

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" (15th 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		1.01.06	1.01.07	1.01.08	1.01.09	1.01.10
1.	Banking sector assets (billion rubles) as % of GDP	9696,2 44,9	13963,5 51,9	20125,1 60,5	28022,3 67,6	29430,0 75,3
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	1241,8 5,7 12,8	1692,7 6,3 12,1	2671,5 8,0 13,3	3811,1 9,2 13,6	4620,6 11,8 15,7
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 provided to individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	5452,9 25,2 56,2 1055,8 4,9 10,9 7,6	8030,5 29,8 57,5 1882,7 7,0 13,5 10,9	12287,1 37,0 61,1 2971,1 8,9 14,8 13,9	16526,9 39,9 59,0 4017,2 9,7 14,3 15,9	16115,5 41,2 54,8 3573,8 9,1 12,1 12,5
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)	235,6 8,1	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	1400,1 6,5 14,4	1745,4 6,5 12,5	2250,6 6,8 11,2	2365,2 5,7 8,4	4309,4 11,0 14,6
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	2761,2 12,8 28,5 20,0	3809,7 14,2 27,3 22,0	5159,2 15,5 25,6 24,2	5907,0 14,3 21,1 23,4	7485,0 19,1 25,4 26,3
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	3138,9 14,5 32,4	4790,3 17,8 34,3	7053,1 21,2 35,0	8774,6 21,2 31,3	9557,2 24,4 32,5
Reference data						
Indicator (billion rubles)		1.01.06	1.01.07	1.01.08	1.01.09	1.01.10
Gross Domestic Product		21609,8	26917,2	33247,5	41428,6	39100,7
Fixed capital investment of organisations of all forms of ownership (except small businesses)		2893,2	3809,0	5214,0	6272,1	5769,8
Income of the population		13819,0	17290,1	21311,4	25235,0	28502,0

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 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
Reference data:												
Increase from the beginning of the current year	7,8		-0,9		8,7		8,3		18,6		7,9	
Increase over the same period of the previous year	0,6		17,2		1,6		-9,9		13,5		6,4	

Institutional features of the banking sector

Table 3

Number of Russian credit institutions

Indicator	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
Credit institutions registered by the Bank of Russia and other authorities	1228	1178	1159	1158	1152
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1108	1058	1038	1036	1030
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	1
Credit institutions with their banking licenses being revoked (cancelled)	117	119	120	121	121
Credit institutions licensed to conduct operations in foreign currency	736	701	695	692	689
Credit institutions holding general licences	298	291	288	289	287

Table 4

Operating credit institutions (CIs), by federal districts

Federal district	1.01.09		1.01.10		1.07.10		1.09.10		1.10.10	
	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	598	57,6	596	57,5	594	57,7
of which the City of Moscow and Moscow Region	556	50,2	535	50,6	537	51,7	536	51,7	534	51,8
North-Western	79	7,1	75	7,1	73	7,0	73	7,0	71	6,9
Southern	115	10,4	113	10,7	48	4,6	49	4,7	48	4,7
North-Caucasian					58	5,6	58	5,6	58	5,6
Volga	131	11,8	125	11,8	120	11,6	119	11,5	118	11,5
Ural	58	5,2	54	5,1	53	5,1	53	5,1	53	5,1
Siberian	68	6,1	62	5,9	59	5,7	59	5,7	59	5,7
Far Eastern	36	3,2	31	2,9	29	2,8	29	2,8	29	2,8
Russian Federation	1108	100,0	1058	100,0	1038	100,0	1036	100,0	1030	100,0

Table 5

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	1.10.10	1.01.09	1.01.10	1.10.10	1.01.09	1.01.10	1.10.10	1.01.09	1.01.10	1.10.10	1.01.09	1.01.10	1.10.10	1.01.09	1.01.10	1.10.10
Central	621	598	594	177	159	135	584	528	493	73	70	68	17	18	18	17	17	16
of which the City of Moscow and Moscow Region ¹	556	535	534	145	131	113	138	134	127	20	20	20	15	16	16	4	4	4
North-Western	79	75	71	32	29	26	375	357	350	338	343	361	2	2	2	11	11	12
Southern	115	113	48	103	100	22	400	384	283	183	180	404	5	5	2	12	12	9
North-Caucasian			58			73			98			75			3			3
Volga	131	125	118	143	132	112	631	562	543	230	219	236	6	6	6	18	18	18
Ural	58	54	53	126	120	116	273	246	235	148	141	139	4	4	4	8	8	8
Siberian	68	62	59	47	38	31	384	356	352	334	356	391	3	2	2	11	11	12
Far Eastern	36	31	29	33	23	14	162	149	136	235	276	316	2	1	1	5	5	5
Russian Federation	1108	1058	1030	661	601	529	2809	2582	2490	159	156	160	39	39	39	81	81	82

¹ as one region

Table 6

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		1.07.10		1.09.10		1.10.10	
	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	14 575 029	47,9	14 793 593	47,8	15 203 671	47,9
From 6 to 20	5 906 199	21,1	6 018 106	20,4	6 210 045	20,4	6 317 288	20,4	6 473 004	20,4
From 21 to 50	3 725 544	13,3	3 572 615	12,1	3 654 186	12,0	3 752 173	12,1	3 837 182	12,1
From 51 to 200	3 726 736	13,3	3 920 972	13,3	4 110 566	13,5	4 184 333	13,5	4 270 709	13,5
From 201 to 500	1 271 471	4,5	1 382 703	4,7	1 425 170	4,7	1 454 491	4,7	1 480 354	4,7
From 501 to 1001	441 001	1,6	438 100	1,5	439 272	1,4	449 523	1,5	455 224	1,4
From 1001	10 294	0,04	4 542	0,02	2 412	0,01	2 322	0,01	1 546	0,01
Total	28 022 329	100,0	29 430 025	100,0	30 416 678	100,0	30 953 724	100,0	31 721 689	100,0

Table 7

**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	1.07.10	1.09.10	1.10.10
Central	52,6	55,3	55,0	55,1	55,2
of which the City of Moscow and Moscow Region	53,0	55,7	55,4	55,5	55,6
North-Western	68,1	70,6	67,3	69,8	72,0
Southern	53,8	52,9	66,0	67,0	69,3
North-Caucasian			44,8	44,7	45,7
Volga	47,8	45,0	44,5	44,2	43,8
Ural	52,9	57,0	57,4	58,1	58,6
Siberian	70,0	81,4	79,6	79,3	79,7
Far Eastern	62,5	65,1	69,5	70,1	70,7
Russian Federation	46,2	47,9	47,9	47,8	47,9

Table 8

Operating credit institutions ranged by assets (distribution and change over the period 1.01.10 - 1.10.10)

Groups of credit institutions ranged by assets as of 1.01.10		Number of credit institutions as of 1.01.10	Groups as of 1.10.10							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	25	2					2
4	From 51 to 200	150			4	130	13				3
5	From 201 to 500	300				18	253	18			11
6	From 501 to 1001	500					34	455	4	6	1
7	From 1001	58						26	26	6	
Became operating after 1.01.10								1			
Total over the period										12	17
Total as of 1.01.10¹		1058									
Total as of 1.10.10¹		1030	5	15	30	150	300	500	30		



- 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 9

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

	1.01.09	1.07.09	1.01.10	1.07.10	1.10.10
Credit institutions with foreign participation over 50%					
Assets	18,7	17,6	18,3	17,6	17,7
Own funds (capital)	17,3	16,7	17,0	17,7	17,9
Correspondent accounts with non-resident banks	17,0	11,3	15,6	25,3	14,2
Loans and other placements with non-financial organisations	16,6	14,6	14,8	14,4	14,7
Loans, deposits and other placements with credit institutions	25,0	26,3	31,7	28,0	26,3
Individual deposits	10,3	11,1	12,0	11,1	11,1
Funds raised from organisations ¹	18,8	17,3	18,5	18,4	17,7
Profit (loss) of the current year	19,7	555,8	29,8	18,3	20,1
Reference data:					
Number of credit institutions	102	106	108	105	108
of which 100% foreign-owned credit institutions					
Assets	13,0	12,1	11,3	12,1	12,2
Own funds (capital)	12,2	11,9	11,0	12,9	13,1
Correspondent accounts with non-resident banks	12,1	7,1	9,0	13,6	8,5
Loans and other placements with non-financial organisations	11,6	10,0	9,1	9,9	10,1
Loans, deposits and other placements with credit institutions	21,6	21,4	23,8	22,3	21,0
Individual deposits	5,4	6,3	6,2	6,2	6,0
Funds raised from organisations ¹	12,6	11,6	11,1	12,7	12,4
Profit (loss) of the current year	14,8	508,3	27,4	17,8	17,9
Reference data:					
Number of credit institutions	76	81	82	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 10

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.09		1.01.10		1.07.10		1.09.10		1.10.10	
	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	766,0	2,5	794,8	2,6	788,1	2,5
Own funds (capital)	62,6	1,6	70,3	1,9	76,7	2,3	90,8	2,7	99,4	2,2
Loans and other placements with non-financial organisations	290,6	2,3	267,5	2,1	268,1	2,1	269,7	2,0	287,8	2,1
of which overdue claims	16,6	6,2	91,4	12,0	49,7	6,1	49,6	6,1	42,5	5,2
Loans provided to individuals	102,6	2,6	71,9	2,0	68,4	1,9	70,3	1,8	71,1	1,8
of which overdue claims	5,6	3,8	10,3	4,2	10,8	3,9	11,1	3,9	11,4	3,9
Individual deposits	123,1	2,1	125,9	1,7	147,3	1,7	153,5	1,8	156,2	1,8
Funds raised from organisations	299,7	3,4	319,8	3,3	283,9	2,9	289,2	2,9	284,4	2,8
Reference data:										
Number of credit institutions ¹	20	1,8	18	1,7	17	1,6	17	1,6	16	1,6

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 11

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
1.	Money, precious metals and gemstones	829,3	795,8	645,6	665,6	684,9
1.1.	of which: money	795,1	747,0	607,1	621,4	640,6
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 078,7	1 755,2	1 415,5	1 252,0	1 290,5
3.	Correspondent accounts with credit institutions	1 238,8	839,2	634,9	651,0	721,3
3.1.	of which: Correspondent accounts with correspondent credit institutions	395,8	171,7	128,9	130,9	130,6
3.2.	Correspondent accounts with non-resident banks	843,0	667,6	506,0	520,1	590,7
4.	Securities acquired by credit institutions, total	2 365,2	4 309,4	5 308,4	5 582,9	5 562,8
4.1.	of which Debt securities	1 760,3	3 379,1	4 082,5	4 257,4	4 190,7
4.2.	Shares	193,4	411,8	573,2	636,8	674,8
4.3.	Discounted promissory notes	199,5	234,0	360,8	399,7	384,3
4.4.	Shares in associates and subsidiaries	212,0	284,5	291,8	289,0	313,0
5.	Other participation in authorised capital	45,1	72,6	113,7	118,0	117,0
6.	Loans, total	19 941,0	19 878,4	20 395,6	20 739,8	21 357,5
6.1.	of which: Loans, deposits and other placements	19 884,8	19 847,1	20 365,9	20 712,5	21 331,1
	of which overdue claims	422,0	1 014,7	1 104,1	1 108,5	1 113,7
6.1.1.	of which: Loans and other placements with non-financial organisations	12 509,7	12 541,7	13 032,3	13 239,1	13 629,4
	of which overdue claims	266,4	762,5	817,5	814,7	818,4
6.1.2.	Loans provided to individuals	4 017,2	3 573,8	3 672,4	3 804,5	3 871,6
	of which overdue claims	148,6	243,0	274,7	284,9	288,6
6.1.3.	Loans, deposits and other placements with credit institutions	2 501,2	2 725,9	2 709,4	2 692,4	2 859,5
	of which overdue claims	1,3	1,9	5,1	2,1	1,1
7.	Fixed assets (tangible and intangible) and inventories	544,1	790,7	812,7	818,8	825,0
8.	Allocation of profit	109,8	71,4	77,8	83,4	100,0
8.1.	of which income tax	-	68,4	77,7	83,2	92,2
9.	Other assets, total	870,4	917,4	1 012,6	1 042,3	1 062,8
9.1.	of which: Float	520,3	434,3	439,6	416,9	435,1
9.2.	Receivables	129,3	125,8	144,8	160,9	173,1
9.3.	Deferred expenses	69,0	74,4	73,7	74,4	76,0
Banking sector assets		28 022,3	29 430,0	30 416,7	30 953,7	31 721,7

Table 12

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
1.	Funds and profit of credit institutions	3 109,2	3 766,4	3 905,8	4 017,2	4 076,6
	Of which:					
1.1.	Funds of credit institutions	1 789,4	2 432,8	2 492,8	2 539,7	2 542,4
1.2.	Profit (losses), including financial result of the previous year	1 319,8	1 333,5	1 413,0	1 477,5	1 534,2
	Of which:					
1.2.1.	Profit (losses) of the current year	409,2	205,1	249,6	320,1	359,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	3 370,4	1 423,1	510,3	382,5	373,4
3.	Accounts of credit institutions	346,0	273,1	215,2	222,7	266,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	252,4	168,0	128,7	131,4	130,7
3.2.	Correspondent accounts of non-resident credit institutions	77,7	97,1	77,4	80,6	115,3
4.	Loans, deposits and other funds raised from other credit institutions	3 639,6	3 117,3	3 237,7	3 265,0	3 461,8
5.	Clients' funds ²	14 748,5	17 131,4	18 487,1	18 872,0	19 314,0
	Of which:					
5.1.	Budgetary funds in settlement accounts	15,6	20,4	31,5	34,1	34,2
5.2.	Government and other extra-budgetary funds in settlement accounts	14,2	13,7	19,4	20,0	19,6
5.3.	Funds of legal entities in settlement and other accounts	3 521,0	3 857,4	4 280,4	4 207,8	4 510,0
5.4.	Clients' float	281,5	209,7	239,3	255,0	257,4
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	4 945,4	5 466,6	5 396,4	5 544,6	5 518,2
5.6.	Individual deposits	5 907,0	7 485,0	8 435,3	8 721,9	8 879,3
5.7.	Clients' funds in factoring and forfeiting operations	10,7	10,1	8,2	9,3	10,4
6.	Bonds	375,3	412,7	425,7	442,7	479,4
7.	Promissory notes and bank acceptances	756,3	748,6	809,0	841,9	838,8
8.	Other liabilities ¹ , total	1 677,0	2 557,4	2 825,9	2 909,6	2 911,0
	Of which:					
8.1.	Provisions	1 022,7	2 050,6	2 241,2	2 316,1	2 311,1
8.2.	Float	431,6	257,9	283,2	275,8	273,5
8.3.	Payables	33,9	45,2	71,4	56,6	68,7
8.4.	Deferred income	4,7	4,9	4,5	4,3	4,7
8.5.	Interest payable	184,1	198,9	225,5	256,8	253,1
	Of which:					
	Overdue interest	0,0	0,0	0,1	0,2	0,7
Banking sector liabilities¹		28 022,3	29 430,0	30 416,7	30 953,7	31 721,7

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

² Including certificates of deposit and savings certificates.

Table 13

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

Assets		1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
1.	Money, precious metals and gemstones	3,0	2,7	2,1	2,2	2,2
1.1.	of which: money	2,8	2,5	2,0	2,0	2,0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	7,4	6,0	4,7	4,0	4,1
3.	Correspondent accounts with credit institutions	4,4	2,9	2,1	2,1	2,3
3.1.	of which: Correspondent accounts with correspondent credit institutions	1,4	0,6	0,4	0,4	0,4
3.2.	Correspondent accounts with non-resident banks	3,0	2,3	1,7	1,7	1,9
4.	Securities acquired by credit institutions, total	8,4	14,6	17,5	18,0	17,5
	of which					
4.1.	Debt securities	6,3	11,5	13,4	13,8	13,2
4.2.	Shares	0,7	1,4	1,9	2,1	2,1
4.3.	Discounted promissory notes	0,7	0,8	1,2	1,3	1,2
4.4.	Shares in associates and subsidiaries	0,8	1,0	1,0	0,9	1,0
5.	Other participation in authorised capital	0,2	0,2	0,4	0,4	0,4
6.	Loans, total	71,2	67,5	67,1	67,0	67,3
	of which:					
6.1.	Loans, deposits and other placements	71,0	67,4	67,0	66,9	67,2
	of which overdue claims	1,5	3,4	3,6	3,6	3,5
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	44,6	42,6	42,8	42,8	43,0
	of which overdue claims	1,0	2,6	2,7	2,6	2,6
6.1.2.	Loans provided to individuals	14,3	12,1	12,1	12,3	12,2
	of which overdue claims	0,5	0,8	0,9	0,9	0,9
6.1.3.	Loans, deposits and other placements with credit institutions	8,9	9,3	8,9	8,7	9,0
	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	2,7	2,6	2,6
8.	Allocation of profit	0,4	0,2	0,3	0,3	0,3
8.1.	of which income tax	-	0,2	0,3	0,3	0,3
9.	Other assets, total	3,1	3,1	3,3	3,4	3,4
	of which:					
9.1.	Float	1,9	1,5	1,4	1,3	1,4
9.2.	Receivables	0,5	0,4	0,5	0,5	0,5
9.3.	Deferred expenses	0,2	0,3	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 14

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

Liabilities¹		1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
1.	Funds and profit of credit institutions	11,1	12,8	12,8	13,0	12,9
	Of which:					
1.1.	Funds of credit institutions	6,4	8,3	8,2	8,2	8,0
1.2.	Profit (losses), including financial result of the previous year	4,7	4,5	4,6	4,8	4,8
	Of which:					
1.2.1.	Profit (losses) of the current year	1,5	0,7	0,8	1,0	1,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	12,0	4,8	1,7	1,2	1,2
3.	Accounts of credit institutions	1,2	0,9	0,7	0,7	0,8
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,9	0,6	0,4	0,4	0,4
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,3	0,3	0,4
4.	Loans, deposits and other funds raised from other credit institutions	13,0	10,6	10,6	10,5	10,9
5.	Clients' funds ²	52,6	58,2	60,8	61,0	60,9
	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	0,1
5.3.	Funds of legal entities in settlement and other accounts	12,6	13,1	14,1	13,6	14,2
5.4.	Clients' float	1,0	0,7	0,8	0,8	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,6	18,6	17,7	17,9	17,4
5.6.	Individual deposits	21,1	25,4	27,7	28,2	28,0
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	1,4	1,4	1,5
7.	Promissory notes and bank acceptances	2,7	2,5	2,7	2,7	2,6
8.	Other liabilities ¹ , total	6,0	8,7	9,3	9,4	9,2
	Of which:					
8.1.	Provisions	3,6	7,0	7,4	7,5	7,3
8.2.	Float	1,5	0,9	0,9	0,9	0,9
8.3.	Payables	0,1	0,2	0,2	0,2	0,2
8.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
8.5.	Interest payable	0,7	0,7	0,7	0,8	0,8
	Of which:					
	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 15

