

# 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" (14th 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 (paragraph 4a table 11).

\*\* 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
<b>Reference data:</b>												
Increase from the beginning of the current year	0.5		-0.5		-0.1		-0.1		7.4		1.0	
Increase over the same period of the previous year	0.1		10.0		5.3		-5.1		6.6		-0.9	

## Institutional features of the banking sector

**Table 3**

### Number of Russian credit institutions

Indicator	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
Credit institutions registered by the Bank of Russia and other authorities	1296	1228	1178	1170	1170
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1136	1108	1058	1047	1047
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	3	1	1	1
Credit institutions with their banking licenses being revoked (cancelled)	157	117	119	122	122
Credit institutions licensed to conduct operations in foreign currency	754	736	701	698	699
Credit institutions holding general licences	300	298	291	291	291

Table 4

## Operating credit institutions (CIs), by federal districts

Federal district	1/01/08		1/01/09		1/01/10		1/04/10		1/05/10	
	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	632	55.6	621	56.0	598	56.5	595	56.8	595	56.8
of which the City of Moscow and Moscow Region	568	50.0	556	50.2	535	50.6	532	50.8	533	50.9
North-Western	81	7.1	79	7.1	75	7.1	75	7.2	75	7.2
Southern	118	10.4	115	10.4	113	10.7	50	4.8	50	4.8
North-Caucasian							59	5.6	59	5.6
Volga	134	11.8	131	11.8	125	11.8	123	11.7	123	11.7
Ural	63	5.5	58	5.2	54	5.1	54	5.2	54	5.2
Siberian	68	6.0	68	6.1	62	5.9	60	5.7	60	5.7
Far Eastern	40	3.5	36	3.2	31	2.9	31	3.0	31	3.0
<b>Russian Federation</b>	<b>1136</b>	<b>100.0</b>	<b>1108</b>	<b>100.0</b>	<b>1058</b>	<b>100.0</b>	<b>1047</b>	<b>100.0</b>	<b>1047</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	1/05/10	1/01/09	1/01/10	1/05/10	1/01/09	1/01/10	1/05/10	1/01/09	1/01/10	1/05/10	1/01/09	1/01/10	1/05/10	1/01/09	1/01/10	1/05/10
Central	621	598	595	177	159	155	584	528	517	73	70	69	17	18	18	17	17	17
of which the City of Moscow and Moscow Region*	556	535	533	145	131	129	138	134	132	20	20	20	15	16	16	4	4	4
North-Western	79	75	75	32	29	28	375	357	354	338	343	344	2	2	2	11	11	11
Southern	115	113	50	103	100	26	400	384	284	183	180	374	5	5	2	12	12	9
North-Caucasian			59			73			95			72			3			3
Volga	131	125	123	143	132	126	631	562	552	230	219	222	6	6	6	18	18	18
Ural	58	54	54	126	120	117	273	246	235	148	141	137	4	4	4	8	8	8
Siberian	68	62	60	47	38	37	384	356	354	334	356	365	3	2	2	11	11	11
Far Eastern	36	31	31	33	23	23	162	149	139	235	276	257	2	1	1	5	5	4
<b>Russian Federation</b>	<b>1108</b>	<b>1058</b>	<b>1047</b>	<b>661</b>	<b>601</b>	<b>585</b>	<b>2809</b>	<b>2582</b>	<b>2530</b>	<b>159</b>	<b>156</b>	<b>155</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>81</b>	<b>81</b>	<b>81</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)	1/01/08		1/01/09		1/01/10		1/04/10		1/05/10	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	8,502,936	42.3	12,941,083	46.2	14,092,987	47.9	13,977,427	47.7	14,206,853	48.1
From 6 to 20	4,308,447	21.4	5,906,199	21.1	6,018,106	20.4	5,982,915	20.4	6,001,718	20.3
From 21 to 50	2,578,014	12.8	3,725,544	13.3	3,572,615	12.1	3,591,889	12.3	3,556,183	12.0
From 51 to 200	3,036,498	15.1	3,726,736	13.3	3,920,972	13.3	3,932,410	13.4	3,989,425	13.5
From 201 to 500	1,226,060	6.1	1,271,471	4.5	1,382,703	4.7	1,367,940	4.7	1,380,496	4.7
From 501 to 1001	457,733	2.3	441,001	1.6	438,100	1.5	428,360	1.5	428,212	1.4
From 1001	15,436	0.1	10,294	0.0	4,542	0.0	3,282	0.0	3,157	0.0
<b>Total</b>	<b>20,125,125</b>	<b>100.0</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>29,566,042</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)**

Federal district	(%)				
	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
Central	49.2	52.6	55.3	54.9	55.3
of which the City of Moscow and Moscow Region	49.6	53.0	55.7	55.4	55.7
North-Western	67.7	68.1	70.6	67.6	66.8
Southern	52.1	53.8	52.9	67.3	67.4
North-Caucasian				45.3	44.7
Volga	42.0	47.8	45.0	45.1	45.4
Ural	47.4	52.9	57.0	57.4	57.4
Siberian	69.1	70.0	81.4	80.8	80.4
Far Eastern	58.2	62.5	65.1	66.4	66.1
<b>Russian Federation</b>	<b>42.3</b>	<b>46.2</b>	<b>47.9</b>	<b>47.7</b>	<b>48.1</b>



Table 8

**Operating credit institutions ranged by assets (distribution and change over the period 1.01.10 - 1.05.10)**

Groups of credit institutions ranged by assets as of 1.01.10		Number of credit institutions as of 1.01.10	Groups as of 1.05.10							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	7				1
5	From 201 to 500	300				8	277	13			2
6	From 501 to 1001	500					16	475	7	2	
7	From 1001	58						12	40	6	
Became operating after 1.01.10											
<b>Total over the period</b>										8	3
<b>Total as of 1.01.10*</b>		<b>1058</b>									
<b>Total as of 1.05.10*</b>		<b>1047</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>500</b>	<b>47</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)**

	1/01/08	1/01/09	1/07/09	1/01/10	1/04/10
<b>Credit institutions with foreign participation over 50%</b>					
Assets	17.2	18.7	17.6	18.3	18.1
Own funds (capital)	15.7	17.3	16.7	23.8	17.3
Correspondent accounts with non-resident banks	23.2	17.0	11.3	15.6	17.6
Loans and other placements with non-financial organisations	15.5	16.6	14.6	14.8	14.5
Loans, deposits and other placements with credit institutions	22.2	25.0	26.3	31.7	31.7
Individual deposits	8.9	10.3	11.1	12.0	11.7
Funds raised from organisations *	17.8	18.8	17.3	18.5	18.3
Profit (loss) of the current year	16.4	19.7	555.8	29.8	17.8
<b>Reference data:</b>					
Number of credit institutions	86	102	106	108	107
<b>of which 100% foreign-owned credit institutions</b>					
Assets	11.6	13.0	12.1	11.3	11.5
Own funds (capital)	11.1	12.2	11.9	15.4	11.4
Correspondent accounts with non-resident banks	15.6	12.1	7.1	9.0	7.3
Loans and other placements with non-financial organisations	10.7	11.6	10.0	9.1	8.9
Loans, deposits and other placements with credit institutions	18.6	21.6	21.4	23.8	25.2
Individual deposits	5.0	5.4	6.3	6.2	5.9
Funds raised from organisations *	10.9	12.6	11.6	11.1	11.7
Profit (loss) of the current year	10.7	14.8	508.3	27.4	20.2
<b>Reference data:</b>					
Number of credit institutions	63	76	81	82	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\*

	1/11/08		1/01/09		1/01/10		1/04/10		1/05/10	
	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	576.2	2.3	749.2	2.7	800.8	2.7	749.9	2.6	748.3	2.5
Own funds (capital)	26.2	0.8	62.6	1.6	70.3	1.9	71.5	2.2	74.1	2.2
Loans and other placements with non-financial organisations	277.0	2.3	290.6	2.3	267.5	2.1	253.8	2.0	259.7	2.1
of which overdue claims	14.9	7.8	16.6	6.2	91.4	12.0	61.9	8.0	55.5	7.0
Loans provided to individuals	57.5	1.4	102.6	2.6	71.9	2.0	69.1	2.0	68.8	1.9
of which overdue claims	3.2	2.4	5.6	3.8	10.3	4.2	11.2	4.3	11.5	4.3
Individual deposits	73.2	1.3	123.1	2.1	125.9	1.7	135.7	1.7	140.0	1.7
Funds raised from organisations	192.9	2.2	299.7	3.4	319.8	3.3	280.7	2.9	272.1	2.8
<b>Reference data:</b>										
Number of credit institutions *	7	0.6	20	1.8	18	1.7	18	1.7	18	1.7

\* 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		1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
1.	Money, precious metals and gemstones	501.7	829.3	795.8	621.8	660.5
1.1.	of which: money	487.1	795.1	747.0	584.9	619.9
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1,294.7	2,078.7	1,755.2	1,231.4	1,324.2
3.	Correspondent accounts with credit institutions	413.3	1,238.8	839.2	775.3	670.2
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	105.6	395.8	171.7	129.1	122.8
3.2.	Correspondent accounts with non-resident banks	307.7	843.0	667.6	646.3	547.4
4.	Securities acquired by credit institutions, total*	2,250.6	2,365.2	4,309.4	4,981.0	5,175.7
	of which					
4.1.	Debt securities*	1,541.4	1,760.3	3,379.1	3,885.6	4,007.9
4.2.	Shares*	316.3	193.4	411.8	493.2	528.3
4.3.	Discounted promissory notes	251.1	199.5	234.0	320.3	352.0
4.4.	Shares in associates and subsidiaries	141.9	212.0	284.5	281.9	287.4
4a.	Securities under REPO agreement	304.1	-	-	-	-
5.	Other participation in authorised capital	25.2	45.1	72.6	111.7	113.7
6.	Loans, total	14,288.6	19,941.0	19,878.4	19,757.2	19,831.2
	of which:					
6.1.	Loans, deposits and other placements	14,258.8	19,884.8	19,847.1	19,726.6	19,801.4
	of which overdue claims	184.1	422.0	1,014.7	1,041.9	1,071.8
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	9,316.0	12,509.7	12,541.7	12,424.0	12,531.8
	of which overdue claims	86.1	266.4	762.5	770.9	797.0
6.1.2.	Loans provided to individuals	2,971.1	4,017.2	3,573.8	3,536.3	3,571.7
	of which overdue claims	96.5	148.6	243.0	261.2	265.0
6.1.3.	Loans, deposits and other placements with credit institutions	1,418.1	2,501.2	2,725.9	2,779.5	2,748.0
	of which overdue claims	0.2	1.3	1.9	1.7	1.8
7.	Fixed assets (tangible and intangible) and inventories	434.8	544.1	790.7	787.8	792.7
8.	Allocation of profit	122.7	109.8	71.4	47.5	55.1
8.1.	of which income tax	-	-	68.4	47.4	55.0
9.	Other assets, total	489.6	870.4	917.4	970.5	942.9
	of which:					
9.1.	Float	171.9	520.3	434.3	439.1	394.5
9.2.	Receivables	81.4	129.3	125.8	134.8	135.3
9.3.	Deferred expenses	196.5	69.0	74.4	76.3	78.3
<b>Banking sector assets</b>		<b>20,125.1</b>	<b>28,022.3</b>	<b>29,430.0</b>	<b>29,284.2</b>	<b>29,566.0</b>

\* For the purpose of time series' consistency indicators over the period up to 1.02.08 do not include securities under reverse repurchase agreement (paragraph 4a)

Table 12

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

(billion rubles)

Liabilities*		1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
1.	Funds and profit of credit institutions Of which:	2,809.2	3,109.2	3,766.4	3,870.2	3,870.6
1.1.	Funds of credit institutions	2,182.2	1,789.4	2,432.8	2,511.3	2,507.9
1.2.	Profit (losses), including financial result of the previous year Of which:	627.0	1,319.8	1,333.5	1,358.9	1,362.7
1.2.1.	Profit (losses) of the current year	508.0	409.2	205.1	116.7	163.9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	34.0	3,370.4	1,423.1	685.9	645.5
3.	Accounts of credit institutions Of which:	194.4	346.0	273.1	184.4	184.5
3.1.	Correspondent accounts of correspondent credit institutions	124.5	252.4	168.0	125.8	120.4
3.2.	Correspondent accounts of non-resident credit institutions	18.4	77.7	97.1	53.1	56.6
4.	Loans, deposits and other funds raised from other credit institutions	2,807.4	3,639.6	3,117.3	3,097.6	3,087.2
5.	Clients' funds** Of which:	12,252.3	14,748.5	17,131.4	17,487.8	17,810.3
5.1.	Budgetary funds in settlement accounts	20.1	15.6	20.4	37.2	46.8
5.2.	Government and other extra-budgetary funds in settlement accounts	25.0	14.2	13.7	21.2	20.6
5.3.	Funds of legal entities in settlement and other accounts	3,232.9	3,521.0	3,857.4	4,050.9	3,909.1
5.4.	Clients' float	262.0	281.5	209.7	232.0	236.2
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	3,520.0	4,945.4	5,466.6	5,275.1	5,485.3
5.6.	Individual deposits	5,159.2	5,907.0	7,485.0	7,797.7	8,037.4
5.7.	Clients' funds in factoring and forfeiting operations	13.5	10.7	10.1	8.1	7.5
6.	Bonds	290.2	375.3	412.7	426.6	430.2
7.	Promissory notes and bank acceptances	822.2	756.3	748.6	808.4	817.1
8.	Other liabilities*, total Of which:	915.3	1,677.0	2,557.4	2,723.4	2,720.5
8.1.	Provisions	586.3	1,022.7	2,050.6	2,144.2	2,163.8
8.2.	Float	156.0	431.6	257.9	296.8	269.6
8.3.	Payables	27.6	33.9	45.2	45.2	37.8
8.4.	Deferred income	27.3	4.7	4.9	4.3	4.3
8.5.	Interest payable Of which:	118.1	184.1	198.9	232.9	244.9
	Overdue interest	0.0	0.0	0.0	0.0	0.0
<b>Banking sector liabilities*</b>		<b>20,125.1</b>	<b>28,022.3</b>	<b>29,430.0</b>	<b>29,284.2</b>	<b>29,566.0</b>

\* In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus

\*\* Including certificates of deposit and savings certificates

Table 13

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

Assets		1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
1.	Money, precious metals and gemstones	2.5	3.0	2.7	2.1	2.2
1.1.	of which: money	2.4	2.8	2.5	2.0	2.1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6.4	7.4	6.0	4.2	4.5
3.	Correspondent accounts with credit institutions	2.1	4.4	2.9	2.6	2.3
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0.5	1.4	0.6	0.4	0.4
3.2.	Correspondent accounts with non-resident banks	1.5	3.0	2.3	2.2	1.9
4.	Securities acquired by credit institutions, total*	11.2	8.4	14.6	17.0	17.5
	of which					
4.1.	Debt securities*	7.7	6.3	11.5	13.3	13.6
4.2.	Shares*	1.6	0.7	1.4	1.7	1.8
4.3.	Discounted promissory notes	1.2	0.7	0.8	1.1	1.2
4.4.	Shares in associates and subsidiaries	0.7	0.8	1.0	1.0	1.0
4a.	Securities under REPO agreement	1.5	-	-	-	-
5.	Other participation in authorised capital	0.1	0.2	0.2	0.4	0.4
6.	Loans, total	71.0	71.2	67.5	67.5	67.1
	of which:					
6.1.	Loans, deposits and other placements	70.9	71.0	67.4	67.4	67.0
	of which overdue claims	0.9	1.5	3.4	3.6	3.6
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	46.3	44.6	42.6	42.4	42.4
	of which overdue claims	0.4	1.0	2.6	2.6	2.7
6.1.2.	Loans provided to individuals	14.8	14.3	12.1	12.1	12.1
	of which overdue claims	0.5	0.5	0.8	0.9	0.9
6.1.3.	Loans, deposits and other placements with credit institutions	7.0	8.9	9.3	9.5	9.3
	of which overdue claims	0.0	0.0	0.0	0.0	0.0
7.	Fixed assets (tangible and intangible) and inventories	2.2	1.9	2.7	2.7	2.7
8.	Allocation of profit	0.6	0.4	0.2	0.2	0.2
8.1.	of which income tax	-	-	0.2	0.2	0.2
9.	Other assets, total	2.4	3.1	3.1	3.3	3.2
	of which:					
9.1.	Float	0.9	1.9	1.5	1.5	1.3
9.2.	Receivables	0.4	0.5	0.4	0.5	0.5
9.3.	Deferred expenses	1.0	0.2	0.3	0.3	0.3
<b>Banking sector assets</b>		<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

For the purpose of time series consistent indicators over the period up to 1.02.06 do not include securities under reverse repurchase agreement (paragraph 4a)

Table 14

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

Liabilities*		1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
1.	Funds and profit of credit institutions	14.0	11.1	12.8	13.2	13.1
	Of which:					
1.1.	Funds of credit institutions	10.8	6.4	8.3	8.6	8.5
1.2.	Profit (losses), including financial result of the previous year	3.1	4.7	4.5	4.6	4.6
	Of which:					
1.2.1.	Profit (losses) of the current year	2.5	1.5	0.7	0.4	0.6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	0.2	12.0	4.8	2.3	2.2
3.	Accounts of credit institutions	1.0	1.2	0.9	0.6	0.6
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0.6	0.9	0.6	0.4	0.4
3.2.	Correspondent accounts of non-resident credit institutions	0.1	0.3	0.3	0.2	0.2
4.	Loans, deposits and other funds raised from other credit institutions	13.9	13.0	10.6	10.6	10.4
5.	Clients' funds**	60.9	52.6	58.2	59.7	60.2
	Of which:					
5.1.	Budgetary funds in settlement accounts	0.1	0.1	0.1	0.1	0.2
5.2.	Government and other extra-budgetary funds in settlement accounts	0.1	0.1	0.0	0.1	0.1
5.3.	Funds of legal entities in settlement and other accounts	16.1	12.6	13.1	13.8	13.2
5.4.	Clients' float	1.3	1.0	0.7	0.8	0.8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17.5	17.6	18.6	18.0	18.6
5.6.	Individual deposits	25.6	21.1	25.4	26.6	27.2
5.7.	Clients' funds in factoring and forfeiting operations	0.1	0.0	0.0	0.0	0.0
6.	Bonds	1.4	1.3	1.4	1.5	1.5
7.	Promissory notes and bank acceptances	4.1	2.7	2.5	2.8	2.8
8.	Other liabilities*, total	4.5	6.0	8.7	9.3	9.2
	Of which:					
8.1.	Provisions	2.9	3.6	7.0	7.3	7.3
8.2.	Float	0.8	1.5	0.9	1.0	0.9
8.3.	Payables	0.1	0.1	0.2	0.2	0.1
8.4.	Deferred income	0.1	0.0	0.0	0.0	0.0
8.5.	Interest payable	0.6	0.7	0.7	0.8	0.8
	Of which:					
	Overdue interest	0.0	0.0	0.0	0.0	0.0
<b>Banking sector liabilities*</b>		100.0	100.0	100.0	100.0	100.0

