

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

The Summary Methodology to "Review of the Banking Sector of the Russian Federation" (15th Issue) refers to this issue of the "Review of the Banking Sector of the Russian Federation"

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The Central Bank of the Russian Federation

Banking Regulation and Supervision Department

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

Table 1

Macroeconomic indicators

Indicator		1.01.06	1.01.07	1.01.08	1.01.09	1.01.10
1.	Banking sector assets (billion rubles) as % of GDP	9696,2 44,9	13963,5 51,9	20125,1 60,5	28022,3 67,6	29430,0 75,3
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	1241,8 5,7 12,8	1692,7 6,3 12,1	2671,5 8,0 13,3	3811,1 9,2 13,6	4620,6 11,8 15,7
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans provided to individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	5452,9 25,2 56,2 1055,8 4,9 10,9 7,6	8030,5 29,8 57,5 1882,7 7,0 13,5 10,9	12287,1 37,0 61,1 2971,1 8,9 14,8 13,9	16526,9 39,9 59,0 4017,2 9,7 14,3 15,9	16115,5 41,2 54,8 3573,8 9,1 12,1 12,5
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	235,6 8,1	364,2 9,6	543,6 10,4	694,1 11,1	544,3 9,4
4.	Securities acquired by credit institutions (billion rubles) * as % of GDP as % of the banking sector assets	1400,1 6,5 14,4	1745,4 6,5 12,5	2250,6 6,8 11,2	2365,2 5,7 8,4	4309,4 11,0 14,6
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities** as % of income of the population	2761,2 12,8 28,5 20,0	3809,7 14,2 27,3 22,0	5159,2 15,5 25,6 24,2	5907,0 14,3 21,1 23,4	7485,0 19,1 25,4 26,3
6.	Funds raised from organisations (billion rubles) *** as % of GDP as % of the banking sector liabilities**	3138,9 14,5 32,4	4790,3 17,8 34,3	7053,1 21,2 35,0	8774,6 21,2 31,3	9557,2 24,4 32,5
Reference data						
Indicator (billion rubles)		1.01.06	1.01.07	1.01.08	1.01.09	1.01.10
Gross Domestic Product		21609,8	26917,2	33247,5	41428,6	39100,7
Fixed capital investment of organisations of all forms of ownership (except small businesses)		2893,2	3809,0	5214,0	6272,1	5769,8
Income of the population		13819,0	17290,1	21311,4	25235,0	28502,0

* For the purpose of time series' consistency 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
Reference data:												
Increase from the beginning of the current year	4,0		-2,0		4,3		4,4		15,1		3,1	
Increase over the same period of the previous year	-0,7		10,6		2,4		-8,3		12,0		3,2	

Institutional features of the banking sector

Table 3

Number of Russian credit institutions

Indicator	1.01.09	1.01.10	1.04.10	1.07.10	1.08.10
Credit institutions registered by the Bank of Russia and other authorities	1228	1178	1170	1159	1160
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1108	1058	1047	1038	1037
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	3	1	1	1	2
Credit institutions with their banking licenses being revoked (cancelled)	117	119	122	120	121
Credit institutions licensed to conduct operations in foreign currency	736	701	698	695	694
Credit institutions holding general licences	298	291	291	288	288

Table 4

Operating credit institutions (CIs), by federal districts

Federal district	1.01.09		1.01.10		1.04.10		1.07.10		1.08.10	
	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	595	56,8	598	57,6	597	57,6
of which the City of Moscow and Moscow Region	556	50,2	535	50,6	532	50,8	537	51,7	537	51,8
North-Western	79	7,1	75	7,1	75	7,2	73	7,0	73	7,0
Southern	115	10,4	113	10,7	50	4,8	48	4,6	48	4,6
North-Caucasian					59	5,6	58	5,6	58	5,6
Volga	131	11,8	125	11,8	123	11,7	120	11,6	120	11,6
Ural	58	5,2	54	5,1	54	5,2	53	5,1	53	5,1
Siberian	68	6,1	62	5,9	60	5,7	59	5,7	59	5,7
Far Eastern	36	3,2	31	2,9	31	3,0	29	2,8	29	2,8
Russian Federation	1108	100,0	1058	100,0	1047	100,0	1038	100,0	1037	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	1.08.10	1.01.09	1.01.10	1.08.10	1.01.09	1.01.10	1.08.10	1.01.09	1.01.10	1.08.10	1.01.09	1.01.10	1.08.10	1.01.09	1.01.10	1.08.10
Central	621	598	597	177	159	155	584	528	503	73	70	67	17	18	18	17	17	16
of which the City of Moscow and Moscow Region*	556	535	537	145	131	131	138	134	125	20	20	19	15	16	16	4	4	4
North-Western	79	75	73	32	29	26	375	357	357	338	343	361	2	2	2	11	11	12
Southern	115	113	48	103	100	22	400	384	284	183	180	406	5	5	2	12	12	9
North-Caucasian			58			72			97			75			3			3
Volga	131	125	120	143	132	119	631	562	547	230	219	229	6	6	6	18	18	18
Ural	58	54	53	126	120	116	273	246	237	148	141	140	4	4	4	8	8	8
Siberian	68	62	59	47	38	31	384	356	355	334	356	394	3	2	2	11	11	12
Far Eastern	36	31	29	33	23	16	162	149	139	235	276	309	2	1	1	5	5	5
Russian Federation	1108	1058	1037	661	601	557	2809	2582	2519	159	156	158	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		1.04.10		1.07.10		1.08.10	
	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	13 977 427	47,7	14 575 029	47,9	14 624 787	47,8
From 6 to 20	5 906 199	21,1	6 018 106	20,4	5 982 915	20,4	6 210 045	20,4	6 244 868	20,4
From 21 to 50	3 725 544	13,3	3 572 615	12,1	3 591 889	12,3	3 654 186	12,0	3 696 534	12,1
From 51 to 200	3 726 736	13,3	3 920 972	13,3	3 932 410	13,4	4 110 566	13,5	4 164 688	13,6
From 201 to 500	1 271 471	4,5	1 382 703	4,7	1 367 940	4,7	1 425 170	4,7	1 433 871	4,7
From 501 to 1001	441 001	1,6	438 100	1,5	428 360	1,5	439 272	1,4	439 396	1,4
From 1001	10 294	0,0	4 542	0,0	3 282	0,0	2 412	0,0	2 315	0,0
Total	28 022 329	100,0	29 430 025	100,0	29 284 222	100,0	30 416 678	100,0	30 606 458	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	1.04.10	1.07.10	1.08.10
Central	52,6	55,3	54,9	55,0	54,8
of which the City of Moscow and Moscow Region	53,0	55,7	55,4	55,4	55,2
North-Western	68,1	70,6	67,6	67,3	67,7
Southern	53,8	52,9	67,3	66,0	67,5
North-Caucasian			45,3	44,8	44,6
Volga	47,8	45,0	45,1	44,5	44,2
Ural	52,9	57,0	57,4	57,4	57,5
Siberian	70,0	81,4	80,8	79,6	79,2
Far Eastern	62,5	65,1	66,4	69,5	70,0
Russian Federation	46,2	47,9	47,7	47,9	47,8

Table 8

Operating credit institutions ranged by assets (distribution and change over the period 1.01.10 - 1.08.10)

Groups of credit institutions ranged by assets as of 1.01.10		Number of credit institutions as of 1.01.10	Groups as of 1.08.10							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			27	3					
4	From 51 to 200	150			3	137	8				2
5	From 201 to 500	300				10	264	18			8
6	From 501 to 1001	500					28	464	4	3	1
7	From 1001	58						18	33	7	
Became operating after 1.01.10											
Total over the period										10	11
Total as of 1.01.10*		1058									
Total as of 1.08.10*		1037	5	15	30	150	300	500	37		



- 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		1.04.10		1.07.10		1.08.10	
	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	749,9	2,6	766,0	2,5	778,1	2,5
Own funds (capital)	62,6	1,6	70,3	1,9	71,5	2,2	76,7	2,3	85,6	1,9
Loans and other placements with non-financial organisations	290,6	2,3	267,5	2,1	253,8	2,0	268,1	2,1	265,3	2,0
of which overdue claims	16,6	6,2	91,4	12,0	61,9	8,0	49,7	6,1	48,0	5,9
Loans provided to individuals	102,6	2,6	71,9	2,0	69,1	2,0	68,4	1,9	69,4	1,9
of which overdue claims	5,6	3,8	10,3	4,2	11,2	4,3	10,8	3,9	10,8	3,9
Individual deposits	123,1	2,1	125,9	1,7	135,7	1,7	147,3	1,7	151,1	1,8
Funds raised from organisations	299,7	3,4	319,8	3,3	280,7	2,9	283,9	2,9	274,7	2,8
Reference data:										
Number of credit institutions *	20	1,8	18	1,7	18	1,7	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	1.04.10	1.07.10	1.08.10
1.	Money, precious metals and gemstones	829,3	795,8	621,8	645,6	651,3
1.1.	of which: money	795,1	747,0	584,9	607,1	619,8
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 078,7	1 755,2	1 231,4	1 415,5	1 134,5
3.	Correspondent accounts with credit institutions	1 238,8	839,2	775,3	634,9	742,3
3.1.	of which: Correspondent accounts with correspondent credit institutions	395,8	171,7	129,1	128,9	124,2
3.2.	Correspondent accounts with non-resident banks	843,0	667,6	646,3	506,0	618,1
4.	Securities acquired by credit institutions, total	2 365,2	4 309,4	4 981,0	5 308,4	5 493,4
4.1.	of which Debt securities	1 760,3	3 379,1	3 885,6	4 082,5	4 204,9
4.2.	Shares	193,4	411,8	493,2	573,2	612,3
4.3.	Discounted promissory notes	199,5	234,0	320,3	360,8	386,0
4.4.	Shares in associates and subsidiaries	212,0	284,5	281,9	291,8	290,2
5.	Other participation in authorised capital	45,1	72,6	111,7	113,7	116,6
6.	Loans, total	19 941,0	19 878,4	19 757,2	20 395,6	20 557,4
6.1.	of which: Loans, deposits and other placements	19 884,8	19 847,1	19 726,6	20 365,9	20 528,8
	of which overdue claims	422,0	1 014,7	1 041,9	1 104,1	1 102,7
6.1.1.	of which: Loans and other placements with non-financial organisations	12 509,7	12 541,7	12 424,0	13 032,3	13 077,8
	of which overdue claims	266,4	762,5	770,9	817,5	812,6
6.1.2.	Loans provided to individuals	4 017,2	3 573,8	3 536,3	3 672,4	3 731,7
	of which overdue claims	148,6	243,0	261,2	274,7	280,9
6.1.3.	Loans, deposits and other placements with credit institutions	2 501,2	2 725,9	2 779,5	2 709,4	2 729,5
	of which overdue claims	1,3	1,9	1,7	5,1	2,4
7.	Fixed assets (tangible and intangible) and inventories	544,1	790,7	787,8	812,7	816,4
8.	Allocation of profit	109,8	71,4	47,5	77,8	73,7
8.1.	of which income tax	-	68,4	47,4	77,7	73,6
9.	Other assets, total	870,4	917,4	970,5	1 012,6	1 020,9
9.1.	of which: Float	520,3	434,3	439,1	439,6	416,8
9.2.	Receivables	129,3	125,8	134,8	144,8	162,5
9.3.	Deferred expenses	69,0	74,4	76,3	73,7	75,5
Banking sector assets		28 022,3	29 430,0	29 284,2	30 416,7	30 606,5

Table 12

Structure of liabilities*, by source of funds

(billion rubles)

Liabilities*		1.01.09	1.01.10	1.04.10	1.07.10	1.08.10
1.	Funds and profit of credit institutions	3 109,2	3 766,4	3 870,2	3 905,8	3 972,7
	Of which:					
1.1.	Funds of credit institutions	1 789,4	2 432,8	2 511,3	2 492,8	2 540,5
1.2.	Profit (losses), including financial result of the previous year	1 319,8	1 333,5	1 358,9	1 413,0	1 432,2
	Of which:					
1.2.1.	Profit (losses) of the current year	409,2	205,1	116,7	249,6	274,5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	3 370,4	1 423,1	685,9	510,3	397,0
3.	Accounts of credit institutions	346,0	273,1	184,4	215,2	210,5
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	252,4	168,0	125,8	128,7	124,6
3.2.	Correspondent accounts of non-resident credit institutions	77,7	97,1	53,1	77,4	80,1
4.	Loans, deposits and other funds raised from other credit institutions	3 639,6	3 117,3	3 097,6	3 237,7	3 301,6
5.	Clients' funds**	14 748,5	17 131,4	17 487,8	18 487,1	18 581,0
	Of which:					
5.1.	Budgetary funds in settlement accounts	15,6	20,4	37,2	31,5	35,5
5.2.	Government and other extra-budgetary funds in settlement accounts	14,2	13,7	21,2	19,4	19,9
5.3.	Funds of legal entities in settlement and other accounts	3 521,0	3 857,4	4 050,9	4 280,4	4 108,0
5.4.	Clients' float	281,5	209,7	232,0	239,3	256,4
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	4 945,4	5 466,6	5 275,1	5 396,4	5 463,1
5.6.	Individual deposits	5 907,0	7 485,0	7 797,7	8 435,3	8 616,6
5.7.	Clients' funds in factoring and forfeiting operations	10,7	10,1	8,1	8,2	8,2
6.	Bonds	375,3	412,7	426,6	425,7	437,9
7.	Promissory notes and bank acceptances	756,3	748,6	808,4	809,0	848,7
8.	Other liabilities*, total	1 677,0	2 557,4	2 723,4	2 825,9	2 857,2
	Of which:					
8.1.	Provisions	1 022,7	2 050,6	2 144,2	2 241,2	2 274,4
8.2.	Float	431,6	257,9	296,8	283,2	282,0
8.3.	Payables	33,9	45,2	45,2	71,4	55,7
8.4.	Deferred income	4,7	4,9	4,3	4,5	4,4
8.5.	Interest payable	184,1	198,9	232,9	225,5	240,8
	Of which:					
	Overdue interest	0,0	0,0	0,0	0,1	0,2
Banking sector liabilities*		28 022,3	29 430,0	29 284,2	30 416,7	30 606,5

* 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	1.04.10	1.07.10	1.08.10
1.	Money, precious metals and gemstones	3,0	2,7	2,1	2,1	2,1
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	4,2	4,7	3,7
3.	Correspondent accounts with credit institutions	4,4	2,9	2,6	2,1	2,4
	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	2,2	1,7	2,0
4.	Securities acquired by credit institutions, total	8,4	14,6	17,0	17,5	17,9
	of which					
4.1.	Debt securities	6,3	11,5	13,3	13,4	13,7
4.2.	Shares	0,7	1,4	1,7	1,9	2,0
4.3.	Discounted promissory notes	0,7	0,8	1,1	1,2	1,3
4.4.	Shares in associates and subsidiaries	0,8	1,0	1,0	1,0	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	67,5	67,1	67,2
	of which:					
6.1.	Loans, deposits and other placements	71,0	67,4	67,4	67,0	67,1
	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	42,4	42,8	42,7
	of which overdue claims	1,0	2,6	2,6	2,7	2,7
6.1.2.	Loans provided to individuals	14,3	12,1	12,1	12,1	12,2
	of which overdue claims	0,5	0,8	0,9	0,9	0,9
6.1.3.	Loans, deposits and other placements with credit institutions	8,9	9,3	9,5	8,9	8,9
	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	2,7
8.	Allocation of profit	0,4	0,2	0,2	0,3	0,2
8.1.	of which income tax	-	0,2	0,2	0,3	0,2
9.	Other assets, total	3,1	3,1	3,3	3,3	3,3
	of which:					
9.1.	Float	1,9	1,5	1,5	1,4	1,4
9.2.	Receivables	0,5	0,4	0,5	0,5	0,5
9.3.	Deferred expenses	0,2	0,3	0,3	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	1.04.10	1.07.10	1.08.10
1.	Funds and profit of credit institutions	11,1	12,8	13,2	12,8	13,0
	Of which:					
1.1.	Funds of credit institutions	6,4	8,3	8,6	8,2	8,3
1.2.	Profit (losses), including financial result of the previous year	4,7	4,5	4,6	4,6	4,7
	Of which:					
1.2.1.	Profit (losses) of the current year	1,5	0,7	0,4	0,8	0,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	12,0	4,8	2,3	1,7	1,3
3.	Accounts of credit institutions	1,2	0,9	0,6	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	0,2	0,3	0,3
4.	Loans, deposits and other funds raised from other credit institutions	13,0	10,6	10,6	10,6	10,8
5.	Clients' funds**	52,6	58,2	59,7	60,8	60,7
	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	13,8	14,1	13,4
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	18,0	17,7	17,8
5.6.	Individual deposits	21,1	25,4	26,6	27,7	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	1,5	1,4	1,4
7.	Promissory notes and bank acceptances	2,7	2,5	2,8	2,7	2,8
8.	Other liabilities*, total	6,0	8,7	9,3	9,3	9,3
	Of which:					
8.1.	Provisions	3,6	7,0	7,3	7,4	7,4
8.2.	Float	1,5	0,9	1,0	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	0,8	0,7	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	1.04.10	1.07.10	1.08.10	1.01.09	1.01.10	1.04.10	1.07.10	1.08.10	1.01.09	1.01.10	1.04.10	1.07.10	1.08.10
1. Loans, deposits and other placements, total	13874,9	13872,8	13986,0	14461,8	14655,0	6009,9	5974,4	5740,6	5904,2	5873,8	19884,8	19847,1	19726,6	20365,9	20528,8
Of which															
- overdue claims	353,2	835,1	871,6	921,3	932,0	68,8	179,6	170,2	182,8	170,6	422,0	1014,7	1041,9	1104,1	1102,7
1.1 Loans and other placements with non-financial resident organisations	8723,1	8812,6	8833,2	9205,4	9305,8	3032,2	2954,8	2815,9	2945,8	2868,9	11755,3	11767,4	11649,1	12151,2	12174,7
Of which															
- overdue claims	214,7	599,0	620,1	671,9	677,1	46,1	123,0	124,4	128,3	121,4	260,8	722,0	744,5	800,2	798,5
of which:															
1.1.1. Loans to individual entrepreneurs	313,8	269,7	268,3	282,8	285,6	9,2	6,4	6,4	6,8	6,6	323,0	276,2	274,7	289,6	292,2
Of which															
- overdue claims	8,1	21,9	24,5	26,6	27,2	0,1	0,3	0,3	0,4	0,4	8,2	22,2	24,8	27,0	27,7
1.2 Loans and other placements with non-resident legal entities (except banks)	176,3	308,1	311,4	311,2	293,5	578,2	466,3	463,6	569,9	609,6	754,4	774,3	775,0	881,1	903,1
Of which															
- overdue claims	0,5	19,2	16,5	7,0	6,9	5,1	21,3	9,9	10,3	7,2	5,6	40,6	26,5	17,3	14,1
1.3 Loans, deposits and other placements with financial sector	778,8	827,5	949,4	1004,5	1052,2	232,0	313,0	286,5	345,1	317,5	1010,8	1140,5	1235,8	1349,6	1369,7
Of which															
- overdue claims	6,4	7,2	8,0	7,0	7,0	0,3	0,8	0,9	3,8	0,6	6,7	8,0	8,9	10,9	7,6
of which:															
1.3.1 Resident credit institutions	512,9	562,2	673,8	740,1	786,1	164,1	240,9	217,2	262,7	210,8	677,0	803,0	891,0	1002,7	996,9
Of which															
- overdue claims	1,2	0,9	0,9	0,9	0,9	0,1	0,1	0,1	3,2	0,0	1,2	0,9	0,9	4,2	0,9
1.3.2 Resident financial institutions of different forms of ownership	265,9	265,3	275,6	264,4	266,1	67,9	72,1	69,2	82,4	106,7	333,8	337,5	344,8	346,8	372,9
Of which															
- overdue claims	5,3	6,4	7,1	6,1	6,1	0,2	0,7	0,8	0,6	0,6	5,5	7,1	7,9	6,7	6,7
1.4 Loans, deposits and other placements with non-resident banks	239,1	208,5	208,6	156,8	146,0	1585,1	1714,4	1679,8	1549,9	1586,7	1824,3	1922,9	1888,4	1706,7	1732,7
Of which															
- overdue claims	0,0	0,2	0,1	0,1	0,1	0,1	0,8	0,6	0,8	1,3	0,1	1,0	0,7	0,9	1,5
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	156,5	230,0	227,9	205,0	201,0	0,2	0,1	0,1	0,0	0,0	156,7	230,1	228,0	205,0	201,0
Of which															
- overdue claims	0,2	0,2	0,1	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,2	0,2	0,1	0,1	0,1
1.6 Loans to resident individuals	3534,3	3168,0	3157,1	3284,4	3357,9	471,5	395,6	367,8	375,4	361,7	4005,8	3563,6	3524,9	3659,8	3719,5
Of which															
- overdue claims	131,4	209,3	226,7	235,1	240,7	17,0	33,5	34,1	39,2	39,2	148,3	242,8	260,8	274,3	279,9
1.7 Loans to non-resident individuals	2,9	1,9	1,9	2,0	1,8	8,5	8,3	9,5	10,6	10,4	11,4	10,2	11,4	12,6	12,2
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,1	0,2	0,2	0,3	0,3	0,8	0,2	0,2	0,4	0,5	0,9
Reference data:															
Provisions on loans, deposits and other placements	898,5	1820,6	1894,3	1970,6	1991,1	0,0	0,0	0,0	0,0	0,0	898,5	1820,6	1894,3	1970,6	1991,1
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	12,9	42,3	44,8	48,7	48,3	2,6	9,0	8,5	9,9	9,0	15,5	51,3	53,2	58,6	57,3
Credit institutions' portfolio of promissory notes of residents	184,7	210,1	296,7	334,5	359,4	9,8	21,4	21,2	22,7	23,1	194,5	231,6	317,9	357,3	382,5
Credit institutions' portfolio of promissory notes of non-residents	0,4	0,7	0,7	1,7	1,7	4,6	1,7	1,7	1,8	1,8	5,0	2,5	2,4	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	1.04.10	1.07.10	1.08.10
1. Loans, deposits and other placements, total	100,0 71,0	100,0 67,4	100,0 67,4	100,0 67,0	100,0 67,1
Of which:					
- overdue claims	2,1 1,5	5,1 3,4	5,3 3,6	5,4 3,6	5,4 3,6
1.1 Loans and other placements with non-financial resident organisations	59,1 41,9	59,3 40,0	59,1 39,8	59,7 39,9	59,3 39,8
Of which:					
- overdue claims	1,3 0,9	3,6 2,5	3,8 2,5	3,9 2,6	3,9 2,6
of which:					
1.1.1. Loans provided to individual entrepreneurs	1,6 1,2	1,4 0,9	1,4 0,9	1,4 1,0	1,4 1,0
Of which:					
- overdue claims	0,0 0,0	0,1 0,1	0,1 0,1	0,1 0,1	0,1 0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	3,8 2,7	3,9 2,6	3,9 2,6	4,3 2,9	4,4 3,0
Of which:					
- overdue claims	0,0 0,0	0,2 0,1	0,1 0,1	0,1 0,1	0,1 0,0
1.3 Loans, deposits and other placements with financial sector	5,1 3,6	5,7 3,9	6,3 4,2	6,6 4,4	6,7 4,5
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,1 0,0	0,0 0,0
of which:					
1.3.1 Resident credit institutions	3,4 2,4	4,0 2,7	4,5 3,0	4,9 3,3	4,9 3,3
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.3.2 Resident financial institutions of different forms of ownership	1,7 1,2	1,7 1,1	1,7 1,2	1,7 1,1	1,8 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 6,5	9,7 6,5	9,6 6,4	8,4 5,6	8,4 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 0,6	1,2 0,8	1,2 0,8	1,0 0,7	1,0 0,7
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.6 Loans to resident individuals	20,1 14,3	18,0 12,1	17,9 12,0	18,0 12,0	18,1 12,2
Of which:					
- overdue claims	0,7 0,5	1,2 0,8	1,3 0,9	1,3 0,9	1,4 0,9
1.7 Loans to non-resident individuals	0,1 0,0	0,1 0,0	0,1 0,0	0,1 0,0	0,1 0,0
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
Reference data:					
Provision on loans, deposits and other placements	4,5 3,2	9,2 6,2	9,6 6,5	9,7 6,5	9,7 6,5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,1 0,1	0,3 0,2	0,3 0,2	0,3 0,2	0,3 0,2
Credit institutions' portfolio of promissory notes of residents	1,0 0,7	1,2 0,8	1,6 1,1	1,8 1,2	1,9 1,2
Credit institutions' portfolio of promissory notes of non-residents	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0