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

	Rubles					Foreign Currency					Total				
	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
1. Loans, deposits and other placements, total	13874,9	13872,8	14461,8	14728,0	15167,2	6009,9	5974,4	5904,2	5984,4	6163,9	19884,8	19847,1	20365,9	20712,5	21331,1
Of which															
- overdue claims	353,2	835,1	921,3	937,1	942,9	68,8	179,6	182,8	171,4	170,8	422,0	1014,7	1104,1	1108,5	1113,7
1.1 Loans and other placements with non-financial resident organisations	8723,1	8812,6	9205,4	9438,9	9675,8	3032,2	2954,8	2945,8	2874,9	2877,8	11755,3	11767,4	12151,2	12313,8	12553,6
Of which															
- overdue claims	214,7	599,0	671,9	679,2	682,8	46,1	123,0	128,3	121,3	120,9	260,8	722,0	800,2	800,5	803,7
of which:															
1.1.1. Loans to individual entrepreneurs	313,8	269,7	282,8	288,9	296,5	9,2	6,4	6,8	6,7	6,8	323,0	276,2	289,6	295,5	303,3
Of which															
- overdue claims	8,1	21,9	26,6	27,7	27,9	0,1	0,3	0,4	0,4	0,4	8,2	22,2	27,0	28,1	28,4
1.2 Loans and other placements with non-resident legal entities (except banks)	176,3	308,1	311,2	237,9	258,3	578,2	466,3	569,9	687,4	817,5	754,4	774,3	881,1	925,3	1075,8
Of which															
- overdue claims	0,5	19,2	7,0	6,9	6,9	5,1	21,3	10,3	7,3	7,7	5,6	40,6	17,3	14,2	14,6
1.3 Loans, deposits and other placements with financial sector	778,8	827,5	1004,5	974,1	1132,8	232,0	313,0	345,1	325,7	392,1	1010,8	1140,5	1349,6	1299,8	1524,9
Of which															
- overdue claims	6,4	7,2	7,0	7,0	5,8	0,3	0,8	3,8	0,6	0,7	6,7	8,0	10,9	7,6	6,5
of which:															
1.3.1 Resident credit institutions	512,9	562,2	740,1	713,2	843,3	164,1	240,9	262,7	217,1	282,4	677,0	803,0	1002,7	930,3	1125,7
Of which															
- overdue claims	1,2	0,9	0,9	0,9	0,9	0,1	0,1	3,2	0,0	0,0	1,2	0,9	4,2	0,9	0,9
1.3.2 Resident financial institutions of different forms of ownership	265,9	265,3	264,4	260,8	289,5	67,9	72,1	82,4	108,6	109,7	333,8	337,5	346,8	369,5	399,2
Of which															
- overdue claims	5,3	6,4	6,1	6,1	4,9	0,2	0,7	0,6	0,6	0,7	5,5	7,1	6,7	6,7	5,6
1.4 Loans, deposits and other placements with non-resident banks	239,1	208,5	156,8	158,0	141,9	1585,1	1714,4	1549,9	1604,0	1591,9	1824,3	1922,9	1706,7	1762,0	1733,8
Of which															
- overdue claims	0,0	0,2	0,1	0,1	0,1	0,1	0,8	0,8	1,1	0,0	0,1	1,0	0,9	1,2	0,2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	156,5	230,0	205,0	194,8	194,2	0,2	0,1	0,0	0,0	0,0	156,7	230,1	205,0	194,8	194,2
Of which															
- overdue claims	0,2	0,2	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,2	0,2	0,1	0,0	0,0
1.6 Loans to resident individuals	3534,3	3168,0	3284,4	3429,8	3500,8	471,5	395,6	375,4	362,9	358,1	4005,8	3563,6	3659,8	3792,7	3858,9
Of which															
- overdue claims	131,4	209,3	235,1	243,7	247,0	17,0	33,5	39,2	40,7	41,1	148,3	242,8	274,3	284,4	288,1
1.7 Loans to non-resident individuals	2,9	1,9	2,0	1,8	2,0	8,5	8,3	10,6	10,0	10,7	11,4	10,2	12,6	11,8	12,7
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,1	0,2	0,2	0,3	0,3	0,3	0,2	0,2	0,5	0,5	0,5
Reference data:															
Provisions on loans, deposits and other placements	898,5	1820,6	1970,6	2027,6	2027,1	0,0	0,0	0,0	0,0	0,0	898,5	1820,6	1970,6	2027,6	2027,1
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	12,9	42,3	48,7	49,0	49,8	2,6	9,0	9,9	9,2	9,3	15,5	51,3	58,6	58,3	59,2
Credit institutions' portfolio of promissory notes of residents	184,7	210,1	334,5	372,8	363,6	9,8	21,4	22,7	23,4	16,6	194,5	231,6	357,3	396,2	380,3
Credit institutions' portfolio of promissory notes of non-residents	0,4	0,7	1,7	1,7	2,3	4,6	1,7	1,8	1,8	1,8	5,0	2,5	3,5	3,5	4,0

Table 16

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	1.07.10	1.09.10	1.10.10
1. Loans, deposits and other placements, total	100,0 71,0	100,0 67,4	100,0 67,0	100,0 66,9	100,0 67,2
Of which:					
- overdue claims	2,1 1,5	5,1 3,4	5,4 3,6	5,4 3,6	5,2 3,5
1.1 Loans and other placements with non-financial resident organisations	59,1 41,9	59,3 40,0	59,7 39,9	59,5 39,8	58,9 39,6
Of which:					
- overdue claims	1,3 0,9	3,6 2,5	3,9 2,6	3,9 2,6	3,8 2,5
of which:					
1.1.1. Loans provided to individual entrepreneurs	1,6 1,2	1,4 0,9	1,4 1,0	1,4 1,0	1,4 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	4,3 2,9	4,5 3,0	5,0 3,4
Of which:					
- overdue claims	0,0 0,0	0,2 0,1	0,1 0,1	0,1 0,0	0,1 0,0
1.3 Loans, deposits and other placements with financial sector	5,1 3,6	5,7 3,9	6,6 4,4	6,3 4,2	7,1 4,8
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,1 0,0	0,0 0,0	0,0 0,0
of which:					
1.3.1 Resident credit institutions	3,4 2,4	4,0 2,7	4,9 3,3	4,5 3,0	5,3 3,5
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.3.2 Resident financial institutions of different forms of ownership	1,7 1,2	1,7 1,1	1,7 1,1	1,8 1,2	1,9 1,3
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	8,4 5,6	8,5 5,7	8,1 5,5
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	0,8 0,6	1,2 0,8	1,0 0,7	0,9 0,6	0,9 0,6
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.6 Loans to resident individuals	20,1 14,3	18,0 12,1	18,0 12,0	18,3 12,3	18,1 12,2
Of which:					
- overdue claims	0,7 0,5	1,2 0,8	1,3 0,9	1,4 0,9	1,4 0,9
1.7 Loans 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	9,7 6,5	9,8 6,6	9,5 6,4
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	0,3 0,2	0,3 0,2
Credit institutions' portfolio of promissory notes of residents	1,0 0,7	1,2 0,8	1,8 1,2	1,9 1,3	1,8 1,2
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 17

The structure of credit institutions' security portfolio¹

	1.01.09		1.01.10		1.07.10		1.09.10		1.10.10	
	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	4 947,6	100,0	5 183,2	100,0	5 178,5	100,0
- in rubles	1 674,1	77,3	3 309,3	81,2	4 157,6	84,0	4 425,2	85,4	4 445,6	85,8
- in foreign currency	491,6	22,7	766,1	18,8	790,0	16,0	758,0	14,6	732,9	14,2
Of which:										
Securities at fair value through profit or loss	623,2	28,8	1 469,8	36,1	1 511,5	30,6	1 571,8	30,3	1 610,3	31,1
- in rubles	541,0	25,0	1 309,8	32,1	1 314,4	26,6	1 376,7	26,6	1 421,3	27,4
- in foreign currency	82,2	3,8	160,0	3,9	197,1	4,0	195,1	3,8	188,9	3,6
Securities available for sale	1 154,4	53,3	2 157,1	52,9	2 803,6	56,7	2 996,4	57,8	2 857,2	55,2
- in rubles	848,6	39,2	1 678,4	41,2	2 334,0	47,2	2 555,5	49,3	2 435,8	47,0
- in foreign currency	305,8	14,1	478,6	11,7	469,6	9,5	441,0	8,5	421,4	8,1
Securities held-to-maturity	174,2	8,0	150,6	3,7	323,7	6,5	308,9	6,0	381,3	7,4
- in rubles	148,6	6,9	116,6	2,9	301,3	6,1	288,1	5,6	360,6	7,0
- in foreign currency	25,6	1,2	34,0	0,8	22,5	0,5	20,8	0,4	20,7	0,4
Shares in associates and subsidiaries	212,0	9,8	284,5	7,0	291,8	5,9	289,0	5,6	313,0	6,0
- in rubles	134,0	6,2	191,6	4,7	192,3	3,9	189,0	3,6	212,2	4,1
- in foreign currency	78,0	3,6	92,9	2,3	99,5	2,0	100,0	1,9	100,9	1,9
Reference data:										
Revaluation of securities	-177,5		16,3		38,1		47,9		58,2	
Provisions for losses on securities available for sale	7,2		13,9		12,3		13,0		11,9	
Provisions for losses on securities held-to-maturity	1,8		2,4		2,6		2,4		2,6	
Provisions for losses on portfolio of shares in associates and subsidiaries	2,1		2,3		2,6		2,7		2,7	

¹ Excluding promissory notes.

Table 18

The structure of credit institutions' portfolio of debt securities

	1.01.09		1.01.10		1.07.10		1.09.10		1.10.10	
	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	4 082,5	100,0	4 257,4	100,0	4 190,7	100,0
- in rubles	1 376,8	78,2	2 741,3	81,1	3 434,1	84,1	3 644,9	85,6	3 605,1	86,0
- in foreign currency	383,5	21,8	637,8	18,9	648,4	15,9	612,5	14,4	585,6	14,0
of which: revaluation	-120,5	-6,8	10,5	0,3	52,0	1,3	46,7	1,1	45,4	1,1
Debt securities at book value held (without revaluation)	1 880,8	100,0	3 368,6	100,0	4 030,5	100,0	4 210,7	100,0	4 145,3	100,0
of which:										
debt securities of the Russian Federation	258,1	13,7	767,9	22,8	818,6	20,3	926,5	22,0	961,3	23,2
- in rubles	168,6	9,0	656,5	19,5	736,4	18,3	846,9	20,1	913,1	22,0
- in foreign currency	89,6	4,8	111,4	3,3	82,2	2,0	79,5	1,9	48,2	1,2
debt securities of the Bank of Russia	12,5	0,7	283,1	8,4	949,7	23,6	988,6	23,5	806,9	19,5
- in rubles	12,5	0,7	283,1	8,4	949,7	23,6	988,6	23,5	806,9	19,5
- 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 federal districts and local government	139,6	7,4	229,6	6,8	268,1	6,7	277,6	6,6	292,4	7,1
- in rubles	139,6	7,4	229,6	6,8	268,1	6,7	277,6	6,6	292,4	7,1
- 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	308,6	7,7	318,9	7,6	333,2	8,0
- in rubles	169,5	9,0	252,2	7,5	284,1	7,0	295,0	7,0	309,8	7,5
- in foreign currency	0,3	0,0	37,1	1,1	24,5	0,6	23,9	0,6	23,4	0,6
other debt securities of residents	360,5	19,2	759,2	22,5	781,4	19,4	793,3	18,8	833,9	20,1
- in rubles	358,8	19,1	759,1	22,5	771,1	19,1	784,5	18,6	826,2	19,9
- in foreign currency	1,7	0,1	0,1	0,0	10,3	0,3	8,8	0,2	7,7	0,2
debt securities of other countries	27,8	1,5	33,5	1,0	17,4	0,4	26,2	0,6	30,3	0,7
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	27,8	1,5	33,5	1,0	17,4	0,4	26,2	0,6	30,3	0,7
debt securities of non-resident banks	70,0	3,7	90,1	2,7	80,6	2,0	82,0	1,9	82,5	2,0
- in rubles	29,1	1,5	28,9	0,9	23,6	0,6	22,5	0,5	22,5	0,5
- in foreign currency	40,9	2,2	61,1	1,8	56,9	1,4	59,5	1,4	60,0	1,4
other debt securities of non-residents	249,2	13,2	539,7	16,0	535,6	13,3	512,1	12,2	450,3	10,9
- in rubles	116,0	6,2	174,6	5,2	146,0	3,6	156,6	3,7	117,6	2,8
- in foreign currency	133,2	7,1	365,1	10,8	389,5	9,7	355,5	8,4	332,6	8,0
debt securities delivered without derecognition in the balance sheet	591,3	31,4	362,7	10,8	253,7	6,3	268,5	6,4	337,8	8,1
- in rubles	501,2	26,6	334,0	9,9	187,6	4,7	210,6	5,0	255,7	6,2
- in foreign currency	90,1	4,8	28,7	0,9	66,1	1,6	57,9	1,4	82,1	2,0
overdue debt securities	2,0	0,1	13,4	0,4	16,9	0,4	17,0	0,4	16,7	0,4
- in rubles	2,0	0,1	12,9	0,4	15,5	0,4	15,9	0,4	15,6	0,4
- in foreign currency	0,0	0,0	0,5	0,0	1,4	0,0	1,1	0,0	1,1	0,0
Reference data:										
Provisions for losses on debt securities	7,2		19,5		23,9		23,2		22,4	

Table 19

Structure of credit institutions' portfolio of shares

	1.01.09		1.01.10		1.07.10		1.09.10		1.10.10	
	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	573,2	100,0	636,8	100,0	674,8	100,0
- in rubles	163,3	84,5	376,4	91,4	531,1	92,7	591,3	92,9	628,3	93,1
- in foreign currency	30,1	15,5	35,3	8,6	42,1	7,3	45,4	7,1	46,5	6,9
of which: revaluation	-57,1	-29,5	5,8	1,4	-13,9	-2,4	1,2	0,2	12,8	1,9
Shares held at book value (without revaluation)	250,5	100,0	406,0	100,0	587,2	100,0	635,5	100,0	662,0	100,0
of which shares of:										
resident credit institutions	8,9	3,6	4,6	1,1	8,7	1,5	7,6	1,2	8,2	1,2
- in rubles	8,9	3,6	4,5	1,1	8,7	1,5	7,6	1,2	8,2	1,2
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	194,8	77,8	354,2	87,2	504,9	86,0	534,6	84,1	579,5	87,5
- in rubles	193,2	77,1	344,7	84,9	495,2	84,3	525,0	82,6	569,0	86,0
- in foreign currency	1,6	0,6	9,5	2,3	9,7	1,7	9,5	1,5	10,5	1,6
non-resident credit institutions	5,9	2,3	6,4	1,6	8,1	1,4	12,9	2,0	11,9	1,8
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	5,9	2,3	6,4	1,6	8,1	1,4	12,9	2,0	11,9	1,8
other non-residents	19,4	7,8	27,0	6,6	29,5	5,0	28,2	4,4	29,0	4,4
- in rubles	0,0	0,0	8,4	2,1	8,4	1,4	8,4	1,3	8,4	1,3
- in foreign currency	19,4	7,8	18,6	4,6	21,2	3,6	19,9	3,1	20,7	3,1
shares delivered without derecognition in the balance sheet	21,4	8,6	13,8	3,4	35,9	6,1	52,2	8,2	33,3	5,0
- in rubles	18,3	7,3	13,1	3,2	32,7	5,6	49,1	7,7	29,9	4,5
- in foreign currency	3,1	1,3	0,7	0,2	3,1	0,5	3,1	0,5	3,4	0,5
Reference data:										
Provisions for losses on shares	2,7		8,2		7,5		8,5		8,1	

Table 20

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
Portfolio of promissory notes discounted by a credit institution, in rubles	185,0	210,8	336,2	374,6	365,9
of which promissory notes, not paid when due	2,2	2,6	3,3	3,1	3,1
Portfolio of promissory notes discounted by a credit institution, in foreign currency	14,5	23,2	24,6	25,2	18,4
of which promissory notes, not paid when due	0,00	0,32	0,11	0,05	0,05
Total	199,5	234,0	360,8	399,7	384,3

Table 21

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.09		1.01.10		1.07.10		1.09.10		1.10.10	
	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	360,8	100,0	399,7	100,0	384,3	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	297,2	82,4	337,9	84,5	318,8	82,9
- other promissory notes of residents	94,3	47,3	51,6	22,0	60,0	16,6	58,3	14,6	61,5	16,0
- 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	3,5	1,0	3,5	0,9	4,0	1,0
Reference data:										
Provisions for losses on promissory notes	5,9		8,1		10,2		11,1		11,6	

¹ including overdue promissory notes.

Table 22

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
1.	Funds raised from organisations, total	8 774,6	9 557,2	9 943,8	10 035,2	10 314,1
	- in rubles	5 499,8	6 398,0	6 857,3	6 985,3	7 022,5
	- in foreign currency	3 274,8	3 159,3	3 086,5	3 049,8	3 291,6
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	3 521,0	3 857,4	4 280,4	4 207,8	4 510,0
	- in rubles	2 803,8	3 099,7	3 463,5	3 537,5	3 703,8
	- in foreign currency	717,1	757,6	816,9	670,3	806,3
	Of which:					
1.1.1	Funds of individual entrepreneurs	81,4	90,6	98,3	105,1	111,0
	- in rubles	77,1	88,9	96,9	103,7	109,6
	- in foreign currency	4,2	1,7	1,4	1,4	1,4
1.2.	Government and other extra budgetary funds in settlement accounts	14,2	13,7	19,4	20,0	19,6
1.3.	Float	281,3	209,5	237,8	253,6	255,8
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	4 945,4	5 466,6	5 396,4	5 544,6	5 518,2
	- in rubles	2 606,7	3 198,6	3 260,1	3 298,2	3 165,9
	- in foreign currency	2 338,7	2 268,0	2 136,3	2 246,3	2 352,4
	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	490,3	580,6	513,2
1.4.2.	Certificates of deposit	12,7	20,1	17,5	17,4	15,3
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,3	0,0	1,8	4,2	6,3
1.5.	Clients' funds in factoring and forfeiting operations	10,7	10,1	8,2	9,3	10,4
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	2,0	0,0	1,7	0,0	0,0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	651,6	739,4	624,8	568,3	588,7
	- in rubles	474,0	652,9	552,9	457,4	479,8
	- in foreign currency	177,6	86,6	71,9	110,9	108,9
	with maturity from 31 days to 1 year	1 753,2	2 202,0	2 041,2	2 145,8	2 018,7
	- in rubles	1 142,7	1 658,8	1 690,7	1 792,6	1 657,2
	- in foreign currency	610,5	543,2	350,4	353,2	361,5
	with maturity in excess of 1 year	2 540,2	2 525,1	2 728,6	2 826,3	2 904,5
	- in rubles	989,6	886,9	1 014,7	1 044,5	1 022,9
	- in foreign currency	1 550,6	1 638,2	1 714,0	1 781,8	1 881,6
	Reference data					
	Funds raised from non-resident organisations, total	1 613,9	1 430,8	1 478,9	1 518,8	1 737,6
	- in rubles	250,1	215,1	312,3	277,2	281,2
	- in foreign currency	1 363,8	1 215,7	1 166,7	1 241,7	1 456,4
	of which:					
	Funds of non-resident organisations in settlement and other accounts	139,8	113,8	171,8	175,4	323,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	214,8	203,9	196,2	182,4	185,0
	Other funds raised from non-resident legal entities	1 248,2	1 101,7	1 097,7	1 148,4	1 218,8
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,4	0,4

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

Table 23

Individual deposit structure

		(billion rubles)				
		1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
1	Individual deposits	5 907,0	7 485,0	8 435,3	8 721,9	8 879,3
	- of which savings certificates	18,0	15,5	15,6	15,2	14,7
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 005,7	1 232,1	1 367,3	1 371,8	1 379,9
	- in rubles	840,0	1 060,8	1 194,3	1 203,9	1 207,3
	- in foreign currency	165,7	171,3	173,0	167,9	172,6
1.2.	Individual deposits with maturity from 31 days to 1 year	1 052,6	1 481,6	1 560,9	1 617,0	1 632,0
	- in rubles	639,5	965,9	1 162,7	1 226,8	1 239,0
	- in foreign currency	413,1	515,6	398,2	390,2	393,0
1.3.	Individual deposits with maturity in excess of 1 year	3 848,7	4 771,3	5 507,2	5 733,0	5 867,4
	- in rubles	2 853,2	3 484,4	4 268,8	4 474,8	4 568,8
	- in foreign currency	995,5	1 286,9	1 238,4	1 258,2	1 298,6
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	61,1	84,0	91,9	92,8	96,2

Table 24

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

(billion rubles)

	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
Loans, deposits and other funds raised from other credit institutions, total	3 639,6	3 117,3	3 237,7	3 265,0	3 461,8
- in rubles	1 233,6	1 420,5	1 572,3	1 593,4	1 684,7
- in foreign currency	2 406,0	1 696,8	1 665,4	1 671,6	1 777,0
of which:					
- loans, deposits and other funds raised from resident credit institutions	972,2	1 234,2	1 423,6	1 388,3	1 568,6
- in rubles	773,1	1 019,4	1 183,7	1 168,6	1 287,3
- in foreign currency	199,1	214,8	239,9	219,7	281,3
of which					
overdue debt	0,3	0,0	3,2	0,0	0,0
- in rubles	0,3	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	3,2	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 667,4	1 883,1	1 814,1	1 876,7	1 893,2
- in rubles	460,5	401,1	388,6	424,8	397,4
- in foreign currency	2 206,9	1 482,0	1 425,5	1 451,9	1 495,8
of which					
overdue debt	0,0	0,2	0,3	0,2	0,3
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,2	0,3	0,2	0,3

Table 25

Funds raised from and placed with non-residents

№	Indicator	1.01.09		1.01.10		1.07.10		1.09.10		1.10.10	
		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	1 571,1	5,2	1 612,0	5,2	1 834,1	5,8
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 602,6	5,7	1 419,4	4,8	1 465,6	4,8	1 506,6	4,9	1 727,8	5,4
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 463,0	5,2	1 305,6	4,4	1 293,9	4,3	1 331,3	4,3	1 404,2	4,4
1.2	Individual deposits (excluding saving certificates)	61,1	0,2	84,0	0,3	91,9	0,3	92,8	0,3	96,2	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	45,3	0,2	64,1	0,2	69,3	0,2	70,7	0,2	74,1	0,2
1.3	Funds in other accounts	12,2	0,0	11,7	0,0	13,6	0,0	12,5	0,0	10,1	0,0
2.	Funds in correspondent and other accounts of credit institutions	93,6	0,3	105,1	0,4	86,5	0,3	91,3	0,3	136,1	0,4
3.	Loans, deposits and other funds raised from credit institutions	2 667,4	9,5	1 883,1	6,4	1 814,1	6,0	1 876,7	6,1	1 893,2	6,0
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	4 436,9	15,8	3 503,2	11,9	3 471,7	11,4	3 580,0	11,6	3 863,4	12,2
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	106,7	0,4	87,8	0,3	80,1	0,3	85,0	0,3	77,8	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	2 600,4	8,5	2 699,2	8,7	2 822,3	8,9
	of which overdue claims	5,9	0,0	41,8	0,1	18,7	0,1	15,9	0,1	15,2	0,0
	of which:										
1.1.	Loans, deposits and other placements	1 824,3	6,5	1 922,9	6,5	1 706,7	5,6	1 762,0	5,7	1 733,8	5,5
1.2	Loans and other placements with legal entities	754,4	2,7	774,3	2,6	881,1	2,9	925,3	3,0	1 075,8	3,4
1.3	Loans provided to individuals	11,4	0,0	10,2	0,0	12,6	0,0	11,8	0,0	12,7	0,0
2.	Correspondent accounts with banks	843,0	3,0	667,6	2,3	506,0	1,7	520,1	1,7	590,7	1,9
3.	Securities acquired by credit institutions, total	377,4	1,3	699,1	2,4	674,7	2,2	665,0	2,1	608,1	1,9
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	347,0	1,2	663,3	2,3	633,5	2,1	620,4	2,0	563,1	1,8
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	25,3	0,1	33,4	0,1	37,7	0,1	41,1	0,1	40,9	0,1
3.3	Discounted promissory notes	5,0	0,0	2,5	0,0	3,5	0,0	3,5	0,0	4,0	0,0
4.	Shares in associates and subsidiaries	80,3	0,3	94,2	0,3	100,7	0,3	101,2	0,3	102,2	0,3
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	3 890,8	13,9	4 168,3	14,2	3 881,8	12,8	3 985,6	12,9	4 123,3	13,0
	Reference data:										
	Overdue interest on claims of credit institutions	0,1	0,0	2,7	0,0	1,8	0,0	0,9	0,0	0,9	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 26

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	1.07.10	1.09.10	1.10.10	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
Total	409 185,7	205 109,7	249 592,0	320 083,3	359 698,1	1 106	1 058	1 038	1 036	1 030	109 839,8	71 355,6	77 757,8	83 381,9	99 993,9
Profit-making CIs ¹	446 936,1	284 938,7	281 048,8	349 444,5	387 689,8	1 050	938	879	839	883	109 638,8	69 308,1	76 809,2	80 876,7	97 264,4
Loss-making CIs	-37 750,4	-79 829,0	-31 456,8	-29 361,3	-27 991,6	56	120	159	197	147	201,0	2 047,5	948,6	2 505,2	2 729,5
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	1038	1036	1030					

¹ including CIs with zero profit.