\* In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or

\*\* Including certificates of deposit and savings

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

	Rubles					Foreign Currency					Total				
	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
<b>1. Loans, deposits and other placements, total</b>	<b>10465.6</b>	<b>13874.9</b>	<b>13872.8</b>	<b>13986.0</b>	<b>14095.2</b>	<b>3793.2</b>	<b>6009.9</b>	<b>5974.4</b>	<b>5740.6</b>	<b>5706.2</b>	<b>14258.8</b>	<b>19884.8</b>	<b>19847.1</b>	<b>19726.6</b>	<b>19801.4</b>
Of which															
- overdue claims	167.1	353.2	835.1	871.6	899.9	17.0	68.8	179.6	170.2	171.9	184.1	422.0	1014.7	1041.9	1071.8
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>6838.8</b>	<b>8723.1</b>	<b>8812.6</b>	<b>8833.2</b>	<b>8923.8</b>	<b>1961.5</b>	<b>3032.2</b>	<b>2954.8</b>	<b>2815.9</b>	<b>2838.6</b>	<b>8800.3</b>	<b>11755.3</b>	<b>11767.4</b>	<b>11649.1</b>	<b>11762.3</b>
Of which															
- overdue claims	74.9	214.7	599.0	620.1	652.0	10.6	46.1	123.0	124.4	123.1	85.4	260.8	722.0	744.5	775.1
of which:															
1.1.1. Loans to individual entrepreneurs	263.3	313.8	269.7	268.3	273.7	7.6	9.2	6.4	6.4	6.4	271.0	323.0	276.2	274.7	280.1
Of which															
- overdue claims	4.1	8.1	21.9	24.5	25.4	0.1	0.1	0.3	0.3	0.4	4.2	8.2	22.2	24.8	25.8
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>85.8</b>	<b>176.3</b>	<b>308.1</b>	<b>311.4</b>	<b>309.0</b>	<b>429.9</b>	<b>578.2</b>	<b>466.3</b>	<b>463.6</b>	<b>460.5</b>	<b>515.7</b>	<b>754.4</b>	<b>774.3</b>	<b>775.0</b>	<b>769.5</b>
Of which															
- overdue claims	0.0	0.5	19.2	16.5	10.1	0.7	5.1	21.3	9.9	11.8	0.7	5.6	40.6	26.5	21.9
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>627.6</b>	<b>778.8</b>	<b>827.5</b>	<b>949.4</b>	<b>948.4</b>	<b>155.6</b>	<b>232.0</b>	<b>313.0</b>	<b>286.5</b>	<b>308.9</b>	<b>783.2</b>	<b>1010.8</b>	<b>1140.5</b>	<b>1235.8</b>	<b>1257.3</b>
Of which															
- overdue claims	0.4	6.4	7.2	8.0	7.8	0.0	0.3	0.8	0.9	1.3	0.5	6.7	8.0	8.9	9.1
of which:															
1.3.1 Resident credit institutions	450.3	512.9	562.2	673.8	685.2	116.3	164.1	240.9	217.2	239.5	566.6	677.0	803.0	891.0	924.7
Of which															
- overdue claims	0.2	1.2	0.9	0.9	0.9	0.0	0.1	0.1	0.1	0.4	0.2	1.2	0.9	0.9	1.2
1.3.2 Resident financial institutions of different forms of ownership	177.3	265.9	265.3	275.6	263.2	39.3	67.9	72.1	69.2	69.4	216.6	333.8	337.5	344.8	332.6
Of which															
- overdue claims	0.2	5.3	6.4	7.1	7.0	0.0	0.2	0.7	0.8	0.9	0.2	5.5	7.1	7.9	7.9
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>64.0</b>	<b>239.1</b>	<b>208.5</b>	<b>208.6</b>	<b>213.0</b>	<b>787.5</b>	<b>1585.1</b>	<b>1714.4</b>	<b>1679.8</b>	<b>1610.3</b>	<b>851.5</b>	<b>1824.3</b>	<b>1922.9</b>	<b>1888.4</b>	<b>1823.3</b>
Of which															
- overdue claims	0.0	0.0	0.2	0.1	0.1	0.0	0.1	0.8	0.6	0.5	0.0	0.1	1.0	0.7	0.6
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>119.5</b>	<b>156.5</b>	<b>230.0</b>	<b>227.9</b>	<b>211.2</b>	<b>0.3</b>	<b>0.2</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>119.7</b>	<b>156.7</b>	<b>230.1</b>	<b>228.0</b>	<b>211.3</b>
Of which															
- overdue claims	1.0	0.2	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.0	1.0	0.2	0.2	0.1	0.1
<b>1.6 Loans to resident individuals</b>	<b>2565.2</b>	<b>3534.3</b>	<b>3168.0</b>	<b>3157.1</b>	<b>3195.9</b>	<b>398.4</b>	<b>471.5</b>	<b>395.6</b>	<b>367.8</b>	<b>363.8</b>	<b>2963.6</b>	<b>4005.8</b>	<b>3563.6</b>	<b>3524.9</b>	<b>3559.6</b>
Of which															
- overdue claims	90.7	131.4	209.3	226.7	229.5	5.7	17.0	33.5	34.1	35.0	96.4	148.3	242.8	260.8	264.5
<b>1.7 Loans to non-resident individuals</b>	<b>1.5</b>	<b>2.9</b>	<b>1.9</b>	<b>1.9</b>	<b>2.0</b>	<b>6.0</b>	<b>8.5</b>	<b>8.3</b>	<b>9.5</b>	<b>10.0</b>	<b>7.5</b>	<b>11.4</b>	<b>10.2</b>	<b>11.4</b>	<b>12.0</b>
Of which															
- overdue claims	0.0	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.3	0.3	0.1	0.2	0.2	0.4	0.4
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	531.7	898.5	1820.6	1894.3	1910.5	0.0	0.0	0.0	0.0	0.0	531.7	898.5	1820.6	1894.3	1910.5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0.4	12.9	42.3	44.8	46.5	0.0	2.6	9.0	8.5	8.1	0.4	15.5	51.3	53.2	54.5
Credit institutions' portfolio of promissory notes of residents	247.4	184.7	210.1	296.7	331.7	2.5	9.8	21.4	21.2	17.9	249.9	194.5	231.6	317.9	349.6
Credit institutions' portfolio of promissory notes of non-residents	0.0	0.4	0.7	0.7	0.7	1.2	4.6	1.7	1.7	1.7	1.2	5.0	2.5	2.4	2.4



**Key characteristics of credit operations of the banking sector  
(as percent of total loans and percent of total assets)**

	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
<b>1. Loans, deposits and other placements, total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>70.9</b>	<b>71.0</b>	<b>67.4</b>	<b>67.4</b>	<b>67.0</b>
Of which:					
- overdue claims	1.3	2.1	5.1	5.3	5.4
	0.9	1.5	3.4	3.6	3.6
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>61.7</b>	<b>59.1</b>	<b>59.3</b>	<b>59.1</b>	<b>59.4</b>
	<b>43.7</b>	<b>41.9</b>	<b>40.0</b>	<b>39.8</b>	<b>39.8</b>
Of which:					
- overdue claims	0.6	1.3	3.6	3.8	3.9
	0.4	0.9	2.5	2.5	2.6
of which:					
1.1.1. Loans provided to individual entrepreneurs	1.9	1.6	1.4	1.4	1.4
	1.3	1.2	0.9	0.9	0.9
Of which:					
- overdue claims	0.0	0.0	0.1	0.1	0.1
	0.0	0.0	0.1	0.1	0.1
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>3.6</b>	<b>3.8</b>	<b>3.9</b>	<b>3.9</b>	<b>3.9</b>
	<b>2.6</b>	<b>2.7</b>	<b>2.6</b>	<b>2.6</b>	<b>2.6</b>
Of which:					
- overdue claims	0.00	0.03	0.20	0.13	0.1
	0.00	0.02	0.14	0.09	0.1
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>5.5</b>	<b>5.1</b>	<b>5.7</b>	<b>6.3</b>	<b>6.3</b>
	<b>3.9</b>	<b>3.6</b>	<b>3.9</b>	<b>4.2</b>	<b>4.3</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
of which:					
1.3.1 Resident credit institutions	4.0	3.4	4.0	4.5	4.7
	2.8	2.4	2.7	3.0	3.1
Of which					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.3.2 Resident financial institutions of different forms of ownership	1.5	1.7	1.7	1.7	1.7
	1.1	1.2	1.1	1.2	1.1
Of which					
- overdue claims	0.00	0.03	0.04	0.04	0.0
	0.00	0.02	0.02	0.03	0.0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>6.0</b>	<b>9.2</b>	<b>9.7</b>	<b>9.6</b>	<b>9.2</b>
	<b>4.2</b>	<b>6.5</b>	<b>6.5</b>	<b>6.4</b>	<b>6.2</b>
Of which:					
- overdue claims	0.00	0.00	0.00	0.00	0.0
	0.00	0.00	0.00	0.00	0.0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>0.8</b>	<b>0.8</b>	<b>1.2</b>	<b>1.2</b>	<b>1.1</b>
	<b>0.6</b>	<b>0.6</b>	<b>0.8</b>	<b>0.8</b>	<b>0.7</b>
Of which:					
- overdue claims	0.01	0.00	0.00	0.00	0.0
	0.01	0.00	0.00	0.00	0.0
<b>1.6 Loans to resident individuals</b>	<b>20.8</b>	<b>20.1</b>	<b>18.0</b>	<b>17.9</b>	<b>18.0</b>
	<b>14.7</b>	<b>14.3</b>	<b>12.1</b>	<b>12.0</b>	<b>12.0</b>
Of which:					
- overdue claims	0.7	0.7	1.2	1.3	1.3
	0.5	0.5	0.8	0.9	0.9
<b>1.7 Loans to non-resident individuals</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>
	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Of which:					
- overdue claims	0.00	0.00	0.00	0.00	0.0
	0.00	0.00	0.00	0.00	0.0
<b>Reference data:</b>					
Provision on loans, deposits and other placements	3.7	4.5	9.2	9.6	9.6
	2.6	3.2	6.2	6.5	6.5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0.0	0.1	0.3	0.3	0.3
	0.0	0.1	0.2	0.2	0.2
Credit institutions' portfolio of promissory notes of residents	1.8	1.0	1.2	1.6	1.8
	1.2	0.7	0.8	1.1	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 \*

	1/02/08		1/01/09		1/01/10		1/04/10		1/05/10	
	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>2,105.7</b>	<b>100.0</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>4,823.7</b>	<b>100.0</b>
- in rubles	1,800.8	85.5	1,674.1	77.3	3,309.3	81.2	3,950.8	84.8	4,074.7	84.5
- in foreign currency	304.9	14.5	491.6	22.7	766.1	18.8	709.9	15.2	749.0	15.5
Of which:										
Securities at fair value through profit or loss	1,595.3	75.8	623.2	28.8	1,469.8	36.1	1,511.4	32.4	1,511.5	31.3
- in rubles	1,445.8	68.7	541.0	25.0	1,309.8	32.1	1,351.4	29.0	1,336.9	27.7
- in foreign currency	149.5	7.1	82.2	3.8	160.0	3.9	160.0	3.4	174.6	3.6
Securities available for sale	310.9	14.8	1,154.4	53.3	2,157.1	52.9	2,713.2	58.2	2,873.5	59.6
- in rubles	219.1	10.4	848.6	39.2	1,678.4	41.2	2,285.6	49.0	2,425.3	50.3
- in foreign currency	91.8	4.4	305.8	14.1	478.6	11.7	427.5	9.2	448.1	9.3
Securities held-to-maturity	55.0	2.6	174.2	8.0	150.6	3.7	138.4	3.0	135.1	2.8
- in rubles	41.9	2.0	148.6	6.9	116.6	2.9	106.1	2.3	103.9	2.2
- in foreign currency	13.1	0.6	25.6	1.2	34.0	0.8	32.3	0.7	31.2	0.6
Shares in associates and subsidiaries	144.5	6.9	212.0	9.8	284.5	7.0	281.9	6.0	287.4	6.0
- in rubles	94.0	4.5	134.0	6.2	191.6	4.7	192.4	4.1	193.1	4.0
- in foreign currency	50.5	2.4	78.0	3.6	92.9	2.3	89.6	1.9	94.4	2.0
Reference data:										
Revaluation of securities	4.6		-177.5		16.3		89.3		66.8	
Provisions for losses on securities available for sale	2.3		7.2		13.9		14.2		12.7	
Provisions for losses on securities held-to-maturity	0.2		1.8		2.4		2.4		2.3	
Provisions for losses on portfolio of shares in associates and subsidiaries	1.4		2.1		2.3		2.0		2.0	

\* Excluding promissory notes

Table 18

## The structure of credit institutions' portfolio of debt securities

	1/02/08		1/01/09		1/01/10		1/04/10		1/05/10	
	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	1,674.7	100.0	1,760.3	100.0	3,379.1	100.0	3,885.6	100.0	4,007.9	100.0
- in rubles	1,440.8	86.0	1,376.8	78.2	2,741.3	81.1	3,304.9	85.1	3,388.3	84.5
- in foreign currency	234.0	14.0	383.5	21.8	637.8	18.9	580.7	14.9	619.7	15.5
of which: revaluation	2.4	0.1	-120.5	-6.8	10.5	0.3	73.9	1.9	56.7	1.4
Debt securities at book value held (without revaluation)	1,672.3	100.0	1,880.8	100.0	3,368.6	100.0	3,811.7	100.0	3,951.2	100.0
of which:										
debt securities of the Russian Federation	597.1	35.7	258.1	13.7	767.9	22.8	825.0	21.6	850.2	21.5
- in rubles	533.9	31.9	168.6	9.0	656.5	19.5	717.9	18.8	721.5	18.3
- in foreign currency	63.3	3.8	89.6	4.8	111.4	3.3	107.1	2.8	128.6	3.3
debt securities of the Bank of Russia	101.8	6.1	12.5	0.7	283.1	8.4	737.0	19.3	833.1	21.1
- in rubles	101.8	6.1	12.5	0.7	283.1	8.4	737.0	19.3	833.1	21.1
- in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
debt securities of federal districts and local government	133.3	8.0	139.6	7.4	229.6	6.8	264.7	6.9	275.1	7.0
- in rubles	133.3	8.0	139.6	7.4	229.6	6.8	264.7	6.9	275.1	7.0
- 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	139.5	8.3	169.8	9.0	289.3	8.6	320.4	8.4	346.9	8.8
- in rubles	139.4	8.3	169.5	9.0	252.2	7.5	283.6	7.4	285.6	7.2
- in foreign currency	0.0	0.0	0.3	0.0	37.1	1.1	36.8	1.0	61.2	1.5
other debt securities of residents	416.6	24.9	360.5	19.2	759.2	22.5	834.0	21.9	843.2	21.3
- in rubles	416.6	24.9	358.8	19.1	759.1	22.5	834.0	21.9	834.9	21.1
- in foreign currency	0.0	0.0	1.7	0.1	0.1	0.0	0.1	0.0	8.3	0.2
debt securities of other countries	56.3	3.4	27.8	1.5	33.5	1.0	34.9	0.9	24.3	0.6
- in rubles	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- in foreign currency	56.3	3.4	27.8	1.5	33.5	1.0	34.9	0.9	24.3	0.6
debt securities of non-resident banks	41.3	2.5	70.0	3.7	90.1	2.7	76.5	2.0	76.7	1.9
- in rubles	17.2	1.0	29.1	1.5	28.9	0.9	29.0	0.8	28.6	0.7
- in foreign currency	24.1	1.4	40.9	2.2	61.1	1.8	47.5	1.2	48.1	1.2
other debt securities of non-residents	142.7	8.5	249.2	13.2	539.7	16.0	517.2	13.6	493.8	12.5
- in rubles	60.1	3.6	116.0	6.2	174.6	5.2	175.5	4.6	150.9	3.8
- in foreign currency	82.6	4.9	133.2	7.1	365.1	10.8	341.7	9.0	342.9	8.7
debt securities delivered without derecognition in the balance sheet	43.6	2.6	591.3	31.4	362.7	10.8	186.1	4.9	191.7	4.9
- in rubles	36.0	2.2	501.2	26.6	334.0	9.9	174.2	4.6	186.4	4.7
- in foreign currency	7.6	0.5	90.1	4.8	28.7	0.9	11.9	0.3	5.3	0.1
overdue debt securities	0.0	0.0	2.0	0.1	13.4	0.4	15.8	0.4	16.2	0.4
- in rubles	0.0	0.0	2.0	0.1	12.9	0.4	15.4	0.4	15.6	0.4
- in foreign currency	0.0	0.0	0.0	0.0	0.5	0.0	0.4	0.0	0.6	0.0
<b>Reference data:</b>										
Provisions for losses on debt securities	0.7		7.2		19.5		22.9		23.1	

Table 19

## Structure of credit institutions' portfolio of shares

	1/02/08		1/01/09		1/01/10		1/04/10		1/05/10	
	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	286.5	100.0	193.4	100.0	411.8	100.0	493.2	100.0	528.3	100.0
- in rubles	266.0	92.9	163.3	84.5	376.4	91.4	453.5	92.0	493.4	93.4
- in foreign currency	20.4	7.1	30.1	15.5	35.3	8.6	39.7	8.0	35.0	6.6
of which: revaluation	2.1	0.7	-57.1	-29.5	5.8	1.4	15.3	3.1	10.1	1.9
Shares held at book value (without revaluation)	284.3	100.0	250.5	100.0	406.0	100.0	477.9	100.0	518.3	100.0
of which shares of:										
resident credit institutions	13.0	4.6	8.9	3.6	4.6	1.1	7.7	1.6	11.2	2.2
- in rubles	13.0	4.6	8.9	3.6	4.5	1.1	7.7	1.6	11.2	2.2
- in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
other residents	250.5	88.1	194.8	77.8	354.2	87.2	409.8	85.8	450.4	86.9
- in rubles	247.2	86.9	193.2	77.1	344.7	84.9	401.3	84.0	441.5	85.2
- in foreign currency	3.3	1.2	1.6	0.6	9.5	2.3	8.5	1.8	9.0	1.7
non-resident credit institutions	5.2	1.8	5.9	2.3	6.4	1.6	6.6	1.4	2.8	0.5
- in rubles	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- in foreign currency	5.2	1.8	5.9	2.3	6.4	1.6	6.6	1.4	2.8	0.5
other non-residents	10.6	3.7	19.4	7.8	27.0	6.6	29.6	6.2	29.3	5.7
- in rubles	0.0	0.0	0.0	0.0	8.4	2.1	8.4	1.8	8.4	1.6
- in foreign currency	10.6	3.7	19.4	7.8	18.6	4.6	21.3	4.5	20.9	4.0
shares delivered without derecognition in the balance sheet	5.1	1.8	21.4	8.6	13.8	3.4	24.1	5.0	24.5	4.7
- in rubles	3.8	1.3	18.3	7.3	13.1	3.2	20.9	4.4	22.2	4.3
- in foreign currency	1.3	0.5	3.1	1.3	0.7	0.2	3.2	0.7	2.3	0.4
<b>Reference data:</b>										
Provisions for losses on shares	1.8		2.7		8.2		9.1		7.9	