Table 17

The structure of credit institutions' security portfolio *

	1.01.09		1.01.10		1.04.10		1.07.10		1.08.10	
	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	4 660,8	100,0	4 947,6	100,0	5 107,4	100,0
- in rubles	1 674,1	77,3	3 309,3	81,2	3 950,8	84,8	4 157,6	84,0	4 344,4	85,1
- in foreign currency	491,6	22,7	766,1	18,8	709,9	15,2	790,0	16,0	763,0	14,9
Of which:										
Securities at fair value through profit or loss	623,2	28,8	1 469,8	36,1	1 511,4	32,4	1 511,5	30,6	1 570,4	30,7
- in rubles	541,0	25,0	1 309,8	32,1	1 351,4	29,0	1 314,4	26,6	1 383,3	27,1
- in foreign currency	82,2	3,8	160,0	3,9	160,0	3,4	197,1	4,0	187,2	3,7
Securities available for sale	1 154,4	53,3	2 157,1	52,9	2 713,2	58,2	2 803,6	56,7	2 905,9	56,9
- in rubles	848,6	39,2	1 678,4	41,2	2 285,6	49,0	2 334,0	47,2	2 453,0	48,0
- in foreign currency	305,8	14,1	478,6	11,7	427,5	9,2	469,6	9,5	452,9	8,9
Securities held-to-maturity	174,2	8,0	150,6	3,7	138,4	3,0	323,7	6,5	322,2	6,3
- in rubles	148,6	6,9	116,6	2,9	106,1	2,3	301,3	6,1	299,9	5,9
- in foreign currency	25,6	1,2	34,0	0,8	32,3	0,7	22,5	0,5	22,4	0,4
Shares in associates and subsidiaries	212,0	9,8	284,5	7,0	281,9	6,0	291,8	5,9	290,2	5,7
- in rubles	134,0	6,2	191,6	4,7	192,4	4,1	192,3	3,9	191,4	3,7
- in foreign currency	78,0	3,6	92,9	2,3	89,6	1,9	99,5	2,0	98,8	1,9
Reference data:										
Revaluation of securities	-177,5		16,3		89,3		38,1		64,6	
Provisions for losses on securities available for sale	7,2		13,9		14,2		12,3		13,2	
Provisions for losses on securities held-to-maturity	1,8		2,4		2,4		2,6		2,6	
Provisions for losses on portfolio of shares in associates and subsidiaries	2,1		2,3		2,0		2,6		2,6	

* Excluding promissory notes

Table 18

The structure of credit institutions' portfolio of debt securities

	1.01.09		1.01.10		1.04.10		1.07.10		1.08.10	
	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	3 885,6	100,0	4 082,5	100,0	4 204,9	100,0
- in rubles	1 376,8	78,2	2 741,3	81,1	3 304,9	85,1	3 434,1	84,1	3 584,3	85,2
- in foreign currency	383,5	21,8	637,8	18,9	580,7	14,9	648,4	15,9	620,7	14,8
of which: revaluation	-120,5	-6,8	10,5	0,3	73,9	1,9	52,0	1,3	58,4	1,4
Debt securities at book value held (without revaluation)	1 880,8	100,0	3 368,6	100,0	3 811,7	100,0	4 030,5	100,0	4 146,5	100,0
of which:										
debt securities of the Russian Federation	258,1	13,7	767,9	22,8	825,0	21,6	818,6	20,3	841,2	20,3
- in rubles	168,6	9,0	656,5	19,5	717,9	18,8	736,4	18,3	768,6	18,5
- in foreign currency	89,6	4,8	111,4	3,3	107,1	2,8	82,2	2,0	72,5	1,7
debt securities of the Bank of Russia	12,5	0,7	283,1	8,4	737,0	19,3	949,7	23,6	983,4	23,7
- in rubles	12,5	0,7	283,1	8,4	737,0	19,3	949,7	23,6	983,4	23,7
- 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	264,7	6,9	268,1	6,7	277,3	6,7
- in rubles	139,6	7,4	229,6	6,8	264,7	6,9	268,1	6,7	277,3	6,7
- 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	320,4	8,4	308,6	7,7	320,4	7,7
- in rubles	169,5	9,0	252,2	7,5	283,6	7,4	284,1	7,0	296,3	7,1
- in foreign currency	0,3	0,0	37,1	1,1	36,8	1,0	24,5	0,6	24,1	0,6
other debt securities of residents	360,5	19,2	759,2	22,5	834,0	21,9	781,4	19,4	806,0	19,4
- in rubles	358,8	19,1	759,1	22,5	834,0	21,9	771,1	19,1	797,7	19,2
- in foreign currency	1,7	0,1	0,1	0,0	0,1	0,0	10,3	0,3	8,3	0,2
debt securities of other countries	27,8	1,5	33,5	1,0	34,9	0,9	17,4	0,4	21,3	0,5
- 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	34,9	0,9	17,4	0,4	21,3	0,5
debt securities of non-resident banks	70,0	3,7	90,1	2,7	76,5	2,0	80,6	2,0	78,3	1,9
- in rubles	29,1	1,5	28,9	0,9	29,0	0,8	23,6	0,6	23,9	0,6
- in foreign currency	40,9	2,2	61,1	1,8	47,5	1,2	56,9	1,4	54,4	1,3
other debt securities of non-residents	249,2	13,2	539,7	16,0	517,2	13,6	535,6	13,3	506,9	12,2
- in rubles	116,0	6,2	174,6	5,2	175,5	4,6	146,0	3,6	141,9	3,4
- in foreign currency	133,2	7,1	365,1	10,8	341,7	9,0	389,5	9,7	365,0	8,8
debt securities delivered without derecognition in the balance sheet	591,3	31,4	362,7	10,8	186,1	4,9	253,7	6,3	293,2	7,1
- in rubles	501,2	26,6	334,0	9,9	174,2	4,6	187,6	4,7	219,9	5,3
- in foreign currency	90,1	4,8	28,7	0,9	11,9	0,3	66,1	1,6	73,3	1,8
overdue debt securities	2,0	0,1	13,4	0,4	15,8	0,4	16,9	0,4	18,6	0,4
- in rubles	2,0	0,1	12,9	0,4	15,4	0,4	15,5	0,4	16,9	0,4
- in foreign currency	0,0	0,0	0,5	0,0	0,4	0,0	1,4	0,0	1,7	0,0
Reference data:										
Provisions for losses on debt securities	7,2		19,5		22,9		23,9		24,8	

Table 19

Structure of credit institutions' portfolio of shares

	1.01.09		1.01.10		1.04.10		1.07.10		1.08.10	
	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	493,2	100,0	573,2	100,0	612,3	100,0
- in rubles	163,3	84,5	376,4	91,4	453,5	92,0	531,1	92,7	568,8	92,9
- in foreign currency	30,1	15,5	35,3	8,6	39,7	8,0	42,1	7,3	43,5	7,1
of which: revaluation	-57,1	-29,5	5,8	1,4	15,3	3,1	-13,9	-2,4	6,2	1,0
Shares held at book value (without revaluation)	250,5	100,0	406,0	100,0	477,9	100,0	587,2	100,0	606,1	100,0
of which shares of:										
resident credit institutions	8,9	3,6	4,6	1,1	7,7	1,6	8,7	1,5	7,0	1,1
- in rubles	8,9	3,6	4,5	1,1	7,7	1,6	8,7	1,5	7,0	1,1
- 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	409,8	85,8	504,9	86,0	511,8	84,4
- in rubles	193,2	77,1	344,7	84,9	401,3	84,0	495,2	84,3	501,9	82,8
- in foreign currency	1,6	0,6	9,5	2,3	8,5	1,8	9,7	1,7	9,8	1,6
non-resident credit institutions	5,9	2,3	6,4	1,6	6,6	1,4	8,1	1,4	11,1	1,8
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	5,9	2,3	6,4	1,6	6,6	1,4	8,1	1,4	11,1	1,8
other non-residents	19,4	7,8	27,0	6,6	29,6	6,2	29,5	5,0	27,8	4,6
- in rubles	0,0	0,0	8,4	2,1	8,4	1,8	8,4	1,4	8,4	1,4
- in foreign currency	19,4	7,8	18,6	4,6	21,3	4,5	21,2	3,6	19,5	3,2
shares delivered without derecognition in the balance sheet	21,4	8,6	13,8	3,4	24,1	5,0	35,9	6,1	48,4	8,0
- in rubles	18,3	7,3	13,1	3,2	20,9	4,4	32,7	5,6	45,4	7,5
- in foreign currency	3,1	1,3	0,7	0,2	3,2	0,7	3,1	0,5	3,0	0,5
Reference data:										
Provisions for losses on shares	2,7		8,2		9,1		7,5		8,4	

Table 20

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.09	1.01.10	1.04.10	1.07.10	1.08.10
Portfolio of promissory notes discounted by a credit institution, in rubles	185,0	210,8	297,4	336,2	361,1
of which promissory notes, not paid when due	2,2	2,6	2,4	3,3	3,1
Portfolio of promissory notes discounted by a credit institution, in foreign currency	14,5	23,2	22,9	24,6	24,9
of which promissory notes, not paid when due	0,00	0,32	0,30	0,11	0,11
Total	199,5	234,0	320,3	360,8	386,0

Table 21

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

	1.01.09		1.01.10		1.04.10		1.07.10		1.08.10	
	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	320,3	100,0	360,8	100,0	386,0	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	100,2	50,2	180,0	76,9	259,7	81,1	297,2	82,4	321,3	83,2
- other promissory notes of residents	94,3	47,3	51,6	22,0	58,1	18,2	60,0	16,6	61,2	15,9
- 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	2,4	0,7	3,5	1,0	3,4	0,9
Reference data:										
Provisions for losses on promissory notes	5,9		8,1		8,8		10,2		10,6	

* including overdue promissory notes

Table 22

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.09	1.01.10	1.04.10	1.07.10	1.08.10
1.	Funds raised from organisations, total	8 774,6	9 557,2	9 585,6	9 943,8	9 854,2
	- in rubles	5 499,8	6 398,0	6 502,2	6 857,3	6 710,1
	- in foreign currency	3 274,8	3 159,3	3 083,4	3 086,5	3 144,1
	of which:					
1.1.	Funds of legal entities in settlement and other accounts*	3 521,0	3 857,4	4 050,9	4 280,4	4 108,0
	- in rubles	2 803,8	3 099,7	3 221,5	3 463,5	3 344,5
	- in foreign currency	717,1	757,6	829,4	816,9	763,5
	Of which:					
1.1.1	Funds of individual entrepreneurs	81,4	90,6	87,0	98,3	96,1
	- in rubles	77,1	88,9	85,5	96,9	94,7
	- in foreign currency	4,2	1,7	1,5	1,4	1,4
1.2.	Government and other extra budgetary funds in settlement accounts	14,2	13,7	21,2	19,4	19,9
1.3.	Float	281,3	209,5	230,4	237,8	254,9
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	4 945,4	5 466,6	5 275,1	5 396,4	5 463,1
	- in rubles	2 606,7	3 198,6	3 150,9	3 260,1	3 214,8
	- in foreign currency	2 338,7	2 268,0	2 124,2	2 136,3	2 248,4
	Of which:					
1.4.1.	Deposits and other raised funds from the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	257,4	267,0	393,9	490,3	506,5
1.4.2.	Certificates of deposit	12,7	20,1	15,6	17,5	17,5
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,3	0,0	3,2	1,8	3,2
1.5.	Clients' funds in factoring and forfeiting operations	10,7	10,1	8,1	8,2	8,2
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	2,0	0,0	0,0	1,7	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	566,9	624,8	616,6
	- in rubles	474,0	652,9	496,5	552,9	460,7
	- in foreign currency	177,6	86,6	70,4	71,9	155,9
	with maturity from 31 days to 1 year	1 753,2	2 202,0	2 174,3	2 041,2	2 103,9
	- in rubles	1 142,7	1 658,8	1 740,3	1 690,7	1 728,9
	- in foreign currency	610,5	543,2	434,1	350,4	374,9
	with maturity in excess of 1 year	2 540,2	2 525,1	2 530,6	2 728,6	2 739,4
	- in rubles	989,6	886,9	910,9	1 014,7	1 022,0
	- in foreign currency	1 550,6	1 638,2	1 619,7	1 714,0	1 717,5
	Reference data					
	Funds raised from non-resident organisations, total	1 613,9	1 430,8	1 482,2	1 478,9	1 461,6
	- in rubles	250,1	215,1	306,3	312,3	290,9
	- in foreign currency	1 363,8	1 215,7	1 175,9	1 166,7	1 170,7
	of which:					
	Funds of non-resident organisations in settlement and other accounts	139,8	113,8	155,4	171,8	156,9
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	214,8	203,9	210,5	196,2	176,3
	Other funds raised from non-resident legal entities	1 248,2	1 101,7	1 097,9	1 097,7	1 114,5
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

* 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	1.04.10	1.07.10	1.08.10
1	Individual deposits	5 907,0	7 485,0	7 797,7	8 435,3	8 616,6
	- of which savings certificates	18,0	15,5	15,4	15,6	15,7
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 005,7	1 232,1	1 165,3	1 367,3	1 400,4
	- in rubles	840,0	1 060,8	999,1	1 194,3	1 228,1
	- in foreign currency	165,7	171,3	166,3	173,0	172,2
1.2.	Individual deposits with maturity from 31 days to 1 year	1 052,6	1 481,6	1 527,5	1 560,9	1 589,5
	- in rubles	639,5	965,9	1 085,5	1 162,7	1 200,0
	- in foreign currency	413,1	515,6	442,0	398,2	389,5
1.3.	Individual deposits with maturity in excess of 1 year	3 848,7	4 771,3	5 104,9	5 507,2	5 626,7
	- in rubles	2 853,2	3 484,4	3 869,0	4 268,8	4 376,9
	- in foreign currency	995,5	1 286,9	1 235,9	1 238,4	1 249,8
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	61,1	84,0	85,8	91,9	91,7

Table 24

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

(billion rubles)

	1.01.09	1.01.10	1.04.10	1.07.10	1.08.10
Loans, deposits and other funds raised from other credit institutions, total	3 639,6	3 117,3	3 097,6	3 237,7	3 301,6
- in rubles	1 233,6	1 420,5	1 508,9	1 572,3	1 673,7
- in foreign currency	2 406,0	1 696,8	1 588,6	1 665,4	1 627,9
of which:					
- loans, deposits and other funds raised from resident credit institutions	972,2	1 234,2	1 313,1	1 423,6	1 451,7
- in rubles	773,1	1 019,4	1 103,7	1 183,7	1 244,2
- in foreign currency	199,1	214,8	209,4	239,9	207,5
of which					
overdue debt	0,3	0,0	0,0	3,2	0,0
- in rubles	0,3	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	3,2	0,0
- loans, deposits and other funds raised from non-resident banks	2 667,4	1 883,1	1 784,4	1 814,1	1 849,9
- in rubles	460,5	401,1	405,2	388,6	429,5
- in foreign currency	2 206,9	1 482,0	1 379,2	1 425,5	1 420,4
of which					
overdue debt	0,0	0,2	0,0	0,3	0,3
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,2	0,0	0,3	0,3

