 638	0	0	76 754	400 255	1 659 502
Nizhny Novgogrod Region	3 965 664	0	0	342 881	1 423 164	2 190 694
Orenburg Region	2 023 625	0	0	828 512	592 765	602 313
Penza Region	76 187	0	0	820	0	75 238
Samara Region	15 700 950	0	0	1 090 538	1 023 173	13 322 168
Saratov Region	4 368 917	0	0	413 247	168 347	3 752 454
Ulyanovsk Region	453 834	0	0	15 276	59 618	377 043
Ural Federal District	62 037 042	29 168	0	5 852 621	9 074 917	34 954 228
Kurgan Region	1 076	0	0	2	0	922
Sverdlovsk Region	19 359 926	0	0	1 402 437	2 472 911	15 309 299
Tyumen Region	36 236 917	28 834	0	2 299 505	6 406 930	15 892 210
Chelyabinsk Region	6 439 123	334	0	2 150 677	195 076	3 751 797
Siberian Federal District	73 333 021	0	11 943	6 328 962	28 150 664	31 190 588
Republic of Altai	22 318	0	0	7 984	0	14 296
Republic of Buryatiya	521 198	0	0	4 832	0	98 642
Republic of Tuva	854	0	0	0	0	845
Republic of Khakassia	80 552	0	0	913	0	67 243
Altai Territory	190 173	0	0	44 323	305	145 325
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	415 205	0	0	9 503	64 733	340 969
Irkutsk Region	372 877	0	0	58 736	128 132	183 799
Kemerovo Region	912 080	0	0	443 388	6 382	462 310
Novosibirsk Region	69 268 116	0	11 943	5 274 337	27 790 648	28 973 347
Omsk Region	1 347 782	0	0	463 981	160 246	723 231
Tomsk Region	201 866	0	0	20 965	218	180 581
Far Eastern Federal District	22 570 499	0	0	2 017 743	2 544 217	17 398 902
Republic of Sakha (Yakutia)	466 235	0	0	30 931	72 535	299 486
Kamchatka Territory	970 178	0	0	178 631	85 335	696 376
Primorskiy Territory	4 123 262	0	0	1 051 462	94 127	2 973 659
Khabarovsk Territory	2 585 460	0	0	173 035	18 178	2 304 522
Amur Region	13 740 871	0	0	360 704	2 197 149	10 740 260
Magadan Region	0	0	0	0	0	0
Sakhalin Region	684 493	0	0	222 980	76 893	384 599
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 1.01.11

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	4 349 747 496	18 378 375	12 466	612 951 708	2 251 159 316	1 347 142 645
Belgorod Region	11 524 760	0	0	281 862	3 868 665	3 381 601
Bryansk Region	3 229 244	0	0	157 782	102 816	2 470 816
Vladimir Region	7 437 018	458	0	352 324	263 091	4 427 837
Voronezh Region	26 529 705	9	0	898 458	4 677 111	17 627 978
Ivanovo Region	4 051 895	23	0	158 082	25 020	3 448 350
Kaluga Region	7 988 156	715	0	1 240 887	583 897	4 011 501
Kostroma Region	2 281 284	56	0	107 063	130 317	1 724 141
Kursk Region	3 047 189	0	0	188 441	104 177	2 102 579
Lipetsk Region	5 288 556	0	0	315 493	188 081	4 023 504
Moscow Region	62 647 269	103	0	4 573 879	7 166 125	45 581 055
Orel Region	1 652 782	17	0	90 594	11 652	1 279 285
Ryazan Region	5 483 959	46	0	598 726	870 857	3 086 858
Smolensk Region	7 281 655	6	0	390 602	163 016	2 937 151
Tambov Region	2 478 111	0	0	81 337	176 333	1 244 796
Tver Region	5 686 831	195	0	408 872	543 095	3 254 910
Tula Region	8 413 945	0	0	603 057	393 628	4 089 160
Yaroslavl Region	5 717 803	59	0	585 752	136 733	4 333 564
City of Moscow	4 179 007 334	18 376 688	12 466	601 918 497	2 231 754 702	1 238 117 559
North-Western Federal District	384 009 417	129 744	0	43 029 857	108 315 409	213 050 720
Republic of Karelia	3 125 633	140	0	269 938	82 611	2 456 611
Komi Republic	5 354 471	0	0	253 655	45 367	3 139 903
Akhangel'sk Region	6 293 521	7 214	0	702 346	690 440	4 255 847
Vologda Region	14 126 782	107	0	1 379 689	8 046 576	3 267 160
Kaliningrad Region	17 391 630	20 614	0	1 860 156	4 085 553	11 077 544
Leningrad Region	9 752 312	49	0	423 417	338 962	8 224 328
Murmansk Region	8 099 676	0	0	1 530 015	686 424	5 256 774
Novgorod Region	3 826 699	136	0	1 425 208	792	2 206 498
Pskov Region	2 350 271	0	0	145 428	221 613	1 445 257
St Petersburg	313 688 422	101 484	0	35 040 005	94 117 071	171 720 798
Southern Federal District	70 651 967	2 002	0	6 181 121	6 092 144	49 250 834
Republic of Adygeya	544 051	0	0	25 331	0	386 206
Republic of Kalmykia	273 094	21	0	29	43 924	194 688
Krasnodar Territory	32 021 917	1 184	0	2 469 568	1 847 716	25 282 436
Astrakhan Region	3 237 546	98	0	206 853	6 767	2 103 620
Volgograd Region	12 147 093	0	0	1 218 142	2 263 458	6 908 469
Rostov Region	22 428 266	699	0	2 261 198	1 930 279	14 375 415
North-Caucasian Federal District	14 164 018	61	0	737 567	338 312	11 004 863
Republik of Daghestan	1 568 832	0	0	74 964	0	1 419 200
Republic of Ingushetia	163 699	0	0	25 646	0	127 584
Kabardino-Balkar Republic	1 851 223	0	0	59 285	1 562	1 039 286
Karachai-Cherkess Republic	453 584	0	0	16 636	0	403 135
Republic of North Ossetia - Alania	967 963	49	0	40 550	0	831 171
Chechen Republic	95 570	0	0	42 365	0	53 177