**Table 20****Credit institutions' portfolio of discounted promissory notes**

(billion rubles)

	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
Portfolio of promissory notes discounted by a credit institution, in rubles	247.4	185.0	210.8	297.4	332.4
of which promissory notes, not paid when due	1.3	2.2	2.6	2.4	2.5
Portfolio of promissory notes discounted by a credit institution, in foreign currency	3.7	14.5	23.2	22.9	19.6
of which promissory notes, not paid when due	0.00	0.00	0.32	0.30	0.30
<b>Total</b>	<b>251.1</b>	<b>199.5</b>	<b>234.0</b>	<b>320.3</b>	<b>352.0</b>

Table 21

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

	1/01/08		1/01/09		1/01/10		1/04/10		1/05/10	
	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>251.1</b>	<b>100.0</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>352.0</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	198.7	79.2	100.2	50.2	180.0	76.9	259.7	81.1	293.1	83.3
- other promissory notes of residents	51.1	20.4	94.3	47.3	51.6	22.0	58.1	18.2	56.5	16.1
- promissory notes of authorised agencies of other countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of non-resident credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- other promissory notes of non-residents	1.2	0.5	5.0	2.5	2.4	1.0	2.4	0.7	2.3	0.7
<b>Reference data:</b>										
Provisions for losses on promissory notes	4.5		5.9		8.1		8.8		10.4	

\* including overdue promissory notes

Table 22

## Funds raised by credit institutions from organisations

(billion rubles)

		1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
1.	Funds raised from organisations, total	7,053.1	8,774.6	9,557.2	9,585.6	9,657.2
	- in rubles	5,166.0	5,499.8	6,398.0	6,502.2	6,604.8
	- in foreign currency	1,887.0	3,274.8	3,159.3	3,083.4	3,052.4
	of which:					
1.1.	Funds of legal entities in settlement and other accounts*	3,232.9	3,521.0	3,857.4	4,050.9	3,909.1
	- in rubles	2,954.8	2,803.8	3,099.7	3,221.5	3,141.4
	- in foreign currency	278.1	717.1	757.6	829.4	767.7
	Of which:					
1.1.1	Funds of individual entrepreneurs	82.4	81.4	90.6	87.0	82.9
	- in rubles	81.8	77.1	88.9	85.5	81.6
	- in foreign currency	0.6	4.2	1.7	1.5	1.3
1.2.	Government and other extra budgetary funds in settlement accounts	25.0	14.2	13.7	21.2	20.6
1.3.	Float	261.7	281.3	209.5	230.4	234.6
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	3,520.0	4,945.4	5,466.6	5,275.1	5,485.3
	- in rubles	2,095.6	2,606.7	3,198.6	3,150.9	3,330.0
	- in foreign currency	1,424.5	2,338.7	2,268.0	2,124.2	2,155.3
	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	268.9	257.4	267.0	393.9	509.3
1.4.2.	Certificates of deposit	30.0	12.7	20.1	15.6	15.8
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0.1	0.3	0.0	3.2	2.8
1.5.	Clients' funds in factoring and forfeiting operations	13.5	10.7	10.1	8.1	7.5
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0.0	2.0	0.0	0.0	0.0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	461.5	651.6	739.4	566.9	640.3
	- in rubles	361.6	474.0	652.9	496.5	566.7
	- in foreign currency	99.9	177.6	86.6	70.4	73.6
	with maturity from 31 days to 1 year	1,343.3	1,753.2	2,202.0	2,174.3	2,205.8
	- in rubles	1,120.7	1,142.7	1,658.8	1,740.3	1,772.7
	- in foreign currency	222.7	610.5	543.2	434.1	433.1
	with maturity in excess of 1 year	1,715.1	2,540.2	2,525.1	2,530.6	2,636.4
	- in rubles	613.2	989.6	886.9	910.9	987.8
	- in foreign currency	1,101.9	1,550.6	1,638.2	1,619.7	1,648.6
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	1,252.3	1,613.9	1,430.8	1,482.2	1,466.4
	- in rubles	238.8	250.1	215.1	306.3	293.8
	- in foreign currency	1,013.5	1,363.8	1,215.7	1,175.9	1,172.6
	of which:					
	Funds of non-resident organisations in settlement and other accounts	136.4	139.8	113.8	155.4	161.3
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	249.0	214.8	203.9	210.5	208.4
	Other funds raised from non-resident legal entities	859.9	1,248.2	1,101.7	1,097.9	1,084.5
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0.0	0.0	0.0	0.0	0.0

\* Funds mentioned in paragraphs 1.2, 1.3, 1.5 and 1.6 are not included

## Individual deposit structure

(billion rubles)

		1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
1	Individual deposits	5,159.2	5,907.0	7,485.0	7,797.7	8,037.4
	- of which savings certificates	22.4	18.0	15.5	15.4	15.8
1.1.	Individual demand deposits and deposits with maturity up to 30 days	962.9	1,005.7	1,232.1	1,165.3	1,247.6
	- in rubles	857.3	840.0	1,060.8	999.1	1,087.0
	- in foreign currency	105.6	165.7	171.3	166.3	160.6
1.2.	Individual deposits with maturity from 31 days to 1 year	977.0	1,052.6	1,481.6	1,527.5	1,543.5
	- in rubles	815.2	639.5	965.9	1,085.5	1,121.7
	- in foreign currency	161.8	413.1	515.6	442.0	421.9
1.3.	Individual deposits with maturity in excess of 1 year	3,219.3	3,848.7	4,771.3	5,104.9	5,246.2
	- in rubles	2,820.3	2,853.2	3,484.4	3,869.0	4,024.9
	- in foreign currency	399.0	995.5	1,286.9	1,235.9	1,221.3
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	52.7	61.1	84.0	85.8	87.3



Table 24

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

(billion rubles)

	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>2,807.4</b>	<b>3,639.6</b>	<b>3,117.3</b>	<b>3,097.6</b>	<b>3,087.2</b>
- in rubles	989.5	1,233.6	1,420.5	1,508.9	1,538.3
- in foreign currency	1,817.9	2,406.0	1,696.8	1,588.6	1,548.9
of which:					
- loans, deposits and other funds raised from resident credit institutions	671.3	972.2	1,234.2	1,313.1	1,338.0
- in rubles	554.3	773.1	1,019.4	1,103.7	1,123.7
- in foreign currency	117.0	199.1	214.8	209.4	214.3
of which					
overdue debt	0.0	0.3	0.0	0.0	0.3
- in rubles	0.0	0.3	0.0	0.0	0.0
- in foreign currency	0.0	0.0	0.0	0.0	0.3
- loans, deposits and other funds raised from non-resident banks	2,136.1	2,667.4	1,883.1	1,784.4	1,749.2
- in rubles	435.3	460.5	401.1	405.2	414.6
- in foreign currency	1,700.9	2,206.9	1,482.0	1,379.2	1,334.6
of which					
overdue debt	0.0	0.0	0.2	0.0	0.0
- in rubles	0.0	0.0	0.0	0.0	0.0
- in foreign currency	0.0	0.0	0.2	0.0	0.0

## Funds raised from and placed with non-residents

№	Indicator	1/01/08		1/01/09		1/01/10		1/04/10		1/05/10	
		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, %
<b>Raised funds</b>											
1.	<b>Clients' funds (except credit institutions)</b>	<b>1,305.1</b>	<b>6.5</b>	<b>1,676.0</b>	<b>6.0</b>	<b>1,515.1</b>	<b>5.1</b>	<b>1,568.3</b>	<b>5.4</b>	<b>1,553.9</b>	<b>5.3</b>
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1,245.2	6.2	1,602.6	5.7	1,419.4	4.8	1,463.7	5.0	1,454.1	4.9
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1,108.9	5.5	1,463.0	5.2	1,305.6	4.4	1,308.4	4.5	1,292.9	4.4
1.2	Individual deposits (excluding saving certificates)	52.7	0.3	61.1	0.2	84.0	0.3	85.8	0.3	87.3	0.3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	37.7	0.2	45.3	0.2	64.1	0.2	65.9	0.2	65.9	0.2
1.3	Funds in other accounts	7.2	0.0	12.2	0.0	11.7	0.0	18.8	0.1	12.6	0.0
2.	<b>Funds in correspondent and other accounts of credit institutions</b>	<b>70.0</b>	<b>0.3</b>	<b>93.6</b>	<b>0.3</b>	<b>105.1</b>	<b>0.4</b>	<b>58.5</b>	<b>0.2</b>	<b>64.1</b>	<b>0.2</b>
3.	<b>Loans, deposits and other funds raised from credit institutions</b>	<b>2,136.1</b>	<b>10.6</b>	<b>2,667.4</b>	<b>9.5</b>	<b>1,883.1</b>	<b>6.4</b>	<b>1,784.4</b>	<b>6.1</b>	<b>1,749.2</b>	<b>5.9</b>
4.	<b>Loans from other countries</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
	<b>Raised funds, total</b>	<b>3,511.2</b>	<b>17.4</b>	<b>4,436.9</b>	<b>15.8</b>	<b>3,503.2</b>	<b>11.9</b>	<b>3,411.3</b>	<b>11.6</b>	<b>3,367.3</b>	<b>11.4</b>
	<b>Reference data:</b>										
	Liabilities of authorized banks to non-residents on issued debt securities - total**	142.3	0.7	106.7	0.4	87.8	0.3	74.1	0.3	79.4	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
<b>Placed funds</b>											
1.	<b>Loans, total</b>	<b>1,374.7</b>	<b>6.8</b>	<b>2,590.1</b>	<b>9.2</b>	<b>2,707.4</b>	<b>9.2</b>	<b>2,674.8</b>	<b>9.1</b>	<b>2,604.8</b>	<b>8.8</b>
	of which overdue claims	0.8	0.0	5.9	0.0	41.8	0.1	27.6	0.1	22.9	0.1
	of which:										
1.1.	Loans, deposits and other placements	851.5	4.2	1,824.3	6.5	1,922.9	6.5	1,888.4	6.4	1,823.3	6.2
1.2	Loans and other placements with legal entities	515.7	2.6	754.4	2.7	774.3	2.6	775.0	2.6	769.5	2.6
1.3	Loans provided to individuals	7.5	0.0	11.4	0.0	10.2	0.0	11.4	0.0	12.0	0.0
2.	<b>Correspondent accounts with banks</b>	<b>307.7</b>	<b>1.5</b>	<b>843.0</b>	<b>3.0</b>	<b>667.6</b>	<b>2.3</b>	<b>646.3</b>	<b>2.2</b>	<b>547.4</b>	<b>1.9</b>
3.	<b>Securities acquired by credit institutions, total</b>	<b>243.8</b>	<b>1.2</b>	<b>377.4</b>	<b>1.3</b>	<b>699.1</b>	<b>2.4</b>	<b>667.3</b>	<b>2.3</b>	<b>629.3</b>	<b>2.1</b>
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	224.4	1.1	347.0	1.2	663.3	2.3	628.6	2.1	594.8	2.0
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	18.2	0.1	25.3	0.1	33.4	0.1	36.3	0.1	32.1	0.1
3.3	Discounted promissory notes	1.2	0.0	5.0	0.0	2.5	0.0	2.4	0.0	2.4	0.0
4.	<b>Shares in associates and subsidiaries</b>	<b>51.0</b>	<b>0.3</b>	<b>80.3</b>	<b>0.3</b>	<b>94.2</b>	<b>0.3</b>	<b>90.7</b>	<b>0.3</b>	<b>95.5</b>	<b>0.3</b>
5.	<b>Loans provided to other countries</b>	<b>1.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
	<b>Placed funds, total</b>	<b>1,978.2</b>	<b>9.8</b>	<b>3,890.8</b>	<b>13.9</b>	<b>4,168.3</b>	<b>14.2</b>	<b>4,079.1</b>	<b>13.9</b>	<b>3,877.0</b>	<b>13.1</b>
	<b>Reference data:</b>										
	Overdue interest on claims of credit institutions	0.007	0.0	0.080	0.0	2.749	0.0	2.435	0.0	2.389	0.0

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				
	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
Total	507,974.7	409,185.7	205,109.7	116,718.9	163,929.5	1,134	1,106	1,058	1,047	1,047	122,619.3	109,839.8	71,355.6	14,763.5	51,577.1
Profit-making CIs*	508,881.7	446,936.1	284,938.7	141,055.5	193,076.5	1,123	1,050	938	894	826	122,618.9	109,638.8	69,308.1	13,973.4	50,652.3
Loss-making CIs	-907.0	-37,750.4	-79,829.0	-24,336.6	-29,147.0	11	56	120	153	221	0.4	201.0	2,047.5	790.1	924.8
CIs that have not provided their reporting	0.0	0.0	0.0	0.0	0.0	2	2	0	0	0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>						<b>1136</b>	<b>1108</b>	<b>1058</b>	<b>1047</b>	<b>1047</b>					

\* including CIs with zero profit.

## Structure of operating credit institutions' income and expenses\*

	1/01/08		1/01/09		1/07/09		1/01/10		1/04/10	
	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>8,444.6</b>	<b>100.0</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>
1.1. Interest income on placements with legal entities (except income on securities)	940.2	11.1	1,469.3	8.4	978.8	5.8	1,895.6	6.0	423.7	8.7
1.2. Interest income on loans to individuals	358.0	4.2	550.8	3.1	299.3	1.8	589.1	1.9	142.4	2.9
1.3. Income on securities	684.9	8.1	611.3	3.5	564.3	3.3	1,050.6	3.3	202.1	4.2
1.4. Income on operations with foreign currency	3,115.9	36.9	10,943.0	62.3	12,523.7	73.9	22,740.3	72.0	2,928.3	60.3
1.5. Commissions	380.8	4.5	500.9	2.9	225.3	1.3	473.3	1.5	107.9	2.2
1.6. Recovery of loss provision	2,176.8	25.8	2,257.2	12.8	1,673.4	9.9	3,616.7	11.5	881.8	18.1
1.7. Other income	788.0	9.3	1,241.6	7.1	689.9	4.1	1,234.9	3.9	172.9	3.6
Of which:										
1.7.1. Fines, penalties, forfeits	16.3	0.2	28.4	0.2	21.2	0.1	53.2	0.2	15.4	0.3
<b>2. Expenses of credit institution, total</b>	<b>7,936.7</b>	<b>100.0</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>
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	330.5	4.2	631.9	3.7	532.9	3.1	946.0	3.0	171.7	3.6
2.2. Interest expenses on funds raised from individuals	270.1	3.4	345.9	2.0	210.1	1.2	455.6	1.5	137.4	2.9
2.3. Expenses on operations with securities	492.5	6.2	609.8	3.6	414.9	2.4	681.2	2.2	95.2	2.0
2.4. Expenses on operations with foreign currency	3,066.6	38.6	10,700.5	62.4	12,397.2	73.1	22,581.7	71.9	2,952.9	62.3
2.5. Commissions	37.9	0.5	64.6	0.4	28.7	0.2	56.6	0.2	11.5	0.2
2.6. Expenses on loss provision	2,335.5	29.4	2,712.9	15.8	2,234.5	13.2	4,667.3	14.9	969.5	20.4
2.7. Management expenses (including personnel costs)	485.8	6.1	670.2	3.9	292.6	1.7	621.5	2.0	143.6	3.0
2.8. Other expenses	917.8	11.6	1,419.8	8.3	837.0	4.9	1,384.7	4.4	260.4	5.5
Of which:										
2.8.1. Fines, penalties, forfeits	1.4	0.0	1.4	0.0	0.6	0.0	1.4	0.0	0.2	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 1.05.10**

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>	18,811,910,201	6,876,188,588	19,362,138,164	6,325,960,625
Belgorod Region	10,641,030	480,409	10,692,542	428,897
Bryansk Region	1,186,932	49,907	1,193,377	43,462
Vladimir Region	3,203,367	64,563	3,203,034	64,896
Voronezh Region	6,346,450	554,729	6,334,305	566,874
Ivanovo Region	8,787,635	739,178	8,735,106	791,707
Kaluga Region	7,815,662	1,049,050	8,523,105	341,607
Kostroma Region	53,361,131	3,733,392	51,846,235	5,248,288
Kursk Region	10,446,370	471,477	10,461,483	456,364
Lipetsk Region	17,192,513	1,071,293	17,196,370	1,067,436
Moscow Region	156,780,581	36,812,602	170,795,307	22,797,876
Orel Region	2,112,089	33,741	2,123,060	22,770
Ryazan Region	10,160,698	575,630	10,166,601	569,727
Smolensk Region	14,690,513	1,842,357	13,937,238	2,595,632
Tambov Region	1,761,264	148,394	1,764,891	144,767
Tver Region	13,819,075	812,587	13,821,080	810,582
Tula Region	7,764,915	500,565	7,754,934	510,546
Yaroslavl Region	12,648,261	1,050,949	12,654,795	1,044,415
City of Moscow	18,473,191,715	6,826,197,765	19,010,934,701	6,288,454,779
<b>North-Western Federal District</b>	872,334,646	258,740,146	896,863,728	234,211,064
Republic of Karelia	722,968	14,798	723,817	13,949
Komi Republic	12,308,288	1,109,337	12,335,656	1,081,969
Akhangel'sk Region	646,794	4,950	647,342	4,402
Vologda Region	41,209,785	10,286,391	41,207,433	10,288,743
Kaliningrad Region	40,577,428	14,969,768	41,471,764	14,075,432
Leningrad Region	5,253,556	815,329	5,306,735	762,150
Murmansk Region	7,330,040	2,498,183	7,369,153	2,459,070
Novgorod Region	3,503,179	141,565	3,514,629	130,115
Pskov Region	1,751,370	46,371	1,759,836	37,905
St Petersburg	759,031,238	228,853,454	782,527,363	205,357,329
<b>Southern Federal District</b>	164,509,461	13,742,524	164,291,139	13,960,846
Republic of Adygeya	2,179,032	22,884	2,189,326	12,590
Republic of Kalmykia	825,144	78,347	805,507	97,984
Krasnodar Territory	84,313,880	5,415,141	84,436,568	5,292,453
Astrakhan Region	3,861,626	86,055	3,886,859	60,822
Volgograd Region	14,484,226	758,771	14,396,978	846,019
Rostov Region	58,845,553	7,381,326	58,575,901	7,650,978
<b>North-Caucasian Federal District</b>	39,617,355	1,722,910	39,755,903	1,584,362
Republik of Daghestan	14,910,267	643,631	15,019,395	534,503
Republic of Ingushetia	597,456	10,258	566,802	40,912
Kabardino-Balkar Republic	5,892,669	136,699	5,910,880	118,488
Karachai-Cherkess Republic	2,882,254	367,271	2,882,607	366,918
Republic of North Ossetia - Alania	5,610,605	145,813	5,637,251	119,167
Chechen Republic	0	0	0	0
Stavropol Territory	9,724,104	419,238	9,738,968	404,374
<b>Volga Federal District</b>	921,334,890	99,963,479	925,246,282	96,052,087