Table 27

Structure of operating credit institutions' income and expenses¹

	1.01.09		1.07.09		1.01.10		1.07.10		1.10.10	
	billion rubles	% in total income (expenses)	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	16 954,7	100,0	31 600,6	100,0	11 529,3	100,0	16 448,4	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 469,3	8,4	978,8	5,8	1 895,6	6,0	826,6	7,2	1 222,6	7,4
1.2. Interest income on loans to individuals	550,8	3,1	299,3	1,8	589,1	1,9	289,8	2,5	445,7	2,7
1.3. Income on securities	611,3	3,5	564,3	3,3	1 050,6	3,3	376,5	3,3	552,2	3,4
1.4. Income on operations with foreign currency	10 943,0	62,3	12 523,7	73,9	22 740,3	72,0	7 445,0	64,6	10 332,8	62,8
1.5. Commissions	500,9	2,9	225,3	1,3	473,3	1,5	236,4	2,1	365,8	2,2
1.6. Recovery of loss provision	2 257,2	12,8	1 673,4	9,9	3 616,7	11,5	1 944,0	16,9	2 928,1	17,8
1.7. Other income	1 241,6	7,1	689,9	4,1	1 234,9	3,9	411,1	3,6	601,1	3,7
Of which:										
1.7.1. Fines, penalties, forfeits	28,4	0,2	21,2	0,1	53,2	0,2	35,7	0,3	54,5	0,3
2. Expenses of credit institution, total	17 155,6	100,0	16 947,9	100,0	31 394,7	100,0	11 279,8	100,0	16 081,0	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	631,9	3,7	532,9	3,1	946,0	3,0	328,5	2,9	473,9	2,9
2.2. Interest expenses on funds raised from individuals	345,9	2,0	210,1	1,2	455,6	1,5	278,9	2,5	422,3	2,6
2.3. Expenses on operations with securities	609,8	3,6	414,9	2,4	681,2	2,2	207,0	1,8	284,4	1,8
2.4. Expenses on operations with foreign currency	10 700,5	62,4	12 397,2	73,1	22 581,7	71,9	7 423,2	65,8	10 327,4	64,2
2.5. Commissions	64,6	0,4	28,7	0,2	56,6	0,2	25,7	0,2	41,7	0,3
2.6. Expenses on loss provision	2 712,9	15,8	2 234,5	13,2	4 667,3	14,9	2 129,6	18,9	3 216,2	20,0
2.7. Management expenses (including personnel costs)	670,2	3,9	292,6	1,7	621,5	2,0	326,1	2,9	505,5	3,1
2.8. Other expenses	1 419,8	8,3	837,0	4,9	1 384,7	4,4	560,7	5,0	809,6	5,0
Of which:										
2.8.1. Fines, penalties, forfeits	1,4	0,0	0,6	0,0	1,4	0,0	0,4	0,0	0,7	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 28.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.10.10

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	20 176 988 370	7 356 687 634	20 637 414 169	6 896 261 835
Belgorod Region	12 185 597	367 394	12 200 055	352 936
Bryansk Region	1 006 345	10 347	1 010 125	6 567
Vladimir Region	3 508 304	53 583	3 506 007	55 880
Voronezh Region	260 811	0	260 796	15
Ivanovo Region	9 731 223	577 549	9 689 336	619 436
Kaluga Region	8 962 953	1 071 913	9 701 869	332 997
Kostroma Region	56 550 069	4 967 991	55 212 744	6 305 316
Kursk Region	11 092 445	412 899	11 117 690	387 654
Lipetsk Region	18 647 877	1 062 128	18 643 757	1 066 248
Moscow Region	58 680 263	13 269 202	59 221 902	12 727 563
Orel Region	2 534 154	20 128	2 529 701	24 581
Ryazan Region	12 045 015	671 823	12 051 008	665 830
Smolensk Region	16 677 732	2 311 003	15 753 937	3 234 798
Tambov Region	1 907 673	182 579	1 911 667	178 585
Tver Region	7 229 821	465 112	7 222 424	472 509
Tula Region	8 851 045	530 575	8 827 301	554 319
Yaroslavl Region	13 818 377	980 259	13 824 093	974 543
City of Moscow	19 933 298 666	7 329 733 149	20 394 729 757	6 868 302 058
	1 034 880 372	259 477 458	1 054 675 625	239 682 205
North-Western Federal District				
Republic of Karelia	817 608	14 318	822 016	9 910
Komi Republic	14 351 975	1 073 788	14 378 529	1 047 234
Akhangel'sk Region	594 727	10 394	597 104	8 017
Vologda Region	44 370 364	5 398 291	44 117 470	5 651 185
Kaliningrad Region	44 899 547	16 509 754	47 707 689	13 701 612
Leningrad Region	6 076 629	821 774	6 178 953	719 450
Murmansk Region	8 748 394	1 705 348	7 923 763	2 529 979
Novgorod Region	3 528 994	135 369	3 532 856	131 507
Pskov Region	1 925 986	46 449	1 930 037	42 398
St Petersburg	909 566 148	233 761 973	927 487 208	215 840 913
Southern Federal District	144 583 641	14 574 602	147 570 530	11 587 713
Republic of Adygeya	2 788 738	15 787	2 793 138	11 387
Republic of Kalmykia	857 353	59 453	830 288	86 518
Krasnodar Territory	70 129 969	3 336 958	70 199 001	3 267 926
Astrakhan Region	3 991 613	127 036	4 008 943	109 706
Volgograd Region	10 255 911	541 036	10 285 433	511 514
Rostov Region	56 560 057	10 494 332	59 453 727	7 600 662
North-Caucasian Federal District	42 894 320	1 790 098	42 991 498	1 692 920
Republik of Daghestan	16 805 400	631 144	16 886 399	550 145
Republic of Ingushetia	772 167	44 389	754 171	62 385
Kabardino-Balkar Republic	5 029 879	86 703	5 050 824	65 758
Karachai-Cherkess Republic	3 138 738	475 486	3 146 484	467 740
Republic of North Ossetia - Alania	6 260 624	133 328	6 253 192	140 760
Chechen Republic	0	0	0	0

1	2	3	4	5
Stavropol Territory	10 887 512	419 048	10 900 428	406 132
Volga Federal District	978 336 971	95 989 811	979 234 539	95 092 243
Republic of Bashkortostan	48 736 635	5 034 303	49 877 731	3 893 207
Republic of Marii El	1 424 194	7 072	1 425 652	5 614
Republic of Mordovia	14 504 143	305 225	14 504 797	304 571
Republic of Tatarstan	411 527 230	51 885 439	411 558 067	51 854 602
Udmurt Republic	17 150 233	1 471 265	17 143 564	1 477 934
Chuvash Republic	6 988 393	198 656	6 987 884	199 165
Perm Territory	24 753 019	4 647 043	24 797 029	4 603 033
Kirov Region	18 397 676	2 160 020	19 446 542	1 111 154
Nizhny Novgograd Region	67 544 807	4 952 506	67 336 433	5 160 880
Orenburg Region	35 637 806	2 002 946	35 546 464	2 094 288
Penza Region	9 896 770	78 784	9 895 250	80 304
Samara Region	271 367 970	18 198 266	269 988 380	19 577 856
Saratov Region	42 624 919	4 539 524	42 940 549	4 223 894
Ulyanovsk Region	7 783 176	508 762	7 786 197	505 741
Ural Federal District	614 578 370	120 970 495	644 594 846	90 954 019
Kurgan Region	1 840 539	3 544	1 841 274	2 809
Sverdlovsk Region	256 922 128	46 322 826	276 104 993	27 139 961
Tyumen Region	250 448 815	63 951 636	260 452 020	53 948 431
Chelyabinsk Region	105 366 888	10 692 489	106 196 559	9 862 818
Siberian Federal District	481 294 351	124 659 306	487 280 117	118 673 540
Republic of Altai	9 901 920	43 836	9 917 444	28 312
Republic of Buryatiya	5 438 265	640 515	5 643 452	435 328
Republic of Tuva	388 218	2 646	390 100	764
Republic of Khakassia	6 957 431	90 642	6 959 964	88 109
Altai Territory	12 643 410	200 814	12 651 453	192 771
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	9 740 228	443 733	9 758 482	425 479
Irkutsk Region	12 534 299	1 436 565	13 572 638	398 226
Kemerovo Region	23 216 075	496 269	23 213 905	498 439
Novosibirsk Region	377 447 749	119 047 196	382 221 756	114 273 189
Omsk Region	14 445 311	2 039 438	14 370 803	2 113 946
Tomsk Region	8 581 445	217 652	8 580 120	218 977
Far Eastern Federal District	254 764 208	19 219 483	249 301 037	24 682 654
Republic of Sakha (Yakutia)	13 142 909	562 985	13 234 174	471 720
Kamchatka Territory	10 671 380	1 032 546	10 703 351	1 000 575
Primorskiy Territory	64 095 095	5 577 281	63 760 957	5 911 419
Khabarovsk Territory	39 760 351	3 089 368	39 762 519	3 087 200
Amur Region	117 662 325	8 022 182	112 390 512	13 293 995
Magadan Region	245 116	17 805	239 324	23 597
Sakhalin Region	9 187 032	917 316	9 210 200	894 148
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 28.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.10.10

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	15 003 980 728	7 050 833 249	15 476 368 086	6 578 445 891
Belgorod Region	155 077 286	3 823 162	155 341 845	3 558 603
Bryansk Region	43 491 324	3 285 993	43 526 070	3 251 247
Vladimir Region	81 484 077	9 294 625	81 516 034	9 262 668
Voronezh Region	222 567 738	27 741 841	222 896 372	27 413 207
Ivanovo Region	46 841 318	4 015 175	46 914 320	3 942 173
Kaluga Region	62 918 919	8 786 098	63 704 191	8 000 826
Kostroma Region	54 055 960	1 699 075	53 198 737	2 556 298
Kursk Region	74 273 238	3 571 214	74 518 774	3 325 678
Lipetsk Region	91 090 898	2 010 458	91 069 413	2 031 943
Moscow Region	628 609 406	65 634 232	629 280 530	64 963 108
Orel Region	33 763 231	1 877 410	33 760 208	1 880 433
Ryazan Region	70 030 536	1 375 085	70 099 135	1 306 486
Smolensk Region	57 104 599	1 635 533	57 151 791	1 588 341
Tambov Region	41 105 959	2 338 339	41 134 116	2 310 182
Tver Region	65 891 982	6 223 079	65 890 892	6 224 169
Tula Region	82 367 430	22 100 706	82 183 928	22 284 208
Yaroslavl Region	116 953 234	2 532 216	116 972 121	2 513 329
City of Moscow	13 076 353 593	6 882 889 008	13 547 209 609	6 412 032 992
North-Western Federal District	1 961 755 170	443 175 100	1 978 446 181	426 484 089
Republic of Karelia	31 016 976	9 892 432	31 167 318	9 742 090
Komi Republic	69 621 196	5 273 646	69 717 349	5 177 493
Akhangel'sk Region	80 655 800	7 137 566	80 738 090	7 055 276
Vologda Region	111 250 957	8 885 527	111 231 873	8 904 611
Kaliningrad Region	80 383 232	26 956 770	78 060 512	29 279 490
Leningrad Region	70 837 023	5 526 284	66 907 860	9 455 447
Murmansk Region	61 110 785	11 658 111	64 215 226	8 553 670
Novgorod Region	36 172 391	2 418 051	35 999 072	2 591 370
Pskov Region	28 633 586	613 759	28 660 679	586 666
St Petersburg	1 392 073 224	364 812 954	1 411 748 202	345 137 976
Southern Federal District	968 142 359	63 882 665	972 633 976	59 391 048
Republic of Adygeya	15 161 601	177 608	15 177 174	162 035
Republic of Kalmykia	6 876 733	45 897	6 856 235	66 395
Krasnodar Territory	442 734 282	20 976 655	442 507 898	21 203 039
Astrakhan Region	53 551 660	932 743	53 551 183	933 220
Volgograd Region	134 201 435	4 825 597	134 187 510	4 839 522
Rostov Region	315 616 648	36 924 165	320 353 976	32 186 837
North-Caucasian Federal District	279 361 555	9 549 702	279 543 054	9 368 203
Republik of Daghestan	39 066 611	1 401 105	39 138 709	1 329 007
Republic of Ingushetia	5 670 174	76 496	5 650 834	95 836
Kabardino-Balkar Republic	28 314 507	1 620 056	28 307 986	1 626 577
Karachai-Cherkess Republic	14 851 848	945 854	14 841 005	956 697
Republic of North Ossetia - Alania	22 766 886	1 121 014	22 754 144	1 133 756
Chechen Republic	17 004 303	54 159	17 022 917	35 545
Stavropol Territory	151 687 226	4 331 018	151 827 459	4 190 785

1	2	3	4	5
Volga Federal District	2 688 106 346	226 704 689	2 689 281 140	225 529 895
Republic of Bashkortostan	304 309 887	62 279 017	305 423 891	61 165 013
Republic of Marii El	30 257 647	2 819 194	30 273 088	2 803 753
Republic of Mordovia	58 845 134	429 719	58 848 938	425 915
Republic of Tatarstan	545 119 244	55 013 339	545 040 817	55 091 766
Udmurt Republic	93 062 629	1 666 030	93 788 594	940 065
Chuvash Republic	70 939 798	4 063 030	70 991 827	4 011 001
Perm Territory	235 201 363	28 995 116	235 689 753	28 506 726
Kirov Region	75 111 070	5 274 304	76 213 543	4 171 831
Nizhny Novgogrod Region	353 121 546	14 107 019	352 139 195	15 089 370
Orenburg Region	108 650 773	3 374 346	108 509 545	3 515 574
Penza Region	58 993 440	2 897 176	58 993 677	2 896 939
Samara Region	551 017 280	35 212 498	549 539 984	36 689 794
Saratov Region	142 340 929	4 819 754	142 643 556	4 517 127
Ulyanovsk Region	61 135 606	5 754 147	61 184 732	5 705 021
Ural Federal District	1 459 838 674	263 338 083	1 478 882 295	244 294 462
Kurgan Region	31 202 996	129 947	31 207 934	125 009
Sverdlovsk Region	628 261 639	140 882 117	636 503 486	132 640 270
Tyumen Region	525 461 954	97 189 314	535 598 492	87 052 776
Chelyabinsk Region	274 912 085	25 136 705	275 572 383	24 476 407
Siberian Federal District	1 459 238 732	91 847 489	1 464 651 934	86 434 287
Republic of Altai	13 566 903	162 296	13 572 511	156 688
Republic of Buryatiya	47 483 170	2 439 004	47 694 031	2 228 143
Republic of Tuva	8 422 761	26 354	8 426 824	22 291
Republic of Khakassia	19 977 708	192 180	19 967 635	202 253
Altai Territory	149 588 128	4 101 457	149 570 735	4 118 850
Zabaykal Territory	40 126 634	436 016	40 090 507	472 143
Krasnoyarsk Territory	206 018 460	14 068 917	206 160 021	13 927 356
Irkutsk Region	176 372 402	6 050 321	178 571 720	3 851 003
Kemerovo Region	161 581 778	15 500 153	161 548 818	15 533 113
Novosibirsk Region	443 864 699	40 096 016	446 931 675	37 029 040
Omsk Region	121 576 231	6 435 725	121 481 929	6 530 027
Tomsk Region	70 659 858	2 339 050	70 635 528	2 363 380
Far Eastern Federal District	571 110 440	55 620 438	566 439 707	60 291 171
Republic of Sakha (Yakutia)	67 718 646	2 924 940	67 911 411	2 732 175
Kamchatka Territory	33 534 642	2 668 770	33 553 018	2 650 394
Primorskiy Territory	154 944 623	21 936 441	154 580 822	22 300 242
Khabarovsk Territory	167 772 549	18 535 695	168 109 290	18 198 954
Amur Region	65 401 080	-289 199	60 388 096	4 723 785
Magadan Region	22 525 494	4 407 580	22 637 332	4 295 742
Sakhalin Region	49 825 604	5 144 680	49 868 585	5 101 699
Jewish Autonomous Region	4 780 786	195 628	4 782 265	194 149
Chukotka Autonomous Area	4 607 016	95 903	4 608 888	94 031

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 29.1

Securities acquired by credit institutions registered in respective regions, as of 1.10.10

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	3 773 715 761	904 908 480	573 573 767	301 915 275	252 479 799	12 402 749
Belgorod Region	639 008	37 326	5 299	0	1 139 045	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	244 183	205 613	8 996	0	45 368	0
Voronezh Region	2 490	2 728	0	0	202 595	0
Ivanovo Region	716 226	83 565	73 957	0	158 950	28 914
Kaluga Region	548 183	0	265 865	0	938 044	0
Kostroma Region	25 313 715	206 252	14 849	0	915 233	0
Kursk Region	696 634	698 531	0	0	643 672	0
Lipetsk Region	1 302 193	276 683	1 988	0	466 193	0
Moscow Region	7 481 456	1 332 541	254 692	0	4 588 107	479 756
Orel Region	26 556	0	0	4 750	146 736	0
Ryazan Region	843 365	75 822	41 208	25	580 719	0
Smolensk Region	351 836	180 112	546 689	44	507 138	0
Tambov Region	0	0	0	62	0	0
Tver Region	694 471	205 813	9 271	0	32 723	0
Tula Region	251 094	87 916	231	0	115	0
Yaroslavl Region	67 940	9 373	23 106	0	39 838	10 322
City of Moscow	3 734 536 411	901 506 205	572 327 616	301 910 394	242 075 323	11 883 757
North-Western Federal District	168 782 733	21 322 051	27 233 546	2 081 815	30 629 220	2 759 952
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 912 217	630 386	66 761	980	238 079	71 783
Akhangel'sk Region	0	0	125 082	0	121	0
Vologda Region	3 122 383	716 979	213 790	4 900	2 308 152	237 203
Kaliningrad Region	7 043 368	82 351	309 822	18	519 959	85 475
Leningrad Region	465 509	29 429	78	20	0	0
Murmansk Region	832 816	505 842	0	0	36 179	0
Novgorod Region	207 861	91 264	156 539	0	80 240	31 055
Pskov Region	0	0	0	0	0	0
St Petersburg	155 198 579	19 265 800	26 361 474	2 075 897	27 446 490	2 334 436
Southern Federal District	10 011 642	889 264	2 148 990	79 474	1 409 359	239 925
Republic of Adygeya	21 234	21 120	1 401	0	19 591	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	5 312 763	257 343	1 735 993	38 587	663 499	0
Astrakhan Region	452 569	493 597	48 343	5 288	137 876	0
Volgograd Region	402 684	66 383	33	0	477 811	239 925
Rostov Region	3 822 392	50 821	363 220	35 599	110 582	0
North-Caucasian Federal District	1 588 302	630 513	754 099	210	1 078 550	0
Republik of Daghestan	160 327	0	686 084	0	200 208	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	17 618	0	5	0
Karachai-Cherkess Republic	84 458	0	41 280	0	100 232	0
Republic of North Ossetia - Alania	0	0	9 117	0	179 160	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 343 417	630 513	0	210	598 945	0