Stavropol Territory	9 063 147	12	0	478 121	336 750	7 131 310
Volga Federal District	221 570 981	4 130 876	0	15 108 593	58 929 142	114 950 776
Republic of Bashkortostan	32 416 669	4 106 946	0	1 301 591	14 127 973	10 009 283
Republic of Marii El	1 436 432	0	0	155 625	271 079	668 898
Republic of Mordovia	1 577 534	98	0	77 927	9 644	1 155 458
Republic of Tatarstan	52 322 190	5 834	0	2 824 356	27 191 837	17 965 622
Udmurt Republic	3 768 889	16 696	0	241 032	154 350	2 429 152
Chuvash Republic	5 187 183	0	0	133 213	602 611	1 332 420
Perm Territory	28 117 598	303	0	4 149 232	7 873 399	11 337 407
Kirov Region	4 085 997	100	0	250 125	446 834	2 754 807
Nizhny Novgograd Region	26 776 895	700	0	2 625 690	4 374 495	15 984 633
Orenburg Region	5 684 169	199	0	411 365	631 357	3 972 837
Penza Region	3 106 297	0	0	201 306	110 558	2 044 248
Samara Region	41 609 662	0	0	1 863 765	1 635 821	34 196 627
Saratov Region	10 182 829	0	0	502 241	718 191	7 640 856
Ulyanovsk Region	5 298 637	0	0	371 125	780 993	3 458 528
Ural Federal District	148 644 165	62 897	0	9 355 763	31 085 524	82 440 450
Kurgan Region	1 139 630	3	0	120 455	149 586	630 921
Sverdlovsk Region	38 920 146	31 786	0	3 840 008	2 661 467	27 712 810
Tyumen Region	78 186 054	30 532	0	2 414 226	16 392 697	43 183 156
Chelyabinsk Region	30 398 335	576	0	2 981 074	11 881 774	10 913 563
Siberian Federal District	99 142 990	11 706	0	7 538 711	23 439 094	47 953 674
Republic of Altai	149 068	0	0	10 781	0	92 834
Republic of Buryatiya	3 349 094	0	0	615 748	82 522	834 071
Republic of Tuva	124 238	0	0	113	0	69 389
Republic of Khakassia	604 951	4	0	1 838	0	525 555
Altai Territory	7 562 817	140	0	372 011	707 386	3 591 982
Zabaykal Territory	1 619 638	0	0	57 550	0	643 950
Krasnoyarsk Territory	14 784 653	3	0	1 418 664	2 292 014	6 661 299
Irkutsk Region	9 488 512	1	0	1 313 417	464 278	4 834 401
Kemerovo Region	13 043 686	0	0	984 803	3 632 199	7 036 810
Novosibirsk Region	35 516 788	10 703	0	2 092 689	15 396 844	14 568 253
Omsk Region	8 376 923	616	0	531 688	528 154	5 669 935
Tomsk Region	4 522 622	239	0	139 409	335 697	3 425 195
Far Eastern Federal District	55 243 622	3 389	0	5 636 687	7 617 999	29 948 673
Republic of Sakha (Yakutia)	3 373 264	6	0	154 576	73 243	1 512 919
Kamchatka Territory	2 563 128	0	0	400 628	196 393	1 711 723
Primorskiy Territory	19 662 024	976	0	2 580 834	5 148 732	10 261 090
Khabarovsk Territory	17 084 554	13	0	783 420	184 394	11 391 627
Amur Region	3 107 661	0	0	81 279	1 467 726	1 020 737
Magadan Region	4 390 482	149	0	565 924	2 690	1 160 024
Sakhalin Region	4 762 877	2 245	0	1 064 431	544 821	2 689 848
Jewish Autonomous Region	196 314	0	0	5 595	0	146 486
Chukotka Autonomous Area	103 318	0	0	0	0	54 219

Table 38.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.01.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 462 154 096	1 627 466 079	1 834 688 017
Belgorod Region	100 000	100 000	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	1 271 231	1 271 231	0
Kaluga Region	0	0	0
Kostroma Region	12 939 034	12 102 896	836 138
Kursk Region	0	0	0
Lipetsk Region	573 500	573 500	0
Moscow Region	1 084 640	1 043 497	41 143
Orel Region	28 000	28 000	0
Ryazan Region	0	0	0
Smolensk Region	1 066 640	660 230	406 410
Tambov Region	0	0	0
Tver Region	10 000	10 000	0
Tula Region	90 371	79 095	11 276
Yaroslavl Region	30 000	30 000	0
City of Moscow	3 444 960 680	1 611 567 630	1 833 393 050
North-Western Federal District	106 890 580	78 529 206	28 361 374
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	37 000	37 000	0
Vologda Region	872 398	613 451	258 947
Kaliningrad Region	3 892 045	3 633 882	258 163
Leningrad Region	0	0	0
Murmansk Region	336 450	166 000	170 450
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	101 752 687	74 078 873	27 673 814
Southern Federal District	8 622 325	5 351 473	3 270 852
Republic of Adygeya	0	0	0
Republic of Kalmykia	25 000	25 000	0
Krasnodar Territory	2 950 744	2 405 044	545 700
Astrakhan Region	20 000	20 000	0
Volgograd Region	634 529	595 000	39 529
Rostov Region	4 992 052	2 306 429	2 685 623
North-Caucasian Federal District	517 003	468 604	48 399
Republic of Dagestan	253 604	253 604	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	93 399	45 000	48 399
Republic of North Ossetia - Alania	25 000	25 000	0
Chechen Republic	0	0	0
Stavropol Territory	145 000	145 000	0
Volga Federal District	79 847 825	67 633 961	12 213 864
Republic of Bashkortostan	4 148 275	3 849 181	299 094
Republic of Marii El	0	0	0
Republic of Mordovia	235 000	235 000	0

