

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

## *ANALYTICAL DATA*

(INTERNET-VERSION)

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

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**The Central Bank of the Russian Federation**

Banking Regulation and Supervision Department

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

**Table 1**

**Macroeconomic indicators**

Indicator		1/01/06	1/01/07	1/01/08	1/01/09	1/01/10
1.	Banking sector assets (billion rubles)	9696.2	13963.5	20125.1	28022.3	29430.0
	as % of GDP	44.8	51.9	60.5	67.6	75.3
2.	Banking sector own funds (capital) (billion rubles)	1241.8	1692.7	2671.5	3811.1	4620.6
	as % of GDP	5.7	6.3	8.0	9.2	11.8
	as % of the banking sector assets	12.8	12.1	13.3	13.6	15.7
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	5452.9	8030.5	12287.1	16526.9	16115.5
	as % of GDP	25.2	29.8	36.9	39.9	41.3
	as % of the banking sector assets	56.2	57.5	61.1	59.0	54.8
	of which:					
	loans provided to individuals, including overdue claims (billion rubles)	1055.8	1882.7	2971.1	4017.2	3573.8
	as % of GDP	4.9	7.0	8.9	9.7	9.1
	as % of the banking sector assets	10.9	13.5	14.8	14.3	12.1
	as % of income of the population	7.6	10.9	13.9	15.7	12.6
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	235.6	363.6	460.3	694.1	544.3
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	8.1	9.6	9.4	11.1	9.4
4.	Securities acquired by credit institutions (billion rubles) *	1400.1	1745.4	2250.6	2365.2	4309.4
	as % of GDP	6.5	6.5	6.8	5.7	11.0
	as % of the banking sector assets	14.4	12.5	11.2	8.4	14.6
5.	Individual deposits (billion rubles)	2761.2	3809.7	5159.2	5907.0	7485.0
	as % of GDP	12.8	14.2	15.5	14.3	19.2
	as % of the banking sector liabilities**	28.5	27.3	25.6	21.1	25.4
	as % of income of the population	20.0	22.0	24.2	23.1	26.4
6.	Funds raised from organisations (billion rubles) ***	3138.9	4790.3	7053.1	8774.6	9557.2
	as % of GDP	14.5	17.8	21.2	21.2	24.5
	as % of the banking sector liabilities**	32.4	34.3	35.0	31.3	32.5
<b>Reference data</b>						
<b>Indicator (billion rubles)</b>		<b>1/01/06</b>	<b>1/01/07</b>	<b>1/01/08</b>	<b>1/01/09</b>	<b>1/01/10</b>
Gross Domestic Product		21625.4	26903.5	33258.1	41,444.7	39,063.6
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	25561.2	28388.8

\* 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
Reference data:												
Increase from the beginning of the current year	3.4		-3.2		3.9		2.8		12.7		4.0	
Increase over the same period of the previous year	-0.9		8.7		2.6		-7.9		9.9		3.9	

## Institutional features of the banking sector

**Table 3**

### Number of Russian credit institutions

Indicator	1/01/09	1/01/10	1/04/10	1/06/10	1/07/10
Credit institutions registered by the Bank of Russia and other authorities	1228	1178	1170	1161	1159
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1108	1058	1047	1039	1038
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	3	1	1	1	1
Credit institutions with their banking licenses being revoked (cancelled)	117	119	122	121	120
Credit institutions licensed to conduct operations in foreign currency	736	701	698	696	695
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		1/06/10		1/07/10	
	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	597	57.5	598	57.6
of which the City of Moscow and Moscow Region	556	50.2	535	50.6	532	50.8	535	51.5	537	51.7
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	121	11.6	120	11.6
Ural	58	5.2	54	5.1	54	5.2	54	5.2	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
<b>Russian Federation</b>	<b>1108</b>	<b>100.0</b>	<b>1058</b>	<b>100.0</b>	<b>1047</b>	<b>100.0</b>	<b>1039</b>	<b>100.0</b>	<b>1038</b>	<b>100.0</b>

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	1/07/10	1/01/09	1/01/10	1/07/10	1/01/09	1/01/10	1/07/10	1/01/09	1/01/10	1/07/10	1/01/09	1/01/10	1/07/10	1/01/09	1/01/10	1/07/10
Central	621	598	598	177	159	157	584	528	509	73	70	67	17	18	18	17	17	16
of which the City of Moscow and Moscow Region*	556	535	537	145	131	132	138	134	124	20	20	19	15	16	16	4	4	4
North-Western	79	75	73	32	29	28	375	357	358	338	343	354	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			96			74			3			3
Volga	131	125	120	143	132	121	631	562	549	230	219	228	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	356	334	356	396	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	4
<b>Russian Federation</b>	<b>1108</b>	<b>1058</b>	<b>1038</b>	<b>661</b>	<b>601</b>	<b>563</b>	<b>2809</b>	<b>2582</b>	<b>2528</b>	<b>159</b>	<b>156</b>	<b>158</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>81</b>	<b>81</b>	<b>82</b>

\* 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		1/06/10		1/07/10	
	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	14,148,982	47.6	14,575,029	47.9
From 6 to 20	5,906,199	21.1	6,018,106	20.4	5,982,915	20.4	6,083,644	20.5	6,210,045	20.4
From 21 to 50	3,725,544	13.3	3,572,615	12.1	3,591,889	12.3	3,645,329	12.3	3,654,186	12.0
From 51 to 200	3,726,736	13.3	3,920,972	13.3	3,932,410	13.4	4,029,947	13.6	4,110,566	13.5
From 201 to 500	1,271,471	4.5	1,382,703	4.7	1,367,940	4.7	1,386,539	4.7	1,425,170	4.7
From 501 to 1001	441,001	1.6	438,100	1.5	428,360	1.5	428,248	1.4	439,272	1.4
From 1001	10,294	0.0	4,542	0.0	3,282	0.0	2,353	0.0	2,412	0.0
<b>Total</b>	<b>28,022,329</b>	<b>100.0</b>	<b>29,430,025</b>	<b>100.0</b>	<b>29,284,222</b>	<b>100.0</b>	<b>29,725,043</b>	<b>100.0</b>	<b>30,416,678</b>	<b>100.0</b>

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)**

	<b>(%)</b>				
Federal district	1/01/09	1/01/10	1/04/10	1/06/10	1/07/10
Central	52.6	55.3	54.9	54.6	55.0
of which the City of Moscow and Moscow Region	53.0	55.7	55.4	55.1	55.4
North-Western	68.1	70.6	67.6	67.2	67.3
Southern	53.8	52.9	67.3	67.1	66.0
North-Caucasian			45.3	45.8	44.8
Volga	47.8	45.0	45.1	45.1	44.5
Ural	52.9	57.0	57.4	56.9	57.4
Siberian	70.0	81.4	80.8	80.0	79.6
Far Eastern	62.5	65.1	66.4	69.8	69.5
<b>Russian Federation</b>	<b>46.2</b>	<b>47.9</b>	<b>47.7</b>	<b>47.6</b>	<b>47.9</b>



Table 8

**Operating credit institutions ranged by assets (distribution and change over the period 1.01.10 - 1.07.10)**

Groups of credit institutions ranged by assets as of 1.01.10		Number of credit institutions as of 1.01.10	Groups as of 1.07.10							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			28	2					
4	From 51 to 200	150			2	140	6				2
5	From 201 to 500	300				8	269	15			8
6	From 501 to 1001	500					25	467	4	3	1
7	From 1001	58						18	34	6	
Became operating after 1.01.10											
<b>Total over the period</b>										9	11
<b>Total as of 1.01.10*</b>		<b>1058</b>									
<b>Total as of 1.07.10*</b>		<b>1038</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>500</b>	<b>38</b>		


- 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
<b>Credit institutions with foreign participation over 50%</b>					
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
<b>Reference data:</b>					
Number of credit institutions	102	106	108	107	105
<b>of which 100% foreign-owned credit institutions</b>					
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
<b>Reference data:</b>					
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		1/06/10		1/07/10	
	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	761.6	2.6	766.0	2.5
Own funds (capital)	62.6	1.6	70.3	1.9	71.5	2.2	73.1	1.6	76.7	2.3
Loans and other placements with non-financial organisations	290.6	2.3	267.5	2.1	253.8	2.0	262.5	2.1	268.1	2.1
of which overdue claims	16.6	6.2	91.4	12.0	61.9	8.0	49.3	6.0	49.7	6.1
Loans provided to individuals	102.6	2.6	71.9	2.0	69.1	2.0	69.0	1.9	68.4	1.9
of which overdue claims	5.6	3.8	10.3	4.2	11.2	4.3	11.6	4.3	10.8	3.9
Individual deposits	123.1	2.1	125.9	1.7	135.7	1.7	142.2	1.7	147.3	1.7
Funds raised from organisations	299.7	3.4	319.8	3.3	280.7	2.9	286.2	2.9	283.9	2.9
<b>Reference data:</b>										
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	1/06/10	1/07/10
1.	Money, precious metals and gemstones	829.3	795.8	621.8	664.3	645.6
1.1.	of which: money	795.1	747.0	584.9	637.4	607.1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2,078.7	1,755.2	1,231.4	1,297.3	1,415.5
3.	Correspondent accounts with credit institutions	1,238.8	839.2	775.3	672.6	634.9
3.1.	of which: Correspondent accounts with correspondent credit institutions	395.8	171.7	129.1	122.2	128.9
3.2.	Correspondent accounts with non-resident banks	843.0	667.6	646.3	550.4	506.0
4.	Securities acquired by credit institutions, total*	2,365.2	4,309.4	4,981.0	5,104.5	5,308.4
4.1.	of which Debt securities*	1,760.3	3,379.1	3,885.6	3,944.8	4,082.5
4.2.	Shares*	193.4	411.8	493.2	542.7	573.2
4.3.	Discounted promissory notes	199.5	234.0	320.3	329.7	360.8
4.4.	Shares in associates and subsidiaries	212.0	284.5	281.9	287.3	291.8
5.	Other participation in authorised capital	45.1	72.6	111.7	113.5	113.7
6.	Loans, total	19,941.0	19,878.4	19,757.2	19,996.9	20,395.6
6.1.	of which: Loans, deposits and other placements	19,884.8	19,847.1	19,726.6	19,965.4	20,365.9
	of which overdue claims	422.0	1,014.7	1,041.9	1,109.1	1,104.1
6.1.1.	of which: Loans and other placements with non-financial organisations	12,509.7	12,541.7	12,424.0	12,769.3	13,032.3
	of which overdue claims	266.4	762.5	770.9	826.8	817.5
6.1.2.	Loans provided to individuals	4,017.2	3,573.8	3,536.3	3,613.7	3,672.4
	of which overdue claims	148.6	243.0	261.2	271.0	274.7
6.1.3.	Loans, deposits and other placements with credit institutions	2,501.2	2,725.9	2,779.5	2,655.7	2,709.4
	of which overdue claims	1.3	1.9	1.7	3.1	5.1
7.	Fixed assets (tangible and intangible) and inventories	544.1	790.7	787.8	795.1	812.7
8.	Allocation of profit	109.8	71.4	47.5	64.9	77.8
8.1.	of which income tax	-	68.4	47.4	64.8	77.7
9.	Other assets, total	870.4	917.4	970.5	1,016.0	1,012.6
9.1.	of which: Float	520.3	434.3	439.1	433.6	439.6
9.2.	Receivables	129.3	125.8	134.8	139.9	144.8
9.3.	Deferred expenses	69.0	74.4	76.3	74.8	73.7
<b>Banking sector assets</b>		<b>28,022.3</b>	<b>29,430.0</b>	<b>29,284.2</b>	<b>29,725.0</b>	<b>30,416.7</b>

Table 12

## Structure of liabilities\*, by source of funds

(billion rubles)

Liabilities*		1/01/09	1/01/10	1/04/10	1/06/10	1/07/10
1.	Funds and profit of credit institutions	3,109.2	3,766.4	3,870.2	3,859.4	3,905.8
	Of which:					
1.1.	Funds of credit institutions	1,789.4	2,432.8	2,511.3	2,478.3	2,492.8
1.2.	Profit (losses), including financial result of the previous year	1,319.8	1,333.5	1,358.9	1,381.1	1,413.0
	Of which:					
1.2.1.	Profit (losses) of the current year	409.2	205.1	116.7	198.2	249.6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	3,370.4	1,423.1	685.9	434.9	510.3
3.	Accounts of credit institutions	346.0	273.1	184.4	200.3	215.2
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	252.4	168.0	125.8	121.5	128.7
3.2.	Correspondent accounts of non-resident credit institutions	77.7	97.1	53.1	63.7	77.4
4.	Loans, deposits and other funds raised from other credit institutions	3,639.6	3,117.3	3,097.6	3,093.4	3,237.7
5.	Clients' funds**	14,748.5	17,131.4	17,487.8	18,130.4	18,487.1
	Of which:					
5.1.	Budgetary funds in settlement accounts	15.6	20.4	37.2	34.6	31.5
5.2.	Government and other extra-budgetary funds in settlement accounts	14.2	13.7	21.2	21.9	19.4
5.3.	Funds of legal entities in settlement and other accounts	3,521.0	3,857.4	4,050.9	4,079.3	4,280.4
5.4.	Clients' float	281.5	209.7	232.0	246.4	239.3
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	4,945.4	5,466.6	5,275.1	5,492.6	5,396.4
5.6.	Individual deposits	5,907.0	7,485.0	7,797.7	8,176.0	8,435.3
5.7.	Clients' funds in factoring and forfeiting operations	10.7	10.1	8.1	8.0	8.2
6.	Bonds	375.3	412.7	426.6	423.7	425.7
7.	Promissory notes and bank acceptances	756.3	748.6	808.4	792.3	809.0
8.	Other liabilities*, total	1,677.0	2,557.4	2,723.4	2,790.6	2,825.9
	Of which:					
8.1.	Provisions	1,022.7	2,050.6	2,144.2	2,200.9	2,241.2
8.2.	Float	431.6	257.9	296.8	287.7	283.2
8.3.	Payables	33.9	45.2	45.2	52.8	71.4
8.4.	Deferred income	4.7	4.9	4.3	4.2	4.5
8.5.	Interest payable	184.1	198.9	232.9	245.0	225.5
	Of which:					
	Overdue interest	0.0	0.0	0.0	0.0	0.1
<b>Banking sector liabilities*</b>		<b>28,022.3</b>	<b>29,430.0</b>	<b>29,284.2</b>	<b>29,725.0</b>	<b>30,416.7</b>

\* 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	1/06/10	1/07/10
1.	Money, precious metals and gemstones	3.0	2.7	2.1	2.2	2.1
1.1.	of which: money	2.8	2.5	2.0	2.1	2.0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	7.4	6.0	4.2	4.4	4.7
3.	Correspondent accounts with credit institutions	4.4	2.9	2.6	2.3	2.1
3.1.	of which: Correspondent accounts with correspondent credit institutions	1.4	0.6	0.4	0.4	0.4
3.2.	Correspondent accounts with non-resident banks	3.0	2.3	2.2	1.9	1.7
4.	Securities acquired by credit institutions, total*	8.4	14.6	17.0	17.2	17.5
4.1.	of which Debt securities*	6.3	11.5	13.3	13.3	13.4
4.2.	Shares*	0.7	1.4	1.7	1.8	1.9
4.3.	Discounted promissory notes	0.7	0.8	1.1	1.1	1.2
4.4.	Shares in associates and subsidiaries	0.8	1.0	1.0	1.0	1.0
5.	Other participation in authorised capital	0.2	0.2	0.4	0.4	0.0
6.	Loans, total	71.2	67.5	67.5	67.3	0.4
6.1.	of which: Loans, deposits and other placements	71.0	67.4	67.4	67.2	67.1
	of which overdue claims	1.5	3.4	3.6	3.7	67.0
6.1.1.	of which: Loans and other placements with non-financial organisations	44.6	42.6	42.4	43.0	3.6
	of which overdue claims	1.0	2.6	2.6	2.8	42.8
6.1.2.	Loans provided to individuals	14.3	12.1	12.1	12.2	2.7
	of which overdue claims	0.5	0.8	0.9	0.9	12.1
6.1.3.	Loans, deposits and other placements with credit institutions	8.9	9.3	9.5	8.9	0.9
	of which overdue claims	0.0	0.0	0.0	0.0	8.9
7.	Fixed assets (tangible and intangible) and inventories	1.9	2.7	2.7	2.7	0.0
8.	Allocation of profit	0.4	0.2	0.2	0.2	0.3
8.1.	of which income tax	-	0.2	0.2	0.2	0.3
9.	Other assets, total	3.1	3.1	3.3	3.4	3.3
9.1.	of which: Float	1.9	1.5	1.5	1.5	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	0.3	0.2
<b>Banking sector assets</b>		100.0	100.0	100.0	100.0	100.0