1	2	3	4	5
Republic of Bashkortostan	43,871,035	3,949,977	44,425,917	3,395,095
Republic of Marii El	1,319,421	12,905	1,327,250	5,076
Republic of Mordovia	13,772,672	259,904	13,783,391	249,185
Republic of Tatarstan	387,653,363	56,955,942	390,275,721	54,333,584
Udmurt Republic	17,472,961	1,577,590	17,688,342	1,362,209
Chuvash Republic	5,945,302	195,001	5,942,920	197,383
Perm Territory	26,286,843	4,857,501	26,340,343	4,804,001
Kirov Region	16,676,018	1,385,952	17,145,071	916,899
Nizhny Novgograd Region	69,022,078	5,668,916	69,493,700	5,197,294
Orenburg Region	33,100,532	1,831,398	32,739,660	2,192,270
Penza Region	9,141,610	107,907	9,151,234	98,283
Samara Region	255,461,131	17,312,616	253,833,829	18,939,918
Saratov Region	35,467,200	5,322,084	36,956,098	3,833,186
Ulyanovsk Region	6,144,724	525,786	6,142,806	527,704
<b>Ural Federal District</b>	<b>579,982,212</b>	<b>102,657,658</b>	<b>599,933,482</b>	<b>82,706,388</b>
Kurgan Region	1,398,685	3,475	1,401,517	643
Sverdlovsk Region	242,771,009	41,905,456	254,368,344	30,308,121
Tyumen Region	241,959,431	50,332,521	248,685,963	43,605,989
Chelyabinsk Region	93,853,087	10,416,206	95,477,658	8,791,635
<b>Siberian Federal District</b>	<b>449,244,148</b>	<b>147,068,032</b>	<b>456,322,142</b>	<b>139,990,038</b>
Republic of Altai	8,742,154	45,860	8,776,599	11,415
Republic of Buryatiya	4,517,121	416,715	4,554,471	379,365
Republic of Tuva	353,942	12,192	356,870	9,264
Republic of Khakassia	5,904,322	103,460	5,919,234	88,548
Altai Territory	11,293,064	230,658	11,324,854	198,868
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	27,506,928	5,838,006	27,549,954	5,794,980
Irkutsk Region	11,258,234	540,929	11,372,738	426,425
Kemerovo Region	20,703,891	702,999	20,703,625	703,265
Novosibirsk Region	339,049,505	136,675,824	345,866,977	129,858,352
Omsk Region	12,321,968	2,273,036	12,305,208	2,289,796
Tomsk Region	7,593,019	228,353	7,591,612	229,760
<b>Far Eastern Federal District</b>	<b>206,876,282</b>	<b>20,149,541</b>	<b>204,758,639</b>	<b>22,267,184</b>
Republic of Sakha (Yakutia)	11,695,122	645,798	11,706,459	634,461
Kamchatka Territory	12,970,172	1,423,576	13,038,919	1,354,829
Primorskiy Territory	50,335,324	7,561,450	52,217,339	5,679,435
Khabarovsk Territory	35,604,417	3,111,994	35,694,455	3,021,956
Amur Region**	84,436,924	6,578,431	80,244,346	10,771,009
Magadan Region	4,865,208	126,873	4,853,800	138,281
Sakhalin Region	6,969,115	701,419	7,003,321	667,213
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 1.05.10**

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>	14,501,209,060	6,282,332,458	15,055,607,125	5,727,934,393
Belgorod Region	160,782,232	3,315,248	161,095,779	3,001,701
Bryansk Region	37,743,071	3,269,846	37,761,340	3,251,577
Vladimir Region	70,981,044	9,112,859	71,024,341	9,069,562
Voronezh Region	224,390,004	12,901,819	224,785,274	12,506,549
Ivanovo Region	40,884,816	4,165,247	40,915,981	4,134,082
Kaluga Region	57,000,655	14,222,720	57,901,021	13,322,354
Kostroma Region	49,228,712	1,421,763	48,378,786	2,271,689
Kursk Region	77,430,987	3,099,155	77,641,233	2,888,909
Lipetsk Region	84,529,427	2,112,942	84,562,265	2,080,104
Moscow Region	601,032,806	86,932,592	615,417,447	72,547,951
Orel Region	30,199,952	2,036,399	30,212,465	2,023,886
Ryazan Region	69,263,862	1,433,200	69,353,918	1,343,144
Smolensk Region	49,808,597	1,292,075	49,849,749	1,250,923
Tambov Region	37,723,174	2,047,245	37,772,676	1,997,743
Tver Region	59,022,444	6,168,628	59,043,674	6,147,398
Tula Region	76,600,862	15,001,499	76,613,525	14,988,836
Yaroslavl Region	106,923,775	3,142,260	106,933,039	3,132,996
City of Moscow	12,667,662,640	6,110,656,961	13,206,344,612	5,571,974,989
<b>North-Western Federal District</b>	1,807,750,631	435,874,903	1,830,931,697	412,693,837
Republic of Karelia	29,240,684	8,134,078	29,319,024	8,055,738
Komi Republic	64,178,582	4,801,273	64,181,619	4,798,236
Akhangel'sk Region	77,637,112	7,346,640	77,731,088	7,252,664
Vologda Region	106,898,803	7,092,424	106,921,965	7,069,262
Kaliningrad Region	75,061,573	24,496,726	75,194,346	24,363,953
Leningrad Region	68,386,922	4,958,690	64,453,831	8,891,781
Murmansk Region	61,050,101	9,177,037	61,150,563	9,076,575
Novgorod Region	33,896,388	2,396,795	33,967,818	2,325,365
Pskov Region	26,681,763	393,691	26,703,356	372,098
St Petersburg	1,264,718,703	367,077,549	1,291,308,087	340,488,165
<b>Southern Federal District</b>	892,830,568	63,755,944	895,321,198	61,265,314
Republic of Adygeya	13,886,798	131,293	13,892,125	125,966
Republic of Kalmykia	7,610,211	63,387	7,598,397	75,201
Krasnodar Territory	408,376,390	22,580,452	408,694,400	22,262,442
Astrakhan Region	48,190,174	1,181,842	48,238,352	1,133,664
Volgograd Region	128,741,064	5,507,778	128,871,933	5,376,909
Rostov Region	286,025,931	34,291,192	288,025,991	32,291,132
<b>North-Caucasian Federal District</b>	252,315,636	8,589,378	251,976,625	8,928,389
Republik of Daghestan	35,126,943	1,314,451	35,243,014	1,198,380
Republic of Ingushetia	4,896,091	29,830	4,866,450	59,471
Kabardino-Balkar Republic	28,021,520	1,306,515	27,982,705	1,345,330
Karachai-Cherkess Republic	15,533,878	739,468	15,529,944	743,402
Republic of North Ossetia - Alania	20,431,022	1,095,929	20,495,159	1,031,792
Chechen Republic	14,854,266	67,896	14,864,971	57,191
Stavropol Territory	133,451,916	4,035,289	132,994,382	4,492,823

1	2	3	4	5
<b>Volga Federal District</b>	2,461,652,612	240,987,307	2,466,374,548	236,265,371
Republic of Bashkortostan	222,398,638	82,885,178	223,080,664	82,203,152
Republic of Marii El	31,860,436	2,432,917	31,876,880	2,416,473
Republic of Mordovia	60,505,988	411,865	60,535,797	382,056
Republic of Tatarstan	502,306,087	60,955,419	504,682,909	58,578,597
Udmurt Republic	98,757,093	3,039,316	99,501,812	2,294,597
Chuvash Republic	66,183,485	3,708,916	66,243,206	3,649,195
Perm Territory	228,020,475	23,715,868	228,314,277	23,422,066
Kirov Region	71,134,410	4,498,396	71,648,134	3,984,672
Nizhny Novgograd Region	323,699,169	15,956,190	323,901,224	15,754,135
Orenburg Region	98,860,889	3,258,454	98,520,304	3,599,039
Penza Region	55,887,651	2,882,909	55,907,238	2,863,322
Samara Region	514,443,758	30,129,375	512,922,643	31,650,490
Saratov Region	128,473,492	5,987,940	130,025,543	4,435,889
Ulyanovsk Region	59,121,041	1,124,564	59,213,917	1,031,688
<b>Ural Federal District</b>	1,366,604,357	232,691,978	1,380,984,021	218,312,314
Kurgan Region	29,000,049	173,401	29,013,680	159,770
Sverdlovsk Region	599,305,176	126,591,631	605,350,089	120,546,718
Tyumen Region	493,725,514	87,947,314	500,310,868	81,361,960
Chelyabinsk Region	244,573,618	17,979,632	246,309,384	16,243,866
<b>Siberian Federal District</b>	1,346,528,428	88,152,092	1,351,975,074	82,705,446
Republic of Altai	12,996,770	157,551	13,005,611	148,710
Republic of Buryatiya	44,090,484	1,644,372	44,127,264	1,607,592
Republic of Tuva	8,005,309	27,669	8,009,788	23,190
Republic of Khakassia	20,872,446	204,203	20,877,052	199,597
Altai Territory	140,083,796	4,016,985	140,168,258	3,932,523
Zabaykal Territory	36,764,372	485,666	36,762,221	487,817
Krasnoyarsk Territory	196,133,632	15,656,354	196,457,593	15,332,393
Irkutsk Region	154,540,615	5,335,625	154,964,935	4,911,305
Kemerovo Region	147,346,270	13,838,868	147,359,500	13,825,638
Novosibirsk Region	404,444,496	37,467,058	408,773,574	33,137,980
Omsk Region	116,543,975	6,912,968	116,723,995	6,732,948
Tomsk Region	64,706,263	2,404,773	64,745,283	2,365,753
<b>Far Eastern Federal District</b>	505,004,130	51,650,287	504,095,898	52,558,519
Republic of Sakha (Yakutia)	61,591,594	3,323,913	61,698,841	3,216,666
Kamchatka Territory	29,899,362	2,989,658	29,993,961	2,895,059
Primorskiy Territory	130,526,013	17,010,879	132,354,879	15,182,013
Khabarovsk Territory	151,541,145	18,021,598	152,033,821	17,528,922
Amur Region	58,288,806	2,195,932	54,809,635	5,675,103
Magadan Region	19,402,696	2,953,997	19,367,103	2,989,590
Sakhalin Region	43,345,714	5,020,268	43,422,930	4,943,052
Jewish Autonomous Region	4,399,265	33,882	4,401,825	31,322
Chukotka Autonomous Area	6,009,535	100,160	6,012,903	96,792

\* 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 1.05.10

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>	3,630,099,638	793,658,772	448,537,635	282,617,375	214,891,624	16,902,256
Belgorod Region	722,895	40,294	4,883	0	1,146,688	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	295,948	207,762	8,996	0	50,188	0
Voronezh Region	2,748	2,977	0	0	481,351	0
Ivanovo Region	346,427	59,997	73,968	0	313,681	34,580
Kaluga Region	796,320	0	276,478	0	1,264,182	0
Kostroma Region	23,864,204	165,269	5,832	0	1,328,792	0
Kursk Region	641,953	636,851	0	0	632,289	0
Lipetsk Region	794,939	162,040	50	0	1,103,540	0
Moscow Region	43,838,237	3,695,727	362,556	105	13,827,299	2,963,788
Orel Region	25,101	0	0	4,750	122,101	0
Ryazan Region	218,564	36,536	41,208	25	693,261	0
Smolensk Region	485,037	68,463	390,202	44	562,140	0
Tambov Region	0	0	0	62	0	0
Tver Region	2,162,677	299,991	47,300	0	185,477	0
Tula Region	86,772	36,383	242	0	3,990	0
Yaroslavl Region	134,557	100,535	20,383	0	45,379	14,804
City of Moscow	3,555,683,259	788,145,947	447,305,537	282,612,389	193,131,266	13,889,084
<b>North-Western Federal District</b>	143,302,844	21,069,616	24,844,105	367,207	17,900,395	313,581
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2,591,126	624,079	76,126	980	148,815	0
Akhangel'sk Region	0	0	132,974	0	64	0
Vologda Region	3,490,320	498,172	233,833	4,900	1,895,773	51,901
Kaliningrad Region	5,046,302	407,145	328,878	340,008	229,362	78,220
Leningrad Region	129,850	29,594	109	20	0	0
Murmansk Region	644,545	399,359	0	0	127,614	72,845
Novgorod Region	188,850	88,876	150,449	0	65,811	35,644
Pskov Region	0	0	0	0	0	0
St Petersburg	131,211,851	19,022,391	23,921,736	21,299	15,432,956	74,971
<b>Southern Federal District</b>	9,244,652	990,010	1,567,485	105,898	1,618,208	236,943
Republic of Adygeya	1,013	906	1,858	0	27,726	0
Republic of Kalmykia	0	0	0	0	11,628	0
Krasnodar Territory	4,528,053	200,461	1,123,168	65,587	740,933	0
Astrakhan Region	762,880	505,512	44,498	5,288	0	0
Volgograd Region	318,302	153,654	33	0	673,542	236,943
Rostov Region	3,634,404	129,477	397,928	35,023	164,379	0
<b>North-Caucasian Federal District</b>	1,776,904	842,270	1,130,052	210	975,862	0
Republik of Daghestan	11,998	0	1,055,442	0	200,108	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	13,296	0	411,062	0
Karachai-Cherkess Republic	90,937	0	57,235	0	155,582	0
Republic of North Ossetia - Alania	0	0	4,079	0	176,622	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,673,869	842,270	0	210	32,488	0

1	2	3	4	5	6	7
<b>Volga Federal District</b>	69,778,922	9,611,588	29,256,069	856,284	24,464,000	820,089
Republic of Bashkortostan	3,576,031	158,939	908,710	0	167,111	0
Republic of Marii El	0	0	0	0	70,272	0
Republic of Mordovia	219,133	130,643	44,817	0	322,106	0
Republic of Tatarstan	29,470,492	5,555,827	13,781,927	659,370	5,608,477	0
Udmurt Republic	2,288,584	443,801	41,467	0	1,747,116	0
Chuvash Republic	97,087	57,343	40	0	602,040	0
Perm Territory	2,536,324	215,116	1,743,676	0	151,193	0
Kirov Region	2,644,956	14,080	44,608	0	105,581	0
Nizhny Novgogrod Region	4,434,401	881,831	2,091,605	2	5,121,493	162,999
Orenburg Region	2,576,024	98,561	349,649	17,646	3,875,485	45,291
Penza Region	530,193	0	3,740	0	54,496	0
Samara Region	17,615,081	1,935,965	9,602,273	178,996	6,201,282	611,799
Saratov Region	3,789,665	119,482	643,432	270	397,555	0
Ulyanovsk Region	951	0	125	0	39,793	0
<b>Ural Federal District</b>	85,900,276	12,977,139	11,493,254	199,000	45,634,812	775,317
Kurgan Region	0	0	0	0	24,987	0
Sverdlovsk Region	49,633,127	4,540,359	4,656,174	100	11,006,803	0
Tyumen Region	20,086,902	2,766,468	6,180,096	198,900	33,835,668	745,500
Chelyabinsk Region	16,180,247	5,670,312	656,984	0	767,354	29,817
<b>Siberian Federal District</b>	46,108,871	6,270,898	9,894,003	2,495,121	19,762,315	203,560
Republic of Altai	495,013	458,258	152	0	5,000	0
Republic of Buryatiya	24,495	0	45	0	2,131	0
Republic of Tuva	5,125	5,345	0	0	0	0
Republic of Khakassia	62,606	54,335	0	0	184,472	0
Altai Territory	49,755	36,935	3,351	0	21,336	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	814,336	221,464	147,174	0	1,139,869	164,338
Irkutsk Region	176,523	0	85,744	0	140,560	0
Kemerovo Region	923,972	565,123	94,409	0	90,135	0
Novosibirsk Region	41,716,411	4,504,983	9,446,663	2,495,121	17,705,338	39,222
Omsk Region	1,740,415	424,455	3,161	0	393,587	0
Tomsk Region	100,220	0	113,304	0	79,887	0
<b>Far Eastern Federal District</b>	21,700,554	4,730,867	1,624,978	788,000	7,155,976	335,267
Republic of Sakha (Yakutia)	571,259	224,158	134,321	0	1,227,716	0
Kamchatka Territory	301,047	60,067	12,240	0	1,548,796	0
Primorskiy Territory	6,508,590	2,658,004	950,487	0	736,864	0
Khabarovsk Territory	2,873,135	804,695	466,423	0	151,331	0
Amur Region	11,244,299	963,324	6,509	788,000	2,671,526	335,267
Magadan Region	20,520	20,619	4,825	0	766,331	0
Sakhalin Region	181,704	0	50,173	0	53,412	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 1.05.10**