Table 25

Funds raised from and placed with non-residents

№	Indicator	1.01.09		1.01.10		1.04.10		1.07.10		1.08.10	
		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	1 568,3	5,4	1 571,1	5,2	1 553,6	5,1
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 602,6	5,7	1 419,4	4,8	1 463,7	5,0	1 465,6	4,8	1 447,7	4,7
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 463,0	5,2	1 305,6	4,4	1 308,4	4,5	1 293,9	4,3	1 290,8	4,2
1.2	Individual deposits (excluding saving certificates)	61,1	0,2	84,0	0,3	85,8	0,3	91,9	0,3	91,7	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	45,3	0,2	64,1	0,2	65,9	0,2	69,3	0,2	69,8	0,2
1.3	Funds in other accounts	12,2	0,0	11,7	0,0	18,8	0,1	13,6	0,0	14,2	0,0
2.	Funds in correspondent and other accounts of credit institutions	93,6	0,3	105,1	0,4	58,5	0,2	86,5	0,3	85,9	0,3
3.	Loans, deposits and other funds raised from credit institutions	2 667,4	9,5	1 883,1	6,4	1 784,4	6,1	1 814,1	6,0	1 849,9	6,0
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	4 436,9	15,8	3 503,2	11,9	3 411,3	11,6	3 471,7	11,4	3 489,3	11,4
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total**	106,7	0,4	87,8	0,3	74,1	0,3	80,1	0,3	83,3	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	2 674,8	9,1	2 600,4	8,5	2 648,0	8,7
	of which overdue claims	5,9	0,0	41,8	0,1	27,6	0,1	18,7	0,1	16,6	0,1
	of which:										
1.1.	Loans, deposits and other placements	1 824,3	6,5	1 922,9	6,5	1 888,4	6,4	1 706,7	5,6	1 732,7	5,7
1.2	Loans and other placements with legal entities	754,4	2,7	774,3	2,6	775,0	2,6	881,1	2,9	903,1	3,0
1.3	Loans provided to individuals	11,4	0,0	10,2	0,0	11,4	0,0	12,6	0,0	12,2	0,0
2.	Correspondent accounts with banks	843,0	3,0	667,6	2,3	646,3	2,2	506,0	1,7	618,1	2,0
3.	Securities acquired by credit institutions, total	377,4	1,3	699,1	2,4	667,3	2,3	674,7	2,2	648,9	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	628,6	2,1	633,5	2,1	606,5	2,0
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	25,3	0,1	33,4	0,1	36,3	0,1	37,7	0,1	39,0	0,1
3.3	Discounted promissory notes	5,0	0,0	2,5	0,0	2,4	0,0	3,5	0,0	3,5	0,0
4.	Shares in associates and subsidiaries	80,3	0,3	94,2	0,3	90,7	0,3	100,7	0,3	100,0	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	4 079,1	13,9	3 881,8	12,8	4 015,1	13,1
	Reference data:										
	Overdue interest on claims of credit institutions	0,1	0,0	2,7	0,0	2,4	0,0	1,8	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	1.04.10	1.07.10	1.08.10	1.01.09	1.01.10	1.04.10	1.07.10	1.08.10	1.01.09	1.01.10	1.04.10	1.07.10	1.08.10
Total	409 185,7	205 109,7	116 718,9	249 592,0	274 541,4	1 106	1 058	1 047	1 038	1 037	109 839,8	71 355,6	14 763,5	77 757,8	73 683,9
Profit-making CIs*	446 936,1	284 938,7	141 055,5	281 048,8	303 832,3	1 050	938	894	879	833	109 638,8	69 308,1	13 973,4	76 809,2	71 489,0
Loss-making CIs	-37 750,4	-79 829,0	-24 336,6	-31 456,8	-29 290,9	56	120	153	159	204	201,0	2 047,5	790,1	948,6	2 194,9
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	1047	1038	1037					

* 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 1.08.10

	thousand rubles			
	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	19 557 703 338	7 107 354 414	20 115 839 373	6 549 218 379
Belgorod Region	11 446 957	338 799	11 452 339	333 417
Bryansk Region	1 142 251	18 459	1 151 440	9 270
Vladimir Region	3 452 379	59 578	3 452 505	59 452
Voronezh Region	259 035	0	259 020	15
Ivanovo Region	9 595 814	589 054	9 421 208	763 660
Kaluga Region	8 839 635	1 056 162	9 550 828	344 969
Kostroma Region	55 175 680	4 201 017	53 704 210	5 672 487
Kursk Region	10 573 242	447 800	10 601 604	419 438
Lipetsk Region	18 112 926	1 051 655	18 109 539	1 055 042
Moscow Region	175 704 568	23 307 623	178 021 307	20 990 884
Orel Region	2 445 527	18 347	2 443 612	20 262
Ryazan Region	11 727 935	638 368	11 716 538	649 765
Smolensk Region	15 449 398	1 839 792	14 580 239	2 708 951
Tambov Region	1 863 413	179 838	1 866 868	176 383
Tver Region	7 148 417	446 277	7 138 926	455 768
Tula Region	8 400 428	527 867	8 386 704	541 591
Yaroslavl Region	13 575 984	975 881	13 616 961	934 904
City of Moscow	19 202 789 749	7 071 657 897	19 760 365 525	6 514 082 121
North-Western Federal District	935 461 918	250 407 614	973 428 214	212 441 318
Republic of Karelia	748 059	16 519	751 015	13 563
Komi Republic	12 955 001	1 014 555	12 991 377	978 179
Akhangel'sk Region	560 351	5 482	561 338	4 495
Vologda Region	42 012 123	6 864 140	41 980 762	6 895 501
Kaliningrad Region	41 742 673	14 946 720	43 141 100	13 548 293
Leningrad Region	5 620 250	816 690	5 723 695	713 245
Murmansk Region	8 001 389	2 144 669	7 713 489	2 432 569
Novgorod Region	3 482 816	139 206	3 487 001	135 021
Pskov Region	1 817 123	45 956	1 822 253	40 826
St Petersburg	818 522 133	224 413 677	855 256 184	187 679 626
Southern Federal District	142 335 410	12 635 727	143 362 575	11 608 562
Republic of Adygeya	2 493 422	18 326	2 499 256	12 492
Republic of Kalmykia	865 287	70 732	847 081	88 938
Krasnodar Territory	66 119 289	3 149 350	66 264 495	3 004 144
Astrakhan Region	3 792 617	143 101	3 813 735	121 983
Volgograd Region	9 825 469	503 937	9 866 267	463 139
Rostov Region	59 239 326	8 750 281	60 071 741	7 917 866
North-Caucasian Federal District	41 312 349	1 592 056	41 374 234	1 530 171
Republik of Daghestan	16 206 560	589 952	16 275 537	520 975
Republic of Ingushetia	543 191	9 884	532 206	20 869
Kabardino-Balkar Republic	5 208 265	84 395	5 229 284	63 376
Karachai-Cherkess Republic	3 240 516	384 312	3 202 985	421 843
Republic of North Ossetia - Alania	5 853 770	113 717	5 854 389	113 098
Chechen Republic	0	0	0	0
Stavropol Territory	10 260 047	409 796	10 279 833	390 010
Volga Federal District	936 867 237	97 883 468	941 524 872	93 225 833

1	2	3	4	5
Republic of Bashkortostan	46 416 566	5 163 668	47 406 138	4 174 096
Republic of Marii El	1 335 451	7 854	1 338 241	5 064
Republic of Mordovia	14 521 758	267 275	14 536 108	252 925
Republic of Tatarstan	394 550 425	52 239 961	397 107 599	49 682 787
Udmurt Republic	17 714 384	1 245 788	17 624 268	1 335 904
Chuvash Republic	7 006 991	186 006	6 998 567	194 430
Perm Territory	23 348 087	5 676 045	23 517 238	5 506 894
Kirov Region	17 501 146	1 907 946	18 403 155	1 005 937
Nizhny Novgograd Region	65 252 293	4 890 196	65 424 959	4 717 530
Orenburg Region	35 148 330	1 868 760	35 103 644	1 913 446
Penza Region	9 529 090	84 006	9 527 064	86 032
Samara Region	256 492 136	19 766 164	256 380 142	19 878 158
Saratov Region	40 790 977	4 096 578	40 895 065	3 992 490
Ulyanovsk Region	7 259 603	483 221	7 262 684	480 140
Ural Federal District	591 406 517	116 700 971	616 972 881	91 134 607
Kurgan Region	1 641 229	4 890	1 644 220	1 899
Sverdlovsk Region	248 781 485	44 615 843	265 405 694	27 991 634
Tyumen Region	242 720 758	61 665 884	250 425 914	53 960 728
Chelyabinsk Region	98 263 045	10 414 354	99 497 053	9 180 346
Siberian Federal District	433 521 678	129 743 893	448 948 796	114 316 775
Republic of Altai	9 546 979	40 871	9 572 530	15 320
Republic of Buryatiya	5 286 173	575 669	5 424 477	437 365
Republic of Tuva	329 056	3 954	332 280	730
Republic of Khakassia	6 546 086	91 202	6 553 857	83 431
Altai Territory	12 112 942	217 905	12 104 856	225 991
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	9 415 455	406 804	9 424 233	398 026
Irkutsk Region	11 910 862	879 691	12 384 135	406 418
Kemerovo Region	21 211 800	583 122	21 222 159	572 763
Novosibirsk Region	335 204 489	124 521 722	350 026 570	109 699 641
Omsk Region	13 617 182	2 222 414	13 579 628	2 259 968
Tomsk Region	8 340 654	200 539	8 324 071	217 122
Far Eastern Federal District	231 666 863	19 864 616	227 374 307	24 157 172
Republic of Sakha (Yakutia)	12 726 425	507 867	12 753 583	480 709
Kamchatka Territory	10 987 028	1 052 366	11 032 455	1 006 939
Primorskiy Territory	57 392 088	5 218 341	57 341 495	5 268 934
Khabarovsk Territory	37 845 127	2 921 957	37 838 782	2 928 302
Amur Region**	103 937 452	9 271 304	99 620 696	13 588 060
Magadan Region	262 158	6 503	245 212	23 449
Sakhalin Region	8 516 585	886 278	8 542 084	860 779
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 1.08.10

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	14 737 359 723	6 508 198 734	15 311 713 898	5 933 844 559
Belgorod Region	149 046 393	3 827 761	149 285 864	3 588 290
Bryansk Region	41 402 567	3 279 557	41 409 984	3 272 140
Vladimir Region	77 265 041	10 168 313	77 268 613	10 164 741
Voronezh Region	227 317 443	14 709 789	227 710 451	14 316 781
Ivanovo Region	45 128 355	3 927 780	45 182 921	3 873 214
Kaluga Region	59 808 763	8 856 733	60 553 770	8 111 726
Kostroma Region	52 822 654	1 458 180	51 967 384	2 313 450
Kursk Region	71 556 069	3 719 072	71 783 193	3 491 948
Lipetsk Region	88 711 041	2 040 730	88 708 481	2 043 290
Moscow Region	630 360 013	67 243 111	632 995 125	64 607 999
Orel Region	33 108 844	1 902 057	33 078 683	1 932 218
Ryazan Region	70 534 607	1 362 852	70 552 539	1 344 920
Smolensk Region	47 559 554	6 707 425	47 619 259	6 647 720
Tambov Region	39 639 207	2 254 780	39 644 512	2 249 475
Tver Region	60 565 477	6 077 467	60 560 798	6 082 146
Tula Region	80 004 052	18 774 186	79 811 921	18 966 317
Yaroslavl Region	111 112 380	2 521 210	111 140 585	2 493 005
City of Moscow	12 851 417 263	6 349 367 731	13 422 439 815	5 778 345 179
North-Western Federal District	1 933 486 305	441 419 055	1 971 896 490	403 008 870
Republic of Karelia	30 313 825	9 745 973	30 411 436	9 648 362
Komi Republic	68 889 309	4 957 478	68 936 438	4 910 349
Akhangel'sk Region	82 576 895	6 505 562	82 659 872	6 422 585
Vologda Region	111 544 665	7 725 011	111 567 825	7 701 851
Kaliningrad Region	77 393 796	25 851 513	76 744 303	26 501 006
Leningrad Region	69 274 275	4 739 339	65 234 557	8 779 057
Murmansk Region	59 804 226	10 604 781	62 103 545	8 305 462
Novgorod Region	34 625 565	3 555 930	34 493 410	3 688 085
Pskov Region	27 884 944	557 003	27 895 410	546 537
St Petersburg	1 371 178 805	367 176 465	1 411 849 694	326 505 576
Southern Federal District	938 986 413	63 100 002	941 043 530	61 042 885
Republic of Adygeya	14 557 382	182 141	14 570 303	169 220
Republic of Kalmykia	7 048 834	43 649	7 032 147	60 336
Krasnodar Territory	430 531 305	21 423 738	430 861 160	21 093 883
Astrakhan Region	50 246 873	998 997	50 266 047	979 823
Volgograd Region	130 645 079	4 845 521	130 633 849	4 856 751
Rostov Region	305 956 940	35 605 956	307 680 024	33 882 872
North-Caucasian Federal District	269 230 322	9 017 931	269 335 921	8 912 332
Republik of Daghestan	38 530 755	1 315 522	38 596 038	1 250 239
Republic of Ingushetia	5 151 025	43 448	5 140 845	53 628
Kabardino-Balkar Republic	25 338 643	1 463 760	25 337 864	1 464 539
Karachai-Cherkess Republic	14 884 196	774 486	14 872 869	785 813
Republic of North Ossetia - Alania	21 123 110	1 060 857	21 142 666	1 041 301
Chechen Republic	17 000 869	71 422	17 006 751	65 540
Stavropol Territory	147 201 724	4 288 436	147 238 888	4 251 272

1	2	3	4	5
Volga Federal District	2 539 160 752	256 489 293	2 544 334 842	251 315 203
Republic of Bashkortostan	237 008 921	99 500 215	237 951 178	98 557 958
Republic of Marii El	31 562 561	3 396 682	31 596 712	3 362 531
Republic of Mordovia	58 564 128	398 427	58 577 105	385 450
Republic of Tatarstan	520 202 974	55 141 008	522 594 693	52 749 289
Udmurt Republic	93 089 033	1 696 493	93 571 078	1 214 448
Chuvash Republic	69 687 030	3 960 800	69 738 826	3 909 004
Perm Territory	229 213 279	28 521 090	229 641 974	28 092 395
Kirov Region	72 912 250	4 911 878	73 857 207	3 966 921
Nizhny Novgograd Region	338 616 963	14 185 364	338 440 451	14 361 876
Orenburg Region	106 757 106	2 945 974	106 732 981	2 970 099
Penza Region	56 269 978	2 810 958	56 267 333	2 813 603
Samara Region	523 927 411	32 282 076	523 846 805	32 362 682
Saratov Region	139 854 125	4 473 016	140 000 872	4 326 269
Ulyanovsk Region	61 494 993	2 265 312	61 517 627	2 242 678
Ural Federal District	1 422 159 601	254 868 600	1 440 764 762	236 263 439
Kurgan Region	30 302 980	139 627	30 313 584	129 023
Sverdlovsk Region	615 926 557	140 249 507	626 008 353	130 167 711
Tyumen Region	513 178 577	91 645 110	520 538 282	84 285 405
Chelyabinsk Region	262 751 487	22 834 356	263 904 543	21 681 300
Siberian Federal District	1 401 968 874	89 784 519	1 404 732 334	87 021 059
Republic of Altai	13 242 347	149 160	13 255 165	136 342
Republic of Buryatiya	46 861 352	2 271 975	46 986 981	2 146 346
Republic of Tuva	8 135 411	20 231	8 139 508	16 134
Republic of Khakassia	18 815 717	176 980	18 815 408	177 289
Altai Territory	145 380 451	4 067 204	145 414 795	4 032 860
Zabaykal Territory	38 645 579	454 489	38 621 653	478 415
Krasnoyarsk Territory	199 354 081	13 686 003	199 542 134	13 497 950
Irkutsk Region	165 446 873	5 567 706	165 911 415	5 103 164
Kemerovo Region	151 359 952	17 861 617	151 290 461	17 931 108
Novosibirsk Region	427 566 585	36 552 908	429 765 583	34 353 910
Omsk Region	119 232 500	6 629 356	119 050 616	6 811 240
Tomsk Region	67 928 026	2 346 890	67 938 615	2 336 301
Far Eastern Federal District	548 483 307	54 518 491	545 591 610	57 410 188
Republic of Sakha (Yakutia)	68 772 707	3 261 034	68 841 041	3 192 700
Kamchatka Territory	31 892 994	2 730 724	31 961 353	2 662 365
Primorskiy Territory	144 330 756	21 130 912	144 285 475	21 176 193
Khabarovsk Territory	163 488 037	15 976 930	163 827 058	15 637 909
Amur Region	62 464 029	3 440 580	59 053 645	6 850 964
Magadan Region	20 761 078	2 612 894	20 795 357	2 578 615
Sakhalin Region	47 790 834	5 079 860	47 837 216	5 033 478
Jewish Autonomous Region	4 472 018	190 191	4 474 254	187 955
Chukotka Autonomous Area	4 510 854	95 366	4 516 211	90 009

* 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 1.08.10

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	3 836 099 555	795 830 123	525 406 834	286 092 769	255 947 159	21 185 699
Belgorod Region	557 598	40 655	5 349	0	1 070 306	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	261 691	204 930	8 996	0	50 929	0
Voronezh Region	2 773	2 992	0	0	209 384	0
Ivanovo Region	740 805	86 499	73 861	0	324 119	36 380
Kaluga Region	526 504	0	360 275	0	599 562	0
Kostroma Region	26 372 615	208 269	19 876	0	251 501	0
Kursk Region	690 024	687 112	0	0	637 446	0
Lipetsk Region	1 068 513	278 508	22 205	0	437 405	0
Moscow Region	44 176 353	6 210 028	323 526	2 000 105	18 025 150	2 847 938
Orel Region	25 917	0	0	4 750	241 196	0
Ryazan Region	570 206	36 812	41 208	25	593 190	0
Smolensk Region	423 407	180 460	428 625	44	450 565	0
Tambov Region	0	0	0	62	0	0
Tver Region	671 473	207 048	8 904	0	23 940	0
Tula Region	228 097	86 813	234	0	115	0
Yaroslavl Region	41 023	3 164	1 828	0	110 473	27 879
City of Moscow	3 759 742 556	787 596 833	524 111 947	284 087 783	232 921 878	18 273 502
North-Western Federal District	130 094 601	10 223 046	28 952 349	367 151	19 697 328	290 849
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 001 718	635 699	63 688	980	189 181	0
Akhangel'sk Region	0	0	121 146	0	122	0
Vologda Region	2 790 609	469 831	208 403	4 900	1 677 896	127 733
Kaliningrad Region	5 674 388	78 693	306 805	340 000	491 437	80 866
Leningrad Region	425 852	30 116	109	20	23 243	0
Murmansk Region	705 733	393 387	0	0	55 192	0
Novgorod Region	207 082	89 774	157 097	0	51 120	30 625
Pskov Region	0	0	0	0	0	0
St Petersburg	118 289 219	8 525 546	28 095 101	21 251	17 209 137	51 625
Southern Federal District	9 726 714	855 878	2 167 110	79 363	1 889 316	229 382
Republic of Adygeya	8 060	7 956	1 401	0	0	0
Republic of Kalmykia	0	0	0	0	5 278	0
Krasnodar Territory	5 125 471	203 016	1 722 983	38 587	798 546	0
Astrakhan Region	461 299	499 876	42 128	5 288	246 083	0
Volgograd Region	366 298	85 861	33	0	720 127	229 382
Rostov Region	3 765 586	59 169	400 565	35 488	119 282	0
North-Caucasian Federal District	1 723 067	638 411	755 824	210	1 025 843	0
Republik of Daghestan	264 264	0	694 152	0	200 168	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	14 079	0	5	0
Karachai-Cherkess Republic	84 336	0	40 015	0	150 921	0
Republic of North Ossetia - Alania	0	0	7 578	0	178 142	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 374 367	638 411	0	210	496 607	0