Table 14

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

<b>Liabilities*</b>		<b>1/01/09</b>	<b>1/01/10</b>	<b>1/04/10</b>	<b>1/06/10</b>	<b>1/07/10</b>
1.	Funds and profit of credit institutions	11.1	12.8	13.2	13.0	12.8
	Of which:					
1.1.	Funds of credit institutions	6.4	8.3	8.6	8.3	8.2
1.2.	Profit (losses), including financial result of the previous year	4.7	4.5	4.6	4.6	4.6
	Of which:					
1.2.1.	Profit (losses) of the current year	1.5	0.7	0.4	0.7	0.8
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	12.0	4.8	2.3	1.5	1.7
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	0.2	0.3
4.	Loans, deposits and other funds raised from other credit institutions	13.0	10.6	10.6	10.4	10.6
5.	Clients' funds**	52.6	58.2	59.7	61.0	60.8
	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	13.7	14.1
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	18.5	17.7
5.6.	Individual deposits	21.1	25.4	26.6	27.5	27.7
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	2.7
8.	Other liabilities*, total	6.0	8.7	9.3	9.4	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	1.0	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	0.8	0.7
	Of which:					
	Overdue interest	0.0	0.0	0.0	0.0	0.0
<b>Banking sector liabilities*</b>		<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* 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	1/06/10	1/07/10	1/01/09	1/01/10	1/04/10	1/06/10	1/07/10	1/01/09	1/01/10	1/04/10	1/06/10	1/07/10
<b>1. Loans, deposits and other placements, total</b>	<b>13874.9</b>	<b>13872.8</b>	<b>13986.0</b>	<b>14206.0</b>	<b>14461.8</b>	<b>6009.9</b>	<b>5974.4</b>	<b>5740.6</b>	<b>5759.5</b>	<b>5904.2</b>	<b>19884.8</b>	<b>19847.1</b>	<b>19726.6</b>	<b>19965.4</b>	<b>20365.9</b>
Of which															
- overdue claims	353.2	835.1	871.6	921.7	921.3	68.8	179.6	170.2	187.5	182.8	422.0	1014.7	1041.9	1109.1	1104.1
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>8723.1</b>	<b>8812.6</b>	<b>8833.2</b>	<b>9025.4</b>	<b>9205.4</b>	<b>3032.2</b>	<b>2954.8</b>	<b>2815.9</b>	<b>2951.1</b>	<b>2945.8</b>	<b>11755.3</b>	<b>11767.4</b>	<b>11649.1</b>	<b>11976.6</b>	<b>12151.2</b>
Of which															
- overdue claims	214.7	599.0	620.1	671.6	671.9	46.1	123.0	124.4	135.5	128.3	260.8	722.0	744.5	807.1	800.2
of which:															
1.1.1. Loans to individual entrepreneurs	313.8	269.7	268.3	277.2	282.8	9.2	6.4	6.4	6.6	6.8	323.0	276.2	274.7	283.8	289.6
Of which															
- overdue claims	8.1	21.9	24.5	26.2	26.6	0.1	0.3	0.3	0.4	0.4	8.2	22.2	24.8	26.7	27.0
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>176.3</b>	<b>308.1</b>	<b>311.4</b>	<b>314.6</b>	<b>311.2</b>	<b>578.2</b>	<b>466.3</b>	<b>463.6</b>	<b>478.1</b>	<b>569.9</b>	<b>754.4</b>	<b>774.3</b>	<b>775.0</b>	<b>792.7</b>	<b>881.1</b>
Of which															
- overdue claims	0.5	19.2	16.5	7.3	7.0	5.1	21.3	9.9	12.4	10.3	5.6	40.6	26.5	19.7	17.3
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>778.8</b>	<b>827.5</b>	<b>949.4</b>	<b>951.3</b>	<b>1004.5</b>	<b>232.0</b>	<b>313.0</b>	<b>286.5</b>	<b>315.3</b>	<b>345.1</b>	<b>1010.8</b>	<b>1140.5</b>	<b>1235.8</b>	<b>1266.7</b>	<b>1349.6</b>
Of which															
- overdue claims	6.4	7.2	8.0	8.0	7.0	0.3	0.8	0.9	1.0	3.8	6.7	8.0	8.9	8.9	10.9
of which:															
1.3.1 Resident credit institutions	512.9	562.2	673.8	703.2	740.1	164.1	240.9	217.2	238.9	262.7	677.0	803.0	891.0	942.1	1002.7
Of which															
- overdue claims	1.2	0.9	0.9	0.8	0.9	0.1	0.1	0.1	0.1	3.2	1.2	0.9	0.9	0.9	4.2
1.3.2 Resident financial institutions of different forms of ownership	265.9	265.3	275.6	248.1	264.4	67.9	72.1	69.2	76.5	82.4	333.8	337.5	344.8	324.6	346.8
Of which															
- overdue claims	5.3	6.4	7.1	7.1	6.1	0.2	0.7	0.8	0.9	0.6	5.5	7.1	7.9	8.0	6.7
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>239.1</b>	<b>208.5</b>	<b>208.6</b>	<b>195.6</b>	<b>156.8</b>	<b>1585.1</b>	<b>1714.4</b>	<b>1679.8</b>	<b>1518.1</b>	<b>1549.9</b>	<b>1824.3</b>	<b>1922.9</b>	<b>1888.4</b>	<b>1713.7</b>	<b>1706.7</b>
Of which															
- overdue claims	0.0	0.2	0.1	1.6	0.1	0.1	0.8	0.6	0.6	0.8	0.1	1.0	0.7	2.2	0.9
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>156.5</b>	<b>230.0</b>	<b>227.9</b>	<b>198.3</b>	<b>205.0</b>	<b>0.2</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.0</b>	<b>156.7</b>	<b>230.1</b>	<b>228.0</b>	<b>198.4</b>	<b>205.0</b>
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
<b>1.6 Loans to resident individuals</b>	<b>3534.3</b>	<b>3168.0</b>	<b>3157.1</b>	<b>3229.1</b>	<b>3284.4</b>	<b>471.5</b>	<b>395.6</b>	<b>367.8</b>	<b>372.2</b>	<b>375.4</b>	<b>4005.8</b>	<b>3563.6</b>	<b>3524.9</b>	<b>3601.3</b>	<b>3659.8</b>
Of which															
- overdue claims	131.4	209.3	226.7	233.0	235.1	17.0	33.5	34.1	37.6	39.2	148.3	242.8	260.8	270.5	274.3
<b>1.7 Loans to non-resident individuals</b>	<b>2.9</b>	<b>1.9</b>	<b>1.9</b>	<b>2.0</b>	<b>2.0</b>	<b>8.5</b>	<b>8.3</b>	<b>9.5</b>	<b>10.5</b>	<b>10.6</b>	<b>11.4</b>	<b>10.2</b>	<b>11.4</b>	<b>12.5</b>	<b>12.6</b>
Of which															
- overdue claims	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.3	0.3	0.3	0.2	0.2	0.4	0.5	0.5
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	898.5	1820.6	1894.3	1931.1	1970.6	0.0	0.0	0.0	0.0	0.0	898.5	1820.6	1894.3	1931.1	1970.6
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	12.9	42.3	44.8	48.0	48.7	2.6	9.0	8.5	9.3	9.9	15.5	51.3	53.2	57.3	58.6
Credit institutions' portfolio of promissory notes of residents	184.7	210.1	296.7	312.9	334.5	9.8	21.4	21.2	13.2	22.7	194.5	231.6	317.9	326.1	357.3
Credit institutions' portfolio of promissory notes of non-residents	0.4	0.7	0.7	1.8	1.7	4.6	1.7	1.7	1.8	1.8	5.0	2.5	2.4	3.6	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	1/06/10	1/07/10
<b>1. Loans, deposits and other placements, total</b>	<b>100.0</b> <b>71.0</b>	<b>100.0</b> <b>67.4</b>	<b>100.0</b> <b>67.4</b>	<b>100.0</b> <b>67.2</b>	<b>100.0</b> <b>67.0</b>
Of which:					
- overdue claims	2.1 1.5	5.1 3.4	5.3 3.6	5.6 3.7	5.4 3.6
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>59.1</b> <b>41.9</b>	<b>59.3</b> <b>40.0</b>	<b>59.1</b> <b>39.8</b>	<b>60.0</b> <b>40.3</b>	<b>59.7</b> <b>39.9</b>
Of which:					
- overdue claims	1.3 0.9	3.6 2.5	3.8 2.5	4.0 2.7	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
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>3.8</b> <b>2.7</b>	<b>3.9</b> <b>2.6</b>	<b>3.9</b> <b>2.6</b>	<b>4.0</b> <b>2.7</b>	<b>4.3</b> <b>2.9</b>
Of which:					
- overdue claims	0.0 0.0	0.2 0.1	0.1 0.1	0.1 0.1	0.1 0.1
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>5.1</b> <b>3.6</b>	<b>5.7</b> <b>3.9</b>	<b>6.3</b> <b>4.2</b>	<b>6.3</b> <b>4.3</b>	<b>6.6</b> <b>4.4</b>
Of which:					
- overdue claims	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.1 0.0
of which:					
1.3.1 Resident credit institutions	3.4 2.4	4.0 2.7	4.5 3.0	4.7 3.2	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	1.6 1.1	1.7 1.1
Of which					
- overdue claims	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>9.2</b> <b>6.5</b>	<b>9.7</b> <b>6.5</b>	<b>9.6</b> <b>6.4</b>	<b>8.6</b> <b>5.8</b>	<b>8.4</b> <b>5.6</b>
Of which:					
- overdue claims	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>0.8</b> <b>0.6</b>	<b>1.2</b> <b>0.8</b>	<b>1.2</b> <b>0.8</b>	<b>1.0</b> <b>0.7</b>	<b>1.0</b> <b>0.7</b>
Of which:					
- overdue claims	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0
<b>1.6 Loans to resident individuals</b>	<b>20.1</b> <b>14.3</b>	<b>18.0</b> <b>12.1</b>	<b>17.9</b> <b>12.0</b>	<b>18.0</b> <b>12.1</b>	<b>18.0</b> <b>12.0</b>
Of which:					
- overdue claims	0.7 0.5	1.2 0.8	1.3 0.9	1.4 0.9	1.3 0.9
<b>1.7 Loans to non-resident individuals</b>	<b>0.1</b> <b>0.0</b>	<b>0.1</b> <b>0.0</b>	<b>0.1</b> <b>0.0</b>	<b>0.1</b> <b>0.0</b>	<b>0.1</b> <b>0.0</b>
Of which:					
- overdue claims	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0
<b>Reference data:</b>					
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	1.6 1.1	1.8 1.2
Credit institutions' portfolio of promissory notes of non-residents	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0	0.0 0.0

Table 17

**The structure of credit institutions' security portfolio \***

	1/01/09		1/01/10		1/04/10		1/06/10		1/07/10	
	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
<b>Securities, total</b>	<b>2,165.7</b>	<b>100.0</b>	<b>4,075.4</b>	<b>100.0</b>	<b>4,660.8</b>	<b>100.0</b>	<b>4,774.8</b>	<b>100.0</b>	<b>4,947.6</b>	<b>100.0</b>
- in rubles	1,674.1	77.3	3,309.3	81.2	3,950.8	84.8	3,969.1	83.1	4,157.6	84.0
- in foreign currency	491.6	22.7	766.1	18.8	709.9	15.2	805.7	16.9	790.0	16.0
Of which:										
Securities at fair value through profit or loss	623.2	28.8	1,469.8	36.1	1,511.4	32.4	1,485.1	31.1	1,511.5	30.6
- in rubles	541.0	25.0	1,309.8	32.1	1,351.4	29.0	1,284.8	26.9	1,314.4	26.6
- in foreign currency	82.2	3.8	160.0	3.9	160.0	3.4	200.3	4.2	197.1	4.0
Securities available for sale	1,154.4	53.3	2,157.1	52.9	2,713.2	58.2	2,858.1	59.9	2,803.6	56.7
- in rubles	848.6	39.2	1,678.4	41.2	2,285.6	49.0	2,382.4	49.9	2,334.0	47.2
- in foreign currency	305.8	14.1	478.6	11.7	427.5	9.2	475.8	10.0	469.6	9.5
Securities held-to-maturity	174.2	8.0	150.6	3.7	138.4	3.0	128.4	2.7	323.7	6.5
- in rubles	148.6	6.9	116.6	2.9	106.1	2.3	96.8	2.0	301.3	6.1
- in foreign currency	25.6	1.2	34.0	0.8	32.3	0.7	31.6	0.7	22.5	0.5
Shares in associates and subsidiaries	212.0	9.8	284.5	7.0	281.9	6.0	287.3	6.0	291.8	5.9
- in rubles	134.0	6.2	191.6	4.7	192.4	4.1	190.3	4.0	192.3	3.9
- in foreign currency	78.0	3.6	92.9	2.3	89.6	1.9	97.1	2.0	99.5	2.0
Reference data:										
Revaluation of securities	-177.5		16.3		89.3		29.6		38.1	
Provisions for losses on securities available for sale	7.2		13.9		14.2		12.8		12.3	
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		2.0		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		1/06/10		1/07/10	
	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	3,944.8	100.0	4,082.5	100.0
- in rubles	1,376.8	78.2	2,741.3	81.1	3,304.9	85.1	3,274.3	83.0	3,434.1	84.1
- in foreign currency	383.5	21.8	637.8	18.9	580.7	14.9	670.4	17.0	648.4	15.9
of which: revaluation	-120.5	-6.8	10.5	0.3	73.9	1.9	37.3	0.9	52.0	1.3
Debt securities at book value held (without revaluation)	1,880.8	100.0	3,368.6	100.0	3,811.7	100.0	3,907.4	100.0	4,030.5	100.0
of which:										
debt securities of the Russian Federation	258.1	13.7	767.9	22.8	825.0	21.6	810.4	20.7	818.6	20.3
- in rubles	168.6	9.0	656.5	19.5	717.9	18.8	685.8	17.6	736.4	18.3
- in foreign currency	89.6	4.8	111.4	3.3	107.1	2.8	124.6	3.2	82.2	2.0
debt securities of the Bank of Russia	12.5	0.7	283.1	8.4	737.0	19.3	840.5	21.5	949.7	23.6
- in rubles	12.5	0.7	283.1	8.4	737.0	19.3	840.5	21.5	949.7	23.6
- in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
debt securities of federal districts and local government	139.6	7.4	229.6	6.8	264.7	6.9	269.8	6.9	268.1	6.7
- in rubles	139.6	7.4	229.6	6.8	264.7	6.9	269.8	6.9	268.1	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	350.3	9.0	308.6	7.7
- in rubles	169.5	9.0	252.2	7.5	283.6	7.4	286.4	7.3	284.1	7.0
- in foreign currency	0.3	0.0	37.1	1.1	36.8	1.0	63.8	1.6	24.5	0.6
other debt securities of residents	360.5	19.2	759.2	22.5	834.0	21.9	778.5	19.9	781.4	19.4
- in rubles	358.8	19.1	759.1	22.5	834.0	21.9	768.6	19.7	771.1	19.1
- in foreign currency	1.7	0.1	0.1	0.0	0.1	0.0	9.9	0.3	10.3	0.3
debt securities of other countries	27.8	1.5	33.5	1.0	34.9	0.9	20.9	0.5	17.4	0.4
- 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	20.9	0.5	17.4	0.4
debt securities of non-resident banks	70.0	3.7	90.1	2.7	76.5	2.0	75.7	1.9	80.6	2.0
- in rubles	29.1	1.5	28.9	0.9	29.0	0.8	23.6	0.6	23.6	0.6
- in foreign currency	40.9	2.2	61.1	1.8	47.5	1.2	52.1	1.3	56.9	1.4
other debt securities of non-residents	249.2	13.2	539.7	16.0	517.2	13.6	527.0	13.5	535.6	13.3
- in rubles	116.0	6.2	174.6	5.2	175.5	4.6	148.0	3.8	146.0	3.6
- in foreign currency	133.2	7.1	365.1	10.8	341.7	9.0	379.0	9.7	389.5	9.7
debt securities delivered without derecognition in the balance sheet	591.3	31.4	362.7	10.8	186.1	4.9	218.5	5.6	253.7	6.3
- in rubles	501.2	26.6	334.0	9.9	174.2	4.6	199.5	5.1	187.6	4.7
- in foreign currency	90.1	4.8	28.7	0.9	11.9	0.3	19.0	0.5	66.1	1.6
overdue debt securities	2.0	0.1	13.4	0.4	15.8	0.4	15.8	0.4	16.9	0.4
- in rubles	2.0	0.1	12.9	0.4	15.4	0.4	14.8	0.4	15.5	0.4
- in foreign currency	0.0	0.0	0.5	0.0	0.4	0.0	1.0	0.0	1.4	0.0
<b>Reference data:</b>										
Provisions for losses on debt securities	7.2		19.5		22.9		22.9		23.9	

Table 19

## Structure of credit institutions' portfolio of shares

	1/01/09		1/01/10		1/04/10		1/06/10		1/07/10	
	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	542.7	100.0	573.2	100.0
- in rubles	163.3	84.5	376.4	91.4	453.5	92.0	504.5	93.0	531.1	92.7
- in foreign currency	30.1	15.5	35.3	8.6	39.7	8.0	38.2	7.0	42.1	7.3
of which: revaluation	-57.1	-29.5	5.8	1.4	15.3	3.1	-7.7	-1.4	-13.9	-2.4
Shares held at book value (without revaluation)	250.5	100.0	406.0	100.0	477.9	100.0	550.4	100.0	587.2	100.0
of which shares of:										
resident credit institutions	8.9	3.6	4.6	1.1	7.7	1.6	11.9	2.2	8.7	1.5
- in rubles	8.9	3.6	4.5	1.1	7.7	1.6	11.9	2.2	8.7	1.5
- 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	480.0	87.2	504.9	86.0
- in rubles	193.2	77.1	344.7	84.9	401.3	84.0	470.5	85.5	495.2	84.3
- in foreign currency	1.6	0.6	9.5	2.3	8.5	1.8	9.5	1.7	9.7	1.7
non-resident credit institutions	5.9	2.3	6.4	1.6	6.6	1.4	5.2	1.0	8.1	1.4
- in rubles	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0
- in foreign currency	5.9	2.3	6.4	1.6	6.6	1.4	5.2	0.9	8.1	1.4
other non-residents	19.4	7.8	27.0	6.6	29.6	6.2	29.5	5.4	29.5	5.0
- in rubles	0.0	0.0	8.4	2.1	8.4	1.8	8.4	1.5	8.4	1.4
- in foreign currency	19.4	7.8	18.6	4.6	21.3	4.5	21.1	3.8	21.2	3.6
shares delivered without derecognition in the balance sheet	21.4	8.6	13.8	3.4	24.1	5.0	23.8	4.3	35.9	6.1
- in rubles	18.3	7.3	13.1	3.2	20.9	4.4	21.4	3.9	32.7	5.6
- in foreign currency	3.1	1.3	0.7	0.2	3.2	0.7	2.3	0.4	3.1	0.5
<b>Reference data:</b>										
Provisions for losses on shares	2.7		8.2		9.1		7.9		7.5	

Table 20

## Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1/01/09	1/01/10	1/04/10	1/06/10	1/07/10
Portfolio of promissory notes discounted by a credit institution, in rubles	185.0	210.8	297.4	314.8	336.2
of which promissory notes, not paid when due	2.2	2.6	2.4	3.6	3.3
Portfolio of promissory notes discounted by a credit institution, in foreign currency	14.5	23.2	22.9	15.0	24.6
of which promissory notes, not paid when due	0.00	0.32	0.30	0.11	0.11
<b>Total</b>	<b>199.5</b>	<b>234.0</b>	<b>320.3</b>	<b>329.7</b>	<b>360.8</b>

Table 21

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

	1/01/09		1/01/10		1/04/10		1/06/10		1/07/10	
	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
<b>Discounted promissory notes, total</b>	<b>199.5</b>	<b>100.0</b>	<b>234.0</b>	<b>100.0</b>	<b>320.3</b>	<b>100.0</b>	<b>329.7</b>	<b>100.0</b>	<b>360.8</b>	<b>100.0</b>
Of which:										
- promissory notes of federal governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of regional and local governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of resident credit institutions	100.2	50.2	180.0	76.9	259.7	81.1	272.0	82.5	297.2	82.4
- other promissory notes of residents	94.3	47.3	51.6	22.0	58.1	18.2	54.1	16.4	60.0	16.6
- promissory notes of authorised agencies of other countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of non-resident credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- other promissory notes of non-residents	5.0	2.5	2.4	1.0	2.4	0.7	3.6	1.1	3.5	1.0
<b>Reference data:</b>										
Provisions for losses on promissory notes	5.9		8.1		8.8		10.7		10.2	

\* including overdue promissory notes

Table 22

## Funds raised by credit institutions from organisations

(billion rubles)

		1/01/09	1/01/10	1/04/10	1/06/10	1/07/10
1.	Funds raised from organisations, total	8,774.6	9,557.2	9,585.6	9,846.4	9,943.8
	- in rubles	5,499.8	6,398.0	6,502.2	6,755.3	6,857.3
	- in foreign currency	3,274.8	3,159.3	3,083.4	3,091.1	3,086.5
	of which:					
1.1.	Funds of legal entities in settlement and other accounts*	3,521.0	3,857.4	4,050.9	4,079.3	4,280.4
	- in rubles	2,803.8	3,099.7	3,221.5	3,309.6	3,463.5
	- in foreign currency	717.1	757.6	829.4	769.7	816.9
	Of which:					
1.1.1	Funds of individual entrepreneurs	81.4	90.6	87.0	91.5	98.3
	- in rubles	77.1	88.9	85.5	90.1	96.9
	- 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	21.9	19.4
1.3.	Float	281.3	209.5	230.4	244.5	237.8
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	4,945.4	5,466.6	5,275.1	5,492.6	5,396.4
	- in rubles	2,606.7	3,198.6	3,150.9	3,307.7	3,260.1
	- in foreign currency	2,338.7	2,268.0	2,124.2	2,184.9	2,136.3
	Of which:					
1.4.1.	Deposits and other raised funds from the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	257.4	267.0	393.9	512.9	490.3
1.4.2.	Certificates of deposit	12.7	20.1	15.6	16.9	17.5
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0.3	0.0	3.2	0.1	1.8
1.5.	Clients' funds in factoring and forfeiting operations	10.7	10.1	8.1	8.0	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	0.0	1.7
	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	595.0	624.8
	- in rubles	474.0	652.9	496.5	531.6	552.9
	- in foreign currency	177.6	86.6	70.4	63.4	71.9
	with maturity from 31 days to 1 year	1,753.2	2,202.0	2,174.3	2,202.2	2,041.2
	- in rubles	1,142.7	1,658.8	1,740.3	1,789.1	1,690.7
	- in foreign currency	610.5	543.2	434.1	413.1	350.4
	with maturity in excess of 1 year	2,540.2	2,525.1	2,530.6	2,695.3	2,728.6
	- in rubles	989.6	886.9	910.9	987.0	1,014.7
	- in foreign currency	1,550.6	1,638.2	1,619.7	1,708.3	1,714.0
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	1,613.9	1,430.8	1,482.2	1,478.8	1,478.9
	- in rubles	250.1	215.1	306.3	315.2	312.3
	- in foreign currency	1,363.8	1,215.7	1,175.9	1,163.6	1,166.7
	of which:					
	Funds of non-resident organisations in settlement and other accounts	139.8	113.8	155.4	156.4	171.8
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	214.8	203.9	210.5	202.7	196.2
	Other funds raised from non-resident legal entities	1,248.2	1,101.7	1,097.9	1,108.6	1,097.7
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0.0	0.0	0.0	0.1	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	1/06/10	1/07/10
1	Individual deposits	5,907.0	7,485.0	7,797.7	8,176.0	8,435.3
	- of which savings certificates	18.0	15.5	15.4	15.6	15.6
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1,005.7	1,232.1	1,165.3	1,274.3	1,367.3
	- in rubles	840.0	1,060.8	999.1	1,108.8	1,194.3
	- in foreign currency	165.7	171.3	166.3	165.5	173.0
1.2.	Individual deposits with maturity from 31 days to 1 year	1,052.6	1,481.6	1,527.5	1,550.1	1,560.9
	- in rubles	639.5	965.9	1,085.5	1,145.0	1,162.7
	- in foreign currency	413.1	515.6	442.0	405.2	398.2
1.3.	Individual deposits with maturity in excess of 1 year	3,848.7	4,771.3	5,104.9	5,351.6	5,507.2
	- in rubles	2,853.2	3,484.4	3,869.0	4,143.8	4,268.8
	- in foreign currency	995.5	1,286.9	1,235.9	1,207.7	1,238.4
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	61.1	84.0	85.8	89.7	91.9



