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)	9696.2	13963.5	20125.1	28022.3	29430.0
	as % of GDP	44.9	51.9	60.5	67.6	75.3
2.	Banking sector own funds (capital) (billion rubles)	1241.8	1692.7	2671.5	3811.1	4620.6
	as % of GDP	5.7	6.3	8.0	9.2	11.8
	as % of the banking sector assets	12.8	12.1	13.3	13.6	15.7
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	5452.9	8030.5	12287.1	16526.9	16115.5
	as % of GDP	25.2	29.8	37.0	39.9	41.2
	as % of the banking sector assets	56.2	57.5	61.1	59.0	54.8
	of which:					
	loans provided to individuals, including overdue claims (billion rubles)	1055.8	1882.7	2971.1	4017.2	3573.8
	as % of GDP	4.9	7.0	8.9	9.7	9.1
	as % of the banking sector assets	10.9	13.5	14.8	14.3	12.1
	as % of income of the population	7.6	10.9	13.9	15.9	12.5
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	235.6	364.2	543.6	694.1	544.3
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	8.1	9.6	10.4	11.1	9.4
4.	Securities acquired by credit institutions (billion rubles) *	1400.1	1745.4	2250.6	2365.2	4309.4
	as % of GDP	6.5	6.5	6.8	5.7	11.0
	as % of the banking sector assets	14.4	12.5	11.2	8.4	14.6
5.	Individual deposits (billion rubles)	2761.2	3809.7	5159.2	5907.0	7485.0
	as % of GDP	12.8	14.2	15.5	14.3	19.1
	as % of the banking sector liabilities**	28.5	27.3	25.6	21.1	25.4
	as % of income of the population	20.0	22.0	24.2	23.4	26.3
6.	Funds raised from organisations (billion rubles) ***	3138.9	4790.3	7053.1	8774.6	9557.2
	as % of GDP	14.5	17.8	21.2	21.2	24.4
	as % of the banking sector liabilities**	32.4	34.3	35.0	31.3	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

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

** 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».

*** 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
Reference data:												
Increase from the beginning of the current year	5.2		-0.8		5.6		6.5		16.5		5.0	
Increase over the same period of the previous year	1.1		10.1		2.4		-8.9		12.9		4.5	

Institutional features of the banking sector

Table 3

Number of Russian credit institutions

Indicator	1/01/09	1/01/10	1/07/10	1/08/10	1/09/10
Credit institutions registered by the Bank of Russia and other authorities	1228	1178	1159	1160	1158
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1108	1058	1038	1037	1036
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	2	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	694	692
Credit institutions holding general licences	298	291	288	288	289

Table 4

Operating credit institutions (CIs), by federal districts

Federal district	1/01/09		1/01/10		1/07/10		1/08/10		1/09/10	
	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	597	57.6	596	57.5
of which the City of Moscow and Moscow Region	556	50.2	535	50.6	537	51.7	537	51.8	536	51.7
North-Western	79	7.1	75	7.1	73	7.0	73	7.0	73	7.0
Southern	115	10.4	113	10.7	48	4.6	48	4.6	49	4.7
North-Caucasian					58	5.6	58	5.6	58	5.6
Volga	131	11.8	125	11.8	120	11.6	120	11.6	119	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**	**1037**	**100.0**	**1036**	**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	1/09/10	1/01/09	1/01/10	1/09/10	1/01/09	1/01/10	1/09/10	1/01/09	1/01/10	1/09/10	1/01/09	1/01/10	1/09/10	1/01/09	1/01/10	1/09/10
Central	621	598	596	177	159	139	584	528	499	73	70	68	17	18	18	17	17	16
of which the City of Moscow and Moscow Region*	556	535	536	145	131	116	138	134	128	20	20	20	15	16	16	4	4	4
North-Western	79	75	73	32	29	26	375	357	354	338	343	358	2	2	2	11	11	12
Southern	115	113	49	103	100	22	400	384	283	183	180	399	5	5	2	12	12	9
North-Caucasian			58			73			97			74			3			3
Volga	131	125	119	143	132	116	631	562	544	230	219	231	6	6	6	18	18	18
Ural	58	54	53	126	120	116	273	246	236	148	141	140	4	4	4	8	8	8
Siberian	68	62	59	47	38	31	384	356	356	334	356	396	3	2	2	11	11	12
Far Eastern	36	31	29	33	23	15	162	149	139	235	276	316	2	1	1	5	5	5
Russian Federation	**1108**	**1058**	**1036**	**661**	**601**	**538**	**2809**	**2582**	**2508**	**159**	**156**	**159**	**39**	**39**	**39**	**81**	**81**	**82**

* 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		1/08/10		1/09/10	
	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	14,624,787	47.8	14,793,593	47.8
From 6 to 20	5,906,199	21.1	6,018,106	20.4	6,210,045	20.4	6,244,868	20.4	6,317,288	20.4
From 21 to 50	3,725,544	13.3	3,572,615	12.1	3,654,186	12.0	3,696,534	12.1	3,752,173	12.1
From 51 to 200	3,726,736	13.3	3,920,972	13.3	4,110,566	13.5	4,164,688	13.6	4,184,333	13.5
From 201 to 500	1,271,471	4.5	1,382,703	4.7	1,425,170	4.7	1,433,871	4.7	1,454,491	4.7
From 501 to 1001	441,001	1.6	438,100	1.5	439,272	1.4	439,396	1.4	449,523	1.5
From 1001	10,294	0.0	4,542	0.0	2,412	0.0	2,315	0.0	2,322	0.0
Total	**28,022,329**	**100.0**	**29,430,025**	**100.0**	**30,416,678**	**100.0**	**30,606,458**	**100.0**	**30,953,724**	**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	1/08/10	1/09/10
Central	52.6	55.3	55.0	54.8	55.1
of which the City of Moscow and Moscow Region	53.0	55.7	55.4	55.2	55.5
North-Western	68.1	70.6	67.3	67.7	69.8
Southern	53.8	52.9	66.0	67.5	67.0
North-Caucasian			44.8	44.6	44.7
Volga	47.8	45.0	44.5	44.2	44.2
Ural	52.9	57.0	57.4	57.5	58.1
Siberian	70.0	81.4	79.6	79.2	79.3
Far Eastern	62.5	65.1	69.5	70.0	70.1
Russian Federation	**46.2**	**47.9**	**47.9**	**47.8**	**47.8**

Table 8

Operating credit institutions ranged by assets (distribution and change over the period 1.01.10 - 1.09.10)

Groups of credit institutions ranged by assets as of 1.01.10		Number of credit institutions as of 1.01.10	Groups as of 1.09.10							Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6	7		
1	First 5	5	5								
2	From 6 to 20	15		15							
3	From 21 to 50	30			26	3					1
4	From 51 to 200	150			4	134	10				2
5	From 201 to 500	300				13	263	16			8
6	From 501 to 1001	500					27	462	6	4	1
7	From 1001	58						21	30	7	
Became operating after 1.01.10								1			
Total over the period										11	12
Total as of 1.01.10*		**1058**									
Total as of 1.09.10*		**1036**	**5**	**15**	**30**	**150**	**300**	**500**	**36**		

- 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

* 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	1/04/10	1/07/10
Credit institutions with foreign participation over 50%					
Assets	18.7	17.6	18.3	18.1	17.6
Own funds (capital)	17.3	16.7	17.0	17.3	17.7
Correspondent accounts with non-resident banks	17.0	11.3	15.6	17.6	25.3
Loans and other placements with non-financial organisations	16.6	14.6	14.8	14.5	14.4
Loans, deposits and other placements with credit institutions	25.0	26.3	31.7	31.7	28.0
Individual deposits	10.3	11.1	12.0	11.7	11.1
Funds raised from organisations *	18.8	17.3	18.5	18.3	18.4
Profit (loss) of the current year	19.7	555.8	29.8	17.8	18.3
Reference data:					
Number of credit institutions	102	106	108	107	105
of which 100% foreign-owned credit institutions					
Assets	13.0	12.1	11.3	11.5	12.1
Own funds (capital)	12.2	11.9	11.0	11.4	12.9
Correspondent accounts with non-resident banks	12.1	7.1	9.0	7.3	13.6
Loans and other placements with non-financial organisations	11.6	10.0	9.1	8.9	9.9
Loans, deposits and other placements with credit institutions	21.6	21.4	23.8	25.2	22.3
Individual deposits	5.4	6.3	6.2	5.9	6.2
Funds raised from organisations *	12.6	11.6	11.1	11.7	12.7
Profit (loss) of the current year	14.8	508.3	27.4	20.2	17.8
Reference data:					
Number of credit institutions	76	81	82	81	81

* 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 measures*

	1/01/09		1/01/10		1/07/10		1/08/10		1/09/10	
	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	778.1	2.5	794.8	2.6
Own funds (capital)	62.6	1.6	70.3	1.9	76.7	2.3	85.6	1.9	90.8	2.7
Loans and other placements with non-financial organisations	290.6	2.3	267.5	2.1	268.1	2.1	265.3	2.0	269.7	2.0
of which overdue claims	16.6	6.2	91.4	12.0	49.7	6.1	48.0	5.9	49.6	6.1
Loans provided to individuals	102.6	2.6	71.9	2.0	68.4	1.9	69.4	1.9	70.3	1.8
of which overdue claims	5.6	3.8	10.3	4.2	10.8	3.9	10.8	3.9	11.1	3.9
Individual deposits	123.1	2.1	125.9	1.7	147.3	1.7	151.1	1.8	153.5	1.8
Funds raised from organisations	299.7	3.4	319.8	3.3	283.9	2.9	274.7	2.8	289.2	2.9
Reference data:										
Number of credit institutions *	20	1.8	18	1.7	17	1.6	17	1.6	17	1.6

* 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	1/08/10	1/09/10
1.	Money, precious metals and gemstones	829.3	795.8	645.6	651.3	665.6
1.1.	of which: money	795.1	747.0	607.1	619.8	621.4
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2,078.7	1,755.2	1,415.5	1,134.5	1,252.0
3.	Correspondent accounts with credit institutions	1,238.8	839.2	634.9	742.3	651.0
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	395.8	171.7	128.9	124.2	130.9
3.2.	Correspondent accounts with non-resident banks	843.0	667.6	506.0	618.1	520.1
4.	Securities acquired by credit institutions, total	2,365.2	4,309.4	5,308.4	5,493.4	5,582.9
	of which					
4.1.	Debt securities	1,760.3	3,379.1	4,082.5	4,204.9	4,257.4
4.2.	Shares	193.4	411.8	573.2	612.3	636.8
4.3.	Discounted promissory notes	199.5	234.0	360.8	386.0	399.7
4.4.	Shares in associates and subsidiaries	212.0	284.5	291.8	290.2	289.0
5.	Other participation in authorised capital	45.1	72.6	113.7	116.6	118.0
6.	Loans, total	19,941.0	19,878.4	20,395.6	20,557.4	20,739.8
	of which:					
6.1.	Loans, deposits and other placements	19,884.8	19,847.1	20,365.9	20,528.8	20,712.5
	of which overdue claims	422.0	1,014.7	1,104.1	1,102.7	1,108.5
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	12,509.7	12,541.7	13,032.3	13,077.8	13,239.1
	of which overdue claims	266.4	762.5	817.5	812.6	814.7
6.1.2.	Loans provided to individuals	4,017.2	3,573.8	3,672.4	3,731.7	3,804.5
	of which overdue claims	148.6	243.0	274.7	280.9	284.9
6.1.3.	Loans, deposits and other placements with credit institutions	2,501.2	2,725.9	2,709.4	2,729.5	2,692.4
	of which overdue claims	1.3	1.9	5.1	2.4	2.1
7.	Fixed assets (tangible and intangible) and inventories	544.1	790.7	812.7	816.4	818.8
8.	Allocation of profit	109.8	71.4	77.8	73.7	83.4
8.1.	of which income tax	-	68.4	77.7	73.6	83.2
9.	Other assets, total	870.4	917.4	1,012.6	1,020.9	1,042.3
	of which:					
9.1.	Float	520.3	434.3	439.6	416.8	416.9
9.2.	Receivables	129.3	125.8	144.8	162.5	160.9
9.3.	Deferred expenses	69.0	74.4	73.7	75.5	74.4
Banking sector assets		28,022.3	29,430.0	30,416.7	30,606.5	30,953.7

Table 12

Structure of liabilities*, by source of funds

(billion rubles)

	Liabilities*	1/01/09	1/01/10	1/07/10	1/08/10	1/09/10
1.	Funds and profit of credit institutions	3,109.2	3,766.4	3,905.8	3,972.7	4,017.2
	Of which:					
1.1.	Funds of credit institutions	1,789.4	2,432.8	2,492.8	2,540.5	2,539.7
1.2.	Profit (losses), including financial result of the previous year	1,319.8	1,333.5	1,413.0	1,432.2	1,477.5
	Of which:					
1.2.1.	Profit (losses) of the current year	409.2	205.1	249.6	274.5	320.1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	3,370.4	1,423.1	510.3	397.0	382.5
3.	Accounts of credit institutions	346.0	273.1	215.2	210.5	222.7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	252.4	168.0	128.7	124.6	131.4
3.2.	Correspondent accounts of non-resident credit institutions	77.7	97.1	77.4	80.1	80.6
4.	Loans, deposits and other funds raised from other credit institutions	3,639.6	3,117.3	3,237.7	3,301.6	3,265.0
5.	Clients' funds**	14,748.5	17,131.4	18,487.1	18,581.0	18,872.0
	Of which:					
5.1.	Budgetary funds in settlement accounts	15.6	20.4	31.5	35.5	34.1
5.2.	Government and other extra-budgetary funds in settlement accounts	14.2	13.7	19.4	19.9	20.0
5.3.	Funds of legal entities in settlement and other accounts	3,521.0	3,857.4	4,280.4	4,108.0	4,207.8
5.4.	Clients' float	281.5	209.7	239.3	256.4	255.0
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	4,945.4	5,466.6	5,396.4	5,463.1	5,544.6
5.6.	Individual deposits	5,907.0	7,485.0	8,435.3	8,616.6	8,721.9
5.7.	Clients' funds in factoring and forfeiting operations	10.7	10.1	8.2	8.2	9.3
6.	Bonds	375.3	412.7	425.7	437.9	442.7
7.	Promissory notes and bank acceptances	756.3	748.6	809.0	848.7	841.9
8.	Other liabilities*, total	1,677.0	2,557.4	2,825.9	2,857.2	2,909.6
	Of which:					
8.1.	Provisions	1,022.7	2,050.6	2,241.2	2,274.4	2,316.1
8.2.	Float	431.6	257.9	283.2	282.0	275.8
8.3.	Payables	33.9	45.2	71.4	55.7	56.6
8.4.	Deferred income	4.7	4.9	4.5	4.4	4.3
8.5.	Interest payable	184.1	198.9	225.5	240.8	256.8
	Of which:					
	Overdue interest	0.0	0.0	0.1	0.2	0.2
Banking sector liabilities*		28,022.3	29,430.0	30,416.7	30,606.5	30,953.7

* 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».

** 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	1/08/10	1/09/10
1.	Money, precious metals and gemstones	3.0	2.7	2.1	2.1	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	3.7	4.0
3.	Correspondent accounts with credit institutions	4.4	2.9	2.1	2.4	2.1
	of which:					
3.1.	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	2.0	1.7
4.	Securities acquired by credit institutions, total	8.4	14.6	17.5	17.9	18.0
	of which					
4.1.	Debt securities	6.3	11.5	13.4	13.7	13.8
4.2.	Shares	0.7	1.4	1.9	2.0	2.1
4.3.	Discounted promissory notes	0.7	0.8	1.2	1.3	1.3
4.4.	Shares in associates and subsidiaries	0.8	1.0	1.0	0.9	0.9
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	67.2	67.0
	of which:					
6.1.	Loans, deposits and other placements	71.0	67.4	67.0	67.1	66.9
	of which overdue claims	1.5	3.4	3.6	3.6	3.6
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	44.6	42.6	42.8	42.7	42.8
	of which overdue claims	1.0	2.6	2.7	2.7	2.6
6.1.2.	Loans provided to individuals	14.3	12.1	12.1	12.2	12.3
	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	8.9	8.7
	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	2.7	2.6
8.	Allocation of profit	0.4	0.2	0.3	0.2	0.3
8.1.	of which income tax	-	0.2	0.3	0.2	0.3
9.	Other assets, total	3.1	3.1	3.3	3.3	3.4
	of which:					
9.1.	Float	1.9	1.5	1.4	1.4	1.3
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 liabilities*, by source of funds (as percent of total liabilities)

	Liabilities*	1/01/09	1/01/10	1/07/10	1/08/10	1/09/10
1.	Funds and profit of credit institutions	11.1	12.8	12.8	13.0	13.0
	Of which:					
1.1.	Funds of credit institutions	6.4	8.3	8.2	8.3	8.2
1.2.	Profit (losses), including financial result of the previous year	4.7	4.5	4.6	4.7	4.8
	Of which:					
1.2.1.	Profit (losses) of the current year	1.5	0.7	0.8	0.9	1.0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	12.0	4.8	1.7	1.3	1.2
3.	Accounts of credit institutions	1.2	0.9	0.7	0.7	0.7
	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	0.3
4.	Loans, deposits and other funds raised from other credit institutions	13.0	10.6	10.6	10.8	10.5
5.	Clients' funds**	52.6	58.2	60.8	60.7	61.0
	Of which:					
5.1.	Budgetary funds in settlement accounts	0.1	0.1	0.1	0.1	0.1
5.2.	Government and other extra-budgetary funds in settlement accounts	0.1	0.0	0.1	0.1	0.1
5.3.	Funds of legal entities in settlement and other accounts	12.6	13.1	14.1	13.4	13.6
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	17.8	17.9
5.6.	Individual deposits	21.1	25.4	27.7	28.2	28.2
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	1.4
7.	Promissory notes and bank acceptances	2.7	2.5	2.7	2.8	2.7
8.	Other liabilities*, total	6.0	8.7	9.3	9.3	9.4
	Of which:					
8.1.	Provisions	3.6	7.0	7.4	7.4	7.5
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 liabilities*		100.0	100.0	100.0	100.0	100.0

* 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».