1	2	3	4	5	6	7
Volga Federal District	78 497 344	10 430 670	31 111 615	856 731	26 499 890	761 225
Republic of Bashkortostan	4 525 910	17 098	893 044	0	116 857	0
Republic of Marii El	0	0	0	0	60 922	0
Republic of Mordovia	280 663	141 358	49 506	0	240 772	0
Republic of Tatarstan	34 615 736	5 668 147	13 457 949	659 819	7 251 835	0
Udmurt Republic	1 581 410	451 961	36 761	0	1 702 591	0
Chuvash Republic	246 266	58 265	40	0	1 097 516	0
Perm Territory	2 333 226	113 238	2 991 629	0	151 253	0
Kirov Region	2 649 807	3 098	540 996	0	276 793	0
Nizhny Novgorod Region	8 148 855	1 164 839	2 080 706	0	5 072 282	180 275
Orenburg Region	2 714 722	93 804	356 843	17 646	4 776 699	23 929
Penza Region	497 517	0	14 792	0	55 602	0
Samara Region	19 444 384	2 608 662	10 014 822	178 996	5 430 655	557 021
Saratov Region	1 457 897	110 200	674 402	270	266 113	0
Ulyanovsk Region	951	0	125	0	0	0
Ural Federal District	80 694 565	12 063 464	13 083 624	256 340	38 062 717	1 888 723
Kurgan Region	0	0	0	0	6 906	0
Sverdlovsk Region	42 138 180	3 860 971	6 494 965	100	8 973 582	0
Tyumen Region	18 731 524	2 641 248	6 248 514	256 240	28 314 916	1 888 723
Chelyabinsk Region	19 824 861	5 561 245	340 145	0	767 313	0
Siberian Federal District	43 005 905	5 253 605	9 178 125	2 518 112	11 378 881	192 979
Republic of Altai	352 653	336 518	1	0	18 832	0
Republic of Buryatiya	101 692	0	206 378	0	2 159	0
Republic of Tuva	5 240	5 437	0	0	0	0
Republic of Khakassia	121 320	54 561	0	0	161 501	0
Altai Territory	42 766	36 960	3 805	0	21 884	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	106 497	104 493	146 728	0	60 385	0
Irkutsk Region	202 747	0	85 739	0	135 837	0
Kemerovo Region	1 781 428	554 517	80 168	0	129 415	0
Novosibirsk Region	38 182 730	3 684 747	8 538 869	2 518 112	10 458 132	40 194
Omsk Region	1 949 220	476 372	3 008	0	294 604	152 785
Tomsk Region	159 612	0	113 429	0	96 132	0
Far Eastern Federal District	25 091 139	5 884 668	1 621 435	0	6 622 993	348 180
Republic of Sakha (Yakutia)	677 371	226 690	132 926	0	1 101 761	0
Kamchatka Territory	290 232	60 094	12 414	0	400 772	0
Primorskiy Territory	12 098 346	3 924 731	900 680	0	956 593	0
Khabarovsk Territory	2 648 161	805 945	513 667	0	134 265	0
Amur Region	7 949 198	741 788	11 575	0	3 980 268	348 180
Magadan Region	0	0	0	0	106	0
Sakhalin Region	1 427 831	125 420	50 173	0	49 228	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 1.08.10

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	3 887 241 182	798 947 629	535 189 399	287 703 026	272 381 988	21 515 702
Belgorod Region	557 598	40 655	6 163	0	1 070 306	0
Bryansk Region	0	0	138	0	0	0
Vladimir Region	261 691	204 930	8 996	0	30 915	0
Voronezh Region	2 773	2 992	772	0	300 107	0
Ivanovo Region	741 421	107 683	66 966	0	285 696	36 380
Kaluga Region	526 504	0	360 275	0	599 562	0
Kostroma Region	14 236 962	76 753	19 962	0	0	0
Kursk Region	690 024	687 112	0	0	637 446	0
Lipetsk Region	1 068 513	278 508	23 823	0	439 947	0
Moscow Region	44 176 352	6 210 028	323 713	2 000 105	18 025 150	2 847 938
Orel Region	25 917	0	0	4 750	241 196	0
Ryazan Region	570 206	36 812	41 208	25	585 145	0
Smolensk Region	17 342	0	173 505	44	53 264	0
Tambov Region	0	0	0	62	0	0
Tver Region	671 473	207 048	8 904	0	23 940	0
Tula Region	228 097	86 813	482	0	9 511	0
Yaroslavl Region	64 053	25 357	8 981	0	112 952	0
City of Moscow	3 823 402 256	790 982 938	534 145 511	285 698 040	249 966 851	18 631 384
North-Western Federal District	121 130 479	9 932 833	28 743 862	1 274 345	18 392 651	122 683
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 697 507	436 024	63 140	980	0	0
Akhangel'sk Region	24 290	25 255	121 146	0	122	0
Vologda Region	1 127 509	370 622	200 034	4 900	1 514 834	0
Kaliningrad Region	2 058 974	58 248	83 218	0	248 865	40 433
Leningrad Region	425 852	30 116	109	1 247 165	23 243	0
Murmansk Region	705 733	393 387	0	0	55 192	0
Novgorod Region	208 029	90 745	157 097	0	51 120	30 625
Pskov Region	0	0	0	0	0	0
St Petersburg	114 882 585	8 528 436	28 119 118	21 300	16 499 275	51 625
Southern Federal District	9 729 719	855 878	2 059 511	79 363	1 202 979	135 634
Republic of Adygeya	8 060	7 956	1 401	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	5 128 476	203 016	1 723 265	38 587	276 969	0
Astrakhan Region	461 299	499 876	44 230	5 288	206 023	0
Volgograd Region	366 298	85 861	1 091	0	576 515	135 634
Rostov Region	3 765 586	59 169	289 524	35 488	143 472	0
North-Caucasian Federal District	1 706 478	638 411	762 342	210	1 023 108	0
Republik of Daghestan	264 264	0	694 885	0	199 107	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	14 079	0	5	0
Karachai-Cherkess Republic	67 747	0	40 015	0	150 921	0
Republic of North Ossetia - Alania	0	0	7 578	0	176 468	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 374 367	638 411	5 785	210	496 607	0
Volga Federal District	78 095 690	10 430 670	30 713 003	857 393	26 884 928	761 225
Republic of Bashkortostan	4 216 379	17 098	895 431	0	116 857	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	60 922	0
Republic of Mordovia	280 663	141 358	39 879	0	27 785	0
Republic of Tatarstan	34 523 613	5 668 147	13 139 067	659 819	8 948 012	0
Udmurt Republic	1 581 410	451 961	36 893	0	1 702 591	0
Chuvash Republic	246 266	58 265	40	43	891 941	0
Perm Territory	2 333 226	113 238	2 993 503	0	16 093	0
Kirov Region	2 649 807	3 098	540 996	0	276 793	0
Nizhny Novgorod Region	8 148 855	1 164 839	2 081 245	119	4 997 465	180 275
Orenburg Region	2 714 722	93 804	279 713	17 646	4 342 941	23 929
Penza Region	497 517	0	14 792	0	55 602	0
Samara Region	19 444 384	2 608 662	10 015 542	179 496	5 181 510	557 021
Saratov Region	1 457 897	110 200	675 777	270	266 416	0
Ulyanovsk Region	951	0	125	0	0	0
Ural Federal District	73 478 810	11 966 687	12 212 204	256 340	34 133 730	1 888 723
Kurgan Region	0	0	0	0	6 906	0
Sverdlovsk Region	35 705 623	3 873 299	5 614 763	100	6 620 759	0
Tyumen Region	18 729 890	2 641 248	6 256 937	256 240	26 825 581	1 888 723
Chelyabinsk Region	19 043 297	5 452 140	340 504	0	680 484	0
Siberian Federal District	10 270 740	2 523 088	975 158	0	4 108 332	124 890
Republic of Altai	0	0	1	0	18 832	0
Republic of Buryatiya	101 692	0	206 378	0	2 159	0
Republic of Tuva	5 240	5 437	0	0	0	0
Republic of Khakassia	121 320	54 561	0	0	161 501	0
Altai Territory	42 766	36 960	3 805	0	2 804	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	106 497	104 493	146 728	0	91 762	0
Irkutsk Region	202 747	0	85 739	0	135 837	0
Kemerovo Region	1 781 428	554 517	80 493	0	129 673	0
Novosibirsk Region	5 800 218	1 290 748	334 494	0	3 262 906	40 194
Omsk Region	1 949 220	476 372	4 083	0	206 726	84 696
Tomsk Region	159 612	0	113 437	0	96 132	0
Far Eastern Federal District	23 270 798	5 884 668	1 621 435	0	2 996 410	348 180
Republic of Sakha (Yakutia)	677 371	226 690	132 926	0	1 275 066	0
Kamchatka Territory	281 909	60 094	12 414	0	236 936	0
Primorskiy Territory	12 401 752	3 924 731	1 374 474	0	1 124 414	0
Khabarovsk Territory	2 344 755	805 945	39 873	0	191 298	0
Amur Region	6 137 180	741 788	6 446	0	119 362	348 180
Magadan Region	0	0	5 129	0	106	0
Sakhalin Region	1 427 831	125 420	50 173	0	49 228	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 1.08.10

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	12 532 444 319	8 291 809 251	790 459 980	2 817 552 038
Belgorod Region	7 110 018	5 255 110	585 000	503 041
Bryansk Region	972 786	211 594	760 000	1 192
Vladimir Region	1 968 524	1 131 068	55 200	782 256
Voronezh Region	24 299	0	7 500	16 799
Ivanovo Region	5 925 293	3 619 262	180 020	1 975 149
Kaluga Region	3 685 274	1 458 070	240 000	1 515 026
Kostroma Region	24 355 512	8 635 465	212 300	12 830 238
Kursk Region	7 030 223	5 929 041	163 500	652 357
Lipetsk Region	11 982 443	8 548 209	800 900	1 216 455
Moscow Region	92 651 121	32 958 090	37 925 903	15 996 438
Orel Region	1 253 691	716 423	15 000	505 912
Ryazan Region	7 074 411	6 174 392	190 000	641 290
Smolensk Region	10 232 766	7 744 298	570 055	1 693 087
Tambov Region	1 421 186	1 233 464	0	187 722
Tver Region	4 694 237	3 166 301	219 050	1 308 886
Tula Region	6 027 432	5 331 926	110 000	555 506
Yaroslavl Region	8 270 225	4 418 549	2 403 159	1 147 982
City of Moscow	12 337 764 878	8 195 277 989	746 022 393	2 776 022 702
North-Western Federal District	604 839 564	440 754 043	54 888 306	61 603 149
Republic of Karelia	499 118	244 236	0	128 952
Komi Republic	7 800 769	2 336 392	4 122 550	1 193 028
Akhangel'sk Region	204 593	156 859	17 150	18 459
Vologda Region	29 995 274	19 411 522	4 216 653	4 955 186
Kaliningrad Region	27 688 139	23 467 277	2 409 845	1 431 744
Leningrad Region	3 151 945	2 302 760	397 000	304 557
Murmansk Region	4 667 751	2 237 982	500 600	1 833 298
Novgorod Region	1 396 684	965 692	30 500	399 068
Pskov Region	1 060 240	914 390	10 000	135 850
St Petersburg	528 375 051	388 716 933	43 184 008	51 203 007
Southern Federal District	92 980 738	65 249 905	4 547 866	18 310 385
Republic of Adygeya	1 422 739	882 959	40 000	499 780
Republic of Kalmykia	546 678	395 881	30	150 767
Krasnodar Territory	40 189 299	28 530 092	2 319 422	6 006 308
Astrakhan Region	1 942 608	855 984	0	480 074
Volgograd Region	6 174 567	4 974 584	590 000	419 402
Rostov Region	42 704 847	29 610 405	1 598 414	10 754 054
North-Caucasian Federal District	23 483 950	14 460 798	3 234 302	5 696 588
Republic of Daghestan	7 602 096	4 335 499	222 192	3 013 916
Republic of Ingushetia	255 424	117 469	0	137 955
Kabardino-Balkar Republic	3 225 636	2 787 778	170 000	267 858
Karachai-Cherkess Republic	2 021 234	1 441 508	50 000	529 726
Republic of North Ossetia - Alania	3 749 264	3 347 846	20 110	378 859
Chechen Republic	0	0	0	0

1	2	3	4	5
Stavropol Territory	6 630 296	2 430 698	2 772 000	1 368 274
Volga Federal District	618 596 529	398 900 572	18 219 232	180 926 091
Republic of Bashkortostan	30 640 443	17 848 123	2 079 774	9 749 682
Republic of Marii El	847 901	652 390	40 400	36 611
Republic of Mordovia	9 559 031	8 001 743	420 000	983 683
Republic of Tatarstan	248 917 850	202 138 484	6 074 542	33 171 171
Udmurt Republic	11 554 416	5 884 255	255 479	4 843 610
Chuvash Republic	4 010 578	2 374 172	160 500	1 435 051
Perm Territory	14 000 348	9 619 304	51 000	3 779 674
Kirov Region	11 018 614	8 829 223	150 000	1 608 084
Nizhny Novgogrod Region	33 836 293	24 610 875	1 471 258	3 746 319
Orenburg Region	21 344 758	13 428 216	1 082 000	5 631 709
Penza Region	7 799 086	5 630 738	1 601 000	467 132
Samara Region	197 807 875	82 332 139	3 882 279	107 108 510
Saratov Region	22 520 216	13 442 051	931 000	7 764 594
Ulyanovsk Region	4 739 120	4 108 859	20 000	600 261
Ural Federal District	357 322 506	185 208 453	30 187 531	109 815 827
Kurgan Region	1 040 000	981 829	400	56 921
Sverdlovsk Region	145 479 190	72 849 556	14 869 619	45 704 426
Tyumen Region	152 945 550	79 256 866	6 296 232	50 254 290
Chelyabinsk Region	57 857 766	32 120 202	9 021 280	13 800 190
Siberian Federal District	275 388 984	146 721 717	20 242 152	91 098 305
Republic of Altai	7 753 174	4 042 453	0	3 633 205
Republic of Buryatiya	3 552 689	1 898 522	375 000	1 279 167
Republic of Tuva	195 575	117 633	270	76 472
Republic of Khakassia	4 042 348	1 745 720	143 600	2 014 313
Altai Territory	9 304 057	6 768 781	642 500	1 511 671
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 723 560	3 652 107	623 875	2 107 138
Irkutsk Region	8 361 791	5 568 738	682 411	1 913 607
Kemerovo Region	12 512 261	8 505 721	25 042	3 980 366
Novosibirsk Region	209 676 318	106 149 806	17 168 454	70 690 679
Omsk Region	8 094 744	4 658 901	541 000	2 527 689
Tomsk Region	5 172 467	3 613 335	40 000	1 363 998
Far Eastern Federal District	149 976 164	56 212 149	10 254 157	74 687 438
Republic of Sakha (Yakutia)	4 949 075	3 375 787	183 200	1 237 112
Kamchatka Territory	6 730 487	4 210 361	1 148 200	1 026 297
Primorskiy Territory	32 795 632	23 106 286	555 600	5 910 498
Khabarovsk Territory	27 471 998	13 900 871	3 350 200	9 587 743
Amur Region	75 101 812	9 800 819	4 696 957	56 334 339
Magadan Region	176 305	23 632	0	152 673
Sakhalin Region	2 750 855	1 794 393	320 000	438 776
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 1.08.10**

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	7 696 015 595	5 246 193 204	820 430 206	1 162 300 854
Belgorod Region	135 676 431	120 981 811	585 000	12 833 919
Bryansk Region	29 755 423	18 675 444	760 000	8 961 654
Vladimir Region	58 408 103	41 278 158	55 000	16 815 623
Voronezh Region	199 817 780	130 381 722	7 500	67 617 975
Ivanovo Region	30 387 445	21 960 103	180 020	7 796 088
Kaluga Region	45 639 445	28 929 184	240 000	14 041 807
Kostroma Region	28 610 075	20 227 609	102 300	6 933 386
Kursk Region	60 793 910	48 507 388	163 500	11 250 224
Lipetsk Region	75 962 167	60 011 517	755 000	13 520 570
Moscow Region	331 621 964	186 541 891	37 925 903	75 825 108
Orel Region	21 349 182	15 191 055	15 000	5 536 653
Ryazan Region	62 062 134	42 556 457	190 000	12 176 043
Smolensk Region	45 940 280	34 338 328	175 055	11 329 322
Tambov Region	34 240 308	26 932 794	0	6 197 606
Tver Region	48 740 560	33 184 684	219 000	13 393 290
Tula Region	70 903 019	51 169 461	110 000	13 158 146
Yaroslavl Region	96 427 825	62 972 805	2 248 159	19 986 964
City of Moscow	6 319 679 544	4 302 352 793	776 698 769	844 926 476
North-Western Federal District	1 269 473 503	829 803 902	52 748 613	314 439 558
Republic of Karelia	26 561 452	11 004 909	0	12 499 548
Komi Republic	45 128 660	18 849 159	3 900 000	20 445 114
Akhangel'sk Region	56 530 778	28 179 552	17 150	22 043 538
Vologda Region	90 779 748	59 477 593	2 028 000	23 887 700
Kaliningrad Region	60 375 345	46 941 537	1 841 345	9 739 478
Leningrad Region	29 464 476	17 137 589	397 000	11 618 557
Murmansk Region	40 014 369	23 357 125	500 600	15 674 626
Novgorod Region	28 370 425	16 180 183	30 500	9 299 581
Pskov Region	23 188 460	17 346 477	10 000	5 473 075
St Petersburg	869 059 790	591 329 778	44 024 018	183 758 341
Southern Federal District	810 601 285	558 416 029	5 291 017	211 493 369
Republic of Adygeya	12 624 426	8 838 013	40 000	3 746 413
Republic of Kalmykia	6 055 592	3 043 862	30	2 661 700
Krasnodar Territory	369 661 741	252 279 353	2 504 273	100 815 626
Astrakhan Region	44 072 620	22 314 390	0	13 149 565
Volgograd Region	110 891 128	73 647 156	473 000	30 534 462
Rostov Region	267 295 778	198 293 255	2 273 714	60 585 603
North-Caucasian Federal District	223 557 811	152 435 654	3 640 402	64 770 202
Republic of Dagestan	26 866 660	15 685 183	306 292	10 842 961
Republic of Ingushetia	4 052 377	2 250 857	0	1 801 520
Kabardino-Balkar Republic	21 502 654	19 083 705	170 000	2 207 733
Karachai-Cherkess Republic	13 018 849	10 117 501	50 000	2 851 348
Republic of North Ossetia - Alania	16 526 970	11 603 158	30 110	4 550 253