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	1/06/10	1/07/10
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>3,639.6</b>	<b>3,117.3</b>	<b>3,097.6</b>	<b>3,093.4</b>	<b>3,237.7</b>
- in rubles	1,233.6	1,420.5	1,508.9	1,520.9	1,572.3
- in foreign currency	2,406.0	1,696.8	1,588.6	1,572.6	1,665.4
of which:					
- loans, deposits and other funds raised from resident credit institutions	972.2	1,234.2	1,313.1	1,374.0	1,423.6
- in rubles	773.1	1,019.4	1,103.7	1,151.4	1,183.7
- in foreign currency	199.1	214.8	209.4	222.6	239.9
of which					
overdue debt	0.3	0.0	0.0	0.0	3.2
- in rubles	0.3	0.0	0.0	0.0	0.0
- in foreign currency	0.0	0.0	0.0	0.0	3.2
- loans, deposits and other funds raised from non-resident banks	2,667.4	1,883.1	1,784.4	1,719.4	1,814.1
- in rubles	460.5	401.1	405.2	369.5	388.6
- in foreign currency	2,206.9	1,482.0	1,379.2	1,349.9	1,425.5
of which					
overdue debt	0.0	0.2	0.0	0.0	0.3
- in rubles	0.0	0.0	0.0	0.0	0.0
- in foreign currency	0.0	0.2	0.0	0.0	0.3

Table 25

## Funds raised from and placed with non-residents

№	Indicator	1/01/09		1/01/10		1/04/10		1/06/10		1/07/10	
		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	1,568.8	5.3	1,571.1	5.2
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1,602.6	5.7	1,419.4	4.8	1,463.7	5.0	1,467.7	4.9	1,465.6	4.8
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	1,311.4	4.4	1,293.9	4.3
1.2	Individual deposits (excluding saving certificates)	61.1	0.2	84.0	0.3	85.8	0.3	89.7	0.3	91.9	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	68.0	0.2	69.3	0.2
1.3	Funds in other accounts	12.2	0.0	11.7	0.0	18.8	0.1	11.4	0.0	13.6	0.0
2.	Funds in correspondent and other accounts of credit institutions	93.6	0.3	105.1	0.4	58.5	0.2	78.8	0.3	86.5	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	1,719.4	5.8	1,814.1	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	3,367.0	11.3	3,471.7	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	78.8	0.3	80.1	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	2,518.8	8.5	2,600.4	8.5
	of which overdue claims	5.9	0.0	41.8	0.1	27.6	0.1	22.4	0.1	18.7	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	1,713.7	5.8	1,706.7	5.6
1.2	Loans and other placements with legal entities	754.4	2.7	774.3	2.6	775.0	2.6	792.7	2.7	881.1	2.9
1.3	Loans provided to individuals	11.4	0.0	10.2	0.0	11.4	0.0	12.5	0.0	12.6	0.0
2.	Correspondent accounts with banks	843.0	3.0	667.6	2.3	646.3	2.2	550.4	1.9	506.0	1.7
3.	Securities acquired by credit institutions, total	377.4	1.3	699.1	2.4	667.3	2.3	662.0	2.2	674.7	2.2
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	347.0	1.2	663.3	2.3	628.6	2.1	623.7	2.1	633.5	2.1
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	34.7	0.1	37.7	0.1
3.3	Discounted promissory notes	5.0	0.0	2.5	0.0	2.4	0.0	3.6	0.0	3.5	0.0
4.	Shares in associates and subsidiaries	80.3	0.3	94.2	0.3	90.7	0.3	98.3	0.3	100.7	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	3,829.5	12.9	3,881.8	12.8
	Reference data:										
	Overdue interest on claims of credit institutions	0.1	0.0	2.7	0.0	2.4	0.0	2.2	0.0	1.8	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	1/06/10	1/07/10	1/01/09	1/01/10	1/04/10	1/06/10	1/07/10	1/01/09	1/01/10	1/04/10	1/06/10	1/07/10
Total	409,185.7	205,109.7	116,718.9	198,242.3	249,592.0	1,106	1,058	1,047	1,039	1,038	109,839.8	71,355.6	14,763.5	64,170.0	77,757.8
Profit-making CIs*	446,936.1	284,938.7	141,055.5	234,195.2	281,048.8	1,050	938	894	803	879	109,638.8	69,308.1	13,973.4	62,981.0	76,809.2
Loss-making CIs	-37,750.4	-79,829.0	-24,336.6	-35,952.9	-31,456.8	56	120	153	236	159	201.0	2,047.5	790.1	1,189.0	948.6
CIs that have not provided their reporting	0.0	0.0	0.0	0.0	0.0	2	0	0	0	0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>						<b>1108</b>	<b>1058</b>	<b>1047</b>	<b>1039</b>	<b>1038</b>					

\* 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)
<b>1. Income of credit institution, total</b>	<b>17,574.1</b>	<b>100.0</b>	<b>16,954.7</b>	<b>100.0</b>	<b>31,600.6</b>	<b>100.0</b>	<b>4,859.0</b>	<b>100.0</b>	<b>11,529.3</b>	<b>100.0</b>
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
<b>2. Expenses of credit institution, total</b>	<b>17,155.6</b>	<b>100.0</b>	<b>16,947.9</b>	<b>100.0</b>	<b>31,394.7</b>	<b>100.0</b>	<b>4,742.3</b>	<b>100.0</b>	<b>11,279.8</b>	<b>100.0</b>
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 1.07.10**

thousand rubles				
	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	19,458,160,412	7,060,369,910	20,011,672,331	6,506,857,991
Belgorod Region	11,807,770	343,615	11,817,504	333,881
Bryansk Region	1,163,238	30,222	1,176,594	16,866
Vladimir Region	3,488,348	58,915	3,488,985	58,278
Voronezh Region	6,507,389	227,138	6,299,219	435,308
Ivanovo Region	9,102,970	692,985	9,047,783	748,172
Kaluga Region	8,470,776	1,080,274	9,191,263	359,787
Kostroma Region	51,108,241	4,815,444	50,282,176	5,641,509
Kursk Region	10,702,596	368,443	10,741,326	329,713
Lipetsk Region	17,804,082	1,774,015	17,803,489	1,774,608
Moscow Region	168,818,151	27,997,674	173,400,705	23,415,120
Orel Region	2,317,803	21,192	2,318,664	20,331
Ryazan Region	11,400,855	535,381	11,390,238	545,998
Smolensk Region	15,717,071	1,849,917	14,832,191	2,734,797
Tambov Region	1,818,751	169,642	1,822,610	165,783
Tver Region	7,083,735	474,631	7,080,211	478,155
Tula Region	8,236,969	519,196	8,218,385	537,780
Yaroslavl Region	13,487,902	1,023,958	13,537,230	974,630
City of Moscow	19,109,123,765	7,018,387,268	19,659,223,758	6,468,287,275
<b>North-Western Federal District</b>	908,614,644	262,014,232	943,925,384	226,703,492
Republic of Karelia	770,280	12,618	772,648	10,250
Komi Republic	12,762,866	1,056,245	12,798,513	1,020,598
Akhangel'sk Region	547,370	5,443	548,252	4,561
Vologda Region	43,010,094	7,417,619	43,004,050	7,423,663
Kaliningrad Region	40,758,104	14,075,730	41,633,863	13,199,971
Leningrad Region	5,652,871	807,997	5,700,824	760,044
Murmansk Region	8,324,474	2,295,632	7,773,410	2,846,696
Novgorod Region	3,565,045	141,513	3,569,297	137,261
Pskov Region	1,833,547	48,916	1,839,726	42,737
St Petersburg	791,389,993	236,152,519	826,284,801	201,257,711
<b>Southern Federal District</b>	140,117,721	13,026,040	140,988,621	12,155,140
Republic of Adygeya	2,278,980	16,621	2,283,420	12,181
Republic of Kalmykia	930,977	76,045	895,105	111,917
Krasnodar Territory	61,846,557	3,141,428	62,017,447	2,970,538
Astrakhan Region	3,858,499	98,905	3,885,412	71,992
Volgograd Region	9,734,842	549,353	9,790,589	493,606
Rostov Region	61,467,866	9,143,688	62,116,648	8,494,906
<b>North-Caucasian Federal District</b>	40,203,423	1,631,013	40,266,407	1,568,029
Republik of Daghestan	15,922,760	586,566	15,981,326	528,000
Republic of Ingushetia	813,196	8,339	777,376	44,159
Kabardino-Balkar Republic	4,757,324	79,378	4,775,113	61,589
Karachai-Cherkess Republic	3,014,463	398,366	3,008,366	404,463
Republic of North Ossetia - Alania	5,599,400	152,808	5,619,360	132,848
Chechen Republic	0	0	0	0
Stavropol Territory	10,096,280	405,556	10,104,866	396,970
<b>Volga Federal District</b>	933,428,168	94,439,885	937,054,348	90,813,705

1	2	3	4	5
Republic of Bashkortostan	44,813,445	4,424,593	45,879,257	3,358,781
Republic of Marii El	1,360,506	8,456	1,363,911	5,051
Republic of Mordovia	13,856,350	251,203	13,859,203	248,350
Republic of Tatarstan	393,752,593	51,556,901	396,258,307	49,051,187
Udmurt Republic	17,991,053	1,475,473	18,100,521	1,366,005
Chuvash Republic	6,624,284	191,483	6,613,258	202,509
Perm Territory	24,285,481	5,126,993	24,523,302	4,889,172
Kirov Region	17,420,833	1,679,310	18,091,159	1,008,984
Nizhny Novgograd Region	65,079,393	5,122,890	65,422,281	4,780,002
Orenburg Region	34,371,476	1,835,171	34,381,379	1,825,268
Penza Region	9,487,061	89,772	9,486,719	90,114
Samara Region	256,918,361	18,182,093	255,510,117	19,590,337
Saratov Region	40,277,484	4,021,051	40,383,780	3,914,755
Ulyanovsk Region	7,189,848	474,496	7,181,154	483,190
<b>Ural Federal District</b>	<b>580,885,335</b>	<b>112,217,759</b>	<b>606,517,848</b>	<b>86,585,246</b>
Kurgan Region	1,676,660	6,060	1,681,563	1,157
Sverdlovsk Region	243,747,429	42,580,735	257,194,554	29,133,610
Tyumen Region	238,911,802	59,954,132	250,057,363	48,808,571
Chelyabinsk Region	96,549,444	9,676,832	97,584,368	8,641,908
<b>Siberian Federal District</b>	<b>433,826,062</b>	<b>134,468,421</b>	<b>446,467,830</b>	<b>121,826,653</b>
Republic of Altai	9,322,461	28,067	9,340,100	10,428
Republic of Buryatiya	5,454,887	412,714	5,460,587	407,014
Republic of Tuva	329,677	3,721	332,618	780
Republic of Khakassia	6,538,610	98,095	6,547,509	89,196
Altai Territory	11,905,849	205,967	11,915,052	196,764
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	9,333,405	422,591	9,343,157	412,839
Irkutsk Region	12,079,596	629,204	12,361,111	347,689
Kemerovo Region	21,683,080	631,109	21,685,661	628,528
Novosibirsk Region	335,218,764	129,678,710	347,520,100	117,377,374
Omsk Region	13,923,813	2,124,173	13,918,541	2,129,445
Tomsk Region	8,035,920	234,070	8,043,394	226,596
<b>Far Eastern Federal District</b>	<b>226,016,370</b>	<b>17,258,984</b>	<b>220,949,290</b>	<b>22,326,064</b>
Republic of Sakha (Yakutia)	12,509,392	520,846	12,545,163	485,075
Kamchatka Territory	10,702,926	1,079,312	10,752,951	1,029,287
Primorskiy Territory	57,203,365	4,480,162	56,307,349	5,376,178
Khabarovsk Territory	37,328,500	3,046,094	37,415,196	2,959,398
Amur Region**	99,792,394	7,080,693	95,437,947	11,435,140
Magadan Region	256,474	5,769	238,092	24,151
Sakhalin Region	8,223,319	1,046,108	8,252,592	1,016,835
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 1.07.10**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	14,698,938,855	6,469,103,406	15,264,522,511	5,903,519,750
Belgorod Region	146,397,246	3,759,730	146,688,044	3,468,932
Bryansk Region	40,739,447	3,293,279	40,768,137	3,264,589
Vladimir Region	76,218,121	8,659,491	76,259,815	8,617,797
Voronezh Region	223,890,438	13,599,649	224,225,402	13,264,685
Ivanovo Region	43,894,081	4,000,377	43,970,410	3,924,048
Kaluga Region	57,664,303	9,238,428	58,452,655	8,450,076
Kostroma Region	50,688,849	1,404,766	49,801,384	2,292,231
Kursk Region	71,353,093	3,580,078	71,604,990	3,328,181
Lipetsk Region	87,374,241	2,788,899	87,391,129	2,772,011
Moscow Region	625,299,695	72,703,936	629,936,059	68,067,572
Orel Region	32,312,615	2,006,643	32,301,459	2,017,799
Ryazan Region	69,926,464	1,433,603	69,999,876	1,360,191
Smolensk Region	51,180,001	1,398,770	51,191,138	1,387,633
Tambov Region	40,085,691	2,197,611	40,121,486	2,161,816
Tver Region	63,341,426	6,158,667	63,359,415	6,140,678
Tula Region	80,472,337	18,682,422	80,289,823	18,864,936
Yaroslavl Region	107,817,347	3,091,199	107,869,992	3,038,554
City of Moscow	12,830,283,460	6,311,105,858	13,390,291,297	5,751,098,021
<b>North-Western Federal District</b>	1,909,601,826	448,228,146	1,942,444,292	415,385,680
Republic of Karelia	29,935,675	9,512,047	30,037,516	9,410,206
Komi Republic	68,066,925	4,757,156	68,085,530	4,738,551
Akhangel'sk Region	81,836,207	8,436,493	81,928,713	8,343,987
Vologda Region	110,904,055	8,406,108	110,925,857	8,384,306
Kaliningrad Region	76,933,593	23,760,102	76,335,932	24,357,763
Leningrad Region	69,562,916	4,819,955	65,509,638	8,873,233
Murmansk Region	59,795,890	10,439,840	60,936,481	9,299,249
Novgorod Region	34,934,765	3,650,604	34,818,636	3,766,733
Pskov Region	27,532,575	425,087	27,548,534	409,128
St Petersburg	1,350,099,225	374,020,754	1,386,317,455	337,802,524
<b>Southern Federal District</b>	921,267,105	63,827,527	923,835,419	61,259,213
Republic of Adygeya	14,263,711	174,282	14,278,385	159,608
Republic of Kalmykia	6,995,117	46,743	6,976,887	64,973
Krasnodar Territory	416,803,229	21,435,680	417,211,072	21,027,837
Astrakhan Region	50,419,718	1,066,157	50,472,593	1,013,282
Volgograd Region	129,217,656	4,889,475	129,272,717	4,834,414
Rostov Region	303,567,674	36,215,190	305,623,765	34,159,099
<b>North-Caucasian Federal District</b>	267,103,256	8,949,030	267,343,003	8,709,283
Republik of Daghestan	38,098,255	1,212,393	38,153,736	1,156,912
Republic of Ingushetia	5,260,861	36,110	5,227,043	69,928
Kabardino-Balkar Republic	28,442,658	1,420,114	28,448,213	1,414,559
Karachai-Cherkess Republic	14,294,333	766,099	14,286,289	774,143
Republic of North Ossetia - Alania	20,639,298	1,084,120	20,675,277	1,048,141
Chechen Republic	16,627,835	61,946	16,646,048	43,733
Stavropol Territory	143,740,016	4,368,248	143,906,397	4,201,867

1	2	3	4	5
<b>Volga Federal District</b>	2,526,091,187	244,911,914	2,530,529,302	240,473,799
Republic of Bashkortostan	229,279,140	88,109,050	230,501,575	86,886,615
Republic of Marii El	31,452,179	3,529,213	31,454,226	3,527,166
Republic of Mordovia	58,247,655	388,570	58,243,001	393,224
Republic of Tatarstan	516,152,862	54,888,456	518,449,831	52,591,487
Udmurt Republic	97,126,927	2,047,078	97,735,491	1,438,514
Chuvash Republic	67,254,080	4,035,456	67,311,429	3,978,107
Perm Territory	229,540,304	29,144,736	230,053,598	28,631,442
Kirov Region	74,355,088	4,924,578	75,081,410	4,198,256
Nizhny Novgorod Region	334,494,421	14,321,785	334,519,767	14,296,439
Orenburg Region	104,358,606	2,937,518	104,434,243	2,861,881
Penza Region	56,483,764	2,818,878	56,502,292	2,800,350
Samara Region	527,972,769	30,921,273	526,612,232	32,281,810
Saratov Region	138,902,743	4,510,247	139,075,308	4,337,682
Ulyanovsk Region	60,470,649	2,335,076	60,554,899	2,250,826
<b>Ural Federal District</b>	1,406,949,013	243,776,062	1,427,203,374	223,521,701
Kurgan Region	29,986,696	157,789	30,001,251	143,234
Sverdlovsk Region	613,783,207	134,223,602	622,096,251	125,910,558
Tyumen Region	502,605,747	89,395,762	513,449,566	78,551,943
Chelyabinsk Region	260,573,363	19,998,909	261,656,306	18,915,966
<b>Siberian Federal District</b>	1,391,164,971	88,088,615	1,394,070,570	85,183,016
Republic of Altai	13,169,460	135,018	13,172,782	131,696
Republic of Buryatiya	47,381,649	1,397,842	47,387,693	1,391,798
Republic of Tuva	8,116,167	20,689	8,119,904	16,952
Republic of Khakassia	19,074,686	202,323	19,079,244	197,765
Altai Territory	144,096,042	4,051,411	144,123,122	4,024,331
Zabaykal Territory	37,998,422	459,935	37,991,208	467,149
Krasnoyarsk Territory	199,842,454	14,043,087	200,023,524	13,862,017
Irkutsk Region	163,664,303	5,774,454	164,368,676	5,070,081
Kemerovo Region	151,635,639	15,895,032	151,586,661	15,944,010
Novosibirsk Region	420,947,303	36,883,249	422,877,800	34,952,752
Omsk Region	119,124,275	6,769,078	119,184,444	6,708,909
Tomsk Region	66,114,571	2,456,497	66,155,512	2,415,556
<b>Far Eastern Federal District</b>	536,236,706	47,071,294	532,640,803	50,667,197
Republic of Sakha (Yakutia)	66,433,800	3,663,464	66,543,251	3,554,013
Kamchatka Territory	31,310,934	2,685,863	31,375,867	2,620,930
Primorskiy Territory	144,920,863	14,684,531	144,097,208	15,508,186
Khabarovsk Territory	155,352,311	16,633,650	155,859,029	16,126,932
Amur Region	61,463,684	1,806,351	57,861,063	5,408,972
Magadan Region	20,970,465	2,105,138	21,052,667	2,022,936
Sakhalin Region	46,156,405	5,195,116	46,213,837	5,137,684
Jewish Autonomous Region	4,474,526	199,862	4,480,549	193,839
Chukotka Autonomous Area	5,153,718	97,319	5,157,332	93,705