** Including certificates of deposit and savings

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	1/08/10	1/09/10	1/01/09	1/01/10	1/07/10	1/08/10	1/09/10	1/01/09	1/01/10	1/07/10	1/08/10	1/09/10
1. Loans, deposits and other placements, total	**13874.9**	**13872.8**	**14461.8**	**14655.0**	**14728.0**	**6009.9**	**5974.4**	**5904.2**	**5873.8**	**5984.4**	**19884.8**	**19847.1**	**20365.9**	**20528.8**	**20712.5**
Of which															
- overdue claims	353.2	835.1	921.3	932.0	937.1	68.8	179.6	182.8	170.6	171.4	422.0	1014.7	1104.1	1102.7	1108.5
1.1 Loans and other placements with non-financial resident organisations	**8723.1**	**8812.6**	**9205.4**	**9305.8**	**9438.9**	**3032.2**	**2954.8**	**2945.8**	**2868.9**	**2874.9**	**11755.3**	**11767.4**	**12151.2**	**12174.7**	**12313.8**
Of which															
- overdue claims	214.7	599.0	671.9	677.1	679.2	46.1	123.0	128.3	121.4	121.3	260.8	722.0	800.2	798.5	800.5
of which:															
1.1.1. Loans to individual entrepreneurs	313.8	269.7	282.8	285.6	288.9	9.2	6.4	6.8	6.6	6.7	323.0	276.2	289.6	292.2	295.5
Of which															
- overdue claims	8.1	21.9	26.6	27.2	27.7	0.1	0.3	0.4	0.4	0.4	8.2	22.2	27.0	27.7	28.1
1.2 Loans and other placements with non-resident legal entities (except banks)	**176.3**	**308.1**	**311.2**	**293.5**	**237.9**	**578.2**	**466.3**	**569.9**	**609.6**	**687.4**	**754.4**	**774.3**	**881.1**	**903.1**	**925.3**
Of which															
- overdue claims	0.5	19.2	7.0	6.9	6.9	5.1	21.3	10.3	7.2	7.3	5.6	40.6	17.3	14.1	14.2
1.3 Loans, deposits and other placements with financial sector	**778.8**	**827.5**	**1004.5**	**1052.2**	**974.1**	**232.0**	**313.0**	**345.1**	**317.5**	**325.7**	**1010.8**	**1140.5**	**1349.6**	**1369.7**	**1299.8**
Of which															
- overdue claims	6.4	7.2	7.0	7.0	7.0	0.3	0.8	3.8	0.6	0.6	6.7	8.0	10.9	7.6	7.6
of which:															
1.3.1 Resident credit institutions	512.9	562.2	740.1	786.1	713.2	164.1	240.9	262.7	210.8	217.1	677.0	803.0	1002.7	996.9	930.3
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	266.1	260.8	67.9	72.1	82.4	106.7	108.6	333.8	337.5	346.8	372.9	369.5
Of which															
- overdue claims	5.3	6.4	6.1	6.1	6.1	0.2	0.7	0.6	0.6	0.6	5.5	7.1	6.7	6.7	6.7
1.4 Loans, deposits and other placements with non-resident banks	**239.1**	**208.5**	**156.8**	**146.0**	**158.0**	**1585.1**	**1714.4**	**1549.9**	**1586.7**	**1604.0**	**1824.3**	**1922.9**	**1706.7**	**1732.7**	**1762.0**
Of which															
- overdue claims	0.0	0.2	0.1	0.1	0.1	0.1	0.8	0.8	1.3	1.1	0.1	1.0	0.9	1.5	1.2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	**156.5**	**230.0**	**205.0**	**201.0**	**194.8**	**0.2**	**0.1**	**0.0**	**0.0**	**0.0**	**156.7**	**230.1**	**205.0**	**201.0**	**194.8**
Of which															
- overdue claims	0.2	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.1	0.1	0.0
1.6 Loans to resident individuals	**3534.3**	**3168.0**	**3284.4**	**3357.9**	**3429.8**	**471.5**	**395.6**	**375.4**	**361.7**	**362.9**	**4005.8**	**3563.6**	**3659.8**	**3719.5**	**3792.7**
Of which															
- overdue claims	131.4	209.3	235.1	240.7	243.7	17.0	33.5	39.2	39.2	40.7	148.3	242.8	274.3	279.9	284.4
1.7 Loans to non-resident individuals	**2.9**	**1.9**	**2.0**	**1.8**	**1.8**	**8.5**	**8.3**	**10.6**	**10.4**	**10.0**	**11.4**	**10.2**	**12.6**	**12.2**	**11.8**
Of which															
- overdue claims	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.3	0.8	0.3	0.2	0.2	0.5	0.9	0.5
Reference data:															
Provisions on loans, deposits and other placements	898.5	1820.6	1970.6	1991.1	2027.6	0.0	0.0	0.0	0.0	0.0	898.5	1820.6	1970.6	1991.1	2027.6
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	12.9	42.3	48.7	48.3	49.0	2.6	9.0	9.9	9.0	9.2	15.5	51.3	58.6	57.3	58.3
Credit institutions' portfolio of promissory notes of residents	184.7	210.1	334.5	359.4	372.8	9.8	21.4	22.7	23.1	23.4	194.5	231.6	357.3	382.5	396.2
Credit institutions' portfolio of promissory notes of non-residents	0.4	0.7	1.7	1.7	1.7	4.6	1.7	1.8	1.8	1.8	5.0	2.5	3.5	3.5	3.5

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	1/08/10	1/09/10
1. Loans, deposits and other placements, total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
	71.0	**67.4**	**67.0**	**67.1**	**66.9**
Of which:					
- overdue claims	2.1	5.1	5.4	5.4	5.4
	1.5	3.4	3.6	3.6	3.6
1.1 Loans and other placements with non-financial resident organisations	**59.1**	**59.3**	**59.7**	**59.3**	**59.5**
	41.9	**40.0**	**39.9**	**39.8**	**39.8**
Of which:					
- overdue claims	1.3	3.6	3.9	3.9	3.9
	0.9	2.5	2.6	2.6	2.6
of which:					
1.1.1. Loans provided to individual entrepreneurs	1.6	1.4	1.4	1.4	1.4
	1.2	0.9	1.0	1.0	1.0
Of which:					
- overdue claims	0.0	0.1	0.1	0.1	0.1
	0.0	0.1	0.1	0.1	0.1
1.2 Loans and other placements with non-resident legal entities (except banks)	**3.8**	**3.9**	**4.3**	**4.4**	**4.5**
	2.7	**2.6**	**2.9**	**3.0**	**3.0**
Of which:					
- overdue claims	0.0	0.2	0.1	0.1	0.1
	0.0	0.1	0.1	0.0	0.0
1.3 Loans, deposits and other placements with financial sector	**5.1**	**5.7**	**6.6**	**6.7**	**6.3**
	3.6	**3.9**	**4.4**	**4.5**	**4.2**
Of which:					
- overdue claims	0.0	0.0	0.1	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
of which:					
1.3.1 Resident credit institutions	3.4	4.0	4.9	4.9	4.5
	2.4	2.7	3.3	3.3	3.0
Of which					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.3.2 Resident financial institutions of different forms of ownership	1.7	1.7	1.7	1.8	1.8
	1.2	1.1	1.1	1.2	1.2
Of which					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.4 Loans, deposits and other placements with non-resident banks	**9.2**	**9.7**	**8.4**	**8.4**	**8.5**
	6.5	**6.5**	**5.6**	**5.7**	**5.7**
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	**0.8**	**1.2**	**1.0**	**1.0**	**0.9**
	0.6	**0.8**	**0.7**	**0.7**	**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**	**18.0**	**18.0**	**18.1**	**18.3**
	14.3	**12.1**	**12.0**	**12.2**	**12.3**
Of which:					
- overdue claims	0.7	1.2	1.3	1.4	1.4
	0.5	0.8	0.9	0.9	0.9
1.7 Loans to non-resident individuals	**0.1**	**0.1**	**0.1**	**0.1**	**0.1**
	0.0	**0.0**	**0.0**	**0.0**	**0.0**
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
Reference data:					
Provision on loans, deposits and other placements	4.5	9.2	9.7	9.7	9.8
	3.2	6.2	6.5	6.5	6.6
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0.1	0.3	0.3	0.3	0.3
	0.1	0.2	0.2	0.2	0.2
Credit institutions' portfolio of promissory notes of residents	1.0	1.2	1.8	1.9	1.9
	0.7	0.8	1.2	1.2	1.3
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 portfolio*

	1/01/09		1/01/10		1/07/10		1/08/10		1/09/10	
	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**	**5,107.4**	**100.0**	**5,183.2**	**100.0**
- in rubles	1,674.1	77.3	3,309.3	81.2	4,157.6	84.0	4,344.4	85.1	4,425.2	85.4
- in foreign currency	491.6	22.7	766.1	18.8	790.0	16.0	763.0	14.9	758.0	14.6
Of which:										
Securities at fair value through profit or loss	623.2	28.8	1,469.8	36.1	1,511.5	30.6	1,570.4	30.7	1,571.8	30.3
- in rubles	541.0	25.0	1,309.8	32.1	1,314.4	26.6	1,383.3	27.1	1,376.7	26.6
- in foreign currency	82.2	3.8	160.0	3.9	197.1	4.0	187.2	3.7	195.1	3.8
Securities available for sale	1,154.4	53.3	2,157.1	52.9	2,803.6	56.7	2,905.9	56.9	2,996.4	57.8
- in rubles	848.6	39.2	1,678.4	41.2	2,334.0	47.2	2,453.0	48.0	2,555.5	49.3
- in foreign currency	305.8	14.1	478.6	11.7	469.6	9.5	452.9	8.9	441.0	8.5
Securities held-to-maturity	174.2	8.0	150.6	3.7	323.7	6.5	322.2	6.3	308.9	6.0
- in rubles	148.6	6.9	116.6	2.9	301.3	6.1	299.9	5.9	288.1	5.6
- in foreign currency	25.6	1.2	34.0	0.8	22.5	0.5	22.4	0.4	20.8	0.4
Shares in associates and subsidiaries	212.0	9.8	284.5	7.0	291.8	5.9	290.2	5.7	289.0	5.6
- in rubles	134.0	6.2	191.6	4.7	192.3	3.9	191.4	3.7	189.0	3.6
- in foreign currency	78.0	3.6	92.9	2.3	99.5	2.0	98.8	1.9	100.0	1.9
Reference data:										
Revaluation of securities	-177.5		16.3		38.1		64.6		47.9	
Provisions for losses on securities available for sale	7.2		13.9		12.3		13.2		13.0	
Provisions for losses on securities held-to-maturity	1.8		2.4		2.6		2.6		2.4	
Provisions for losses on portfolio of shares in associates and subsidiaries	2.1		2.3		2.6		2.6		2.7	

* Excluding promissory notes

Table 18

The structure of credit institutions' portfolio of debt securities

	1/01/09		1/01/10		1/07/10		1/08/10		1/09/10	
	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	4,204.9	100.0	4,257.4	100.0
- in rubles	1,376.8	78.2	2,741.3	81.1	3,434.1	84.1	3,584.3	85.2	3,644.9	85.6
- in foreign currency	383.5	21.8	637.8	18.9	648.4	15.9	620.7	14.8	612.5	14.4
of which: revaluation	-120.5	-6.8	10.5	0.3	52.0	1.3	58.4	1.4	46.7	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	4,146.5	100.0	4,210.7	100.0
of which:										
debt securities of the Russian Federation	258.1	13.7	767.9	22.8	818.6	20.3	841.2	20.3	926.5	22.0
- in rubles	168.6	9.0	656.5	19.5	736.4	18.3	768.6	18.5	846.9	20.1
- in foreign currency	89.6	4.8	111.4	3.3	82.2	2.0	72.5	1.7	79.5	1.9
debt securities of the Bank of Russia	12.5	0.7	283.1	8.4	949.7	23.6	983.4	23.7	988.6	23.5
- in rubles	12.5	0.7	283.1	8.4	949.7	23.6	983.4	23.7	988.6	23.5
- 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	277.3	6.7	277.6	6.6
- in rubles	139.6	7.4	229.6	6.8	268.1	6.7	277.3	6.7	277.6	6.6
- 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	320.4	7.7	318.9	7.6
- in rubles	169.5	9.0	252.2	7.5	284.1	7.0	296.3	7.1	295.0	7.0
- in foreign currency	0.3	0.0	37.1	1.1	24.5	0.6	24.1	0.6	23.9	0.6
other debt securities of residents	360.5	19.2	759.2	22.5	781.4	19.4	806.0	19.4	793.3	18.8
- in rubles	358.8	19.1	759.1	22.5	771.1	19.1	797.7	19.2	784.5	18.6
- in foreign currency	1.7	0.1	0.1	0.0	10.3	0.3	8.3	0.2	8.8	0.2
debt securities of other countries	27.8	1.5	33.5	1.0	17.4	0.4	21.3	0.5	26.2	0.6
- 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	21.3	0.5	26.2	0.6
debt securities of non-resident banks	70.0	3.7	90.1	2.7	80.6	2.0	78.3	1.9	82.0	1.9
- in rubles	29.1	1.5	28.9	0.9	23.6	0.6	23.9	0.6	22.5	0.5
- in foreign currency	40.9	2.2	61.1	1.8	56.9	1.4	54.4	1.3	59.5	1.4
other debt securities of non-residents	249.2	13.2	539.7	16.0	535.6	13.3	506.9	12.2	512.1	12.2
- in rubles	116.0	6.2	174.6	5.2	146.0	3.6	141.9	3.4	156.6	3.7
- in foreign currency	133.2	7.1	365.1	10.8	389.5	9.7	365.0	8.8	355.5	8.4
debt securities delivered without derecognition in the balance sheet	591.3	31.4	362.7	10.8	253.7	6.3	293.2	7.1	268.5	6.4
- in rubles	501.2	26.6	334.0	9.9	187.6	4.7	219.9	5.3	210.6	5.0
- in foreign currency	90.1	4.8	28.7	0.9	66.1	1.6	73.3	1.8	57.9	1.4
overdue debt securities	2.0	0.1	13.4	0.4	16.9	0.4	18.6	0.4	17.0	0.4
- in rubles	2.0	0.1	12.9	0.4	15.5	0.4	16.9	0.4	15.9	0.4
- in foreign currency	0.0	0.0	0.5	0.0	1.4	0.0	1.7	0.0	1.1	0.0
Reference data:										
Provisions for losses on debt securities	7.2		19.5		23.9		24.8		23.2	

Table 19

Structure of credit institutions' portfolio of shares

	1/01/09		1/01/10		1/07/10		1/08/10		1/09/10	
	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	612.3	100.0	636.8	100.0
- in rubles	163.3	84.5	376.4	91.4	531.1	92.7	568.8	92.9	591.3	92.9
- in foreign currency	30.1	15.5	35.3	8.6	42.1	7.3	43.5	7.1	45.4	7.1
of which: revaluation	-57.1	-29.5	5.8	1.4	-13.9	-2.4	6.2	1.0	1.2	0.2
Shares held at book value (without revaluation)	250.5	100.0	406.0	100.0	587.2	100.0	606.1	100.0	635.5	100.0
of which shares of:										
resident credit institutions	8.9	3.6	4.6	1.1	8.7	1.5	7.0	1.1	7.6	1.2
- in rubles	8.9	3.6	4.5	1.1	8.7	1.5	7.0	1.1	7.6	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	511.8	84.4	534.6	84.1
- in rubles	193.2	77.1	344.7	84.9	495.2	84.3	501.9	82.8	525.0	82.6
- in foreign currency	1.6	0.6	9.5	2.3	9.7	1.7	9.8	1.6	9.5	1.5
non-resident credit institutions	5.9	2.3	6.4	1.6	8.1	1.4	11.1	1.8	12.9	2.0
- 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	11.1	1.8	12.9	2.0
other non-residents	19.4	7.8	27.0	6.6	29.5	5.0	27.8	4.6	28.2	4.4
- in rubles	0.0	0.0	8.4	2.1	8.4	1.4	8.4	1.4	8.4	1.3
- in foreign currency	19.4	7.8	18.6	4.6	21.2	3.6	19.5	3.2	19.9	3.1
shares delivered without derecognition in the balance sheet	21.4	8.6	13.8	3.4	35.9	6.1	48.4	8.0	52.2	8.2
- in rubles	18.3	7.3	13.1	3.2	32.7	5.6	45.4	7.5	49.1	7.7
- in foreign currency	3.1	1.3	0.7	0.2	3.1	0.5	3.0	0.5	3.1	0.5
Reference data:										
Provisions for losses on shares	2.7		8.2		7.5		8.4		8.5	

Table 20

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1/01/09	1/01/10	1/07/10	1/08/10	1/09/10
Portfolio of promissory notes discounted by a credit institution, in rubles	185.0	210.8	336.2	361.1	374.6
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	24.9	25.2
of which promissory notes, not paid when due	0.00	0.32	0.11	0.11	0.05
Total	**199.5**	**234.0**	**360.8**	**386.0**	**399.7**

Table 21

The structure of credit institutions' portfolio of discounted promissory notes*

	1/01/09		1/01/10		1/07/10		1/08/10		1/09/10	
	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**	**386.0**	**100.0**	**399.7**	**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	321.3	83.2	337.9	84.5
- other promissory notes of residents	94.3	47.3	51.6	22.0	60.0	16.6	61.2	15.9	58.3	14.6
- promissory notes of authorised agencies of other countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of non-resident credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- other promissory notes of non-residents	5.0	2.5	2.4	1.0	3.5	1.0	3.4	0.9	3.5	0.9
Reference data:										
Provisions for losses on promissory notes	5.9		8.1		10.2		10.6		11.1	

* including overdue promissory notes

Table 22

Funds raised by credit institutions from organisations

(billion rubles)

		1/01/09	1/01/10	1/07/10	1/08/10	1/09/10
1.	Funds raised from organisations, total	8,774.6	9,557.2	9,943.8	9,854.2	10,035.2
	- in rubles	5,499.8	6,398.0	6,857.3	6,710.1	6,985.3
	- in foreign currency	3,274.8	3,159.3	3,086.5	3,144.1	3,049.8
	of which:					
1.1.	Funds of legal entities in settlement and other accounts*	3,521.0	3,857.4	4,280.4	4,108.0	4,207.8
	- in rubles	2,803.8	3,099.7	3,463.5	3,344.5	3,537.5
	- in foreign currency	717.1	757.6	816.9	763.5	670.3
	Of which:					
1.1.1	Funds of individual entrepreneurs	81.4	90.6	98.3	96.1	105.1
	- in rubles	77.1	88.9	96.9	94.7	103.7
	- 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	19.9	20.0
1.3.	Float	281.3	209.5	237.8	254.9	253.6
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	4,945.4	5,466.6	5,396.4	5,463.1	5,544.6
	- in rubles	2,606.7	3,198.6	3,260.1	3,214.8	3,298.2
	- in foreign currency	2,338.7	2,268.0	2,136.3	2,248.4	2,246.3
	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	506.5	580.6
1.4.2.	Certificates of deposit	12.7	20.1	17.5	17.5	17.4
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0.3	0.0	1.8	3.2	4.2
1.5.	Clients' funds in factoring and forfeiting operations	10.7	10.1	8.2	8.2	9.3
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	616.6	568.3
	- in rubles	474.0	652.9	552.9	460.7	457.4
	- in foreign currency	177.6	86.6	71.9	155.9	110.9
	with maturity from 31 days to 1 year	1,753.2	2,202.0	2,041.2	2,103.9	2,145.8
	- in rubles	1,142.7	1,658.8	1,690.7	1,728.9	1,792.6
	- in foreign currency	610.5	543.2	350.4	374.9	353.2
	with maturity in excess of 1 year	2,540.2	2,525.1	2,728.6	2,739.4	2,826.3
	- in rubles	989.6	886.9	1,014.7	1,022.0	1,044.5
	- in foreign currency	1,550.6	1,638.2	1,714.0	1,717.5	1,781.8
	Reference data					
Funds raised from non-resident organisations, total		1,613.9	1,430.8	1,478.9	1,461.6	1,518.8
- in rubles		250.1	215.1	312.3	290.9	277.2
- in foreign currency		1,363.8	1,215.7	1,166.7	1,170.7	1,241.7
of which:						
	Funds of non-resident organisations in settlement and other accounts	139.8	113.8	171.8	156.9	175.4
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	214.8	203.9	196.2	176.3	182.4
	Other funds raised from non-resident legal entities	1,248.2	1,101.7	1,097.7	1,114.5	1,148.4
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0.0	0.0	0.0	0.0	0.4

* 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	1/08/10	1/09/10
1	Individual deposits	5,907.0	7,485.0	8,435.3	8,616.6	8,721.9
	- of which savings certificates	18.0	15.5	15.6	15.7	15.2
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1,005.7	1,232.1	1,367.3	1,400.4	1,371.8
	- in rubles	840.0	1,060.8	1,194.3	1,228.1	1,203.9
	- in foreign currency	165.7	171.3	173.0	172.2	167.9
1.2.	Individual deposits with maturity from 31 days to 1 year	1,052.6	1,481.6	1,560.9	1,589.5	1,617.0
	- in rubles	639.5	965.9	1,162.7	1,200.0	1,226.8
	- in foreign currency	413.1	515.6	398.2	389.5	390.2
1.3.	Individual deposits with maturity in excess of 1 year	3,848.7	4,771.3	5,507.2	5,626.7	5,733.0
	- in rubles	2,853.2	3,484.4	4,268.8	4,376.9	4,474.8
	- in foreign currency	995.5	1,286.9	1,238.4	1,249.8	1,258.2
	Reference data:					
	Deposits of non-resident individuals (excluding saving certificates)	61.1	84.0	91.9	91.7	92.8

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	1/08/10	1/09/10
Loans, deposits and other funds raised from other credit institutions, total	**3,639.6**	**3,117.3**	**3,237.7**	**3,301.6**	**3,265.0**
- in rubles	1,233.6	1,420.5	1,572.3	1,673.7	1,593.4
- in foreign currency	2,406.0	1,696.8	1,665.4	1,627.9	1,671.6
of which:					
- loans, deposits and other funds raised from resident credit institutions	972.2	1,234.2	1,423.6	1,451.7	1,388.3
- in rubles	773.1	1,019.4	1,183.7	1,244.2	1,168.6
- in foreign currency	199.1	214.8	239.9	207.5	219.7
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	1,849.9	1,876.7
- in rubles	460.5	401.1	388.6	429.5	424.8
- in foreign currency	2,206.9	1,482.0	1,425.5	1,420.4	1,451.9
of which					
overdue debt	0.0	0.2	0.3	0.3	0.2
- in rubles	0.0	0.0	0.0	0.0	0.0
- in foreign currency	0.0	0.2	0.3	0.3	0.2

Funds raised from and placed with non-residents

№	Indicator	1/01/09		1/01/10		1/07/10		1/08/10		1/09/10	
		billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (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**	**1,553.6**	**5.1**	**1,612.0**	**5.2**
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1,602.6	5.7	1,419.4	4.8	1,465.6	4.8	1,447.7	4.7	1,506.6	4.9
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	1,290.8	4.2	1,331.3	4.3
1.2	Individual deposits (excluding saving certificates)	61.1	0.2	84.0	0.3	91.9	0.3	91.7	0.3	92.8	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	69.8	0.2	70.7	0.2
1.3	Funds in other accounts	12.2	0.0	11.7	0.0	13.6	0.0	14.2	0.0	12.5	0.0
2.	**Funds in correspondent and other accounts of credit institutions**	**93.6**	**0.3**	**105.1**	**0.4**	**86.5**	**0.3**	**85.9**	**0.3**	**91.3**	**0.3**
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**	**1,849.9**	**6.0**	**1,876.7**	**6.1**
4.	**Loans from other countries**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
	Raised funds, total	**4,436.9**	**15.8**	**3,503.2**	**11.9**	**3,471.7**	**11.4**	**3,489.3**	**11.4**	**3,580.0**	**11.6**
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total**	106.7	0.4	87.8	0.3	80.1	0.3	83.3	0.3	85.0	0.3
	Overdue interest on liabilities of credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Placed funds										
1.	**Loans, total**	**2,590.1**	**9.2**	**2,707.4**	**9.2**	**2,600.4**	**8.5**	**2,648.0**	**8.7**	**2,699.2**	**8.7**
	of which overdue claims	5.9	0.0	41.8	0.1	18.7	0.1	16.6	0.1	15.9	0.1
	of which:										
1.1.	Loans, deposits and other placements	1,824.3	6.5	1,922.9	6.5	1,706.7	5.6	1,732.7	5.7	1,762.0	5.7
1.2	Loans and other placements with legal entities	754.4	2.7	774.3	2.6	881.1	2.9	903.1	3.0	925.3	3.0
1.3	Loans provided to individuals	11.4	0.0	10.2	0.0	12.6	0.0	12.2	0.0	11.8	0.0
2.	**Correspondent accounts with banks**	**843.0**	**3.0**	**667.6**	**2.3**	**506.0**	**1.7**	**618.1**	**2.0**	**520.1**	**1.7**
3.	**Securities acquired by credit institutions, total**	**377.4**	**1.3**	**699.1**	**2.4**	**674.7**	**2.2**	**648.9**	**2.1**	**665.0**	**2.1**
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	347.0	1.2	663.3	2.3	633.5	2.1	606.5	2.0	620.4	2.0
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	39.0	0.1	41.1	0.1
3.3	Discounted promissory notes	5.0	0.0	2.5	0.0	3.5	0.0	3.5	0.0	3.5	0.0
4.	**Shares in associates and subsidiaries**	**80.3**	**0.3**	**94.2**	**0.3**	**100.7**	**0.3**	**100.0**	**0.3**	**101.2**	**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**	**4,015.1**	**13.1**	**3,985.6**	**12.9**
	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

* 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.