Republic of Tatarstan	14 925 979	7 833 994	7 091 985
Udmurt Republic	912 016	406 036	505 980
Chuvash Republic	15 000	15 000	0
Perm Territory	600 000	600 000	0
Kirov Region	143 299	143 299	0
Nizhny Novgorod Region	3 112 653	2 108 250	1 004 403
Orenburg Region	1 303 617	1 140 261	163 356
Penza Region	0	0	0
Samara Region	53 674 210	50 546 498	3 127 712
Saratov Region	515 818	494 484	21 334
Ulyanovsk Region	261 958	261 958	0
Ural Federal District	44 396 504	34 992 439	9 404 065
Kurgan Region	20 000	20 000	0
Sverdlovsk Region	27 244 849	23 111 533	4 133 316
Tyumen Region	15 840 821	10 619 902	5 220 919
Chelyabinsk Region	1 290 834	1 241 004	49 830
Siberian Federal District	44 745 671	10 323 703	34 421 968
Republic of Altai	253 000	253 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	310	310	0
Altai Territory	589 731	586 683	3 048
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	76 095	70 000	6 095
Irkutsk Region	10 750	10 750	0
Kemerovo Region	156 951	156 951	0
Novosibirsk Region	42 343 040	9 050 143	33 292 897
Omsk Region	1 315 794	195 866	1 119 928
Tomsk Region	0	0	0
Far Eastern Federal District	7 758 064	7 358 479	399 585
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	204 115	204 115	0
Primorskiy Territory	3 649 028	3 249 443	399 585
Khabarovsk Territory	0	0	0
Amur Region	3 864 921	3 864 921	0
Magadan Region	0	0	0
Sakhalin Region	40 000	40 000	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 1.01.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 468 728 877	1 608 578 239	1 860 150 638
Belgorod Region	100 000	100 000	0
Bryansk Region	280 000	280 000	0
Vladimir Region	51 852	0	51 852
Voronezh Region	0	0	0
Ivanovo Region	1 158 131	1 158 131	0
Kaluga Region	0	0	0
Kostroma Region	7 757 778	7 744 063	13 715
Kursk Region	0	0	0
Lipetsk Region	573 500	573 500	0
Moscow Region	1 492 188	1 145 932	346 256
Orel Region	164 949	28 000	136 949
Ryazan Region	50 000	50 000	0
Smolensk Region	45 715	0	45 715
Tambov Region	0	0	0
Tver Region	10 000	10 000	0
Tula Region	95 371	84 095	11 276
Yaroslavl Region	124 550	124 550	0
City of Moscow	3 456 824 843	1 597 279 968	1 859 544 875
North-Western Federal District	119 638 645	91 142 803	28 495 842
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	37 000	37 000	0
Vologda Region	791 921	563 451	228 470
Kaliningrad Region	1 210 652	1 210 652	0
Leningrad Region	0	0	0
Murmansk Region	336 450	166 000	170 450
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	117 262 622	89 165 700	28 096 922
Southern Federal District	9 177 146	5 766 473	3 410 673
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 998 595	2 405 044	593 551
Astrakhan Region	83 605	20 000	63 605
Volgograd Region	1 074 529	1 035 000	39 529
Rostov Region	5 020 417	2 306 429	2 713 988
North-Caucasian Federal District	1 518 986	1 429 604	89 382
Republik of Daghestan	274 604	274 604	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	125 024	45 000	80 024
Republic of North Ossetia - Alania	425 000	425 000	0
Chechen Republic	0	0	0
Stavropol Territory	694 358	685 000	9 358
Volga Federal District	87 364 410	74 861 983	12 502 427
Republic of Bashkortostan	4 154 877	3 855 783	299 094
Republic of Marii El	0	0	0