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>	3,686,235,878	797,619,356	458,610,918	284,204,642	240,586,276	17,082,986
Belgorod Region	722,895	40,294	5,223	0	1,146,688	0
Bryansk Region	0	0	26	0	0	0
Vladimir Region	295,948	207,762	8,996	0	30,172	0
Voronezh Region	2,748	2,977	755	0	167,830	0
Ivanovo Region	348,341	83,289	67,129	0	16,343	34,580
Kaluga Region	1,385,146	24,078	276,478	0	1,749,696	0
Kostroma Region	12,822,474	52,135	6,183	0	213,186	0
Kursk Region	641,953	636,851	0	0	632,289	0
Lipetsk Region	794,939	162,040	1,808	0	1,106,082	0
Moscow Region	43,838,236	3,695,727	362,607	105	13,827,299	2,963,788
Orel Region	25,101	0	0	4,750	122,101	0
Ryazan Region	218,564	36,536	41,208	25	684,450	0
Smolensk Region	46,572	0	129,973	44	60,781	0
Tambov Region	0	0	0	62	0	0
Tver Region	2,162,677	299,991	47,300	0	22,840	0
Tula Region	86,772	36,383	490	0	13,386	0
Yaroslavl Region	157,681	122,818	27,411	0	61,132	0
City of Moscow	3,622,685,831	792,218,475	457,635,331	284,199,656	220,732,001	14,084,618
<b>North-Western Federal District</b>	134,816,721	20,636,272	24,607,824	1,274,401	16,008,383	222,570
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2,253,637	423,793	73,378	980	0	0
Akhangel'sk Region	24,457	25,363	132,974	0	64	0
Vologda Region	1,103,570	366,552	226,182	4,900	1,221,573	0
Kaliningrad Region	2,853,010	407,145	85,158	8	156,929	39,110
Leningrad Region	129,850	29,594	109	1,247,165	0	0
Murmansk Region	644,545	399,359	0	0	127,614	72,845
Novgorod Region	189,788	89,850	150,449	0	65,811	35,644
Pskov Region	0	0	0	0	0	0
St Petersburg	127,617,864	18,894,616	23,939,574	21,348	14,436,392	74,971
<b>Southern Federal District</b>	9,244,652	990,010	1,460,653	105,898	809,895	147,224
Republic of Adygeya	1,013	906	1,858	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	4,528,053	200,461	1,125,862	65,587	100,283	0
Astrakhan Region	762,880	505,512	45,310	5,288	0	0
Volgograd Region	318,302	153,654	110	0	524,935	147,224
Rostov Region	3,634,404	129,477	287,513	35,023	184,677	0
<b>North-Caucasian Federal District</b>	1,754,230	842,270	1,132,115	210	976,311	0
Republik of Daghestan	11,998	0	1,055,459	0	199,107	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	13,296	0	411,062	0
Karachai-Cherkess Republic	68,263	0	57,235	0	155,582	0
Republic of North Ossetia - Alania	0	0	4,079	0	174,948	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,673,869	842,270	2,046	210	35,612	0
<b>Volga Federal District</b>	69,297,850	9,611,588	28,894,962	856,946	24,549,144	820,089
Republic of Bashkortostan	3,199,081	158,939	911,510	0	164,755	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	70,272	0
Republic of Mordovia	219,133	130,643	40,717	0	47,008	0
Republic of Tatarstan	29,470,492	5,555,827	13,465,769	659,370	7,273,226	0
Udmurt Republic	2,288,584	443,801	41,467	0	1,747,116	0
Chuvash Republic	97,087	57,343	1,026	43	602,040	0
Perm Territory	2,536,324	215,116	1,743,860	0	17,341	0
Kirov Region	2,644,956	14,080	44,608	0	105,581	0
Nizhny Novgograd Region	4,434,401	881,831	2,092,144	121	4,817,753	162,999
Orenburg Region	2,471,902	98,561	301,702	17,646	3,807,628	45,291
Penza Region	530,193	0	3,740	0	54,990	0
Samara Region	17,615,081	1,935,965	9,602,897	179,496	5,444,021	611,799
Saratov Region	3,789,665	119,482	645,397	270	397,413	0
Ulyanovsk Region	951	0	125	0	0	0
<b>Ural Federal District</b>	80,102,697	12,880,480	11,239,336	199,000	41,126,724	775,317
Kurgan Region	0	0	0	0	24,987	0
Sverdlovsk Region	44,439,677	4,443,700	4,394,509	100	7,869,139	0
Tyumen Region	20,085,268	2,766,468	6,187,594	198,900	32,502,772	745,500
Chelyabinsk Region	15,577,752	5,670,312	657,233	0	729,826	29,817
<b>Siberian Federal District</b>	9,123,049	2,840,315	776,794	0	3,837,835	203,560
Republic of Altai	1,022	0	152	0	5,000	0
Republic of Buryatiya	24,495	0	45	0	2,131	0
Republic of Tuva	5,125	5,345	0	0	0	0
Republic of Khakassia	62,606	54,335	0	0	184,472	0
Altai Territory	49,755	36,935	3,351	0	2,525	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	814,336	221,464	147,174	0	206,121	164,338
Irkutsk Region	176,523	0	85,744	0	140,560	0
Kemerovo Region	923,972	565,123	95,198	0	90,661	0
Novosibirsk Region	5,224,580	1,532,658	327,385	0	2,830,765	39,222
Omsk Region	1,740,415	424,455	4,324	0	295,653	0
Tomsk Region	100,220	0	113,421	0	79,947	0
<b>Far Eastern Federal District</b>	17,324,159	4,730,867	1,624,978	788,000	4,508,623	335,267
Republic of Sakha (Yakutia)	571,259	224,158	134,321	0	1,390,169	0
Kamchatka Territory	292,273	60,067	12,240	0	1,379,230	0
Primorskiy Territory	6,858,092	2,658,004	1,390,297	0	711,117	0
Khabarovsk Territory	2,523,633	804,695	26,613	0	208,364	0
Amur Region	6,876,678	963,324	6,509	788,000	0	335,267
Magadan Region	20,520	20,619	4,825	0	766,331	0
Sakhalin Region	181,704	0	50,173	0	53,412	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 1.05.10**

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>	12,035,517,304	7,963,455,835	749,960,177	2,677,688,529
Belgorod Region	6,528,937	5,148,006	390,000	461,493
Bryansk Region	1,058,616	445,869	350,000	53,447
Vladimir Region	1,955,651	1,178,866	60,200	716,585
Voronezh Region	3,973,199	1,490,256	200,000	2,172,578
Ivanovo Region	5,565,798	3,430,135	160,020	1,794,003
Kaluga Region	2,993,063	1,353,268	250,000	1,294,944
Kostroma Region	23,538,947	7,812,092	1,453,858	11,004,105
Kursk Region	6,593,367	5,335,749	263,800	693,702
Lipetsk Region	11,644,762	8,473,144	568,150	1,165,038
Moscow Region	72,312,497	30,935,501	16,239,470	13,311,171
Orel Region	1,150,454	749,887	60,000	335,218
Ryazan Region	6,606,819	5,727,980	205,000	603,763
Smolensk Region	9,291,750	6,839,346	668,000	1,533,608
Tambov Region	1,258,564	1,093,546	0	165,018
Tver Region	6,932,210	5,098,419	527,150	1,306,380
Tula Region	5,833,783	5,065,735	130,000	508,028
Yaroslavl Region	8,903,158	4,381,769	3,068,231	982,921
City of Moscow	11,859,375,729	7,868,896,267	725,366,298	2,639,586,527
<b>North-Western Federal District</b>	575,110,345	420,056,858	54,431,264	60,119,957
Republic of Karelia	516,868	229,752	0	128,546
Komi Republic	6,514,797	2,269,205	2,867,550	1,190,507
Akhangel'sk Region	202,887	155,661	17,150	17,951
Vologda Region	29,343,567	17,752,655	6,180,186	4,389,721
Kaliningrad Region	27,842,451	24,077,992	1,266,629	2,065,184
Leningrad Region	3,086,514	2,416,394	158,000	256,901
Murmansk Region	4,184,113	2,318,626	120,000	1,705,283
Novgorod Region	1,409,591	1,017,532	30,500	361,402
Pskov Region	1,036,498	887,890	10,000	138,608
St Petersburg	500,973,059	368,931,151	43,781,249	49,865,854
<b>Southern Federal District</b>	105,075,432	70,331,928	7,241,996	22,918,390
Republic of Adygeya	1,304,543	807,166	30,000	467,377
Republic of Kalmykia	529,939	386,304	30	143,605
Krasnodar Territory	50,595,761	32,225,793	4,277,878	10,946,542
Astrakhan Region	1,773,996	919,826	15,000	449,143
Volgograd Region	8,653,373	5,715,884	1,863,000	895,097
Rostov Region	42,217,820	30,276,955	1,056,088	10,016,626
<b>North-Caucasian Federal District</b>	22,153,510	13,564,934	2,926,800	5,605,488
Republic of Dagestan	6,879,366	3,891,550	175,590	2,794,560
Republic of Ingushetia	360,084	137,671	0	222,413
Kabardino-Balkar Republic	3,445,155	2,897,613	132,100	413,900
Karachai-Cherkess Republic	1,838,145	1,268,866	105,000	464,279
Republic of North Ossetia - Alania	3,368,813	3,008,212	3,110	356,396
Chechen Republic	0	0	0	0

1	2	3	4	5
Stavropol Territory	6,261,947	2,361,022	2,511,000	1,353,940
<b>Volga Federal District</b>	617,871,775	396,784,039	24,018,138	177,380,171
Republic of Bashkortostan	28,698,759	17,531,756	989,024	9,170,896
Republic of Marii El	788,370	596,698	40,400	31,772
Republic of Mordovia	9,387,091	8,072,773	330,500	873,448
Republic of Tatarstan	253,080,822	202,024,098	11,435,188	33,544,635
Udmurt Republic	10,687,553	4,955,789	261,430	4,885,049
Chuvash Republic	3,730,805	2,243,403	85,500	1,368,975
Perm Territory	15,330,729	9,555,410	551,000	4,319,570
Kirov Region	10,589,531	8,136,795	53,649	1,558,942
Nizhny Novgogrod Region	34,447,559	24,783,622	2,448,225	3,702,280
Orenburg Region	20,340,019	11,979,540	2,034,650	5,286,715
Penza Region	7,300,180	5,771,283	1,141,000	303,966
Samara Region	198,785,053	84,528,934	4,421,572	104,940,038
Saratov Region	20,455,892	13,009,759	131,000	6,839,652
Ulyanovsk Region	4,249,412	3,594,179	95,000	554,233
<b>Ural Federal District</b>	333,962,628	177,556,831	26,364,989	100,161,418
Kurgan Region	898,031	830,317	15,400	50,614
Sverdlovsk Region	134,731,390	73,036,112	13,301,633	40,986,592
Tyumen Region	143,265,278	71,712,828	5,586,624	46,132,362
Chelyabinsk Region	55,067,929	31,977,574	7,461,332	12,991,850
<b>Siberian Federal District</b>	276,466,849	140,155,985	24,483,680	92,564,606
Republic of Altai	6,431,606	4,013,096	0	2,378,862
Republic of Buryatiya	3,294,444	1,908,355	245,000	1,139,995
Republic of Tuva	232,543	116,164	40,270	74,909
Republic of Khakassia	3,804,673	1,711,363	169,610	1,761,761
Altai Territory	8,659,294	6,349,990	487,000	1,445,327
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	16,125,713	9,397,306	1,327,567	4,281,226
Irkutsk Region	8,347,558	5,474,774	687,411	1,920,833
Kemerovo Region	12,311,957	8,037,465	30,037	4,242,844
Novosibirsk Region	205,206,710	95,573,723	21,240,785	71,490,841
Omsk Region	7,300,498	4,250,584	236,000	2,581,694
Tomsk Region	4,751,853	3,323,165	20,000	1,246,314
<b>Far Eastern Federal District</b>	129,055,285	50,839,007	8,790,823	61,451,474
Republic of Sakha (Yakutia)	4,905,553	3,335,427	343,050	1,130,856
Kamchatka Territory	7,268,215	4,280,549	1,339,327	1,028,339
Primorskiy Territory	28,013,810	18,956,282	329,400	5,556,009
Khabarovsk Territory	26,968,354	13,828,966	3,650,000	8,798,302
Amur Region	56,192,585	7,406,884	2,489,046	43,401,030
Magadan Region	2,588,549	1,121,992	0	1,171,768
Sakhalin Region	3,118,219	1,908,907	640,000	365,170
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 1.05.10**

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>	7,431,726,284	5,078,885,428	784,169,697	1,098,903,145
Belgorod Region	147,366,706	132,222,020	390,000	13,795,744
Bryansk Region	30,128,323	18,219,242	350,000	9,631,354
Vladimir Region	56,358,955	39,243,466	60,000	16,477,355
Voronezh Region	203,650,396	140,671,603	0	61,042,878
Ivanovo Region	29,049,726	20,455,409	130,020	7,778,623
Kaluga Region	44,031,371	26,729,003	800,000	14,190,558
Kostroma Region	27,201,669	18,153,097	358,626	6,555,659
Kursk Region	66,989,519	54,097,038	263,800	11,740,568
Lipetsk Region	72,924,487	56,864,996	560,000	13,804,563
Moscow Region	306,391,548	185,944,330	16,239,470	63,957,099
Orel Region	21,182,639	14,929,371	60,000	5,703,445
Ryazan Region	61,718,449	41,594,508	205,000	12,659,640
Smolensk Region	43,771,002	31,562,453	291,000	11,786,619
Tambov Region	32,492,606	24,802,293	0	6,311,780
Tver Region	50,395,027	31,005,977	527,100	13,821,357
Tula Region	68,167,773	46,663,986	130,000	14,447,904
Yaroslavl Region	94,133,487	61,971,348	2,888,231	18,699,844
City of Moscow	6,075,772,601	4,133,755,288	760,916,450	796,498,155
<b>North-Western Federal District</b>	1,220,987,753	801,834,470	49,976,657	300,196,305
Republic of Karelia	25,460,489	9,793,860	0	12,058,146
Komi Republic	44,862,996	19,146,900	2,800,000	20,139,445
Akhangel'sk Region	52,549,201	25,857,020	17,150	21,406,566
Vologda Region	88,461,646	57,678,223	1,902,000	23,583,651
Kaliningrad Region	59,544,526	46,581,886	1,236,629	9,933,852
Leningrad Region	27,838,781	16,220,329	158,000	11,030,311
Murmansk Region	38,363,429	23,007,117	120,000	14,925,323
Novgorod Region	27,682,561	15,202,942	30,500	9,136,967
Pskov Region	22,509,025	16,870,974	10,000	5,294,096
St Petersburg	833,715,099	571,475,219	43,702,378	172,687,948
<b>Southern Federal District</b>	763,156,620	518,245,915	7,830,286	204,886,617
Republic of Adygeya	12,207,948	8,590,135	30,000	3,587,813
Republic of Kalmykia	6,624,486	2,791,884	30	3,482,572
Krasnodar Territory	345,246,196	229,352,165	4,507,868	97,925,479
Astrakhan Region	41,670,725	19,699,593	0	12,750,542
Volgograd Region	109,058,139	70,685,620	1,756,000	29,743,865
Rostov Region	248,349,126	187,126,518	1,536,388	57,396,346
<b>North-Caucasian Federal District</b>	209,724,293	141,271,072	3,221,800	59,233,501
Republic of Dagestan	24,527,058	14,765,916	170,690	9,570,719
Republic of Ingushetia	3,779,669	2,089,227	0	1,690,442
Kabardino-Balkar Republic	23,900,873	17,558,843	132,000	6,166,551
Karachai-Cherkess Republic	13,856,759	9,213,456	105,000	4,538,303
Republic of North Ossetia - Alania	15,843,812	11,034,560	18,110	4,649,047

1	2	3	4	5
Chechen Republic	12,078,421	10,608,694	0	1,469,727
Stavropol Territory	115,737,701	76,000,376	2,796,000	31,148,712
<b>Volga Federal District</b>	1,966,848,806	1,283,193,368	23,821,632	585,064,012
Republic of Bashkortostan	158,909,438	96,688,198	1,049,201	57,804,948
Republic of Marii El	27,990,565	20,024,589	40,400	6,242,096
Republic of Mordovia	53,493,443	43,461,671	293,500	9,206,902
Republic of Tatarstan	355,747,351	281,352,761	11,770,143	55,060,763
Udmurt Republic	84,041,810	52,848,998	231,440	26,855,835
Chuvash Republic	57,900,027	39,311,944	40,502	17,713,460
Perm Territory	194,083,439	135,578,114	551,000	55,472,444
Kirov Region	58,628,422	41,183,401	53,649	14,989,377
Nizhny Novgograd Region	264,432,706	189,286,998	2,448,425	59,760,098
Orenburg Region	78,608,010	46,183,072	1,554,650	29,985,050
Penza Region	48,594,588	30,840,844	1,141,150	13,099,601
Samara Region	428,086,851	216,514,823	4,421,572	194,635,326
Saratov Region	104,209,829	52,889,980	131,000	31,197,314
Ulyanovsk Region	52,122,327	37,027,975	95,000	13,040,798
<b>Ural Federal District</b>	1,007,061,988	603,860,736	14,495,989	343,031,719
Kurgan Region	25,262,578	13,048,563	15,400	11,616,497
Sverdlovsk Region	473,095,910	321,969,035	1,562,633	130,063,119
Tyumen Region	314,279,956	150,709,890	5,456,624	138,316,041
Chelyabinsk Region	194,423,544	118,133,248	7,461,332	63,036,062
<b>Siberian Federal District</b>	1,140,403,558	609,792,258	8,101,329	473,854,452
Republic of Altai	11,496,686	6,664,990	0	4,688,780
Republic of Buryatiya	38,024,186	15,220,810	245,000	19,906,109
Republic of Tuva	7,369,483	1,119,038	40,270	6,187,553
Republic of Khakassia	17,755,398	6,705,545	169,610	10,332,901
Altai Territory	124,808,680	89,191,455	487,000	33,158,619
Zabaykal Territory	31,960,545	9,593,904	0	21,638,536
Krasnoyarsk Territory	162,897,605	75,841,408	1,327,567	81,334,868
Irkutsk Region	134,738,557	73,466,488	687,411	59,821,467
Kemerovo Region	124,576,231	73,055,395	30,109	48,734,332
Novosibirsk Region	332,025,052	180,803,358	4,858,360	126,267,372
Omsk Region	99,032,026	49,119,162	236,000	36,644,761
Tomsk Region	55,719,109	29,010,705	20,002	25,139,154
<b>Far Eastern Federal District</b>	354,963,347	195,306,965	6,600,477	132,735,010
Republic of Sakha (Yakutia)	46,549,635	27,549,287	343,050	18,301,512
Kamchatka Territory	16,712,062	11,904,313	1,254,327	2,615,255
Primorskiy Territory	82,742,068	50,990,101	329,400	27,361,431
Khabarovsk Territory	129,306,916	67,838,569	3,650,000	47,325,233
Amur Region	36,392,920	15,089,242	383,700	18,365,426
Magadan Region	16,490,106	9,386,093	0	6,325,439
Sakhalin Region	21,852,274	9,504,735	640,000	10,567,973
Jewish Autonomous Region	3,789,619	2,021,546	0	1,768,073
Chukotka Autonomous Area	1,127,747	1,023,079	0	104,668



Table 31.1

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.05.10**

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>	5,302,511,201	3,021,119,284	1,760,444,040	345,672,633
Belgorod Region	184,126	75,024	109,055	47
Bryansk Region	4,064	4,064	0	0
Vladimir Region	4,137	1,170	0	2,967
Voronezh Region	35,057	0	29	33,026
Ivanovo Region	331,074	253,113	2,963	74,998
Kaluga Region	36,584	26,197	0	10,387
Kostroma Region	2,055,765	1,480,418	43,346	447,203
Kursk Region	182,588	152,488	0	1,955
Lipetsk Region	1,018	0	0	1,018
Moscow Region	18,027,181	3,790,003	8,802,891	4,114,848
Orel Region	0	0	0	0
Ryazan Region	239,570	218,581	905	20,084
Smolensk Region	1,126,497	104,568	592,754	417,972
Tambov Region	13,531	0	879	12,652
Tver Region	47,361	14,339	1,434	31,588
Tula Region	275,102	249,477	0	25,625
Yaroslavl Region	574,570	133,501	394,783	46,286
City of Moscow	5,279,372,976	3,014,616,341	1,750,495,001	340,431,977
<b>North-Western Federal District</b>	172,354,613	120,252,344	35,492,799	12,882,909
Republic of Karelia	0	0	0	0
Komi Republic	605,759	187,190	353,498	47,121
Akhangel'sk Region	1,782	0	1,384	398
Vologda Region	4,581,328	1,682,113	2,847,215	30,617
Kaliningrad Region	6,398,690	3,697,801	1,865,853	443,058
Leningrad Region	574,162	437,806	120,388	15,968
Murmansk Region	1,844,083	1,073,861	733,007	37,215
Novgorod Region	8,210	0	1,550	6,660
Pskov Region	0	0	0	0
St Petersburg	158,340,599	113,173,573	29,569,904	12,301,872
<b>Southern Federal District</b>	5,623,841	3,086,744	1,504,314	765,666
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	15,266	0	759	14,507
Krasnodar Territory	1,456,465	680,785	92,780	556,323
Astrakhan Region	4,145	0	879	3,266
Volgograd Region	71,956	0	67,991	3,965
Rostov Region	4,076,009	2,405,959	1,341,905	187,605
<b>North-Caucasian Federal District</b>	583,993	101,355	434,806	47,832
Republic of Dagestan	281,342	56,493	206,263	18,586
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2,142	0	908	1,234
Karachai-Cherkess Republic	161,145	44,816	109,833	6,496
Republic of North Ossetia - Alania	5,627	46	2,782	2,799