** 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	1/08/10	1/09/10	1/01/09	1/01/10	1/07/10	1/08/10	1/09/10	1/01/09	1/01/10	1/07/10	1/08/10	1/09/10
Total	409,185.7	205,109.7	249,592.0	274,541.4	320,083.3	1,106	1,058	1,038	1,037	1,036	109,839.8	71,355.6	77,757.8	73,683.9	83,381.9
Profit-making CIs*	446,936.1	284,938.7	281,048.8	303,832.3	349,444.5	1,050	938	879	833	839	109,638.8	69,308.1	76,809.2	71,489.0	80,876.7
Loss-making CIs	-37,750.4	-79,829.0	-31,456.8	-29,290.9	-29,361.3	56	120	159	204	197	201.0	2,047.5	948.6	2,194.9	2,505.2
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**	**1037**	**1036**					

* including CIs with zero profit.

Table 27

Structure of operating credit institutions' income and expenses*

	1/01/09		1/07/09		1/01/10		1/04/10		1/07/10	
	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**	**4,859.0**	**100.0**	**11,529.3**	**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	423.7	8.7	826.6	7.2
1.2. Interest income on loans to individuals	550.8	3.1	299.3	1.8	589.1	1.9	142.4	2.9	289.8	2.5
1.3. Income on securities	611.3	3.5	564.3	3.3	1,050.6	3.3	202.1	4.2	376.5	3.3
1.4. Income on operations with foreign currency	10,943.0	62.3	12,523.7	73.9	22,740.3	72.0	2,928.3	60.3	7,445.0	64.6
1.5. Commissions	500.9	2.9	225.3	1.3	473.3	1.5	107.9	2.2	236.4	2.1
1.6. Recovery of loss provision	2,257.2	12.8	1,673.4	9.9	3,616.7	11.5	881.8	18.1	1,944.0	16.9
1.7. Other income	1,241.6	7.1	689.9	4.1	1,234.9	3.9	172.9	3.6	411.1	3.6
Of which:										
1.7.1. Fines, penalties, forfeits	28.4	0.2	21.2	0.1	53.2	0.2	15.4	0.3	35.7	0.3
2. Expenses of credit institution, total	**17,155.6**	**100.0**	**16,947.9**	**100.0**	**31,394.7**	**100.0**	**4,742.3**	**100.0**	**11,279.8**	**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	171.7	3.6	328.5	2.9
2.2. Interest expenses on funds raised from individuals	345.9	2.0	210.1	1.2	455.6	1.5	137.4	2.9	278.9	2.5
2.3. Expenses on operations with securities	609.8	3.6	414.9	2.4	681.2	2.2	95.2	2.0	207.0	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	2,952.9	62.3	7,423.2	65.8
2.5. Commissions	64.6	0.4	28.7	0.2	56.6	0.2	11.5	0.2	25.7	0.2
2.6. Expenses on loss provision	2,712.9	15.8	2,234.5	13.2	4,667.3	14.9	969.5	20.4	2,129.6	18.9
2.7. Management expenses (including personnel costs)	670.2	3.9	292.6	1.7	621.5	2.0	143.6	3.0	326.1	2.9
2.8. Other expenses	1,419.8	8.3	837.0	4.9	1,384.7	4.4	260.4	5.5	560.7	5.0
Of which:										
2.8.1. Fines, penalties, forfeits	1.4	0.0	0.6	0.0	1.4	0.0	0.2	0.0	0.4	0.0

* According to Profit and Loss Reporting of Credit Institutions (form 0409102).
On credit institutions that filed their reporting with the Bank of Russia

Table 28.1

Assets and liabilities* of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.09.10

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	19,716,459,005	7,121,285,041	20,330,858,959	6,506,885,087
Belgorod Region	11,721,986	350,938	11,732,114	340,810
Bryansk Region	1,069,356	16,848	1,078,513	7,691
Vladimir Region	3,490,145	54,636	3,487,425	57,356
Voronezh Region	260,277	0	260,262	15
Ivanovo Region	9,524,590	601,286	9,520,858	605,018
Kaluga Region	8,890,164	1,044,989	9,612,388	322,765
Kostroma Region	56,927,606	6,329,502	56,001,996	7,255,112
Kursk Region	10,811,044	388,088	10,817,213	381,919
Lipetsk Region	18,673,789	1,078,025	18,666,997	1,084,817
Moscow Region	61,997,058	14,995,559	63,625,396	13,367,221
Orel Region	2,550,060	20,436	2,548,594	21,902
Ryazan Region	11,994,744	686,640	11,990,763	690,621
Smolensk Region	16,232,978	2,161,176	15,403,768	2,990,386
Tambov Region	1,856,341	182,923	1,858,618	180,646
Tver Region	7,337,231	438,066	7,335,924	439,373
Tula Region	8,637,307	521,374	8,610,271	548,410
Yaroslavl Region	14,100,530	950,454	14,108,615	942,369
City of Moscow	19,470,383,799	7,091,464,101	20,084,199,244	6,477,648,656
North-Western Federal District	1,040,350,351	262,057,073	1,079,920,153	222,487,271
Republic of Karelia	782,825	22,175	784,604	20,396
Komi Republic	13,148,233	1,131,725	13,281,193	998,765
Akhangelsk Region	561,059	5,515	562,144	4,430
Vologda Region	46,742,944	10,647,528	46,874,365	10,516,107
Kaliningrad Region	43,258,921	14,804,180	45,120,875	12,942,226
Leningrad Region	5,818,771	795,941	5,918,737	695,975
Murmansk Region	8,611,593	1,725,730	7,843,925	2,493,398
Novgorod Region	3,432,067	154,732	3,435,516	151,283
Pskov Region	1,856,546	47,911	1,861,207	43,250
St Petersburg	916,137,392	232,721,636	954,237,587	194,621,441
Southern Federal District	146,662,407	13,444,988	148,142,510	11,964,885
Republic of Adygeya	2,617,448	15,651	2,621,755	11,344
Republic of Kalmykia	886,299	70,375	862,551	94,123
Krasnodar Territory	68,474,855	3,224,331	68,602,111	3,097,075
Astrakhan Region	3,781,551	129,933	3,804,461	107,023
Volgograd Region	10,056,715	540,180	10,096,199	500,696
Rostov Region	60,845,539	9,464,518	62,155,433	8,154,624
North-Caucasian Federal District	41,464,033	1,633,742	41,576,254	1,521,521
Republik of Daghestan	16,655,505	605,253	16,745,612	515,146
Republic of Ingushetia	742,119	12,457	738,386	16,190
Kabardino-Balkar Republic	4,839,820	89,054	4,862,310	66,564
Karachai-Cherkess Republic	2,955,628	395,665	2,938,283	413,010
Republic of North Ossetia - Alania	5,749,523	115,013	5,746,551	117,985
Chechen Republic	0	0	0	0
Stavropol Territory	10,521,438	416,300	10,545,112	392,626
Volga Federal District	954,101,691	94,190,497	955,371,769	92,920,419

1	2	3	4	5
Republic of Bashkortostan	47,314,092	4,852,954	48,436,503	3,730,543
Republic of Marii El	1,336,435	9,484	1,340,621	5,298
Republic of Mordovia	14,503,329	297,344	14,507,887	292,786
Republic of Tatarstan	404,229,833	51,285,542	405,595,568	49,919,807
Udmurt Republic	17,231,715	1,338,226	17,137,179	1,432,762
Chuvash Republic	7,365,125	192,379	7,360,242	197,262
Perm Territory	23,744,809	5,247,465	23,925,084	5,067,190
Kirov Region	17,878,888	2,114,359	18,909,650	1,083,597
Nizhny Novgogrod Region	64,290,139	4,769,008	64,292,565	4,766,582
Orenburg Region	34,943,178	1,652,149	34,823,083	1,772,244
Penza Region	9,737,268	80,841	9,736,821	81,288
Samara Region	262,424,186	17,445,448	259,860,510	20,009,124
Saratov Region	41,592,936	4,395,645	41,931,567	4,057,014
Ulyanovsk Region	7,509,758	509,653	7,514,489	504,922
Ural Federal District	602,356,943	125,610,534	633,561,981	94,405,496
Kurgan Region	1,729,408	5,484	1,731,494	3,398
Sverdlovsk Region	252,125,771	47,533,618	271,509,922	28,149,467
Tyumen Region	247,166,498	67,784,659	257,476,105	57,475,052
Chelyabinsk Region	101,335,266	10,286,773	102,844,460	8,777,579
Siberian Federal District	441,627,595	132,949,614	459,008,362	115,568,847
Republic of Altai	9,594,215	39,931	9,606,705	27,441
Republic of Buryatiya	5,303,954	591,352	5,417,128	478,178
Republic of Tuva	334,817	3,784	337,860	741
Republic of Khakassia	6,525,311	90,030	6,529,488	85,853
Altai Territory	12,658,528	181,960	12,661,660	178,828
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	9,416,577	464,667	9,459,326	421,918
Irkutsk Region	12,157,275	1,220,027	12,969,250	408,052
Kemerovo Region	21,799,232	502,756	21,778,224	523,764
Novosibirsk Region	341,644,538	127,239,759	357,991,563	110,892,734
Omsk Region	13,760,159	2,395,006	13,827,039	2,328,126
Tomsk Region	8,432,989	220,342	8,430,119	223,212
Far Eastern Federal District	239,570,539	19,959,592	235,480,116	24,050,015
Republic of Sakha (Yakutia)	13,135,787	524,650	13,206,182	454,255
Kamchatka Territory	10,959,703	1,097,624	11,003,944	1,053,383
Primorskiy Territory	59,517,058	5,898,167	60,191,420	5,223,805
Khabarovsk Territory	38,281,852	2,953,361	38,311,654	2,923,559
Amur Region**	108,531,599	8,636,029	103,594,969	13,572,659
Magadan Region	259,620	7,776	243,404	23,992
Sakhalin Region	8,884,920	841,985	8,928,543	798,362
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

* 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 liabilities* with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.09.10

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	14,596,397,113	6,831,202,538	15,228,090,740	6,199,508,911
Belgorod Region	152,336,854	3,798,886	152,601,162	3,534,578
Bryansk Region	42,252,535	3,302,323	42,277,930	3,276,928
Vladimir Region	79,356,734	9,166,139	79,384,682	9,138,191
Voronezh Region	215,865,250	27,129,767	216,200,542	26,794,475
Ivanovo Region	45,905,671	3,915,382	45,999,860	3,821,193
Kaluga Region	62,105,149	8,657,805	62,861,901	7,901,053
Kostroma Region	53,690,223	1,510,171	52,829,139	2,371,255
Kursk Region	72,597,922	3,694,840	72,858,470	3,434,292
Lipetsk Region	89,045,511	2,057,470	89,008,893	2,094,088
Moscow Region	623,723,267	62,413,345	621,946,675	64,189,937
Orel Region	33,198,369	1,822,471	33,196,298	1,824,542
Ryazan Region	70,319,001	1,394,114	70,364,888	1,348,227
Smolensk Region	55,203,678	1,627,506	55,207,234	1,623,950
Tambov Region	41,374,127	2,221,482	41,397,413	2,198,196
Tver Region	62,246,251	6,073,282	62,284,406	6,035,127
Tula Region	79,762,079	21,036,351	79,605,186	21,193,244
Yaroslavl Region	114,041,204	2,431,489	114,046,008	2,426,685
City of Moscow	12,703,373,288	6,668,949,715	13,336,020,053	6,036,302,950
North-Western Federal District	1,939,710,277	440,342,042	1,981,999,481	398,052,838
Republic of Karelia	31,087,412	9,908,903	31,197,340	9,798,975
Komi Republic	69,506,724	5,079,689	69,506,741	5,079,672
Akhangelsk Region	84,791,452	7,377,421	84,871,229	7,297,644
Vologda Region	109,747,823	7,832,879	109,799,751	7,780,951
Kaliningrad Region	78,173,381	25,748,550	77,096,120	26,825,811
Leningrad Region	70,196,511	5,364,223	66,091,518	9,469,216
Murmansk Region	60,869,247	10,864,214	63,404,849	8,328,612
Novgorod Region	35,060,922	716,818	34,896,731	881,009
Pskov Region	27,938,274	516,564	27,956,097	498,741
St Petersburg	1,372,338,531	366,932,781	1,417,179,105	322,092,207
Southern Federal District	958,922,376	63,066,162	962,643,920	59,344,618
Republic of Adygeya	14,725,209	179,124	14,734,023	170,310
Republic of Kalmykia	6,810,503	42,017	6,789,234	63,286
Krasnodar Territory	438,503,230	21,379,359	438,581,323	21,301,266
Astrakhan Region	51,777,579	956,305	51,799,779	934,105
Volgograd Region	133,152,928	4,672,448	133,145,740	4,679,636
Rostov Region	313,952,927	35,836,909	317,593,821	32,196,015
North-Caucasian Federal District	272,363,113	9,149,963	272,610,633	8,902,443
Republik of Daghestan	39,669,673	1,338,578	39,755,666	1,252,585
Republic of Ingushetia	5,364,755	49,217	5,367,557	46,415
Kabardino-Balkar Republic	25,571,060	1,456,426	25,565,462	1,462,024
Karachai-Cherkess Republic	14,677,958	870,323	14,670,332	877,949
Republic of North Ossetia - Alania	21,553,931	1,071,390	21,567,571	1,057,750
Chechen Republic	16,918,966	59,114	16,930,917	47,163
Stavropol Territory	148,606,770	4,304,915	148,753,128	4,158,557

1	2	3	4	5
Volga Federal District	2,634,253,309	216,990,964	2,635,327,207	215,917,066
Republic of Bashkortostan	306,107,995	56,573,423	307,205,771	55,475,647
Republic of Marii El	32,213,021	3,233,019	32,226,599	3,219,441
Republic of Mordovia	58,716,252	427,424	58,716,841	426,835
Republic of Tatarstan	531,804,587	54,265,398	532,965,651	53,104,334
Udmurt Republic	93,678,094	1,508,374	94,230,230	956,238
Chuvash Republic	70,999,640	4,075,283	71,019,266	4,055,657
Perm Territory	224,740,293	27,757,306	225,396,079	27,101,520
Kirov Region	73,420,862	4,825,364	74,483,488	3,762,738
Nizhny Novgogrod Region	343,494,530	14,165,445	342,505,595	15,154,380
Orenburg Region	107,589,532	2,900,391	107,411,574	3,078,349
Penza Region	57,261,837	2,817,524	57,248,145	2,831,216
Samara Region	533,827,441	34,215,238	531,080,104	36,962,575
Saratov Region	141,054,763	4,666,762	141,425,561	4,295,964
Ulyanovsk Region	59,344,462	5,560,013	59,412,303	5,492,172
Ural Federal District	1,449,994,371	262,589,433	1,470,988,189	241,595,615
Kurgan Region	30,836,077	139,681	30,842,879	132,879
Sverdlovsk Region	624,248,571	141,864,286	633,753,656	132,359,201
Tyumen Region	527,499,480	97,129,376	537,633,039	86,995,817
Chelyabinsk Region	267,410,243	23,456,090	268,758,615	22,107,718
Siberian Federal District	1,427,137,957	88,414,807	1,431,328,127	84,224,637
Republic of Altai	13,603,209	140,204	13,609,953	133,460
Republic of Buryatiya	46,938,026	2,440,583	47,043,894	2,334,715
Republic of Tuva	8,222,334	32,458	8,226,832	27,960
Republic of Khakassia	19,125,289	180,073	19,126,012	179,350
Altai Territory	147,352,019	4,145,931	147,365,092	4,132,858
Zabaykal Territory	39,181,881	430,480	39,159,326	453,035
Krasnoyarsk Territory	201,424,019	13,617,025	201,637,558	13,403,486
Irkutsk Region	168,732,168	5,921,589	170,285,888	4,367,869
Kemerovo Region	155,764,576	15,425,245	155,660,052	15,529,769
Novosibirsk Region	436,421,359	36,898,494	438,869,377	34,450,476
Omsk Region	120,859,539	6,855,955	120,802,531	6,912,963
Tomsk Region	69,513,538	2,326,770	69,541,612	2,298,696
Far Eastern Federal District	558,979,703	56,059,013	556,151,247	58,887,469
Republic of Sakha (Yakutia)	67,556,671	3,153,796	67,702,739	3,007,728
Kamchatka Territory	33,329,618	2,903,908	33,374,851	2,858,675
Primorskiy Territory	150,607,535	22,190,858	151,321,328	21,477,065
Khabarovsk Territory	163,230,582	17,947,652	163,536,037	17,642,197
Amur Region	63,475,331	3,172,871	59,351,864	7,296,338
Magadan Region	23,165,195	1,433,851	23,167,172	1,431,874
Sakhalin Region	48,564,149	4,968,699	48,644,229	4,888,619
Jewish Autonomous Region	4,602,498	193,760	4,602,030	194,228
Chukotka Autonomous Area	4,448,124	93,618	4,450,997	90,745