1	2	3	4	5
Chechen Republic	12 855 570	10 905 712	0	1 949 858
Stavropol Territory	128 734 731	82 789 538	3 084 000	40 566 529
Volga Federal District	2 032 596 734	1 338 119 913	17 404 725	603 311 645
Republic of Bashkortostan	182 380 456	117 849 018	2 109 951	59 348 096
Republic of Marii El	28 102 564	20 659 650	40 400	6 104 068
Republic of Mordovia	50 518 228	40 307 266	405 000	9 231 357
Republic of Tatarstan	361 466 438	290 405 485	6 374 496	56 166 317
Udmurt Republic	78 860 877	48 022 989	255 489	26 323 198
Chuvash Republic	60 518 580	42 130 757	70 502	17 573 650
Perm Territory	196 631 362	137 650 512	51 000	56 824 565
Kirov Region	59 740 496	42 856 075	150 000	15 363 348
Nizhny Novgorod Region	280 091 015	201 777 198	1 341 458	62 280 663
Orenburg Region	85 681 922	52 371 434	872 000	31 338 117
Penza Region	49 012 530	32 046 308	1 601 150	13 789 217
Samara Region	432 915 813	215 504 035	3 882 279	202 298 654
Saratov Region	112 467 481	57 959 525	231 000	32 884 518
Ulyanovsk Region	54 208 972	38 579 661	20 000	13 785 877
Ural Federal District	1 053 888 498	627 845 440	18 316 531	361 017 439
Kurgan Region	26 326 005	13 789 928	400	11 960 859
Sverdlovsk Region	493 807 366	329 178 429	3 178 619	138 237 082
Tyumen Region	325 263 952	155 216 029	6 116 232	146 637 308
Chelyabinsk Region	208 491 175	129 661 054	9 021 280	64 182 190
Siberian Federal District	1 188 384 762	633 811 721	8 508 132	496 890 141
Republic of Altai	11 960 998	6 765 432	0	5 016 337
Republic of Buryatiya	40 777 815	16 398 638	345 000	21 230 448
Republic of Tuva	7 341 147	968 494	270	6 352 405
Republic of Khakassia	15 410 972	5 615 793	143 600	9 228 253
Altai Territory	129 452 656	92 707 166	642 500	34 144 177
Zabaykal Territory	33 411 933	9 882 257	0	22 803 958
Krasnoyarsk Territory	170 993 475	79 569 901	623 875	86 271 754
Irkutsk Region	144 607 018	78 508 063	682 411	64 448 786
Kemerovo Region	123 302 344	70 852 856	25 114	49 116 208
Novosibirsk Region	351 855 830	190 410 042	5 584 360	134 885 461
Omsk Region	100 779 626	50 823 053	421 000	37 398 787
Tomsk Region	58 490 948	31 310 026	40 002	25 993 567
Far Eastern Federal District	379 935 404	211 971 098	5 693 900	145 594 284
Republic of Sakha (Yakutia)	51 869 505	31 216 726	183 200	20 023 775
Kamchatka Territory	17 695 530	12 927 753	898 200	2 909 708
Primorskiy Territory	94 048 516	59 278 537	738 600	30 029 907
Khabarovsk Territory	132 326 891	69 986 910	3 150 200	52 456 891
Amur Region	37 964 290	15 779 926	403 700	19 709 284
Magadan Region	17 728 645	9 738 341	0	6 960 772
Sakhalin Region	23 494 005	10 106 463	320 000	11 632 367
Jewish Autonomous Region	3 655 914	1 866 637	0	1 789 277
Chukotka Autonomous Area	1 152 108	1 069 805	0	82 303

Table 31.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.08.10

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	5 483 094 977	3 193 928 006	1 735 953 482	345 204 344
Belgorod Region	190 764	98 677	92 039	48
Bryansk Region	3 355	3 355	0	0
Vladimir Region	4 114	1 095	0	3 019
Voronezh Region	0	0	0	0
Ivanovo Region	346 375	266 358	3 205	76 812
Kaluga Region	35 372	25 865	0	9 507
Kostroma Region	2 329 728	1 493 453	44 440	703 702
Kursk Region	187 461	156 452	0	1 546
Lipetsk Region	602	0	0	602
Moscow Region	7 659 362	3 350 242	227 046	4 080 229
Orel Region	0	0	0	0
Ryazan Region	236 383	215 381	933	20 069
Smolensk Region	1 322 295	146 992	597 079	566 678
Tambov Region	34 883	0	22 037	12 846
Tver Region	15 746	8 858	906	5 982
Tula Region	302 404	254 285	0	48 119
Yaroslavl Region	482 152	91 506	358 316	32 330
City of Moscow	5 469 943 981	3 187 815 487	1 734 607 481	339 642 855
North-Western Federal District	173 656 279	129 322 048	25 009 353	12 690 857
Republic of Karelia	0	0	0	0
Komi Republic	667 418	186 541	408 223	45 242
Akhangel'sk Region	1 922	0	1 438	484
Vologda Region	3 203 345	1 497 138	1 658 839	27 454
Kaliningrad Region	6 516 442	4 425 500	1 472 436	215 511
Leningrad Region	489 029	448 649	25 831	14 549
Murmansk Region	1 502 399	947 255	478 662	76 482
Novgorod Region	8 949	0	2 259	6 690
Pskov Region	0	0	0	0
St Petersburg	161 266 775	121 816 965	20 961 665	12 304 445
Southern Federal District	5 027 329	2 718 776	1 419 648	616 012
Republic of Adygeya	1 083	1 083	0	0
Republic of Kalmykia	22 330	6 973	782	14 575
Krasnodar Territory	982 850	429 076	30 978	394 753
Astrakhan Region	3 945	0	906	3 039
Volgograd Region	4 717	0	604	4 113
Rostov Region	4 012 404	2 281 644	1 386 378	199 532
North-Caucasian Federal District	598 731	123 299	407 819	67 613
Republic of Dagestan	197 192	47 206	118 001	31 985
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	851	0	664	187
Karachai-Cherkess Republic	231 891	76 069	147 944	7 878
Republic of North Ossetia - Alania	5 438	24	2 869	2 545

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	163 359	0	138 341	25 018
Volga Federal District	51 416 205	41 565 090	3 395 287	5 535 598
Republic of Bashkortostan	1 637 879	1 259 886	272 241	75 616
Republic of Marii El	453	0	453	0
Republic of Mordovia	55 912	50 755	3 105	2 052
Republic of Tatarstan	32 176 626	28 760 329	1 730 958	802 400
Udmurt Republic	981 075	945 472	2 324	33 279
Chuvash Republic	46 536	13 785	0	32 751
Perm Territory	1 423 341	1 235 204	62 334	125 803
Kirov Region	943 515	854 422	0	89 093
Nizhny Novgogrod Region	2 834 753	1 640 751	286 334	907 668
Orenburg Region	966 954	797 013	39 162	130 779
Penza Region	21 584	0	21 584	0
Samara Region	9 146 085	5 347 705	655 167	3 136 058
Saratov Region	871 953	384 226	320 934	166 793
Ulyanovsk Region	309 539	275 542	691	33 306
Ural Federal District	67 783 723	42 742 889	23 668 207	1 019 986
Kurgan Region	0	0	0	0
Sverdlovsk Region	24 991 036	14 007 556	10 235 666	719 624
Tyumen Region	36 660 479	27 597 780	8 724 261	270 685
Chelyabinsk Region	6 132 208	1 137 553	4 708 280	29 677
Siberian Federal District	84 870 544	64 445 896	6 460 436	4 545 410
Republic of Altai	0	0	0	0
Republic of Buryatiya	45 219	0	38 096	7 123
Republic of Tuva	453	0	453	0
Republic of Khakassia	3 774	0	3 774	0
Altai Territory	47 025	24 287	302	22 436
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	121 476	88 386	21 090	12 000
Irkutsk Region	139 852	85 988	39 458	14 406
Kemerovo Region	65 991	23 865	5 091	37 035
Novosibirsk Region	83 742 752	63 542 427	6 349 816	4 431 707
Omsk Region	670 108	649 291	1 903	18 914
Tomsk Region	33 894	31 652	453	1 789
Far Eastern Federal District	7 363 753	3 630 973	1 200 071	2 343 776
Republic of Sakha (Yakutia)	183 842	163 959	13 875	6 008
Kamchatka Territory	420 442	413 233	4 708	2 501
Primorskiy Territory	908 370	764 085	25 276	114 297
Khabarovsk Territory	1 834 207	1 072 309	629 820	124 575
Amur Region	3 960 729	1 187 200	507 124	2 089 687
Magadan Region	0	0	0	0
Sakhalin Region	56 163	30 187	19 268	6 708
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 1.08.10

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	5 141 760 856	2 890 056 150	1 749 334 244	298 320 012
Belgorod Region	3 234 634	2 731 867	93 096	352 494
Bryansk Region	409 217	336 159	0	73 058
Vladimir Region	2 729 211	2 589 622	0	139 589
Voronezh Region	13 455 753	12 128 600	2 596	1 260 074
Ivanovo Region	6 388 153	6 329 823	3 205	55 125
Kaluga Region	3 720 036	3 458 472	60	261 504
Kostroma Region	947 011	886 396	43 987	16 628
Kursk Region	3 201 241	2 979 910	0	191 868
Lipetsk Region	719 421	603 315	0	116 106
Moscow Region	23 004 297	16 203 231	226 171	6 573 050
Orel Region	446 084	402 987	0	43 097
Ryazan Region	646 549	482 363	1 537	162 649
Smolensk Region	1 326 176	836 730	73 834	415 612
Tambov Region	1 997 459	1 935 788	22 037	39 634
Tver Region	1 266 226	1 127 559	453	118 593
Tula Region	18 074 093	17 756 187	0	298 171
Yaroslavl Region	1 509 921	900 533	358 741	250 647
City of Moscow	5 058 685 374	2 818 366 608	1 748 508 527	287 952 113
North-Western Federal District	272 691 940	197 465 509	22 191 246	42 230 459
Republic of Karelia	9 539 756	9 341 559	0	198 197
Komi Republic	1 873 608	1 344 198	408 223	121 187
Akhangel'sk Region	3 752 725	3 596 525	1 438	154 585
Vologda Region	6 506 454	5 854 905	209 868	429 719
Kaliningrad Region	19 589 744	17 361 563	4 468	2 174 387
Leningrad Region	8 749 135	7 137 258	25 831	225 371
Murmansk Region	11 106 289	10 369 245	478 662	238 647
Novgorod Region	3 276 374	3 113 117	2 259	141 516
Pskov Region	357 544	318 924	0	38 620
St Petersburg	207 940 311	139 028 215	21 060 497	38 508 230
Southern Federal District	49 245 488	42 541 545	1 464 439	3 950 881
Republic of Adygeya	138 897	75 100	0	63 797
Republic of Kalmykia	10 957	6 973	782	3 202
Krasnodar Territory	16 165 123	12 910 708	75 769	2 438 529
Astrakhan Region	707 851	627 576	906	25 380
Volgograd Region	3 509 761	3 046 351	604	140 120
Rostov Region	28 712 899	25 874 837	1 386 378	1 279 853
North-Caucasian Federal District	5 933 176	4 360 711	408 725	1 162 875
Republik of Daghestan	807 601	476 846	118 907	211 848
Republic of Ingushetia	2 109	0	0	2 109
Kabardino-Balkar Republic	1 203 855	1 202 139	664	187
Karachai-Cherkess Republic	571 826	423 882	147 944	0
Republic of North Ossetia - Alania	146 582	36 952	2 869	106 761

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	3 201 203	2 220 892	138 341	841 970
Volga Federal District	120 679 848	104 917 179	3 125 159	11 238 309
Republic of Bashkortostan	13 158 861	12 126 198	102 183	681 979
Republic of Marii El	3 248 612	3 174 643	453	16 596
Republic of Mordovia	84 528	50 755	3 045	30 728
Republic of Tatarstan	35 190 960	32 072 255	1 730 958	504 808
Udmurt Republic	1 015 428	765 816	2 324	243 155
Chuvash Republic	3 678 070	3 472 667	0	205 403
Perm Territory	23 315 932	21 981 537	62 334	1 268 355
Kirov Region	3 665 750	3 487 980	0	177 770
Nizhny Novgogrod Region	9 911 237	7 639 036	286 032	1 965 979
Orenburg Region	1 841 853	1 508 657	39 011	292 144
Penza Region	2 417 100	2 367 356	21 644	28 100
Samara Region	20 098 517	13 957 291	655 167	5 312 127
Saratov Region	1 155 754	443 365	221 317	484 233
Ulyanovsk Region	1 897 246	1 869 623	691	26 932
Ural Federal District	175 167 633	153 400 641	17 704 165	3 530 498
Kurgan Region	2 071	0	0	2 071
Sverdlovsk Region	122 554 023	115 511 637	4 311 768	2 367 193
Tyumen Region	35 282 877	26 048 720	8 684 117	410 600
Chelyabinsk Region	17 328 662	11 840 284	4 708 280	750 634
Siberian Federal District	66 851 267	51 157 585	1 173 898	7 565 301
Republic of Altai	113 628	111 612	0	2 016
Republic of Buryatiya	1 542 374	1 312 054	38 096	192 224
Republic of Tuva	453	0	453	0
Republic of Khakassia	16 122	1 992	4 981	9 149
Altai Territory	3 223 802	2 975 328	302	236 778
Zabaykal Territory	261 892	41 912	0	219 980
Krasnoyarsk Territory	11 665 365	10 264 506	21 090	1 259 205
Irkutsk Region	3 805 452	3 025 115	39 398	740 939
Kemerovo Region	15 393 267	14 658 968	5 695	708 576
Novosibirsk Region	24 580 555	13 748 503	1 060 923	2 969 179
Omsk Region	4 338 336	3 263 092	2 507	1 072 190
Tomsk Region	1 910 021	1 754 503	453	155 065
Far Eastern Federal District	31 454 466	25 638 194	1 049 137	4 001 151
Republic of Sakha (Yakutia)	2 613 320	2 536 544	13 875	55 398
Kamchatka Territory	1 128 798	1 072 780	4 708	50 513
Primorskiy Territory	7 137 954	5 741 008	25 276	1 368 215
Khabarovsk Territory	16 115 887	12 600 709	629 820	2 162 772
Amur Region	2 702 484	2 215 607	356 190	99 344
Magadan Region	1 377 993	1 377 257	0	736
Sakhalin Region	377 389	93 915	19 268	263 906
Jewish Autonomous Region	641	374	0	267
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 1.08.10

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	595 775 871	112 279 987	826 950	1 364 661	194 229 826	37 914 550
Belgorod Region	138 593	0	0	0	19 852	48
Bryansk Region	78 814	0	0	0	0	0
Vladimir Region	38 078	0	15 000	0	57 173	2 453
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	123 060	0	0	0	18 011	10 561
Kaluga Region	41 288	332	0	0	33 796	0
Kostroma Region	269 969	11 192	10 000	0	1 295 946	2 216
Kursk Region	49 237	0	0	0	63 206	0
Lipetsk Region	615 091	0	0	0	20 982	387
Moscow Region	2 510 200	34 248	10 000	0	777 441	23 554
Orel Region	78 423	0	0	0	12 868	0
Ryazan Region	340 957	36 332	0	0	35 596	5 771
Smolensk Region	239 680	0	0	0	161 958	20 433
Tambov Region	30 376	0	0	0	2 257	0
Tver Region	31 794	4 377	4 000	0	11 209	640
Tula Region	50 342	3 743	0	0	21 254	3 276
Yaroslavl Region	318 560	0	0	0	240 306	961
City of Moscow	590 821 409	112 189 763	787 950	1 364 661	191 457 971	37 844 250
North-Western Federal District	30 756 849	2 122 101	73 772	11 841	5 814 486	1 014 099
Republic of Karelia	3 694	0	0	0	653	0
Komi Republic	443 705	24 404	0	0	28 001	9 056
Akhangel'sk Region	35 815	0	0	0	2 765	8
Vologda Region	920 983	3 248	0	0	113 638	14
Kaliningrad Region	977 278	12 457	9 689	0	296 741	80 844
Leningrad Region	210 324	156 301	0	0	25 192	0
Murmansk Region	317 997	20 721	0	0	87 510	5 797
Novgorod Region	109 880	0	0	0	19 468	0
Pskov Region	27 100	0	10 000	0	493	0
St Petersburg	27 710 073	1 904 970	54 083	11 841	5 240 025	918 380
Southern Federal District	2 601 826	2 289	2 906	0	773 371	7 899
Republic of Adygeya	48 675	0	0	0	48 921	0
Republic of Kalmykia	28 244	0	0	0	7 884	0
Krasnodar Territory	391 077	1 836	0	0	350 074	5 082
Astrakhan Region	53 381	0	0	0	28 520	0
Volgograd Region	418 659	0	0	0	39 222	2 091
Rostov Region	1 661 790	453	2 906	0	298 750	726
North-Caucasian Federal District	854 703	302	0	0	391 907	1 827
Republic of Dagestan	54 288	302	0	0	52 357	1 073
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	21 876	0	0	0	1 844	0
Karachai-Cherkess Republic	18 365	0	0	0	14 911	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	196 755	0	0	0	24 653	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	563 419	0	0	0	298 142	754
Volga Federal District	19 819 168	736 736	84 597	0	16 085 914	305 968
Republic of Bashkortostan	758 176	0	30 000	0	684 022	50 544
Republic of Marii El	580	0	0	0	0	0
Republic of Mordovia	51 432	0	0	0	18 714	0
Republic of Tatarstan	8 381 672	534 960	0	0	3 490 852	65 236
Udmurt Republic	386 125	1 670	0	0	364 091	0
Chuvash Republic	200 695	0	0	0	66 486	0
Perm Territory	251 903	0	11 000	0	120 396	0
Kirov Region	329 319	362	0	0	142 142	0
Nizhny Novgorod Region	883 309	77 843	38 597	0	494 402	70 210
Orenburg Region	681 373	4 861	5 000	0	206 880	154
Penza Region	2 470 604	0	0	0	34 808	0
Samara Region	4 822 755	114 531	0	0	9 539 668	118 918
Saratov Region	531 887	2 509	0	0	884 411	0
Ulyanovsk Region	69 338	0	0	0	39 042	906
Ural Federal District	13 216 023	1 226 156	24 000	0	5 495 581	66 835
Kurgan Region	12 340	0	0	0	3 239	0
Sverdlovsk Region	6 822 484	358 955	20 000	0	4 019 164	51 904
Tyumen Region	3 786 537	857 300	4 000	0	826 341	13 965
Chelyabinsk Region	2 594 662	9 901	0	0	646 837	966
Siberian Federal District	17 952 072	12 155 386	0	0	13 130 565	661 218
Republic of Altai	58 090	0	0	0	75 441	0
Republic of Buryatiya	46 350	0	0	0	41 999	180
Republic of Tuva	7 631	0	0	0	9 271	0
Republic of Khakassia	25 858	0	0	0	37 244	0
Altai Territory	122 498	0	0	0	66 872	168
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	163 382	0	0	0	326 621	1 306
Irkutsk Region	126 868	5 385	0	0	100 866	302
Kemerovo Region	41 271	0	0	0	247 646	1 389
Novosibirsk Region	16 994 018	12 129 770	0	0	12 105 863	653 504
Omsk Region	231 075	18 996	0	0	90 984	4 369
Tomsk Region	135 031	1 235	0	0	27 758	0
Far Eastern Federal District	2 967 335	143 620	0	0	4 923 702	45 906
Republic of Sakha (Yakutia)	199 347	0	0	0	60 596	76
Kamchatka Territory	98 134	3 859	0	0	63 763	465
Primorskiy Territory	1 179 590	17 108	0	0	328 711	317
Khabarovsk Territory	1 155 811	99 803	0	0	875 027	13 733
Amur Region	263 271	22 850	0	0	3 576 645	31 315
Magadan Region	4 621	0	0	0	17	0
Sakhalin Region	66 561	0	0	0	18 943	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 1.08.10