Republic of Mordovia	165 000	165 000	0
Republic of Tatarstan	14 925 979	7 833 994	7 091 985
Udmurt Republic	912 016	406 036	505 980
Chuvash Republic	15 000	15 000	0
Perm Territory	690 000	690 000	0
Kirov Region	143 299	143 299	0
Nizhny Novgogrod Region	9 584 730	8 487 671	1 097 059
Orenburg Region	2 127 634	1 962 261	165 373
Penza Region	0	0	0
Samara Region	53 868 099	50 546 497	3 321 602
Saratov Region	515 818	494 484	21 334
Ulyanovsk Region	261 958	261 958	0
Ural Federal District	50 417 212	40 250 389	10 166 823
Kurgan Region	20 000	20 000	0
Sverdlovsk Region	27 534 153	23 329 033	4 205 120
Tyumen Region	15 835 387	10 615 352	5 220 035
Chelyabinsk Region	7 027 672	6 286 004	741 668
Siberian Federal District	5 165 591	1 996 226	3 169 365
Republic of Altai	276 000	276 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	310	310	0
Altai Territory	589 731	586 683	3 048
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	416 095	410 000	6 095
Irkutsk Region	120 750	120 750	0
Kemerovo Region	157 117	157 117	0
Novosibirsk Region	2 077 912	197 000	1 880 912
Omsk Region	1 368 294	248 366	1 119 928
Tomsk Region	159 382	0	159 382
Far Eastern Federal District	8 408 064	8 008 479	399 585
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	204 115	204 115	0
Primorskiy Territory	3 656 528	3 256 943	399 585
Khabarovsk Territory	650 000	650 000	0
Amur Region	3 857 421	3 857 421	0
Magadan Region	0	0	0
Sakhalin Region	40 000	40 000	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
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	14,9	15,5	16,8	20,9	18,1
Ratio of core capital to risk-weighted assets	10,6	11,6	10,6	13,2	11,4
Ratio of risk-weighted assets to total assets	65,0	66,7	64,9	60,6	59,6
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	2,4	2,5	3,8	9,5	8,2
Loan loss provisions made as percent of total loans ¹	4,1	3,6	4,5	9,1	8,5
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
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
Ratio of total large credit risks to own funds (capital) (N7)	240,6	211,9	191,7	147,1	184,6
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	3,6	3,8	4,2	4,9	5,1
mining	3,9	3,1	3,3	3,9	3,6
manufacturing	14,6	13,5	14,4	15,7	16,0
production and distribution of energy, gas and water	2,0	1,7	1,9	2,4	2,6
constructing	4,9	6,0	6,1	6,2	5,9
wholesale and retail trade, car and household appliance repair	19,6	18,0	17,4	18,4	17,1
transport and communication	3,7	3,7	4,3	3,4	3,8
other economic activities	21,3	23,3	23,3	21,9	22,2
individuals ²	23,9	24,8	25,1	23,0	23,7
of which					
mortgage loans	3,0	5,1	6,6	6,5	6,6
Geographical distribution of interbank loans and deposits³					
Russian Federation	35,9	40,0	27,1	29,5	
United Kingdom	21,5	23,3	29,1	21,7	
USA	7,7	4,1	7,1	4,1	
Germany	7,9	6,8	7,5	4,7	
Austria	7,0	6,1	5,7	8,2	
France	3,8	3,5	4,0	5,7	
Italy	1,2	1,7	1,5	1,8	
Cyprus	0,6	0,8	0,4	6,2	
Netherlands	5,3	2,6	4,6	4,6	
Other	9,1	11,0	13,1	13,4	
Liquidity					
Ratio of high liquid assets to total assets	13,6	12,1	14,5	13,3	13,5
Ratio of liquid assets to total assets	26,8	24,8	25,9	28,0	26,8
Ratio of high liquid assets to demand liabilities (N2)	51,4	48,4	74,9	69,2	64,8
Ratio of liquid assets to short-term liabilities (N3)	76,8	72,9	92,1	102,4	94,3
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
Ratio of clients' funds to total loans ⁴	101,7	94,8	84,6	99,9	109,5
Market risk⁵ to total own funds (capital)⁶	45,1	38,7	23,2	49,6	48,6
of which					
Interest rate risk	19,3	24,3	16,4	37,5	36,7
Equity position risk	20,4	10,8	3,4	8,7	8,6
Foreign exchange risk	5,3	3,6	3,4	3,5	3,2
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	0,5	0,4	1,5	2,1	2,2
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁷	371,5	508,0	409,2	205,1	573,4
as percent of the banking sector own funds (capital) ⁷	3,3	3,0	1,8	0,7	1,9
	26,3	22,7	13,3	4,9	12,5
Return on assets⁸	3,3	3,0	1,8	0,7	1,9
Return on equity⁸	26,3	22,7	13,3	4,9	12,5

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

² From January 1, 2009 loans to individual entrepreneurs (as well as for the period from April 1, 2005, to April 1, 2006) are divided by sectors of the economy.

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

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

⁵ Calculated under form 0409153.