* 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 1.09.10

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	3,841,659,741	872,620,855	542,873,507	282,916,480	252,062,500	18,971,140
Belgorod Region	637,942	40,171	5,097	0	1,165,354	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	262,472	205,950	8,996	0	45,180	0
Voronezh Region	2,743	2,972	0	0	209,367	0
Ivanovo Region	652,904	83,335	73,987	0	279,729	28,300
Kaluga Region	535,193	0	351,861	0	450,182	0
Kostroma Region	27,273,291	263,697	19,615	0	1,215,171	0
Kursk Region	692,063	692,915	0	0	640,609	0
Lipetsk Region	1,313,600	278,628	22,112	0	456,986	0
Moscow Region	7,109,936	1,325,739	538,863	0	5,325,546	547,491
Orel Region	26,190	0	0	4,750	171,097	0
Ryazan Region	1,004,977	37,038	41,208	25	611,902	0
Smolensk Region	406,675	180,211	414,534	44	679,980	0
Tambov Region	0	0	0	62	0	0
Tver Region	713,798	204,632	8,940	0	25,000	0
Tula Region	229,204	87,374	229	0	115	0
Yaroslavl Region	48,628	2,003	21,409	0	116,292	28,104
City of Moscow	3,800,750,125	869,216,190	541,366,656	282,911,599	240,669,990	18,367,245
North-Western Federal District	168,079,613	18,601,040	28,475,763	2,367,293	34,517,436	2,896,458
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1,964,359	637,310	61,452	980	153,269	0
Akhangelsk Region	0	0	121,002	0	114	0
Vologda Region	2,990,854	577,299	207,409	4,900	1,990,921	229,711
Kaliningrad Region	5,736,347	78,872	337,985	340,018	526,496	80,328
Leningrad Region	482,275	29,259	109	20	0	0
Murmansk Region	818,534	505,959	0	0	55,735	0
Novgorod Region	207,219	90,540	162,037	0	79,808	31,217
Pskov Region	0	0	0	0	0	0
St Petersburg	155,880,025	16,681,801	27,585,769	2,021,375	31,711,093	2,555,202
Southern Federal District	10,109,102	880,277	2,174,251	79,609	1,701,830	229,830
Republic of Adygeya	8,103	7,983	1,401	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	5,206,467	256,124	1,727,990	38,587	830,301	0
Astrakhan Region	459,289	499,061	43,356	5,288	198,990	0
Volgograd Region	393,433	86,499	33	0	582,747	229,830
Rostov Region	4,041,810	30,610	401,471	35,734	89,792	0
North-Caucasian Federal District	1,682,233	630,988	578,922	210	1,003,696	0
Republik of Daghestan	264,457	0	502,011	0	200,189	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	19,089	0	5	0
Karachai-Cherkess Republic	84,986	0	50,562	0	99,282	0
Republic of North Ossetia - Alania	0	0	7,260	0	178,659	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,332,690	630,988	0	210	525,561	0

1	2	3	4	5	6	7
Volga Federal District	79,669,548	10,273,579	39,124,753	856,970	26,094,697	506,711
Republic of Bashkortostan	5,149,054	253,251	906,857	0	136,337	0
Republic of Marii El	0	0	0	0	40,440	0
Republic of Mordovia	284,639	140,288	49,137	0	292,351	0
Republic of Tatarstan	35,996,352	5,915,260	21,058,635	660,058	6,181,412	0
Udmurt Republic	1,658,348	484,482	26,183	0	1,806,795	0
Chuvash Republic	295,103	58,577	10,117	0	968,152	0
Perm Territory	1,913,800	114,260	2,826,657	0	151,273	0
Kirov Region	2,370,878	3,110	754,161	0	275,938	0
Nizhny Novgogrod Region	8,657,916	1,333,636	2,081,578	0	5,266,438	121,247
Orenburg Region	2,551,388	63,285	372,384	17,646	4,363,040	24,337
Penza Region	519,521	0	14,599	0	55,936	0
Samara Region	19,274,227	1,796,892	10,299,543	178,996	6,272,501	361,127
Saratov Region	997,371	110,538	724,777	270	284,084	0
Ulyanovsk Region	951	0	125	0	0	0
Ural Federal District	84,254,749	13,050,837	12,609,340	256,340	44,424,859	2,328,020
Kurgan Region	0	0	0	0	880	0
Sverdlovsk Region	45,120,265	3,901,228	6,076,422	100	11,303,075	0
Tyumen Region	18,528,995	2,611,729	6,180,471	256,240	32,214,868	2,328,020
Chelyabinsk Region	20,605,489	6,537,880	352,447	0	906,036	0
Siberian Federal District	45,618,951	5,413,756	9,370,807	2,505,814	8,864,440	239,656
Republic of Altai	181,475	166,371	1	0	16,695	0
Republic of Buryatiya	102,490	0	369,087	0	2,168	0
Republic of Tuva	5,268	5,483	0	0	0	0
Republic of Khakassia	121,235	54,527	0	0	162,279	0
Altai Territory	42,340	36,536	3,777	0	22,254	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	106,802	105,274	146,494	0	80,126	0
Irkutsk Region	201,390	0	87,440	0	128,776	0
Kemerovo Region	2,083,273	553,155	81,960	0	111,362	0
Novosibirsk Region	40,599,666	4,016,419	8,568,642	2,505,814	7,877,408	39,949
Omsk Region	2,015,890	475,991	213	0	364,066	199,707
Tomsk Region	159,122	0	113,193	0	99,306	0
Far Eastern Federal District	26,334,840	5,001,061	1,554,747	1,840	5,886,672	0
Republic of Sakha (Yakutia)	682,342	222,382	132,905	0	847,432	0
Kamchatka Territory	295,974	60,410	45,917	0	404,205	0
Primorskiy Territory	13,705,487	2,891,456	900,096	0	1,026,252	0
Khabarovsk Territory	2,591,466	808,038	414,547	0	165,418	0
Amur Region	7,454,048	743,905	11,109	1,840	3,393,824	0
Magadan Region	0	0	0	0	106	0
Sakhalin Region	1,605,523	274,870	50,173	0	49,435	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 1.09.10

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	3,895,242,213	875,900,175	552,740,666	284,514,457	280,773,727	21,952,960
Belgorod Region	637,942	40,171	5,367	0	1,165,354	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	262,472	205,950	8,996	0	25,142	0
Voronezh Region	2,743	2,972	783	0	209,367	0
Ivanovo Region	665,982	108,389	66,794	0	241,225	28,300
Kaluga Region	535,193	0	351,861	0	450,182	0
Kostroma Region	14,545,489	85,984	19,936	0	0	0
Kursk Region	692,063	692,915	0	0	640,609	0
Lipetsk Region	1,313,600	278,628	23,051	0	459,528	0
Moscow Region	7,109,935	1,325,739	539,038	0	17,048,895	3,051,342
Orel Region	26,190	0	0	4,750	171,097	0
Ryazan Region	1,004,977	37,038	41,208	25	604,494	0
Smolensk Region	21,384	0	151,981	44	53,311	0
Tambov Region	0	0	0	62	0	0
Tver Region	713,798	204,632	8,940	0	25,000	0
Tula Region	229,204	87,374	477	0	9,511	0
Yaroslavl Region	71,700	24,245	28,504	0	108,897	0
City of Moscow	3,867,409,541	872,806,138	551,493,730	284,509,576	259,561,115	18,873,318
North-Western Federal District	159,344,189	18,306,983	28,222,674	3,274,469	20,624,108	122,732
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1,692,608	437,834	58,934	980	0	0
Akhangelsk Region	24,433	25,391	121,002	0	114	0
Vologda Region	1,240,961	474,081	199,066	4,900	1,857,004	0
Kaliningrad Region	2,404,311	58,306	82,716	0	290,768	40,164
Leningrad Region	482,275	29,259	109	1,247,165	0	0
Murmansk Region	818,534	505,959	0	0	55,735	0
Novgorod Region	208,151	91,499	162,037	0	79,808	31,217
Pskov Region	0	0	0	0	0	0
St Petersburg	152,472,916	16,684,654	27,598,810	2,021,424	18,340,679	51,351
Southern Federal District	10,112,163	880,277	2,064,320	79,609	1,060,856	135,445
Republic of Adygeya	8,103	7,983	1,401	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	5,209,528	256,124	1,725,267	38,587	347,600	0
Astrakhan Region	459,289	499,061	45,470	5,288	158,744	0
Volgograd Region	393,433	86,499	1,253	0	437,649	135,445
Rostov Region	4,041,810	30,610	290,929	35,734	116,863	0
North-Caucasian Federal District	1,665,604	630,988	580,199	210	1,000,940	0
Republik of Daghestan	264,457	0	502,043	0	199,107	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	19,089	0	5	0
Karachai-Cherkess Republic	68,357	0	50,562	0	99,282	0
Republic of North Ossetia - Alania	0	0	7,260	0	176,985	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,332,690	630,988	1,245	210	525,561	0
Volga Federal District	79,187,763	10,273,579	38,706,620	857,632	26,641,937	506,711
Republic of Bashkortostan	4,782,380	253,251	908,514	0	136,337	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	40,440	0
Republic of Mordovia	284,639	140,288	39,429	0	0	0
Republic of Tatarstan	35,905,908	5,915,260	20,740,300	660,058	7,888,179	0
Udmurt Republic	1,658,348	484,482	26,183	0	1,766,903	0
Chuvash Republic	295,103	58,577	40	43	839,544	0
Perm Territory	1,913,800	114,260	2,827,124	0	16,113	0
Kirov Region	2,370,878	3,110	754,161	0	275,938	0
Nizhny Novgogrod Region	8,657,916	1,333,636	2,082,117	119	5,169,203	121,247
Orenburg Region	2,526,721	63,285	287,484	17,646	3,959,773	24,337
Penza Region	519,521	0	14,599	0	55,936	0
Samara Region	19,274,227	1,796,892	10,300,609	179,496	6,202,981	361,127
Saratov Region	997,371	110,538	725,935	270	290,590	0
Ulyanovsk Region	951	0	125	0	0	0
Ural Federal District	74,619,800	12,954,318	11,753,373	256,340	37,736,245	2,328,020
Kurgan Region	0	0	0	0	880	0
Sverdlovsk Region	36,231,714	3,965,365	5,223,272	100	6,285,385	0
Tyumen Region	18,527,361	2,611,729	6,189,761	256,240	30,630,462	2,328,020
Chelyabinsk Region	19,860,725	6,377,224	340,340	0	819,518	0
Siberian Federal District	12,275,507	2,525,012	1,139,490	0	3,884,070	125,947
Republic of Altai	0	0	1	0	16,695	0
Republic of Buryatiya	102,490	0	369,087	0	2,168	0
Republic of Tuva	5,268	5,483	0	0	0	0
Republic of Khakassia	121,235	54,527	0	0	162,279	0
Altai Territory	42,340	36,536	3,777	0	3,063	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	106,802	105,274	146,494	0	107,003	0
Irkutsk Region	201,390	0	87,440	0	128,776	0
Kemerovo Region	2,083,273	553,155	82,756	0	112,256	0
Novosibirsk Region	7,437,697	1,294,046	335,308	0	2,994,561	39,949
Omsk Region	2,015,890	475,991	1,190	0	257,963	85,998
Tomsk Region	159,122	0	113,437	0	99,306	0
Far Eastern Federal District	24,954,688	5,001,061	1,554,747	1,840	2,834,248	0
Republic of Sakha (Yakutia)	682,342	222,382	132,905	0	1,006,746	0
Kamchatka Territory	287,637	60,410	45,917	0	237,174	0
Primorskiy Territory	14,079,561	2,891,456	1,287,063	0	1,198,873	0
Khabarovsk Territory	2,217,392	808,038	27,580	0	222,451	0
Amur Region	6,082,233	743,905	6,446	1,840	119,463	0
Magadan Region	0	0	4,663	0	106	0
Sakhalin Region	1,605,523	274,870	50,173	0	49,435	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 1.09.10

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	12,546,849,127	8,335,934,266	723,592,314	2,873,942,204
Belgorod Region	6,824,849	5,279,989	245,000	541,716
Bryansk Region	925,528	194,937	730,000	591
Vladimir Region	1,971,710	1,089,656	95,200	786,854
Voronezh Region	30,022	5,000	8,900	16,122
Ivanovo Region	6,097,684	3,730,453	160,020	2,109,649
Kaluga Region	3,784,684	1,476,458	280,000	1,580,081
Kostroma Region	24,200,299	7,890,552	171,180	13,664,822
Kursk Region	7,351,409	6,149,168	313,600	646,619
Lipetsk Region	12,316,112	8,961,281	733,400	1,231,468
Moscow Region	36,599,719	22,292,526	658,503	12,864,639
Orel Region	1,356,340	750,390	15,000	577,206
Ryazan Region	7,534,626	6,404,357	410,000	653,107
Smolensk Region	10,260,938	7,876,288	650,055	1,636,915
Tambov Region	1,500,450	1,298,437	0	202,013
Tver Region	4,856,364	3,233,553	284,050	1,338,761
Tula Region	6,255,991	5,420,569	183,000	630,422
Yaroslavl Region	9,681,511	4,567,501	3,631,294	1,184,007
City of Moscow	12,405,300,891	8,249,313,151	715,023,112	2,834,277,212
North-Western Federal District	644,875,555	462,553,705	62,382,588	66,094,040
Republic of Karelia	459,051	251,900	0	132,101
Komi Republic	8,000,734	2,373,531	4,283,300	1,201,380
Akhangelsk Region	205,615	154,261	17,150	16,616
Vologda Region	31,787,070	20,470,320	4,745,923	5,218,370
Kaliningrad Region	27,007,650	23,564,933	1,470,331	1,426,093
Leningrad Region	3,347,587	2,407,158	468,000	325,521
Murmansk Region	4,626,650	2,162,088	500,600	1,856,090
Novgorod Region	1,321,792	924,634	500	395,278
Pskov Region	1,073,130	923,514	10,000	139,616
St Petersburg	567,046,276	409,321,366	50,886,784	55,382,975
Southern Federal District	95,232,328	65,392,902	6,085,053	18,793,644
Republic of Adygeya	1,595,249	1,004,986	95,000	495,263
Republic of Kalmykia	540,531	392,182	30	148,319
Krasnodar Territory	41,694,954	28,629,156	3,522,272	6,172,695
Astrakhan Region	2,085,957	883,739	0	492,834
Volgograd Region	6,524,887	5,298,058	584,000	444,106
Rostov Region	42,790,750	29,184,781	1,883,751	11,040,427
North-Caucasian Federal District	24,080,525	14,649,273	3,335,836	5,941,189
Republik of Daghestan	7,702,611	4,332,605	194,226	3,089,099
Republic of Ingushetia	360,005	98,200	0	261,805
Kabardino-Balkar Republic	3,268,152	2,863,067	120,000	285,085
Karachai-Cherkess Republic	2,046,894	1,452,173	60,000	534,721
Republic of North Ossetia - Alania	3,823,968	3,411,747	19,610	390,162
Chechen Republic	0	0	0	0

1	2	3	4	5
Stavropol Territory	6,878,895	2,491,481	2,942,000	1,380,317
Volga Federal District	615,229,501	399,940,805	15,273,688	182,748,711
Republic of Bashkortostan	30,182,885	17,661,755	1,852,774	9,708,727
Republic of Marii El	831,223	634,631	40,400	38,692
Republic of Mordovia	9,832,410	8,318,678	375,000	989,664
Republic of Tatarstan	242,797,346	199,404,381	4,457,727	33,205,278
Udmurt Republic	10,991,653	5,309,665	197,326	4,875,535
Chuvash Republic	3,979,305	2,406,652	80,500	1,442,731
Perm Territory	14,046,366	9,604,426	86,000	3,826,425
Kirov Region	11,366,578	9,266,987	50,000	1,630,342
Nizhny Novgogrod Region	33,746,518	25,408,418	1,322,978	3,697,425
Orenburg Region	21,678,760	13,646,493	1,144,400	5,900,873
Penza Region	7,906,599	5,630,489	1,651,000	539,926
Samara Region	199,684,314	84,765,586	2,974,583	108,040,872
Saratov Region	23,145,652	13,561,986	1,021,000	8,162,987
Ulyanovsk Region	5,039,892	4,320,658	20,000	689,234
Ural Federal District	359,056,373	185,735,869	27,279,432	113,436,322
Kurgan Region	1,058,748	985,067	10,400	62,381
Sverdlovsk Region	143,577,786	70,755,422	13,258,002	47,575,420
Tyumen Region	155,210,387	80,608,843	5,288,232	51,547,268
Chelyabinsk Region	59,209,452	33,386,537	8,722,798	14,251,253
Siberian Federal District	285,550,561	154,096,413	22,533,666	91,788,605
Republic of Altai	8,186,022	4,016,540	0	4,048,009
Republic of Buryatiya	3,273,557	1,657,768	225,000	1,390,789
Republic of Tuva	197,868	121,634	270	74,764
Republic of Khakassia	4,314,735	1,675,750	366,600	2,132,928
Altai Territory	9,447,659	6,942,066	577,000	1,553,006
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6,479,623	3,459,728	553,875	2,121,984
Irkutsk Region	8,678,937	5,487,746	977,411	2,035,815
Kemerovo Region	12,538,353	8,565,426	10,042	3,961,913
Novosibirsk Region	219,039,714	113,909,950	19,177,468	70,524,724
Omsk Region	8,080,148	4,536,780	601,000	2,547,708
Tomsk Region	5,313,945	3,723,025	45,000	1,396,965
Far Eastern Federal District	157,158,361	58,575,284	10,755,189	78,862,746
Republic of Sakha (Yakutia)	5,330,603	3,700,077	183,200	1,297,878
Kamchatka Territory	7,048,841	4,170,922	1,521,900	1,041,186
Primorskiy Territory	33,656,737	24,066,378	478,100	6,107,030
Khabarovsk Territory	27,735,703	14,144,890	3,245,200	9,795,057
Amur Region	80,035,794	10,195,939	5,071,789	59,999,030
Magadan Region	175,280	18,422	0	156,858
Sakhalin Region	3,175,403	2,278,656	255,000	465,707
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 1.09.10

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	7,680,640,934	5,269,373,568	756,713,806	1,199,141,897
Belgorod Region	137,817,563	123,865,543	245,000	12,672,162
Bryansk Region	29,602,032	18,755,272	730,000	8,822,081
Vladimir Region	59,138,928	41,789,574	95,000	16,958,062
Voronezh Region	201,089,482	129,859,683	8,900	69,409,413
Ivanovo Region	31,025,463	22,138,450	160,020	7,879,514
Kaluga Region	46,158,505	29,398,248	280,000	14,033,418
Kostroma Region	28,736,224	20,594,836	61,180	6,892,614
Kursk Region	62,261,164	50,021,980	313,600	11,096,121
Lipetsk Region	76,041,326	60,178,421	730,000	13,459,725
Moscow Region	300,861,644	190,054,633	658,503	79,462,297
Orel Region	21,409,935	15,273,385	15,000	5,504,706
Ryazan Region	61,174,444	43,011,519	410,000	12,093,182
Smolensk Region	48,296,801	36,872,959	120,055	11,206,039
Tambov Region	35,998,653	28,536,727	0	6,172,094
Tver Region	48,500,536	33,044,273	284,000	13,239,611
Tula Region	70,569,064	50,938,673	183,000	13,020,359
Yaroslavl Region	98,836,819	63,166,202	3,541,294	20,908,335
City of Moscow	6,323,122,351	4,311,873,190	748,878,254	876,312,164
North-Western Federal District	1,293,299,598	842,630,921	59,988,374	318,584,856
Republic of Karelia	27,267,445	11,365,266	0	12,612,195
Komi Republic	45,672,815	19,174,635	4,000,000	20,597,991
Akhangelsk Region	52,762,134	28,305,450	17,150	18,598,770
Vologda Region	88,429,077	59,476,421	1,758,000	21,986,389
Kaliningrad Region	59,626,409	46,831,395	1,207,331	9,753,328
Leningrad Region	29,731,327	17,164,399	468,000	11,800,518
Murmansk Region	40,652,519	23,890,886	500,600	15,891,214
Novgorod Region	28,675,819	16,533,278	500	9,325,641
Pskov Region	23,154,553	17,294,784	10,000	5,507,128
St Petersburg	897,327,500	602,594,407	52,026,793	192,511,682
Southern Federal District	826,037,209	571,048,895	6,688,204	213,458,654
Republic of Adygeya	12,886,834	9,003,821	95,000	3,788,013
Republic of Kalmykia	5,742,891	3,071,840	30	2,671,021
Krasnodar Territory	375,495,669	255,994,470	3,617,123	101,763,783
Astrakhan Region	45,753,314	23,912,031	0	13,047,640
Volgograd Region	113,027,569	76,246,752	452,000	30,476,194
Rostov Region	273,130,932	202,819,981	2,524,051	61,712,003
North-Caucasian Federal District	226,353,939	153,131,678	3,550,936	66,886,647
Republik of Daghestan	27,620,044	15,845,887	299,326	11,386,657
Republic of Ingushetia	4,316,157	2,294,910	0	2,021,247
Kabardino-Balkar Republic	22,139,138	19,694,689	120,000	2,283,265
Karachai-Cherkess Republic	13,136,050	10,084,318	60,000	2,991,732
Republic of North Ossetia - Alania	16,709,263	11,819,700	29,610	4,510,504