\* 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 1.07.10

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
<b>Central Federal District</b>	3,712,109,728	770,171,876	492,348,415	287,866,260	235,087,736	21,533,235
Belgorod Region	553,706	40,419	4,983	0	1,013,499	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	296,115	210,012	8,996	0	50,734	0
Voronezh Region	259,748	2,974	240,000	0	1,121,049	0
Ivanovo Region	563,121	59,822	73,860	0	201,306	36,184
Kaluga Region	714,489	0	235,385	0	596,251	0
Kostroma Region	22,862,224	342,843	13,228	0	251,009	0
Kursk Region	650,670	647,442	0	0	638,557	0
Lipetsk Region	875,219	266,599	8,867	0	425,907	0
Moscow Region	44,072,096	6,354,350	362,390	2,000,105	16,418,770	3,214,339
Orel Region	25,642	0	0	4,750	166,808	0
Ryazan Region	417,889	36,586	41,208	25	719,179	0
Smolensk Region	613,231	315,015	429,404	44	666,349	0
Tambov Region	0	0	0	62	0	0
Tver Region	619,438	206,558	8,513	0	23,569	0
Tula Region	202,881	76,522	223	0	115	0
Yaroslavl Region	150,640	105,282	18,660	0	100,320	0
City of Moscow	3,639,232,619	761,507,452	490,902,698	285,861,274	212,694,314	18,282,712
<b>North-Western Federal District</b>	137,301,293	14,997,070	26,031,219	367,242	19,246,331	282,458
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2,587,023	663,931	67,239	980	151,277	0
Akhangel'sk Region	0	0	116,365	0	117	0
Vologda Region	2,638,146	469,604	197,997	4,900	1,322,161	123,037
Kaliningrad Region	4,704,537	58,003	304,874	340,000	377,851	77,880
Leningrad Region	180,781	29,940	108	20	0	0
Murmansk Region	846,259	536,479	0	0	72,072	0
Novgorod Region	206,308	90,384	146,890	0	50,801	31,889
Pskov Region	0	0	0	0	0	0
St Petersburg	126,138,239	13,148,729	25,197,746	21,342	17,272,052	49,652
<b>Southern Federal District</b>	9,669,093	905,370	1,553,986	79,884	1,365,303	242,295
Republic of Adygeya	1,116	917	1,401	0	0	0
Republic of Kalmykia	0	0	0	0	5,227	0
Krasnodar Territory	5,229,719	201,346	1,137,708	38,587	428,803	0
Astrakhan Region	459,316	496,764	88,977	5,288	185,975	0
Volgograd Region	291,967	87,073	33	0	665,821	242,295
Rostov Region	3,686,975	119,270	325,867	36,009	79,477	0
<b>North-Caucasian Federal District</b>	1,511,829	468,260	547,361	210	862,308	0
Republik of Daghestan	200,774	0	466,504	0	200,148	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	15,193	0	5	0
Karachai-Cherkess Republic	85,228	0	36,623	0	104,405	0
Republic of North Ossetia - Alania	0	0	29,041	0	177,624	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,225,727	468,260	0	210	380,126	0

1	2	3	4	5	6	7
<b>Volga Federal District</b>	76,350,616	10,194,864	30,610,809	857,236	25,834,255	754,302
Republic of Bashkortostan	4,580,903	227,525	1,116,996	0	121,345	0
Republic of Marii El	0	0	0	0	60,528	0
Republic of Mordovia	278,873	141,180	46,299	0	180,089	0
Republic of Tatarstan	34,888,454	5,840,973	13,427,677	660,324	6,707,782	0
Udmurt Republic	1,814,111	449,149	74,709	0	1,753,435	0
Chuvash Republic	127,240	57,953	2,809	0	614,552	0
Perm Territory	2,317,662	215,861	2,830,548	0	151,233	0
Kirov Region	2,595,276	3,198	154,449	0	271,178	0
Nizhny Novgorod Region	7,343,236	870,763	2,079,759	0	5,085,605	175,789
Orenburg Region	2,474,115	96,527	279,258	17,646	4,657,679	31,729
Penza Region	451,613	0	11,947	0	55,268	0
Samara Region	18,041,798	2,181,301	9,984,486	178,996	5,848,627	546,784
Saratov Region	1,436,384	110,434	601,747	270	326,934	0
Ulyanovsk Region	951	0	125	0	0	0
<b>Ural Federal District</b>	79,277,454	11,573,301	12,330,933	199,000	38,056,664	1,288,171
Kurgan Region	0	0	0	0	18,939	0
Sverdlovsk Region	41,863,223	4,077,772	5,697,645	100	9,913,194	0
Tyumen Region	19,162,904	2,740,137	6,300,608	198,900	27,260,543	1,288,171
Chelyabinsk Region	18,251,327	4,755,392	332,680	0	863,988	0
<b>Siberian Federal District</b>	43,190,712	5,731,270	8,212,107	2,479,515	8,436,066	126,278
Republic of Altai	490,436	474,022	1	0	68,535	0
Republic of Buryatiya	102,266	0	117,839	0	2,150	0
Republic of Tuva	5,180	5,392	0	0	0	0
Republic of Khakassia	121,373	54,547	0	0	161,705	0
Altai Territory	50,473	37,401	3,772	0	25,969	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	107,150	105,158	146,188	0	60,401	0
Irkutsk Region	195,601	0	85,736	0	126,636	0
Kemerovo Region	1,803,734	565,678	80,699	0	212,518	0
Novosibirsk Region	38,252,427	4,011,152	7,661,423	2,479,515	7,397,907	38,891
Omsk Region	1,902,448	477,920	3,024	0	260,529	87,387
Tomsk Region	159,624	0	113,425	0	119,716	0
<b>Far Eastern Federal District</b>	23,061,396	4,554,540	1,601,889	0	7,353,062	345,230
Republic of Sakha (Yakutia)	665,300	225,334	130,404	0	1,066,435	0
Kamchatka Territory	298,807	60,690	12,408	0	445,864	0
Primorskiy Territory	8,690,860	3,132,965	911,851	0	907,816	0
Khabarovsk Territory	2,796,999	812,260	485,885	0	133,116	0
Amur Region	9,405,906	317,449	11,168	0	4,750,704	345,230
Magadan Region	0	0	0	0	106	0
Sakhalin Region	1,203,524	5,842	50,173	0	49,021	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 1.07.10**

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
<b>Central Federal District</b>	3,763,639,843	773,688,785	500,653,395	289,437,919	249,954,418	21,788,377
Belgorod Region	553,706	40,419	5,728	0	1,013,499	0
Bryansk Region	0	0	111	0	0	0
Vladimir Region	296,115	210,012	8,996	0	30,665	0
Voronezh Region	2,757	2,974	792	0	208,869	0
Ivanovo Region	574,284	83,144	66,452	0	201,306	36,184
Kaluga Region	714,489	0	235,385	0	596,251	0
Kostroma Region	12,723,728	109,400	13,610	0	0	0
Kursk Region	650,670	647,442	0	0	638,557	0
Lipetsk Region	875,219	266,599	10,021	0	428,449	0
Moscow Region	44,072,096	6,354,350	362,698	2,000,105	16,418,770	3,214,339
Orel Region	25,642	0	0	4,750	166,808	0
Ryazan Region	417,889	36,586	41,208	25	710,501	0
Smolensk Region	30,586	0	177,082	44	53,216	0
Tambov Region	0	0	0	62	0	0
Tver Region	1,553,791	246,825	29,940	0	23,569	0
Tula Region	202,881	76,522	471	0	9,511	0
Yaroslavl Region	173,568	127,357	25,077	0	116,095	0
City of Moscow	3,700,772,422	765,487,155	499,675,824	287,432,933	229,338,352	18,537,854
<b>North-Western Federal District</b>	129,783,246	14,724,691	25,812,270	1,274,436	17,626,310	120,481
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2,283,523	463,523	64,311	980	0	0
Akhangel'sk Region	24,193	25,119	116,365	0	117	0
Vologda Region	1,126,305	368,673	190,307	4,900	1,160,714	0
Kaliningrad Region	2,409,441	58,003	82,096	0	202,904	38,940
Leningrad Region	180,781	29,940	108	1,247,165	0	0
Murmansk Region	846,259	536,479	0	0	72,072	0
Novgorod Region	207,247	91,350	146,890	0	50,801	31,889
Pskov Region	0	0	0	0	0	0
St Petersburg	122,705,497	13,151,604	25,212,193	21,391	16,139,702	49,652
<b>Southern Federal District</b>	9,669,093	905,370	1,428,535	79,884	980,743	149,130
Republic of Adygeya	1,116	917	1,401	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	5,229,719	201,346	1,122,443	38,587	165,190	0
Astrakhan Region	459,316	496,764	90,129	5,288	185,975	0
Volgograd Region	291,967	87,073	172	0	523,692	149,130
Rostov Region	3,686,975	119,270	214,390	36,009	105,886	0
<b>North-Caucasian Federal District</b>	1,495,467	468,260	549,231	210	859,593	0
Republik of Daghestan	200,774	0	466,638	0	199,107	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	15,193	0	5	0
Karachai-Cherkess Republic	68,866	0	36,623	0	104,405	0
Republic of North Ossetia - Alania	0	0	29,041	0	175,950	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,225,727	468,260	1,736	210	380,126	0
<b>Volga Federal District</b>	76,012,476	10,194,864	30,235,367	857,898	26,253,018	754,302
Republic of Bashkortostan	4,247,438	227,525	1,117,732	0	121,345	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	60,528	0
Republic of Mordovia	278,873	141,180	37,115	0	46,774	0
Republic of Tatarstan	34,888,454	5,840,973	13,108,040	660,324	8,393,369	0
Udmurt Republic	1,814,111	449,149	74,709	0	1,753,435	0
Chuvash Republic	127,240	57,953	40	43	573,340	0
Perm Territory	2,317,662	215,861	2,832,030	0	17,381	0
Kirov Region	2,595,276	3,198	154,449	0	271,178	0
Nizhny Novgorod Region	7,343,236	870,763	2,080,298	119	4,981,941	175,789
Orenburg Region	2,469,440	96,527	229,370	17,646	4,349,586	31,729
Penza Region	451,613	0	11,947	0	55,268	0
Samara Region	18,041,798	2,181,301	9,985,277	179,496	5,302,080	546,784
Saratov Region	1,436,384	110,434	604,235	270	326,793	0
Ulyanovsk Region	951	0	125	0	0	0
<b>Ural Federal District</b>	72,027,116	11,477,200	12,084,299	199,000	33,702,299	1,288,171
Kurgan Region	0	0	0	0	18,939	0
Sverdlovsk Region	35,259,814	3,981,671	5,441,327	100	7,110,606	0
Tyumen Region	19,161,270	2,740,137	6,309,127	198,900	25,795,519	1,288,171
Chelyabinsk Region	17,606,032	4,755,392	333,845	0	777,235	0
<b>Siberian Federal District</b>	9,949,595	2,582,840	871,734	0	4,136,255	126,278
Republic of Altai	0	0	1	0	68,535	0
Republic of Buryatiya	102,266	0	117,839	0	2,150	0
Republic of Tuva	5,180	5,392	0	0	0	0
Republic of Khakassia	121,373	54,547	0	0	161,705	0
Altai Territory	50,473	37,401	3,772	0	7,000	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	107,150	105,158	146,188	0	101,398	0
Irkutsk Region	195,601	0	85,736	0	126,636	0
Kemerovo Region	1,803,734	565,678	81,202	0	278,422	0
Novosibirsk Region	5,501,746	1,336,744	319,837	0	3,098,504	38,891
Omsk Region	1,902,448	477,920	3,734	0	172,189	87,387
Tomsk Region	159,624	0	113,425	0	119,716	0
<b>Far Eastern Federal District</b>	19,884,527	4,554,540	1,601,889	0	2,729,089	345,230
Republic of Sakha (Yakutia)	665,300	225,334	130,404	0	1,230,354	0
Kamchatka Territory	290,538	60,690	12,408	0	258,129	0
Primorskiy Territory	9,105,370	3,132,965	1,343,187	0	882,069	0
Khabarovsk Territory	2,382,489	812,260	54,549	0	190,149	0
Amur Region	6,237,306	317,449	6,505	0	119,261	345,230
Magadan Region	0	0	4,663	0	106	0
Sakhalin Region	1,203,524	5,842	50,173	0	49,021	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 1.07.10**

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
<b>Central Federal District</b>	12,404,968,484	8,242,966,222	774,092,264	2,755,902,534
Belgorod Region	6,757,104	5,139,594	533,370	487,934
Bryansk Region	988,641	252,864	683,000	3,177
Vladimir Region	1,946,897	1,109,188	95,200	742,509
Voronezh Region	2,958,899	462,320	9,000	2,170,832
Ivanovo Region	5,789,142	3,583,229	200,020	1,917,713
Kaluga Region	3,519,301	1,463,549	160,000	1,396,542
Kostroma Region	24,709,479	8,362,255	1,032,970	12,161,858
Kursk Region	6,792,831	5,528,408	313,300	661,840
Lipetsk Region	11,822,872	8,276,732	867,000	1,225,794
Moscow Region	61,959,036	32,013,662	4,503,095	14,950,558
Orel Region	1,166,752	657,376	60,000	430,182
Ryazan Region	6,900,057	6,074,762	115,000	639,998
Smolensk Region	9,878,983	7,309,619	590,000	1,744,005
Tambov Region	1,367,235	1,175,287	0	191,948
Tver Region	4,618,243	3,064,715	304,050	1,249,478
Tula Region	5,962,986	5,296,747	110,000	526,239
Yaroslavl Region	8,234,637	4,362,449	2,591,304	985,976
City of Moscow	12,239,595,389	8,148,833,466	761,924,955	2,714,415,951
<b>North-Western Federal District</b>	580,532,864	424,601,470	45,946,986	61,061,928
Republic of Karelia	497,680	238,989	0	131,881
Komi Republic	7,373,218	2,410,424	3,617,550	1,200,982
Akhangel'sk Region	207,962	159,656	17,150	19,031
Vologda Region	28,565,391	18,975,949	3,425,781	4,790,549
Kaliningrad Region	27,252,427	23,628,952	1,704,243	1,418,373
Leningrad Region	3,192,741	2,504,715	165,000	275,161
Murmansk Region	4,592,033	2,213,135	500,601	1,779,137
Novgorod Region	1,391,907	968,024	30,500	391,911
Pskov Region	1,046,415	903,724	10,000	132,691
St Petersburg	506,413,090	372,597,902	36,476,161	50,922,212
<b>Southern Federal District</b>	90,399,228	63,943,529	3,550,211	17,998,460
Republic of Adygeya	1,366,072	833,416	60,000	472,656
Republic of Kalmykia	564,397	385,181	20,030	159,186
Krasnodar Territory	38,453,932	26,568,612	2,510,175	6,018,732
Astrakhan Region	1,982,316	920,240	0	454,657
Volgograd Region	5,698,890	4,710,129	357,000	435,378
Rostov Region	42,333,621	30,525,951	603,006	10,457,851
<b>North-Caucasian Federal District</b>	23,327,450	14,181,769	3,246,157	5,840,006
Republic of Daghestan	7,445,948	4,247,558	236,047	2,962,129
Republic of Ingushetia	559,193	157,171	0	402,022
Kabardino-Balkar Republic	3,088,194	2,712,624	124,000	251,570
Karachai-Cherkess Republic	1,920,882	1,368,213	64,000	488,669
Republic of North Ossetia - Alania	3,578,993	3,191,679	18,110	368,109
Chechen Republic	0	0	0	0

1	2	3	4	5
Stavropol Territory	6,734,240	2,504,524	2,804,000	1,367,507
<b>Volga Federal District</b>	606,955,968	393,317,827	14,400,800	178,509,202
Republic of Bashkortostan	29,263,473	17,510,720	1,451,424	9,311,575
Republic of Marii El	814,097	619,166	40,400	36,031
Republic of Mordovia	9,495,805	7,938,969	450,000	949,704
Republic of Tatarstan	244,927,383	201,117,829	4,168,600	33,333,377
Udmurt Republic	10,992,384	5,187,668	384,215	4,830,641
Chuvash Republic	3,945,423	2,337,117	140,500	1,408,565
Perm Territory	14,007,893	9,516,323	76,000	3,750,139
Kirov Region	10,422,724	8,185,382	101,500	1,517,537
Nizhny Novgograd Region	32,850,251	23,422,146	1,237,225	3,665,184
Orenburg Region	20,690,408	12,568,703	1,524,400	5,496,966
Penza Region	7,764,802	5,641,263	1,641,000	400,816
Samara Region	195,959,870	81,971,631	2,944,536	105,972,370
Saratov Region	21,449,093	13,474,406	231,000	7,310,439
Ulyanovsk Region	4,372,362	3,826,504	10,000	525,858
<b>Ural Federal District</b>	342,108,661	181,577,429	25,106,246	106,185,189
Kurgan Region	943,004	881,854	400	56,437
Sverdlovsk Region	136,429,780	73,539,853	11,406,083	44,061,865
Tyumen Region	146,882,458	74,845,292	4,660,624	48,638,988
Chelyabinsk Region	57,853,419	32,310,430	9,039,139	13,427,899
<b>Siberian Federal District</b>	269,634,855	139,019,838	21,935,805	90,813,245
Republic of Altai	7,402,149	4,191,156	0	3,154,041
Republic of Buryatiya	3,944,509	2,022,609	715,000	1,206,900
Republic of Tuva	196,936	118,447	270	77,019
Republic of Khakassia	4,066,666	1,875,686	137,610	1,928,025
Altai Territory	9,109,056	6,662,287	602,000	1,464,522
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6,155,667	3,217,386	557,775	2,055,906
Irkutsk Region	8,535,920	5,611,221	653,411	1,958,012
Kemerovo Region	12,421,437	8,275,852	60,037	4,034,256
Novosibirsk Region	205,000,259	99,078,526	18,416,702	71,128,500
Omsk Region	7,789,754	4,468,463	753,000	2,489,781
Tomsk Region	5,012,502	3,498,205	40,000	1,316,283
<b>Far Eastern Federal District</b>	143,828,427	57,047,016	8,577,631	70,040,610
Republic of Sakha (Yakutia)	4,882,942	3,441,614	203,200	1,177,514
Kamchatka Territory	6,768,669	4,217,559	1,237,982	966,684
Primorskiy Territory	32,672,097	23,003,846	631,000	5,768,157
Khabarovsk Territory	26,989,204	14,507,079	2,600,200	9,222,855
Amur Region	68,942,576	9,755,481	3,255,249	52,327,482
Magadan Region	208,519	24,082	20,000	164,437
Sakhalin Region	3,364,420	2,097,355	630,000	413,481
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 1.07.10**

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
<b>Central Federal District</b>	7,600,540,507	5,211,561,846	801,130,225	1,125,008,010
Belgorod Region	132,541,788	117,936,984	533,370	13,081,718
Bryansk Region	30,400,002	18,231,019	683,000	9,113,670
Vladimir Region	57,540,010	40,564,701	95,000	16,628,789
Voronezh Region	197,517,992	130,540,230	9,000	65,097,498
Ivanovo Region	29,859,212	21,273,384	160,020	7,802,258
Kaluga Region	44,935,136	28,290,512	160,000	14,023,938
Kostroma Region	27,693,831	18,525,326	122,970	6,828,777
Kursk Region	60,571,583	47,981,048	313,300	11,400,466
Lipetsk Region	75,174,736	58,936,171	860,000	13,680,975
Moscow Region	295,633,290	184,225,244	4,503,095	71,636,358
Orel Region	20,949,349	14,790,886	60,000	5,559,833
Ryazan Region	61,145,751	41,928,794	115,000	12,326,263
Smolensk Region	44,632,142	32,790,742	170,000	11,424,165
Tambov Region	34,621,588	27,265,886	0	6,245,702
Tver Region	48,429,255	32,618,842	355,100	13,560,266
Tula Region	71,065,082	50,116,601	110,000	13,927,096
Yaroslavl Region	93,457,338	62,411,872	2,366,304	19,046,325
City of Moscow	6,274,372,422	4,283,133,604	790,514,066	813,623,913
<b>North-Western Federal District</b>	1,237,553,325	809,019,648	44,028,098	309,411,941
Republic of Karelia	26,300,376	10,849,183	0	12,355,382
Komi Republic	45,256,505	19,087,377	3,450,000	20,282,522
Akhangel'sk Region	54,734,941	27,255,851	17,150	21,940,329
Vologda Region	90,336,546	59,425,604	2,199,000	23,895,922
Kaliningrad Region	59,855,854	46,747,891	1,455,243	9,825,434
Leningrad Region	29,453,190	17,461,378	165,000	11,428,310
Murmansk Region	39,981,206	23,407,616	500,601	15,482,262
Novgorod Region	28,594,346	15,951,668	30,500	9,248,369
Pskov Region	22,858,411	17,036,985	10,000	5,417,265
St Petersburg	840,181,950	571,796,095	36,200,604	179,536,146
<b>Southern Federal District</b>	792,137,728	544,872,758	4,080,362	208,855,182
Republic of Adygeya	12,542,556	8,829,377	60,000	3,653,179
Republic of Kalmykia	6,013,125	3,020,240	30	2,642,855
Krasnodar Territory	358,142,376	242,522,381	2,690,026	99,721,230
Astrakhan Region	44,213,999	22,089,612	0	13,114,331
Volgograd Region	109,457,420	72,499,343	252,000	30,166,037
Rostov Region	261,768,252	195,911,805	1,078,306	59,557,550
<b>North-Caucasian Federal District</b>	222,992,762	152,608,633	3,684,257	62,967,196
Republic of Dagestan	26,255,698	15,523,509	326,147	10,404,004
Republic of Ingushetia	4,178,116	2,180,982	0	1,997,134
Kabardino-Balkar Republic	24,882,772	18,711,753	124,000	6,005,760
Karachai-Cherkess Republic	12,697,206	9,964,466	64,000	2,668,740
Republic of North Ossetia - Alania	16,340,376	11,378,236	28,110	4,591,935