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	133,737	0	115,020	18,717
<b>Volga Federal District</b>	52,954,121	40,696,405	5,585,943	5,708,564
Republic of Bashkortostan	1,781,733	1,531,251	139,603	75,119
Republic of Marii El	439	0	439	0
Republic of Mordovia	57,946	52,943	3,011	1,992
Republic of Tatarstan	34,756,164	28,537,657	4,490,709	824,278
Udmurt Republic	865,905	757,226	80,037	28,642
Chuvash Republic	41,196	26,750	0	14,446
Perm Territory	1,412,347	1,232,077	61,086	119,184
Kirov Region	636,030	548,651	0	87,379
Nizhny Novgogrod Region	3,059,336	1,625,311	507,329	926,696
Orenburg Region	878,823	818,231	13,474	47,118
Penza Region	439	0	439	0
Samara Region	8,711,789	4,863,732	274,912	3,549,216
Saratov Region	417,371	385,060	14,444	17,867
Ulyanovsk Region	334,603	317,516	460	16,627
<b>Ural Federal District</b>	62,133,310	38,635,742	22,018,350	1,083,990
Kurgan Region	0	0	0	0
Sverdlovsk Region	26,775,341	14,248,139	11,712,549	766,227
Tyumen Region	29,997,422	23,100,927	6,633,548	194,990
Chelyabinsk Region	5,360,547	1,286,676	3,672,253	122,773
<b>Siberian Federal District</b>	101,427,391	71,611,373	21,986,351	5,163,069
Republic of Altai	0	0	0	0
Republic of Buryatiya	25,425	0	18,514	6,911
Republic of Tuva	439	0	439	0
Republic of Khakassia	3,661	0	3,661	0
Altai Territory	62,362	38,990	293	23,079
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	3,023,528	2,311,374	206,329	394,882
Irkutsk Region	133,407	80,673	38,193	14,541
Kemerovo Region	69,290	20,102	4,965	44,223
Novosibirsk Region	97,221,163	68,365,131	21,653,534	4,646,843
Omsk Region	842,971	751,961	60,423	30,587
Tomsk Region	45,145	43,142	0	2,003
<b>Far Eastern Federal District</b>	8,602,386	3,596,558	2,319,439	2,452,700
Republic of Sakha (Yakutia)	182,252	160,513	13,462	8,277
Kamchatka Territory	676,799	556,802	4,565	3,509
Primorskiy Territory	2,419,549	715,596	1,591,964	107,346
Khabarovsk Territory	1,868,309	1,038,564	643,750	178,371
Amur Region	3,350,700	1,060,091	31,191	2,149,919
Magadan Region	557	557	0	0
Sakhalin Region	104,220	64,435	34,507	5,278
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 1.05.10**

thousand rubles

1	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
2	3	4	5	
<b>Central Federal District</b>	5,005,763,814	2,752,632,758	1,791,357,610	298,838,269
Belgorod Region	2,530,374	2,022,559	110,080	341,560
Bryansk Region	221,582	112,244	0	109,338
Vladimir Region	2,570,080	2,424,094	0	145,986
Voronezh Region	11,036,341	9,681,379	2,518	1,292,558
Ivanovo Region	6,144,222	6,083,613	2,963	57,646
Kaluga Region	6,719,660	4,434,455	1,820,599	272,767
Kostroma Region	1,156,993	1,106,833	33,095	17,065
Kursk Region	2,521,819	2,305,252	0	188,422
Lipetsk Region	748,160	634,868	0	113,292
Moscow Region	31,421,676	14,504,134	8,802,042	6,796,061
Orel Region	473,270	414,628	0	58,642
Ryazan Region	701,239	516,665	1,491	183,083
Smolensk Region	705,834	227,964	74,507	403,363
Tambov Region	1,789,325	1,745,363	879	43,083
Tver Region	1,177,166	1,029,418	995	127,513
Tula Region	14,231,711	13,898,996	0	313,364
Yaroslavl Region	2,015,158	1,341,741	395,339	278,078
City of Moscow	4,919,599,204	2,690,148,552	1,780,113,102	288,096,448
<b>North-Western Federal District</b>	272,826,153	189,577,027	31,609,540	42,555,184
Republic of Karelia	7,940,868	7,738,365	0	202,503
Komi Republic	1,828,973	1,345,984	353,498	129,491
Akhangel'sk Region	3,810,873	3,650,469	1,384	158,849
Vologda Region	5,504,776	4,830,694	240,530	416,663
Kaliningrad Region	18,951,497	16,012,535	590,041	2,300,285
Leningrad Region	8,537,754	6,860,589	120,388	234,397
Murmansk Region	9,830,579	8,864,694	733,007	213,527
Novgorod Region	2,107,549	1,933,506	1,550	153,390
Pskov Region	172,202	130,999	0	41,203
St Petersburg	214,141,082	138,209,192	29,569,142	38,704,876
<b>Southern Federal District</b>	49,147,927	42,093,832	1,548,586	4,130,030
Republic of Adygeya	78,973	19,737	0	59,236
Republic of Kalmykia	17,186	4,547	759	11,880
Krasnodar Territory	15,657,003	12,272,221	137,052	2,491,587
Astrakhan Region	870,169	766,265	879	32,256
Volgograd Region	3,846,142	3,109,985	67,991	286,874
Rostov Region	28,678,454	25,921,077	1,341,905	1,248,197
<b>North-Caucasian Federal District</b>	5,465,316	3,912,593	435,538	1,116,346
Republic of Dagestan	820,737	416,870	206,995	196,872
Republic of Ingushetia	2,195	0	0	2,195
Kabardino-Balkar Republic	1,010,581	994,488	908	14,346
Karachai-Cherkess Republic	490,055	379,831	109,833	391
Republic of North Ossetia - Alania	150,762	42,552	2,782	105,428

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	2,990,986	2,078,852	115,020	797,114
<b>Volga Federal District</b>	119,813,293	101,033,109	5,586,237	11,582,058
Republic of Bashkortostan	13,480,671	12,389,783	139,164	694,471
Republic of Marii El	2,246,989	2,156,909	439	20,277
Republic of Mordovia	88,229	52,943	2,953	32,333
Republic of Tatarstan	39,105,592	33,250,444	4,490,709	460,919
Udmurt Republic	1,863,184	1,549,503	80,037	229,580
Chuvash Republic	3,378,246	3,180,692	0	197,554
Perm Territory	19,439,059	18,076,299	62,258	1,296,495
Kirov Region	3,460,452	3,282,934	0	177,518
Nizhny Novgogrod Region	11,100,967	8,403,399	507,036	2,028,452
Orenburg Region	1,990,431	1,769,055	13,328	206,046
Penza Region	2,335,318	2,306,963	497	27,858
Samara Region	19,796,037	13,468,892	274,912	5,849,981
Saratov Region	802,466	450,406	14,444	330,269
Ulyanovsk Region	725,652	694,887	460	30,305
<b>Ural Federal District</b>	150,296,720	131,072,829	14,676,832	3,743,869
Kurgan Region	1,802	0	0	1,802
Sverdlovsk Region	109,734,080	102,253,444	4,410,022	2,448,656
Tyumen Region	28,867,360	21,653,659	6,594,557	472,260
Chelyabinsk Region	11,693,478	7,165,726	3,672,253	821,151
<b>Siberian Federal District</b>	61,743,972	46,103,515	1,102,483	7,715,455
Republic of Altai	132,175	129,954	0	2,221
Republic of Buryatiya	1,011,438	798,440	18,514	194,484
Republic of Tuva	439	0	439	0
Republic of Khakassia	25,926	1,936	4,540	19,450
Altai Territory	3,097,037	2,871,494	293	210,327
Zabaykal Territory	282,358	60,431	0	221,927
Krasnoyarsk Territory	11,562,523	10,166,222	12,819	1,258,627
Irkutsk Region	3,747,638	2,965,986	38,193	743,459
Kemerovo Region	12,281,757	11,549,439	5,551	707,128
Novosibirsk Region	23,301,293	12,647,104	961,125	3,031,628
Omsk Region	4,440,416	3,246,632	61,009	1,131,109
Tomsk Region	1,860,972	1,665,877	0	195,095
<b>Far Eastern Federal District</b>	32,434,062	25,147,604	2,319,439	4,072,863
Republic of Sakha (Yakutia)	2,385,772	2,309,963	13,462	54,723
Kamchatka Territory	1,071,952	904,560	4,565	50,049
Primorskiy Territory	9,195,116	6,178,656	1,591,964	1,421,082
Khabarovsk Territory	15,703,969	12,153,420	643,750	2,169,324
Amur Region	2,326,088	2,135,932	31,191	126,435
Magadan Region	1,334,199	1,332,837	0	1,362
Sakhalin Region	416,227	131,848	34,507	249,537
Jewish Autonomous Region	739	388	0	351
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 1.05.10**

thousand rubles

1	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>	573,748,237	119,716,327	829,639	775,110	185,547,201	33,318,669
Belgorod Region	130,632	0	0	0	19,743	47
Bryansk Region	41,980	0	0	0	0	0
Vladimir Region	77,446	0	15,000	0	58,491	2,105
Voronezh Region	7,953	0	0	0	404,720	10,835
Ivanovo Region	112,304	0	0	0	15,763	0
Kaluga Region	65,291	181	0	0	27,248	54
Kostroma Region	234,550	7,692	10,000	0	1,088,162	6,730
Kursk Region	48,237	0	0	0	61,999	0
Lipetsk Region	664,255	0	0	0	24,532	27
Moscow Region	2,737,025	18,309	10,000	0	758,574	48,548
Orel Region	75,152	0	0	0	13,349	0
Ryazan Region	189,922	0	0	0	34,434	5,635
Smolensk Region	324,971	11,716	0	0	271,258	19,222
Tambov Region	376	0	0	0	2,073	0
Tver Region	238,666	4,247	4,000	0	11,001	1,842
Tula Region	54,047	0	0	0	22,155	3,309
Yaroslavl Region	371,943	0	0	0	210,683	1,122
City of Moscow	568,373,487	119,674,182	790,639	775,110	182,523,016	33,219,193
<b>North-Western Federal District</b>	31,478,235	1,700,359	54,689	11,611	6,509,432	996,937
Republic of Karelia	3,487	0	0	0	706	0
Komi Republic	452,189	28,331	0	0	27,158	8,787
Akhangel'sk Region	39,514	0	0	0	2,803	1
Vologda Region	695,502	3,152	0	0	101,432	13
Kaliningrad Region	990,127	35,706	9,689	0	367,461	115,716
Leningrad Region	240,119	0	0	0	23,487	1,343
Murmansk Region	233,200	20,127	0	0	91,550	5,602
Novgorod Region	103,910	0	0	0	16,325	0
Pskov Region	24,174	0	10,000	0	375	0
St Petersburg	28,696,013	1,613,043	35,000	11,611	5,878,135	865,475
<b>Southern Federal District</b>	3,518,446	5,032	2,906	24,861	1,178,395	30,811
Republic of Adygeya	40,451	0	0	0	49,937	0
Republic of Kalmykia	28,244	0	0	0	8,120	0
Krasnodar Territory	920,609	5,032	0	24,861	679,143	23,838
Astrakhan Region	62,798	0	0	0	29,328	0
Volgograd Region	812,089	0	0	0	94,400	1,752
Rostov Region	1,654,255	0	2,906	0	317,467	5,221
<b>North-Caucasian Federal District</b>	953,798	996	0	0	378,842	1,560
Republik of Dagestan	128,800	996	0	0	49,467	1,029
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	41,316	0	0	0	37,960	0
Karachai-Cherkess Republic	19,768	0	0	0	12,378	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	169,976	0	0	0	25,004	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	593,938	0	0	0	254,033	531
<b>Volga Federal District</b>	18,047,965	461,181	73,649	15,481	14,186,390	282,634
Republic of Bashkortostan	724,707	66,483	30,000	0	642,583	49,406
Republic of Marii El	581	0	0	0	0	0
Republic of Mordovia	31,405	0	0	0	19,134	0
Republic of Tatarstan	6,221,343	202,358	0	0	2,675,565	57,106
Udmurt Republic	581,942	1,637	0	0	298,988	0
Chuvash Republic	187,697	0	0	0	76,761	0
Perm Territory	301,203	890	11,000	0	137,670	0
Kirov Region	429,152	0	3,649	0	131,804	0
Nizhny Novgograd Region	1,095,489	118,663	24,000	15,481	513,120	72,996
Orenburg Region	717,801	0	5,000	0	201,748	134
Penza Region	2,178,018	0	0	0	31,255	0
Samara Region	4,925,188	68,716	0	0	8,567,853	101,854
Saratov Region	596,939	2,434	0	0	843,609	0
Ulyanovsk Region	56,500	0	0	0	46,300	1,138
<b>Ural Federal District</b>	12,015,119	1,010,953	24,000	0	5,189,599	40,884
Kurgan Region	11,940	0	0	0	3,242	0
Sverdlovsk Region	6,547,111	228,708	20,000	0	3,702,169	26,355
Tyumen Region	2,877,823	770,266	4,000	0	797,468	13,660
Chelyabinsk Region	2,578,245	11,979	0	0	686,720	869
<b>Siberian Federal District</b>	19,616,669	11,824,489	24,000	0	12,122,452	627,695
Republic of Altai	124,410	0	0	0	61,022	0
Republic of Buryatiya	49,688	0	0	0	42,178	175
Republic of Tuva	7,779	0	0	0	9,369	0
Republic of Khakassia	18,628	0	0	0	34,818	0
Altai Territory	112,772	0	0	0	70,846	168
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	586,286	14,171	0	0	480,847	11,625
Irkutsk Region	106,583	6,186	0	0	96,652	293
Kemerovo Region	46,926	0	0	0	231,401	752
Novosibirsk Region	18,268,787	11,729,438	24,000	0	10,977,287	612,052
Omsk Region	160,306	73,323	0	0	94,886	2,630
Tomsk Region	134,504	1,371	0	0	23,146	0
<b>Far Eastern Federal District</b>	2,810,882	123,973	0	0	4,523,415	34,206
Republic of Sakha (Yakutia)	194,089	0	0	0	58,362	113
Kamchatka Territory	116,723	5,384	0	0	64,757	258
Primorskiy Territory	1,146,389	23,823	0	0	334,367	499
Khabarovsk Territory	865,608	82,788	0	0	821,891	12,027
Amur Region	418,549	11,421	0	0	3,152,146	21,309
Magadan Region	6,362	557	0	0	75,010	0
Sakhalin Region	63,162	0	0	0	16,882	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 1.05.10**

thousand rubles

1	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>	322,163,395	112,821,787	829,639	775,110	118,402,221	29,357,216
Belgorod Region	6,845,352	1,461,592	0	0	453,972	6,949
Bryansk Region	1,785,342	10,954	0	0	306,972	24,436
Vladimir Region	1,997,141	126,861	15,000	0	995,408	14,831
Voronezh Region	8,190,968	264,674	0	0	2,606,120	183,143
Ivanovo Region	1,345,350	124	0	0	437,138	9,002
Kaluga Region	766,596	107,692	0	0	500,618	4,144
Kostroma Region	1,434,398	681,167	10,000	0	467,402	140
Kursk Region	5,656,428	311,609	0	0	507,160	12,311
Lipetsk Region	6,289,382	0	0	0	668,544	796
Moscow Region	19,662,739	235,109	10,000	0	1,888,999	599,613
Orel Region	1,459,065	0	0	0	279,601	5,054
Ryazan Region	1,891,405	16,135	0	0	634,985	24,229
Smolensk Region	1,096,491	130,969	0	0	372,224	77,620
Tambov Region	1,284,748	0	0	0	132,147	242
Tver Region	1,175,629	4,247	4,000	0	315,766	27,396
Tula Region	1,351,181	25,586	0	0	747,935	22,498
Yaroslavl Region	4,880,817	136,682	0	0	1,308,641	28,780
City of Moscow	255,050,363	109,308,386	790,639	775,110	105,778,589	28,316,032
<b>North-Western Federal District</b>	81,015,384	7,420,227	54,689	11,611	16,219,052	3,242,445
Republic of Karelia	378,672	9,482	0	0	399,142	14,585
Komi Republic	2,635,303	57,321	0	0	357,389	9,404
Akhangel'sk Region	1,645,715	79,083	0	0	552,382	4,597
Vologda Region	10,260,141	229,783	0	0	1,301,584	28,533
Kaliningrad Region	10,499,553	613,105	9,689	0	972,258	385,853
Leningrad Region	651,202	75,283	0	0	399,226	42,884
Murmansk Region	3,160,533	883,507	0	0	536,633	32,009
Novgorod Region	1,148,605	41,210	0	0	539,635	28,672
Pskov Region	949,637	2,831	10,000	0	176,000	4,609
St Petersburg	49,686,023	5,428,622	35,000	11,611	10,984,803	2,691,299
<b>Southern Federal District</b>	36,493,362	5,601,749	2,906	24,861	11,398,168	344,686
Republic of Adygeya	170,528	0	0	0	113,684	2,813
Republic of Kalmykia	39,367	0	0	0	29,787	65
Krasnodar Territory	15,930,881	604,270	0	24,861	5,142,541	212,580
Astrakhan Region	876,854	301,884	0	0	525,806	203
Volgograd Region	8,893,435	1,715,519	0	0	2,531,570	27,254
Rostov Region	10,582,297	2,980,076	2,906	0	3,054,780	101,771
<b>North-Caucasian Federal District</b>	12,574,725	95,688	0	0	2,409,856	59,127
Republik of Daghestan	352,693	996	0	0	207,581	3,658
Republic of Ingushetia	368,391	0	0	0	4,990	159
Kabardino-Balkar Republic	1,840,413	71,376	0	0	138,579	38
Karachai-Cherkess Republic	486,808	0	0	0	55,778	52