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	335 663 815	106 072 419	802 089	1 364 661	120 969 483	33 378 741
Belgorod Region	5 806 854	1 523 153	0	0	440 468	6 561
Bryansk Region	1 915 215	11 290	0	0	293 685	6 574
Vladimir Region	1 886 510	0	15 000	0	1 012 429	14 802
Voronezh Region	8 333 055	107 110	0	0	2 965 546	230 290
Ivanovo Region	2 895 577	21 381	0	0	469 354	24 927
Kaluga Region	856 951	39 537	0	0	534 078	3 596
Kostroma Region	1 260 118	0	10 000	0	530 474	133
Kursk Region	6 448 020	770 146	0	0	542 172	11 669
Lipetsk Region	7 562 839	0	0	0	722 656	853
Moscow Region	17 810 010	255 890	10 000	0	1 903 066	443 159
Orel Region	1 329 289	0	0	0	291 603	5 193
Ryazan Region	2 249 293	57 958	0	0	640 026	26 835
Smolensk Region	1 143 993	133 565	0	0	390 832	91 449
Tambov Region	1 346 022	0	0	0	144 514	278
Tver Region	1 262 913	4 377	4 000	0	326 902	28 105
Tula Region	1 635 334	30 113	0	0	566 852	19 666
Yaroslavl Region	6 176 057	139 544	0	0	1 631 733	35 294
City of Moscow	265 745 765	102 978 355	763 089	1 364 661	107 563 093	32 429 357
North-Western Federal District	82 295 398	6 047 826	73 772	11 841	16 222 938	3 498 865
Republic of Karelia	417 259	19 546	0	0	411 955	15 340
Komi Republic	2 590 102	64 112	0	0	325 481	10 578
Akhangel'sk Region	1 614 458	80 651	0	0	575 990	5 304
Vologda Region	11 800 342	234 378	0	0	1 305 877	29 532
Kaliningrad Region	11 921 397	384 899	9 689	0	997 373	356 397
Leningrad Region	685 957	247 410	0	0	415 610	43 793
Murmansk Region	3 531 149	910 582	0	0	536 146	32 524
Novgorod Region	883 407	46 417	0	0	554 927	27 259
Pskov Region	1 234 842	25 686	10 000	0	170 457	5 653
St Petersburg	47 616 485	4 034 145	54 083	11 841	10 929 122	2 972 485
Southern Federal District	39 123 962	8 433 298	27 767	0	12 212 587	389 049
Republic of Adygeya	173 966	0	0	0	119 340	3 124
Republic of Kalmykia	45 438	0	0	0	21 968	81
Krasnodar Territory	17 020 107	651 945	24 861	0	5 688 283	256 655
Astrakhan Region	856 390	0	0	0	537 474	127
Volgograd Region	6 582 400	2 049 960	0	0	2 558 974	24 216
Rostov Region	14 445 661	5 731 393	2 906	0	3 286 548	104 846
North-Caucasian Federal District	15 412 053	100 580	0	0	2 586 968	69 000
Republic of Dagestan	378 929	302	0	0	232 491	7 181
Republic of Ingushetia	440 589	0	0	0	7 970	183
Kabardino-Balkar Republic	1 288 169	72 474	0	0	27 089	0
Karachai-Cherkess Republic	530 452	0	0	0	42 299	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	3 168 535	0	0	0	367 957	4 237
Chechen Republic	243 787	0	0	0	344	0
Stavropol Territory	9 361 592	27 804	0	0	1 908 818	57 399
Volga Federal District	105 745 648	3 436 118	84 597	0	34 554 493	1 168 405
Republic of Bashkortostan	9 984 899	461 280	30 000	0	2 707 886	102 587
Republic of Marii El	714 551	0	0	0	220 124	2 962
Republic of Mordovia	754 798	0	0	0	157 101	7 266
Republic of Tatarstan	15 059 097	285 607	0	0	2 703 164	31 490
Udmurt Republic	7 121 231	344 490	0	0	1 236 728	29 471
Chuvash Republic	3 935 647	798	0	0	572 045	15 397
Perm Territory	12 364 253	88 548	11 000	0	3 442 226	201 690
Kirov Region	2 542 985	430	0	0	486 070	14 873
Nizhny Novgogrod Region	17 385 487	1 124 080	38 597	0	4 326 382	235 234
Orenburg Region	2 591 872	36 949	5 000	0	1 523 037	33 869
Penza Region	3 503 220	673 735	0	0	321 187	600
Samara Region	25 127 020	238 071	0	0	14 642 123	475 937
Saratov Region	2 928 990	79 169	0	0	1 915 260	16 471
Ulyanovsk Region	1 731 598	102 961	0	0	301 160	558
Ural Federal District	42 037 514	1 392 189	24 000	0	15 849 521	437 689
Kurgan Region	983 254	0	0	0	274 494	36
Sverdlovsk Region	21 545 434	1 110 358	20 000	0	8 444 199	263 638
Tyumen Region	8 211 948	230 466	4 000	0	3 363 525	31 800
Chelyabinsk Region	11 296 878	51 365	0	0	3 767 303	142 215
Siberian Federal District	51 125 779	2 402 100	0	0	30 544 845	756 453
Republic of Altai	156 985	0	0	0	119 003	0
Republic of Buryatiya	1 983 778	4 026	0	0	1 181 690	2 734
Republic of Tuva	76 720	0	0	0	170 725	0
Republic of Khakassia	520 701	0	0	0	380 167	1 425
Altai Territory	4 573 598	27 516	0	0	1 885 834	40 822
Zabaykal Territory	973 604	23 095	0	0	856 590	3 587
Krasnoyarsk Territory	9 455 905	759 615	0	0	4 141 068	90 902
Irkutsk Region	4 742 867	108 365	0	0	3 545 855	45 836
Kemerovo Region	5 732 833	1 518	0	0	4 391 731	38 175
Novosibirsk Region	10 446 588	427 695	0	0	9 035 986	359 734
Omsk Region	8 132 289	590 263	0	0	3 605 563	164 882
Tomsk Region	4 329 911	460 007	0	0	1 230 633	8 356
Far Eastern Federal District	12 538 042	756 699	0	0	7 934 412	320 079
Republic of Sakha (Yakutia)	2 164 749	3 188	0	0	523 104	724
Kamchatka Territory	693 152	7 300	0	0	128 106	1 343
Primorskiy Territory	4 418 729	381 839	0	0	1 929 296	165 474
Khabarovsk Territory	4 049 991	331 921	0	0	3 526 644	147 340
Amur Region	541 296	32 451	0	0	1 262 438	2 642
Magadan Region	133 530	0	0	0	153 803	1
Sakhalin Region	362 072	0	0	0	357 179	2 555
Jewish Autonomous Region	174 523	0	0	0	53 694	0
Chukotka Autonomous Area	0	0	0	0	148	0

Table 33.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.08.10

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	11 420 744 047	7 928 946	16 643 263	2 789 912 669	2 708 215 127	5 788 424 150
Belgorod Region	8 604 526	0	1 653	2 904 037	740 506	4 945 311
Bryansk Region	371 490	0	0	266 877	0	104 541
Vladimir Region	2 696 699	0	219	857 568	12 000	1 607 364
Voronezh Region	377	0	0	250	0	103
Ivanovo Region	5 965 589	30	0	2 329 728	490 838	3 119 226
Kaluga Region	6 746 943	5 483	0	1 190 787	350 092	5 187 152
Kostroma Region	28 418 209	0	0	3 392 338	4 154 353	20 823 221
Kursk Region	7 601 621	0	2 776	1 454 055	323 871	5 814 756
Lipetsk Region	13 808 129	0	21 928	4 169 831	1 119 614	8 492 180
Moscow Region	136 578 985	10 627	60 483	82 520 434	23 661 885	30 185 247
Orel Region	1 577 114	0	0	284 780	3 800	1 288 148
Ryazan Region	8 865 207	3	1	2 525 367	459 373	5 776 798
Smolensk Region	8 733 971	0	0	3 794 910	462 364	4 415 257
Tambov Region	1 478 592	0	0	455 317	202 600	819 951
Tver Region	5 123 281	4 367	2 339	2 051 205	239 100	2 815 732
Tula Region	6 494 483	0	0	1 251 921	683 289	4 470 692
Yaroslavl Region	9 776 669	0	0	2 642 698	866 405	6 128 992
City of Moscow	11 167 902 162	7 908 436	16 553 864	2 677 820 566	2 674 445 037	5 682 429 479
North-Western Federal District	596 955 912	4 619 659	305 087	198 566 313	243 321 629	140 873 560
Republic of Karelia	455 829	0	0	221 000	58 731	168 643
Komi Republic	9 356 743	0	0	2 410 625	784 645	6 102 582
Akhangel'sk Region	235 659	0	0	65 692	118 417	29 159
Vologda Region	31 865 238	1 815	147 341	8 304 183	8 659 976	14 224 080
Kaliningrad Region	25 812 637	2 599	36 601	7 138 539	3 408 087	14 980 696
Leningrad Region	4 057 203	27 698	16 544	974 755	197 622	2 751 481
Murmansk Region	5 280 283	0	0	1 880 251	416 313	2 952 148
Novgorod Region	2 429 368	0	97	1 110 283	83 868	1 229 845
Pskov Region	1 223 431	75	19 895	616 914	47 730	537 838
St Petersburg	516 239 521	4 587 472	84 609	175 844 071	229 546 240	97 897 088
Southern Federal District	98 525 796	82 339	186 366	26 136 682	7 436 457	64 218 188
Republic of Adygeya	1 841 138	0	0	662 909	101 837	1 063 848
Republic of Kalmykia	319 211	0	0	170 528	70 000	78 254
Krasnodar Territory	47 340 178	60 820	165 771	11 012 251	3 766 946	31 992 546
Astrakhan Region	2 147 480	0	5 943	817 990	172 650	1 137 170
Volgograd Region	5 609 454	3 596	8 073	2 049 329	657 238	2 865 166
Rostov Region	41 268 335	17 923	6 579	11 423 675	2 667 786	27 081 204
North-Caucasian Federal District	26 039 535	2 889	83 626	10 358 609	1 875 370	13 517 890
Republic of Daghestan	9 753 940	934	62 842	4 063 709	613 331	4 932 438
Republic of Ingushetia	315 754	0	0	160 645	0	153 027
Kabardino-Balkar Republic	3 289 717	0	2 790	1 429 142	170 849	1 627 290
Karachai-Cherkess Republic	1 611 798	0	14 831	991 033	210 693	394 773
Republic of North Ossetia - Alania	3 952 941	0	512	1 235 736	392 603	2 322 260
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	7 115 385	1 955	2 651	2 478 344	487 894	4 088 102
Volga Federal District	547 766 561	1 332 249	1 859 917	128 347 478	110 769 298	302 043 158

1	2	3	4	5	6	7
Republic of Bashkortostan	32 700 303	54	15 166	4 900 674	4 152 105	23 548 758
Republic of Marii El	1 090 524	3 454	1 455	317 709	1 050	763 063
Republic of Mordovia	12 023 428	0	0	3 037 593	940 287	7 957 451
Republic of Tatarstan	228 609 036	1 232 644	1 463 734	62 241 637	64 384 082	97 708 440
Udmurt Republic	12 429 202	79	1 030	1 661 778	1 161 287	9 584 464
Chuvash Republic	4 810 640	0	0	1 615 710	1 187 742	1 955 111
Perm Territory	16 134 675	0	0	3 207 192	4 112 779	8 798 594
Kirov Region	14 780 477	4	10 786	2 585 583	863 025	11 169 440
Nizhny Novgogrod Region	48 366 678	13 711	54 658	15 288 236	2 541 700	30 289 208
Orenburg Region	22 111 445	7 027	0	4 463 740	4 862 203	12 748 130
Penza Region	7 521 270	0	0	598 093	3 564 375	3 344 376
Samara Region	110 474 852	3 959	313 088	22 644 712	20 451 505	65 958 576
Saratov Region	31 598 409	0	0	4 133 328	1 285 812	26 089 477
Ulyanovsk Region	5 115 622	71 317	0	1 651 493	1 261 346	2 128 070
Ural Federal District	411 492 259	319 141	311 715	96 015 453	70 318 940	239 852 986
Kurgan Region	998 510	0	10 435	479 546	28 500	477 287
Sverdlovsk Region	189 309 980	82 685	34 610	47 873 837	28 271 590	111 528 215
Tyumen Region	152 838 045	128 823	199 933	31 112 380	37 991 280	81 623 420
Chelyabinsk Region	68 345 724	107 633	66 737	16 549 690	4 027 570	46 224 064
Siberian Federal District	263 051 744	173 461	333 707	58 507 011	53 437 901	147 030 174
Republic of Altai	7 659 308	0	0	639 519	516 966	6 450 016
Republic of Buryatiya	4 488 511	103 574	2 150	1 012 646	84 193	3 265 963
Republic of Tuva	180 024	0	2 540	81 781	1 100	94 453
Republic of Khakassia	5 286 344	62	267	1 524 065	248 485	3 422 210
Altai Territory	7 545 026	0	10 079	2 843 667	1 061 580	3 600 924
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 895 938	28 991	44 997	2 284 270	424 242	3 926 032
Irkutsk Region	9 489 357	0	11 406	2 995 597	1 435 390	4 990 764
Kemerovo Region	16 255 383	0	225 299	3 109 096	726 514	12 153 951
Novosibirsk Region	189 598 763	34 524	36 889	39 907 256	47 859 132	98 788 130
Omsk Region	8 749 845	6 310	0	2 417 126	736 235	5 517 779
Tomsk Region	6 903 245	0	80	1 691 988	344 064	4 819 952
Far Eastern Federal District	166 310 467	26 127	212 930	36 665 041	19 418 484	109 107 725
Republic of Sakha (Yakutia)	10 157 621	0	8 551	2 600 743	1 183 502	6 313 503
Kamchatka Territory	8 331 665	0	0	2 987 394	563 269	4 776 828
Primorskiy Territory	41 998 353	164	9 249	15 414 280	6 358 070	19 954 259
Khabarovsk Territory	30 194 505	1 994	3 520	5 982 377	1 975 203	22 114 148
Amur Region	69 130 010	3 533	191 610	7 437 243	7 602 482	53 847 854
Magadan Region	72 149	0	0	69 022	1 500	1 627
Sakhalin Region	6 426 164	20 436	0	2 173 982	1 734 458	2 099 506
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 1.08.10

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	7 591 661 711	3 043 516	10 261 852	2 143 542 591	2 280 767 142	3 064 422 305
Belgorod Region	72 642 860	10 089	187 007	16 289 522	6 675 565	49 357 595
Bryansk Region	34 958 620	80 353	114 171	5 352 387	1 624 520	27 737 135
Vladimir Region	67 507 657	19 951	101 803	8 847 958	6 027 027	52 182 232
Voronezh Region	151 226 052	188 076	164 542	24 398 982	9 230 606	117 070 546
Ivanovo Region	36 801 019	32 802	37 927	5 333 965	1 581 511	29 711 855
Kaluga Region	51 986 050	99 631	45 993	10 191 316	3 046 587	38 532 365
Kostroma Region	34 161 437	5 685	29 667	3 430 600	5 929 012	24 728 454
Kursk Region	39 368 288	24 390	71 660	6 886 113	1 574 110	30 757 747
Lipetsk Region	57 130 527	87 422	123 473	9 565 229	4 103 132	43 164 057
Moscow Region	498 850 900	579 828	1 083 852	126 953 709	37 244 562	331 048 852
Orel Region	28 807 783	24 427	25 714	3 794 263	1 997 048	22 909 199
Ryazan Region	48 660 120	38 869	150 230	7 871 176	3 336 164	37 109 090
Smolensk Region	38 725 377	25 225	38 593	7 601 049	3 082 509	27 918 045
Tambov Region	31 096 236	40 654	35 293	4 426 408	1 116 960	25 445 004
Tver Region	51 454 308	85 244	39 225	9 157 263	3 229 514	38 882 985
Tula Region	66 808 094	35 515	199 646	10 926 960	6 950 048	48 509 940
Yaroslavl Region	71 042 591	98 217	42 499	11 996 995	4 999 849	53 519 301
City of Moscow	6 210 433 792	1 567 138	7 770 557	1 870 518 696	2 179 018 418	2 065 837 903
North-Western Federal District	1 408 047 092	5 316 951	1 158 209	289 614 825	331 196 733	764 877 948
Republic of Karelia	23 758 250	2 150	17 509	3 522 149	1 075 071	19 022 418
Komi Republic	57 424 199	2 461	20 429	8 727 873	2 522 700	45 909 227
Akhangel'sk Region	75 009 921	39 284	80 960	8 853 802	17 002 155	48 765 072
Vologda Region	66 898 318	25 531	209 513	13 222 283	5 573 197	47 347 976
Kaliningrad Region	50 832 631	21 137	111 797	10 250 153	5 945 350	34 346 455
Leningrad Region	59 920 288	230 039	262 580	9 778 431	5 740 499	43 533 151
Murmansk Region	52 888 972	29 235	108 062	6 839 326	3 673 411	42 038 196
Novgorod Region	22 459 610	48 521	55 880	4 655 023	1 406 617	16 214 220
Pskov Region	19 743 960	5 287	109 639	3 534 998	1 487 563	14 545 682
St Petersburg	979 110 943	4 913 306	181 840	220 230 787	286 770 170	453 155 551
Southern Federal District	588 695 819	750 576	415 621	118 667 906	46 479 382	420 511 795
Republic of Adygeya	8 200 735	1 892	668	1 395 070	249 087	6 533 935
Republic of Kalmykia	3 827 316	30 627	20 751	637 894	384 237	2 743 099
Krasnodar Territory	274 815 568	79 528	216 254	57 632 264	26 508 586	189 438 168
Astrakhan Region	33 693 206	24 964	31 115	6 680 125	1 504 276	25 201 300
Volgograd Region	92 070 750	142 285	13 222	16 374 789	5 750 954	69 604 716
Rostov Region	176 088 244	471 280	133 611	35 947 764	12 082 242	126 990 577
North-Caucasian Federal District	164 889 766	591 974	782 841	41 061 498	8 513 473	113 497 625
Republic of Dagestan	22 736 625	139 790	179 559	6 808 952	918 160	14 585 669
Republic of Ingushetia	2 442 138	2 522	0	734 249	109 290	1 581 277
Kabardino-Balkar Republic	15 052 668	14 926	37 894	3 813 585	554 362	10 537 779
Karachai-Cherkess Republic	6 371 854	15 109	48 481	1 679 806	344 923	4 274 761
Republic of North Ossetia - Alania	15 367 162	15 351	5 676	2 434 220	516 636	12 380 576
Chechen Republic	8 253 126	212 132	218 884	5 900 298	361 830	1 554 064

1	2	3	4	5	6	7
Stavropol Territory	94 666 193	192 144	292 347	19 690 388	5 708 272	68 583 499
Volga Federal District	1 609 415 811	2 749 975	3 503 804	326 226 923	247 106 558	1 019 588 533
Republic of Bashkortostan	200 191 424	448 751	372 237	39 787 428	52 099 057	107 123 088
Republic of Marii El	16 884 024	5 354	56 914	2 731 631	1 315 742	12 732 344
Republic of Mordovia	28 154 005	77 007	71 778	6 337 819	2 081 065	19 457 981
Republic of Tatarstan	314 970 762	1 235 566	1 464 405	74 641 283	79 507 558	152 731 244
Udmurt Republic	60 330 919	6 745	22 587	10 193 116	9 708 038	39 805 088
Chuvash Republic	38 878 735	38 730	111 744	5 664 040	3 610 984	29 334 595
Perm Territory	151 861 971	174 655	268 755	30 670 570	26 574 890	93 925 483
Kirov Region	47 762 597	16 719	156 333	7 160 154	3 460 221	36 705 498
Nizhny Novgorod Region	208 845 389	240 713	261 347	56 280 458	12 395 429	139 145 803
Orenburg Region	75 151 881	131 520	76 567	14 620 651	7 468 585	52 288 210
Penza Region	47 783 580	48 924	77 793	6 883 075	5 977 257	34 706 985
Samara Region	273 149 044	120 870	425 772	46 578 928	34 197 261	190 238 734
Saratov Region	97 454 009	79 212	77 636	16 744 596	4 642 073	75 652 331
Ulyanovsk Region	47 997 471	125 209	59 936	7 933 174	4 068 398	35 741 149
Ural Federal District	913 151 824	832 919	1 197 141	178 054 397	167 437 686	557 475 627
Kurgan Region	20 503 837	9 800	122 961	4 118 926	907 536	15 311 926
Sverdlovsk Region	340 246 294	353 715	532 308	71 870 787	42 966 766	220 655 071
Tyumen Region	390 193 862	275 917	416 603	65 063 120	110 201 414	211 812 435
Chelyabinsk Region	162 207 831	193 487	125 269	37 001 564	13 361 970	109 696 195
Siberian Federal District	820 442 560	740 310	1 737 372	156 377 503	90 406 273	567 212 899
Republic of Altai	4 744 595	2 021	5 212	723 286	475 543	3 528 748
Republic of Buryatiya	26 262 746	209 060	19 511	4 878 297	2 733 491	18 353 511
Republic of Tuva	3 654 325	21 375	85 176	676 389	186 435	2 680 816
Republic of Khakassia	13 905 319	5 846	15 467	2 838 095	694 542	10 248 355
Altai Territory	72 874 508	33 017	388 557	11 008 965	7 913 559	53 313 926
Zabaykal Territory	25 625 602	42 507	36 092	4 165 424	1 575 984	19 741 182
Krasnoyarsk Territory	148 382 368	150 429	210 964	29 695 937	27 377 404	90 173 060
Irkutsk Region	99 020 399	61 463	232 873	19 276 013	8 345 329	70 512 716
Kemerovo Region	123 536 402	18 017	463 883	19 928 898	16 671 279	86 191 513
Novosibirsk Region	181 368 815	122 367	68 007	41 461 077	14 928 918	123 375 155
Omsk Region	72 692 939	68 924	92 607	11 304 735	5 930 021	54 966 533
Tomsk Region	48 374 542	5 284	119 023	10 420 387	3 573 768	34 127 384
Far Eastern Federal District	431 466 202	458 258	879 770	88 555 867	42 003 941	297 652 995
Republic of Sakha (Yakutia)	50 065 774	48 835	138 494	13 701 868	2 856 542	33 152 273
Kamchatka Territory	27 241 197	17	49 020	5 144 264	1 533 267	20 476 543
Primorskiy Territory	117 035 003	96 689	97 911	26 282 058	12 503 360	77 553 682
Khabarovsk Territory	133 546 156	94 392	107 099	24 357 120	16 362 139	92 040 725
Amur Region	35 009 206	21 868	144 227	6 210 971	2 186 391	26 336 342
Magadan Region	17 133 772	27 768	268 761	3 121 471	2 495 382	11 187 593
Sakhalin Region	42 892 991	168 021	72 812	8 302 599	3 883 029	30 015 308
Jewish Autonomous Region	3 986 322	603	1 446	591 820	107 428	3 277 978
Chukotka Autonomous Area	4 555 781	65	0	843 696	76 403	3 612 551