1	2	3	4	5	6	7
Volga Federal District	79 626 939	10 196 375	46 465 088	1 135 046	25 635 373	434 454
Republic of Bashkortostan	5 547 487	244 738	1 136 841	0	134 279	0
Republic of Marii El	0	0	0	0	79 534	0
Republic of Mordovia	277 803	138 038	54 921	0	326 990	0
Republic of Tatarstan	33 415 832	5 994 399	28 324 599	692 928	5 846 267	16 601
Udmurt Republic	1 692 746	478 325	24 659	0	1 475 861	0
Chuvash Republic	355 543	70 107	2 425	0	696 052	0
Perm Territory	2 125 144	112 314	2 690 827	0	151 293	0
Kirov Region	2 294 042	3 122	739 340	0	241 178	0
Nizhny Novgogrod Region	8 551 609	1 277 628	2 120 467	0	5 743 494	189 382
Orenburg Region	2 793 510	61 958	273 640	17 646	4 388 661	21 322
Penza Region	518 889	0	15 308	0	60 165	0
Samara Region	20 963 564	1 701 732	10 307 834	424 202	6 198 332	207 149
Saratov Region	1 089 819	114 014	774 102	270	293 267	0
Ulyanovsk Region	951	0	125	0	0	0
Ural Federal District	88 637 738	13 382 111	12 842 178	256 340	40 315 040	2 343 004
Kurgan Region	0	0	0	0	15 075	0
Sverdlovsk Region	48 650 427	3 775 379	6 035 629	100	11 928 437	0
Tyumen Region	18 768 547	2 754 392	6 467 745	256 240	27 044 846	2 343 004
Chelyabinsk Region	21 218 764	6 852 340	338 804	0	1 326 682	0
Siberian Federal District	39 311 601	5 082 217	10 212 660	7 575 341	8 284 953	240 680
Republic of Altai	130 734	115 815	1	0	25 072	0
Republic of Buryatiya	99 325	0	505 099	0	0	0
Republic of Tuva	5 304	5 527	0	0	0	0
Republic of Khakassia	237 014	62 779	0	0	163 034	0
Altai Territory	42 363	36 767	3 399	0	23 455	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	107 005	105 640	121 662	0	140 148	0
Irkutsk Region	205 291	0	87 440	0	189 654	0
Kemerovo Region	1 800 532	517 013	80 111	0	24 222	0
Novosibirsk Region	34 575 531	3 761 179	9 299 917	7 575 341	7 077 676	42 425
Omsk Region	1 950 171	477 497	220	0	532 846	198 255
Tomsk Region	158 331	0	114 811	0	108 846	0
Far Eastern Federal District	29 009 402	4 928 530	1 570 279	1 840	6 057 308	0
Republic of Sakha (Yakutia)	1 204 884	218 088	133 193	0	793 924	0
Kamchatka Territory	299 840	60 717	46 007	0	248 062	0
Primorskiy Territory	14 648 311	2 711 727	925 706	0	982 570	0
Khabarovsk Territory	2 710 984	865 085	402 025	0	181 537	0
Amur Region	8 557 517	745 173	13 175	1 840	3 801 473	0
Magadan Region	0	0	0	0	106	0
Sakhalin Region	1 587 866	327 740	50 173	0	49 636	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 29.2

Securities acquired by head-offices and branches of credit institutions located in respective regions, as of 1.10.10

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	3 825 178 906	909 122 712	583 984 802	308 242 780	279 426 192	15 244 625
Belgorod Region	639 008	37 326	5 299	0	1 139 045	0
Bryansk Region	0	0	64	0	0	0
Vladimir Region	244 183	205 613	8 996	0	25 307	0
Voronezh Region	2 490	2 728	994	0	202 595	0
Ivanovo Region	732 320	107 885	67 189	0	120 368	28 914
Kaluga Region	548 183	0	265 865	0	938 044	0
Kostroma Region	14 170 508	75 261	15 136	0	0	0
Kursk Region	696 634	698 531	0	0	643 672	0
Lipetsk Region	1 302 193	276 683	3 176	0	468 735	0
Moscow Region	7 481 457	1 332 541	254 844	0	15 342 560	2 759 481
Orel Region	26 556	0	0	4 750	146 736	0
Ryazan Region	843 365	75 822	41 208	25	573 326	0
Smolensk Region	21 568	0	207 547	44	53 358	0
Tambov Region	0	0	0	62	198	0
Tver Region	694 471	205 813	9 271	0	32 723	0
Tula Region	251 094	87 916	479	0	9 511	0
Yaroslavl Region	90 741	31 357	30 631	0	32 428	0
City of Moscow	3 797 434 135	905 985 236	583 074 103	308 237 899	259 697 586	12 456 230
North-Western Federal District	158 506 236	19 995 257	27 000 507	3 328 991	17 966 837	128 503
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 692 021	428 280	59 978	980	0	0
Akhangel'sk Region	24 045	25 010	125 082	0	121	0
Vologda Region	1 277 723	616 577	205 093	4 900	2 173 909	0
Kaliningrad Region	3 268 546	61 667	83 711	0	328 620	42 737
Leningrad Region	465 509	29 429	78	1 247 165	0	0
Murmansk Region	832 816	505 842	0	0	36 179	0
Novgorod Region	208 795	92 228	156 539	0	80 240	31 055
Pskov Region	0	0	0	0	0	0
St Petersburg	150 736 781	18 236 224	26 370 026	2 075 946	15 347 768	54 711
Southern Federal District	10 014 702	889 264	2 029 584	79 474	870 244	142 438
Republic of Adygeya	21 234	21 120	1 401	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	5 315 823	257 343	1 726 189	38 587	345 003	0
Astrakhan Region	452 569	493 597	49 311	5 288	59 190	0
Volgograd Region	402 684	66 383	837	0	331 277	142 438
Rostov Region	3 822 392	50 821	251 846	35 599	134 774	0
North-Caucasian Federal District	1 572 682	630 513	756 339	210	1 500 563	0
Republik of Daghestan	160 327	0	686 500	0	199 107	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	17 618	0	424 793	0
Karachai-Cherkess Republic	68 838	0	41 280	0	100 232	0
Republic of North Ossetia - Alania	0	0	9 117	0	177 486	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 343 417	630 513	1 824	210	598 945	0
Volga Federal District	79 071 538	10 196 375	46 052 782	1 135 708	26 341 058	434 454
Republic of Bashkortostan	5 160 082	244 738	1 137 664	0	134 279	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	79 534	0
Republic of Mordovia	277 803	138 038	41 268	0	14 729	0
Republic of Tatarstan	33 324 278	5 994 399	28 007 018	692 928	7 563 282	16 601
Udmurt Republic	1 692 746	478 325	25 315	0	1 395 474	0
Chuvash Republic	355 543	70 107	40	43	657 162	0
Perm Territory	2 125 144	112 314	2 692 805	0	276 665	0
Kirov Region	2 294 042	3 122	739 340	0	241 178	0
Nizhny Novgorod Region	8 511 203	1 277 628	2 121 006	119	5 567 935	189 382
Orenburg Region	2 757 474	61 958	189 535	17 646	4 003 986	21 322
Penza Region	518 889	0	15 308	0	60 165	0
Samara Region	20 963 564	1 701 732	10 308 667	424 702	6 046 896	207 149
Saratov Region	1 089 819	114 014	774 691	270	299 773	0
Ulyanovsk Region	951	0	125	0	0	0
Ural Federal District	77 740 441	13 285 892	11 997 251	256 340	33 830 084	2 343 004
Kurgan Region	0	0	0	0	15 075	0
Sverdlovsk Region	38 449 793	3 839 805	5 183 538	100	6 623 262	0
Tyumen Region	18 766 913	2 754 392	6 474 770	256 240	25 894 460	2 343 004
Chelyabinsk Region	20 523 735	6 691 695	338 943	0	1 297 287	0
Siberian Federal District	11 523 113	2 492 220	1 409 060	0	3 545 972	127 739
Republic of Altai	0	0	1	0	25 072	0
Republic of Buryatiya	99 325	0	505 099	0	0	0
Republic of Tuva	5 304	5 527	0	0	0	0
Republic of Khakassia	237 014	62 779	0	0	163 034	0
Altai Territory	42 363	36 767	3 399	0	4 156	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	107 005	105 640	121 662	0	166 862	0
Irkutsk Region	205 291	0	87 440	0	189 654	0
Kemerovo Region	1 800 532	517 013	80 505	0	81 034	0
Novosibirsk Region	6 917 777	1 286 997	494 951	0	2 486 542	42 425
Omsk Region	1 950 171	477 497	1 192	0	320 772	85 314
Tomsk Region	158 331	0	114 811	0	108 846	0
Far Eastern Federal District	27 069 380	4 727 307	1 570 279	1 840	2 408 651	0
Republic of Sakha (Yakutia)	1 204 884	218 088	133 193	0	938 844	0
Kamchatka Territory	291 493	60 717	46 007	0	226 672	0
Primorskiy Territory	15 206 752	2 761 736	1 312 849	0	954 823	0
Khabarovsk Territory	2 152 543	815 076	14 882	0	238 570	0
Amur Region	6 625 842	543 950	8 139	1 840	0	0
Magadan Region	0	0	5 036	0	106	0
Sakhalin Region	1 587 866	327 740	50 173	0	49 636	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 30.1

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.10.10

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
1	2	3	4	5
Central Federal District	12 960 248 502	8 567 885 311	841 030 541	2 934 883 937
Belgorod Region	6 950 300	5 279 302	344 997	571 210
Bryansk Region	850 677	170 094	680 000	583
Vladimir Region	1 972 710	1 086 505	95 200	791 005
Voronezh Region	36 922	5 000	16 500	15 422
Ivanovo Region	6 017 100	3 587 303	180 020	2 200 264
Kaluga Region	4 021 653	1 557 891	302 000	1 719 780
Kostroma Region	25 678 170	8 563 882	274 125	14 337 295
Kursk Region	7 227 244	6 182 245	150 000	648 436
Lipetsk Region	12 838 609	9 467 264	737 000	1 241 178
Moscow Region	35 361 320	20 062 223	1 088 503	13 312 056
Orel Region	1 742 617	1 050 357	0	680 404
Ryazan Region	7 463 230	6 368 624	320 000	708 528
Smolensk Region	10 365 652	8 186 659	464 055	1 653 069
Tambov Region	1 517 499	1 303 586	0	213 913
Tver Region	5 032 110	3 287 227	364 050	1 380 833
Tula Region	6 268 271	5 458 718	151 000	636 553
Yaroslavl Region	10 083 762	4 545 020	4 036 193	1 200 569
City of Moscow	12 816 820 656	8 481 723 411	831 826 898	2 893 572 839
North-Western Federal District	639 424 432	471 917 296	50 879 952	64 336 703
Republic of Karelia	404 206	248 338	0	131 768
Komi Republic	8 078 738	2 468 969	4 273 300	1 275 241
Akhangel'sk Region	209 593	158 195	17 150	16 660
Vologda Region	30 935 979	21 674 485	2 575 356	5 506 187
Kaliningrad Region	27 743 927	24 075 973	1 698 876	1 419 456
Leningrad Region	3 471 001	2 512 108	470 000	342 500
Murmansk Region	4 525 907	2 073 476	475 600	1 876 257
Novgorod Region	1 311 067	903 575	500	402 040
Pskov Region	1 074 393	921 556	10 000	142 837
St Petersburg	561 669 621	416 880 621	41 359 170	53 223 757
Southern Federal District	92 823 120	63 653 945	5 471 709	18 890 615
Republic of Adygeya	1 637 037	1 032 301	85 000	519 736
Republic of Kalmykia	580 009	402 571	30	177 408
Krasnodar Territory	41 972 317	29 014 222	3 279 442	6 370 681
Astrakhan Region	2 074 575	884 854	0	521 005
Volgograd Region	6 505 916	5 548 553	331 000	428 864
Rostov Region	40 053 266	26 771 444	1 776 237	10 872 921
North-Caucasian Federal District	24 522 693	14 957 124	3 234 110	6 166 741
Republic of Daghestan	8 034 862	4 555 366	216 500	3 178 714
Republic of Ingushetia	406 499	61 493	0	345 006
Kabardino-Balkar Republic	3 447 601	2 953 290	205 000	289 311
Karachai-Cherkess Republic	1 905 298	1 346 857	30 000	528 441
Republic of North Ossetia - Alania	3 980 178	3 565 220	17 610	394 899
Chechen Republic	0	0	0	0

1	2	3	4	5
Stavropol Territory	6 748 255	2 474 898	2 765 000	1 430 370
Volga Federal District	618 492 028	398 356 600	15 426 113	186 188 899
Republic of Bashkortostan	31 613 704	17 973 145	2 351 784	10 322 453
Republic of Marii El	802 553	604 567	40 400	41 086
Republic of Mordovia	9 931 745	8 587 539	185 000	1 011 107
Republic of Tatarstan	239 808 046	194 945 701	4 554 633	33 827 700
Udmurt Republic	11 232 893	5 489 665	141 980	4 968 116
Chuvash Republic	4 064 887	2 405 646	150 500	1 423 206
Perm Territory	14 328 685	9 538 068	346 000	3 937 424
Kirov Region	11 876 450	9 742 400	90 000	1 625 588
Nizhny Novgogrod Region	33 851 386	24 738 132	1 543 658	3 766 797
Orenburg Region	21 818 123	13 528 982	1 140 400	6 061 108
Penza Region	7 968 158	5 609 545	1 551 000	720 713
Samara Region	202 254 443	86 405 901	2 739 758	109 355 059
Saratov Region	23 614 131	14 204 024	591 000	8 385 003
Ulyanovsk Region	5 326 824	4 583 285	0	743 539
Ural Federal District	359 383 251	186 258 454	30 526 949	117 385 094
Kurgan Region	1 094 061	1 006 003	20 400	66 708
Sverdlovsk Region	135 536 891	68 378 916	13 416 901	49 557 787
Tyumen Region	162 226 248	82 863 789	8 200 069	53 126 586
Chelyabinsk Region	60 526 051	34 009 746	8 889 579	14 634 013
Siberian Federal District	306 501 555	167 972 830	27 483 869	92 033 273
Republic of Altai	8 376 732	3 818 485	44 000	4 405 737
Republic of Buryatiya	3 544 762	1 689 715	425 000	1 430 047
Republic of Tuva	197 157	120 043	270	75 644
Republic of Khakassia	4 295 374	1 685 620	219 600	2 231 239
Altai Territory	9 618 803	7 180 833	550 000	1 546 438
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 535 441	3 494 605	634 875	2 079 327
Irkutsk Region	8 627 592	5 423 604	968 411	2 063 916
Kemerovo Region	12 478 317	8 446 379	30 042	3 951 063
Novosibirsk Region	238 982 115	127 763 714	23 915 671	70 261 198
Omsk Region	8 362 852	4 433 851	676 000	2 589 835
Tomsk Region	5 482 410	3 915 981	20 000	1 398 829
Far Eastern Federal District	165 845 576	63 130 005	11 204 709	82 939 286
Republic of Sakha (Yakutia)	5 675 094	3 665 856	403 200	1 360 228
Kamchatka Territory	7 009 132	4 099 573	1 546 603	1 087 919
Primorskiy Territory	35 183 528	25 644 808	271 600	6 271 058
Khabarovsk Territory	28 143 665	14 400 970	3 200 200	10 034 838
Amur Region	86 342 243	12 862 005	5 571 106	63 529 815
Magadan Region	174 260	18 197	0	156 063
Sakhalin Region	3 317 654	2 438 596	212 000	499 365
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 30.2

**Distribution of loans, deposits and other placements in rubles by head-offices and branches
of credit institutions, located in respective regions, as of 1.10.10**

thousand rubles

	Total	of which		
		Loans and other placements with non- financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
1	2	3	4	5
Central Federal District	8 027 950 427	5 457 782 543	877 485 080	1 235 954 129
Belgorod Region	140 098 260	126 013 760	344 997	12 555 949
Bryansk Region	30 310 264	19 496 191	680 000	8 708 424
Vladimir Region	60 491 759	42 966 546	95 000	17 105 782
Voronezh Region	205 777 931	132 254 245	16 500	71 667 020
Ivanovo Region	32 362 097	23 454 090	130 020	7 911 263
Kaluga Region	46 471 027	29 618 171	302 000	14 135 473
Kostroma Region	29 390 238	21 154 741	164 125	6 844 761
Kursk Region	63 412 438	51 975 713	150 000	11 030 280
Lipetsk Region	78 196 876	61 273 372	730 000	14 520 499
Moscow Region	300 632 430	187 448 871	1 088 503	82 944 899
Orel Region	21 647 769	15 667 144	0	5 496 290
Ryazan Region	60 573 329	42 922 449	320 000	11 969 713
Smolensk Region	50 083 928	38 292 552	140 055	11 060 699
Tambov Region	35 800 545	29 312 926	0	5 115 799
Tver Region	47 282 849	33 386 542	364 000	13 107 253
Tula Region	72 768 145	53 663 467	151 000	12 850 333
Yaroslavl Region	101 684 442	63 603 026	3 996 193	22 256 777
City of Moscow	6 650 966 100	4 485 278 737	868 812 687	906 672 915
North-Western Federal District	1 305 948 848	860 117 086	49 621 306	323 890 407
Republic of Karelia	26 926 182	11 473 800	0	12 758 072
Komi Republic	45 682 326	19 147 666	3 950 000	20 754 385
Akhangel'sk Region	51 745 757	28 185 817	17 150	18 403 703
Vologda Region	88 731 737	61 011 309	1 475 000	21 371 406
Kaliningrad Region	61 208 492	48 080 511	1 273 876	9 835 325
Leningrad Region	30 067 461	17 485 487	470 000	11 821 150
Murmansk Region	40 160 186	23 242 957	475 600	16 109 194
Novgorod Region	29 737 350	17 667 178	500	9 239 897
Pskov Region	23 814 708	17 914 525	10 000	5 542 344
St Petersburg	907 874 649	615 907 836	41 949 180	198 054 931
Southern Federal District	831 862 330	574 722 127	6 191 860	215 050 228
Republic of Adygeya	13 113 432	9 176 193	85 000	3 852 239
Republic of Kalmykia	5 888 732	3 161 833	30	2 726 869
Krasnodar Territory	377 355 332	256 689 491	3 519 293	102 610 398
Astrakhan Region	47 169 269	25 217 706	0	13 041 388
Volgograd Region	113 890 893	77 026 849	211 000	30 260 474
Rostov Region	274 444 672	203 450 055	2 376 537	62 558 860
North-Caucasian Federal District	231 087 448	155 861 466	3 522 210	68 791 765
Republic of Dagestan	27 150 098	16 422 944	321 600	10 319 863
Republic of Ingushetia	4 567 985	2 358 587	0	2 209 398
Kabardino-Balkar Republic	24 037 249	21 203 872	205 000	2 586 114
Karachai-Cherkess Republic	13 244 622	10 188 782	30 000	3 025 840
Republic of North Ossetia - Alania	17 216 193	12 370 938	27 610	4 468 196