1	2	3	4	5
Chechen Republic	12,711,259	10,645,730	0	2,065,529
Stavropol Territory	129,722,028	82,746,444	3,042,000	41,627,713
Volga Federal District	2,036,052,158	1,341,251,648	14,269,181	610,835,827
Republic of Bashkortostan	181,135,551	116,009,674	1,667,951	60,192,824
Republic of Marii El	28,438,094	20,891,995	40,400	6,124,677
Republic of Mordovia	51,066,417	41,027,646	315,000	9,153,703
Republic of Tatarstan	357,449,004	289,569,657	4,807,681	56,722,118
Udmurt Republic	79,074,248	48,371,476	197,336	26,403,869
Chuvash Republic	61,398,882	42,949,589	80,502	17,633,289
Perm Territory	191,591,781	132,159,307	86,000	57,286,833
Kirov Region	59,906,698	43,407,683	50,000	15,388,652
Nizhny Novgogrod Region	284,632,484	207,179,372	1,238,178	63,219,121
Orenburg Region	86,770,375	53,253,076	1,019,400	31,411,784
Penza Region	49,706,330	32,873,481	1,651,150	13,105,525
Samara Region	437,179,160	217,004,046	2,974,583	206,649,980
Saratov Region	113,219,982	57,634,678	121,000	33,664,499
Ulyanovsk Region	54,483,152	38,919,968	20,000	13,878,953
Ural Federal District	1,067,054,945	636,674,999	16,468,432	366,737,009
Kurgan Region	26,638,992	13,952,467	10,400	12,122,526
Sverdlovsk Region	500,526,006	333,197,163	2,667,002	141,638,563
Tyumen Region	328,359,437	156,872,096	5,068,232	148,428,391
Chelyabinsk Region	211,530,510	132,653,273	8,722,798	64,547,529
Siberian Federal District	1,206,615,749	643,560,343	7,515,432	506,428,277
Republic of Altai	12,034,078	6,836,183	0	5,018,183
Republic of Buryatiya	40,562,956	15,888,395	225,000	21,462,332
Republic of Tuva	7,436,910	986,098	270	6,432,088
Republic of Khakassia	15,903,752	5,952,807	366,600	9,379,811
Altai Territory	130,670,167	93,848,190	577,000	34,290,908
Zabaykal Territory	33,819,342	10,185,580	0	22,908,547
Krasnoyarsk Territory	175,042,945	82,350,463	553,875	88,202,575
Irkutsk Region	146,922,172	78,240,192	977,411	66,754,406
Kemerovo Region	122,673,082	70,388,949	10,114	49,316,524
Novosibirsk Region	359,896,270	194,896,360	4,284,160	138,736,540
Omsk Region	101,969,687	51,710,536	476,000	37,683,119
Tomsk Region	59,684,388	32,276,590	45,002	26,243,244
Far Eastern Federal District	391,271,721	218,436,446	6,043,400	149,598,233
Republic of Sakha (Yakutia)	51,198,381	32,012,147	183,200	18,536,420
Kamchatka Territory	18,373,699	13,082,594	1,471,900	2,960,259
Primorskiy Territory	95,963,639	61,065,457	578,100	30,211,254
Khabarovsk Territory	138,543,147	72,861,692	3,145,200	55,195,827
Amur Region	38,638,110	16,349,316	410,000	19,842,943
Magadan Region	20,169,869	9,845,791	0	9,331,916
Sakhalin Region	24,121,977	10,830,057	255,000	11,646,107
Jewish Autonomous Region	3,694,702	1,911,330	0	1,783,372
Chukotka Autonomous Area	568,197	478,062	0	90,135

Table 31.1

Distribution of loans, deposits and other placements in forreign currency by credit institutions, registered in respective regions, as of 1.09.10

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	5,586,359,258	3,274,372,226	1,755,577,974	346,123,286
Belgorod Region	171,305	83,844	87,413	48
Bryansk Region	2,732	2,732	0	0
Vladimir Region	4,100	1,033	0	3,067
Voronezh Region	0	0	0	0
Ivanovo Region	312,147	252,938	3,256	55,953
Kaluga Region	38,522	29,034	0	9,488
Kostroma Region	3,445,907	2,425,617	53,052	863,727
Kursk Region	189,026	157,115	0	1,542
Lipetsk Region	589	0	0	589
Moscow Region	6,933,867	2,804,246	49,500	4,078,401
Orel Region	0	0	0	0
Ryazan Region	206,773	186,195	1,288	19,290
Smolensk Region	1,434,138	141,418	591,881	689,110
Tambov Region	87,564	0	74,514	13,050
Tver Region	10,685	3,867	920	5,898
Tula Region	302,663	256,254	0	46,409
Yaroslavl Region	432,169	91,568	309,543	31,058
City of Moscow	5,572,787,071	3,267,936,365	1,754,406,607	340,305,656
North-Western Federal District	179,078,025	129,192,559	30,245,413	12,907,949
Republic of Karelia	0	0	0	0
Komi Republic	637,544	146,243	422,678	44,412
Akhangelsk Region	1,973	0	1,464	509
Vologda Region	4,580,930	1,507,116	3,021,916	27,636
Kaliningrad Region	7,615,065	5,044,829	1,891,386	223,490
Leningrad Region	465,747	449,185	2,183	14,379
Murmansk Region	1,187,377	916,417	197,752	73,208
Novgorod Region	8,529	0	2,294	6,235
Pskov Region	0	0	0	0
St Petersburg	164,580,860	121,128,769	24,705,740	12,518,080
Southern Federal District	5,571,310	2,760,624	1,943,351	593,578
Republic of Adygeya	1,073	1,073	0	0
Republic of Kalmykia	19,616	7,083	794	11,739
Krasnodar Territory	1,030,466	498,743	25,641	379,464
Astrakhan Region	3,783	0	929	2,854
Volgograd Region	51,024	0	46,609	4,415
Rostov Region	4,465,348	2,253,725	1,869,378	195,106
North-Caucasian Federal District	618,671	210,767	333,268	74,636
Republik of Daghestan	170,866	49,557	84,266	37,043
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	861	0	675	186
Karachai-Cherkess Republic	273,352	161,196	103,812	8,344
Republic of North Ossetia - Alania	5,502	14	2,914	2,574

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	168,090	0	141,601	26,489
Volga Federal District	51,703,131	41,794,479	3,569,301	5,393,572
Republic of Bashkortostan	1,479,312	1,190,808	165,771	94,396
Republic of Marii El	460	0	460	0
Republic of Mordovia	55,750	50,514	3,152	2,084
Republic of Tatarstan	32,537,633	28,558,264	2,296,987	772,208
Udmurt Republic	1,086,531	981,776	79,021	25,734
Chuvash Republic	42,175	9,335	0	32,840
Perm Territory	1,833,022	1,681,690	21,186	130,146
Kirov Region	1,081,306	992,036	0	89,270
Nizhny Novgogrod Region	2,986,423	1,791,350	295,246	899,827
Orenburg Region	955,598	808,517	15,616	131,465
Penza Region	21,925	0	21,925	0
Samara Region	8,628,913	5,115,971	499,122	3,006,552
Saratov Region	735,711	389,814	170,113	175,784
Ulyanovsk Region	258,372	224,404	702	33,266
Ural Federal District	67,560,548	44,367,165	21,701,246	1,143,436
Kurgan Region	0	0	0	0
Sverdlovsk Region	24,663,248	14,114,171	9,770,871	751,514
Tyumen Region	37,339,732	29,118,419	7,783,058	370,198
Chelyabinsk Region	5,557,568	1,134,575	4,147,317	21,724
Siberian Federal District	86,231,165	65,939,931	6,585,426	4,345,565
Republic of Altai	0	0	0	0
Republic of Buryatiya	33,668	0	26,432	7,236
Republic of Tuva	460	0	460	0
Republic of Khakassia	3,833	0	3,833	0
Altai Territory	37,721	15,425	307	21,989
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	121,210	91,516	17,788	11,906
Irkutsk Region	141,281	87,149	40,047	14,085
Kemerovo Region	65,369	23,467	5,171	36,731
Novosibirsk Region	85,062,050	65,041,211	6,427,668	4,232,928
Omsk Region	733,220	650,956	63,260	19,004
Tomsk Region	32,353	30,207	460	1,686
Far Eastern Federal District	7,312,035	3,613,217	1,165,809	2,345,527
Republic of Sakha (Yakutia)	198,443	165,385	29,120	3,938
Kamchatka Territory	365,968	358,571	4,779	2,618
Primorskiy Territory	870,817	715,132	40,783	110,143
Khabarovsk Territory	1,771,271	1,048,952	572,389	142,646
Amur Region	4,056,252	1,294,513	514,501	2,071,799
Magadan Region	0	0	0	0
Sakhalin Region	49,284	30,664	4,237	14,383
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 1.09.10

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	5,238,785,640	2,963,376,508	1,769,452,516	299,559,299
Belgorod Region	3,160,387	2,699,985	88,486	358,198
Bryansk Region	634,108	562,043	0	72,065
Vladimir Region	2,425,215	2,287,273	0	137,942
Voronezh Region	12,882,862	11,559,679	2,606	1,256,939
Ivanovo Region	6,470,146	6,367,574	3,256	99,316
Kaluga Region	3,567,772	3,307,908	62	259,802
Kostroma Region	898,280	832,344	49,526	16,410
Kursk Region	3,231,133	3,007,532	0	193,232
Lipetsk Region	728,437	611,731	0	116,706
Moscow Region	23,504,172	16,792,524	48,611	6,661,317
Orel Region	421,212	379,796	0	41,416
Ryazan Region	577,958	418,579	1,901	157,478
Smolensk Region	1,262,381	774,778	74,343	413,260
Tambov Region	2,022,648	1,914,193	74,514	33,941
Tver Region	1,361,776	1,225,541	460	116,373
Tula Region	20,401,765	20,095,338	0	286,912
Yaroslavl Region	1,461,273	903,994	309,975	247,304
City of Moscow	5,153,774,115	2,889,635,696	1,768,798,776	289,090,688
North-Western Federal District	276,623,445	197,757,856	25,936,231	42,029,026
Republic of Karelia	9,717,021	9,521,358	0	195,663
Komi Republic	1,846,694	1,305,170	422,678	118,846
Akhangelsk Region	3,803,394	3,651,909	1,464	150,021
Vologda Region	6,448,781	5,807,424	200,828	435,235
Kaliningrad Region	20,054,444	17,487,910	404,091	2,112,511
Leningrad Region	8,835,211	7,228,553	2,183	223,062
Murmansk Region	10,879,938	10,437,328	197,752	225,343
Novgorod Region	428,797	269,204	2,294	138,035
Pskov Region	311,892	274,636	0	37,256
St Petersburg	214,297,273	141,774,364	24,704,941	38,393,054
Southern Federal District	49,451,163	42,381,817	1,971,982	3,926,022
Republic of Adygeya	139,543	74,264	0	65,279
Republic of Kalmykia	11,084	7,083	794	3,207
Krasnodar Territory	16,390,128	13,188,774	54,272	2,416,232
Astrakhan Region	700,247	620,284	929	25,508
Volgograd Region	3,464,212	3,066,287	46,609	138,592
Rostov Region	28,745,949	25,425,125	1,869,378	1,277,204
North-Caucasian Federal District	6,162,078	4,650,983	334,188	1,176,029
Republik of Daghestan	794,327	491,927	85,186	217,214
Republic of Ingushetia	2,104	0	0	2,104
Kabardino-Balkar Republic	1,191,925	1,190,186	675	186
Karachai-Cherkess Republic	703,987	600,175	103,812	0
Republic of North Ossetia - Alania	145,791	34,894	2,914	107,983

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	3,323,944	2,333,801	141,601	848,542
Volga Federal District	132,859,994	116,825,642	3,501,473	11,114,229
Republic of Bashkortostan	20,874,112	19,831,665	98,404	696,994
Republic of Marii El	3,057,571	2,984,951	460	16,908
Republic of Mordovia	83,953	50,514	3,091	30,348
Republic of Tatarstan	35,436,059	31,720,735	2,296,987	508,163
Udmurt Republic	903,216	586,920	79,021	236,830
Chuvash Republic	3,776,280	3,567,488	0	208,792
Perm Territory	23,387,837	22,100,387	21,186	1,262,339
Kirov Region	3,541,406	3,365,898	0	175,508
Nizhny Novgogrod Region	10,235,010	7,961,238	294,939	1,958,666
Orenburg Region	1,903,558	1,590,270	15,463	295,806
Penza Region	2,438,309	2,388,624	21,986	27,699
Samara Region	23,975,672	18,131,310	499,122	5,172,278
Saratov Region	1,118,378	445,032	170,112	496,577
Ulyanovsk Region	2,128,633	2,100,610	702	27,321
Ural Federal District	176,917,900	156,608,131	16,252,350	3,529,550
Kurgan Region	1,976	0	0	1,976
Sverdlovsk Region	124,682,868	117,578,717	4,362,753	2,379,802
Tyumen Region	34,747,001	26,448,459	7,742,280	417,290
Chelyabinsk Region	17,486,055	12,580,955	4,147,317	730,482
Siberian Federal District	62,929,211	47,092,210	1,255,731	7,559,374
Republic of Altai	112,348	110,367	0	1,981
Republic of Buryatiya	1,690,696	1,474,629	26,432	189,635
Republic of Tuva	460	0	460	0
Republic of Khakassia	16,063	2,018	5,059	8,986
Altai Territory	3,268,910	3,024,794	307	232,640
Zabaykal Territory	261,130	37,364	0	223,766
Krasnoyarsk Territory	11,591,502	10,201,497	17,788	1,258,532
Irkutsk Region	3,745,939	2,960,203	39,986	745,750
Kemerovo Region	11,553,227	10,819,009	5,785	708,628
Novosibirsk Region	24,436,214	13,493,727	1,095,581	2,970,222
Omsk Region	4,385,854	3,256,220	63,873	1,065,208
Tomsk Region	1,866,868	1,712,382	460	154,026
Far Eastern Federal District	30,708,609	24,991,034	1,012,489	4,009,532
Republic of Sakha (Yakutia)	2,434,124	2,344,954	29,120	52,766
Kamchatka Territory	1,079,840	1,024,195	4,779	50,086
Primorskiy Territory	7,278,806	5,889,760	40,783	1,344,780
Khabarovsk Territory	15,542,008	12,115,590	572,389	2,199,151
Amur Region	2,691,093	2,211,171	361,181	89,903
Magadan Region	1,309,118	1,308,114	0	1,004
Sakhalin Region	372,916	96,879	4,237	271,509
Jewish Autonomous Region	704	371	0	333
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 1.09.10

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	594,917,022	111,748,574	798,361	1,129,766	195,424,587	38,683,601
Belgorod Region	100,430	0	0	0	20,109	48
Bryansk Region	111,690	0	0	0	0	0
Vladimir Region	31,186	0	15,000	0	56,118	2,588
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	125,223	0	0	0	16,526	10,717
Kaluga Region	39,078	0	0	0	35,113	0
Kostroma Region	275,909	13,350	10,000	0	1,377,066	3,472
Kursk Region	51,127	0	0	0	63,798	0
Lipetsk Region	609,307	0	0	0	18,842	393
Moscow Region	1,394,009	34,287	10,000	0	497,710	24,412
Orel Region	76,136	0	0	0	13,566	0
Ryazan Region	338,420	30,856	0	0	43,211	5,771
Smolensk Region	258,821	0	0	0	161,947	27,063
Tambov Region	30,376	0	0	0	15,321	0
Tver Region	24,043	1,441	4,000	0	24,473	679
Tula Region	44,251	3,701	0	0	21,769	3,240
Yaroslavl Region	286,534	0	0	0	247,592	926
City of Moscow	591,120,482	111,664,939	759,361	1,129,766	192,811,426	38,604,292
North-Western Federal District	32,989,448	2,132,513	73,772	11,709	6,151,651	1,160,414
Republic of Karelia	3,494	0	0	0	622	0
Komi Republic	432,433	24,789	0	0	28,832	9,199
Akhangelsk Region	39,014	0	0	0	2,641	42
Vologda Region	932,602	3,300	0	0	113,205	14
Kaliningrad Region	987,049	13,333	9,689	0	305,487	82,301
Leningrad Region	209,899	162,683	0	0	25,846	0
Murmansk Region	384,211	20,989	0	0	89,008	6,065
Novgorod Region	150,329	0	0	0	20,593	0
Pskov Region	22,202	0	10,000	0	566	0
St Petersburg	29,828,215	1,907,419	54,083	11,709	5,564,851	1,062,793
Southern Federal District	2,705,410	2,275	2,906	0	784,883	8,639
Republic of Adygeya	48,611	0	0	0	47,001	0
Republic of Kalmykia	28,244	0	0	0	8,038	128
Krasnodar Territory	417,315	1,815	0	0	350,951	5,770
Astrakhan Region	59,017	0	0	0	29,220	0
Volgograd Region	451,255	0	0	0	39,828	1,389
Rostov Region	1,700,968	460	2,906	0	309,845	1,352
North-Caucasian Federal District	902,335	307	0	0	402,709	3,853
Republik of Daghestan	52,827	307	0	0	52,879	1,093
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	17,852	0	0	0	1,865	0
Karachai-Cherkess Republic	16,521	0	0	0	15,352	0
Republic of North Ossetia - Alania	196,547	0	0	0	23,751	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	618,588	0	0	0	308,862	2,760

1	2	3	4	5	6	7
Volga Federal District	20,256,263	854,861	84,597	0	16,812,559	373,450
Republic of Bashkortostan	748,087	0	30,000	0	701,336	51,362
Republic of Marii El	736	0	0	0	0	0
Republic of Mordovia	51,399	0	0	0	18,560	0
Republic of Tatarstan	8,447,666	605,798	0	0	3,805,267	116,215
Udmurt Republic	386,059	1,651	0	0	393,907	0
Chuvash Republic	195,179	0	0	0	64,939	0
Perm Territory	373,263	0	11,000	0	129,088	0
Kirov Region	332,347	675	0	0	138,904	5,284
Nizhny Novgogrod Region	908,579	90,919	38,597	0	476,424	75,759
Orenburg Region	720,691	5,308	5,000	0	207,915	161
Penza Region	2,512,951	0	0	0	35,219	0
Samara Region	4,968,286	114,634	0	0	9,884,461	123,749
Saratov Region	546,647	0	0	0	912,590	0
Ulyanovsk Region	64,373	35,876	0	0	43,949	920
Ural Federal District	12,594,968	1,243,578	24,000	0	5,740,075	68,237
Kurgan Region	10,083	0	0	0	2,596	0
Sverdlovsk Region	6,019,765	373,776	20,000	0	4,244,631	53,044
Tyumen Region	3,893,722	859,744	4,000	0	843,207	14,196
Chelyabinsk Region	2,671,398	10,058	0	0	649,641	997
Siberian Federal District	18,726,650	12,388,668	0	0	13,494,861	677,473
Republic of Altai	57,588	0	0	0	83,387	0
Republic of Buryatiya	46,243	0	0	0	42,186	183
Republic of Tuva	7,741	0	0	0	8,831	0
Republic of Khakassia	25,443	0	0	0	39,257	0
Altai Territory	131,114	0	0	0	88,111	167
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	167,534	0	0	0	333,398	1,462
Irkutsk Region	129,021	5,464	0	0	103,921	307
Kemerovo Region	40,392	0	0	0	252,388	1,262
Novosibirsk Region	17,731,913	12,362,458	0	0	12,409,168	669,415
Omsk Region	235,422	19,492	0	0	106,731	4,677
Tomsk Region	154,239	1,254	0	0	27,483	0
Far Eastern Federal District	2,985,384	259,444	0	0	5,062,442	50,902
Republic of Sakha (Yakutia)	190,025	0	0	0	61,420	62
Kamchatka Territory	141,753	3,911	0	0	65,171	540
Primorskiy Territory	1,207,745	15,973	0	0	332,592	324
Khabarovsk Territory	1,095,385	215,333	0	0	892,630	14,248
Amur Region	279,652	24,227	0	0	3,691,739	35,728
Magadan Region	4,621	0	0	0	15	0
Sakhalin Region	66,203	0	0	0	18,875	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 1.09.10