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

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

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

Capital Adequacy

Table 40

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

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures ¹		CIs with capital less than 45 million rubles		CIs with capital from 45 to 90 million rubles		CIs with capital from 90 to 180 million rubles		CIs with capital more than 180 million rubles	
		Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs
1.01.09	3 811,1	62,6	20	2,0	107	6,0	90	18,4	142	3 722,0	747
1.02.09	3 847,6	54,2	20	2,2	110	5,9	88	18,1	140	3 767,3	747
1.03.09	3 874,8	42,3	18	1,7 ²	105 ²	5,8	87	17,3	134	3 807,8	753
1.04.09	3 900,3	40,6	18	1,3 ²	104 ²	5,6	83	18,2	140	3 834,7	748
1.05.09	4 193,6	134,7	19	2,0	100	5,4	79	18,7	142	4 033,0	748
1.06.09	4 173,8	122,4	19	1,9	98	5,3	78	19,0	144	4 025,1	747
1.07.09	4 141,9	57,8	19	2,0	100	5,0	73	18,5	140	4 058,5	751
1.08.09	4 216,1	66,8	19	2,0	97	5,2	75	18,0	137	4 124,1	751
1.09.09	4 194,9	68,6	19	1,7	91	5,0	73	18,3	140	4 101,3	754
1.10.09	4 466,4	75,8	19	1,6	86	4,7	68	18,7	145	4 365,7	755
1.11.09	4 604,6	76,6	19	1,6	84	3,8	56	19,5	154	4 503,0	754
1.12.09	4 642,7	74,7	19	1,4	75	3,4	50	21,3	169	4 541,9	752
1.01.10	4 620,6	70,3	18	1,0	54	0,6	10	25,7	216	4 522,9	760
1.02.10	4 637,0	64,5	18	0,9	51	0,6	10	25,8	217	4 545,2	760
1.03.10	4 612,6	61,1	18	0,7	41	0,5	8	26,6	223	4 523,7	758
1.04.10	4 600,1	71,5	18	0,7	42	0,5	7	26,6	221	4 500,9	759
1.05.10	4 597,3	74,1	18	0,7	41	0,4	7	26,6	220	4 495,4	761
1.06.10	4 449,7	73,1	17	0,7	41	0,3	5	26,1	218	4 349,5	758
1.07.10	4 472,7	76,7	17	-1,3 ³	42	0,4	6	25,6	212	4 371,3	761
1.08.10	4 528,9	85,6	17	0,7	40	0,5	8	25,1	209	4 417,0	763
1.09.10	4 584,9	90,8	17	0,7	40	0,4	7	24,9	207	4 467,9	765
1.10.10	4 581,0	99,4	16	0,7 ²	42 ²	0,4	6	24,5	202	4 456,0	764
1.11.10	4 613,1	98,9	14	0,7	41	0,5	8	23,8	196	4 489,2	766
1.12.10	4 661,9	106,0	14	0,7	41	0,4	7	23,3	191	4 531,5	770
1.01.11	4 732,3	105,4	14	0,7	38	0,4	7	23,2	187	4 602,6	766
Reference data: own funds (capital) adequacy ratio as of 1.01.11, %	18,1	17,1 ⁴		37,9		37,2		33,7		18,1	

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

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

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

⁴ CIs with positive own funds (capital).

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

Indicators	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	925,0	1 173,1	1 206,5	1 191,4	1 201,0
Banking sector own funds (capital), billion rubles	3 811,1	4 620,6	4 581,0	4 661,9	4 732,3
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24,3	25,4	26,3	25,6	25,4

Table 42

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

Indicators	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
1. Factors of own funds (capital) increase	113,3	110,9	111,2	111,7	112,4
1.1. Authorised capital	24,3	25,4	26,4	25,6	25,4
1.2. Issue income	20,5	20,3	21,0	20,9	21,7
1.3. Credit institutions' profit and funds	35,6	31,5	34,9	36,5	37,1
1.4. Subordinated loans	30,6	29,7	24,8	24,7	24,3
1.5. Increase in value of property due to revaluation	2,3	4,1	4,1	4,0	3,9
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	13,3	10,9	11,2	11,7	12,4
2.1. Losses	1,4	2,3	1,4	1,2	1,1
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	0,3	0,4	0,5
2.6. Credit institutions' portfolio of shares	6,0	7,1	8,7	9,3	10,0
2.7. Other factors	0,6	0,7	0,6	0,6	0,6
Own funds (capital), total	100,0	100,0	100,0	100,0	100,0

¹ Calculated by credit institutions' reporting by form 0409134.

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

Risk-weighted assets ¹	1.01.09	1.01.10	1.10.10 ²	1.12.10	1.01.11
1 st group of assets	16,6	15,9	0,0	0,0	0,0
2 nd group of assets	30,3	36,4	576,0	626,2	612,1
3 rd group of assets	492,5	496,4	84,9	85,0	86,2
4 th group of assets	641,0	948,3	18 353,7	18 998,8	19 450,0
5 th group of assets	17 002,3	16 332,4	294,7	336,1	13,3
Risk-weighted assets of credit institutions	18 182,7	17 829,4	19 309,2	20 046,1	20 161,7

¹ Assets recognized in balance sheet are taken into account

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

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

Own funds (capital) adequacy ratio of the banking sector

		1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
1	Banking sector own funds (capital), billion rubles	3 811,1	4 620,6	4 581,0	4 661,9	4 732,3
2	Risk-weighted assets, billion rubles	22 691,2	22 145,0	24 935,2	25 946,8	26 164,3
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	18 182,7	17 829,4	19 309,2	20 046,1	20 161,7
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 295,8	772,1	963,1	990,3	1 000,3
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	-	43,6	46,9	48,0	50,0
	- the value of credit risk on contingent credit liabilities, billion rubles	2 169,4	2 051,0	1 551,1	1 739,7	1 753,5
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	223,2	63,0	77,9	83,8	109,3
	- the value of operational risk, billion rubles	-	-	1 012,9	1 010,0	1 007,5
	- market risk, billion rubles	820,1	1 385,9	1 974,3	2 028,9	2 081,9
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	16,8	20,9	18,4	18,0	18,1

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

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

Table 45

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

Own funds (capital) adequacy ratio	1.01.09		1.01.10		1.10.10		1.12.10		1.01.11	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% ¹	9	1,4	7	1,2	7	0,3	6	0,2	4	0,1
From 10% to 12%	32	18,3	21	3,5	54	5,2	72	7,9	53	6,4
From 12% to 14%	70	18,2	58	5,5	86	12,4	87	10,4	86	20,4
14% and more	994	62,1	972	89,9	882	82,2	856	81,5	868	73,1
Banking sector, total	1108	100,0	1058	100,0	1030	100,0	1023	100,0	1012	100,0