1	2	3	4	5
Chechen Republic	12 645 518	10 645 840	0	1 999 678
Stavropol Territory	132 225 783	82 670 503	2 938 000	44 182 676
Volga Federal District	2 066 159 181	1 359 636 169	14 748 604	619 402 628
Republic of Bashkortostan	185 389 829	119 046 259	2 241 961	60 762 336
Republic of Marii El	26 540 003	18 914 543	40 400	6 138 859
Republic of Mordovia	51 301 302	41 667 237	165 000	8 999 966
Republic of Tatarstan	360 600 574	291 090 883	4 929 587	57 726 657
Udmurt Republic	78 833 723	48 063 012	126 990	26 523 014
Chuvash Republic	61 429 213	42 944 047	130 500	17 615 729
Perm Territory	194 940 882	134 150 028	346 000	58 341 131
Kirov Region	61 634 116	45 283 082	90 000	15 309 387
Nizhny Novgorod Region	290 329 131	209 630 842	1 405 858	65 325 758
Orenburg Region	87 152 633	53 788 234	840 400	31 300 893
Penza Region	51 014 384	33 424 280	1 551 150	13 051 687
Samara Region	448 750 501	223 885 001	2 739 758	211 373 177
Saratov Region	113 396 858	58 340 054	141 000	33 172 849
Ulyanovsk Region	54 846 032	39 408 667	0	13 761 185
Ural Federal District	1 072 707 477	639 437 928	20 287 949	373 554 364
Kurgan Region	26 961 807	14 105 482	20 400	12 304 158
Sverdlovsk Region	493 110 641	329 459 024	3 397 901	145 400 894
Tyumen Region	337 172 931	160 093 082	7 980 069	150 799 910
Chelyabinsk Region	215 462 098	135 780 340	8 889 579	65 049 402
Siberian Federal District	1 231 827 386	662 088 662	7 069 432	513 447 507
Republic of Altai	11 845 093	6 683 054	24 000	4 945 238
Republic of Buryatiya	41 127 530	16 158 035	425 000	21 559 344
Republic of Tuva	7 473 744	954 256	270	6 485 739
Republic of Khakassia	16 469 754	6 530 408	219 600	9 497 106
Altai Territory	133 023 461	96 169 657	550 000	34 275 751
Zabaykal Territory	34 684 130	11 006 119	0	22 953 393
Krasnoyarsk Territory	178 757 348	84 595 527	634 875	89 172 870
Irkutsk Region	153 749 172	83 032 399	968 411	68 828 720
Kemerovo Region	124 444 666	72 044 037	30 108	49 350 198
Novosibirsk Region	367 256 923	199 122 557	3 611 166	142 141 235
Omsk Region	102 236 151	52 384 672	586 000	38 023 260
Tomsk Region	60 759 414	33 407 941	20 002	26 214 653
Far Eastern Federal District	400 044 690	224 301 577	6 331 509	153 264 166
Republic of Sakha (Yakutia)	51 207 072	32 656 842	403 200	17 594 958
Kamchatka Territory	18 383 380	13 135 576	1 371 603	3 030 653
Primorskiy Territory	97 843 345	62 812 280	311 600	30 459 905
Khabarovsk Territory	142 126 903	74 540 847	3 150 200	57 848 921
Amur Region	39 325 853	16 880 844	882 906	20 000 300
Magadan Region	22 166 514	10 326 977	0	10 875 796
Sakhalin Region	24 521 722	11 342 598	212 000	11 589 345
Jewish Autonomous Region	3 813 858	2 042 970	0	1 770 888
Chukotka Autonomous Area	656 043	562 643	0	93 400

Table 31.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.10.10

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
1	2	3	4	5
Central Federal District	5 767 549 112	3 411 174 560	1 805 240 658	343 629 152
Belgorod Region	204 919	114 465	90 406	48
Bryansk Region	0	0	0	0
Vladimir Region	3 040	0	0	3 040
Voronezh Region	0	0	0	0
Ivanovo Region	254 694	236 889	3 227	14 578
Kaluga Region	37 269	27 165	0	10 104
Kostroma Region	3 670 925	2 562 762	63 634	944 508
Kursk Region	192 460	160 285	0	1 501
Lipetsk Region	485	0	0	485
Moscow Region	6 811 153	2 840 754	49 557	3 919 288
Orel Region	0	0	0	0
Ryazan Region	210 086	191 240	1 277	17 569
Smolensk Region	1 499 095	143 409	611 722	732 335
Tambov Region	44 254	0	31 315	12 939
Tver Region	17 283	3 295	8 130	5 858
Tula Region	301 352	255 829	0	45 523
Yaroslavl Region	370 926	91 286	248 815	30 825
City of Moscow	5 753 931 171	3 404 547 181	1 804 132 575	337 890 551
North-Western Federal District	181 736 581	132 654 393	30 874 930	11 607 244
Republic of Karelia	0	0	0	0
Komi Republic	560 497	135 337	351 945	48 884
Akhangel'sk Region	1 774	0	1 455	319
Vologda Region	1 845 101	1 525 711	167 155	28 070
Kaliningrad Region	7 958 707	5 381 308	1 900 414	225 500
Leningrad Region	497 923	461 693	18 704	17 526
Murmansk Region	975 653	899 129	2 584	73 940
Novgorod Region	8 395	0	2 275	6 120
Pskov Region	0	0	0	0
St Petersburg	169 888 531	124 251 215	28 430 398	11 206 885
Southern Federal District	5 744 754	2 635 437	1 935 355	592 162
Republic of Adygeya	1 477	1 021	456	0
Republic of Kalmykia	19 198	7 023	789	11 386
Krasnodar Territory	1 097 775	535 570	52 785	375 287
Astrakhan Region	3 424	0	919	2 505
Volgograd Region	51 084	0	46 213	4 871
Rostov Region	4 571 796	2 091 823	1 834 193	198 113
North-Caucasian Federal District	621 096	154 251	376 237	90 608
Republic of Dagestan	205 089	52 195	109 178	43 716
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 929	0	669	2 260
Karachai-Cherkess Republic	223 275	102 050	109 572	11 653
Republic of North Ossetia - Alania	5 440	6	2 888	2 546

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	184 363	0	153 930	30 433
Volga Federal District	52 067 300	41 947 146	4 095 744	5 295 942
Republic of Bashkortostan	1 529 565	1 195 423	198 243	112 672
Republic of Marii El	456	0	456	0
Republic of Mordovia	57 874	52 682	3 126	2 066
Republic of Tatarstan	32 286 274	28 325 016	2 512 876	750 803
Udmurt Republic	1 315 845	961 572	328 505	25 768
Chuvash Republic	33 249	0	0	33 249
Perm Territory	1 901 847	1 713 048	60 077	128 722
Kirov Region	1 110 953	1 018 902	0	92 051
Nizhny Novgogrod Region	2 933 790	1 782 623	266 057	884 654
Orenburg Region	990 640	844 497	15 751	130 392
Penza Region	456	0	456	0
Samara Region	8 577 201	5 240 990	409 392	2 919 613
Saratov Region	1 043 691	563 266	300 108	180 317
Ulyanovsk Region	285 459	249 127	697	35 635
Ural Federal District	67 131 914	41 870 749	23 848 422	1 122 721
Kurgan Region	0	0	0	0
Sverdlovsk Region	24 419 597	14 014 017	9 656 621	725 876
Tyumen Region	38 094 572	26 713 854	10 937 067	376 959
Chelyabinsk Region	4 617 745	1 142 878	3 254 734	19 886
Siberian Federal District	81 503 421	61 015 773	6 747 536	4 155 760
Republic of Altai	0	0	0	0
Republic of Buryatiya	52 292	0	45 118	7 174
Republic of Tuva	456	0	456	0
Republic of Khakassia	3 878	0	3 878	0
Altai Territory	34 243	12 283	304	21 656
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	124 452	96 188	17 982	10 282
Irkutsk Region	134 891	81 711	41 013	12 167
Kemerovo Region	63 890	20 069	8 595	35 226
Novosibirsk Region	80 435 275	60 174 337	6 627 819	4 048 767
Omsk Region	621 550	600 814	1 915	18 821
Tomsk Region	32 494	30 371	456	1 667
Far Eastern Federal District	7 498 449	3 817 659	1 149 693	2 296 200
Republic of Sakha (Yakutia)	169 512	148 638	17 014	3 860
Kamchatka Territory	396 512	385 918	4 738	5 856
Primorskiy Territory	895 823	738 855	47 133	105 142
Khabarovsk Territory	1 876 894	1 081 043	646 375	142 188
Amur Region	4 101 188	1 432 802	420 503	2 024 967
Magadan Region	0	0	0	0
Sakhalin Region	58 520	30 403	13 930	14 187
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 31.2

Distribution of loans, deposits and other placements in foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.10.10

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
1	2	3	4	5
Central Federal District	5 410 250 044	3 094 255 904	1 816 793 105	296 724 927
Belgorod Region	3 244 079	2 776 386	91 470	363 591
Bryansk Region	687 461	615 588	0	68 978
Vladimir Region	2 430 339	2 295 331	0	135 008
Voronezh Region	12 972 973	11 692 753	2 584	1 214 915
Ivanovo Region	6 255 131	6 195 150	3 227	56 754
Kaluga Region	3 599 334	3 342 791	61	256 482
Kostroma Region	901 028	828 271	57 097	15 660
Kursk Region	3 091 270	2 864 318	0	196 278
Lipetsk Region	724 972	607 490	0	117 482
Moscow Region	24 093 672	17 591 069	48 675	6 452 374
Orel Region	428 637	389 073	0	39 564
Ryazan Region	603 605	449 786	1 277	152 542
Smolensk Region	1 290 866	785 118	101 984	403 764
Tambov Region	2 091 625	2 027 929	31 315	32 381
Tver Region	1 393 414	1 253 996	7 674	111 189
Tula Region	21 435 755	21 134 911	0	280 170
Yaroslavl Region	1 395 875	903 394	249 244	243 237
City of Moscow	5 323 610 008	3 018 502 550	1 816 198 497	286 584 558
North-Western Federal District	282 881 979	201 339 907	29 540 954	41 338 212
Republic of Karelia	9 700 480	9 504 882	0	195 598
Komi Republic	1 832 764	1 363 920	351 945	116 899
Akhangel'sk Region	3 849 596	3 702 124	1 455	146 017
Vologda Region	7 630 640	6 921 137	167 155	437 698
Kaliningrad Region	21 035 716	18 456 191	433 456	2 091 186
Leningrad Region	8 725 573	7 175 973	18 704	162 001
Murmansk Region	9 689 468	9 443 101	2 584	223 109
Novgorod Region	2 139 658	1 983 144	2 275	133 830
Pskov Region	391 018	355 132	0	35 886
St Petersburg	217 887 066	142 434 303	28 563 380	37 795 988
Southern Federal District	49 417 984	42 115 613	1 931 820	3 854 738
Republic of Adygeya	143 558	76 804	456	66 298
Republic of Kalmykia	10 950	7 023	789	3 138
Krasnodar Territory	16 138 137	12 943 511	49 250	2 380 565
Astrakhan Region	686 275	604 038	919	24 612
Volgograd Region	3 612 910	3 207 841	46 213	133 492
Rostov Region	28 826 154	25 276 396	1 834 193	1 246 633
North-Caucasian Federal District	6 288 032	4 711 213	377 149	1 198 799
Republik of Daghestan	846 234	509 940	110 090	226 204
Republic of Ingushetia	2 066	0	0	2 066
Kabardino-Balkar Republic	1 259 497	1 255 697	669	2 260
Karachai-Cherkess Republic	646 914	534 302	109 572	3 040
Republic of North Ossetia - Alania	144 125	33 654	2 888	107 583

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	3 389 196	2 377 620	153 930	857 646
Volga Federal District	131 436 986	115 554 662	3 845 285	10 830 054
Republic of Bashkortostan	19 056 496	18 015 701	82 013	700 232
Republic of Marii El	2 688 476	2 672 313	456	15 707
Republic of Mordovia	74 389	52 682	3 065	18 642
Republic of Tatarstan	35 441 231	31 671 401	2 512 876	512 214
Udmurt Republic	1 154 240	588 378	328 505	237 118
Chuvash Republic	3 765 469	3 557 948	0	207 521
Perm Territory	22 305 454	21 000 775	60 077	1 240 534
Kirov Region	3 923 323	3 745 715	0	177 608
Nizhny Novgogrod Region	9 999 996	7 776 529	265 753	1 937 050
Orenburg Region	2 033 096	1 722 265	15 599	293 094
Penza Region	2 470 348	2 442 375	517	27 456
Samara Region	24 267 343	18 703 102	409 392	4 984 662
Saratov Region	1 209 897	584 927	166 335	452 236
Ulyanovsk Region	3 047 228	3 020 551	697	25 980
Ural Federal District	177 990 537	154 568 344	18 303 614	3 459 799
Kurgan Region	896	0	0	896
Sverdlovsk Region	123 386 778	116 606 075	4 152 170	2 325 675
Tyumen Region	36 797 140	24 142 107	10 896 710	429 381
Chelyabinsk Region	17 805 723	13 820 162	3 254 734	703 847
Siberian Federal District	65 474 116	49 724 973	1 014 728	7 393 218
Republic of Altai	118 837	116 925	0	1 912
Republic of Buryatiya	1 653 185	1 422 406	45 118	185 661
Republic of Tuva	456	0	456	0
Republic of Khakassia	23 331	2 015	5 094	16 222
Altai Territory	3 158 447	2 923 822	304	226 515
Zabaykal Territory	249 309	27 296	0	222 013
Krasnoyarsk Territory	12 068 558	10 682 009	17 982	1 256 477
Irkutsk Region	3 706 071	2 934 683	40 861	730 527
Kemerovo Region	11 359 223	10 668 527	9 203	660 511
Novosibirsk Region	27 099 590	16 094 838	892 731	2 912 258
Omsk Region	4 189 337	3 149 938	2 523	1 036 320
Tomsk Region	1 847 772	1 702 514	456	144 802
Far Eastern Federal District	30 119 368	24 495 094	997 678	3 964 961
Republic of Sakha (Yakutia)	2 196 070	2 120 720	17 014	51 048
Kamchatka Territory	1 072 470	1 018 057	4 738	48 929
Primorskiy Territory	6 560 344	5 197 973	47 133	1 311 807
Khabarovsk Territory	16 127 099	12 661 255	646 375	2 199 009
Amur Region	2 536 381	2 156 847	268 488	81 610
Magadan Region	1 251 946	1 251 116	0	830
Sakhalin Region	374 406	88 767	13 930	271 435
Jewish Autonomous Region	652	359	0	293
Chukotka Autonomous Area	0	0	0	0

Table 32.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.10.10

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans 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	603 879 733	113 488 476	802 210	43 772	197 839 438	39 284 343
Belgorod Region	101 707	0	0	0	17 027	48
Bryansk Region	96 438	0	0	0	0	0
Vladimir Region	31 375	0	15 000	0	55 647	2 660
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	118 711	0	0	0	9 404	10 626
Kaluga Region	39 238	0	0	0	38 408	0
Kostroma Region	290 152	15 200	10 000	0	1 450 990	21 134
Kursk Region	51 104	0	0	0	62 863	0
Lipetsk Region	615 231	0	0	0	19 779	380
Moscow Region	1 284 494	35 249	10 000	0	503 728	27 805
Orel Region	75 122	0	0	0	13 984	0
Ryazan Region	335 928	31 349	0	0	43 790	5 950
Smolensk Region	190 644	1 502	0	0	61 554	18 446
Tambov Region	30 376	0	0	0	15 328	0
Tver Region	35 491	1 010	4 000	0	25 396	723
Tula Region	40 540	3 921	0	0	20 762	3 432
Yaroslavl Region	292 635	0	0	0	262 294	918
City of Moscow	600 250 547	113 400 245	763 210	43 772	195 238 484	39 192 221
North-Western Federal District	26 129 704	2 090 350	54 689	12 404	5 653 552	956 754
Republic of Karelia	3 544	0	0	0	632	0
Komi Republic	417 803	24 579	0	0	29 745	9 121
Akhangel'sk Region	39 009	0	0	0	2 581	96
Vologda Region	848 799	3 271	0	0	124 784	14
Kaliningrad Region	1 184 545	14 843	9 689	0	311 946	82 161
Leningrad Region	320 258	171 797	0	0	25 977	0
Murmansk Region	386 375	20 958	0	0	88 749	6 023
Novgorod Region	199 778	0	0	0	21 334	0
Pskov Region	23 680	0	10 000	0	643	0
St Petersburg	22 705 913	1 854 902	35 000	12 404	5 047 161	859 339
Southern Federal District	2 608 130	1 578	0	0	757 570	9 387
Republic of Adygeya	55 002	0	0	0	47 022	0
Republic of Kalmykia	28 244	0	0	0	8 403	0
Krasnodar Territory	380 175	1 371	0	0	365 311	6 872
Astrakhan Region	50 211	0	0	0	28 902	0
Volgograd Region	456 312	0	0	0	34 243	1 329
Rostov Region	1 638 186	207	0	0	273 689	1 186
North-Caucasian Federal District	928 286	304	0	0	432 862	3 779
Republic of Dagestan	53 648	304	0	0	58 288	1 043
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	23 755	0	0	0	1 799	0
Karachai-Cherkess Republic	9 656	0	0	0	14 990	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	190 859	0	0	0	23 969	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	650 368	0	0	0	333 816	2 736
Volga Federal District	20 189 050	1 062 071	104 597	0	17 185 602	382 749
Republic of Bashkortostan	774 242	0	30 000	0	713 856	48 821
Republic of Marii El	579	0	0	0	0	0
Republic of Mordovia	49 078	0	0	0	18 454	0
Republic of Tatarstan	8 210 560	834 622	20 000	0	3 871 095	118 817
Udmurt Republic	368 067	1 749	0	0	450 792	0
Chuvash Republic	193 240	0	0	0	61 865	0
Perm Territory	363 004	0	11 000	0	125 411	150
Kirov Region	381 897	973	0	0	141 227	5 239
Nizhny Novgogrod Region	804 522	76 699	38 597	0	500 084	81 801
Orenburg Region	776 260	6 884	5 000	0	179 266	165
Penza Region	2 686 446	0	0	0	35 266	0
Samara Region	5 005 686	114 172	0	0	10 147 362	126 844
Saratov Region	524 654	5 234	0	0	896 370	0
Ulyanovsk Region	50 815	21 738	0	0	44 554	912
Ural Federal District	13 004 027	1 212 694	24 000	0	5 895 250	68 698
Kurgan Region	11 868	0	0	0	2 565	0
Sverdlovsk Region	6 037 386	377 314	20 000	0	4 399 951	52 845
Tyumen Region	4 043 837	825 408	4 000	0	837 011	14 717
Chelyabinsk Region	2 910 936	9 972	0	0	655 723	1 136
Siberian Federal District	19 843 475	10 515 960	20 000	0	14 135 491	679 631
Republic of Altai	65 391	0	0	0	88 912	0
Republic of Buryatiya	46 166	0	0	0	42 297	181
Republic of Tuva	6 620	0	0	0	8 618	0
Republic of Khakassia	17 297	0	0	0	40 850	0
Altai Territory	128 882	0	10 000	0	68 504	163
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	157 953	0	0	0	330 312	1 531
Irkutsk Region	141 576	5 418	10 000	0	109 172	304
Kemerovo Region	41 240	0	0	0	251 241	1 252
Novosibirsk Region	18 852 364	10 489 776	0	0	13 031 520	669 901
Omsk Region	218 653	19 523	0	0	136 285	4 930
Tomsk Region	167 333	1 243	0	0	27 780	1 369
Far Eastern Federal District	3 129 948	268 309	2 906	0	5 277 321	55 773
Republic of Sakha (Yakutia)	198 046	0	0	0	61 839	48
Kamchatka Territory	110 218	3 876	0	0	67 620	0
Primorskiy Territory	1 194 139	16 611	0	0	335 260	205
Khabarovsk Territory	1 122 233	222 316	0	0	913 010	14 860
Amur Region	431 608	25 506	2 906	0	3 878 407	40 660
Magadan Region	5 069	0	0	0	2 778	0
Sakhalin Region	68 635	0	0	0	18 407	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 32.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.10.10