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	334,971,042	106,266,603	773,500	1,129,766	119,508,955	33,843,567
Belgorod Region	5,681,600	1,551,806	0	0	451,723	6,656
Bryansk Region	1,959,124	11,468	0	0	298,720	7,082
Vladimir Region	1,948,156	0	15,000	0	1,031,353	15,594
Voronezh Region	8,044,919	108,863	0	0	2,778,267	241,854
Ivanovo Region	2,991,751	21,145	0	0	522,551	25,947
Kaluga Region	955,298	40,022	0	0	525,924	3,666
Kostroma Region	1,276,547	0	10,000	0	546,774	135
Kursk Region	6,536,829	780,084	0	0	553,454	13,898
Lipetsk Region	7,775,918	0	0	0	732,830	1,025
Moscow Region	18,112,145	246,121	10,000	0	1,919,181	456,775
Orel Region	1,482,836	0	0	0	280,600	5,324
Ryazan Region	2,271,380	52,823	0	0	654,276	26,125
Smolensk Region	1,189,763	132,075	0	0	404,518	98,377
Tambov Region	1,351,582	0	0	0	160,537	289
Tver Region	1,280,104	1,441	4,000	0	345,293	28,722
Tula Region	1,622,515	30,487	0	0	561,737	19,502
Yaroslavl Region	6,648,363	139,307	0	0	1,710,122	36,248
City of Moscow	263,842,212	103,150,961	734,500	1,129,766	106,031,095	32,856,348
North-Western Federal District	82,673,807	6,203,862	73,772	11,709	16,481,795	3,805,212
Republic of Karelia	417,978	19,855	0	0	408,459	15,713
Komi Republic	2,573,475	68,027	0	0	326,690	10,687
Akhangelsk Region	1,596,616	79,751	0	0	395,070	5,992
Vologda Region	11,842,489	231,862	0	0	1,287,443	34,367
Kaliningrad Region	11,266,000	359,710	9,689	0	996,713	359,824
Leningrad Region	711,395	257,770	0	0	418,556	44,040
Murmansk Region	3,996,066	924,914	0	0	543,000	33,752
Novgorod Region	937,498	46,966	0	0	569,478	27,175
Pskov Region	1,241,548	25,320	10,000	0	170,249	5,652
St Petersburg	48,090,742	4,189,687	54,083	11,709	11,366,137	3,268,010
Southern Federal District	39,916,195	8,091,041	27,767	0	12,720,861	407,087
Republic of Adygeya	172,529	0	0	0	119,362	3,222
Republic of Kalmykia	55,670	0	0	0	23,657	81
Krasnodar Territory	16,868,949	657,406	24,861	0	6,027,182	274,459
Astrakhan Region	805,186	0	0	0	546,263	181
Volgograd Region	6,410,446	1,776,132	0	0	2,610,054	23,726
Rostov Region	15,603,415	5,657,503	2,906	0	3,394,343	105,418
North-Caucasian Federal District	15,617,650	111,497	0	0	2,641,036	69,261
Republik of Daghestan	329,207	307	0	0	234,881	6,837
Republic of Ingushetia	447,960	0	0	0	8,516	195
Kabardino-Balkar Republic	1,350,798	82,946	0	0	27,444	0
Karachai-Cherkess Republic	543,557	0	0	0	42,701	0
Republic of North Ossetia - Alania	3,173,980	0	0	0	387,973	4,422
Chechen Republic	233,956	0	0	0	312	0
Stavropol Territory	9,538,192	28,244	0	0	1,939,209	57,807
Volga Federal District	105,681,294	3,448,582	84,597	0	36,084,831	1,266,429

1	2	3	4	5	6	7
Republic of Bashkortostan	9,389,267	467,856	30,000	0	2,956,656	106,882
Republic of Marii El	702,062	0	0	0	219,383	3,041
Republic of Mordovia	741,002	0	0	0	157,411	7,374
Republic of Tatarstan	15,314,006	288,266	0	0	2,875,622	62,774
Udmurt Republic	7,270,990	340,643	0	0	1,335,588	31,103
Chuvash Republic	3,915,814	789	0	0	578,779	15,685
Perm Territory	12,551,004	130,673	11,000	0	3,558,268	205,486
Kirov Region	2,627,622	1,535	0	0	493,541	20,395
Nizhny Novgogrod Region	17,023,610	1,152,255	38,597	0	4,354,089	254,547
Orenburg Region	2,617,109	39,103	5,000	0	1,536,111	35,038
Penza Region	3,512,046	669,384	0	0	276,214	239
Samara Region	25,785,786	177,497	0	0	15,380,061	505,454
Saratov Region	2,419,758	77,071	0	0	2,043,084	17,772
Ulyanovsk Region	1,811,218	103,510	0	0	320,024	639
Ural Federal District	40,579,867	1,400,876	24,000	0	16,610,105	451,373
Kurgan Region	1,100,445	0	0	0	281,881	23
Sverdlovsk Region	20,977,166	1,115,776	20,000	0	8,974,435	274,898
Tyumen Region	6,942,423	233,021	4,000	0	3,449,636	33,578
Chelyabinsk Region	11,559,833	52,079	0	0	3,904,153	142,874
Siberian Federal District	53,664,100	2,350,865	0	0	31,691,934	841,779
Republic of Altai	153,431	0	0	0	125,361	0
Republic of Buryatiya	1,997,405	4,090	0	0	1,208,499	2,916
Republic of Tuva	77,702	0	0	0	177,612	0
Republic of Khakassia	516,577	0	0	0	383,163	2,075
Altai Territory	4,995,934	27,868	0	0	1,979,516	42,357
Zabaykal Territory	970,795	19,775	0	0	879,706	4,085
Krasnoyarsk Territory	9,438,221	740,088	0	0	4,272,018	94,245
Irkutsk Region	4,547,658	110,028	0	0	3,639,899	46,965
Kemerovo Region	5,741,561	1,501	0	0	4,497,451	37,764
Novosibirsk Region	12,602,091	359,486	0	0	9,499,008	435,329
Omsk Region	8,174,737	598,204	0	0	3,773,294	167,067
Tomsk Region	4,447,988	489,825	0	0	1,256,407	8,976
Far Eastern Federal District	13,014,615	711,832	0	0	8,140,652	341,859
Republic of Sakha (Yakutia)	2,195,855	3,634	0	0	481,310	814
Kamchatka Territory	747,394	7,407	0	0	132,992	1,447
Primorskiy Territory	4,512,422	391,422	0	0	1,954,643	178,533
Khabarovsk Territory	4,253,244	276,405	0	0	3,683,536	155,301
Amur Region	612,987	32,964	0	0	1,269,864	2,916
Magadan Region	149,416	0	0	0	203,557	1
Sakhalin Region	360,750	0	0	0	360,919	2,847
Jewish Autonomous Region	182,547	0	0	0	53,774	0
Chukotka Autonomous Area	0	0	0	0	57	0

Table 33.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.09.10

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	11,630,107,790	7,453,379	16,660,650	2,881,913,831	2,755,141,346	5,861,472,880
Belgorod Region	8,821,549	0	343	3,036,854	749,917	5,015,245
Bryansk Region	297,968	0	0	230,525	0	67,406
Vladimir Region	2,730,154	0	176	939,427	18,000	1,623,754
Voronezh Region	406	0	0	250	0	132
Ivanovo Region	5,911,399	1,606	0	2,169,638	487,506	3,222,256
Kaluga Region	6,764,167	12,433	0	1,086,949	316,943	5,335,038
Kostroma Region	27,021,667	0	0	2,225,071	3,275,124	21,481,266
Kursk Region	7,867,280	0	746	1,620,133	319,771	5,916,180
Lipetsk Region	14,248,335	0	23,117	4,725,649	805,902	8,689,688
Moscow Region	40,269,517	5,849	12,536	14,054,122	7,247,613	18,792,619
Orel Region	1,685,718	0	0	281,856	3,800	1,399,502
Ryazan Region	9,208,721	1,409	1	2,700,113	411,963	5,954,552
Smolensk Region	9,689,643	0	0	4,460,026	539,684	4,599,119
Tambov Region	1,441,870	0	0	406,389	191,600	843,011
Tver Region	5,275,766	5,076	3,067	2,120,302	245,722	2,890,065
Tula Region	6,683,604	0	0	1,399,155	595,069	4,578,565
Yaroslavl Region	10,237,560	0	0	3,042,957	865,425	6,077,954
City of Moscow	11,471,952,466	7,427,006	16,620,664	2,837,414,415	2,739,067,307	5,764,986,528
North-Western Federal District	714,740,149	2,362,986	268,277	280,315,618	266,357,729	155,170,411
Republic of Karelia	487,991	0	0	253,054	58,431	170,905
Komi Republic	9,589,415	0	0	2,667,159	817,243	6,040,485
Akhangelsk Region	229,806	0	0	63,638	113,426	31,397
Vologda Region	36,123,815	1,815	127,321	13,508,950	7,611,456	14,282,524
Kaliningrad Region	27,538,867	2,160	31,411	6,662,977	4,444,783	16,131,919
Leningrad Region	4,280,599	33,232	16,314	1,067,557	200,922	2,859,493
Murmansk Region	5,217,027	0	0	1,816,992	431,133	2,929,400
Novgorod Region	2,376,897	0	87	1,019,729	91,568	1,259,112
Pskov Region	1,262,731	75	19,138	648,960	45,030	548,093
St Petersburg	627,633,001	2,325,704	74,006	252,606,602	252,543,737	110,917,083
Southern Federal District	103,469,568	72,218	182,452	28,255,447	8,614,943	65,880,835
Republic of Adygeya	1,953,878	0	0	748,155	111,837	1,083,823
Republic of Kalmykia	362,163	0	0	218,171	70,000	73,271
Krasnodar Territory	50,554,421	59,962	165,572	12,030,633	4,778,691	33,167,262
Astrakhan Region	2,125,820	0	5,706	722,492	232,150	1,148,269
Volgograd Region	5,669,287	2,773	4,444	2,232,879	579,803	2,839,515
Rostov Region	42,803,999	9,483	6,730	12,303,117	2,842,462	27,568,695
North-Caucasian Federal District	26,069,983	1,860	42,909	10,094,284	1,729,305	13,897,670
Republik of Daghestan	10,199,134	986	29,042	4,374,455	527,801	5,105,833
Republic of Ingushetia	513,555	0	0	219,137	0	291,179
Kabardino-Balkar Republic	2,888,230	0	3,263	1,012,903	156,399	1,651,240
Karachai-Cherkess Republic	1,380,406	0	9,023	772,025	228,254	369,433
Republic of North Ossetia - Alania	3,750,682	0	0	996,521	351,603	2,384,611
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7,337,976	874	1,581	2,719,243	465,248	4,095,374
Volga Federal District	566,213,627	2,371,811	1,917,910	133,248,720	117,557,204	307,116,235
Republic of Bashkortostan	34,098,247	47	18,051	5,198,495	4,720,344	24,080,591
Republic of Marii El	1,086,754	169	1,550	316,618	1,050	764,428
Republic of Mordovia	11,863,940	0	0	2,558,261	1,024,473	8,189,748

1	2	3	4	5	6	7
Republic of Tatarstan	241,837,706	2,240,484	1,516,990	66,199,956	70,209,138	99,340,393
Udmurt Republic	12,167,866	20	448	1,750,540	873,703	9,516,509
Chuvash Republic	5,063,044	0	0	1,881,020	1,126,433	1,964,774
Perm Territory	16,657,480	0	0	3,113,512	4,537,797	8,982,268
Kirov Region	15,094,131	0	10,886	2,672,781	963,572	11,259,069
Nizhny Novgogrod Region	46,894,848	11,826	47,414	13,654,885	2,561,524	30,414,436
Orenburg Region	22,253,247	11,206	0	4,514,991	4,834,357	12,861,440
Penza Region	7,713,360	0	0	709,359	3,561,816	3,429,440
Samara Region	113,045,509	914	322,571	24,167,570	20,640,795	67,076,742
Saratov Region	33,064,158	0	0	4,658,836	1,314,308	27,015,430
Ulyanovsk Region	5,373,337	107,145	0	1,851,896	1,187,894	2,220,967
Ural Federal District	421,533,831	293,244	298,590	101,218,423	74,528,959	240,305,779
Kurgan Region	1,044,468	0	10,498	504,526	28,500	497,777
Sverdlovsk Region	193,468,011	29,547	18,423	48,699,746	31,201,262	112,128,297
Tyumen Region	155,255,259	175,246	220,264	34,313,656	39,542,329	79,635,438
Chelyabinsk Region	71,766,093	88,451	49,405	17,700,495	3,756,868	48,044,267
Siberian Federal District	270,977,614	150,776	290,877	63,146,542	55,063,167	149,558,409
Republic of Altai	7,677,572	0	0	616,847	558,683	6,448,507
Republic of Buryatiya	4,447,220	82,942	2,175	1,108,386	59,893	3,174,485
Republic of Tuva	183,678	0	4,025	83,792	1,100	94,626
Republic of Khakassia	5,226,416	747	38	1,440,056	267,609	3,436,426
Altai Territory	8,058,432	0	10,747	3,296,696	1,080,615	3,643,955
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7,038,209	38,068	37,148	2,249,960	492,834	3,962,012
Irkutsk Region	9,938,855	0	10,660	3,005,473	1,694,915	5,131,591
Kemerovo Region	16,800,595	0	194,745	3,607,619	743,434	12,219,009
Novosibirsk Region	195,727,120	24,998	31,210	43,534,405	49,162,483	100,937,958
Omsk Region	8,873,773	4,002	0	2,443,324	655,564	5,646,515
Tomsk Region	7,005,744	19	129	1,759,984	346,037	4,863,325
Far Eastern Federal District	171,817,239	19,909	176,809	39,305,060	19,256,348	112,148,540
Republic of Sakha (Yakutia)	10,610,965	0	5,530	3,064,169	1,181,074	6,325,603
Kamchatka Territory	8,199,064	0	0	2,816,637	680,269	4,698,998
Primorskiy Territory	43,263,115	821	9,192	16,489,958	5,883,928	20,404,417
Khabarovsk Territory	30,585,143	2,635	3,663	6,252,370	1,847,559	22,371,231
Amur Region	72,368,654	3,533	158,424	8,046,767	7,892,964	56,232,860
Magadan Region	69,726	0	0	66,699	1,500	1,527
Sakhalin Region	6,720,572	12,920	0	2,568,460	1,769,054	2,113,904
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 1.09.10

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	7,752,488,436	2,898,659	10,787,387	2,255,064,074	2,280,372,380	3,117,267,666
Belgorod Region	73,841,586	8,257	185,190	15,915,781	7,564,681	49,930,174
Bryansk Region	35,593,735	45,383	108,495	5,773,427	1,611,694	28,007,785
Vladimir Region	69,506,507	13,654	103,418	10,091,085	5,753,085	53,267,092
Voronezh Region	151,814,374	148,877	154,686	23,367,334	9,124,945	118,784,561
Ivanovo Region	37,721,979	51,111	33,714	5,618,860	1,589,332	30,345,130
Kaluga Region	54,126,381	98,789	44,173	11,856,953	2,945,850	39,112,290
Kostroma Region	33,628,326	15,611	27,534	3,479,507	4,680,807	25,383,806
Kursk Region	41,137,792	7,338	53,270	8,358,417	1,459,097	31,196,138
Lipetsk Region	58,079,788	76,539	115,704	9,860,792	3,694,488	44,246,490
Moscow Region	499,776,048	656,220	1,043,396	128,439,770	33,722,577	334,593,490
Orel Region	29,138,000	11,796	21,007	3,824,549	1,890,045	23,352,980
Ryazan Region	50,164,523	21,585	144,518	8,573,772	3,272,163	38,006,864
Smolensk Region	39,301,154	29,289	36,531	7,447,662	3,349,835	28,339,569
Tambov Region	31,941,358	29,303	38,754	4,856,983	1,094,003	25,878,097
Tver Region	52,715,540	70,791	35,109	10,012,310	2,900,961	39,637,626
Tula Region	67,912,289	11,107	197,364	10,653,552	7,599,808	49,259,973
Yaroslavl Region	72,791,525	11,657	34,805	13,216,742	4,787,659	54,254,231
City of Moscow	6,353,297,531	1,591,352	8,409,719	1,973,716,578	2,183,331,350	2,103,671,370
North-Western Federal District	1,436,304,979	3,043,957	1,103,295	309,245,304	328,177,171	777,604,587
Republic of Karelia	24,256,287	6,728	27,579	3,646,351	1,075,152	19,407,682
Komi Republic	57,613,002	30,848	17,036	8,958,858	2,347,197	46,040,988
Akhangelsk Region	77,512,395	48,468	91,695	8,801,075	18,922,235	48,980,527
Vologda Region	71,348,898	20,111	177,853	18,977,410	5,202,062	46,390,197
Kaliningrad Region	54,052,031	23,867	102,871	11,221,030	7,529,019	35,070,427
Leningrad Region	60,677,417	248,755	242,512	10,201,219	5,300,269	44,377,151
Murmansk Region	53,802,350	43,116	107,513	7,506,187	3,350,362	42,628,685
Novgorod Region	23,515,170	58,484	58,267	5,403,577	1,465,364	16,458,919
Pskov Region	20,368,070	7,480	98,702	4,050,823	1,403,911	14,750,266
St Petersburg	993,159,359	2,556,100	179,267	230,478,774	281,581,600	463,499,745
Southern Federal District	610,328,584	528,468	395,824	130,897,249	45,864,143	430,576,121
Republic of Adygeya	8,376,551	14,445	747	1,425,709	253,707	6,660,426
Republic of Kalmykia	3,971,844	25,567	11,121	789,867	375,450	2,758,252
Krasnodar Territory	288,332,073	125,249	214,815	64,523,600	27,113,693	195,356,711
Astrakhan Region	33,656,798	21,531	34,287	6,030,615	1,650,492	25,672,946
Volgograd Region	94,162,581	43,693	10,064	18,465,512	4,637,220	70,701,862
Rostov Region	181,828,737	297,983	124,790	39,661,946	11,833,581	129,425,924
North-Caucasian Federal District	166,802,619	685,384	693,716	40,993,992	8,375,948	115,427,476
Republik of Daghestan	23,389,496	174,876	153,133	7,181,826	815,354	14,874,583
Republic of Ingushetia	2,581,605	496	0	791,933	43,290	1,736,580
Kabardino-Balkar Republic	14,852,876	2,675	41,536	3,532,881	488,383	10,681,367
Karachai-Cherkess Republic	6,391,717	10,768	28,698	1,601,940	316,368	4,424,635
Republic of North Ossetia - Alania	15,451,153	1,938	8,142	2,336,399	488,971	12,573,386
Chechen Republic	8,400,939	342,086	205,606	5,979,125	352,780	1,516,521
Stavropol Territory	95,734,833	152,545	256,601	19,569,888	5,870,802	69,620,404
Volga Federal District	1,720,160,066	3,701,351	3,478,145	347,862,990	320,813,377	1,033,265,506
Republic of Bashkortostan	269,081,629	575,950	386,409	42,468,879	117,689,154	107,587,737