1	2	3	4	5
Chechen Republic	12,468,904	10,784,478	0	1,684,426
Stavropol Territory	126,169,690	84,065,209	3,142,000	35,615,197
<b>Volga Federal District</b>	2,015,895,698	1,332,208,981	13,988,293	595,780,599
Republic of Bashkortostan	180,284,340	116,896,226	1,476,601	58,745,273
Republic of Marii El	27,959,900	20,415,632	40,400	6,206,186
Republic of Mordovia	50,988,804	40,731,781	430,000	9,248,891
Republic of Tatarstan	354,805,867	286,586,904	4,550,554	55,711,863
Udmurt Republic	81,970,562	50,527,297	384,225	26,921,517
Chuvash Republic	58,444,542	39,987,832	70,502	17,637,699
Perm Territory	195,533,329	137,634,974	76,000	55,585,548
Kirov Region	60,110,147	43,002,190	101,500	15,097,235
Nizhny Novgorod Region	275,574,114	200,507,973	1,117,425	61,383,477
Orenburg Region	83,747,841	50,873,660	914,400	30,994,367
Penza Region	49,102,806	31,450,165	1,641,150	13,538,614
Samara Region	433,541,193	219,462,323	2,944,536	198,873,198
Saratov Region	110,677,789	56,256,206	231,000	32,330,338
Ulyanovsk Region	53,154,464	37,875,818	10,000	13,506,393
<b>Ural Federal District</b>	1,044,029,590	627,940,061	17,662,246	354,389,990
Kurgan Region	25,945,828	13,572,762	400	11,810,882
Sverdlovsk Region	490,625,305	332,502,433	4,077,083	135,260,263
Tyumen Region	318,588,846	151,666,176	4,545,624	143,493,247
Chelyabinsk Region	208,869,611	130,198,690	9,039,139	63,825,598
<b>Siberian Federal District</b>	1,175,129,558	628,153,781	6,965,537	488,996,024
Republic of Altai	11,885,958	6,792,285	0	4,934,265
Republic of Buryatiya	41,099,248	16,580,338	685,000	21,026,594
Republic of Tuva	7,286,531	968,257	270	6,296,168
Republic of Khakassia	15,833,677	6,237,530	137,610	9,115,331
Altai Territory	128,490,959	92,065,614	602,000	33,857,253
Zabaykal Territory	33,371,073	10,066,163	0	22,578,173
Krasnoyarsk Territory	170,323,981	79,725,915	557,775	85,235,617
Irkutsk Region	142,653,360	78,343,940	653,411	62,697,478
Kemerovo Region	123,006,417	70,747,457	60,109	48,853,951
Novosibirsk Region	343,948,386	186,575,026	3,966,360	131,720,099
Omsk Region	100,397,094	50,135,139	263,000	36,983,629
Tomsk Region	56,832,874	29,916,117	40,002	25,697,466
<b>Far Eastern Federal District</b>	373,029,279	209,841,900	5,317,082	140,942,229
Republic of Sakha (Yakutia)	50,067,651	30,248,137	203,200	19,328,274
Kamchatka Territory	17,836,967	12,890,097	1,155,982	2,780,052
Primorskiy Territory	92,479,686	58,029,874	749,000	29,318,247
Khabarovsk Territory	129,081,282	69,787,339	2,450,200	50,304,671
Amur Region	37,537,599	15,913,392	128,700	19,295,231
Magadan Region	17,690,581	9,878,507	0	6,765,236
Sakhalin Region	23,555,507	10,194,168	630,000	11,270,898
Jewish Autonomous Region	3,660,974	1,850,168	0	1,810,806
Chukotka Autonomous Area	1,119,032	1,050,218	0	68,814



Table 31.1

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.07.10**

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
<b>Central Federal District</b>	5,499,221,927	3,223,658,836	1,745,408,798	358,158,037
Belgorod Region	193,548	100,986	92,513	49
Bryansk Region	3,819	3,819	0	0
Vladimir Region	4,180	1,060	0	3,120
Voronezh Region	78,667	0	31	23,582
Ivanovo Region	367,883	283,883	3,312	80,688
Kaluga Region	35,921	26,484	0	9,437
Kostroma Region	2,364,050	1,511,256	39,321	727,184
Kursk Region	188,505	157,255	0	1,619
Lipetsk Region	1,124	0	0	1,124
Moscow Region	9,393,337	3,902,357	19,514	4,106,628
Orel Region	0	0	0	0
Ryazan Region	235,675	214,776	964	19,935
Smolensk Region	1,285,552	128,880	608,538	536,202
Tambov Region	14,212	0	936	13,276
Tver Region	16,315	9,150	936	6,229
Tula Region	295,437	242,223	0	53,214
Yaroslavl Region	549,536	109,507	407,272	32,757
City of Moscow	5,484,194,166	3,216,967,200	1,744,235,461	352,542,993
<b>North-Western Federal District</b>	183,232,495	134,274,477	28,995,693	13,079,235
Republic of Karelia	0	0	0	0
Komi Republic	639,769	181,251	384,018	46,428
Akhangel'sk Region	1,731	0	1,482	249
Vologda Region	4,711,072	1,625,486	3,033,032	31,464
Kaliningrad Region	6,392,787	4,248,636	1,511,284	216,408
Leningrad Region	537,531	447,611	75,422	14,498
Murmansk Region	1,502,607	1,068,050	354,638	79,919
Novgorod Region	9,302	0	2,334	6,968
Pskov Region	0	0	0	0
St Petersburg	169,437,696	126,703,443	23,633,483	12,683,301
<b>Southern Federal District</b>	5,336,778	2,815,089	1,629,592	618,518
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	23,487	7,487	808	15,192
Krasnodar Territory	963,009	414,780	24,908	399,431
Astrakhan Region	4,195	0	936	3,259
Volgograd Region	4,872	0	0	4,872
Rostov Region	4,341,215	2,392,822	1,602,940	195,764
<b>North-Caucasian Federal District</b>	353,924	102,327	193,941	57,656
Republik of Dagestan	54,546	17,014	9,921	27,611
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	882	0	686	196
Karachai-Cherkess Republic	147,698	85,273	53,997	8,428
Republic of North Ossetia - Alania	5,943	40	2,964	2,939

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	144,855	0	126,373	18,482
<b>Volga Federal District</b>	53,369,041	42,021,922	4,493,345	5,888,469
Republic of Bashkortostan	1,440,131	1,227,509	102,517	76,646
Republic of Marii El	468	0	468	0
Republic of Mordovia	55,230	49,902	3,207	2,121
Republic of Tatarstan	34,232,050	29,319,483	3,144,601	843,513
Udmurt Republic	1,059,096	883,052	146,152	29,892
Chuvash Republic	42,287	18,994	0	23,293
Perm Territory	1,406,250	1,226,307	45,824	134,119
Kirov Region	896,558	807,324	0	89,234
Nizhny Novgogrod Region	3,192,925	1,685,011	551,969	955,945
Orenburg Region	906,800	784,880	37,863	84,057
Penza Region	22,305	0	22,305	0
Samara Region	9,192,601	5,374,202	364,295	3,446,711
Saratov Region	626,508	381,396	73,654	171,458
Ulyanovsk Region	295,832	263,862	490	31,480
<b>Ural Federal District</b>	65,690,345	40,962,350	23,605,013	990,996
Kurgan Region	0	0	0	0
Sverdlovsk Region	26,717,912	14,347,217	11,591,288	748,518
Tyumen Region	34,315,871	25,489,786	8,544,224	211,065
Chelyabinsk Region	4,656,562	1,125,347	3,469,501	31,413
<b>Siberian Federal District</b>	89,350,382	68,070,846	7,044,017	4,796,512
Republic of Altai	0	0	0	0
Republic of Buryatiya	32,317	0	24,956	7,361
Republic of Tuva	468	0	468	0
Republic of Khakassia	3,900	0	3,900	0
Altai Territory	47,972	25,052	312	22,608
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	115,130	78,518	24,237	12,375
Irkutsk Region	145,118	89,954	40,741	14,423
Kemerovo Region	68,061	27,322	5,289	35,450
Novosibirsk Region	88,112,015	67,110,903	6,879,757	4,682,348
Omsk Region	782,050	697,600	64,357	20,093
Tomsk Region	43,351	41,497	0	1,854
<b>Far Eastern Federal District</b>	7,611,698	3,743,078	1,217,513	2,459,433
Republic of Sakha (Yakutia)	188,103	167,562	14,340	6,201
Kamchatka Territory	434,348	426,811	4,862	2,675
Primorskiy Territory	1,209,880	833,523	257,949	113,505
Khabarovsk Territory	1,935,735	1,116,848	629,244	182,252
Amur Region	3,791,120	1,167,139	296,824	2,147,777
Magadan Region	0	0	0	0
Sakhalin Region	52,512	31,195	14,294	7,023
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 1.07.10**

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
<b>Central Federal District</b>	5,172,516,754	2,934,788,909	1,761,351,602	308,893,765
Belgorod Region	3,154,953	2,643,960	93,605	361,961
Bryansk Region	192,652	115,552	0	77,100
Vladimir Region	2,731,245	2,585,037	0	146,208
Voronezh Region	12,230,121	10,846,912	2,683	1,313,479
Ivanovo Region	6,537,088	6,472,964	3,312	60,812
Kaluga Region	3,425,815	3,155,150	62	270,603
Kostroma Region	693,417	637,058	38,853	17,506
Kursk Region	3,115,042	2,888,513	0	196,898
Lipetsk Region	740,308	620,733	0	119,575
Moscow Region	24,898,722	16,810,482	18,609	6,704,793
Orel Region	442,484	396,831	0	45,653
Ryazan Region	777,383	588,650	1,588	187,145
Smolensk Region	989,005	470,678	73,356	444,971
Tambov Region	1,915,895	1,872,858	936	42,101
Tver Region	1,224,366	1,075,853	842	128,688
Tula Region	18,005,128	17,655,078	0	330,957
Yaroslavl Region	2,085,105	1,396,640	407,865	280,600
City of Moscow	5,089,358,025	2,864,555,960	1,760,709,891	298,164,715
<b>North-Western Federal District</b>	279,392,243	199,475,717	24,679,756	44,008,840
Republic of Karelia	9,319,388	9,114,589	0	204,799
Komi Republic	1,822,173	1,311,602	384,018	126,553
Akhangel'sk Region	3,860,870	3,698,383	1,482	160,823
Vologda Region	7,144,940	6,466,062	225,446	440,634
Kaliningrad Region	19,236,975	16,878,488	3,744	2,303,446
Leningrad Region	9,057,904	7,338,922	75,422	236,647
Murmansk Region	12,109,440	11,483,509	354,638	252,200
Novgorod Region	3,355,164	3,181,018	2,334	152,964
Pskov Region	212,688	171,888	0	40,800
St Petersburg	213,272,701	139,831,256	23,632,672	40,089,974
<b>Southern Federal District</b>	49,888,194	42,838,684	1,676,745	4,078,713
Republic of Adygeya	136,327	71,611	0	64,716
Republic of Kalmykia	11,654	7,487	808	3,359
Krasnodar Territory	16,271,654	12,916,814	72,061	2,530,379
Astrakhan Region	766,511	680,726	936	32,479
Volgograd Region	3,493,985	3,038,085	0	143,704
Rostov Region	29,208,063	26,123,961	1,602,940	1,304,076
<b>North-Caucasian Federal District</b>	5,713,750	4,344,997	194,877	1,172,983
Republic of Dagestan	546,313	325,290	10,857	210,166
Republic of Ingushetia	2,228	0	0	2,228
Kabardino-Balkar Republic	1,183,331	1,167,860	686	13,892
Karachai-Cherkess Republic	489,809	435,812	53,997	0
Republic of North Ossetia - Alania	151,192	37,704	2,964	110,524

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	3,340,877	2,378,331	126,373	836,173
<b>Volga Federal District</b>	123,987,093	106,045,639	4,492,409	11,978,159
Republic of Bashkortostan	12,166,854	11,087,703	102,049	712,706
Republic of Marii El	3,376,584	3,296,835	468	17,640
Republic of Mordovia	86,142	49,902	3,145	33,095
Republic of Tatarstan	37,811,596	33,251,772	3,144,601	490,770
Udmurt Republic	1,157,923	765,874	146,152	240,762
Chuvash Republic	3,735,592	3,526,196	0	209,396
Perm Territory	24,399,763	23,022,570	45,824	1,327,291
Kirov Region	3,829,221	3,648,692	0	180,529
Nizhny Novgogrod Region	10,050,804	7,200,723	551,657	2,277,645
Orenburg Region	1,760,951	1,502,471	37,707	218,798
Penza Region	2,417,967	2,368,182	22,367	27,418
Samara Region	20,215,167	13,954,024	364,295	5,715,717
Saratov Region	1,021,965	443,696	73,654	497,317
Ulyanovsk Region	1,956,564	1,926,999	490	29,075
<b>Ural Federal District</b>	164,306,196	143,392,957	16,766,853	3,832,373
Kurgan Region	2,219	0	0	2,219
Sverdlovsk Region	117,977,423	110,564,201	4,794,613	2,481,325
Tyumen Region	32,734,775	23,623,407	8,502,739	462,201
Chelyabinsk Region	13,591,779	9,205,349	3,469,501	886,628
<b>Siberian Federal District</b>	65,447,037	49,207,342	1,200,380	7,859,927
Republic of Altai	110,223	107,984	0	2,239
Republic of Buryatiya	810,938	586,040	24,956	199,942
Republic of Tuva	468	0	468	0
Republic of Khakassia	17,115	2,045	5,148	9,922
Altai Territory	3,206,223	2,940,955	312	253,817
Zabaykal Territory	271,130	44,597	0	226,533
Krasnoyarsk Territory	12,022,487	10,580,650	24,237	1,297,765
Irkutsk Region	4,003,179	3,203,178	40,679	759,322
Kemerovo Region	13,776,929	13,034,792	5,913	716,847
Novosibirsk Region	24,823,095	13,659,645	1,033,686	3,101,285
Omsk Region	4,426,837	3,233,306	64,981	1,127,992
Tomsk Region	1,978,413	1,814,150	0	164,263
<b>Far Eastern Federal District</b>	33,303,624	27,130,798	1,061,536	4,200,033
Republic of Sakha (Yakutia)	2,869,891	2,792,527	14,340	55,633
Kamchatka Territory	1,245,286	1,071,587	4,862	51,811
Primorskiy Territory	8,097,495	6,396,562	257,949	1,439,393
Khabarovsk Territory	16,597,625	12,947,726	629,244	2,269,477
Amur Region	2,548,031	2,261,712	140,847	113,727
Magadan Region	1,562,460	1,561,008	0	1,452
Sakhalin Region	382,152	99,280	14,294	268,252
Jewish Autonomous Region	684	396	0	288
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 1.07.10**

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
<b>Central Federal District</b>	593,412,670	120,845,695	904,901	4,021,363	189,937,791	37,429,190
Belgorod Region	147,860	0	0	0	20,813	49
Bryansk Region	43,694	0	0	0	0	0
Vladimir Region	35,489	0	15,000	0	57,402	2,437
Voronezh Region	11,272	0	0	0	425,446	10,804
Ivanovo Region	108,147	0	0	0	17,604	10,903
Kaluga Region	41,477	312	0	0	33,426	0
Kostroma Region	237,494	9,550	10,000	0	1,233,957	21,302
Kursk Region	47,625	0	0	0	62,394	0
Lipetsk Region	631,756	0	0	0	20,999	400
Moscow Region	2,560,592	28,796	10,000	0	750,488	23,836
Orel Region	78,498	0	0	0	12,145	0
Ryazan Region	269,952	36,614	0	0	35,119	5,740
Smolensk Region	298,727	18,717	0	0	301,477	27,739
Tambov Region	376	0	0	0	2,001	0
Tver Region	32,255	4,524	4,000	0	10,999	615
Tula Region	57,206	3,621	0	0	20,617	3,169
Yaroslavl Region	367,205	0	0	0	210,451	1,194
City of Moscow	588,443,045	120,743,561	865,901	4,021,363	186,722,453	37,321,002
<b>North-Western Federal District</b>	30,262,529	2,094,520	55,604	11,456	5,864,960	1,020,458
Republic of Karelia	3,502	0	0	0	679	0
Komi Republic	433,303	25,219	0	0	30,823	9,358
Akhangel'sk Region	35,815	0	0	0	2,690	1
Vologda Region	862,891	3,357	0	0	97,375	14
Kaliningrad Region	963,256	10,989	9,689	0	284,172	82,831
Leningrad Region	349,612	151,220	0	0	25,522	241
Murmansk Region	280,183	21,267	0	0	88,117	6,306
Novgorod Region	104,565	0	0	0	20,070	0
Pskov Region	26,372	0	10,000	0	491	0
St Petersburg	27,203,030	1,882,468	35,915	11,456	5,315,021	921,707
<b>Southern Federal District</b>	2,563,780	1,776	2,906	0	762,995	6,926
Republic of Adygeya	49,781	0	0	0	50,316	0
Republic of Kalmykia	28,264	0	0	0	7,917	0
Krasnodar Territory	369,799	1,776	0	0	341,861	4,367
Astrakhan Region	48,546	0	0	0	29,995	0
Volgograd Region	419,078	0	0	0	38,881	2,006
Rostov Region	1,648,312	0	2,906	0	294,025	553
<b>North-Caucasian Federal District</b>	834,724	0	0	0	380,383	1,881
Republic of Dagestan	48,726	0	0	0	53,287	1,172
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	21,936	0	0	0	1,867	0
Karachai-Cherkess Republic	18,455	0	0	0	14,619	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	192,276	0	0	0	24,448	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	553,331	0	0	0	286,162	709
<b>Volga Federal District</b>	19,540,635	404,951	70,000	15,275	15,355,637	310,619
Republic of Bashkortostan	724,191	0	30,000	0	668,117	52,215
Republic of Marii El	580	0	0	0	0	0
Republic of Mordovia	51,437	0	0	0	19,023	0
Republic of Tatarstan	8,160,190	233,165	0	0	3,162,884	60,512
Udmurt Republic	389,132	1,616	0	0	344,728	0
Chuvash Republic	189,044	0	0	0	67,363	0
Perm Territory	251,832	0	11,000	0	107,751	0
Kirov Region	359,730	250	0	0	140,505	0
Nizhny Novgorod Region	954,766	78,532	24,000	15,275	495,719	76,819
Orenburg Region	739,837	2,864	5,000	0	205,379	153
Penza Region	2,319,882	0	0	0	33,435	0
Samara Region	4,778,510	85,931	0	0	9,199,855	119,005
Saratov Region	543,798	2,593	0	0	875,661	0
Ulyanovsk Region	77,706	0	0	0	35,217	1,915
<b>Ural Federal District</b>	12,026,198	2,709,364	24,000	0	5,394,371	43,135
Kurgan Region	16,290	0	0	0	3,305	0
Sverdlovsk Region	6,438,539	362,519	20,000	0	3,927,353	27,687
Tyumen Region	3,055,708	2,336,613	4,000	0	823,307	14,467
Chelyabinsk Region	2,515,661	10,232	0	0	640,406	981
<b>Siberian Federal District</b>	17,462,676	12,414,287	0	0	12,734,452	652,293
Republic of Altai	67,422	0	0	0	70,834	0
Republic of Buryatiya	46,775	0	0	0	41,904	186
Republic of Tuva	7,250	0	0	0	9,219	0
Republic of Khakassia	25,579	0	0	0	36,379	0
Altai Territory	116,758	0	0	0	70,349	174
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	159,912	0	0	0	320,275	1,111
Irkutsk Region	143,480	6,588	0	0	96,579	312
Kemerovo Region	45,856	0	0	0	244,270	1,435
Novosibirsk Region	16,562,088	12,325,004	0	0	11,738,638	645,783
Omsk Region	165,379	81,419	0	0	79,116	3,292
Tomsk Region	122,177	1,276	0	0	26,889	0
<b>Far Eastern Federal District</b>	2,756,567	146,021	0	0	4,803,463	43,739
Republic of Sakha (Yakutia)	194,302	0	0	0	58,185	93
Kamchatka Territory	140,336	3,988	0	0	63,352	412
Primorskiy Territory	1,163,202	19,607	0	0	331,944	521
Khabarovsk Territory	922,947	98,526	0	0	857,355	13,448
Amur Region	265,721	23,900	0	0	3,474,738	29,265
Magadan Region	4,021	0	0	0	18	0
Sakhalin Region	66,038	0	0	0	17,871	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 1.07.10**