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans 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	333 049 316	107 400 216	777 349	43 772	120 983 198	34 115 983
Belgorod Region	5 712 042	1 603 252	0	0	453 963	11 711
Bryansk Region	1 903 571	11 370	0	0	305 748	7 000
Vladimir Region	1 950 558	0	15 000	0	1 045 152	15 618
Voronezh Region	7 927 849	111 244	0	0	2 960 553	254 569
Ivanovo Region	3 089 282	40 603	0	0	546 563	27 832
Kaluga Region	1 002 201	34 338	0	0	568 809	3 543
Kostroma Region	1 449 918	0	10 000	0	569 578	135
Kursk Region	6 677 670	787 855	0	0	557 606	13 791
Lipetsk Region	7 606 757	0	0	0	786 822	1 121
Moscow Region	16 957 557	256 772	10 000	0	1 987 674	453 969
Orel Region	1 495 294	0	0	0	276 820	5 295
Ryazan Region	2 499 745	63 986	0	0	700 848	27 251
Smolensk Region	1 318 971	139 923	0	0	411 754	100 069
Tambov Region	1 422 863	0	0	0	119 284	270
Tver Region	1 377 539	1 010	4 000	0	346 965	28 573
Tula Region	1 564 737	30 480	0	0	563 581	19 854
Yaroslavl Region	5 828 163	144 868	0	0	1 762 161	36 724
City of Moscow	263 264 599	104 174 515	738 349	43 772	107 019 317	33 108 658
North-Western Federal District	79 668 883	5 314 680	54 689	12 404	16 712 293	3 862 798
Republic of Karelia	412 078	0	0	0	417 689	15 804
Komi Republic	2 411 611	64 907	0	0	327 093	10 638
Akhangel'sk Region	1 540 645	84 490	0	0	395 494	5 849
Vologda Region	11 686 858	245 386	0	0	1 310 698	36 062
Kaliningrad Region	11 394 198	301 794	9 689	0	1 023 350	373 023
Leningrad Region	864 800	276 783	0	0	411 468	42 125
Murmansk Region	4 321 018	121 650	0	0	538 672	33 833
Novgorod Region	979 863	50 558	0	0	548 399	26 941
Pskov Region	1 294 562	26 748	10 000	0	166 303	7 150
St Petersburg	44 763 250	4 142 364	35 000	12 404	11 573 127	3 311 373
Southern Federal District	40 870 147	7 951 584	24 861	0	12 802 115	405 960
Republic of Adygeya	186 037	0	0	0	120 220	3 253
Republic of Kalmykia	58 308	0	0	0	23 814	84
Krasnodar Territory	18 259 329	645 710	24 861	0	5 965 598	274 633
Astrakhan Region	770 385	0	0	0	550 982	358
Volgograd Region	6 187 531	1 761 151	0	0	2 633 812	22 248
Rostov Region	15 408 557	5 544 723	0	0	3 507 689	105 384
North-Caucasian Federal District	15 959 464	139 922	0	0	2 819 255	70 161
Republik of Daghestan	310 120	304	0	0	215 580	6 022
Republic of Ingushetia	495 374	0	0	0	8 099	211
Kabardino-Balkar Republic	1 334 186	111 614	0	0	54 799	0
Karachai-Cherkess Republic	580 591	0	0	0	43 687	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	3 318 787	0	0	0	479 265	5 148
Chechen Republic	234 118	0	0	0	274	0
Stavropol Territory	9 686 288	28 004	0	0	2 017 551	58 780
Volga Federal District	106 524 952	3 598 329	104 597	0	36 574 521	1 321 325
Republic of Bashkortostan	9 458 317	463 666	30 000	0	3 022 872	104 715
Republic of Marii El	388 721	0	0	0	221 544	2 948
Republic of Mordovia	729 015	0	0	0	164 185	7 311
Republic of Tatarstan	15 410 534	442 820	20 000	0	2 894 954	62 103
Udmurt Republic	7 529 102	341 462	0	0	1 400 998	31 470
Chuvash Republic	3 883 979	836	0	0	599 371	18 548
Perm Territory	13 344 371	118 959	11 000	0	3 602 854	214 679
Kirov Region	2 848 503	973	0	0	499 296	20 186
Nizhny Novgogrod Region	16 383 516	1 149 936	38 597	0	4 522 696	292 122
Orenburg Region	2 763 823	34 267	5 000	0	1 538 674	35 707
Penza Region	3 713 491	707 618	0	0	277 085	151
Samara Region	25 894 620	183 130	0	0	15 472 796	508 631
Saratov Region	2 399 126	52 549	0	0	2 046 153	22 057
Ulyanovsk Region	1 777 834	102 113	0	0	311 043	697
Ural Federal District	42 094 986	1 421 873	24 000	0	16 826 003	453 212
Kurgan Region	1 089 632	0	0	0	283 226	32
Sverdlovsk Region	22 215 281	1 178 500	20 000	0	9 094 624	279 451
Tyumen Region	6 989 916	191 495	4 000	0	3 503 150	34 870
Chelyabinsk Region	11 800 157	51 878	0	0	3 945 003	138 859
Siberian Federal District	58 851 594	2 007 801	20 000	0	32 260 944	866 065
Republic of Altai	159 952	0	0	0	130 513	0
Republic of Buryatiya	2 017 093	4 055	0	0	1 245 653	3 822
Republic of Tuva	77 852	0	0	0	181 912	0
Republic of Khakassia	498 365	0	0	0	380 774	2 077
Altai Territory	8 458 326	27 836	10 000	0	2 051 767	51 057
Zabaykal Territory	923 358	11 685	0	0	885 239	4 522
Krasnoyarsk Territory	9 465 350	739 253	0	0	4 372 717	95 141
Irkutsk Region	4 506 896	110 641	10 000	0	3 768 418	50 591
Kemerovo Region	5 984 948	1 591	0	0	4 698 531	38 115
Novosibirsk Region	14 312 437	440 742	0	0	9 336 229	440 974
Omsk Region	8 273 950	259 073	0	0	3 891 010	168 581
Tomsk Region	4 173 067	412 925	0	0	1 318 181	11 185
Far Eastern Federal District	12 740 593	682 222	2 906	0	8 219 097	345 600
Republic of Sakha (Yakutia)	2 130 651	4 429	0	0	475 473	951
Kamchatka Territory	724 657	7 342	0	0	132 392	956
Primorskiy Territory	4 482 781	376 971	0	0	1 973 941	176 641
Khabarovsk Territory	4 105 584	260 797	0	0	3 717 397	160 653
Amur Region	593 579	32 683	2 906	0	1 282 271	3 161
Magadan Region	171 392	0	0	0	217 786	109
Sakhalin Region	348 177	0	0	0	366 380	3 129
Jewish Autonomous Region	183 772	0	0	0	53 404	0
Chukotka Autonomous Area	0	0	0	0	53	0

Table 33.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.10.10

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	11 749 757 859	7 752 653	16 310 598	3 011 101 838	2 633 721 787	5 971 617 438
Belgorod Region	9 115 020	0	39	3 127 386	870 466	5 097 207
Bryansk Region	226 484	0	0	182 843	0	43 641
Vladimir Region	2 770 618	0	182	1 050 105	18 000	1 596 563
Voronezh Region	334	0	0	250	0	60
Ivanovo Region	6 280 743	795	0	2 469 754	469 071	3 316 008
Kaluga Region	6 776 196	30 857	0	1 218 361	269 813	5 245 346
Kostroma Region	27 648 443	0	0	2 059 202	3 502 004	22 038 189
Kursk Region	8 140 792	0	997	1 818 627	314 920	6 001 306
Lipetsk Region	14 281 555	0	27 047	4 156 171	1 230 830	8 863 863
Moscow Region	39 364 136	8 375	0	13 245 513	7 272 268	18 697 694
Orel Region	1 682 113	0	0	242 363	3 500	1 435 691
Ryazan Region	9 261 490	388	1	2 598 957	370 715	6 163 289
Smolensk Region	9 874 508	0	0	4 397 948	604 476	4 822 538
Tambov Region	1 498 638	0	0	453 631	177 000	867 563
Tver Region	5 317 062	3 354	2 615	2 180 986	235 388	2 883 392
Tula Region	6 902 539	0	0	1 392 942	687 372	4 661 333
Yaroslavl Region	9 952 459	0	0	2 884 745	852 603	6 000 317
City of Moscow	11 590 664 729	7 708 884	16 279 717	2 967 622 054	2 616 843 361	5 873 883 438
North-Western Federal District	691 726 269	2 225 535	251 689	276 978 516	265 022 171	135 883 233
Republic of Karelia	523 119	0	0	288 170	60 031	172 053
Komi Republic	9 570 073	0	0	2 606 848	810 707	6 065 751
Akhangel'sk Region	261 285	0	0	96 919	113 305	31 397
Vologda Region	33 082 928	1 803	124 707	8 691 433	9 217 528	14 618 491
Kaliningrad Region	29 644 693	1 743	26 378	6 999 531	4 777 935	17 510 767
Leningrad Region	4 538 583	77 018	5 396	1 165 397	201 222	2 962 274
Murmansk Region	5 370 381	0	0	1 895 330	429 488	3 008 083
Novgorod Region	2 458 254	0	84	1 079 302	91 568	1 281 575
Pskov Region	1 327 420	75	20 146	701 997	40 620	563 771
St Petersburg	604 949 533	2 144 896	74 978	253 453 589	249 279 767	89 669 071
Southern Federal District	102 791 812	97 764	133 085	28 654 642	8 477 315	65 169 310
Republic of Adygeya	2 113 429	0	0	807 078	151 887	1 148 357
Republic of Kalmykia	324 359	0	0	176 116	70 000	77 271
Krasnodar Territory	51 801 943	92 561	123 960	12 341 415	4 748 059	34 335 799
Astrakhan Region	2 296 230	0	5 605	891 417	232 000	1 154 812
Volgograd Region	5 892 975	4 286	2 789	2 438 065	630 229	2 797 632
Rostov Region	40 362 876	917	731	12 000 551	2 645 140	25 655 439
North-Caucasian Federal District	27 011 021	1 859	14 358	10 563 927	1 683 878	14 444 682
Republik of Daghestan	10 336 517	770	11 579	4 246 380	570 406	5 334 387
Republic of Ingushetia	522 918	0	0	229 945	0	290 422
Kabardino-Balkar Republic	3 030 743	109	1 855	1 124 778	120 049	1 720 638
Karachai-Cherkess Republic	1 550 009	0	221	827 148	219 053	502 064
Republic of North Ossetia - Alania	3 817 479	0	0	1 100 779	291 653	2 409 747
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7 753 355	980	703	3 034 897	482 717	4 187 424
Volga Federal District	580 701 167	3 123 068	2 090 618	148 181 088	111 280 322	313 065 563

1	2	3	4	5	6	7
Republic of Bashkortostan	35 247 806	23	17 913	5 677 374	5 007 003	24 474 160
Republic of Marii El	1 169 079	1 178	1 840	384 221	1 050	777 522
Republic of Mordovia	12 082 165	0	0	2 682 408	998 308	8 298 864
Republic of Tatarstan	245 349 073	3 013 774	1 678 631	73 372 729	63 703 349	102 239 358
Udmurt Republic	12 182 834	1	463	1 885 689	791 690	9 481 304
Chuvash Republic	4 790 819	0	0	1 694 738	1 153 924	1 907 526
Perm Territory	17 522 335	1 237	3 289	3 586 039	4 549 396	9 353 572
Kirov Region	15 607 056	8	4 256	2 903 481	940 171	11 515 517
Nizhny Novgorod Region	50 134 885	18 282	45 625	16 991 738	2 791 209	30 137 886
Orenburg Region	23 205 300	8 791	0	4 773 503	5 263 716	13 120 802
Penza Region	7 826 925	0	0	734 180	3 564 316	3 517 315
Samara Region	116 153 000	4 198	338 601	26 618 944	20 168 309	68 185 969
Saratov Region	33 788 751	0	0	4 784 533	1 217 839	27 721 174
Ulyanovsk Region	5 641 139	75 576	0	2 091 511	1 130 042	2 334 594
Ural Federal District	429 287 741	203 349	299 909	109 267 447	68 771 355	244 046 979
Kurgan Region	1 130 599	0	9 966	565 289	34 200	519 693
Sverdlovsk Region	197 506 419	30 932	20 924	53 594 954	27 609 223	114 358 524
Tyumen Region	156 039 559	89 688	225 428	36 192 122	37 669 847	79 774 728
Chelyabinsk Region	74 611 164	82 729	43 591	18 915 082	3 458 085	49 394 034
Siberian Federal District	288 575 608	172 206	295 765	77 249 521	55 612 642	152 508 263
Republic of Altai	7 855 711	0	0	672 271	534 400	6 595 882
Republic of Buryatiya	4 650 340	125 265	2 128	1 162 922	53 893	3 288 193
Republic of Tuva	232 934	0	1 902	132 144	1 100	97 704
Republic of Khakassia	5 623 696	1 192	38	1 773 565	274 847	3 510 710
Altai Territory	8 027 727	0	10 885	3 115 188	1 106 015	3 755 574
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 262 026	19 833	38 883	2 497 099	413 988	3 976 258
Irkutsk Region	10 571 193	0	10 577	3 488 340	1 695 533	5 319 126
Kemerovo Region	18 162 301	0	199 398	4 905 955	747 061	12 289 929
Novosibirsk Region	209 713 933	22 379	31 863	54 770 310	49 862 600	103 040 875
Omsk Region	9 325 287	3 533	0	2 891 767	577 683	5 709 121
Tomsk Region	7 150 460	4	91	1 839 960	345 522	4 924 891
Far Eastern Federal District	182 754 837	14 909	180 666	41 761 639	21 287 858	118 322 589
Republic of Sakha (Yakutia)	10 759 197	0	3 880	2 917 291	1 274 579	6 500 763
Kamchatka Territory	7 951 453	0	0	2 703 142	482 269	4 759 664
Primorskiy Territory	45 295 914	3 078	5 123	17 324 370	6 387 838	20 882 933
Khabarovsk Territory	31 893 709	2 633	3 022	7 098 368	1 941 521	22 751 072
Amur Region	79 861 034	1 969	168 641	9 243 573	9 123 266	61 265 899
Magadan Region	65 699	0	0	62 676	1 500	1 523
Sakhalin Region	6 927 831	7 229	0	2 412 219	2 076 885	2 160 735
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 33.2

Distribution of clients' funds in rubles by head-offices and branches of credit institutions located in respective regions, as of 1.10.10

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	7 821 629 304	3 345 354	10 511 040	2 354 891 010	2 198 483 302	3 168 047 325
Belgorod Region	75 888 594	13 669	159 779	17 888 946	7 137 672	50 589 155
Bryansk Region	36 688 067	57 197	90 344	6 150 429	1 754 986	28 594 603
Vladimir Region	71 385 703	23 416	89 363	10 833 535	5 387 371	54 829 335
Voronezh Region	156 558 387	313 579	125 926	25 039 773	9 277 804	121 671 269
Ivanovo Region	38 695 091	50 579	34 448	5 976 522	1 474 414	31 084 222
Kaluga Region	54 628 262	139 348	30 880	12 548 916	2 164 200	39 685 523
Kostroma Region	34 315 645	22 132	26 185	3 700 750	4 513 338	26 023 895
Kursk Region	39 921 797	16 126	55 998	6 818 023	1 462 563	31 520 973
Lipetsk Region	60 498 308	80 619	125 560	10 350 347	4 376 578	45 474 845
Moscow Region	510 663 610	619 343	971 529	136 929 771	35 618 658	335 204 846
Orel Region	29 786 516	13 889	16 293	3 825 397	2 027 046	23 842 830
Ryazan Region	51 912 060	26 957	138 682	9 260 250	3 331 375	39 013 881
Smolensk Region	39 971 945	38 621	26 455	7 577 884	3 518 368	28 730 070
Tambov Region	32 566 090	18 917	26 057	5 138 817	1 193 753	26 131 736
Tver Region	56 069 095	61 715	40 959	12 429 373	3 150 755	40 329 194
Tula Region	68 068 125	14 039	119 265	11 146 960	6 496 543	50 043 283
Yaroslavl Region	76 394 001	29 572	39 012	15 456 861	5 196 094	55 214 963
City of Moscow	6 387 618 008	1 805 636	8 394 305	2 053 818 456	2 100 401 784	2 140 062 702
North-Western Federal District	1 438 446 626	3 251 730	995 134	321 773 112	307 117 173	786 267 555
Republic of Karelia	24 980 892	5 382	14 386	3 886 991	1 116 676	19 852 572
Komi Republic	57 711 961	28 265	12 661	9 147 448	2 113 810	46 141 571
Akhangel'sk Region	73 141 636	48 680	88 369	9 135 029	14 054 669	49 379 979
Vologda Region	70 439 514	17 327	164 778	18 166 807	5 816 405	45 788 314
Kaliningrad Region	55 421 450	27 081	123 106	11 308 592	8 005 978	35 836 597
Leningrad Region	61 561 880	263 455	190 964	10 996 540	5 034 351	44 686 824
Murmansk Region	54 585 901	35 865	86 019	7 722 203	3 227 778	43 289 837
Novgorod Region	25 229 413	67 131	48 033	7 017 002	1 367 051	16 645 544
Pskov Region	21 416 383	7 575	96 300	4 548 582	1 631 907	15 053 958
St Petersburg	993 957 596	2 750 969	170 518	239 843 918	264 748 548	469 592 359
Southern Federal District	623 323 846	419 862	335 356	134 016 958	45 221 799	441 597 309
Republic of Adygeya	8 720 215	17 192	589	1 565 915	272 538	6 848 854
Republic of Kalmykia	4 000 308	25 771	10 914	763 720	367 058	2 817 867
Krasnodar Territory	294 656 694	149 233	165 617	66 266 894	25 635 635	201 525 163
Astrakhan Region	35 140 242	18 708	26 343	7 240 595	1 643 074	25 980 245
Volgograd Region	95 665 798	36 929	6 044	18 044 847	5 257 870	72 161 169
Rostov Region	185 140 589	172 029	125 849	40 134 987	12 045 624	132 264 011
North-Caucasian Federal District	173 551 495	535 410	729 442	45 585 957	7 983 952	118 162 262
Republik of Daghestan	23 695 552	233 359	109 633	6 935 124	899 383	15 316 369
Republic of Ingushetia	2 623 756	500	0	814 490	106 460	1 696 218
Kabardino-Balkar Republic	16 474 561	7 951	40 801	4 589 589	360 424	11 380 379
Karachai-Cherkess Republic	6 680 864	11 780	5 518	1 843 458	322 108	4 487 228
Republic of North Ossetia - Alania	16 568 294	4 669	8 482	3 446 619	402 551	12 664 396
Chechen Republic	7 431 172	113 171	201 683	5 216 098	380 880	1 513 185

1	2	3	4	5	6	7
Stavropol Territory	100 077 296	163 980	363 325	22 740 579	5 512 146	71 104 487
Volga Federal District	1 764 914 519	4 292 813	3 694 850	378 169 162	314 125 409	1 054 913 037
Republic of Bashkortostan	266 374 018	378 570	374 138	46 220 663	110 208 391	108 860 995
Republic of Marii El	17 707 326	6 434	50 517	2 957 861	1 321 413	13 316 944
Republic of Mordovia	28 274 813	89 338	43 099	5 583 359	2 304 183	20 137 681
Republic of Tatarstan	339 924 894	3 038 770	1 678 951	88 188 158	83 339 823	158 587 754
Udmurt Republic	66 312 048	4 217	9 975	10 984 456	14 084 501	40 724 990
Chuvash Republic	41 215 546	50 036	104 527	6 969 585	4 008 850	29 988 038
Perm Territory	164 933 110	124 486	246 005	37 403 070	27 322 383	99 305 792
Kirov Region	51 896 879	21 615	109 672	8 908 731	3 696 716	38 784 503
Nizhny Novgorod Region	222 595 311	157 120	227 484	61 026 370	16 947 568	143 746 561
Orenburg Region	78 949 375	121 769	161 067	16 711 980	7 834 953	53 666 667
Penza Region	50 071 523	29 634	77 560	8 065 971	5 991 204	35 798 852
Samara Region	283 888 811	97 225	476 773	57 457 909	28 464 225	196 142 723
Saratov Region	101 851 943	64 273	78 638	18 551 086	4 408 002	78 523 306
Ulyanovsk Region	50 918 922	109 326	56 444	9 139 963	4 193 197	37 328 231
Ural Federal District	939 446 397	697 426	957 627	194 454 400	167 222 566	565 942 052
Kurgan Region	21 572 657	13 341	111 576	4 542 509	944 743	15 905 015
Sverdlovsk Region	348 156 976	163 606	433 274	76 436 858	39 278 117	227 695 508
Tyumen Region	399 794 745	266 165	344 452	71 454 708	117 190 097	207 776 338
Chelyabinsk Region	169 922 019	254 314	68 325	42 020 325	9 809 609	114 565 191
Siberian Federal District	846 406 486	590 439	1 592 703	176 145 141	83 780 023	579 059 952
Republic of Altai	5 091 576	2 637	3 994	1 057 514	449 487	3 569 962
Republic of Buryatiya	25 804 787	152 722	19 649	5 988 821	1 301 306	18 285 416
Republic of Tuva	3 734 130	38 471	105 480	787 571	181 050	2 615 161
Republic of Khakassia	14 743 115	37 142	11 504	3 335 698	745 913	10 499 668
Altai Territory	77 287 566	11 052	374 894	13 445 922	8 351 287	54 835 543
Zabaykal Territory	26 520 006	53 169	43 069	4 630 792	1 640 011	20 088 827
Krasnoyarsk Territory	149 871 749	122 062	158 407	35 332 441	21 896 111	91 152 321
Irkutsk Region	103 368 506	31 895	228 583	23 003 401	7 588 035	71 739 850
Kemerovo Region	132 053 361	41 867	406 563	25 022 954	17 546 652	88 607 374
Novosibirsk Region	182 897 811	50 338	51 398	39 463 097	15 117 694	126 442 649
Omsk Region	76 813 737	45 397	70 371	14 230 286	5 673 485	56 401 847
Tomsk Region	48 220 142	3 687	118 791	9 846 644	3 288 992	34 821 334
Far Eastern Federal District	445 490 502	457 978	760 542	97 577 333	40 690 120	304 046 956
Republic of Sakha (Yakutia)	54 572 415	64 833	126 231	17 535 498	4 170 411	32 517 884
Kamchatka Territory	28 659 845	420	39 569	6 492 718	1 553 526	20 532 368
Primorskiy Territory	123 094 615	97 584	65 744	29 382 744	11 698 158	80 884 036
Khabarovsk Territory	131 590 863	45 835	102 716	21 991 077	14 574 366	94 552 216
Amur Region	35 973 454	30 553	109 919	6 801 030	2 264 800	26 681 911
Magadan Region	18 298 803	11 136	259 171	4 189 539	2 412 773	11 398 011
Sakhalin Region	44 396 264	205 327	55 585	9 189 860	3 903 333	30 709 381
Jewish Autonomous Region	4 235 601	680	1 607	817 976	96 350	3 314 529
Chukotka Autonomous Area	4 668 642	1 610	0	1 176 891	16 403	3 456 620