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	3,030,969	0	0	0	316,499	2,745
Chechen Republic	256,196	0	0	0	476	0
Stavropol Territory	6,239,255	23,316	0	0	1,685,953	52,475
<b>Volga Federal District</b>	106,447,928	3,374,826	73,649	15,481	31,773,191	1,021,518
Republic of Bashkortostan	10,842,351	702,483	30,000	0	2,540,985	97,548
Republic of Marii El	871,371	0	0	0	258,668	2,785
Republic of Mordovia	1,691,169	0	0	0	162,009	8,269
Republic of Tatarstan	13,769,986	42,066	0	0	2,442,276	19,186
Udmurt Republic	5,936,616	333,512	0	0	1,144,710	24,473
Chuvash Republic	9,289,388	598	0	0	525,133	14,778
Perm Territory	12,754,312	455,789	11,000	0	3,245,340	172,928
Kirov Region	2,634,256	66	3,649	0	475,867	17,995
Nizhny Novgogrod Region	16,103,767	818,800	24,000	15,481	4,152,530	220,713
Orenburg Region	2,419,723	9,931	5,000	0	1,475,549	18,595
Penza Region	3,185,114	653,283	0	0	279,075	472
Samara Region	22,109,356	179,393	0	0	12,928,621	411,313
Saratov Region	2,995,461	77,119	0	0	1,846,472	11,893
Ulyanovsk Region	1,845,058	101,786	0	0	295,956	570
<b>Ural Federal District</b>	42,930,294	2,183,542	24,000	0	14,614,934	376,066
Kurgan Region	521,260	0	0	0	250,711	23
Sverdlovsk Region	23,506,477	1,793,134	20,000	0	7,589,053	209,551
Tyumen Region	7,160,641	257,355	4,000	0	3,319,709	31,384
Chelyabinsk Region	11,741,916	133,053	0	0	3,455,461	135,108
<b>Siberian Federal District</b>	48,871,751	2,820,677	24,000	0	27,304,337	649,040
Republic of Altai	208,397	0	0	0	101,445	2
Republic of Buryatiya	1,226,012	3,906	0	0	1,084,354	2,219
Republic of Tuva	76,085	0	0	0	151,995	0
Republic of Khakassia	469,237	0	0	0	463,132	1,262
Altai Territory	4,157,125	26,729	0	0	1,706,466	32,995
Zabaykal Territory	949,578	30,783	0	0	812,527	2,043
Krasnoyarsk Territory	8,835,049	1,201,115	0	0	3,735,815	52,587
Irkutsk Region	4,411,620	142,594	0	0	3,170,197	36,591
Kemerovo Region	5,379,745	11,951	0	0	4,108,269	40,152
Novosibirsk Region	11,489,864	288,430	24,000	0	7,938,798	321,850
Omsk Region	7,489,112	749,330	0	0	2,995,985	151,608
Tomsk Region	4,179,927	365,839	0	0	1,035,354	7,731
<b>Far Eastern Federal District</b>	11,687,954	515,910	0	0	7,513,996	283,302
Republic of Sakha (Yakutia)	2,132,990	1,603	0	0	504,147	592
Kamchatka Territory	701,063	5,384	0	0	126,044	374
Primorskiy Territory	4,018,308	356,111	0	0	1,859,808	153,103
Khabarovsk Territory	3,654,253	120,770	0	0	3,260,015	124,925
Amur Region	546,172	31,485	0	0	1,211,462	2,019
Magadan Region	122,482	557	0	0	152,624	265
Sakhalin Region	365,852	0	0	0	344,930	2,021
Jewish Autonomous Region	144,498	0	0	0	52,338	3
Chukotka Autonomous Area	2,336	0	0	0	2,628	0



Table 33.1

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.05.10

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>	10,817,141,947	12,219,119	17,977,082	2,624,868,880	2,789,514,469	5,279,616,573
Belgorod Region	7,986,289	0	1,555	2,364,418	771,301	4,829,229
Bryansk Region	426,654	0	0	236,802	0	189,696
Vladimir Region	2,457,780	0	380	727,732	18,000	1,569,260
Voronezh Region	3,540,525	0	0	668,016	657,256	2,175,794
Ivanovo Region	5,339,337	284	0	2,181,744	406,437	2,737,181
Kaluga Region	5,838,575	3,937	0	767,836	356,978	4,698,472
Kostroma Region	23,433,249	0	0	2,419,322	2,032,669	18,958,531
Kursk Region	7,354,010	0	2,364	1,637,077	321,953	5,385,232
Lipetsk Region	11,523,735	0	24,672	2,909,655	835,571	7,749,998
Moscow Region	129,608,897	1,142	78,571	81,698,461	20,387,054	27,085,941
Orel Region	1,350,019	0	0	243,326	9,200	1,097,132
Ryazan Region	7,693,355	22	1	2,121,177	326,691	5,163,001
Smolensk Region	7,743,623	0	0	3,858,004	370,941	3,465,946
Tambov Region	1,445,985	0	0	531,019	158,042	756,348
Tver Region	8,581,438	7,088	3,872	4,125,485	1,063,019	3,308,765
Tula Region	5,909,902	0	0	1,166,049	697,380	3,962,540
Yaroslavl Region	8,810,741	0	0	2,184,644	854,695	5,704,158
City of Moscow	10,578,097,833	12,206,646	17,865,667	2,515,028,113	2,760,247,282	5,180,779,349
<b>North-Western Federal District</b>	589,561,372	8,713,990	343,898	182,611,158	263,737,198	125,360,865
Republic of Karelia	430,223	0	0	207,694	49,531	171,215
Komi Republic	8,678,880	0	0	2,049,037	511,641	6,051,404
Akhangel'sk Region	306,624	0	0	74,763	109,293	27,971
Vologda Region	31,030,245	1,818	170,214	8,885,138	9,120,762	12,571,232
Kaliningrad Region	23,156,248	1,085	47,779	7,303,773	2,209,642	13,407,703
Leningrad Region	3,643,266	54,775	15,436	889,908	136,922	2,438,217
Murmansk Region	4,925,720	0	0	1,540,036	449,513	2,900,383
Novgorod Region	2,476,904	0	115	1,267,102	83,223	1,114,734
Pskov Region	1,194,478	75	21,373	627,056	55,500	489,523
St Petersburg	513,718,784	8,656,237	88,981	159,766,651	251,011,171	86,188,483
<b>Southern Federal District</b>	109,787,888	67,661	195,491	29,237,514	9,644,836	70,191,071
Republic of Adygeya	1,546,068	0	0	501,699	86,831	942,619
Republic of Kalmykia	291,646	0	0	194,973	20,000	76,153
Krasnodar Territory	59,647,496	64,466	142,192	14,828,356	5,529,159	38,902,605
Astrakhan Region	2,173,719	0	3,711	642,275	357,480	1,131,550
Volgograd Region	8,425,771	509	6,356	3,212,179	770,498	4,422,825
Rostov Region	37,703,188	2,686	43,232	9,858,032	2,880,868	24,715,319
<b>North-Caucasian Federal District</b>	24,491,243	1,891	91,304	9,342,104	1,823,438	13,082,257
Republic of Dagestan	8,921,184	802	73,896	3,677,560	692,590	4,420,235
Republic of Ingushetia	363,585	0	0	111,585	0	247,172
Kabardino-Balkar Republic	3,420,070	463	1,246	1,262,056	116,706	1,991,475
Karachai-Cherkess Republic	1,389,457	0	12,333	761,510	195,048	420,024
Republic of North Ossetia - Alania	3,781,630	0	512	1,262,788	285,896	2,231,531
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6,615,317	626	3,317	2,266,605	533,198	3,771,820
<b>Volga Federal District</b>	526,148,199	1,203,411	1,136,124	111,353,829	126,544,709	282,450,983

1	2	3	4	5	6	7
Republic of Bashkortostan	29,768,792	70	13,812	4,471,883	3,732,724	21,495,350
Republic of Marii El	1,093,573	747	31,655	307,028	1,050	747,244
Republic of Mordovia	11,078,486	0	0	2,885,066	880,364	7,234,940
Republic of Tatarstan	217,471,632	1,088,434	764,199	46,618,664	78,301,308	88,885,234
Udmurt Republic	12,679,974	0	0	1,504,401	942,512	10,202,849
Chuvash Republic	3,871,029	0	0	1,215,057	866,105	1,769,888
Perm Territory	17,277,928	0	0	3,486,081	4,072,186	9,669,956
Kirov Region	13,605,859	18	9,772	2,135,702	682,643	10,617,042
Nizhny Novgogrod Region	51,774,952	14,883	78,346	17,749,553	3,569,359	30,183,199
Orenburg Region	21,463,858	11,358	0	4,318,842	5,164,102	11,945,429
Penza Region	7,182,473	0	0	502,641	3,549,282	3,126,391
Samara Region	106,248,100	15,721	238,340	20,904,749	22,466,922	61,667,723
Saratov Region	28,159,089	0	0	3,786,631	1,282,417	23,010,303
Ulyanovsk Region	4,472,454	72,180	0	1,467,531	1,033,735	1,895,435
<b>Ural Federal District</b>	<b>384,686,750</b>	<b>273,871</b>	<b>352,019</b>	<b>89,358,956</b>	<b>68,756,410</b>	<b>221,227,152</b>
Kurgan Region	807,064	0	9,324	304,126	39,300	452,818
Sverdlovsk Region	168,242,025	75,040	34,740	39,172,006	25,697,315	102,264,062
Tyumen Region	148,712,771	123,767	234,646	33,332,657	37,165,781	76,145,425
Chelyabinsk Region	66,924,890	75,064	73,309	16,550,167	5,854,014	42,364,847
<b>Siberian Federal District</b>	<b>263,394,602</b>	<b>120,667</b>	<b>314,228</b>	<b>60,657,791</b>	<b>56,613,941</b>	<b>142,709,016</b>
Republic of Altai	6,917,106	0	0	706,315	429,635	5,728,108
Republic of Buryatiya	3,690,412	70,995	1,001	854,340	30,840	2,719,499
Republic of Tuva	204,168	0	5,378	95,105	1,100	102,366
Republic of Khakassia	4,608,301	24	6	1,146,219	221,563	3,184,420
Altai Territory	6,884,118	0	10,761	2,546,861	983,264	3,318,184
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	19,381,421	17,469	48,354	5,268,335	1,763,441	11,977,720
Irkutsk Region	8,407,272	0	10,198	2,317,470	1,485,851	4,538,980
Kemerovo Region	15,530,166	0	187,056	2,830,841	778,134	11,722,621
Novosibirsk Region	183,773,472	30,811	51,298	41,453,393	49,859,596	90,023,850
Omsk Region	7,721,211	1,337	0	1,828,825	740,761	5,078,479
Tomsk Region	6,276,955	31	176	1,610,087	319,756	4,314,789
<b>Far Eastern Federal District</b>	<b>147,152,536</b>	<b>10,191</b>	<b>197,790</b>	<b>34,016,541</b>	<b>13,362,195</b>	<b>98,890,167</b>
Republic of Sakha (Yakutia)	9,161,342	0	14,029	2,308,164	1,164,147	5,642,301
Kamchatka Territory	9,880,687	0	156	2,897,767	991,571	5,988,992
Primorskiy Territory	37,198,649	1,252	4,593	16,258,295	2,477,059	18,169,471
Khabarovsk Territory	28,123,586	434	3,375	5,136,927	2,049,138	20,844,734
Amur Region	54,417,857	7,466	0	4,462,216	4,905,612	45,013,354
Magadan Region	3,426,446	0	175,637	1,056,347	815,120	1,378,527
Sakhalin Region	4,943,969	1,039	0	1,896,825	959,548	1,852,788
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 1.05.10**

thousand rubles

1	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>	7,340,136,555	5,218,736	11,124,379	2,059,226,881	2,390,580,571	2,795,699,371
Belgorod Region	69,694,976	71,879	221,234	17,389,567	6,188,450	45,724,006
Bryansk Region	31,923,274	101,583	113,868	4,621,393	1,587,032	25,458,328
Vladimir Region	62,263,322	105,742	114,948	8,709,617	5,351,375	47,717,518
Voronezh Region	135,671,204	208,909	253,697	19,585,711	8,656,433	106,813,385
Ivanovo Region	33,819,881	88,101	46,764	4,700,850	1,609,352	27,290,978
Kaluga Region	48,451,702	123,179	50,394	9,781,017	3,181,770	35,235,999
Kostroma Region	28,635,383	40,583	25,642	2,884,614	3,358,185	22,292,759
Kursk Region	38,891,328	44,901	73,502	8,378,517	1,872,921	28,473,149
Lipetsk Region	50,727,295	104,326	133,954	7,701,967	3,840,094	38,853,487
Moscow Region	473,853,229	750,621	1,316,244	119,434,713	41,631,148	309,403,127
Orel Region	26,130,825	54,433	41,647	3,140,576	1,404,719	21,436,790
Ryazan Region	44,807,203	85,772	163,372	6,809,684	3,526,071	34,110,113
Smolensk Region	35,053,104	92,716	51,700	5,462,586	2,984,802	26,368,936
Tambov Region	29,458,992	64,497	37,327	4,139,516	1,239,727	23,936,212
Tver Region	48,009,671	127,341	57,943	8,791,602	3,118,972	35,801,104
Tula Region	61,854,435	132,285	146,272	8,733,632	6,881,570	45,753,987
Yaroslavl Region	65,162,125	54,783	47,265	10,157,816	4,310,887	50,252,107
City of Moscow	6,055,728,606	2,967,085	8,228,606	1,808,803,503	2,289,837,063	1,870,777,386
<b>North-Western Federal District</b>	1,339,656,674	9,709,173	1,359,390	269,510,573	351,431,715	696,383,732
Republic of Karelia	21,599,117	24,963	17,135	2,865,916	910,602	17,603,918
Komi Republic	53,456,198	36,136	21,975	7,648,097	2,453,347	43,114,706
Akhangel'sk Region	71,146,753	90,340	127,118	7,803,903	18,106,081	44,836,280
Vologda Region	64,871,483	56,638	243,645	12,771,460	7,335,583	44,132,994
Kaliningrad Region	47,598,963	90,517	84,369	10,507,035	5,455,211	31,342,234
Leningrad Region	59,202,252	241,996	264,738	9,737,961	7,065,372	41,609,514
Murmansk Region	52,095,962	94,461	168,951	7,122,645	3,202,126	41,355,269
Novgorod Region	21,126,485	60,469	85,922	4,356,966	1,595,596	14,936,626
Pskov Region	18,574,260	26,832	119,897	3,446,360	1,398,342	13,507,661
St Petersburg	929,985,201	8,986,821	225,640	203,250,230	303,909,455	403,944,530
<b>Southern Federal District</b>	536,250,804	1,014,480	456,929	103,038,970	44,101,152	386,267,880
Republic of Adygeya	7,564,902	18,741	376	1,225,502	235,330	6,062,499
Republic of Kalmykia	3,748,686	27,887	36,600	619,038	345,967	2,713,410
Krasnodar Territory	247,269,418	313,748	201,805	49,085,005	25,125,661	172,095,364
Astrakhan Region	31,386,882	33,744	18,019	5,611,382	1,860,448	23,609,545
Volgograd Region	84,818,049	93,952	12,622	14,321,719	5,713,819	64,519,652
Rostov Region	161,462,867	526,408	187,507	32,176,324	10,819,927	117,267,410
<b>North-Caucasian Federal District</b>	151,838,348	590,044	980,036	34,883,390	8,698,902	106,326,503
Republic of Dagestan	20,220,517	241,347	194,208	5,685,430	936,586	13,085,670
Republic of Ingushetia	2,468,362	1,205	0	748,149	44,290	1,663,709
Kabardino-Balkar Republic	13,789,871	3,571	27,883	3,042,860	526,040	10,105,944
Karachai-Cherkess Republic	6,222,712	23,122	37,122	1,932,382	267,181	3,953,068
Republic of North Ossetia - Alania	14,652,661	32,263	7,004	2,552,227	369,388	11,677,665
Chechen Republic	6,279,261	55,820	251,212	3,752,265	480,546	1,734,385

1	2	3	4	5	6	7
Stavropol Territory	88,204,964	232,716	462,607	17,170,077	6,074,871	64,106,062
<b>Volga Federal District</b>	1,520,219,504	3,325,287	2,844,106	290,495,672	273,686,751	939,386,198
Republic of Bashkortostan	186,735,235	551,486	302,024	33,614,632	53,989,940	97,943,950
Republic of Marii El	16,124,226	26,753	94,749	2,487,984	1,343,659	12,142,222
Republic of Mordovia	24,302,543	114,820	74,312	4,336,800	2,133,260	17,533,298
Republic of Tatarstan	310,758,001	1,258,995	764,458	58,501,930	104,234,593	140,475,950
Udmurt Republic	56,703,478	34,885	16,893	14,300,797	4,770,500	37,442,354
Chuvash Republic	35,132,392	67,176	155,312	4,811,952	3,554,381	26,461,301
Perm Territory	143,480,837	247,113	282,653	26,565,257	27,074,823	88,144,957
Kirov Region	43,055,731	69,601	142,354	5,986,012	2,778,834	33,848,487
Nizhny Novgorod Region	195,688,529	180,702	353,082	54,165,160	12,873,832	127,541,361
Orenburg Region	72,173,814	151,657	98,855	14,242,638	8,017,997	49,094,064
Penza Region	45,081,296	93,170	62,939	6,049,319	6,550,134	32,234,362
Samara Region	255,838,549	222,663	341,402	41,262,647	38,093,571	174,599,943
Saratov Region	92,023,588	148,909	106,404	16,373,253	4,867,498	70,278,675
Ulyanovsk Region	43,121,285	157,357	48,669	7,797,291	3,403,729	31,645,274
<b>Ural Federal District</b>	842,055,004	1,015,384	1,282,804	162,063,499	155,528,097	514,364,819
Kurgan Region	17,918,872	21,480	112,858	2,835,337	804,763	14,111,193
Sverdlovsk Region	306,040,849	407,571	643,147	60,569,024	39,961,581	201,440,475
Tyumen Region	364,103,526	333,413	403,629	66,628,601	97,241,577	197,355,802
Chelyabinsk Region	153,991,757	252,920	123,170	32,030,537	17,520,176	101,457,349
<b>Siberian Federal District</b>	734,867,484	1,189,381	1,662,181	136,876,301	71,702,833	520,106,900
Republic of Altai	4,181,800	9,136	7,502	585,768	428,352	3,141,531
Republic of Buryatiya	24,377,563	156,930	18,777	4,458,173	3,785,297	15,916,630
Republic of Tuva	3,466,720	14,195	77,056	642,848	180,658	2,548,175
Republic of Khakassia	12,772,087	14,757	23,150	2,306,090	645,311	9,712,516
Altai Territory	65,199,075	119,433	399,239	9,306,623	6,612,851	48,643,386
Zabaykal Territory	23,307,113	57,131	35,895	3,597,940	1,430,496	18,143,118
Krasnoyarsk Territory	126,702,180	294,064	272,758	27,234,488	15,009,303	83,266,384
Irkutsk Region	88,147,653	97,507	223,638	15,891,753	7,284,277	64,391,920
Kemerovo Region	111,816,204	155,883	313,226	18,196,388	13,389,945	79,545,100
Novosibirsk Region	163,991,113	109,316	98,290	36,641,509	14,259,643	111,300,269
Omsk Region	67,152,458	101,392	64,464	9,772,122	5,120,929	51,838,078
Tomsk Region	43,753,518	59,637	128,186	8,242,599	3,555,771	31,659,793
<b>Far Eastern Federal District</b>	396,099,835	547,981	898,117	84,772,290	33,826,722	274,773,878
Republic of Sakha (Yakutia)	47,440,970	83,537	170,050	12,718,576	3,411,335	30,932,710
Kamchatka Territory	25,025,560	6,636	37,979	4,814,135	1,296,779	18,842,804
Primorskiy Territory	106,997,979	136,223	84,011	26,672,594	8,623,791	71,036,287
Khabarovsk Territory	119,710,936	90,651	112,870	21,337,410	12,989,276	84,920,311
Amur Region	32,968,510	40,756	171,145	6,498,419	2,119,319	24,049,476
Magadan Region	15,298,409	22,372	234,700	2,556,401	2,221,473	10,244,378
Sakhalin Region	39,023,613	154,189	82,784	7,873,845	2,674,060	27,947,507
Jewish Autonomous Region	3,633,294	5,714	4,578	495,721	120,400	3,000,606
Chukotka Autonomous Area	6,000,564	7,903	0	1,805,189	370,289	3,799,799