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
<b>Central Federal District</b>	335,412,675	112,753,505	880,040	4,021,363	118,849,117	32,867,152
Belgorod Region	5,667,669	1,517,086	0	0	442,680	7,315
Bryansk Region	1,903,165	11,667	0	0	293,608	6,650
Vladimir Region	1,885,391	0	15,000	0	996,919	14,913
Voronezh Region	7,826,607	109,144	0	0	2,858,151	230,196
Ivanovo Region	2,696,554	20,649	0	0	467,662	21,266
Kaluga Region	786,604	37,178	0	0	525,261	3,715
Kostroma Region	1,209,642	52,995	10,000	0	512,303	141
Kursk Region	5,748,891	392,973	0	0	539,944	13,681
Lipetsk Region	7,457,683	0	0	0	708,040	903
Moscow Region	17,753,378	246,375	10,000	0	1,863,405	452,830
Orel Region	1,260,116	0	0	0	287,466	5,312
Ryazan Region	2,098,036	58,962	0	0	626,113	28,003
Smolensk Region	1,135,842	129,223	0	0	387,648	99,323
Tambov Region	1,363,005	0	0	0	139,718	406
Tver Region	1,226,435	4,524	4,000	0	322,625	28,889
Tula Region	1,679,646	30,872	0	0	768,316	23,780
Yaroslavl Region	5,084,056	137,855	0	0	1,352,965	31,596
City of Moscow	268,629,955	110,004,002	841,040	4,021,363	105,756,293	31,898,233
<b>North-Western Federal District</b>	80,241,124	6,690,606	55,604	11,456	16,010,113	3,538,855
Republic of Karelia	417,209	20,199	0	0	410,006	15,211
Komi Republic	2,630,303	64,842	0	0	333,474	9,902
Akhangel'sk Region	1,568,739	78,029	0	0	567,723	4,861
Vologda Region	11,621,791	227,000	0	0	1,280,226	29,734
Kaliningrad Region	11,830,563	375,027	9,689	0	971,144	346,533
Leningrad Region	782,186	234,875	0	0	411,389	45,329
Murmansk Region	3,341,733	940,857	0	0	535,925	34,011
Novgorod Region	959,780	47,544	0	0	551,622	28,480
Pskov Region	1,263,924	24,925	10,000	0	170,299	5,473
St Petersburg	45,824,896	4,677,308	35,915	11,456	10,778,305	3,019,321
<b>Southern Federal District</b>	38,433,019	8,087,700	27,767	0	11,833,625	393,821
Republic of Adygeya	174,880	0	0	0	119,933	3,155
Republic of Kalmykia	43,439	0	0	0	21,853	68
Krasnodar Territory	16,612,915	658,140	24,861	0	5,445,847	257,236
Astrakhan Region	822,979	0	0	0	539,929	105
Volgograd Region	6,558,229	1,806,833	0	0	2,514,303	24,098
Rostov Region	14,220,577	5,622,727	2,906	0	3,191,760	109,159
<b>North-Caucasian Federal District</b>	12,541,774	97,616	0	0	2,536,384	65,660
Republik of Daghestan	345,974	0	0	0	233,146	7,629
Republic of Ingushetia	392,606	0	0	0	6,553	185
Kabardino-Balkar Republic	1,322,693	68,883	0	0	116,501	42
Karachai-Cherkess Republic	492,073	0	0	0	41,601	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	3,154,755	0	0	0	349,529	3,907
Chechen Republic	255,515	0	0	0	497	0
Stavropol Territory	6,578,158	28,733	0	0	1,788,557	53,897
<b>Volga Federal District</b>	106,921,717	3,541,773	70,000	15,275	33,535,855	1,146,560
Republic of Bashkortostan	10,049,915	478,865	30,000	0	2,637,783	100,929
Republic of Marii El	723,972	0	0	0	228,566	2,992
Republic of Mordovia	663,119	0	0	0	153,262	8,442
Republic of Tatarstan	15,003,323	38,119	0	0	2,590,840	21,343
Udmurt Republic	6,911,845	356,558	0	0	1,228,679	30,085
Chuvash Republic	5,384,098	772	0	0	558,103	16,131
Perm Territory	12,051,135	447,894	11,000	0	3,296,824	202,367
Kirov Region	2,620,241	321	0	0	477,830	15,420
Nizhny Novgogrod Region	17,799,258	1,151,351	24,000	15,275	4,302,857	244,649
Orenburg Region	2,607,811	26,632	5,000	0	1,507,055	27,642
Penza Region	3,304,295	659,571	0	0	311,427	634
Samara Region	25,015,326	195,133	0	0	14,054,540	459,912
Saratov Region	2,965,797	79,857	0	0	1,897,760	15,392
Ulyanovsk Region	1,821,582	106,700	0	0	290,329	622
<b>Ural Federal District</b>	41,545,762	3,613,056	24,000	0	15,382,053	421,000
Kurgan Region	625,918	0	0	0	266,703	27
Sverdlovsk Region	22,510,817	1,827,951	20,000	0	8,154,919	241,457
Tyumen Region	7,053,677	1,655,623	4,000	0	3,301,399	32,583
Chelyabinsk Region	11,355,350	129,482	0	0	3,659,032	146,933
<b>Siberian Federal District</b>	51,569,828	2,841,781	0	0	29,264,472	753,624
Republic of Altai	158,896	0	0	0	112,342	0
Republic of Buryatiya	1,831,765	4,160	0	0	1,143,561	2,692
Republic of Tuva	75,338	0	0	0	162,675	0
Republic of Khakassia	480,123	0	0	0	372,442	1,381
Altai Territory	4,688,864	28,232	0	0	1,805,269	40,579
Zabaykal Territory	969,006	23,628	0	0	825,249	2,799
Krasnoyarsk Territory	9,792,936	1,105,846	0	0	4,060,286	93,520
Irkutsk Region	4,685,186	113,848	0	0	3,371,388	42,926
Kemerovo Region	5,635,293	1,469	0	0	4,289,826	43,608
Novosibirsk Region	10,736,506	441,307	0	0	8,627,472	355,261
Omsk Region	8,237,700	667,913	0	0	3,302,671	161,834
Tomsk Region	4,278,215	455,378	0	0	1,191,291	9,024
<b>Far Eastern Federal District</b>	12,193,870	592,245	0	0	7,822,427	321,571
Republic of Sakha (Yakutia)	2,139,650	2,599	0	0	515,590	706
Kamchatka Territory	730,338	7,544	0	0	126,505	1,327
Primorskiy Territory	4,363,300	389,856	0	0	1,918,882	168,236
Khabarovsk Territory	3,784,415	158,571	0	0	3,455,221	146,424
Amur Region	507,946	33,675	0	0	1,244,459	2,402
Magadan Region	131,960	0	0	0	154,050	1
Sakhalin Region	362,506	0	0	0	353,939	2,475
Jewish Autonomous Region	173,755	0	0	0	53,704	0
Chukotka Autonomous Area	0	0	0	0	77	0



Table 33.1

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.07.10

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
<b>Central Federal District</b>	11,403,674,835	8,021,348	16,947,841	2,899,174,865	2,747,233,731	5,638,075,701
Belgorod Region	9,031,495	0	1,003	3,392,147	698,074	4,920,880
Bryansk Region	401,363	0	0	262,851	0	138,472
Vladimir Region	2,728,721	0	261	890,338	14,000	1,610,964
Voronezh Region	3,529,087	0	0	702,220	326,299	2,487,190
Ivanovo Region	5,769,521	5	0	2,340,379	447,411	2,963,839
Kaluga Region	6,423,229	7,085	0	1,069,898	332,142	5,001,171
Kostroma Region	27,615,907	0	0	2,159,751	5,672,372	19,755,670
Kursk Region	7,593,436	0	1,263	1,592,998	323,371	5,670,621
Lipetsk Region	13,442,479	0	21,906	3,675,316	1,206,609	8,533,552
Moscow Region	131,357,874	7,987	71,588	79,358,232	22,879,600	28,881,160
Orel Region	1,451,576	0	0	235,238	3,800	1,212,122
Ryazan Region	8,663,247	2	1	2,524,499	439,255	5,583,360
Smolensk Region	8,646,199	0	0	4,048,312	405,836	4,163,938
Tambov Region	1,504,330	0	0	519,843	187,500	796,636
Tver Region	5,085,045	5,881	2,501	2,119,129	209,291	2,737,843
Tula Region	6,241,981	0	0	1,223,851	666,063	4,238,805
Yaroslavl Region	9,703,593	0	0	2,593,103	858,179	6,081,773
City of Moscow	11,154,485,752	8,000,388	16,849,318	2,790,466,760	2,712,563,929	5,533,297,705
<b>North-Western Federal District</b>	595,561,521	3,023,458	307,751	196,607,688	250,573,745	135,799,028
Republic of Karelia	473,681	0	0	234,952	57,031	177,086
Komi Republic	9,128,730	0	0	2,365,748	598,625	6,069,750
Akhangel'sk Region	232,629	0	0	57,427	121,940	27,746
Vologda Region	32,693,858	1,815	167,018	9,118,534	9,190,623	13,895,369
Kaliningrad Region	24,306,991	233	42,217	7,101,536	2,697,830	14,276,030
Leningrad Region	3,997,922	39,629	12,868	1,069,255	136,722	2,602,310
Murmansk Region	5,292,397	0	0	1,923,852	351,113	2,997,117
Novgorod Region	2,527,688	0	102	1,228,478	82,268	1,206,094
Pskov Region	1,247,057	75	19,529	669,284	47,320	509,842
St Petersburg	515,660,568	2,981,706	66,017	172,838,622	237,290,273	94,037,684
<b>Southern Federal District</b>	96,050,774	74,955	185,404	26,881,054	7,579,441	60,863,683
Republic of Adygeya	1,623,329	0	0	511,048	101,810	1,002,539
Republic of Kalmykia	400,332	0	0	254,662	70,000	75,013
Krasnodar Territory	44,290,579	67,862	148,047	10,102,590	3,840,369	29,789,253
Astrakhan Region	2,173,144	0	5,986	790,366	171,530	1,191,310
Volgograd Region	5,837,194	5,859	7,202	2,232,831	672,365	2,893,527
Rostov Region	41,726,196	1,234	24,169	12,989,557	2,723,367	25,912,041
<b>North-Caucasian Federal District</b>	25,395,988	5,754	57,495	9,767,752	1,933,586	13,455,098
Republic of Daghestan	9,684,258	531	42,137	4,039,426	757,674	4,779,032
Republic of Ingushetia	569,022	0	0	139,093	0	426,213
Kabardino-Balkar Republic	2,837,189	0	2,532	1,123,619	105,730	1,539,782
Karachai-Cherkess Republic	1,574,379	0	11,684	883,605	197,865	480,257
Republic of North Ossetia - Alania	3,768,951	0	512	1,130,316	366,804	2,270,621
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6,962,189	5,223	630	2,451,693	505,513	3,959,193
<b>Volga Federal District</b>	553,715,284	1,602,973	1,094,151	132,465,701	120,792,869	294,152,241

1	2	3	4	5	6	7
Republic of Bashkortostan	31,328,080	94	10,993	4,663,927	3,725,730	22,870,686
Republic of Marii El	1,115,144	726	37,690	329,799	1,050	741,855
Republic of Mordovia	11,277,013	0	0	2,690,959	851,066	7,651,391
Republic of Tatarstan	235,769,560	1,507,646	674,454	63,126,026	73,960,922	94,878,186
Udmurt Republic	12,869,354	0	558	1,722,035	1,313,478	9,807,386
Chuvash Republic	4,401,645	0	0	1,459,104	1,002,577	1,844,443
Perm Territory	16,416,507	0	0	3,905,082	4,035,972	8,452,979
Kirov Region	14,432,893	0	3,642	2,416,617	851,976	10,940,194
Nizhny Novgograd Region	48,896,285	21,384	71,076	15,947,556	2,778,281	29,902,678
Orenburg Region	22,902,699	6,506	0	5,660,543	4,856,860	12,357,330
Penza Region	7,503,154	0	0	659,835	3,548,975	3,285,713
Samara Region	110,620,539	1,892	295,738	23,290,724	21,330,667	64,516,619
Saratov Region	31,071,630	0	0	4,820,351	1,270,443	24,897,193
Ulyanovsk Region	5,110,781	64,725	0	1,773,143	1,264,872	2,005,588
<b>Ural Federal District</b>	396,882,055	293,516	293,559	95,653,813	62,630,070	233,252,932
Kurgan Region	1,040,423	0	8,916	538,093	33,500	459,006
Sverdlovsk Region	181,210,285	76,239	21,131	44,768,066	25,662,816	109,151,331
Tyumen Region	146,695,298	127,559	227,814	32,668,694	33,174,962	79,052,908
Chelyabinsk Region	67,936,049	89,718	35,698	17,678,960	3,758,792	44,589,687
<b>Siberian Federal District</b>	265,269,504	173,678	324,347	65,574,297	52,741,954	143,849,509
Republic of Altai	7,424,259	0	0	601,336	528,745	6,239,917
Republic of Buryatiya	4,483,827	98,857	3,138	997,063	82,840	3,288,859
Republic of Tuva	178,653	0	4,177	81,114	1,100	92,127
Republic of Khakassia	5,206,373	0	340	1,550,969	241,315	3,345,180
Altai Territory	7,364,801	0	9,135	2,804,316	1,040,872	3,476,278
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6,811,461	30,688	46,629	2,102,546	433,753	3,927,897
Irkutsk Region	9,440,414	0	11,528	3,042,808	1,445,922	4,875,833
Kemerovo Region	16,548,616	0	212,880	3,549,409	813,470	11,928,015
Novosibirsk Region	192,148,112	38,472	36,259	46,333,888	47,131,814	96,680,931
Omsk Region	9,033,643	5,631	0	2,827,507	708,068	5,398,270
Tomsk Region	6,629,345	30	261	1,683,341	314,055	4,596,202
<b>Far Eastern Federal District</b>	161,132,342	30,442	198,260	37,361,031	16,564,880	106,359,222
Republic of Sakha (Yakutia)	9,953,927	0	7,905	2,583,392	1,176,897	6,148,055
Kamchatka Territory	8,046,818	0	86	2,599,257	647,269	4,792,806
Primorskiy Territory	40,682,306	761	2,556	17,365,649	3,723,866	19,382,400
Khabarovsk Territory	29,767,410	1,964	3,369	5,700,417	2,037,984	21,882,907
Amur Region	66,443,852	6,979	184,344	6,858,157	7,260,692	52,081,858
Magadan Region	79,310	0	0	63,585	14,100	1,625
Sakhalin Region	6,158,719	20,738	0	2,190,574	1,704,072	2,069,571
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 1.07.10**

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
<b>Central Federal District</b>	7,607,054,910	2,808,199	10,735,782	2,224,660,986	2,319,066,877	2,976,245,946
Belgorod Region	71,258,850	12,256	177,627	16,594,633	6,282,946	48,071,067
Bryansk Region	34,239,753	63,108	109,121	5,338,451	1,631,938	27,021,212
Vladimir Region	66,956,846	30,209	97,354	9,908,173	5,915,478	50,676,262
Voronezh Region	147,113,718	159,082	187,903	24,259,192	8,526,632	113,816,602
Ivanovo Region	36,199,088	50,672	45,270	5,494,937	1,585,826	28,960,534
Kaluga Region	50,271,921	103,980	34,804	9,968,249	2,482,766	37,553,302
Kostroma Region	33,354,158	31,828	30,801	3,405,543	5,974,966	23,876,630
Kursk Region	38,297,218	12,547	68,351	6,393,433	1,656,233	30,109,683
Lipetsk Region	55,901,318	73,973	111,282	8,990,300	4,232,063	42,421,093
Moscow Region	492,617,619	514,234	1,169,637	121,332,800	44,853,711	323,382,421
Orel Region	28,142,111	17,242	32,562	3,863,101	1,795,738	22,380,714
Ryazan Region	48,502,491	20,808	146,521	8,874,624	2,996,039	36,314,406
Smolensk Region	36,419,867	22,082	42,496	6,363,099	2,615,402	27,314,123
Tambov Region	30,975,405	32,024	29,212	4,719,519	1,155,543	24,993,472
Tver Region	51,445,547	71,402	42,273	10,262,651	3,112,359	37,853,262
Tula Region	69,121,097	30,098	151,355	11,084,666	9,663,914	47,979,132
Yaroslavl Region	69,524,102	27,903	44,861	12,047,750	4,587,236	52,378,750
City of Moscow	6,246,713,801	1,534,751	8,214,352	1,955,759,865	2,209,998,087	2,001,143,281
<b>North-Western Federal District</b>	1,410,499,043	3,844,533	1,056,263	310,101,063	336,233,117	745,072,477
Republic of Karelia	22,847,478	8,215	14,081	3,352,566	934,042	18,418,317
Komi Republic	56,775,064	12,386	16,147	8,974,409	2,238,662	45,322,847
Akhangel'sk Region	74,725,443	59,486	80,667	11,463,856	15,490,962	47,409,820
Vologda Region	66,024,222	37,455	233,065	12,259,939	6,769,181	46,333,215
Kaliningrad Region	50,797,265	102,913	94,159	11,306,014	5,751,853	33,435,853
Leningrad Region	60,229,211	265,391	174,984	9,359,471	6,279,517	43,363,756
Murmansk Region	51,616,148	52,350	143,015	7,172,384	2,767,074	41,298,741
Novgorod Region	22,156,476	52,088	48,109	4,781,037	1,388,797	15,816,207
Pskov Region	19,863,686	8,036	96,908	4,018,990	1,454,134	14,234,684
St Petersburg	985,464,050	3,246,213	155,128	237,412,397	293,158,895	439,439,037
<b>Southern Federal District</b>	575,676,805	575,733	398,031	120,225,382	44,883,681	407,171,754
Republic of Adygeya	7,797,952	17,532	620	1,188,987	235,585	6,338,930
Republic of Kalmykia	3,759,776	29,062	16,847	653,603	370,128	2,683,484
Krasnodar Territory	264,992,154	158,266	194,244	55,852,432	25,263,936	182,062,901
Astrakhan Region	33,147,074	27,955	23,513	6,609,418	1,592,470	24,659,413
Volgograd Region	91,862,295	74,593	11,777	17,746,544	5,725,700	68,101,921
Rostov Region	174,117,554	268,325	151,030	38,174,398	11,695,862	123,325,105
<b>North-Caucasian Federal District</b>	163,498,340	842,679	784,955	42,252,345	7,741,433	111,486,169
Republik of Daghestan	22,297,485	501,729	152,930	6,561,201	1,007,746	13,980,573
Republic of Ingushetia	2,608,993	872	0	652,834	67,640	1,873,798
Kabardino-Balkar Republic	14,651,118	7,703	42,284	3,910,609	413,464	10,187,180
Karachai-Cherkess Republic	6,399,782	11,107	37,629	1,879,934	284,285	4,176,140
Republic of North Ossetia - Alania	15,077,682	5,797	8,197	2,391,874	495,867	12,154,228
Chechen Republic	8,202,357	150,485	207,404	5,876,330	331,394	1,633,184