Table 34.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.10.10**

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	4 810 497 281	20 596 569	353	735 182 274	2 196 987 855	1 661 984 618
Belgorod Region	350 155	0	0	9 514	0	339 797
Bryansk Region	6 541	0	0	3 698	0	2 843
Vladimir Region	54 769	0	0	6 141	0	48 612
Voronezh Region	15	0	0	0	0	12
Ivanovo Region	608 089	0	0	11 357	5 693	591 018
Kaluga Region	331 340	0	0	7 933	106	323 301
Kostroma Region	4 912 312	0	0	151 997	650 993	4 104 420
Kursk Region	386 636	0	0	103 246	0	282 984
Lipetsk Region	1 044 721	0	0	253 347	145 934	645 427
Moscow Region	11 135 277	0	0	459 856	3 840 892	6 773 716
Orel Region	24 466	0	0	15	0	24 421
Ryazan Region	654 296	0	0	146 293	6 789	497 229
Smolensk Region	1 408 530	0	0	178 114	58 010	1 171 695
Tambov Region	177 970	0	0	2 693	152 015	22 887
Tver Region	467 712	0	0	127 226	25 531	314 834
Tula Region	539 748	0	0	9 748	0	529 920
Yaroslavl Region	957 245	0	0	96 666	60 806	794 541
City of Moscow	4 787 437 459	20 596 569	353	733 614 430	2 192 041 086	1 645 516 961
North-Western Federal District	192 577 387	0	0	44 894 299	70 582 330	71 890 767
Republic of Karelia	9 806	0	0	6 386	0	3 410
Komi Republic	1 015 594	0	0	13 413	0	1 002 125
Akhangel'sk Region	7 957	0	0	26	4 677	3 179
Vologda Region	5 246 189	0	0	2 535 918	457 511	2 192 602
Kaliningrad Region	8 833 298	0	0	1 382 678	2 734 213	4 670 192
Leningrad Region	696 693	0	0	50 990	13 852	626 942
Murmansk Region	2 142 573	0	0	720 582	4 755	1 391 156
Novgorod Region	128 993	0	0	13 077	0	115 874
Pskov Region	41 965	0	0	6 297	0	35 441
St Petersburg	174 454 319	0	0	40 164 932	67 367 322	61 849 846
Southern Federal District	8 020 229	0	0	497 704	2 184 479	5 144 304
Republic of Adygeya	11 140	0	0	435	0	10 692
Republic of Kalmykia	85 846	0	0	776	42 823	42 247
Krasnodar Territory	2 628 213	0	0	144 200	199 733	2 215 035
Astrakhan Region	106 685	0	0	70 532	0	27 573
Volgograd Region	474 365	0	0	9 149	346 232	117 845
Rostov Region	4 713 980	0	0	272 612	1 595 691	2 730 912
North-Caucasian Federal District	1 558 417	0	0	220 973	144 907	1 183 555
Republic of Dagestan	538 597	0	0	43 027	125 260	363 378
Republic of Ingushetia	62 316	0	0	58 952	0	3 186
Kabardino-Balkar Republic	64 467	0	0	2 911	0	61 531
Karachai-Cherkess Republic	361 426	0	0	71 129	19 647	269 921
Republic of North Ossetia - Alania	136 596	0	0	3 893	0	132 409
Chechen Republic	0	0	0	0	0	0

1	2	3	4	5	6	7
Stavropol Territory	395 015	0	0	41 061	0	353 130
Volga Federal District	77 830 673	5 870	0	7 096 136	31 539 029	38 199 593
Republic of Bashkortostan	3 093 981	0	0	76 620	655 046	2 360 687
Republic of Marii El	5 542	0	0	29	0	5 513
Republic of Mordovia	256 365	0	0	2 239	0	253 723
Republic of Tatarstan	41 869 510	5 870	0	2 354 742	26 329 114	12 548 747
Udmurt Republic	934 293	0	0	7 309	266 846	660 094
Chuvash Republic	198 166	0	0	101 306	0	96 706
Perm Territory	4 448 658	0	0	2 264 586	0	2 184 072
Kirov Region	1 106 524	0	0	58 525	234 780	812 437
Nizhny Novgorod Region	4 153 330	0	0	272 849	1 558 047	2 292 803
Orenburg Region	1 872 274	0	0	410 475	848 131	580 454
Penza Region	77 066	0	0	477	0	75 755
Samara Region	15 177 697	0	0	1 183 256	1 432 147	12 305 921
Saratov Region	4 137 612	0	0	352 036	167 959	3 584 397
Ulyanovsk Region	499 655	0	0	11 687	46 959	438 284
Ural Federal District	66 895 732	29 557	0	11 392 099	11 678 852	35 894 583
Kurgan Region	1 840	0	0	2	0	1 670
Sverdlovsk Region	20 594 264	0	0	1 714 583	3 079 376	15 700 566
Tyumen Region	36 997 602	28 689	0	4 631 082	8 415 181	16 376 485
Chelyabinsk Region	9 302 026	868	0	5 046 432	184 295	3 815 862
Siberian Federal District	81 855 972	0	23 668	4 218 314	36 793 805	33 770 101
Republic of Altai	28 116	0	0	21 888	0	6 190
Republic of Buryatiya	427 327	0	0	16 109	0	82 875
Republic of Tuva	752	0	0	0	0	743
Republic of Khakassia	86 619	0	0	4 861	0	71 421
Altai Territory	183 085	0	0	40 748	304	141 613
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	398 502	0	0	9 197	59 792	329 505
Irkutsk Region	391 812	0	0	119 233	68 315	203 298
Kemerovo Region	490 196	0	0	57 018	6 256	426 922
Novosibirsk Region	78 442 628	0	23 668	3 707 786	36 416 845	31 585 719
Omsk Region	1 196 529	0	0	221 819	242 070	732 387
Tomsk Region	210 406	0	0	19 655	223	189 428
Far Eastern Federal District	22 112 319	0	0	2 785 262	2 463 442	16 146 218
Republic of Sakha (Yakutia)	457 564	0	0	7 721	72 359	323 374
Kamchatka Territory	978 284	0	0	148 267	85 493	740 753
Primorskiy Territory	5 241 275	0	0	1 687 393	137 073	3 334 379
Khabarovsk Territory	2 834 455	0	0	266 939	37 274	2 458 604
Amur Region	11 708 901	0	0	363 363	2 053 813	8 790 481
Magadan Region	23 499	0	0	76	0	23 423
Sakhalin Region	868 341	0	0	311 503	77 430	475 204
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 34.2

Distribution of clients' funds in foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.10.10

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	4 232 211 636	19 308 348	24 021	688 999 248	2 098 847 701	1 313 058 491
Belgorod Region	12 972 100	0	0	565 361	3 761 230	3 737 480
Bryansk Region	3 237 515	0	0	139 800	11 027	2 629 373
Vladimir Region	8 690 632	456	0	664 743	241 612	5 261 245
Voronezh Region	25 583 629	9	0	573 610	5 520 751	16 097 213
Ivanovo Region	3 809 554	68	0	82 430	13 829	3 356 912
Kaluga Region	7 764 783	713	0	1 114 855	458 234	4 084 272
Kostroma Region	2 506 291	56	0	253 232	199 317	1 745 248
Kursk Region	3 036 536	0	0	206 393	69 457	2 213 194
Lipetsk Region	5 302 226	0	0	396 909	193 051	4 037 601
Moscow Region	61 675 495	103	0	4 897 424	6 367 322	45 108 660
Orel Region	1 733 605	17	0	92 706	11 866	1 399 472
Ryazan Region	5 334 880	54	0	604 331	872 307	3 135 536
Smolensk Region	6 782 363	6	0	523 608	195 548	2 917 958
Tambov Region	2 567 033	0	0	33 376	175 209	1 254 965
Tver Region	6 075 245	195	0	404 585	487 129	3 554 408
Tula Region	8 845 255	0	0	640 899	442 978	4 305 641
Yaroslavl Region	6 529 311	59	0	439 363	164 637	5 329 651
City of Moscow	4 059 765 183	19 306 612	24 021	677 365 623	2 079 662 197	1 202 889 662
North-Western Federal District	374 539 187	144 506	0	52 154 881	90 403 047	212 693 316
Republic of Karelia	2 977 263	334	0	156 434	99 401	2 460 906
Komi Republic	5 139 315	0	0	246 894	90 890	3 178 468
Akhangel'sk Region	7 019 306	7 200	0	1 147 615	1 106 219	4 289 093
Vologda Region	16 653 483	106	0	848 085	9 158 148	5 874 510
Kaliningrad Region	17 766 200	20 845	0	2 924 464	3 209 094	11 217 588
Leningrad Region	9 330 342	50	0	623 491	346 316	7 651 125
Murmansk Region	8 136 218	0	0	1 502 570	198 736	5 751 046
Novgorod Region	3 774 214	14	0	1 169 503	69 574	2 355 041
Pskov Region	2 297 006	0	0	84 273	215 156	1 460 830
St Petersburg	301 445 840	115 957	0	43 451 552	75 909 513	168 454 709
Southern Federal District	75 159 162	1 998	0	6 013 389	10 966 850	49 395 994
Republic of Adygeya	572 340	0	0	25 319	0	385 695
Republic of Kalmykia	260 132	21	0	789	43 818	186 481
Krasnodar Territory	35 582 372	1 182	0	2 066 189	6 050 143	25 339 478
Astrakhan Region	3 701 590	98	0	643 669	4 546	2 103 828
Volgograd Region	12 506 667	0	0	968 829	2 922 356	7 130 883
Rostov Region	22 536 061	697	0	2 308 594	1 945 987	14 249 629
North-Caucasian Federal District	14 585 290	60	0	877 273	373 256	11 070 297
Republik of Daghestan	1 696 391	0	0	61 876	125 260	1 442 112
Republic of Ingushetia	194 197	0	0	63 784	0	120 841
Kabardino-Balkar Republic	2 062 736	0	0	37 217	0	1 012 839
Karachai-Cherkess Republic	620 660	0	0	71 328	19 002	464 194
Republic of North Ossetia - Alania	1 029 115	48	0	75 405	0	866 233
Chechen Republic	49 945	0	0	5 118	0	44 827

1	2	3	4	5	6	7
Stavropol Territory	8 932 246	12	0	562 545	228 994	7 119 251
Volga Federal District	242 246 069	1 092 300	0	19 801 312	83 452 485	111 552 128
Republic of Bashkortostan	60 100 702	1 067 195	0	3 854 157	42 481 544	10 308 467
Republic of Marii El	1 377 044	0	0	75 959	337 840	663 523
Republic of Mordovia	1 654 378	57	0	121 543	9 754	1 192 665
Republic of Tatarstan	51 118 966	5 965	0	3 262 823	26 278 367	17 880 100
Udmurt Republic	3 769 200	17 109	0	249 575	183 101	2 448 330
Chuvash Republic	4 918 673	0	0	138 566	447 192	1 333 667
Perm Territory	28 373 661	303	0	4 926 038	5 865 167	12 076 549
Kirov Region	3 097 957	100	0	319 762	266 953	1 936 908
Nizhny Novgogrod Region	25 252 530	699	0	2 848 964	3 359 562	15 833 043
Orenburg Region	5 672 559	199	0	493 591	586 593	4 087 075
Penza Region	2 806 774	0	0	156 802	115 345	2 082 161
Samara Region	37 744 840	180	0	1 819 304	1 740 860	30 406 102
Saratov Region	10 715 805	493	0	664 667	996 789	7 913 703
Ulyanovsk Region	5 642 980	0	0	869 561	783 418	3 389 835
Ural Federal District	151 338 475	64 001	0	16 034 724	31 296 885	82 568 833
Kurgan Region	1 127 976	3	0	44 517	189 396	700 063
Sverdlovsk Region	39 531 893	32 509	0	3 660 505	3 618 837	27 987 997
Tyumen Region	70 487 508	30 380	0	5 052 823	10 511 312	42 552 132
Chelyabinsk Region	40 191 098	1 109	0	7 276 879	16 977 340	11 328 641
Siberian Federal District	97 985 651	12 077	0	9 730 393	20 958 174	49 444 938
Republic of Altai	152 037	0	0	23 076	0	88 657
Republic of Buryatiya	3 185 613	0	0	657 985	28 717	841 485
Republic of Tuva	80 704	0	0	38	0	59 321
Republic of Khakassia	591 584	4	0	5 073	0	520 217
Altai Territory	7 556 762	143	0	260 726	976 679	3 702 503
Zabaykal Territory	1 544 156	0	0	38 732	20 218	604 096
Krasnoyarsk Territory	12 230 718	3	0	1 471 291	278 900	6 539 745
Irkutsk Region	9 098 069	1	0	1 117 971	382 460	4 875 990
Kemerovo Region	15 424 044	0	0	3 335 942	3 316 144	7 695 734
Novosibirsk Region	35 662 531	10 989	0	2 046 123	15 404 447	15 313 123
Omsk Region	7 994 825	695	0	638 692	209 509	5 672 276
Tomsk Region	4 464 608	242	0	134 744	341 100	3 531 791
Far Eastern Federal District	56 057 670	8 705	0	6 444 821	9 229 889	30 342 161
Republic of Sakha (Yakutia)	3 093 938	6	0	108 772	73 077	1 509 198
Kamchatka Territory	2 560 477	0	0	403 629	142 346	1 795 518
Primorskiy Territory	21 536 688	5 901	0	2 959 554	6 665 385	10 277 347
Khabarovsk Territory	16 042 685	404	0	1 140 519	277 307	11 473 183
Amur Region	3 191 110	0	0	81 890	1 606 696	1 069 675
Magadan Region	4 281 617	149	0	349 459	2 067	1 179 491
Sakhalin Region	5 063 619	2 245	0	1 400 042	463 011	2 817 117
Jewish Autonomous Region	193 456	0	0	956	0	165 668
Chukotka Autonomous Area	94 080	0	0	0	0	54 964

Table 35.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.10.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 173 161 977	1 488 234 239	1 684 927 738
Belgorod Region	33 000	33 000	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	1 210 099	1 210 099	0
Kaluga Region	0	0	0
Kostroma Region	14 594 561	13 776 811	817 750
Kursk Region	100 000	100 000	0
Lipetsk Region	373 500	373 500	0
Moscow Region	1 660 991	1 552 148	108 843
Orel Region	28 000	28 000	0
Ryazan Region	0	0	0
Smolensk Region	1 209 207	599 280	609 927
Tambov Region	45 000	45 000	0
Tver Region	10 000	10 000	0
Tula Region	130 214	118 052	12 162
Yaroslavl Region	150 000	150 000	0
City of Moscow	3 153 617 405	1 470 238 349	1 683 379 056
North-Western Federal District	94 375 133	64 792 069	29 583 064
Republic of Karelia	3 869	3 869	0
Komi Republic	0	0	0
Akhangel'sk Region	62 000	62 000	0
Vologda Region	824 175	649 054	175 121
Kaliningrad Region	2 850 985	2 500 256	350 729
Leningrad Region	0	0	0
Murmansk Region	434 433	100 000	334 433
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	90 199 671	61 476 890	28 722 781
Southern Federal District	9 065 612	5 750 204	3 315 408
Republic of Adygeya	0	0	0
Republic of Kalmykia	15 000	15 000	0
Krasnodar Territory	3 588 303	3 049 347	538 956
Astrakhan Region	20 000	20 000	0
Volgograd Region	447 847	415 000	32 847
Rostov Region	4 994 462	2 250 857	2 743 605
North-Caucasian Federal District	1 010 408	977 110	33 298
Republic of Dagestan	413 610	413 610	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	5 000	5 000	0
Karachai-Cherkess Republic	171 404	141 000	30 404
Republic of North Ossetia - Alania	52 500	52 500	0
Chechen Republic	0	0	0
Stavropol Territory	367 894	365 000	2 894
Volga Federal District	88 604 611	77 378 533	11 226 078
Republic of Bashkortostan	4 179 671	3 882 684	296 987
Republic of Marii El	0	0	0
Republic of Mordovia	75 483	30 000	45 483

1	2	3	4
Republic of Tatarstan	19 802 723	13 146 629	6 656 094
Udmurt Republic	955 040	443 053	511 987
Chuvash Republic	127 350	127 350	0
Perm Territory	35 000	35 000	0
Kirov Region	128 412	128 412	0
Nizhny Novgorod Region	3 292 386	2 387 688	904 698
Orenburg Region	1 503 391	1 345 528	157 863
Penza Region	0	0	0
Samara Region	57 946 985	55 294 019	2 652 966
Saratov Region	360 940	360 940	0
Ulyanovsk Region	197 230	197 230	0
Ural Federal District	55 050 790	34 968 393	20 082 397
Kurgan Region	20 000	20 000	0
Sverdlovsk Region	24 726 084	19 715 233	5 010 851
Tyumen Region	26 006 011	11 003 176	15 002 835
Chelyabinsk Region	4 298 695	4 229 984	68 711
Siberian Federal District	34 448 069	7 005 795	27 442 274
Republic of Altai	229 002	229 002	0
Republic of Buryatia	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	426	426	0
Altai Territory	798 721	795 681	3 040
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	85 942	73 100	12 842
Irkutsk Region	130 750	130 750	0
Kemerovo Region	275 151	275 151	0
Novosibirsk Region	31 952 596	5 301 481	26 651 115
Omsk Region	975 481	200 204	775 277
Tomsk Region	0	0	0
Far Eastern Federal District	6 034 825	5 612 561	422 264
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	112 240	112 240	0
Primorskiy Territory	3 115 371	2 693 107	422 264
Khabarovsk Territory	0	0	0
Amur Region	2 607 714	2 607 714	0
Magadan Region	0	0	0
Sakhalin Region	199 500	199 500	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 35.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.10.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 177 431 192	1 479 019 092	1 698 412 100
Belgorod Region	33 000	33 000	0
Bryansk Region	280 000	280 000	0
Vladimir Region	55 163	0	55 163
Voronezh Region	2	2	0
Ivanovo Region	1 108 863	1 043 199	65 664
Kaluga Region	0	0	0
Kostroma Region	9 242 650	9 233 073	9 577
Kursk Region	100 000	100 000	0
Lipetsk Region	373 500	373 500	0
Moscow Region	2 032 300	1 654 583	377 717
Orel Region	168 396	28 000	140 396
Ryazan Region	0	0	0
Smolensk Region	44 085	0	44 085
Tambov Region	45 000	45 000	0
Tver Region	10 000	10 000	0
Tula Region	135 214	123 052	12 162
Yaroslavl Region	222 193	222 193	0
City of Moscow	3 163 580 826	1 465 873 490	1 697 707 336
North-Western Federal District	96 427 519	66 763 414	29 664 105
Republic of Karelia	3 869	3 869	0
Komi Republic	0	0	0
Akhangel'sk Region	62 000	62 000	0
Vologda Region	824 175	649 054	175 121
Kaliningrad Region	993 197	921 446	71 751
Leningrad Region	0	0	0
Murmansk Region	434 433	100 000	334 433
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	94 109 845	65 027 045	29 082 800
Southern Federal District	8 904 374	5 438 204	3 466 170
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 319 389	2 732 347	587 042
Astrakhan Region	85 205	20 000	65 205
Volgograd Region	467 847	435 000	32 847
Rostov Region	5 031 933	2 250 857	2 781 076
North-Caucasian Federal District	1 612 421	1 537 110	75 311
Republik of Daghestan	441 610	441 610	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	5 000	5 000	0
Karachai-Cherkess Republic	203 824	141 000	62 824
Republic of North Ossetia - Alania	354 500	354 500	0
Chechen Republic	0	0	0
Stavropol Territory	607 487	595 000	12 487
Volga Federal District	95 134 531	83 769 074	11 365 457
Republic of Bashkortostan	4 173 094	3 853 804	319 290
Republic of Marii El	0	0	0