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

Credit risk

Table 46

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

		1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Loans	Standard	51,3	42,5	44,7	46,3	45,5
	Substandard	35,2	38,0	34,6	33,7	34,7
	Doubtful	9,9	9,8	11,4	11,3	11,4
	Problem	1,8	3,5	3,3	3,0	2,9
	Loss	1,8	6,2	6,0	5,8	5,4
Loan loss provision (LLP)	Estimated LLP	6,1	11,9	11,9	11,3	11,0
	Estimated LLP adjusted for collateral	4,5	9,2	9,6	9,1	8,8
	LLP made	4,5	9,3	9,6	9,1	8,8
	LLP made as percent of estimated LLP	73,2	78,1	80,4	80,5	79,8
	LLP made as percent of estimated LLP adjusted for collateral	100,0	100,7	99,6	100,1	100,2
Справочно:						
Loans classified according to point 3.10 of the Regulation of the Bank of Russia №254-P		6,3	14,8	16,7	16,1	15,9

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

Table 47

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.09		1.01.10		1.10.10		1.12.10		1.01.11	
	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	3 857,2	100,0	3 982,9	100,0	4 064,7	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	471,1	11,3	298,3	8,3	312,2	8,1	321,7	8,1	332,6	8,2
1.2. Loans to individuals	3 687,5	88,7	3 297,1	91,7	3 545,1	91,9	3 661,1	91,9	3 732,2	91,8
1.3. Loans to credit institutions	0,0	0,0	0,1	0,0	0,0	0,0	0,1	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	20,6	-	17,7	-	17,6	-	17,5	-	17,9
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	-	8,1	-	7,6	-	7,3
4. Claims grouped into portfolios of homogeneous claims - total	15,4	100,0	16,1	100,0	20,8	100,0	22,5	100,0	22,2	100,0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	12,2	79,2	10,8	67,4	14,2	68,1	15,0	66,4	14,3	64,5
4.2. Portfolios of homogeneous claims to individuals	3,2	20,8	5,2	32,6	6,6	31,9	7,6	33,6	7,9	35,5
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	-	41,1	-	40,9	-	43,0

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

Table 48

Homogeneous loans and claims to legal entities and provisions made as of 1.01.11¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	332 571,9	100,0	6 724,3	100,0	2,0
of which by quality categories					
1.1. Quality Category I	10 922,6	3,3	0,0	0,0	0,0
1.2. Quality Category II	315 253,0	94,8	2 776,0	41,3	0,9
1.3. Quality Category III	2 009,4	0,6	228,7	3,4	11,4
1.4. Quality Category IV	800,0	0,2	320,6	4,8	40,1
1.5. Quality Category V	4 032,9	1,2	3 397,4	50,5	84,2
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,5	100,0	0,0	100,0	5,4
of which by quality categories					
2.1. Quality Category I	0,0	0,0	0,0	0,0	0,0
2.2. Quality Category II	0,4	91,2	0,0	16,0	0,9
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	8,8	0,0	84,0	51,2
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	332 572,3		6 724,3		2,0
4. Homogeneous claims grouped into portfolios - total	14 290,0	100,0	4 477,6	100,0	31,3
of which by quality categories					
4.1. Quality Category I	5 460,6	38,2	0,0	0,0	0,0
4.2. Quality Category II	4 246,4	29,7	98,3	2,2	2,3
4.3. Quality Category III	188,9	1,3	30,8	0,7	16,3
4.4. Quality Category IV	33,0	0,2	9,0	0,2	27,3
4.5. Quality Category V	4361,1	30,5	4339,5	96,9	99,5
5. Claims for interest payments - total	1 917,3	100,0	586,3	100,0	30,6
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	612,3	31,9	567,5	96,8	92,7

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

Table 49

Homogeneous loans and claims to individuals and provisions made as of 1.01.11¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	3 732 161,9	100,0	288 335,7	100,0	7,7
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	245 675,5	6,6	10 635,0	3,7	4,3
1.1.2. residential real estate (mortgage) loans, total	1 013 913,9	27,2	40 133,6	13,9	4,0
1.1.3. car loans, total	495 347,5	13,3	40 611,5	14,1	8,2
1.1.4. other consumer loans, total	1 947 897,6	52,2	195 065,0	67,7	10,0
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	1 614 091,5	43,2	21 082,8	7,3	1,3
1.2.2. a portfolio of loans without overdue payments	1 709 818,1	45,8	17 674,6	6,1	1,0
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	54 598,8	1,5	2 182,4	0,8	4,0
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	37 602,0	1,0	9 764,9	3,4	26,0
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	30 587,4	0,8	16 454,4	5,7	53,8
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	256 136,7	6,9	219 285,9	76,1	85,6
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	3 342 785,9	89,6	35 270,5	12,2	1,1
1.3.2. Quality category III	84 392,2	2,3	8 309,9	2,9	9,8
1.3.3. Quality category IV	32 041,9	0,9	13 544,6	4,7	42,3
1.3.4. Quality category V	272 941,9	7,3	231 210,7	80,2	84,7
2. Claims grouped into portfolios of homogeneous claims - total	7 878,7	100,0	5 048,5	100,0	64,1
of which by quality categories					
2.1. Quality category I	66,6	0,8	0,0	0,0	0,0
2.2. Quality category II	2 119,2	26,9	26,2	0,5	1,2
2.3. Quality category III	141,0	1,8	24,0	0,5	17,0
2.4. Quality category IV	107,6	1,4	51,2	1,0	47,6
2.5. Quality category V	5444,2	69,1	4947,0	98,0	90,9
3. Claims for interest payments - total	53 405,9	100,0	20 628,0	100,0	38,6
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	24 027,0	45,0	19 847,4	96,2	82,6