1	2	3	4	5	6	7
Stavropol Territory	94,260,923	164,986	336,511	20,979,563	5,141,037	67,481,066
<b>Volga Federal District</b>	1,618,240,532	3,009,998	2,826,127	332,806,015	273,404,713	994,239,465
Republic of Bashkortostan	193,252,274	515,299	338,934	36,373,078	51,685,232	103,945,796
Republic of Marii El	16,577,504	8,846	82,144	2,627,334	1,300,222	12,526,939
Republic of Mordovia	26,873,257	107,271	53,275	5,301,159	2,203,523	19,104,453
Republic of Tatarstan	324,499,370	1,522,369	674,922	76,229,429	91,105,665	148,930,456
Udmurt Republic	66,009,215	5,127	9,308	10,498,121	16,146,287	38,725,061
Chuvash Republic	38,556,035	46,400	101,983	5,996,713	3,706,871	28,569,862
Perm Territory	153,010,439	243,642	257,360	30,259,814	30,413,509	91,334,486
Kirov Region	47,589,163	19,422	158,345	8,266,988	2,930,465	35,852,508
Nizhny Novgorod Region	212,536,823	97,044	309,663	60,461,425	15,264,069	135,448,974
Orenburg Region	74,354,300	101,580	170,270	15,158,755	7,038,877	51,336,404
Penza Region	47,484,773	37,651	79,861	7,465,944	5,949,780	33,879,884
Samara Region	274,732,922	113,875	451,060	48,776,880	37,457,849	186,077,082
Saratov Region	96,736,399	82,672	81,109	17,699,173	4,824,680	73,791,869
Ulyanovsk Region	46,028,058	108,800	57,893	7,691,202	3,377,684	34,715,691
<b>Ural Federal District</b>	888,562,502	853,939	1,115,711	180,717,066	153,984,364	543,950,253
Kurgan Region	19,163,370	13,872	112,221	3,337,781	822,503	14,848,462
Sverdlovsk Region	332,913,100	340,479	522,933	75,824,745	38,255,597	214,423,184
Tyumen Region	377,128,560	302,481	417,542	65,361,589	101,319,179	207,809,337
Chelyabinsk Region	159,357,472	197,107	63,015	36,192,951	13,587,085	106,869,270
<b>Siberian Federal District</b>	809,268,692	853,243	1,640,082	162,054,807	84,403,984	556,459,526
Republic of Altai	4,624,635	3,471	5,369	615,141	478,241	3,510,978
Republic of Buryatiya	27,967,327	255,871	21,707	5,371,723	3,910,080	18,344,678
Republic of Tuva	3,672,054	38,529	97,078	630,199	205,232	2,692,115
Republic of Khakassia	13,972,063	4,925	16,503	3,100,161	661,433	10,104,392
Altai Territory	71,835,419	15,425	370,909	10,889,313	7,619,308	52,686,580
Zabaykal Territory	25,129,644	47,769	57,363	4,191,224	1,452,625	19,328,037
Krasnoyarsk Territory	142,985,942	197,647	167,848	30,235,002	23,183,967	88,206,900
Irkutsk Region	99,426,894	52,600	212,609	21,997,618	7,362,699	69,444,752
Kemerovo Region	124,781,920	52,764	416,905	23,078,060	16,502,538	84,443,435
Novosibirsk Region	177,053,280	65,741	71,780	40,434,626	14,533,148	120,614,888
Omsk Region	71,365,313	98,500	84,937	11,648,280	5,197,117	54,036,142
Tomsk Region	46,454,201	20,001	117,074	9,863,460	3,297,596	33,046,629
<b>Far Eastern Federal District</b>	422,615,726	437,471	851,864	89,164,484	39,600,005	291,152,562
Republic of Sakha (Yakutia)	50,445,948	60,123	160,922	14,697,736	2,680,622	32,703,705
Kamchatka Territory	26,551,768	1,030	42,674	4,865,122	1,417,129	20,190,276
Primorskiy Territory	117,141,771	101,974	71,244	30,093,413	11,063,301	75,351,063
Khabarovsk Territory	125,681,716	59,768	110,203	18,875,658	16,556,173	89,777,522
Amur Region	34,767,443	43,688	149,319	6,557,617	2,105,641	25,802,296
Magadan Region	17,458,920	11,856	253,740	4,046,093	2,119,682	11,001,700
Sakhalin Region	41,461,176	152,813	62,531	8,257,884	3,271,618	29,445,666
Jewish Autonomous Region	4,003,456	2,121	1,231	664,760	105,800	3,187,447
Chukotka Autonomous Area	5,103,528	4,098	0	1,106,201	280,039	3,692,887

Table 34.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of  
1.07.10**

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
<b>Central Federal District</b>	4,562,978,451	18,252,404	344	755,132,682	1,991,180,869	1,613,224,007
Belgorod Region	331,084	0	0	7,492	0	323,191
Bryansk Region	16,703	0	0	2,233	0	14,470
Vladimir Region	57,013	0	0	5,746	0	51,167
Voronezh Region	432,368	0	0	4,619	0	427,746
Ivanovo Region	595,848	0	0	6,764	5,258	583,740
Kaluga Region	323,747	0	0	13,585	687	309,422
Kostroma Region	4,361,774	0	0	270,420	286,449	3,799,944
Kursk Region	314,960	0	0	45,776	0	269,168
Lipetsk Region	1,756,382	0	0	991,493	149,738	614,993
Moscow Region	18,904,832	0	0	2,089,217	4,667,150	12,091,039
Orel Region	20,245	0	0	4	0	20,169
Ryazan Region	534,871	0	0	57,635	5,942	471,062
Smolensk Region	1,357,087	0	0	101,755	140,480	1,114,642
Tambov Region	164,882	0	0	81,808	62,391	20,514
Tver Region	471,055	0	0	140,557	13,566	316,746
Tula Region	517,299	0	0	22,320	0	494,781
Yaroslavl Region	959,434	0	0	80,774	93,587	784,828
City of Moscow	4,531,858,867	18,252,404	344	751,210,484	1,985,755,621	1,591,516,385
<b>North-Western Federal District</b>	173,130,183	0	0	40,360,607	60,361,536	68,531,593
Republic of Karelia	10,231	0	0	5,028	0	4,214
Komi Republic	984,828	0	0	46,397	719	937,667
Akhangel'sk Region	4,530	0	0	21	998	3,444
Vologda Region	7,045,271	0	0	2,992,646	2,032,410	2,008,657
Kaliningrad Region	7,112,237	0	0	672,921	2,630,024	3,740,954
Leningrad Region	682,027	0	0	53,843	13,428	611,783
Murmansk Region	2,110,119	0	0	696,467	1,146	1,391,426
Novgorod Region	134,598	0	0	17,782	0	116,778
Pskov Region	42,578	0	0	6,804	0	35,471
St Petersburg	155,003,764	0	0	35,868,698	55,682,811	59,681,199
<b>Southern Federal District</b>	8,462,421	0	0	687,026	1,961,087	5,274,321
Republic of Adygeya	12,145	0	0	426	0	11,689
Republic of Kalmykia	110,543	0	0	2,357	43,939	64,247
Krasnodar Territory	2,446,902	0	0	111,599	162,852	2,101,028
Astrakhan Region	69,442	0	0	36,336	0	24,712
Volgograd Region	451,508	0	0	169,546	161,017	120,769
Rostov Region	5,371,881	0	0	366,762	1,593,279	2,951,876
<b>North-Caucasian Federal District</b>	1,531,325	0	0	149,431	148,614	1,208,804
Republic of Dagestan	517,383	0	0	11,978	128,525	367,268
Republic of Ingushetia	43,346	0	0	203	0	42,927
Kabardino-Balkar Republic	59,652	0	0	1,249	0	58,286
Karachai-Cherkess Republic	393,972	0	0	111,296	20,089	252,561
Republic of North Ossetia - Alania	128,662	0	0	3,187	0	125,392
Chechen Republic	0	0	0	0	0	0

1	2	3	4	5	6	7
Stavropol Territory	388,310	0	0	21,518	0	362,370
<b>Volga Federal District</b>	75,153,501	5,481	0	5,932,502	31,562,697	36,647,376
Republic of Bashkortostan	2,788,440	0	0	122,326	264,611	2,399,799
Republic of Marii El	4,985	0	0	27	0	4,958
Republic of Mordovia	246,846	0	0	2,003	0	244,494
Republic of Tatarstan	40,727,192	5,481	0	1,312,716	26,442,006	12,249,830
Udmurt Republic	843,559	0	0	6,637	252,603	584,052
Chuvash Republic	199,651	0	0	84,176	20,716	94,711
Perm Territory	4,702,835	0	0	2,283,648	0	2,419,187
Kirov Region	1,006,714	0	0	54,569	232,687	718,857
Nizhny Novgorod Region	3,830,352	0	0	232,708	1,482,911	2,109,274
Orenburg Region	1,515,471	0	0	108,202	813,955	589,839
Penza Region	87,068	0	0	715	0	86,239
Samara Region	14,965,680	0	0	1,364,460	1,825,234	11,537,548
Saratov Region	3,757,534	0	0	355,809	172,260	3,197,180
Ulyanovsk Region	477,174	0	0	4,506	55,714	411,408
<b>Ural Federal District</b>	64,892,803	30,249	0	7,732,706	10,948,514	35,888,143
Kurgan Region	819	0	0	2	0	661
Sverdlovsk Region	21,848,211	0	0	2,900,532	3,218,599	15,560,727
Tyumen Region	35,134,280	29,363	0	1,332,920	7,207,612	16,628,640
Chelyabinsk Region	7,909,493	886	0	3,499,252	522,303	3,698,115
<b>Siberian Federal District</b>	82,257,161	0	2,166	5,166,025	37,060,406	32,773,012
Republic of Altai	10,072	0	0	4,754	0	5,275
Republic of Buryatiya	399,978	0	0	6,961	0	85,368
Republic of Tuva	771	0	0	0	0	712
Republic of Khakassia	87,643	0	0	2,179	0	74,712
Altai Territory	186,070	0	0	45,746	0	139,895
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	373,099	0	0	10,855	61,351	299,366
Irkutsk Region	338,665	0	0	56,492	81,386	199,773
Kemerovo Region	619,507	0	0	174,779	6,309	438,093
Novosibirsk Region	78,890,914	0	2,166	4,595,148	36,738,991	30,621,197
Omsk Region	1,130,293	0	0	244,476	165,924	719,693
Tomsk Region	220,149	0	0	24,635	6,445	188,928
<b>Far Eastern Federal District</b>	21,038,313	0	0	1,780,744	3,078,904	15,964,388
Republic of Sakha (Yakutia)	480,596	0	0	10,652	75,368	341,947
Kamchatka Territory	1,017,274	0	0	170,796	87,699	753,572
Primorskiy Territory	4,655,444	0	0	746,263	136,882	3,759,202
Khabarovsk Territory	2,692,106	0	0	130,305	88,819	2,423,029
Amur Region	11,209,282	0	0	427,301	2,613,444	8,075,502
Magadan Region	24,049	0	0	72	0	23,977
Sakhalin Region	959,562	0	0	295,355	76,692	587,159
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 1.07.10**

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
<b>Central Federal District</b>	3,973,516,448	16,975,607	2,504	655,210,105	1,917,628,761	1,275,718,006
Belgorod Region	12,178,864	0	0	394,291	3,506,629	3,635,832
Bryansk Region	3,248,936	0	0	96,935	91,506	2,574,960
Vladimir Region	8,085,454	482	0	1,122,561	272,066	4,356,999
Voronezh Region	26,957,457	9	0	520,072	6,482,839	16,780,362
Ivanovo Region	3,781,131	69	0	72,578	58,100	3,301,100
Kaluga Region	8,284,585	732	0	1,878,948	506,129	4,034,454
Kostroma Region	2,245,915	56	0	131,272	110,682	1,672,480
Kursk Region	2,901,910	0	0	165,820	77,147	2,130,217
Lipetsk Region	6,310,869	0	0	1,304,869	256,499	4,015,906
Moscow Region	62,881,404	106	0	7,294,261	6,448,349	45,003,937
Orel Region	1,865,201	18	0	119,690	147,886	1,379,890
Ryazan Region	5,350,378	527	0	789,033	918,647	3,042,550
Smolensk Region	6,719,679	6	0	552,060	269,872	2,901,392
Tambov Region	2,816,937	0	0	135,347	86,149	1,259,690
Tver Region	5,989,552	200	0	532,337	409,122	3,458,490
Tula Region	8,823,264	0	0	690,857	205,833	4,664,588
Yaroslavl Region	6,406,731	320	0	305,175	152,434	5,410,764
City of Moscow	3,798,668,181	16,973,082	2,504	639,103,999	1,897,628,872	1,166,094,395
<b>North-Western Federal District</b>	357,820,386	150,829	0	55,658,865	82,192,527	202,932,379
Republic of Karelia	2,903,308	327	0	196,196	51,519	2,392,254
Komi Republic	4,702,529	0	0	118,034	719	3,110,845
Akhangel'sk Region	8,307,616	10,677	0	2,979,292	744,301	4,135,658
Vologda Region	14,141,766	109	0	6,346,606	878,838	6,025,722
Kaliningrad Region	15,085,956	20,363	0	1,557,395	2,455,085	10,642,680
Leningrad Region	8,674,178	52	0	745,797	282,844	6,797,023
Murmansk Region	8,534,811	0	0	2,214,910	45,739	5,634,109
Novgorod Region	3,116,707	14	0	568,860	91,318	2,284,179
Pskov Region	2,253,886	0	0	150,497	164,645	1,391,935
St Petersburg	290,099,629	119,287	0	40,781,278	77,477,519	160,517,974
<b>Southern Federal District</b>	76,562,556	2,046	0	5,882,096	13,391,402	48,262,836
Republic of Adygeya	545,275	0	0	18,288	0	369,714
Republic of Kalmykia	264,514	21	0	4,290	43,939	185,618
Krasnodar Territory	38,466,576	1,211	0	2,063,140	8,969,830	25,310,661
Astrakhan Region	3,574,159	99	0	725,132	8,452	1,994,288
Volgograd Region	11,926,274	0	0	1,237,881	2,462,962	6,800,104
Rostov Region	21,785,758	715	0	1,833,365	1,906,219	13,602,451
<b>North-Caucasian Federal District</b>	14,364,223	92	0	705,219	381,709	10,810,657
Republik of Daghestan	1,630,313	31	0	33,416	128,525	1,405,265
Republic of Ingushetia	175,929	0	0	5,179	0	161,904
Kabardino-Balkar Republic	2,058,895	0	0	22,647	1,833	969,047
Karachai-Cherkess Republic	584,990	0	0	96,673	19,497	411,437
Republic of North Ossetia - Alania	962,910	49	0	49,467	0	832,179
Chechen Republic	64,299	0	0	12,997	0	50,978

1	2	3	4	5	6	7
Stavropol Territory	8,886,887	12	0	484,840	231,854	6,979,847
<b>Volga Federal District</b>	258,673,676	1,079,339	0	61,594,278	61,410,443	108,995,430
Republic of Bashkortostan	86,018,398	1,056,068	0	46,852,585	25,499,786	10,325,916
Republic of Marii El	1,304,935	0	0	52,903	318,334	654,749
Republic of Mordovia	1,668,356	59	0	41,895	13,320	1,271,796
Republic of Tatarstan	49,571,693	5,578	0	1,971,542	26,565,298	17,588,091
Udmurt Republic	3,771,343	15,687	0	228,938	257,910	2,468,114
Chuvash Republic	4,781,779	0	0	95,486	419,546	1,351,327
Perm Territory	23,726,377	310	0	5,508,521	755,865	11,660,326
Kirov Region	3,229,170	2	0	491,962	277,999	1,860,888
Nizhny Novgograd Region	23,537,638	715	0	2,224,132	2,826,788	15,319,085
Orenburg Region	5,873,372	204	0	689,109	704,058	4,011,597
Penza Region	2,738,678	0	0	228,697	62,858	2,021,487
Samara Region	36,959,702	185	0	2,065,737	1,853,220	29,445,374
Saratov Region	10,379,959	531	0	552,481	1,080,762	7,815,783
Ulyanovsk Region	5,112,276	0	0	590,290	774,699	3,200,897
<b>Ural Federal District</b>	140,464,957	62,506	5	9,762,008	28,246,044	79,434,654
Kurgan Region	1,054,886	0	0	29,059	172,142	666,040
Sverdlovsk Region	37,823,613	30,275	0	2,856,002	3,696,162	27,203,605
Tyumen Region	65,124,773	31,098	5	1,734,488	8,469,064	40,291,202
Chelyabinsk Region	36,461,685	1,133	0	5,142,459	15,908,676	11,273,807
<b>Siberian Federal District</b>	94,631,459	13,050	0	8,670,592	21,045,090	48,718,002
Republic of Altai	130,025	0	0	2,869	0	86,362
Republic of Buryatiya	1,957,234	0	0	296,166	183,245	861,842
Republic of Tuva	217,811	0	0	149,776	0	47,021
Republic of Khakassia	601,479	4	0	2,311	0	532,583
Altai Territory	7,141,082	146	0	361,186	768,023	3,655,485
Zabaykal Territory	1,515,700	0	0	36,905	41,490	611,177
Krasnoyarsk Territory	11,660,185	3	0	1,389,287	300,180	6,396,919
Irkutsk Region	8,433,420	1	0	834,644	392,511	4,803,271
Kemerovo Region	15,706,007	0	0	3,120,233	3,425,900	8,174,010
Novosibirsk Region	34,722,000	10,401	0	1,632,008	15,097,564	14,482,215
Omsk Region	7,840,428	2,247	0	658,710	265,036	5,521,038
Tomsk Region	4,706,088	248	0	186,497	571,141	3,546,079
<b>Far Eastern Federal District</b>	48,563,154	4,664	0	5,434,431	5,130,734	30,773,045
Republic of Sakha (Yakutia)	2,980,350	86	0	276,001	76,945	1,552,678
Kamchatka Territory	2,571,083	0	0	392,835	92,067	1,879,927
Primorskiy Territory	14,716,222	1,718	0	2,349,990	421,162	10,392,766
Khabarovsk Territory	15,584,780	415	0	893,715	273,504	11,409,098
Amur Region	5,354,035	0	0	74,122	3,845,071	1,084,676
Magadan Region	2,006,427	153	0	144,618	2,117	1,235,188
Sakhalin Region	5,064,785	2,292	0	1,298,357	419,868	2,999,458
Jewish Autonomous Region	192,062	0	0	4,793	0	163,541
Chukotka Autonomous Area	93,410	0	0	0	0	55,713



Table 35.1

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.07.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	2,946,516,369	1,375,924,716	1,570,591,653
Belgorod Region	105,000	105,000	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	231,196	231,196	0
Ivanovo Region	906,577	906,577	0
Kaluga Region	30,000	30,000	0
Kostroma Region	11,439,502	10,614,468	825,034
Kursk Region	370,365	357,000	13,365
Lipetsk Region	652,113	652,113	0
Moscow Region	2,755,129	1,829,670	925,459
Orel Region	28,000	28,000	0
Ryazan Region	0	0	0
Smolensk Region	1,344,944	717,060	627,884
Tambov Region	0	0	0
Tver Region	149,953	149,953	0
Tula Region	122,157	105,000	17,157
Yaroslavl Region	150,000	150,000	0
City of Moscow	2,928,231,433	1,360,048,679	1,568,182,754
<b>North-Western Federal District</b>	107,192,611	72,949,855	34,242,756
Republic of Karelia	9,718	9,718	0
Komi Republic	30,000	30,000	0
Akhangel'sk Region	52,000	52,000	0
Vologda Region	815,051	586,045	229,006
Kaliningrad Region	3,924,595	2,845,038	1,079,557
Leningrad Region	50,289	0	50,289
Murmansk Region	755,118	65,000	690,118
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	101,555,840	69,362,054	32,193,786
<b>Southern Federal District</b>	8,565,568	5,044,790	3,520,778
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3,050,762	2,553,933	496,829
Astrakhan Region	50,000	50,000	0
Volgograd Region	146,272	115,000	31,272
Rostov Region	5,318,534	2,325,857	2,992,677
<b>North-Caucasian Federal District</b>	871,657	857,525	14,132
Republic of Dagestan	329,525	329,525	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	20,000	20,000	0
Karachai-Cherkess Republic	63,359	54,000	9,359
Republic of North Ossetia - Alania	25,000	25,000	0
Chechen Republic	0	0	0
Stavropol Territory	433,773	429,000	4,773
<b>Volga Federal District</b>	82,330,027	71,559,214	10,770,813
Republic of Bashkortostan	3,880,694	3,792,496	88,198
Republic of Marii El	0	0	0
Republic of Mordovia	140,000	140,000	0