1	2	3	4
Republic of Mordovia	0	0	0
Republic of Tatarstan	19 780 420	13 146 629	6 633 791
Udmurt Republic	955 040	443 053	511 987
Chuvash Republic	127 350	127 350	0
Perm Territory	35 000	35 000	0
Kirov Region	128 412	128 412	0
Nizhny Novgogrod Region	9 696 669	8 607 109	1 089 560
Orenburg Region	1 733 391	1 575 528	157 863
Penza Region	0	0	0
Samara Region	57 926 985	55 274 019	2 652 966
Saratov Region	380 940	380 940	0
Ulyanovsk Region	197 230	197 230	0
Ural Federal District	60 668 130	40 226 200	20 441 930
Kurgan Region	20 000	20 000	0
Sverdlovsk Region	25 030 397	19 985 233	5 045 164
Tyumen Region	26 002 936	11 000 983	15 001 953
Chelyabinsk Region	9 614 797	9 219 984	394 813
Siberian Federal District	5 316 539	2 266 492	3 050 047
Republic of Altai	194 000	194 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	426	426	0
Altai Territory	798 721	795 681	3 040
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	345 942	333 100	12 842
Irkutsk Region	230 750	230 750	0
Kemerovo Region	275 331	275 331	0
Novosibirsk Region	2 302 071	187 000	2 115 071
Omsk Region	1 025 481	250 204	775 277
Tomsk Region	143 817	0	143 817
Far Eastern Federal District	6 034 825	5 612 561	422 264
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	112 240	112 240	0
Primorskiy Territory	3 120 371	2 698 107	422 264
Khabarovsk Territory	0	0	0
Amur Region	2 602 714	2 602 714	0
Magadan Region	0	0	0
Sakhalin Region	199 500	199 500	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 36

Some indicators of the banking sector financial soundness (percent)

	1.01.06	1.01.07	1.01.08	1.01.09	1.10.09	1.01.10	1.10.10
Own funds (capital) adequacy							
Ratio of own funds (capital) to risk-weighted assets	16,0	14,9	15,5	16,8	20,3	20,9	18,4
Ratio of core capital to risk-weighted assets	11,4	10,6	11,6	10,6	13,3	13,2	12,0
Ratio of risk-weighted assets to total assets	63,9	65,0	66,7	64,9	64,3	60,6	60,9
Credit risk							
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	2,6	2,4	2,5	3,8	8,8	9,6	9,2
Loan loss provisions made as percent of total loans ¹	4,6	4,1	3,6	4,5	8,0	9,1	9,4
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	3,2	4,0	3,4	2,2	1,6	1,5	1,9
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	1,0	1,1	1,1	0,9	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	239,9	240,6	211,9	191,7	153,8	147,1	182,1
Distribution of loans provided by credit institutions							
agriculture, hunting and forestry	3,0	3,6	3,8	4,2	4,7	4,9	5,2
mining	3,5	3,9	3,1	3,3	3,6	3,9	3,6
manufacturing	16,3	14,6	13,5	14,4	15,5	15,7	16,1
production and distribution of energy, gas and water	2,3	2,0	1,7	1,9	2,1	2,4	2,6
constructing	4,6	4,9	6,0	6,1	6,4	6,2	6,4
wholesale and retail trade, car and household appliance repair	23,9	19,6	18,0	17,4	18,9	18,4	17,3
transport and communication	4,0	3,7	3,7	4,3	3,5	3,4	3,5
other economic activities	22,8	21,3	23,3	23,3	22,4	21,9	22,0
individuals ²	19,6	23,9	24,8	25,1	22,8	23,0	23,2
of which							
mortgage loans	1,0	3,0	5,1	6,6	6,3	6,5	6,4
Geographical distribution of interbank loans and deposits³							
Russian Federation	47,4	35,9	40,0	27,1	24,5	29,5	39,2
United Kingdom	13,0	21,5	23,3	29,1	24,9	21,7	21,4
USA	9,0	7,7	4,1	7,1	4,2	4,1	4,6
Germany	9,5	7,9	6,8	7,5	7,1	4,7	5,6
Austria	5,2	7,0	6,1	5,7	12,4	8,2	4,3
France	3,0	3,8	3,5	4,0	6,4	5,7	4,3
Italy	1,2	1,2	1,7	1,5	2,5	1,8	1,9
Cyprus	1,2	0,6	0,8	0,4	0,3	6,2	5,6
Netherlands	5,2	5,3	2,6	4,6	5,1	4,6	1,8
Other	5,3	9,1	11,0	13,1	12,5	13,4	11,3
Liquidity							
Ratio of high liquid assets to total assets	15,2	13,6	12,1	14,5	12,3	13,3	13,9
Ratio of liquid assets to total assets	27,4	26,8	24,8	25,9	25,8	28,0	26,6
Ratio of high liquid assets to demand liabilities (N2)	54,7	51,4	48,4	74,9	62,5	69,2	65,2
Ratio of liquid assets to short-term liabilities (N3)	73,7	76,8	72,9	92,1	95,4	102,4	95,4
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)	70,4	79,7	87,3	75,5	70,5	73,4	78,9
Ratio of clients' funds to total loans ⁴	103,1	101,7	94,8	84,6	93,2	99,9	104,4
Market risk⁵ to total own funds (capital)⁶	33,6	45,1	38,7	23,2	46,5	49,6	47,6
of which							
Interest rate risk	13,3	19,3	24,3	16,4	32,2	37,5	35,0
Equity position risk	14,4	20,4	10,8	3,4	11,0	8,7	8,9
Foreign exchange risk	5,8	5,3	3,6	3,4	3,3	3,5	3,8
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	0,8	0,5	0,4	1,5	2,2	2,1	2,8
Banks' financial result over the reporting period (billion rubles)							
as percent of the banking sector assets ⁷	262,1	371,5	508,0	409,2	31,2	205,1	359,7
as percent of the banking sector own funds (capital) ⁷	3,2	3,3	3,0	1,8	0,1	0,7	1,2
	24,2	26,3	22,7	13,3	0,8	4,9	7,9
Return on assets⁸	3,2	3,3	3,0	1,8	0,3	0,7	1,8
Return on equity⁸	24,2	26,3	22,7	13,3	2,2	4,9	11,7

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 37

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
Reference data: own funds (capital) adequacy ratio as of 1.10.10, %	18,4	17,0 ⁴		52,8 ⁴		38,8		31,8		18,4	

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.

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

Indicators	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	925,0	1 173,1	1 204,2	1 208,5	1 206,5
Banking sector own funds (capital), billion rubles	3 811,1	4 620,6	4 472,7	4 584,9	4 581,0
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24,3	25,4	26,9	26,4	26,3

Table 39

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

Indicators	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
1. Factors of own funds (capital) increase	113,3	110,9	111,4	110,8	111,2
1.1. Authorised capital	24,3	25,4	26,9	26,4	26,4
1.2. Issue income	20,5	20,3	20,9	21,1	21,0
1.3. Credit institutions' profit and funds	35,6	31,5	34,0	34,2	34,9
1.4. Subordinated loans	30,6	29,7	25,3	25,1	24,8
1.5. Increase in value of property due to revaluation	2,3	4,1	4,2	4,1	4,1
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	13,3	10,9	11,4	10,8	11,2
2.1. Losses	1,4	2,3	1,9	1,6	1,4
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,0	0,0	0,0	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	0,3	0,3
2.6. Credit institutions' portfolio of shares	6,0	7,1	8,4	8,2	8,7
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 40**Risk-weighted assets of the banking sector (billion rubles)**

Risk-weighted assets ¹	1.01.09	1.01.10	1.07.10	1.09.10 ²	1.10.10
1 st group of assets	16,6	15,9	12,9	0,0	0,0
2 nd group of assets	30,3	36,4	40,9	560,6	576,0
3 rd group of assets	492,5	496,4	388,2	76,0	84,9
4 th group of assets	641,0	948,3	756,4	17 881,2	18 353,7
5 th group of assets	17 002,3	16 332,4	17 078,2	278,0	294,7
Risk-weighted assets of credit institutions	18 182,7	17 829,4	18 276,6	18 795,7	19 309,2

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 11, 2009.

Table 41

Own funds (capital) adequacy ratio of the banking sector

		1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
1	Banking sector own funds (capital), billion rubles	3 811,1	4 620,6	4 472,7	4 584,9	4 581,0
2	Risk-weighted assets, billion rubles	22 691,2	22 145,0	23 726,3	24 181,4	24 935,2
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	18 182,7	17 829,4	18 276,6	18 795,7	19 309,2
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 295,8	772,1	897,3	919,1	963,1
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	-	43,6	47,1	46,5	46,9
	- the value of credit risk on contingent credit liabilities, billion rubles	2 169,4	2 051,0	2 151,9	1 474,9	1 551,1
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	223,2	63,0	86,5	66,9	77,9
	- the value of operational risk, billion rubles	-	-	-	1 029,8	1 012,9
	- market risk, billion rubles	820,1	1 385,9	2 266,9	1 848,6	1 974,3
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	16,8	20,9	18,9	19,0	18,4

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 42

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

Own funds (capital) adequacy ratio	1.01.09		1.01.10		1.07.10		1.09.10		1.10.10	
	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	0,7	6	0,3	7	0,3
From 10% to 12%	32	18,3	21	3,5	38	4,6	59	5,0	54	5,2
From 12% to 14%	70	18,2	58	5,5	78	8,5	78	7,9	86	12,4
14% and more	994	62,1	972	89,9	915	86,1	893	86,8	882	82,2
Banking sector, total	1108	100,0	1058	100,0	1038	100,0	1036	100,0	1030	100,0

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

Credit risk

Table 43

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	1.07.10	1.09.10	1.10.10
Loans	Standard	51,3	42,5	43,8	44,4	44,7
	Substandard	35,2	38,0	36,0	34,7	34,6
	Doubtful	9,9	9,8	10,7	11,2	11,4
	Problem	1,8	3,5	3,2	3,5	3,3
	Loss	1,8	6,2	6,2	6,3	6,0
Loan loss provision (LLP)	Estimated LLP	6,1	11,9	16,2	12,3	11,9
	Estimated LLP adjusted for collateral	4,5	9,2	9,8	10,0	9,6
	LLP made	4,5	9,3	9,7	9,9	9,6
	LLP made as percent of estimated LLP	73,2	78,1	60,3	80,9	80,4
	LLP made as percent of estimated LLP adjusted for collateral	100,0	100,7	99,8	99,6	99,6

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

Table 44

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.09		1.01.10		1.07.10		1.09.10		1.10.10	
	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	3 667,0	100,0	3 789,5	100,0	3 857,2	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	471,1	11,3	298,3	8,3	300,8	8,2	303,1	8,0	312,2	8,1
1.2. Loans to individuals	3 687,5	88,7	3 297,1	91,7	3 366,2	91,8	3 486,4	92,0	3 545,1	91,9
1.3. Loans to credit institutions	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	20,6	-	17,7	-	17,5	-	17,8	-	17,6
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	-	8,4	-	8,2	-	8,1
4. Claims grouped into portfolios of homogeneous claims - total	15,4	100,0	16,1	100,0	18,5	100,0	20,7	100,0	20,8	100,0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	12,2	79,2	10,8	67,4	12,6	67,8	14,4	69,9	14,2	68,1
4.2. Portfolios of homogeneous claims to individuals	3,2	20,8	5,2	32,6	6,0	32,2	6,2	30,1	6,6	31,9
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	18,2	-	37,9	-	42,7	-	39,8	-	41,1

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

Table 45

Homogeneous loans and claims to legal entities and provisions made as of 1.10.10¹

	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	312 162,0	100,0	5 394,5	100,0	1,7
of which by quality categories					
1.1. Quality Category I	16 131,8	5,2	0,0	0,0	0,0
1.2. Quality Category II	290 496,7	93,1	2 627,1	48,7	0,9
1.3. Quality Category III	2 220,3	0,7	281,8	5,2	12,7
1.4. Quality Category IV	894,9	0,3	385,3	7,1	43,1
1.5. Quality Category V	2 371,5	0,8	2 099,9	38,9	88,5
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	3,6	100,0	1,8	100,0	48,9
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	1,9	51,2	0,0	1,4	1,3
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	1,0	0,0	1,0	48,6
2.5. Quality Category V	1,7	47,8	1,7	97,6	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	312 165,6		5 396,3		1,7
4. Homogeneous claims grouped into portfolios - total	14 189,9	100,0	3 840,9	100,0	27,1
of which by quality categories					
4.1. Quality Category I	4 884,2	34,4	0,0	0,0	0,0
4.2. Quality Category II	5 475,6	38,6	131,4	3,4	2,4
4.3. Quality Category III	103,4	0,7	13,3	0,3	12,9
4.4. Quality Category IV	29,3	0,2	8,4	0,2	28,5
4.5. Quality Category V	3697,4	26,1	3687,8	96,0	99,7
5. Claims for interest payments - total	1 569,3	100,0	340,4	100,0	21,7
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	363,8	23,2	322,5	94,8	88,7

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

Table 46

Homogeneous loans and claims to individuals and provisions made as of 1.10.10¹

	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	3 545 075,1	100,0	306 095,1	100,0	8,6
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	230 832,5	6,5	10 486,3	3,4	4,5
1.1.2. residential real estate (mortgage) loans, total	968 112,2	27,3	44 528,4	14,5	4,6
1.1.3. car loans, total	493 236,2	13,9	43 136,4	14,1	8,7
1.1.4. other consumer loans, total	1 825 797,2	51,5	205 499,7	67,1	11,3
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	1 518 531,8	42,8	19 674,3	6,4	1,3
1.2.2. a portfolio of loans without overdue payments	1 576 127,4	44,5	16 402,9	5,4	1,0
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	68 707,5	1,9	2 674,1	0,9	3,9
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	43 494,1	1,2	11 358,8	3,7	26,1
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	35 904,7	1,0	19 175,3	6,3	53,4
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	275 212,6	7,8	234 365,6	76,6	85,2
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	3 130 105,8	88,3	33 199,5	10,8	1,1
1.3.2. Quality category III	82 382,9	2,3	8 537,7	2,8	10,4
1.3.3. Quality category IV	36 463,0	1,0	15 371,9	5,0	42,2
1.3.4. Quality category V	296 123,5	8,4	248 986,0	81,3	84,1
2. Claims grouped into portfolios of homogeneous claims - total	6 645,4	100,0	4 716,1	100,0	71,0
of which by quality categories					
2.1. Quality category I	104,3	1,6	0,0	0,0	0,0
2.2. Quality category II	1 147,6	17,3	17,4	0,4	1,5
2.3. Quality category III	135,5	2,0	23,6	0,5	17,4
2.4. Quality category IV	106,0	1,6	50,6	1,1	47,7
2.5. Quality category V	5151,9	77,5	4624,5	98,1	89,8
3. Claims for interest payments - total	58 675,3	100,0	25 470,7	100,0	43,4
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	29 684,5	50,6	24 600,7	96,6	82,9

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

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

Table 47

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	1.07.10	1.09.10	1.10.10	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
Substandard	13,9	10,2	8,8	8,6	8,5	1,8	2,5	2,4	2,5	2,4
Doubtful	35,2	17,3	18,3	18,2	19,3	15,9	16,4	16,8	16,1	16,3
Problem	17,1	16,2	14,7	15,6	15,4	41,4	43,0	44,2	44,2	45,3
Loss	33,8	56,3	58,1	57,5	56,6	86,1	84,7	90,8	91,2	90,3

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

Table 48

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

Indicator	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
Overdue claims on loans, deposits and other placements, billion rubles	422,0	1014,7	1104,1	1108,5	1113,7
Of which					
- among 20 largest-asset credit institutions, billion rubles	274,3	652,7	762,4	766,7	762,3
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	2,1	5,1	5,4	5,4	5,2
Overdue claims in rubles					
- billion rubles	353,2	835,1	921,3	937,1	942,9
- as percent of total loans, deposits and other placements in rubles	2,5	6,0	6,4	6,4	6,2
Overdue claims in foreign currency					
- billion rubles	68,8	179,6	182,8	171,4	170,8
- as percent of total loans, deposits and other placements in foreign currency	1,1	3,0	3,1	2,9	2,8
- dollar equivalent, billion \$	2,3	5,9	5,9	5,6	5,6

Table 49

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		1 st half of 2010		2008		2009		1 st half of 2010		2008		2009		1 st half of 2010		1 st half of 2008	1 st half of 2009	1 st half 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	66,3	66,6	169,9	170,2	169,0	173,3	169,6	187,6	33,7	36,4	43,2	38,1	37,6	34,2	6,7	2,6	4,3
Agriculture, hunting and forestry	48,8	43,8	42,4	43,3	41,6	41,2	181,3	179,4	171,5	175,2	170,8	170,2	56,2	59,8	59,5	60,6	60,7	60,1	4,2	2,9	2,2
Mining	76,5	74,7	75,8	76,0	55,1	55,8	285,7	262,0	295,3	297,4	81,9	149,6	27,6	21,2	31,7	21,6	62,3	48,6	6,8	3,2	5,0
Manufacturing	53,9	45,9	47,0	47,7	46,2	45,8	157,4	150,5	135,4	139,3	130,0	141,3	40,6	50,5	52,4	51,3	52,0	46,5	8,9	1,8	4,7
Production and distribution of energy, gas and water	73,9	49,7	76,8	75,3	63,5	62,5	65,7	115,8	148,1	142,5	94,0	98,0	23,7	39,1	38,3	34,2	37,6	39,1	1,0	2,4	2,8
Construction	22,7	22,5	24,9	25,7	27,8	26,4	81,3	93,1	104,2	105,7	105,3	106,5	16,4	17,8	32,9	29,6	26,3	30,2	2,2	1,3	0,4
Wholesale and retail trade, car and household appliance repair	21,9	21,8	29,3	30,3	40,3	38,7	129,6	123,0	122,2	129,4	133,5	128,2	40,7	42,3	46,0	46,8	53,3	53,3	3,2	1,4	2,6
Transport and communication	52,2	49,7	47,1	52,6	56,8	55,4	104,6	118,9	78,0	84,4	83,6	90,2	43,2	47,0	48,0	38,3	35,0	36,8	2,1	2,3	3,6

* 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 50

Structure of market risk of the banking sector

Risk	1.01.09		1.01.10		1.07.10		1.09.10		1.10.10	
	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	56,9	100,0	45,1	100,0	47,6	100,0
Of which										
- interest rate risk (IRR)	16,4	70,7	37,5	75,5	42,0	73,8	33,3	73,8	35,0	73,5
- equity position risk (EPR)	3,4	14,7	8,7	17,5	11,0	19,4	8,3	18,5	8,9	18,6
- foreign exchange risk (FER)	3,4	14,6	3,5	7,0	3,8	6,7	3,5	7,7	3,8	7,9
Reference data:										
Number of credit institutions ¹	741		656		633		646		654	
Share of credit institutions' assets ¹ in total banking sector assets, %	93,1		62,8		89,7		90,1		91,3	

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 51

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
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

Liquidity of Credit Institutions

Table 52

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

	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18,7	18,0	25,1	25,5	25,1
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,8	23,0	22,1	22,2	21,9
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-15,5	-14,5	-6,6	-6,2	-6,1

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

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

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

Table 53

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	1.07.10	1.09.10	1.10.10	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
Less than 0	605	611	596	592	591	81,5	92,8	63,1	56,5	59,6
From 0 to 20	433	407	392	399	393	17,9	6,9	36,5	43,1	39,8
More than 20	68	40	50	45	46	0,6	0,3	0,5	0,4	0,7
Data not available	2	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1108	1058	1038	1036	1030	100,0	100,0	100,0	100,0	100,0

Table 54

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

	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
Liquid assets with maturity up to 30 days, as percent of liquid assets	53,6	59,9	50,8	50,8	50,6
Liabilities with maturity up to 30 days, as percent of total liabilities	40,1	41,9	43,7	42,5	44,3
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	21,4	18,6	21,7

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

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

Table 55

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	1.07.10	1.09.10	1.10.10	1.01.09	1.01.10	1.07.10	1.09.10	1.10.10
Less than 0	368	485	446	435	443	31,0	31,9	24,7	23,7	24,2
From 0 to 20	242	243	213	224	218	26,4	48,8	20,7	21,4	23,6
More than 20	496	330	379	377	369	42,6	19,4	54,6	55,0	52,2
Data not available	2	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1108	1058	1038	1036	1030	100,0	100,0	100,0	100,0	100,0