1	2	3	4	5	6	7
Republic of Marii El	17,304,644	4,390	40,186	2,923,133	1,343,133	12,966,540
Republic of Mordovia	28,175,199	81,501	69,103	5,701,714	2,434,896	19,777,603
Republic of Tatarstan	333,309,964	2,297,260	1,517,765	79,808,146	88,642,094	155,035,751
Udmurt Republic	65,904,225	5,587	7,404	10,851,154	14,129,987	40,360,302
Chuvash Republic	39,801,826	66,283	100,464	6,181,152	3,825,751	29,455,892
Perm Territory	153,402,103	141,790	222,900	32,227,224	25,612,460	94,771,236
Kirov Region	49,443,833	20,338	146,559	8,425,631	3,651,956	36,897,270
Nizhny Novgogrod Region	212,925,538	67,633	242,121	57,977,070	12,088,933	141,935,879
Orenburg Region	76,531,700	119,756	88,980	15,398,610	7,398,381	52,940,821
Penza Region	48,805,833	40,402	80,136	7,448,878	6,086,850	35,065,743
Samara Region	275,544,049	99,780	435,302	51,735,100	29,184,233	192,643,270
Saratov Region	100,582,105	46,581	79,890	18,496,329	4,583,650	77,116,195
Ulyanovsk Region	49,347,418	134,100	60,926	8,219,970	4,141,899	36,711,267
Ural Federal District	938,328,133	798,034	1,048,594	189,050,224	179,410,542	559,731,334
Kurgan Region	20,925,258	14,679	123,267	4,086,947	944,820	15,719,651
Sverdlovsk Region	346,744,375	185,653	434,556	73,094,246	45,725,362	223,452,739
Tyumen Region	403,884,545	406,262	394,498	70,653,362	122,077,751	208,574,701
Chelyabinsk Region	166,773,955	191,440	96,273	41,215,669	10,662,609	111,984,243
Siberian Federal District	839,155,002	658,318	1,548,049	169,341,785	92,544,206	570,891,856
Republic of Altai	4,927,493	3,080	5,751	911,632	523,045	3,475,367
Republic of Buryatiya	24,683,435	182,842	20,130	5,384,700	994,202	18,041,643
Republic of Tuva	3,525,816	46,976	59,369	665,464	188,739	2,558,602
Republic of Khakassia	14,140,578	19,218	11,964	2,962,576	728,329	10,332,161
Altai Territory	75,408,134	9,259	352,832	13,036,562	7,979,704	53,797,758
Zabaykal Territory	26,093,241	28,798	32,069	4,473,184	1,570,314	19,921,838
Krasnoyarsk Territory	156,220,561	128,389	165,733	34,949,803	29,917,290	90,328,313
Irkutsk Region	101,486,017	39,319	221,144	20,946,080	8,742,332	70,864,256
Kemerovo Region	127,199,431	38,305	423,739	22,529,772	16,425,297	87,531,543
Novosibirsk Region	183,812,349	71,968	58,559	42,096,395	15,675,981	124,387,756
Omsk Region	74,175,220	83,791	79,065	12,080,494	6,180,753	55,346,989
Tomsk Region	47,482,727	6,373	117,694	9,305,123	3,618,220	34,305,630
Far Eastern Federal District	438,887,679	411,674	783,458	94,252,701	40,955,592	300,837,156
Republic of Sakha (Yakutia)	52,981,920	36,360	137,923	16,707,620	3,284,630	32,684,583
Kamchatka Territory	28,523,364	231	45,034	6,454,422	1,594,322	20,388,274
Primorskiy Territory	121,939,168	102,256	77,927	30,450,165	11,184,144	79,430,411
Khabarovsk Territory	130,795,130	41,253	103,802	20,532,559	16,570,906	93,218,414
Amur Region	35,137,661	29,913	112,010	6,069,761	2,168,553	26,664,574
Magadan Region	17,397,922	8,448	235,597	3,430,759	2,425,829	11,270,494
Sakhalin Region	43,528,125	189,358	69,643	8,976,222	3,623,555	30,368,353
Jewish Autonomous Region	4,092,187	1,100	1,522	668,528	87,250	3,316,722
Chukotka Autonomous Area	4,492,202	2,755	0	962,665	16,403	3,495,331

Table 34.1

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.09.10

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 instittutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	4,526,583,118	21,292,797	336	599,168,650	2,099,883,085	1,616,016,710
Belgorod Region	338,351	0	0	20,490	0	317,771
Bryansk Region	7,644	0	0	3,138	0	4,506
Vladimir Region	56,134	0	0	7,059	0	48,819
Voronezh Region	15	0	0	0	0	12
Ivanovo Region	568,965	0	0	5,255	5,374	558,304
Kaluga Region	321,131	0	0	4,728	109	316,294
Kostroma Region	5,863,136	0	0	1,545,090	333,190	3,979,999
Kursk Region	367,194	0	0	92,640	0	274,309
Lipetsk Region	1,063,366	0	0	303,086	147,187	613,082
Moscow Region	11,388,557	0	0	764,560	3,854,426	6,713,044
Orel Region	21,809	0	0	17	0	21,764
Ryazan Region	678,800	0	0	190,032	6,409	478,564
Smolensk Region	1,445,741	0	0	181,774	134,053	1,129,222
Tambov Region	178,785	0	0	94,087	61,328	22,981
Tver Region	433,266	0	0	115,246	13,336	304,589
Tula Region	535,137	0	0	17,079	0	518,055
Yaroslavl Region	889,139	0	0	55,725	61,328	771,919
City of Moscow	4,502,425,948	21,292,797	336	595,768,644	2,095,266,345	1,599,943,476
North-Western Federal District	179,169,034	0	0	41,525,575	59,821,233	73,585,727
Republic of Karelia	20,373	0	0	17,386	0	2,888
Komi Republic	962,735	0	0	17,770	0	944,920
Akhangelsk Region	4,382	0	0	24	1,002	3,288
Vologda Region	10,280,597	0	0	7,729,248	458,612	2,092,176
Kaliningrad Region	8,063,816	0	0	1,310,271	2,491,229	4,212,684
Leningrad Region	669,667	0	0	48,608	13,476	605,219
Murmansk Region	2,091,619	0	0	683,932	1,171	1,390,621
Novgorod Region	148,881	0	0	32,888	0	115,582
Pskov Region	43,075	0	0	7,589	0	35,473
St Petersburg	156,883,889	0	0	31,677,859	56,855,743	64,182,876
Southern Federal District	8,362,709	0	0	794,950	2,191,474	5,228,615
Republic of Adygeya	11,301	0	0	427	0	10,832
Republic of Kalmykia	93,576	0	0	789	43,191	49,596
Krasnodar Territory	2,550,299	0	0	186,295	188,531	2,107,728
Astrakhan Region	104,539	0	0	70,098	0	26,015
Volgograd Region	468,204	0	0	12,189	341,009	114,924
Rostov Region	5,134,790	0	0	525,152	1,618,743	2,919,520
North-Caucasian Federal District	1,404,137	0	0	95,609	146,107	1,121,764
Republik of Daghestan	503,122	0	0	18,109	126,335	350,444
Republic of Ingushetia	15,693	0	0	9,173	0	5,244
Kabardino-Balkar Republic	65,204	0	0	4,071	0	60,960
Karachai-Cherkess Republic	332,528	0	0	37,033	19,772	254,305
Republic of North Ossetia - Alania	112,566	0	0	2,586	0	109,817
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	375,024	0	0	24,637	0	340,994
Volga Federal District	77,044,536	5,567	0	6,771,939	32,545,235	36,904,904
Republic of Bashkortostan	2,934,148	0	0	76,901	531,594	2,323,047

1	2	3	4	5	6	7
Republic of Marii El	5,230	0	0	28	0	5,202
Republic of Mordovia	248,183	0	0	4,775	0	243,032
Republic of Tatarstan	41,411,755	5,567	0	2,057,106	26,550,148	12,347,360
Udmurt Republic	903,456	0	0	9,369	255,767	638,259
Chuvash Republic	196,253	0	0	89,810	9,335	97,079
Perm Territory	4,910,358	0	0	2,751,267	0	2,159,091
Kirov Region	1,081,361	0	0	59,977	234,460	786,422
Nizhny Novgogrod Region	3,771,765	0	0	214,955	1,444,433	2,084,100
Orenburg Region	1,454,970	0	0	56,957	821,901	575,946
Penza Region	78,568	0	0	423	0	77,547
Samara Region	15,577,270	0	0	1,043,740	2,472,614	11,760,790
Saratov Region	3,972,690	0	0	386,638	169,352	3,384,814
Ulyanovsk Region	498,529	0	0	19,993	55,631	422,215
Ural Federal District	71,617,388	29,784	0	15,349,214	11,940,113	35,180,943
Kurgan Region	2,090	0	0	1	0	501
Sverdlovsk Region	21,380,722	0	0	2,816,800	3,145,468	15,333,895
Tyumen Region	42,118,518	28,911	0	8,586,344	8,610,352	16,154,395
Chelyabinsk Region	8,116,058	873	0	3,946,069	184,293	3,692,152
Siberian Federal District	81,689,244	0	123,759	4,607,316	36,739,805	32,785,351
Republic of Altai	26,838	0	0	20,651	0	6,148
Republic of Buryatiya	471,669	0	0	5,499	0	72,321
Republic of Tuva	733	0	0	0	0	733
Republic of Khakassia	84,007	0	0	1,381	0	72,126
Altai Territory	170,742	0	0	36,081	307	133,606
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	395,626	0	0	18,406	60,306	316,914
Irkutsk Region	395,248	0	0	122,510	76,503	195,423
Kemerovo Region	476,021	0	0	56,402	6,309	413,247
Novosibirsk Region	78,069,204	0	123,759	3,923,231	36,318,028	30,679,517
Omsk Region	1,384,759	0	0	399,825	272,008	711,368
Tomsk Region	214,397	0	0	23,330	6,344	183,948
Far Eastern Federal District	21,238,911	307	0	1,968,612	3,062,032	15,537,280
Republic of Sakha (Yakutia)	450,173	307	0	7,803	74,084	315,366
Kamchatka Territory	1,024,742	0	0	195,313	86,220	735,840
Primorskiy Territory	4,529,347	0	0	993,391	135,918	3,352,832
Khabarovsk Territory	2,679,996	0	0	143,763	61,057	2,384,370
Amur Region	11,746,149	0	0	431,897	2,628,397	8,213,346
Magadan Region	23,887	0	0	307	0	23,580
Sakhalin Region	784,617	0	0	196,138	76,356	511,946
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 1.09.10

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 instittutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	3,974,064,444	20,001,004	124,095	533,148,092	2,026,966,594	1,281,944,554
Belgorod Region	13,119,422	0	0	516,538	3,562,407	3,613,989
Bryansk Region	3,261,433	0	0	180,993	93,083	2,557,534
Vladimir Region	8,593,989	474	0	864,327	222,389	5,258,170
Voronezh Region	24,522,170	9	0	556,126	5,362,875	15,330,094
Ivanovo Region	3,699,163	68	0	89,551	17,277	3,250,765
Kaluga Region	7,666,495	719	0	1,145,734	440,610	3,975,153
Kostroma Region	2,324,054	56	0	116,845	216,056	1,676,072
Kursk Region	2,914,071	0	0	176,827	93,883	2,136,421
Lipetsk Region	5,460,191	0	0	505,053	249,007	3,969,467
Moscow Region	60,668,068	103	0	5,043,743	6,602,605	44,924,094
Orel Region	1,685,882	17	0	83,650	11,201	1,372,875
Ryazan Region	5,233,213	518	0	625,803	880,398	3,048,485
Smolensk Region	6,636,833	6	0	543,901	197,649	2,867,088
Tambov Region	2,579,738	0	0	132,334	84,680	1,239,379
Tver Region	5,898,018	196	0	399,120	424,367	3,439,179
Tula Region	8,562,059	0	0	525,314	466,081	4,199,004
Yaroslavl Region	6,265,764	59	0	373,946	140,655	5,187,158
City of Moscow	3,804,973,881	19,998,779	124,095	521,268,287	2,007,901,371	1,173,899,627
North-Western Federal District	352,512,123	143,816	0	54,371,359	75,883,726	204,916,514
Republic of Karelia	2,932,055	329	0	245,070	78,644	2,367,039
Komi Republic	5,039,142	0	0	265,577	97,806	3,087,711
Akhangelsk Region	7,255,412	7,253	0	1,602,040	1,055,777	4,159,802
Vologda Region	15,843,910	108	0	7,494,923	1,837,651	5,868,372
Kaliningrad Region	16,093,476	20,380	0	2,150,558	2,915,731	10,699,149
Leningrad Region	9,304,917	51	0	816,310	342,294	7,329,185
Murmansk Region	7,902,022	0	0	1,582,759	54,696	5,629,611
Novgorod Region	3,234,204	14	0	731,162	50,595	2,279,280
Pskov Region	2,236,698	0	0	89,081	207,048	1,414,761
St Petersburg	282,670,287	115,681	0	39,393,879	69,243,484	162,081,604
Southern Federal District	74,873,006	2,012	0	8,081,366	10,074,301	48,367,920
Republic of Adygeya	554,334	0	0	24,773	0	377,726
Republic of Kalmykia	257,643	21	0	931	44,194	184,857
Krasnodar Territory	34,890,250	1,190	0	2,414,288	5,255,154	25,286,880
Astrakhan Region	3,603,611	98	0	647,086	4,432	2,024,641
Volgograd Region	12,054,125	0	0	1,098,184	2,825,121	6,736,459
Rostov Region	23,513,043	703	0	3,896,104	1,945,400	13,757,357
North-Caucasian Federal District	14,125,779	61	0	763,456	408,442	10,782,758
Republik of Daghestan	1,650,888	0	0	55,994	126,335	1,409,355
Republic of Ingushetia	151,461	0	0	14,503	0	126,262
Kabardino-Balkar Republic	2,018,338	0	0	36,282	1,460	989,101
Karachai-Cherkess Republic	562,354	0	0	39,536	19,165	437,968
Republic of North Ossetia - Alania	960,751	49	0	46,080	0	830,516
Chechen Republic	57,533	0	0	4,209	0	53,285
Stavropol Territory	8,724,454	12	0	566,852	261,482	6,936,271
Volga Federal District	232,367,132	1,096,445	0	33,315,018	64,507,917	108,254,978
Republic of Bashkortostan	54,401,405	1,072,560	0	15,519,755	25,555,127	10,078,750

1	2	3	4	5	6	7
Republic of Marii El	1,327,057	0	0	96,438	322,884	641,364
Republic of Mordovia	1,554,844	58	0	56,204	9,518	1,178,706
Republic of Tatarstan	50,380,021	5,662	0	2,884,663	26,503,827	17,513,418
Udmurt Republic	3,680,095	16,181	0	227,715	217,728	2,396,324
Chuvash Republic	4,830,248	0	0	177,107	384,581	1,312,894
Perm Territory	28,071,347	305	0	7,315,529	3,744,406	11,468,893
Kirov Region	3,046,824	96	0	328,460	275,412	1,877,120
Nizhny Novgogrod Region	24,106,531	704	0	2,593,033	3,181,025	15,334,617
Orenburg Region	5,494,719	200	0	490,539	585,282	3,956,996
Penza Region	2,840,524	0	0	269,084	111,184	1,995,119
Samara Region	36,887,411	182	0	1,985,109	1,743,027	29,500,901
Saratov Region	10,320,191	497	0	517,305	1,088,730	7,789,418
Ulyanovsk Region	5,425,915	0	0	854,077	785,186	3,210,458
Ural Federal District	147,837,087	62,602	0	16,532,945	29,608,015	79,695,436
Kurgan Region	1,118,423	3	0	69,036	184,257	679,951
Sverdlovsk Region	37,718,855	30,866	0	3,060,320	3,644,935	27,135,957
Tyumen Region	72,050,781	30,617	0	8,002,721	9,755,047	40,861,985
Chelyabinsk Region	36,949,028	1,116	0	5,400,868	16,023,776	11,017,543
Siberian Federal District	95,705,709	13,308	0	9,833,872	20,828,110	48,146,647
Republic of Altai	130,857	0	0	4,590	0	86,453
Republic of Buryatiya	2,865,228	0	0	369,562	27,873	831,363
Republic of Tuva	142,395	0	0	64,332	0	57,096
Republic of Khakassia	573,575	4	0	962	0	508,133
Altai Territory	7,422,901	143	0	357,822	951,749	3,639,042
Zabaykal Territory	1,504,679	0	0	35,815	40,784	596,814
Krasnoyarsk Territory	11,596,816	3	0	1,409,204	242,616	6,389,773
Irkutsk Region	8,956,755	1	0	1,089,940	476,022	4,717,402
Kemerovo Region	15,401,105	0	0	3,457,100	3,357,005	7,530,012
Novosibirsk Region	34,518,104	10,534	0	1,873,684	15,067,331	14,816,207
Omsk Region	8,018,934	2,379	0	871,865	263,922	5,510,049
Tomsk Region	4,574,360	244	0	298,996	400,808	3,464,303
Far Eastern Federal District	56,091,137	9,204	0	5,548,627	11,510,324	30,048,622
Republic of Sakha (Yakutia)	3,740,485	407	0	279,200	74,781	1,496,970
Kamchatka Territory	2,780,895	0	0	608,414	161,040	1,808,600
Primorskiy Territory	20,692,904	5,957	0	2,471,947	6,540,254	10,108,425
Khabarovsk Territory	15,461,263	407	0	748,568	368,753	11,287,040
Amur Region	5,501,736	0	0	95,665	3,911,465	1,061,861
Magadan Region	2,780,684	150	0	156,399	2,085	1,210,143
Sakhalin Region	4,851,035	2,283	0	1,182,671	451,946	2,861,161
Jewish Autonomous Region	191,688	0	0	5,763	0	160,577
Chukotka Autonomous Area	90,447	0	0	0	0	53,845

Table 35.1

Loans, deposits and other funds raised from other credit institutions (by credit institutions registered in respective regions), as of 1.09.10

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	2,987,339,012	1,400,200,296	1,587,138,716
Belgorod Region	80,000	80,000	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	1,138,109	1,138,109	0
Kaluga Region	23,500	23,500	0
Kostroma Region	16,742,209	15,918,683	823,526
Kursk Region	113,660	100,000	13,660
Lipetsk Region	583,500	583,500	0
Moscow Region	1,608,449	1,550,494	57,955
Orel Region	28,000	28,000	0
Ryazan Region	0	0	0
Smolensk Region	860,126	284,790	575,336
Tambov Region	70,200	70,200	0
Tver Region	167,859	167,859	0
Tula Region	150,732	140,000	10,732
Yaroslavl Region	186,797	150,000	36,797
City of Moscow	2,965,585,871	1,379,965,161	1,585,620,710
North-Western Federal District	93,685,654	65,992,153	27,693,501
Republic of Karelia	3,972	3,972	0
Komi Republic	10,000	10,000	0
Akhangelsk Region	62,000	62,000	0
Vologda Region	724,536	536,362	188,174
Kaliningrad Region	3,387,396	3,071,832	315,564
Leningrad Region	0	0	0
Murmansk Region	552,335	200,000	352,335
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	88,945,415	62,107,987	26,837,428
Southern Federal District	8,830,678	5,403,059	3,427,619
Republic of Adygeya	0	0	0
Republic of Kalmykia	10,000	10,000	0
Krasnodar Territory	3,178,384	2,667,202	511,182
Astrakhan Region	0	0	0
Volgograd Region	503,573	475,000	28,573
Rostov Region	5,138,721	2,250,857	2,887,864
North-Caucasian Federal District	1,075,684	1,008,831	66,853
Republik of Daghestan	369,081	369,081	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	200,445	145,250	55,195
Republic of North Ossetia - Alania	52,500	52,500	0
Chechen Republic	0	0	0
Stavropol Territory	453,658	442,000	11,658
Volga Federal District	82,299,434	71,567,432	10,732,002
Republic of Bashkortostan	3,805,588	3,506,382	299,206
Republic of Marii El	0	0	0
Republic of Mordovia	252,932	210,000	42,932

1	2	3	4
Republic of Tatarstan	14,826,324	8,626,452	6,199,872
Udmurt Republic	1,014,702	515,701	499,001
Chuvash Republic	170,350	170,350	0
Perm Territory	35,000	35,000	0
Kirov Region	168,930	168,930	0
Nizhny Novgogrod Region	3,313,454	2,406,863	906,591
Orenburg Region	1,687,726	1,525,098	162,628
Penza Region	0	0	0
Samara Region	56,649,628	54,027,856	2,621,772
Saratov Region	190,975	190,975	0
Ulyanovsk Region	183,825	183,825	0
Ural Federal District	54,125,029	35,560,088	18,564,941
Kurgan Region	10,000	10,000	0
Sverdlovsk Region	24,249,703	19,224,128	5,025,575
Tyumen Region	25,786,651	12,316,586	13,470,065
Chelyabinsk Region	4,078,675	4,009,374	69,301
Siberian Federal District	32,170,333	8,702,916	23,467,417
Republic of Altai	205,002	205,002	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	523	523	0
Altai Territory	851,796	848,730	3,066
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	15,812	3,100	12,712
Irkutsk Region	119,750	119,750	0
Kemerovo Region	250,450	250,450	0
Novosibirsk Region	29,885,444	7,154,409	22,731,035
Omsk Region	841,556	120,952	720,604
Tomsk Region	0	0	0
Far Eastern Federal District	5,468,961	4,925,986	542,975
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	120,232	120,232	0
Primorskiy Territory	1,862,928	1,437,040	425,888
Khabarovsk Territory	0	0	0
Amur Region	3,335,801	3,218,714	117,087
Magadan Region	0	0	0
Sakhalin Region	150,000	150,000	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 1.09.10