1	2	3	4
Republic of Tatarstan	14,680,998	8,671,362	6,009,636
Udmurt Republic	1,166,020	668,246	497,774
Chuvash Republic	97,350	97,350	0
Perm Territory	966,195	935,000	31,195
Kirov Region	70,372	70,372	0
Nizhny Novgorod Region	2,997,853	2,133,229	864,624
Orenburg Region	1,294,279	1,032,398	261,881
Penza Region	0	0	0
Samara Region	56,322,294	53,389,017	2,933,277
Saratov Region	506,307	422,079	84,228
Ulyanovsk Region	207,665	207,665	0
<b>Ural Federal District</b>	50,277,888	32,941,976	17,335,912
Kurgan Region	0	0	0
Sverdlovsk Region	22,473,185	16,749,421	5,723,764
Tyumen Region	24,256,739	12,683,585	11,573,154
Chelyabinsk Region	3,547,964	3,508,970	38,994
<b>Siberian Federal District</b>	37,433,023	9,170,271	28,262,752
Republic of Altai	235,002	235,002	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	74,787	74,787	0
Altai Territory	946,498	943,378	3,120
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	31,367	2,000	29,367
Irkutsk Region	137,750	137,750	0
Kemerovo Region	523,450	523,450	0
Novosibirsk Region	34,576,142	7,131,455	27,444,687
Omsk Region	908,027	122,449	785,578
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	4,501,616	3,860,201	641,415
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	122,838	122,838	0
Primorskiy Territory	660,817	158,166	502,651
Khabarovsk Territory	73,279	10,888	62,391
Amur Region	3,604,682	3,528,309	76,373
Magadan Region	0	0	0
Sakhalin Region	40,000	40,000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 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 1.07.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	2,950,422,468	1,367,500,725	1,582,921,743
Belgorod Region	105,000	105,000	0
Bryansk Region	283,000	283,000	0
Vladimir Region	60,251	0	60,251
Voronezh Region	2	2	0
Ivanovo Region	794,800	726,577	68,223
Kaluga Region	30,000	30,000	0
Kostroma Region	7,070,053	7,056,582	13,471
Kursk Region	370,365	357,000	13,365
Lipetsk Region	652,113	652,113	0
Moscow Region	2,788,063	1,829,670	958,393
Orel Region	172,066	28,000	144,066
Ryazan Region	0	0	0
Smolensk Region	60,875	25,000	35,875
Tambov Region	0	0	0
Tver Region	149,953	149,953	0
Tula Region	127,157	110,000	17,157
Yaroslavl Region	152,303	152,303	0
City of Moscow	2,937,606,467	1,355,995,525	1,581,610,942
<b>North-Western Federal District</b>	108,265,611	75,046,165	33,219,446
Republic of Karelia	9,718	9,718	0
Komi Republic	0	0	0
Akhangel'sk Region	52,000	52,000	0
Vologda Region	815,051	586,045	229,006
Kaliningrad Region	1,213,182	1,181,987	31,195
Leningrad Region	50,289	0	50,289
Murmansk Region	755,118	65,000	690,118
Novgorod Region	30,000	30,000	0
Pskov Region	0	0	0
St Petersburg	105,340,253	73,121,415	32,218,838
<b>Southern Federal District</b>	8,605,850	4,919,790	3,686,060
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2,963,968	2,408,933	555,035
Astrakhan Region	120,256	50,000	70,256
Volgograd Region	166,272	135,000	31,272
Rostov Region	5,355,354	2,325,857	3,029,497
<b>North-Caucasian Federal District</b>	2,269,931	2,197,598	72,333
Republik of Daghestan	347,598	347,598	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	20,000	20,000	0
Karachai-Cherkess Republic	108,271	54,000	54,271
Republic of North Ossetia - Alania	925,000	925,000	0
Chechen Republic	0	0	0
Stavropol Territory	869,062	851,000	18,062
<b>Volga Federal District</b>	89,657,896	78,548,351	11,109,545
Republic of Bashkortostan	3,907,150	3,803,616	103,534
Republic of Marii El	149,052	0	149,052

1	2	3	4
Republic of Mordovia	42,000	42,000	0
Republic of Tatarstan	14,665,662	8,671,362	5,994,300
Udmurt Republic	1,166,020	668,246	497,774
Chuvash Republic	97,350	97,350	0
Perm Territory	966,195	935,000	31,195
Kirov Region	70,372	70,372	0
Nizhny Novgogrod Region	9,859,548	8,805,244	1,054,304
Orenburg Region	1,698,279	1,436,398	261,881
Penza Region	0	0	0
Samara Region	56,302,296	53,369,019	2,933,277
Saratov Region	526,307	442,079	84,228
Ulyanovsk Region	207,665	207,665	0
<b>Ural Federal District</b>	<b>55,238,787</b>	<b>37,550,473</b>	<b>17,688,314</b>
Kurgan Region	0	0	0
Sverdlovsk Region	22,619,192	16,860,221	5,758,971
Tyumen Region	24,253,531	12,681,282	11,572,249
Chelyabinsk Region	8,366,064	8,008,970	357,094
<b>Siberian Federal District</b>	<b>7,256,615</b>	<b>2,415,189</b>	<b>4,841,426</b>
Republic of Altai	190,000	190,000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	74,787	74,787	0
Altai Territory	966,498	963,378	3,120
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	91,367	62,000	29,367
Irkutsk Region	212,750	212,750	0
Kemerovo Region	523,625	523,625	0
Novosibirsk Region	4,039,465	187,000	3,852,465
Omsk Region	1,049,618	201,649	847,969
Tomsk Region	108,505	0	108,505
<b>Far Eastern Federal District</b>	<b>4,651,616</b>	<b>4,010,201</b>	<b>641,415</b>
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	122,838	122,838	0
Primorskiy Territory	660,817	158,166	502,651
Khabarovsk Territory	223,279	160,888	62,391
Amur Region	3,604,682	3,528,309	76,373
Magadan Region	0	0	0
Sakhalin Region	40,000	40,000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

# Macprudential Indicators of the Banking Sector

Table 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
<b>Own funds (capital) adequacy</b>							
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
<b>Credit risk</b>							
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>1</sup>	2.6	2.4	2.5	3.8	7.6	9.6	9.5
Loan loss provisions made as percent of total loans <sup>1</sup>	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
<b>Distribution of loans provided by credit institutions</b>							
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 <sup>2</sup>	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
<b>Geographical distribution of interbank loans and deposits<sup>3</sup></b>							
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
<b>Liquidity</b>							
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 <sup>4</sup>	103.1	101.7	94.8	84.6	89.4	99.9	104.5
<b>Market risk<sup>5</sup> to total own funds (capital)<sup>6</sup></b>	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
<b>Banks' financial result over the reporting period (billion rubles)</b>							
as percent of the banking sector assets <sup>7</sup>	262.1	371.5	508.0	409.2	6.8	205.1	249.6
as percent of the banking sector own funds (capital) <sup>7</sup>	3.2	3.3	3.0	1.8	0.0	0.7	0.8
<b>Return on assets<sup>8</sup></b>	24.2	26.3	22.7	13.3	0.2	4.9	5.5
<b>Return on equity<sup>8</sup></b>	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

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

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

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

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

<sup>5</sup> Calculated under form 0409153.

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

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

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

# Capital Adequacy

Table 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
Reference data: own funds (capital) adequacy ratio as of 1.07.10, %	18.9	15,4****		58,5****		57.4		34.7		18.9	

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

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

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

\*\*\*\* CIs with positive own funds (capital).

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

Indicators	1/01/09	1/01/10	1/04/10	1/06/10	1/07/10
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	925.0	1,173.1	1,187.8	1,199.1	1,204.2
Banking sector own funds (capital), billion rubles	3,811.1	4,620.6	4,600.1	4,449.7	4,472.7
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24.3	25.4	25.8	26.9	26.9

Table 39

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

Indicators	1/01/09	1/01/10	1/04/10	1/06/10	1/07/10
<b>1. Factors of own funds (capital) increase</b>	<b>113.3</b>	<b>110.9</b>	<b>112.6</b>	<b>112.1</b>	<b>111.4</b>
1.1. Authorised capital	24.3	25.4	25.8	27.0	26.9
1.2. Issue income	20.5	20.3	20.5	21.1	20.9
1.3. Credit institutions' profit and funds	35.6	31.5	33.5	34.4	34.0
1.4. Subordinated loans	30.6	29.7	28.7	25.5	25.3
1.5. Increase in value of property due to revaluation	2.3	4.1	4.0	4.2	4.2
1.6. Other factors of increase	0.0	0.0	0.0	0.0	0.0
<b>2. Factors of own funds (capital) decrease</b>	<b>13.3</b>	<b>10.9</b>	<b>12.6</b>	<b>12.1</b>	<b>11.4</b>
2.1. Losses	1.4	2.3	3.1	2.7	1.9
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	0.0
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	8.3	8.4
2.7. Other factors	0.6	0.7	0.7	0.7	0.6
<b>Own funds (capital), total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* 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	1/06/10	1/07/10
1 <sup>st</sup> group of assets	16.6	15.9	12.4	13.3	12.9
2 <sup>nd</sup> group of assets	30.3	36.4	39.6	39.9	40.9
3 <sup>rd</sup> group of assets	492.5	496.4	486.8	424.0	388.2
4 <sup>th</sup> group of assets	641.0	948.3	744.1	750.7	756.4
5 <sup>th</sup> group of assets	17,002.3	16,332.4	16,100.8	16,550.5	17,078.2
Risk-weighted assets of credit institutions	18,182.7	17,829.4	17,383.8	17,778.3	18,276.6

\* 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.

Table 41

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

		1/01/09	1/01/10	1/04/10	1/06/10	1/07/10
1	Banking sector own funds (capital), billion rubles	3,811.1	4,620.6	4,600.1	4,449.7	4,472.7
2	Risk-weighted assets, billion rubles	22,691.2	22,145.0	22,458.0	23,125.5	23,726.3
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	18,182.7	17,829.4	17,383.8	17,778.3	18,276.6
	- the value of credit risk on contingent credit liabilities, billion rubles	2,169.4	2,051.0	1,918.7	2,087.8	2,151.9
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles	223.2	106.6	131.1	139.1	133.6
	- market risk, billion rubles	820.1	1,385.8	2,211.9	2,257.8	2,266.9
	- risk-weighted claims on counterparties related to bank, billion rubles	1295.8	772.1	812.5	862.5	897.3
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	16.8	20.9	20.5	19.2	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 Bank of Russia Instruction No.110-I dated January 16, 2004.

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		1/06/10		1/07/10	
	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	6	0.6	7	0.7
From 10% to 12%	32	18.3	21	3.5	29	4.1	44	4.7	38	4.6
From 12% to 14%	70	18.2	58	5.5	60	3.5	76	8.6	78	8.5
14% and more	994	62.1	972	89.9	950	91.5	913	86.1	915	86.1
Banking sector, total	1108	100.0	1058	100.0	1047	100.0	1039	100.0	1038	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	1/06/10	1/07/10
Loans	Standard	51.3	42.5	42.5	43.6	43.8
	Substandard	35.2	38.0	37.9	36.5	36.0
	Doubtful	9.9	9.8	10.0	10.1	10.7
	Problem	1.8	3.5	3.7	3.6	3.2
	Loss	1.8	6.2	6.0	6.3	6.2
Loan loss provision (LLP)	Estimated LLP	6.1	11.9	12.0	12.5	16.2
	Estimated LLP adjusted for collateral	4.5	9.2	9.6	9.8	9.8
	LLP made	4.5	9.3	9.6	9.8	9.7
	LLP made as percent of estimated LLP	73.2	78.1	80.4	78.2	60.3
	LLP made as percent of estimated LLP adjusted for collateral	100.0	100.7	99.8	99.8	99.8

\* 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		1/06/10		1/07/10	
	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	3,594.6	100.0	3,667.0	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	294.4	8.2	300.8	8.2
1.2. Loans to individuals	3,687.5	88.7	3,297.1	91.7	3,240.4	91.6	3,300.2	91.8	3,366.2	91.8
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	-	17.5
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	-	8.5	-	8.4
4. Claims grouped into portfolios of homogeneous claims - total	15.4	100.0	16.1	100.0	16.3	100.0	17.6	100.0	18.5	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	11.7	66.6	12.6	67.8
4.2. Portfolios of homogeneous claims to individuals	3.2	20.8	5.2	32.6	5.8	35.4	5.9	33.4	6.0	32.2
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	-	42.9	-	42.7

\* 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 1.07.10\*

	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	300,828.3	100.0	5,475.6	100.0	1.8
of which by quality categories					
1.1. Quality Category I	35,779.7	11.9	0.0	0.0	0.0
1.2. Quality Category II	259,032.7	86.1	2,339.3	42.7	0.9
1.3. Quality Category III	2,545.5	0.8	309.2	5.6	12.1
1.4. Quality Category IV	557.6	0.2	243.9	4.5	43.7
1.5. Quality Category V	2,773.1	0.9	2,582.4	47.2	93.1
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	18.9	100.0	0.2	100.0	0.8
of which by quality categories					
2.1. Quality Category I	11.0	58.3	0.0	0.0	0.0
2.2. Quality Category II	7.8	41.2	0.1	50.0	1.0
2.3. Quality Category III	0.0	0.0	0.0	0.0	0.0
2.4. Quality Category IV	0.0	0.2	0.0	10.3	50.0
2.5. Quality Category V	0.1	0.3	0.1	39.7	100.0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	300,847.2		5,475.7		1.8
4. Homogeneous claims grouped into portfolios - total	12,581.1	100.0	3,746.0	100.0	29.8
of which by quality categories					
4.1. Quality Category I	3,963.8	31.5	0.0	0.0	0.0
4.2. Quality Category II	4,638.2	36.9	111.2	3.0	2.4
4.3. Quality Category III	311.2	2.5	21.5	0.6	6.9
4.4. Quality Category IV	71.8	0.6	27.6	0.7	38.5
4.5. Quality Category V	3596.1	28.6	3585.6	95.7	99.7
5. Claims for interest payments - total	1,722.6	100.0	293.6	100.0	17.0
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	292.1	17.0	261.1	88.9	89.4

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

## Homogeneous loans and claims to individuals and provisions made as of 1.07.10\*

	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	3,366,199.3	100.0	303,428.8	100.0	9.0
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	227,496.4	6.8	10,592.8	3.5	4.7
1.1.2. residential real estate (mortgage) loans, total	938,593.2	27.9	43,486.6	14.3	4.6
1.1.3. car loans, total	491,347.8	14.6	44,046.5	14.5	9.0
1.1.4. other consumer loans, total	1,684,237.2	50.0	202,815.2	66.8	12.0
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments;	1,466,118.2	43.6	15,097.2	5.0	1.0
1.2.2. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days;	71,165.1	2.1	2,823.9	0.9	4.0
1.2.3. a portfolio of loans with payments being overdue from 31 to 90 calendar days;	48,336.1	1.4	12,575.6	4.1	26.0
1.2.4. a portfolio of loans with payments being overdue from 91 to 180 calendar days;	39,783.9	1.2	21,233.0	7.0	53.4
1.2.5. a portfolio of loans with payments being overdue more than 180 calendar days	270,902.4	8.0	230,376.9	75.9	85.0
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	2,947,879.5	87.6	31,012.0	10.2	1.1
1.3.2. Quality category III	82,963.5	2.5	8,830.0	2.9	10.6
1.3.3. Quality category IV	39,508.6	1.2	16,161.8	5.3	40.9
1.3.4. Quality category V	295,847.7	8.8	247,425.0	81.5	83.6
2. Claims grouped into portfolios of homogeneous claims - total	5,964.4	100.0	4,167.5	100.0	69.9
of which by quality categories					
2.1. Quality category I	158.4	2.7	0.0	0.0	0.0
2.2. Quality category II	979.4	16.4	14.8	0.4	1.5
2.3. Quality category III	121.7	2.0	20.9	0.5	17.1
2.4. Quality category IV	105.2	1.8	47.4	1.1	45.1
2.5. Quality category V	4599.7	77.1	4084.4	98.0	88.8
3. Claims for interest payments - total	54,016.9	100.0	23,061.3	100.0	42.7
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	26,883.7	49.8	22,186.9	96.2	82.5

\* 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	1/06/10	1/07/10	1/01/09	1/01/10	1/04/10	1/06/10	1/07/10
Substandard	13.9	10.2	10.1	9.3	8.8	1.8	2.5	2.6	2.5	2.4
Doubtful	35.2	17.3	17.2	16.8	18.3	15.9	16.4	16.5	16.2	16.8
Problem	17.1	16.2	16.2	15.8	14.7	41.4	43.0	42.6	43.2	44.2
Loss	33.8	56.3	56.5	58.2	58.1	86.1	84.7	90.4	90.4	90.8

\* 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	1/06/10	1/07/10
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>422.0</b>	<b>1014.7</b>	<b>1041.9</b>	<b>1109.1</b>	<b>1104.1</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	274.3	652.7	697.5	766.7	762.4
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	2.1	5.1	5.3	5.6	5.4
Overdue claims in rubles					
- billion rubles	353.2	835.1	871.6	921.7	921.3
- as percent of total loans, deposits and other placements in rubles	2.5	6.0	6.2	6.5	6.4
Overdue claims in foreign currency					
- billion rubles	68.8	179.6	170.2	187.5	182.8
- as percent of total loans, deposits and other placements in foreign currency	1.1	3.0	3.0	3.3	3.1
- dollar equivalent, billion \$	2.3	5.9	5.8	6.1	5.9

Table 49

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

(%)

	Self-financing ratio <sup>1</sup>						Current liquidity ratio <sup>2</sup>						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2007		2008		1 <sup>st</sup> quarter of 2010		2007		2008		1 <sup>st</sup> quarter of 2010		2007		2008		1 <sup>st</sup> quarter of 2010		1 <sup>st</sup> quarter of 2008	1 <sup>st</sup> quarter of 2009	1 <sup>st</sup> quarter of 2010
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
<b>Industry. total</b>	<b>66.9</b>	<b>60.9</b>	<b>64.1</b>	<b>65.0</b>	<b>67.1</b>	<b>67.6</b>	<b>169.9</b>	<b>170.2</b>	<b>169.0</b>	<b>173.3</b>	<b>170.4</b>	<b>183.0</b>	<b>33.7</b>	<b>36.4</b>	<b>43.2</b>	<b>38.1</b>	<b>37.3</b>	<b>37.1</b>	<b>3.0</b>	<b>0.3</b>	<b>2.8</b>
Agriculture, hunting and forestry	48.8	43.8	42.4	43.3	44.5	45.0	181.3	179.4	171.5	175.2	178.5	179.5	56.2	59.8	59.5	60.6	64.4	64.6	2.3	1.3	1.1
Mining	76.5	74.7	75.8	76.0	77.8	78.9	285.7	262.0	295.3	297.4	300.6	339.7	27.6	21.2	31.7	21.6	20.2	19.7	3.7	0.6	3.1
Manufacturing	53.9	45.9	47.0	47.7	44.8	45.4	157.4	150.5	135.4	139.3	123.6	135.6	40.6	50.5	52.4	51.3	52.2	52.1	2.3	-0.9	2.7
Production and distribution of energy, gas and water	73.9	49.7	76.8	75.3	78.1	75.3	65.7	115.8	148.1	142.5	152.9	148.6	23.7	39.1	38.3	34.2	35.2	29.8	1.6	1.5	2.5
Construction	22.7	22.5	24.9	25.7	23.0	24.1	81.3	93.1	104.2	105.7	99.4	100.2	16.4	17.8	32.9	29.6	23.8	26.9	0.5	0.5	0.5
Wholesale and retail trade, car and household appliance repair	21.9	21.8	29.3	30.3	32.2	31.1	129.6	123.0	122.2	129.4	126.2	119.0	40.7	42.3	46.0	46.8	50.0	51.6	1.5	0.0	1.5
Transport and communication	52.2	49.7	47.1	52.6	53.4	53.7	104.6	118.9	78.0	84.4	92.9	95.2	43.2	47.0	48.0	38.3	40.6	37.8	1.3	0.7	1.5

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

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

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

## Market Risk

Table 50

### Structure of market risk of the banking sector

Risk	1/01/09		1/01/10		1/04/10		1/06/10		1/07/10	
	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	56.5	100.0	56.9	100.0
Of which										
- interest rate risk (IRR)	16.4	70.7	37.5	75.5	42.2	78.1	43.0	76.2	42.0	73.8
- equity position risk (EPR)	3.4	14.7	8.7	17.5	8.5	15.7	10.1	17.9	11.0	19.4
- foreign exchange risk (FER)	3.4	14.6	3.5	7.0	3.4	6.2	3.3	5.9	3.8	6.7
Reference data:										
Number of credit institutions *	741		656		650		641		633	
Share of credit institutions' assets * in total banking sector assets, %	93.1		62.8		89.0		90.8		89.7	

\* 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
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

## 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	1/06/10	1/07/10
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18.7	18.0	24.3	23.1	25.1
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24.8	23.0	22.9	22.2	22.1
A measure of using short-term liabilities to fund long-term liquid assets, percent**	-15.5	-14.5	-9.1	-8.3	-6.6

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

\*\* 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	1/06/10	1/07/10	1/01/09	1/01/10	1/04/10	1/06/10	1/07/10
Less than 0	605	611	605	588	596	81.5	92.8	63.7	62.5	63.1
From 0 to 20	433	407	392	402	392	17.9	6.9	35.8	36.7	36.5
More than 20	68	40	50	49	50	0.6	0.3	0.5	0.9	0.5
Data not available	2	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1108	1058	1047	1039	1038	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	1/06/10	1/07/10
Liquid assets with maturity up to 30 days, as percent of liquid assets	53.6	59.9	51.9	55.1	50.8
Liabilities with maturity up to 30 days, as percent of total liabilities	40.1	41.9	42.3	44.7	43.7
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	16.2	21.4

\* 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	1/06/10	1/07/10	1/01/09	1/01/10	1/04/10	1/06/10	1/07/10
Less than 0	368	485	478	432	446	31.0	31.9	31.4	23.5	24.7
From 0 to 20	242	243	205	216	213	26.4	48.8	19.1	25.9	20.7
More than 20	496	330	364	391	379	42.6	19.4	49.6	50.6	54.6
Data not available	2	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1108	1058	1047	1039	1038	100.0	100.0	100.0	100.0	100.0