Table 34.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.08.10**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra- budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	4 623 151 707	20 948 431	334	704 284 302	2 099 800 890	1 617 159 884
Belgorod Region	330 357	0	0	7 357	0	322 548
Bryansk Region	9 185	0	0	1 347	0	7 838
Vladimir Region	58 476	0	0	8 334	0	49 583
Voronezh Region	15	0	0	0	0	12
Ivanovo Region	579 300	0	0	9 658	5 434	564 204
Kaluga Region	343 519	0	0	28 086	0	315 430
Kostroma Region	4 436 845	0	0	213 779	278 796	3 939 767
Kursk Region	404 466	0	0	136 017	0	268 403
Lipetsk Region	1 034 860	0	0	284 275	144 898	605 677
Moscow Region	17 978 503	0	0	1 120 914	4 545 497	12 253 012
Orel Region	20 175	0	0	4	0	20 156
Ryazan Region	637 932	0	0	156 699	6 481	474 473
Smolensk Region	1 381 235	0	0	139 504	132 100	1 109 062
Tambov Region	175 200	0	0	92 611	60 374	22 182
Tver Region	449 577	0	0	126 647	13 128	309 710
Tula Region	528 081	0	0	24 513	0	503 367
Yaroslavl Region	919 905	0	0	59 678	90 561	767 687
City of Moscow	4 593 864 076	20 948 431	334	701 874 879	2 094 523 621	1 595 626 773
North-Western Federal District	169 027 829	0	0	33 707 818	61 702 781	68 173 515
Republic of Karelia	13 420	0	0	10 112	0	3 165
Komi Republic	941 320	0	0	11 857	0	929 435
Akhangel'sk Region	4 451	0	0	22	1 000	3 360
Vologda Region	6 649 599	0	0	3 814 598	727 704	2 070 670
Kaliningrad Region	7 920 741	0	0	1 237 459	2 638 965	4 012 312
Leningrad Region	684 887	0	0	57 101	13 460	613 921
Murmansk Region	2 045 463	0	0	672 875	1 184	1 351 700
Novgorod Region	132 385	0	0	18 603	0	113 708
Pskov Region	40 410	0	0	5 816	0	34 581
St Petersburg	150 595 153	0	0	27 879 375	58 320 468	59 040 663
Southern Federal District	8 032 747	0	0	610 849	1 911 482	5 182 857
Republic of Adygeya	12 414	0	0	426	0	11 962
Republic of Kalmykia	88 264	0	0	771	42 519	44 974
Krasnodar Territory	2 443 224	0	0	149 462	169 376	2 061 709
Astrakhan Region	118 864	0	0	84 528	0	26 418
Volgograd Region	445 295	0	0	166 653	163 460	114 912
Rostov Region	4 924 686	0	0	209 009	1 536 127	2 922 882
North-Caucasian Federal District	1 444 192	0	0	78 189	143 869	1 171 022
Republik of Daghestan	507 750	0	0	6 034	124 370	370 057
Republic of Ingushetia	20 388	0	0	982	0	19 295
Kabardino-Balkar Republic	62 023	0	0	3 998	0	57 858
Karachai-Cherkess Republic	359 447	0	0	37 750	19 499	259 595
Republic of North Ossetia - Alania	109 171	0	0	2 903	0	106 109
Chechen Republic	0	0	0	0	0	0

1	2	3	4	5	6	7
Stavropol Territory	385 413	0	0	26 522	0	358 108
Volga Federal District	76 439 255	5 617	0	8 066 748	31 344 248	36 333 438
Republic of Bashkortostan	3 389 378	0	0	661 769	380 390	2 345 673
Republic of Marii El	4 987	0	0	28	0	4 959
Republic of Mordovia	250 907	0	0	1 547	0	249 031
Republic of Tatarstan	40 443 084	5 617	0	2 366 375	25 538 996	12 127 904
Udmurt Republic	812 012	0	0	10 556	257 025	544 418
Chuvash Republic	193 162	0	0	82 417	15 451	95 267
Perm Territory	5 352 302	0	0	3 115 085	0	2 237 217
Kirov Region	1 003 970	0	0	46 757	227 192	729 644
Nizhny Novgogrod Region	3 777 831	0	0	239 263	1 446 825	2 086 038
Orenburg Region	1 515 761	0	0	65 860	812 304	633 909
Penza Region	82 961	0	0	502	0	80 830
Samara Region	15 306 776	0	0	1 120 281	2 443 955	11 503 310
Saratov Region	3 832 420	0	0	343 887	166 736	3 289 969
Ulyanovsk Region	473 704	0	0	12 421	55 374	405 269
Ural Federal District	69 555 722	29 296	0	10 329 044	13 630 220	35 271 333
Kurgan Region	654	0	0	2	0	495
Sverdlovsk Region	21 569 443	0	0	2 897 175	3 106 737	15 462 423
Tyumen Region	39 390 744	28 437	0	2 910 137	10 338 683	16 175 179
Chelyabinsk Region	8 594 881	859	0	4 521 730	184 800	3 633 236
Siberian Federal District	81 253 507	0	5 147	4 280 419	36 815 061	32 728 944
Republic of Altai	14 672	0	0	8 657	0	5 977
Republic of Buryatiya	431 750	0	0	7 016	0	84 797
Republic of Tuva	727	0	0	0	0	727
Republic of Khakassia	81 716	0	0	1 100	0	71 000
Altai Territory	214 513	0	0	81 623	0	132 012
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	369 417	0	0	11 781	59 367	298 148
Irkutsk Region	399 145	0	0	116 852	77 317	204 042
Kemerovo Region	563 467	0	0	117 954	6 211	439 232
Novosibirsk Region	77 691 163	0	5 147	3 412 314	36 615 850	30 586 508
Omsk Region	1 280 343	0	0	508 513	50 060	721 538
Tomsk Region	206 594	0	0	14 609	6 256	184 963
Far Eastern Federal District	21 169 479	0	0	2 157 572	3 008 065	15 468 585
Republic of Sakha (Yakutia)	474 399	0	0	21 975	72 932	331 470
Kamchatka Territory	992 487	0	0	165 055	84 958	734 324
Primorskiy Territory	4 627 761	0	0	1 056 947	134 587	3 398 834
Khabarovsk Territory	2 705 245	0	0	160 489	116 134	2 367 631
Amur Region	11 496 282	0	0	487 018	2 523 605	8 108 262
Magadan Region	23 345	0	0	75	0	23 270
Sakhalin Region	849 960	0	0	266 013	75 849	504 794
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 1.08.10

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	4 019 303 335	19 681 399	5 481	590 380 693	2 027 399 561	1 276 676 174
Belgorod Region	12 506 326	0	0	508 300	3 590 470	3 605 414
Bryansk Region	3 257 737	0	0	143 694	93 835	2 562 040
Vladimir Region	9 609 155	467	0	1 520 924	264 031	5 517 922
Voronezh Region	24 423 074	9	0	558 849	5 401 964	15 168 435
Ivanovo Region	3 733 844	67	0	111 628	17 214	3 287 282
Kaluga Region	7 863 706	708	0	1 453 253	537 164	3 994 451
Kostroma Region	2 269 819	55	0	158 007	114 666	1 680 948
Kursk Region	2 974 778	0	0	235 485	93 388	2 135 486
Lipetsk Region	5 541 679	0	0	637 436	246 669	3 969 832
Moscow Region	61 080 400	102	0	5 711 136	6 313 347	45 076 532
Orel Region	1 775 082	17	0	98 088	93 275	1 377 134
Ryazan Region	5 043 604	510	0	487 486	899 728	3 040 291
Smolensk Region	6 612 745	6	0	438 735	268 096	2 881 478
Tambov Region	2 683 281	0	0	166 258	83 374	1 245 553
Tver Region	5 962 368	193	0	407 664	520 867	3 434 969
Tula Region	8 701 320	0	0	864 166	215 947	4 213 680
Yaroslavl Region	6 370 909	58	0	415 725	159 582	5 255 709
City of Moscow	3 848 893 508	19 679 207	5 481	576 463 859	2 008 485 944	1 168 229 018
North-Western Federal District	350 018 693	147 516	0	47 083 707	80 173 673	204 661 125
Republic of Karelia	3 154 913	329	0	401 896	78 559	2 398 152
Komi Republic	4 872 004	0	0	204 624	111 497	3 090 473
Akhangel'sk Region	6 350 790	6 997	0	1 461 470	324 569	4 155 491
Vologda Region	11 397 389	106	0	3 658 436	875 374	5 973 139
Kaliningrad Region	15 514 805	20 314	0	2 048 882	2 508 208	10 657 301
Leningrad Region	8 629 866	50	0	570 499	335 647	6 897 551
Murmansk Region	7 893 458	0	0	1 584 774	109 502	5 585 860
Novgorod Region	3 081 412	13	0	553 939	89 965	2 277 241
Pskov Region	2 231 000	0	0	78 272	207 546	1 420 272
St Petersburg	286 893 056	119 707	0	36 520 915	75 532 806	162 205 645
Southern Federal District	74 159 308	1 982	0	7 924 171	9 745 163	48 270 899
Republic of Adygeya	545 991	0	0	20 133	0	378 951
Republic of Kalmykia	255 520	20	0	914	43 507	184 109
Krasnodar Territory	34 776 457	1 172	0	2 422 605	5 343 686	25 174 324
Astrakhan Region	3 544 175	97	0	629 724	4 423	2 012 868
Volgograd Region	11 939 606	0	0	1 297 609	2 496 355	6 791 091
Rostov Region	23 097 559	693	0	3 553 186	1 857 192	13 729 556
North-Caucasian Federal District	13 957 724	60	0	614 023	365 037	10 792 281
Republik of Daghestan	1 626 609	0	0	36 389	124 370	1 409 793
Republic of Ingushetia	157 151	0	0	6 127	0	142 520
Kabardino-Balkar Republic	2 061 391	0	0	28 436	1 476	964 397
Karachai-Cherkess Republic	546 068	0	0	37 803	18 886	417 873
Republic of North Ossetia - Alania	959 420	48	0	54 650	0	826 199
Chechen Republic	66 635	0	0	12 457	0	54 178

1	2	3	4	5	6	7
Stavropol Territory	8 540 450	12	0	438 161	220 305	6 977 321
Volga Federal District	271 771 321	1 067 901	0	76 944 298	60 782 154	108 289 973
Republic of Bashkortostan	97 436 919	1 043 826	0	57 732 626	26 288 338	10 237 296
Republic of Marii El	1 316 827	0	0	94 295	324 539	635 320
Republic of Mordovia	1 598 101	57	0	54 233	13 435	1 193 179
Republic of Tatarstan	49 493 010	5 711	0	3 291 888	25 503 587	17 377 297
Udmurt Republic	3 672 440	16 351	0	206 897	238 853	2 415 489
Chuvash Republic	4 717 080	0	0	136 781	391 012	1 338 487
Perm Territory	25 728 666	301	0	7 887 579	706 580	11 529 554
Kirov Region	3 278 132	97	0	601 929	273 597	1 835 749
Nizhny Novgograd Region	23 869 284	693	0	2 345 580	3 090 993	15 433 482
Orenburg Region	5 463 082	197	0	473 108	571 451	3 978 513
Penza Region	2 679 774	0	0	187 559	80 715	2 006 436
Samara Region	36 782 410	179	0	2 125 905	1 760 023	29 343 217
Saratov Region	10 121 234	489	0	402 811	1 073 204	7 770 739
Ulyanovsk Region	5 614 362	0	0	1 403 107	465 827	3 195 215
Ural Federal District	147 358 090	62 356	0	13 401 496	31 489 038	79 825 240
Kurgan Region	1 040 823	3	0	17 884	184 040	666 857
Sverdlovsk Region	38 936 403	31 139	0	4 451 345	3 473 115	27 171 677
Tyumen Region	70 153 804	30 116	0	3 056 457	11 588 692	40 961 682
Chelyabinsk Region	37 227 060	1 098	0	5 875 810	16 243 191	11 025 024
Siberian Federal District	98 291 169	13 362	0	12 123 630	20 384 097	49 022 345
Republic of Altai	129 923	0	0	7 055	0	85 660
Republic of Buryatiya	2 495 981	0	0	182 493	33 428	852 030
Republic of Tuva	247 053	0	0	182 667	0	45 193
Republic of Khakassia	581 515	4	0	1 237	0	520 562
Altai Territory	7 269 734	141	0	711 111	571 407	3 577 247
Zabaykal Territory	1 564 889	0	0	110 506	40 148	601 457
Krasnoyarsk Territory	11 485 871	3	0	1 289 178	254 031	6 385 886
Irkutsk Region	8 753 811	1	0	1 141 069	388 815	4 795 914
Kemerovo Region	17 747 816	0	0	5 295 989	3 340 290	8 099 395
Novosibirsk Region	35 279 994	10 588	0	1 953 306	15 188 690	14 944 870
Omsk Region	8 138 133	2 385	0	948 468	164 961	5 591 456
Tomsk Region	4 596 449	240	0	300 551	402 327	3 522 675
Far Eastern Federal District	54 378 413	8 766	0	5 396 860	11 114 481	29 790 227
Republic of Sakha (Yakutia)	3 158 245	100	0	263 856	74 483	1 520 566
Kamchatka Territory	2 594 801	0	0	485 885	89 185	1 831 631
Primorskiy Territory	20 238 061	5 869	0	2 269 409	6 490 508	9 934 978
Khabarovsk Territory	15 214 509	401	0	724 166	283 819	11 166 574
Amur Region	5 315 075	0	0	108 982	3 723 815	1 068 055
Magadan Region	2 571 693	148	0	141 794	2 055	1 217 378
Sakhalin Region	5 009 953	2 248	0	1 398 836	450 616	2 837 032
Jewish Autonomous Region	185 768	0	0	3 932	0	158 485
Chukotka Autonomous Area	90 308	0	0	0	0	55 528

Table 35.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.08.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	2 995 475 999	1 451 740 294	1 543 735 705
Belgorod Region	95 000	95 000	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	935 374	935 374	0
Kaluga Region	30 000	30 000	0
Kostroma Region	13 420 281	12 616 235	804 046
Kursk Region	213 814	200 000	13 814
Lipetsk Region	583 500	583 500	0
Moscow Region	2 022 626	1 899 463	123 163
Orel Region	28 000	28 000	0
Ryazan Region	0	0	0
Smolensk Region	1 002 707	410 050	592 657
Tambov Region	40 000	40 000	0
Tver Region	169 906	169 906	0
Tula Region	145 565	135 000	10 565
Yaroslavl Region	150 000	150 000	0
City of Moscow	2 976 639 226	1 434 447 766	1 542 191 460
North-Western Federal District	125 281 318	97 623 460	27 657 858
Republic of Karelia	9 395	9 395	0
Komi Republic	0	0	0
Akhangel'sk Region	52 000	52 000	0
Vologda Region	660 028	461 215	198 813
Kaliningrad Region	3 211 054	2 898 513	312 541
Leningrad Region	0	0	0
Murmansk Region	336 003	0	336 003
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	121 012 838	94 202 337	26 810 501
Southern Federal District	9 267 038	5 862 566	3 404 472
Republic of Adygeya	0	0	0
Republic of Kalmykia	19 400	19 400	0
Krasnodar Territory	3 631 788	3 117 309	514 479
Astrakhan Region	0	0	0
Volgograd Region	414 511	400 000	14 511
Rostov Region	5 201 339	2 325 857	2 875 482
North-Caucasian Federal District	1 074 710	1 014 276	60 434
Republic of Dagestan	420 276	420 276	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	207 434	147 000	60 434
Republic of North Ossetia - Alania	22 000	22 000	0
Chechen Republic	0	0	0
Stavropol Territory	425 000	425 000	0
Volga Federal District	86 005 671	74 440 900	11 564 771
Republic of Bashkortostan	4 187 368	3 892 610	294 758
Republic of Marii El	0	0	0
Republic of Mordovia	31 000	31 000	0

1	2	3	4
Republic of Tatarstan	18 165 376	11 307 675	6 857 701
Udmurt Republic	1 187 316	689 270	498 046
Chuvash Republic	87 350	87 350	0
Perm Territory	110 000	110 000	0
Kirov Region	69 983	69 983	0
Nizhny Novgorod Region	3 297 141	2 485 088	812 053
Orenburg Region	2 261 265	2 063 709	197 556
Penza Region	0	0	0
Samara Region	56 016 282	53 193 212	2 823 070
Saratov Region	386 120	304 533	81 587
Ulyanovsk Region	206 470	206 470	0
Ural Federal District	49 513 829	31 654 605	17 859 224
Kurgan Region	0	0	0
Sverdlovsk Region	22 258 494	17 147 790	5 110 704
Tyumen Region	22 580 966	9 900 669	12 680 297
Chelyabinsk Region	4 674 369	4 606 146	68 223
Siberian Federal District	30 839 250	7 790 571	23 048 679
Republic of Altai	210 002	210 002	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	637	637	0
Altai Territory	868 846	865 824	3 022
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	19 493	3 100	16 393
Irkutsk Region	52 750	52 750	0
Kemerovo Region	284 450	284 450	0
Novosibirsk Region	28 506 700	6 232 108	22 274 592
Omsk Region	896 372	141 700	754 672
Tomsk Region	0	0	0
Far Eastern Federal District	4 106 377	3 529 237	577 140
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	122 614	122 614	0
Primorskiy Territory	596 641	137 909	458 732
Khabarovsk Territory	0	0	0
Amur Region	3 332 122	3 213 714	118 408
Magadan Region	0	0	0
Sakhalin Region	55 000	55 000	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 1.08.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	2 992 056 837	1 440 726 491	1 551 330 346
Belgorod Region	95 000	95 000	0
Bryansk Region	280 000	280 000	0
Vladimir Region	59 949	0	59 949
Voronezh Region	2	2	0
Ivanovo Region	948 054	885 374	62 680
Kaluga Region	30 000	30 000	0
Kostroma Region	8 286 077	8 273 445	12 632
Kursk Region	213 814	200 000	13 814
Lipetsk Region	583 500	583 500	0
Moscow Region	2 184 819	1 899 463	285 356
Orel Region	176 907	28 000	148 907
Ryazan Region	0	0	0
Smolensk Region	12 075	0	12 075
Tambov Region	40 000	40 000	0
Tver Region	169 906	169 906	0
Tula Region	150 565	140 000	10 565
Yaroslavl Region	154 160	154 160	0
City of Moscow	2 978 672 009	1 427 947 641	1 550 724 368
North-Western Federal District	129 078 177	101 439 595	27 638 582
Republic of Karelia	9 395	9 395	0
Komi Republic	0	0	0
Akhangel'sk Region	52 000	52 000	0
Vologda Region	660 028	461 215	198 813
Kaliningrad Region	1 205 204	1 175 017	30 187
Leningrad Region	0	0	0
Murmansk Region	336 003	0	336 003
Novgorod Region	30 000	30 000	0
Pskov Region	0	0	0
St Petersburg	126 785 547	99 711 968	27 073 579
Southern Federal District	9 220 794	5 662 166	3 558 628
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 486 105	2 916 309	569 796
Astrakhan Region	62 243	0	62 243
Volgograd Region	434 511	420 000	14 511
Rostov Region	5 237 935	2 325 857	2 912 078
North-Caucasian Federal District	2 320 842	2 200 251	120 591
Republik of Daghestan	447 251	447 251	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	253 855	147 000	106 855
Republic of North Ossetia - Alania	777 000	777 000	0
Chechen Republic	0	0	0
Stavropol Territory	842 736	829 000	13 736
Volga Federal District	93 593 743	81 754 027	11 839 716
Republic of Bashkortostan	4 180 261	3 863 720	316 541
Republic of Marii El	91 397	0	91 397