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	2,986,815,113	1,390,183,529	1,596,631,584
Belgorod Region	80,000	80,000	0
Bryansk Region	280,000	280,000	0
Vladimir Region	53,721	0	53,721
Voronezh Region	2	2	0
Ivanovo Region	1,048,190	986,209	61,981
Kaluga Region	23,500	23,500	0
Kostroma Region	9,924,474	9,909,713	14,761
Kursk Region	113,660	100,000	13,660
Lipetsk Region	583,500	583,500	0
Moscow Region	1,953,711	1,652,929	300,782
Orel Region	160,522	28,000	132,522
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	70,200	70,200	0
Tver Region	167,859	167,859	0
Tula Region	155,732	145,000	10,732
Yaroslavl Region	259,091	222,294	36,797
City of Moscow	2,971,940,951	1,375,934,323	1,596,006,628
North-Western Federal District	97,658,439	70,088,064	27,570,375
Republic of Karelia	3,972	3,972	0
Komi Republic	0	0	0
Akhangelsk Region	62,000	62,000	0
Vologda Region	724,536	536,362	188,174
Kaliningrad Region	1,056,087	1,025,423	30,664
Leningrad Region	0	0	0
Murmansk Region	552,335	200,000	352,335
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	95,259,509	68,260,307	26,999,202
Southern Federal District	8,707,647	5,134,059	3,573,588
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2,947,039	2,388,202	558,837
Astrakhan Region	61,548	0	61,548
Volgograd Region	523,573	495,000	28,573
Rostov Region	5,175,487	2,250,857	2,924,630
North-Caucasian Federal District	1,670,168	1,543,829	126,339
Republik of Daghestan	395,079	395,079	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	246,348	145,250	101,098
Republic of North Ossetia - Alania	356,500	356,500	0
Chechen Republic	0	0	0
Stavropol Territory	672,241	647,000	25,241
Volga Federal District	89,408,094	78,490,559	10,917,535
Republic of Bashkortostan	3,836,798	3,507,492	329,306
Republic of Marii El	42,016	0	42,016

1	2	3	4
Republic of Mordovia	0	0	0
Republic of Tatarstan	14,796,224	8,626,452	6,169,772
Udmurt Republic	1,004,702	505,701	499,001
Chuvash Republic	170,350	170,350	0
Perm Territory	35,000	35,000	0
Kirov Region	168,930	168,930	0
Nizhny Novgogrod Region	10,114,918	9,021,878	1,093,040
Orenburg Region	2,214,726	2,052,098	162,628
Penza Region	0	0	0
Samara Region	56,629,630	54,007,858	2,621,772
Saratov Region	210,975	210,975	0
Ulyanovsk Region	183,825	183,825	0
Ural Federal District	59,619,044	40,707,794	18,911,250
Kurgan Region	10,000	10,000	0
Sverdlovsk Region	24,634,310	19,574,128	5,060,182
Tyumen Region	25,783,468	12,314,292	13,469,176
Chelyabinsk Region	9,191,266	8,809,374	381,892
Siberian Federal District	5,284,962	2,194,685	3,090,277
Republic of Altai	170,000	170,000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	523	523	0
Altai Territory	851,796	848,730	3,066
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	295,812	283,100	12,712
Irkutsk Region	214,750	214,750	0
Kemerovo Region	250,630	250,630	0
Novosibirsk Region	2,474,144	256,000	2,218,144
Omsk Region	891,556	170,952	720,604
Tomsk Region	135,751	0	135,751
Far Eastern Federal District	5,468,961	4,925,986	542,975
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	120,232	120,232	0
Primorskiy Territory	1,867,928	1,442,040	425,888
Khabarovsk Territory	0	0	0
Amur Region	3,330,801	3,213,714	117,087
Magadan Region	0	0	0
Sakhalin Region	150,000	150,000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macroprudential 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	1/07/09	1/01/10	1/07/10
Own funds (capital) adequacy							
Ratio of own funds (capital) to risk-weighted assets	16.0	14.9	15.5	16.8	18.5	20.9	18.9
Ratio of core capital to risk-weighted assets	11.4	10.6	11.6	10.6	11.9	13.2	12.5
Ratio of risk-weighted assets to total assets	63.9	65.0	66.7	64.9	64.5	60.6	60.1
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	7.6	9.6	9.5
Loan loss provisions made as percent of total loans[1]	4.6	4.1	3.6	4.5	6.9	9.1	9.5
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	2.2	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	0.8	0.7	0.7
Ratio of total large credit risks to own funds (capital) (N7)	239.9	240.6	211.9	191.7	177.8	147.1	168.1
Distribution of loans provided by credit institutions							
agriculture, hunting and forestry	3.0	3.6	3.8	4.2	4.5	4.9	5.2
mining	3.5	3.9	3.1	3.3	3.8	3.9	3.9
manufacturing	16.3	14.6	13.5	14.4	15.3	15.7	16.3
production and distribution of energy, gas and water	2.3	2.0	1.7	1.9	2.0	2.4	2.5
constructing	4.6	4.9	6.0	6.1	6.2	6.2	6.5
wholesale and retail trade, car and household appliance repair	23.9	19.6	18.0	17.4	18.8	18.4	17.4
transport and communication	4.0	3.7	3.7	4.3	4.1	3.4	3.4
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	23.1	23.0	22.9
of which							
mortgage loans	1.0	3.0	5.1	6.6	6.3	6.5	6.5
Geographical distribution of interbank loans and deposits [3]							
Russian Federation	47.4	35.9	40.0	27.1	29.7	29.5	36.9
United Kingdom	13.0	21.5	23.3	29.1	28.4	21.7	20.4
USA	9.0	7.7	4.1	7.1	5.1	4.1	4.1
Germany	9.5	7.9	6.8	7.5	5.6	4.7	4.0
Austria	5.2	7.0	6.1	5.7	6.8	8.2	6.4
France	3.0	3.8	3.5	4.0	5.0	5.7	3.6
Italy	1.2	1.2	1.7	1.5	2.2	1.8	1.7
Cyprus	1.2	0.6	0.8	0.4	0.5	6.2	6.1
Netherlands	5.2	5.3	2.6	4.6	4.4	4.6	3.9
Other	5.3	9.1	11.0	13.1	12.3	13.4	12.9
Liquidity							
Ratio of high liquid assets to total assets	15.2	13.6	12.1	14.5	13.2	13.3	13.9
Ratio of liquid assets to total assets	27.4	26.8	24.8	25.9	25.7	28.0	27.7
Ratio of high liquid assets to demand liabilities (N2)	54.7	51.4	48.4	74.9	67.8	69.2	66.3
Ratio of liquid assets to short-term liabilities (N3)	73.7	76.8	72.9	92.1	90.5	102.4	101.2
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	74.1	73.4	78.1
Ratio of clients' funds to total loans [4]	103.1	101.7	94.8	84.6	89.4	99.9	104.5
Market risk [5] to total own funds (capital) [6]	33.6	45.1	38.7	23.2	41.5	49.6	56.9
of which							
Interest rate risk	13.3	19.3	24.3	16.4	27.5	37.5	42.0
Equity position risk	14.4	20.4	10.8	3.4	9.6	8.7	11.0
Foreign exchange risk	5.8	5.3	3.6	3.4	4.4	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	2.1	2.1	2.5
Banks' financial result over the reporting period (billion rubles)	262.1	371.5	508.0	409.2	6.8	205.1	249.6
as percent of the banking sector assets [7]	3.2	3.3	3.0	1.8	0.0	0.7	0.8
as percent of the banking sector own funds (capital) [7]	24.2	26.3	22.7	13.3	0.2	4.9	5.5
Return on assets [8]	3.2	3.3	3.0	1.8	0.5	0.7	1.6
Return on equity [8]	24.2	26.3	22.7	13.3	3.6	4.9	10.0

[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*		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**	105**	5.8	87	17.3	134	3,807.8	753
1/04/09	3,900.3	40.6	18	1,3**	104**	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***	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
Reference data: own funds (capital) adequacy ratio as of 1.09.10, %	19.0	16,5 ****		49.0		37.4		32.0		19.0	

* 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.

** 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.

*** 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).

**** 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	1/08/10	1/09/10
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	925.0	1,173.1	1,204.2	1,210.7	1,208.5
Banking sector own funds (capital), billion rubles	3,811.1	4,620.6	4,472.7	4,528.9	4,584.9
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24.3	25.4	26.9	26.7	26.4

Table 39

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

Indicators	1/01/09	1/01/10	1/07/10	1/08/10	1/09/10
1. Factors of own funds (capital) increase	**113.3**	**110.9**	**111.4**	**111.0**	**110.8**
1.1. Authorised capital	24.3	25.4	26.9	26.7	26.4
1.2. Issue income	20.5	20.3	20.9	21.1	21.1
1.3. Credit institutions' profit and funds	35.6	31.5	34.0	33.8	34.2
1.4. Subordinated loans	30.6	29.7	25.3	25.2	25.1
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**	**11.0**	**10.8**
2.1. Losses	1.4	2.3	1.9	1.6	1.6
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 supplemantary 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	8.3	8.2
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**

* Calculated by credit institutions' reporting by form 0409134

Table 40

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

Risk-weighted assets *	1/01/09	1/01/10	1/07/10	1.08.10**	1/09/10
1st group of assets	16.6	15.9	12.9	0.0	0.0
2nd group of assets	30.3	36.4	40.9	599.8	560.6
3rd group of assets	492.5	496.4	388.2	71.9	76.0
4th group of assets	641.0	948.3	756.4	17,527.7	17,881.2
5th group of assets	17,002.3	16,332.4	17,078.2	271.7	278.0
Risk-weighted assets of credit institutions	18,182.7	17,829.4	18,276.6	18,471.0	18,795.7

* 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.

** 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	1/08/10	1/09/10
1	Banking sector own funds (capital), billion rubles	3,811.1	4,620.6	4,472.7	4,528.9	4,584.9
2	Risk-weighted assets, billion rubles	22,691.2	22,145.0	23,726.3	23,966.7	24,181.4
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	18,182.7	17,829.4	18,276.6	18,471.0	18,795.7
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1,295.8	772.1	897.3	917.1	919.1
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	-	43.6	47.1	46.6	46.5
	- the value of credit risk on contingent credit liabilities, billion rubles	2,169.4	2,051.0	2,151.9	1,477.7	1,474.9
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles *	223.2	63.0	86.5	67.5	66.9
	- the value of operational risk, billion rubles	-	-	-	1,060.8	1,029.8
	- market risk, billion rubles	820.1	1,385.9	2,266.9	1,926.0	1,848.6
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	16.8	20.9	18.9	18.9	19.0

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.

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

Table 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		1/08/10		1/09/10	
	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% *	9	1.4	7	1.2	7	0.7	5	0.3	6	0.3
From 10% to 12%	32	18.3	21	3.5	38	4.6	56	6.3	59	5.0
From 12% to 14%	70	18.2	58	5.5	78	8.5	88	7.0	78	7.9
14% and more	994	62.1	972	89.9	915	86.1	887	86.4	893	86.8
Banking sector, total	1108	100.0	1058	100.0	1038	100.0	1037	100.0	1036	100.0

* 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)*

		1/01/09	1/01/10	1/07/10	1/08/10	1/09/10
Loans	Standard	51.3	42.5	43.8	44.0	44.4
	Substandard	35.2	38.0	36.0	35.6	34.7
	Doubtful	9.9	9.8	10.7	10.7	11.2
	Problem	1.8	3.5	3.2	3.5	3.5
	Loss	1.8	6.2	6.2	6.2	6.3
Loan loss provision (LLP)	Estimated LLP	6.1	11.9	16.2	12.1	12.3
	Estimated LLP adjusted for collateral	4.5	9.2	9.8	9.8	10.0
	LLP made	4.5	9.3	9.7	9.8	9.9
	LLP made as percent of estimated LLP	73.2	78.1	60.3	80.7	80.9
	LLP made as percent of estimated LLP adjusted for collateral	100.0	100.7	99.8	99.6	99.6

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

Table 44

Structure of loans and claims grouped into homogeneous portfolios *

	1/01/09		1/01/10		1/07/10		1/08/10		1/09/10	
	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	3,725.3	100.0	3,789.5	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	301.9	8.1	303.1	8.0
1.2. Loans to individuals	3,687.5	88.7	3,297.1	91.7	3,366.2	91.8	3,423.4	91.9	3,486.4	92.0
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	-	17.6	-	17.8
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	-	8.3	-	8.2
4. Claims grouped into portfolios of homogeneous claims - total	15.4	100.0	16.1	100.0	18.5	100.0	19.7	100.0	20.7	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	13.5	68.7	14.4	69.9
4.2. Portfolios of homogeneous claims to individuals	3.2	20.8	5.2	32.6	6.0	32.2	6.2	31.3	6.2	30.1
5. Ratio of provisions made on claimes grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	18.2	-	37.9	-	42.7	-	41.1	-	39.8

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

Homogeneous loans and claims to legal entities and provisions made as of 1.09.10*

	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	303,073.2	100.0	5,123.1	100.0	1.7
of which by quality categories					
1.1. Quality Category I	24,758.2	8.2	0.0	0.0	0.0
1.2. Quality Category II	272,904.7	90.0	2,543.2	49.6	0.9
1.3. Quality Category III	2,268.9	0.7	275.3	5.4	12.1
1.4. Quality Category IV	711.8	0.2	305.1	6.0	42.9
1.5. Quality Category V	2,213.6	0.7	1,998.2	39.0	90.3
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0.0	100.0	0.0	100.0	42.9
of which by quality categories					
2.1. Quality Category I	0.0	16.7	0.0	0.0	0.0
2.2. Quality Category II	0.0	0.0	0.0	0.0	0.0
2.3. Quality Category III	0.0	0.0	0.0	0.0	0.0
2.4. Quality Category IV	0.0	83.3	0.0	100.0	51.4
2.5. Quality Category V	0.0	0.0	0.0	0.0	0.0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	303,073.3		5,123.1		1.7
4. Homogeneous claims grouped into portfolios - total	14,447.0	100.0	3,836.1	100.0	26.6
of which by quality categories					
4.1. Quality Category I	5,297.8	36.7	0.0	0.0	0.0
4.2. Quality Category II	5,310.9	36.8	124.7	3.3	2.3
4.3. Quality Category III	99.1	0.7	12.2	0.3	12.4
4.4. Quality Category IV	38.2	0.3	12.5	0.3	32.8
4.5. Quality Category V	3701.0	25.6	3686.6	96.1	99.6
5. Claims for interest payments - total	1,813.4	100.0	297.6	100.0	16.4
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	319.3	17.6	276.6	92.9	86.6

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

Table 46

Homogeneous loans and claims to individuals and provisions made as of 1.09.10*

	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	3,486,415.9	100.0	305,424.9	100.0	8.8
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	228,862.5	6.6	10,499.3	3.4	4.6
1.1.2. residental real estate (mortgage) loans, total	957,113.9	27.5	44,386.7	14.5	4.6
1.1.3. car loans, total	491,591.3	14.1	43,408.6	14.2	8.8
1.1.4. other consumer loans, total	1,783,213.5	51.1	204,664.1	67.0	11.5
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments;	1,543,529.8	44.3	15,961.3	5.2	1.0
1.2.2. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days;	68,656.6	2.0	2,669.0	0.9	3.9
1.2.3. a portfolio of loans with payments being overdue from 31 to 90 calendar days;	44,136.8	1.3	11,534.6	3.8	26.1
1.2.4. a portfolio of loans with payments being overdue from 91 to 180 calendar days;	37,445.3	1.1	19,927.9	6.5	53.2
1.2.5. a portfolio of loans with payments being overdue more than 180 calendar days	274,677.9	7.9	233,599.0	76.5	85.0
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	3,068,813.9	88.0	32,406.8	10.6	1.1
1.3.2. Quality category III	82,889.9	2.4	8,400.8	2.8	10.1
1.3.3. Quality category IV	37,263.5	1.1	15,402.8	5.0	41.3
1.3.4. Quality category V	297,448.6	8.5	249,214.6	81.6	83.8
2. Claims grouped into portfolios of homogeneous claims - total	6,234.5	100.0	4,399.0	100.0	70.6
of which by quality categories					
2.1. Quality category I	93.6	1.5	0.0	0.0	0.0
2.2. Quality category II	1,053.1	16.9	14.1	0.3	1.3
2.3. Quality category III	132.4	2.1	22.3	0.5	16.8
2.4. Quality category IV	101.0	1.6	47.2	1.1	46.7
2.5. Quality category V	4854.3	77.9	4315.5	98.1	88.9
3. Claims for interest payments - total of which	58,145.6	100.0	24,684.5	100.0	42.5
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	28,780.4	49.5	23,831.4	96.5	82.8

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

Table 47

Loan loss provisions by credit risk categories*

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	1/08/10	1/09/10	1/01/09	1/01/10	1/07/10	1/08/10	1/09/10
Substandard	13.9	10.2	8.8	8.7	8.6	1.8	2.5	2.4	2.4	2.5
Doubtful	35.2	17.3	18.3	18.1	18.2	15.9	16.4	16.8	16.5	16.1
Problem	17.1	16.2	14.7	14.9	15.6	41.4	43.0	44.2	42.1	44.2
Loss	33.8	56.3	58.1	58.3	57.5	86.1	84.7	90.8	91.2	91.2

* 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	1/08/10	1/09/10
Overdue claims on loans, deposits and other placements, billion rubles	**422.0**	**1014.7**	**1104.1**	**1102.7**	**1108.5**
Of which					
- among 20 largest-asset credit institutions, billion rubles	274.3	652.7	762.4	759.2	766.7
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	2.1	5.1	5.4	5.4	5.4
Overdue claims in rubles					
- billion rubles	353.2	835.1	921.3	932.0	937.1
- as percent of total loans, deposits and other placements in rubles	2.5	6.0	6.4	6.4	6.4
Overdue claims in foreign currency					
- billion rubles	68.8	179.6	182.8	170.6	171.4
- as percent of total loans, deposits and other placements in foreign currency	1.1	3.0	3.1	2.9	2.9
- dollar equivalent, billion $	2.3	5.9	5.9	5.7	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		1st half of 2010		2008		2009		1st half of 2010		2008		2009		1st half of 2010		1st half of 2008	1st half of 2009	1st 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		1/08/10		1/09/10	
	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %
Market risk (MR), total	23.2	100.0	49.6	100.0	56.9	100.0	47.7	100.0	45.1	100.0
Of which										
- interest rate risk (IRR)	16.4	70.7	37.5	75.5	42.0	73.8	34.2	71.7	33.3	73.8
- equity position risk (EPR)	3.4	14.7	8.7	17.5	11.0	19.4	9.7	20.3	8.3	18.5
- foreign exchange risk (FER)	3.4	14.6	3.5	7.0	3.8	6.7	3.8	8.0	3.5	7.7
Reference data:										
Number of credit institutions *	741		656		633		634		646	
Share of credit institutions' assets * in total banking sector assets, %	93.1		62.8		89.7		89.9		90.1	

* 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 (OFXP)				
				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
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

Liquidity of Credit Institutions

Table 52

Relation of long-term assets and long-term liabilities* of the banking sector

	1/01/09	1/01/10	1/07/10	1/08/10	1/09/10
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18.7	18.0	25.1	25.5	25.5
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24.8	23.0	22.1	22.3	22.2
A measure of using short-term liabilities to fund long-term liquid assets, percent**	-15.5	-14.5	-6.6	-6.5	-6.2

* 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». Unless specified other.

** 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	1/08/10	1/09/10	1/01/09	1/01/10	1/07/10	1/08/10	1/09/10
Less than 0	605	611	596	597	592	81.5	92.8	63.1	62.1	56.5
From 0 to 20	433	407	392	393	399	17.9	6.9	36.5	37.1	43.1
More than 20	68	40	50	47	45	0.6	0.3	0.5	0.8	0.4
Data not available	2	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1108	1058	1038	1037	1036	100.0	100.0	100.0	100.0	100.0

Table 54

The relation of short-term assets and short-term liabilities* of the banking sector

	1/01/09	1/01/10	1/07/10	1/08/10	1/09/10
Liquid assets with maturity up to 30 days, as percent of liquid assets	53.6	59.9	50.8	48.1	50.8
Liabilities with maturity up to 30 days, as percent of total liabilities	40.1	41.9	43.7	42.0	42.5
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	22.7	18.6

* 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	1/08/10	1/09/10	1/01/09	1/01/10	1/07/10	1/08/10	1/09/10
Less than 0	368	485	446	441	435	31.0	31.9	24.7	23.9	23.7
From 0 to 20	242	243	213	211	224	26.4	48.8	20.7	12.9	21.4
More than 20	496	330	379	385	377	42.6	19.4	54.6	63.2	55.0
Data not available	2	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1108	1058	1038	1037	1036	100.0	100.0	100.0	100.0	100.0