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

Table 50

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Substandard	13,9	10,2	8,5	8,3	8,9	1,8	2,5	2,4	2,3	2,3
Doubtful	35,2	17,3	19,3	19,3	19,9	15,9	16,4	16,3	15,5	15,3
Problem	17,1	16,2	15,4	14,4	15,0	41,4	43,0	45,3	43,9	45,0
Loss	33,8	56,3	56,6	57,9	56,2	86,1	84,7	90,3	91,2	90,8

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

Table 51

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

Indicator	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Overdue claims on loans, deposits and other placements, billion rubles	422,0	1014,7	1113,7	1082,8	1035,9
Of which					
- among 20 largest-asset credit institutions, billion rubles	274,3	652,7	762,3	746,3	730,0
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	2,1	5,1	5,2	4,9	4,7
Overdue claims in rubles					
- billion rubles	353,2	835,1	942,9	922,1	886,2
- as percent of total loans, deposits and other placements in rubles	2,5	6,0	6,2	5,8	5,5
Overdue claims in foreign currency					
- billion rubles	68,8	179,6	170,8	160,7	149,7
- as percent of total loans, deposits and other placements in foreign currency	1,1	3,0	2,8	2,5	2,5
- dollar equivalent, billion \$	2,3	5,9	5,6	5,1	4,9
Overdue claims of loans and other placements with non-financial institutions	266,4	762,5	818,4	779,8	743,4
Share of overdue claims in total volume of loans and other placements with non-financial institutions	2,1	6,1	6,0	5,6	5,3
Overdue claims of loans and other funds provided to individuals	148,6	243,0	288,6	290,9	282,3
Share of overdue claims in total volume of loans and other funds provided to individuals	3,7	6,8	7,5	7,3	6,9

Table 52

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

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
No loans, deposits and other placements	40	38	40	39	39	0,1	0,3	0,4	0,1	0,1
No overdue claims	193	138	140	134	142	3,0	1,4	1,8	2,0	1,9
Less than 5%	729	574	539	555	565	89,3	74,8	44,9	48,7	70,4
From 5 to 10%	105	202	208	203	187	5,8	14,5	47,2	44,2	23,2
From 10 to 15%	23	70	61	49	42	1,3	6,6	4,2	3,5	3,7
From 15 to 20%	7	16	19	21	20	0,3	1,0	0,8	0,7	0,3
From 20 to 60%	8	19	18	17	13	0,1	1,4	0,8	0,7	0,4
From 60 to 90%	1	1	4	3	4	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	1	2	0	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	1.10.10	1.12.10	1.01.11
Large credit risks of the banking sector total, bln rubles	7 306,7	6 797,9	8 340,2	8 699,0	8 736,3
Share of large credit risks in the banking sector assets, %	26,1	23,1	26,3	26,6	25,8

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

	1.04.09	1.01.10	1.10.10	1.12.10	1.01.11
Volume of large credit exposures, billion rubles	4 850,5	4 688,8	5 147,4	5 252,9	5 323,9
of which:					
Volume of secured loans , billion rubles	1 241,6	1 524,2	1 544,0	1 523,4	1 586,4
Volume of I quality category collateral, billion rubles	469,5	569,0	340,6	356,8	500,0
of which:					
collateral of quoted securities issued by corporate entities, billion rubles	73,3	170,6	2,8	3,4	98,6
Volume of II quality category collateral, billion rubles	2 298,1	1 107,1	1 346,7	1 585,9	1 429,2
of which:					
collateral of securities, issuedby legal entities, billion rubles	88,8	160,4	483,4	505,6	589,9
collateral of proprietary rights (claims), billion rubles	453,4	508,7	416,5	671,9	430,3

¹ Calculated on the basis of credit institutions' reporting under form 0409117 "Information on large credit exposures" (includes information on 30 largest (for reported credit institution) credit exposures to corporate entities other than credit institutions. This form was puted into operation since reporting on 1.02.09.

Table 55

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

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	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			
Industry. total	66,9	60,9	64,1	65,0	50,9	50,7	169,9	170,2	169,0	173,3	126,1	148,9	33,7	36,4	43,2	38,1	51,5	48,9	8,5	3,6	6,9
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

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

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

Market Risk

Table 56

Structure of market risk of the banking sector

Risk	1.01.09		1.01.10		1.10.10		1.12.10		1.01.11	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	23,2	100,0	49,6	100,0	47,6	100,0	48,3	100,0	48,6	100,0
Of which										
- interest rate risk (IRR)	16,4	70,7	37,5	75,5	35,0	73,5	36,4	75,4	36,7	75,6
- equity position risk (EPR)	3,4	14,7	8,7	17,5	8,9	18,6	8,0	16,6	8,6	17,8
- foreign exchange risk (FER)	3,4	14,6	3,5	7,0	3,8	7,9	3,9	8,0	3,2	6,6
Reference data:										
Number of credit institutions ¹	741		656		654		657		641	
Share of credit institutions' assets ¹ in total banking sector assets, %	93,1		62,8		91,3		90,6		90,9	