1	2	3	4
Republic of Mordovia	0	0	0
Republic of Tatarstan	18 758 593	11 922 675	6 835 918
Udmurt Republic	1 118 316	620 270	498 046
Chuvash Republic	87 350	87 350	0
Perm Territory	110 000	110 000	0
Kirov Region	69 983	69 983	0
Nizhny Novgorod Region	10 132 704	9 137 103	995 601
Orenburg Region	2 436 265	2 238 709	197 556
Penza Region	0	0	0
Samara Region	55 996 284	53 173 214	2 823 070
Saratov Region	406 120	324 533	81 587
Ulyanovsk Region	206 470	206 470	0
Ural Federal District	54 526 537	36 310 945	18 215 592
Kurgan Region	0	0	0
Sverdlovsk Region	22 453 063	17 308 290	5 144 773
Tyumen Region	22 575 931	9 896 509	12 679 422
Chelyabinsk Region	9 497 543	9 106 146	391 397
Siberian Federal District	5 555 187	1 885 141	3 670 046
Republic of Altai	170 000	170 000	0
Republic of Buryatia	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	637	637	0
Altai Territory	888 846	885 824	3 022
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	59 493	43 100	16 393
Irkutsk Region	147 750	147 750	0
Kemerovo Region	284 630	284 630	0
Novosibirsk Region	2 964 368	187 000	2 777 368
Omsk Region	920 872	166 200	754 672
Tomsk Region	118 591	0	118 591
Far Eastern Federal District	4 156 377	3 579 237	577 140
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	122 614	122 614	0
Primorskiy Territory	596 641	137 909	458 732
Khabarovsk Territory	50 000	50 000	0
Amur Region	3 332 122	3 213 714	118 408
Magadan Region	0	0	0
Sakhalin Region	55 000	55 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 36

Some indicators of the banking sector financial soundness (percent)

	1.01.06	1.01.07	1.01.08	1.01.09	1.07.09	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 deposits³							
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 risk⁵ 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)							
as percent of the banking sector assets ⁷	262,1	371,5	508,0	409,2	6,8	205,1	249,6
as percent of the banking sector own funds (capital) ⁷	3,2	3,3	3,0	1,8	0,0	0,7	0,8
Return on assets⁸	24,2	26,3	22,7	13,3	0,2	4,9	5,5
Return on equity⁸	3,2	3,3	3,0	1,8	0,5	0,7	1,6
	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
Reference data: own funds (capital) adequacy ratio as of 1.07.10, %	18,9	16,2 ****		44,7		38,4		32,4		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 effect.

** 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	1.04.10	1.07.10	1.08.10
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	925,0	1 173,1	1 187,8	1 204,2	1 210,7
Banking sector own funds (capital), billion rubles	3 811,1	4 620,6	4 600,1	4 472,7	4 528,9
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24,3	25,4	25,8	26,9	26,7

Table 39

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

Indicators	1.01.09	1.01.10	1.04.10	1.07.10	1.08.10
1. Factors of own funds (capital) increase	113,3	110,9	112,6	111,4	111,0
1.1. Authorised capital	24,3	25,4	25,8	26,9	26,7
1.2. Issue income	20,5	20,3	20,5	20,9	21,1
1.3. Credit institutions' profit and funds	35,6	31,5	33,5	34,0	33,8
1.4. Subordinated loans	30,6	29,7	28,7	25,3	25,2
1.5. Increase in value of property due to revaluation	2,3	4,1	4,0	4,2	4,1
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	13,3	10,9	12,6	11,4	11,0
2.1. Losses	1,4	2,3	3,1	1,9	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	0,0	0,1
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	5,2	0,6	0,8	0,3	0,3
2.6. Credit institutions' portfolio of shares	6,0	7,1	7,9	8,4	8,3
2.7. Other factors	0,6	0,7	0,7	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	1.04.10	1.07.10	1.08.10**
1 st group of assets	16,6	15,9	12,4	12,9	0,0
2 nd group of assets	30,3	36,4	39,6	40,9	599,8
3 rd group of assets	492,5	496,4	486,8	388,2	71,9
4 th group of assets	641,0	948,3	744,1	756,4	17 527,7
5 th group of assets	17 002,3	16 332,4	16 100,8	17 078,2	271,7
Risk-weighted assets of credit institutions	18 182,7	17 829,4	17 383,8	18 276,6	18 471,0

* 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	1.04.10	1.07.10	1.08.10
1	Banking sector own funds (capital), billion rubles	3 811,1	4 620,6	4 600,1	4 472,7	4 528,9
2	Risk-weighted assets, billion rubles	22 691,2	22 145,0	22 458,0	23 726,3	23 966,7
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	18 182,7	17 829,4	17 383,8	18 276,6	18 471,0
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 295,8	772,1	812,5	897,3	917,1
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	-	43,6	42,4	47,1	46,6
	- the value of credit risk on contingent credit liabilities, billion rubles	2 169,4	2 051,0	1 918,7	2 151,9	1 477,7
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles *	223,2	63,0	88,7	86,5	67,5
	- the value of operational risk, billion rubles	-	-	-	-	1 060,8
	- market risk, billion rubles	820,1	1 385,9	2 211,9	2 266,9	1 926,0
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	16,8	20,9	20,5	18,9	18,9

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		1.04.10		1.07.10		1.08.10	
	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	8	0,9	7	0,7	5	0,3
From 10% to 12%	32	18,3	21	3,5	29	4,1	38	4,6	56	6,3
From 12% to 14%	70	18,2	58	5,5	60	3,5	78	8,5	88	7,0
14% and more	994	62,1	972	89,9	950	91,5	915	86,1	887	86,4
Banking sector, total	1108	100,0	1058	100,0	1047	100,0	1038	100,0	1037	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	1.04.10	1.07.10	1.08.10
Loans	Standard	51,3	42,5	42,5	43,8	44,0
	Substandard	35,2	38,0	37,9	36,0	35,6
	Doubtful	9,9	9,8	10,0	10,7	10,7
	Problem	1,8	3,5	3,7	3,2	3,5
	Loss	1,8	6,2	6,0	6,2	6,2
Loan loss provision (LLP)	Estimated LLP	6,1	11,9	12,0	16,2	12,1
	Estimated LLP adjusted for collateral	4,5	9,2	9,6	9,8	9,8
	LLP made	4,5	9,3	9,6	9,7	9,8
	LLP made as percent of estimated LLP	73,2	78,1	80,4	60,3	80,7
	LLP made as percent of estimated LLP adjusted for collateral	100,0	100,7	99,8	99,8	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		1.04.10		1.07.10		1.08.10	
	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	3 538,0	100,0	3 667,0	100,0	3 725,3	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	471,1	11,3	298,3	8,3	297,6	8,4	300,8	8,2	301,9	8,1
1.2. Loans to individuals	3 687,5	88,7	3 297,1	91,7	3 240,4	91,6	3 366,2	91,8	3 423,4	91,9
1.3. Loans to credit institutions	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	20,6	-	17,7	-	17,4	-	17,5	-	17,6
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	4,6	-	8,1	-	8,6	-	8,4	-	8,3
4. Claims grouped into portfolios of homogeneous claims - total	15,4	100,0	16,1	100,0	16,3	100,0	18,5	100,0	19,7	100,0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	12,2	79,2	10,8	67,4	10,5	64,6	12,6	67,8	13,5	68,7
4.2. Portfolios of homogeneous claims to individuals	3,2	20,8	5,2	32,6	5,8	35,4	6,0	32,2	6,2	31,3
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	18,2	-	37,9	-	42,2	-	42,7	-	41,1

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

Table 45

Homogeneous loans and claims to legal entities and provisions made as of 1.08.10*

	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	301 915,2	100,0	5 335,4	100,0	1,8
of which by quality categories					
1.1. Quality Category I	28 352,2	9,4	0,0	0,0	0,0
1.2. Quality Category II	267 873,0	88,7	2 441,6	45,8	0,9
1.3. Quality Category III	2 329,2	0,8	286,5	5,4	12,3
1.4. Quality Category IV	655,7	0,2	279,3	5,2	42,6
1.5. Quality Category V	2 533,2	0,8	2 326,4	43,6	91,8
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	25,8	100,0	0,4	100,0	1,7
of which by quality categories					
2.1. Quality Category I	2,4	9,2	0,0	0,0	0,0
2.2. Quality Category II	23,2	89,9	0,3	68,2	1,3
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,2	0,7	0,1	20,8	50,0
2.5. Quality Category V	0,0	0,2	0,0	11,0	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	301 941,0		5 335,9		1,8
4. Homogeneous claims grouped into portfolios - total	13 530,2	100,0	3 772,5	100,0	27,9
of which by quality categories					
4.1. Quality Category I	4 497,0	33,2	0,0	0,0	0,0
4.2. Quality Category II	5 247,4	38,8	123,1	3,3	2,3
4.3. Quality Category III	101,7	0,8	12,8	0,3	12,6
4.4. Quality Category IV	54,8	0,4	19,8	0,5	36,1
4.5. Quality Category V	3629,3	26,8	3616,8	95,9	99,7
5. Claims for interest payments - total	1 867,7	100,0	289,7	100,0	15,5
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	289,1	15,5	255,5	88,2	88,4

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

Homogeneous loans and claims to individuals and provisions made as of 1.08.10*

	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	3 423 363,5	100,0	305 141,1	100,0	8,9
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	227 853,7	6,7	10 452,6	3,4	4,6
1.1.2. residential real estate (mortgage) loans, total	947 347,1	27,7	43 393,2	14,2	4,6
1.1.3. car loans, total	490 542,0	14,3	43 471,4	14,2	8,9
1.1.4. other consumer loans, total	1 733 083,3	50,6	205 322,2	67,3	11,8
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments;	1 506 766,5	44,0	15 638,5	5,1	1,0
1.2.2. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days;	62 112,8	1,8	2 634,5	0,9	4,2
1.2.3. a portfolio of loans with payments being overdue from 31 to 90 calendar days;	45 720,5	1,3	11 919,6	3,9	26,1
1.2.4. a portfolio of loans with payments being overdue from 91 to 180 calendar days;	38 770,4	1,1	20 570,7	6,7	53,1
1.2.5. a portfolio of loans with payments being overdue more than 180 calendar days	273 409,6	8,0	232 526,5	76,2	85,0
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	3 003 872,7	87,7	31 612,7	10,4	1,1
1.3.2. Quality category III	83 590,2	2,4	8 822,3	2,9	10,6
1.3.3. Quality category IV	38 530,7	1,1	15 793,2	5,2	41,0
1.3.4. Quality category V	297 369,9	8,7	248 912,9	81,6	83,7
2. Claims grouped into portfolios of homogeneous claims - total	6 152,8	100,0	4 309,3	100,0	70,0
of which by quality categories					
2.1. Quality category I	120,1	2,0	0,0	0,0	0,0
2.2. Quality category II	1 041,1	16,9	15,6	0,4	1,5
2.3. Quality category III	128,1	2,1	22,1	0,5	17,3
2.4. Quality category IV	114,7	1,9	51,2	1,2	44,6
2.5. Quality category V	4748,9	77,2	4220,5	97,9	88,9
3. Claims for interest payments - total	66 399,5	100,0	23 852,4	100,0	35,9
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	27 799,2	41,9	22 985,0	96,4	82,7

* 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	1.04.10	1.07.10	1.08.10	1.01.09	1.01.10	1.04.10	1.07.10	1.08.10
Substandard	13,9	10,2	10,1	8,8	8,7	1,8	2,5	2,6	2,4	2,4
Doubtful	35,2	17,3	17,2	18,3	18,1	15,9	16,4	16,5	16,8	16,5
Problem	17,1	16,2	16,2	14,7	14,9	41,4	43,0	42,6	44,2	42,1
Loss	33,8	56,3	56,5	58,1	58,3	86,1	84,7	90,4	90,8	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	1.04.10	1.07.10	1.08.10
Overdue claims on loans, deposits and other placements, billion rubles	422,0	1014,7	1041,9	1104,1	1102,7
Of which					
- among 20 largest-asset credit institutions, billion rubles	274,3	652,7	697,5	762,4	759,2
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	2,1	5,1	5,3	5,4	5,4
Overdue claims in rubles					
- billion rubles	353,2	835,1	871,6	921,3	932,0
- as percent of total loans, deposits and other placements in rubles	2,5	6,0	6,2	6,4	6,4
Overdue claims in foreign currency					
- billion rubles	68,8	179,6	170,2	182,8	170,6
- as percent of total loans, deposits and other placements in foreign currency	1,1	3,0	3,0	3,1	2,9
- dollar equivalent, billion \$	2,3	5,9	5,8	5,9	5,7

Table 49

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

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2008		2009		1 st half of 2010		2008		2009		1 st half of 2010		2008		2009		1 st half of 2010		1 st half of 2008	1 st half of 2009	1 st half of 2010
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	66,9	60,9	64,1	65,0	66,3	66,6	169,9	170,2	169,0	173,3	169,6	187,6	33,7	36,4	43,2	38,1	37,6	34,2	6,7	2,6	4,3
Agriculture, hunting and forestry	48,8	43,8	42,4	43,3	41,6	41,2	181,3	179,4	171,5	175,2	170,8	170,2	56,2	59,8	59,5	60,6	60,7	60,1	4,2	2,9	2,2
Mining	76,5	74,7	75,8	76,0	55,1	55,8	285,7	262,0	295,3	297,4	81,9	149,6	27,6	21,2	31,7	21,6	62,3	48,6	6,8	3,2	5,0
Manufacturing	53,9	45,9	47,0	47,7	46,2	45,8	157,4	150,5	135,4	139,3	130,0	141,3	40,6	50,5	52,4	51,3	52,0	46,5	8,9	1,8	4,7
Production and distribution of energy, gas and water	73,9	49,7	76,8	75,3	63,5	62,5	65,7	115,8	148,1	142,5	94,0	98,0	23,7	39,1	38,3	34,2	37,6	39,1	1,0	2,4	2,8
Construction	22,7	22,5	24,9	25,7	27,8	26,4	81,3	93,1	104,2	105,7	105,3	106,5	16,4	17,8	32,9	29,6	26,3	30,2	2,2	1,3	0,4
Wholesale and retail trade, car and household appliance repair	21,9	21,8	29,3	30,3	40,3	38,7	129,6	123,0	122,2	129,4	133,5	128,2	40,7	42,3	46,0	46,8	53,3	53,3	3,2	1,4	2,6
Transport and communication	52,2	49,7	47,1	52,6	56,8	55,4	104,6	118,9	78,0	84,4	83,6	90,2	43,2	47,0	48,0	38,3	35,0	36,8	2,1	2,3	3,6

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

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

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

Market Risk

Table 50

Structure of market risk of the banking sector

Risk	1.01.09		1.01.10		1.04.10		1.07.10		1.08.10	
	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	54,1	100,0	56,9	100,0	47,7	100,0
Of which										
- interest rate risk (IRR)	16,4	70,7	37,5	75,5	42,2	78,1	42,0	73,8	34,2	71,7
- equity position risk (EPR)	3,4	14,7	8,7	17,5	8,5	15,7	11,0	19,4	9,7	20,3
- foreign exchange risk (FER)	3,4	14,6	3,5	7,0	3,4	6,2	3,8	6,7	3,8	8,0
Reference data:										
Number of credit institutions *	741		656		650		633		634	
Share of credit institutions' assets * in total banking sector assets, %	93,1		62,8		89,0		89,7		89,9	

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

Comment: on the basis of reporting of credit institutions by 0409153 form.

Table 51

Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFPX)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.02.09	357	7,7	-33,2	8,7	-34,3	-25,6	1 042,4	-2,5
1.03.09	395	20,1	-43,2	8,1	-31,2	-23,1	942,5	-2,4
1.04.09	356	-56,5	41,0	6,5	-22,0	-15,5	745,2	-2,1
1.05.09	384	-32,7	11,5	8,0	-29,2	-21,2	921,8	-2,3
1.06.09	386	-144,8	118,9	9,8	-35,7	-25,9	1 067,5	-2,4
1.07.09	376	-153,8	131,5	10,0	-32,4	-22,4	993,5	-2,3
1.08.09	382	-68,9	47,1	11,4	-33,2	-21,8	1 090,2	-2,0
1.09.09	353	-54,0	41,3	6,9	-19,5	-12,7	827,1	-1,5
1.10.09	347	-75,1	53,7	8,7	-30,1	-21,4	1 030,8	-2,1
1.11.09	366	-102,3	88,0	8,4	-22,7	-14,3	1 086,8	-1,3
1.12.09	352	-66,8	48,5	8,2	-26,5	-18,3	1 025,8	-1,8
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.02.10	311	-55,4	44,9	7,2	-17,7	-10,5	862,4	-1,2
1.03.10	321	-92,1	75,9	7,5	-23,7	-16,2	1 024,3	-1,6
1.04.10	377	-96,8	73,1	5,6	-29,3	-23,7	1 157,0	-2,0
1.05.10	348	-44,0	22,7	35,1	-56,4	-21,3	2 360,4	-0,9
1.06.10	430	-71,0	35,9	6,3	-41,4	-35,1	1 258,6	-2,8
1.07.10	383	-84,9	44,1	6,1	-46,9	-40,8	1 119,3	-3,6
1.08.10	397	-95,3	53,7	5,5	-47,1	-41,6	1 127,9	-3,7
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

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	1.04.10	1.07.10	1.08.10
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18,7	18,0	24,3	25,1	25,5
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,8	23,0	22,9	22,1	22,3
A measure of using short-term liabilities to fund long-term liquid assets, percent**	-15,5	-14,5	-9,1	-6,6	-6,5

* 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	1.04.10	1.07.10	1.08.10	1.01.09	1.01.10	1.04.10	1.07.10	1.08.10
Less than 0	605	611	605	596	597	81,5	92,8	63,7	63,1	62,1
From 0 to 20	433	407	392	392	393	17,9	6,9	35,8	36,5	37,1
More than 20	68	40	50	50	47	0,6	0,3	0,5	0,5	0,8
Data not available	2	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1108	1058	1047	1038	1037	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	1.04.10	1.07.10	1.08.10
Liquid assets with maturity up to 30 days, as percent of liquid assets	53,6	59,9	51,9	50,8	48,1
Liabilities with maturity up to 30 days, as percent of total liabilities	40,1	41,9	42,3	43,7	42,0
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	6,4	6,0	19,6	21,4	22,7

* 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». 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	1.04.10	1.07.10	1.08.10	1.01.09	1.01.10	1.04.10	1.07.10	1.08.10
Less than 0	368	485	478	446	441	31,0	31,9	31,4	24,7	23,9
From 0 to 20	242	243	205	213	211	26,4	48,8	19,1	20,7	12,9
More than 20	496	330	364	379	385	42,6	19,4	49,6	54,6	63,2
Data not available	2	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1108	1058	1047	1038	1037	100,0	100,0	100,0	100,0	100,0