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

Comment: on the basis of reporting of credit institutions 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	1.10.10	1.12.10	1.01.11
Share of assets in foreign currency in total assets, %	32,3	27,6	25,2	25,5	24,1
of which:					
- on 20 largest-asset credit institutions	33,7	28,7	27,0	27,1	25,6
Share of liabilities in foreign currency in total liabilities, %	28,4	25,3	23,6	23,4	22,7
of which:					
- on 20 largest-asset credit institutions	28,9	26,0	25,0	24,8	24,1
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	3,8	2,4	1,6	2,1	1,3
of which:					
- on 20 largest-asset credit institutions	4,8	2,7	2,1	2,3	1,6

Table 58

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

	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Balance sheet positions					
Claims, bln rubles	9 040,6	8 128,8	7 993,4	8 325,2	8 143,6
Liabilities, bln rubles	7 963,2	7 436,5	7 478,6	7 654,8	7 690,0
Net balance sheet position, bln rubles	1 077,4	692,4	514,7	670,4	453,6
Net balance sheet position to own funds (capital), % ¹	28,3	15,0	11,3	14,4	9,6
Off-balance sheet positions ²					
Claims, bln rubles	3 453,2	3 070,2	4 431,7	4 966,7	3 485,7
Liabilities, bln rubles	3 603,5	3 128,1	4 391,6	5 046,1	3 396,1
Net balance sheet position, bln rubles	-150,4	-57,9	40,1	-79,4	89,6
Net balance sheet position to own funds (capital), % ¹	-4,0	-1,3	0,9	-1,7	1,9

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

² Forward & future transactions (in Section D of the Chart of Accounts)

Table 59

Compliance with open foreign exchange position (OFXP) requirements

	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
1.02.09	357	7,7	-33,2	8,7	-34,3	-25,6	1 042,4	-2,5
1.03.09	395	20,1	-43,2	8,1	-31,2	-23,1	942,5	-2,4
1.04.09	356	-56,5	41,0	6,5	-22,0	-15,5	745,2	-2,1
1.05.09	384	-32,7	11,5	8,0	-29,2	-21,2	921,8	-2,3
1.06.09	386	-144,8	118,9	9,8	-35,7	-25,9	1 067,5	-2,4
1.07.09	376	-153,8	131,5	10,0	-32,4	-22,4	993,5	-2,3
1.08.09	382	-68,9	47,1	11,4	-33,2	-21,8	1 090,2	-2,0
1.09.09	353	-54,0	41,3	6,9	-19,5	-12,7	827,1	-1,5
1.10.09	347	-75,1	53,7	8,7	-30,1	-21,4	1 030,8	-2,1
1.11.09	366	-102,3	88,0	8,4	-22,7	-14,3	1 086,8	-1,3
1.12.09	352	-66,8	48,5	8,2	-26,5	-18,3	1 025,8	-1,8
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
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
1.02.09	638	894,1	-812,6	110,2	-28,7	81,5	2 788,3	2,9
1.03.09	592	746,3	-656,3	106,8	-16,7	90,0	2 889,9	3,1
1.04.09	628	716,3	-609,2	123,5	-16,4	107,1	3 143,6	3,4
1.05.09	595	529,9	-453,0	107,0	-30,2	76,9	3 055,8	2,5
1.06.09	593	427,3	-361,2	89,0	-22,9	66,1	3 116,7	2,1
1.07.09	598	429,4	-361,6	97,3	-29,5	67,8	3 124,2	2,2
1.08.09	592	442,4	-377,0	88,3	-22,9	65,4	3 071,8	2,1
1.09.09	618	431,4	-341,4	105,4	-15,4	90,0	3 389,1	2,7
1.10.09	623	404,2	-332,4	85,9	-14,1	71,8	3 190,1	2,2
1.11.09	599	256,9	-178,0	92,4	-13,5	78,9	3 451,4	2,3
1.12.09	614	248,5	-139,3	121,8	-12,6	109,2	3 593,7	3,0
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

Open currency positions of the banking sector by currencies as for 1.11.10

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	416	-46,3	-1,27	543,0	-589,4
long	510	15,9	1,56	116,1	-100,2
EUR					
short	508	-29,8	-0,77	-517,9	488,0
long	412	14,0	1,80	-58,8	72,7
GBP					
short	76	-1,9	-0,14	-9,8	8,0
long	277	4,3	0,15	0,4	3,9

Liquidity of Credit Institutions

Table 62

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

	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18,7	18,0	25,1	25,6	27,3
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,8	23,0	21,9	22,4	24,5
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-15,5	-14,5	-6,1	-6,2	-7,8

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

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

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

Table 63

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Less than 0	605	611	591	590	594	81,5	92,8	59,6	60,7	61,5
From 0 to 20	433	407	393	383	365	17,9	6,9	39,8	37,9	36,7
More than 20	68	40	46	50	53	0,6	0,3	0,7	1,5	1,8
Data not available	2	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1108	1058	1030	1023	1012	100,0	100,0	100,0	100,0	100,0

Table 64

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

	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Liquid assets with maturity up to 30 days, as percent of liquid assets	53,6	59,9	50,6	51,7	48,5
Liabilities with maturity up to 30 days, as percent of total liabilities	40,1	41,9	44,3	46,8	42,0
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	6,4	6,0	21,7	24,2	21,1

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

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

Table 65

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11	1.01.09	1.01.10	1.10.10	1.12.10	1.01.11
Less than 0	368	485	443	422	455	31,0	31,9	24,2	21,4	21,7
From 0 to 20	242	243	218	230	250	26,4	48,8	23,6	18,1	20,4
More than 20	496	330	369	371	307	42,6	19,4	52,2	60,6	57,9
Data not available	2	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1108	1058	1030	1023	1012	100,0	100,0	100,0	100,0	100,0