Table 34.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.05.10**

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>	4,489,896,941	24,181,590	389	697,718,522	1,991,765,018	1,600,012,986
Belgorod Region	425,960	0	0	82,556	24,895	318,403
Bryansk Region	42,893	0	0	11,136	0	31,750
Vladimir Region	63,375	0	0	5,672	0	57,613
Voronezh Region	562,164	0	0	10,956	0	551,205
Ivanovo Region	626,290	0	0	17,365	5,329	603,584
Kaluga Region	320,751	0	0	7,913	698	312,137
Kostroma Region	4,119,073	0	0	131,509	275,057	3,694,232
Kursk Region	441,745	0	0	174,108	0	267,593
Lipetsk Region	1,049,997	0	0	276,018	140,585	633,375
Moscow Region	17,916,457	0	0	996,528	4,772,772	12,094,770
Orel Region	22,680	0	0	4	0	22,641
Ryazan Region	557,761	0	0	54,401	5,132	497,939
Smolensk Region	1,278,139	0	0	131,573	131,112	1,015,265
Tambov Region	144,178	0	0	63,002	58,578	22,579
Tver Region	796,889	0	0	229,410	27,427	539,841
Tula Region	506,946	0	0	25,673	0	481,273
Yaroslavl Region	1,017,234	0	0	86,623	87,866	840,115
City of Moscow	4,460,004,409	24,181,590	389	695,414,075	1,986,235,567	1,578,028,671
<b>North-Western Federal District</b>	181,685,419	11	0	44,286,228	64,665,249	68,953,317
Republic of Karelia	13,821	0	0	10,451	0	3,275
Komi Republic	1,052,596	0	0	98,664	729	953,109
Akhangel'sk Region	4,385	0	0	17	976	3,325
Vologda Region	10,044,970	0	0	5,995,279	1,948,188	2,050,013
Kaliningrad Region	7,665,643	0	0	907,451	2,744,834	3,978,281
Leningrad Region	691,318	0	0	57,129	13,135	620,955
Murmansk Region	1,755,169	0	0	404,478	1,161	1,333,359
Novgorod Region	128,050	0	0	18,106	0	109,888
Pskov Region	37,757	0	0	3,234	0	34,501
St Petersburg	160,291,710	11	0	36,791,419	59,956,226	59,866,611
<b>Southern Federal District</b>	10,327,407	0	0	798,068	2,057,542	7,318,449
Republic of Adygeya	12,547	0	0	716	0	11,737
Republic of Kalmykia	96,695	0	0	16	41,253	55,426
Krasnodar Territory	4,625,466	0	0	387,968	325,137	3,843,561
Astrakhan Region	59,703	0	0	25,023	0	26,241
Volgograd Region	827,934	0	0	179,346	183,343	465,217
Rostov Region	4,705,062	0	0	204,999	1,507,809	2,916,267
<b>North-Caucasian Federal District</b>	1,530,039	0	0	212,036	138,974	1,171,194
Republik of Dagestan	523,842	0	0	26,561	120,669	372,187
Republic of Ingushetia	40,665	0	0	2,174	0	38,427
Kabardino-Balkar Republic	114,998	0	0	15,131	0	99,658
Karachai-Cherkess Republic	356,113	0	0	146,991	18,305	190,686
Republic of North Ossetia - Alania	115,308	0	0	2,904	0	112,302
Chechen Republic	0	0	0	0	0	0

1	2	3	4	5	6	7
Stavropol Territory	379,113	0	0	18,275	0	357,934
<b>Volga Federal District</b>	80,589,449	5,652	0	6,106,115	36,748,437	36,948,182
Republic of Bashkortostan	2,831,420	0	0	93,050	314,141	2,422,767
Republic of Marii El	5,026	0	0	28	0	4,998
Republic of Mordovia	247,741	0	0	10,020	0	237,265
Republic of Tatarstan	46,797,145	5,652	0	2,455,916	31,901,324	11,988,894
Udmurt Republic	861,252	0	0	12,852	251,412	596,985
Chuvash Republic	196,519	0	0	49,888	44,342	102,269
Perm Territory	4,470,370	0	0	1,826,203	5,122	2,639,045
Kirov Region	914,788	0	0	43,518	195,013	676,201
Nizhny Novgograd Region	4,164,765	0	0	264,676	1,508,832	2,384,061
Orenburg Region	1,638,870	0	0	161,781	890,768	582,832
Penza Region	93,007	0	0	680	0	92,230
Samara Region	14,160,531	0	0	825,553	1,392,431	11,649,031
Saratov Region	3,691,652	0	0	352,139	191,852	3,119,095
Ulyanovsk Region	516,363	0	0	9,811	53,200	452,509
<b>Ural Federal District</b>	65,565,053	28,355	0	7,976,736	12,461,068	36,139,027
Kurgan Region	547	0	0	2	0	420
Sverdlovsk Region	23,264,388	0	0	3,026,913	4,173,269	15,947,615
Tyumen Region	34,830,949	27,523	0	1,857,521	8,016,467	16,391,062
Chelyabinsk Region	7,469,169	832	0	3,092,300	271,332	3,799,930
<b>Siberian Federal District</b>	97,714,759	0	869	8,610,784	44,457,850	37,980,420
Republic of Altai	11,265	0	0	6,264	0	4,964
Republic of Buryatiya	373,200	0	0	7,732	0	77,369
Republic of Tuva	9,250	0	0	0	0	8,955
Republic of Khakassia	86,674	0	0	1,694	0	75,168
Altai Territory	185,203	0	0	41,349	3,636	139,622
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	5,499,405	0	0	125,267	373,194	4,988,448
Irkutsk Region	421,630	0	0	141,538	74,478	198,740
Kemerovo Region	693,667	0	0	266,736	5,923	421,008
Novosibirsk Region	88,863,689	0	869	7,583,359	43,838,725	31,094,342
Omsk Region	1,346,092	0	0	415,617	155,827	774,533
Tomsk Region	224,684	0	0	21,228	6,067	197,271
<b>Far Eastern Federal District</b>	20,649,933	0	0	1,984,596	3,031,963	15,307,770
Republic of Sakha (Yakutia)	628,521	0	0	101,359	69,707	403,596
Kamchatka Territory	1,318,694	0	0	327,545	86,420	899,266
Primorskiy Territory	4,956,926	0	0	846,506	275,894	3,738,897
Khabarovsk Territory	2,761,872	0	0	232,208	29,030	2,447,087
Amur Region	10,209,349	0	0	289,879	2,497,055	7,377,698
Magadan Region	136,204	0	0	4,780	0	63,892
Sakhalin Region	638,367	0	0	182,319	73,857	377,334
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 1.05.10**

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>	3,917,383,115	22,989,148	1,258	649,071,986	1,879,594,354	1,264,124,090
Belgorod Region	13,118,268	0	0	604,808	3,636,454	3,524,618
Bryansk Region	3,233,864	0	0	131,798	54,183	2,594,566
Vladimir Region	8,962,065	450	0	1,788,778	365,273	4,431,363
Voronezh Region	26,344,452	9	0	708,022	5,382,150	17,081,433
Ivanovo Region	3,982,674	65	0	159,704	76,746	3,426,373
Kaluga Region	7,066,215	687	0	653,940	461,234	4,141,894
Kostroma Region	2,231,440	54	0	138,965	148,564	1,651,872
Kursk Region	3,278,787	0	0	465,647	40,482	2,251,002
Lipetsk Region	5,630,880	0	0	502,707	278,162	3,956,654
Moscow Region	66,946,572	99	0	4,777,069	13,180,752	44,995,447
Orel Region	1,869,475	17	0	52,246	161,002	1,443,199
Ryazan Region	4,870,227	495	0	365,460	918,183	3,162,676
Smolensk Region	6,793,088	6	0	458,663	325,113	3,040,161
Tambov Region	3,127,144	0	0	124,764	80,884	1,302,217
Tver Region	5,969,219	188	0	370,488	589,313	3,450,683
Tula Region	11,103,044	0	0	1,107,399	1,946,004	4,871,320
Yaroslavl Region	6,766,839	301	0	393,500	292,455	5,623,911
City of Moscow	3,736,088,862	22,986,777	1,258	636,268,028	1,851,657,400	1,153,174,701
<b>North-Western Federal District</b>	361,200,486	160,721	0	52,099,615	88,187,854	204,345,840
Republic of Karelia	3,067,256	321	0	320,265	19,593	2,495,884
Komi Republic	4,763,113	147	0	100,491	6,807	3,171,972
Akhangel'sk Region	7,217,356	10,036	0	563,270	1,577,693	4,331,372
Vologda Region	14,097,016	103	0	6,861,773	468,623	5,967,793
Kaliningrad Region	15,124,909	19,804	0	1,514,014	2,575,419	10,745,995
Leningrad Region	8,714,990	48	0	523,150	315,193	7,080,980
Murmansk Region	8,339,539	0	0	1,228,177	307,351	6,175,502
Novgorod Region	3,194,747	13	0	710,450	10,252	2,282,501
Pskov Region	2,272,813	0	0	84,102	215,710	1,424,499
St Petersburg	294,408,747	130,249	0	40,193,923	82,691,213	160,669,342
<b>Southern Federal District</b>	76,128,687	4,041	0	7,529,464	12,170,422	48,407,487
Republic of Adygeya	486,008	0	0	20,584	0	375,977
Republic of Kalmykia	268,203	20	0	1,371	42,027	195,016
Krasnodar Territory	38,888,300	3,256	0	4,186,198	7,719,510	25,388,908
Astrakhan Region	3,161,176	94	0	647,999	5,047	1,969,028
Volgograd Region	11,897,025	0	0	1,020,794	2,464,042	7,038,073
Rostov Region	21,427,975	671	0	1,652,518	1,939,796	13,440,485
<b>North-Caucasian Federal District</b>	14,006,935	85	0	709,578	381,556	10,730,567
Republic of Dagestan	1,597,606	29	0	42,058	120,669	1,391,252
Republic of Ingushetia	174,669	0	0	9,493	0	156,951
Kabardino-Balkar Republic	1,991,156	0	0	59,321	1,827	943,304
Karachai-Cherkess Republic	673,148	0	0	148,243	18,305	351,043
Republic of North Ossetia - Alania	952,821	46	0	42,775	0	833,501
Chechen Republic	67,527	0	0	15,465	0	52,062

1	2	3	4	5	6	7
Stavropol Territory	8,550,008	10	0	392,223	240,755	7,002,454
<b>Volga Federal District</b>	261,145,187	982,895	0	25,593,112	99,109,160	111,221,060
Republic of Bashkortostan	79,510,890	959,389	0	9,471,953	55,802,959	10,787,455
Republic of Marii El	1,463,094	0	0	115,465	233,925	832,721
Republic of Mordovia	2,079,551	55	0	51,966	0	1,660,430
Republic of Tatarstan	55,531,545	5,743	0	3,233,893	32,199,254	17,445,956
Udmurt Republic	3,779,707	15,868	0	173,637	301,313	2,560,163
Chuvash Republic	4,646,937	0	0	128,961	483,486	1,383,699
Perm Territory	23,971,666	291	0	5,316,474	1,102,499	12,008,680
Kirov Region	2,947,081	8	0	265,220	254,279	1,847,436
Nizhny Novgograd Region	25,197,937	677	0	3,145,182	3,435,465	15,238,194
Orenburg Region	6,068,402	191	0	774,820	773,622	4,051,653
Penza Region	2,884,688	0	0	235,310	98,962	2,153,381
Samara Region	37,081,907	174	0	1,612,442	1,961,822	30,047,159
Saratov Region	10,685,251	499	0	531,109	1,157,955	8,260,349
Ulyanovsk Region	5,296,531	0	0	536,680	1,303,619	2,943,784
<b>Ural Federal District</b>	150,715,542	60,690	0	11,179,758	37,717,152	80,669,191
Kurgan Region	1,186,932	0	0	161,492	168,830	682,380
Sverdlovsk Region	41,254,809	30,473	0	4,275,189	4,712,829	28,339,504
Tyumen Region	72,518,879	29,153	0	2,337,428	16,877,671	40,037,953
Chelyabinsk Region	35,754,922	1,064	0	4,405,649	15,957,822	11,609,354
<b>Siberian Federal District</b>	99,177,102	12,995	0	7,728,573	26,248,006	49,643,860
Republic of Altai	137,052	0	0	6,721	0	94,128
Republic of Buryatiya	1,650,819	0	0	54,710	119,361	872,025
Republic of Tuva	135,306	0	0	58,617	0	56,920
Republic of Khakassia	620,945	4	0	8,068	0	549,624
Altai Territory	6,885,463	137	0	264,563	750,092	3,565,548
Zabaykal Territory	1,584,037	0	0	147,606	48,473	630,610
Krasnoyarsk Territory	12,117,045	3	0	1,239,961	313,364	6,903,588
Irkutsk Region	8,464,853	2	0	722,380	409,403	4,892,350
Kemerovo Region	13,377,610	0	0	2,269,026	2,220,902	8,052,438
Novosibirsk Region	41,448,216	10,366	0	2,040,250	21,605,261	14,591,381
Omsk Region	8,011,734	2,250	0	795,975	212,499	5,749,626
Tomsk Region	4,744,022	233	0	120,696	568,651	3,685,622
<b>Far Eastern Federal District</b>	49,504,297	5,037	0	5,974,366	5,212,519	30,685,543
Republic of Sakha (Yakutia)	3,232,057	81	0	425,780	71,216	1,669,677
Kamchatka Territory	2,833,936	38	0	653,029	86,420	1,906,486
Primorskiy Territory	14,407,980	1,152	0	2,103,379	629,756	10,139,595
Khabarovsk Territory	15,699,164	1,383	0	1,060,982	367,276	11,308,825
Amur Region	5,156,658	0	0	88,108	3,610,044	1,114,001
Magadan Region	2,979,395	144	0	306,986	1,980	1,520,915
Sakhalin Region	4,901,971	2,151	0	1,334,340	445,827	2,793,975
Jewish Autonomous Region	196,441	88	0	1,762	0	172,877
Chukotka Autonomous Area	96,695	0	0	0	0	59,192



Table 35.1

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.05.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	2,807,175,669	1,353,242,976	1,453,932,693
Belgorod Region	125,000	125,000	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	1,025,782	1,025,782	0
Kaluga Region	30,000	30,000	0
Kostroma Region	14,229,850	13,464,163	765,687
Kursk Region	398,546	385,000	13,546
Lipetsk Region	652,433	652,433	0
Moscow Region	2,094,922	1,258,775	836,147
Orel Region	28,000	28,000	0
Ryazan Region	0	0	0
Smolensk Region	1,108,262	530,130	578,132
Tambov Region	0	0	0
Tver Region	150,000	150,000	0
Tula Region	105,000	105,000	0
Yaroslavl Region	170,000	170,000	0
City of Moscow	2,787,057,874	1,335,318,693	1,451,739,181
<b>North-Western Federal District</b>	71,564,701	36,923,700	34,641,001
Republic of Karelia	12,452	12,452	0
Komi Republic	0	0	0
Akhangel'sk Region	62,000	62,000	0
Vologda Region	1,023,670	839,939	183,731
Kaliningrad Region	3,487,943	2,222,094	1,265,849
Leningrad Region	56,640	8,000	48,640
Murmansk Region	752,700	89,000	663,700
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	66,169,296	33,690,215	32,479,081
<b>Southern Federal District</b>	8,642,730	5,174,163	3,468,567
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3,683,882	3,121,901	561,981
Astrakhan Region	34,376	34,376	0
Volgograd Region	126,715	115,000	11,715
Rostov Region	4,797,757	1,902,886	2,894,871
<b>North-Caucasian Federal District</b>	1,062,313	1,031,142	31,171
Republic of Dagestan	366,342	366,342	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	217,587	208,800	8,787
Republic of North Ossetia - Alania	15,000	15,000	0
Chechen Republic	0	0	0
Stavropol Territory	463,384	441,000	22,384
<b>Volga Federal District</b>	85,219,155	75,425,507	9,793,648
Republic of Bashkortostan	4,098,883	4,000,067	98,816
Republic of Marii El	0	0	0
Republic of Mordovia	303,293	303,293	0

1	2	3	4
Republic of Tatarstan	12,712,362	8,061,930	4,650,432
Udmurt Republic	810,064	324,192	485,872
Chuvash Republic	211,350	211,350	0
Perm Territory	401,490	401,490	0
Kirov Region	18,285	18,285	0
Nizhny Novgograd Region	3,154,140	2,249,497	904,643
Orenburg Region	1,709,117	1,232,315	476,802
Penza Region	0	0	0
Samara Region	61,074,208	57,976,204	3,098,004
Saratov Region	587,963	508,884	79,079
Ulyanovsk Region	138,000	138,000	0
<b>Ural Federal District</b>	<b>57,847,591</b>	<b>44,571,888</b>	<b>13,275,703</b>
Kurgan Region	15,000	15,000	0
Sverdlovsk Region	30,704,002	24,829,350	5,874,652
Tyumen Region	25,464,261	18,468,668	6,995,593
Chelyabinsk Region	1,664,328	1,258,870	405,458
<b>Siberian Federal District</b>	<b>52,533,374</b>	<b>19,339,574</b>	<b>33,193,800</b>
Republic of Altai	185,002	185,002	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	75,979	75,979	0
Altai Territory	931,393	931,393	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	607,228	327,000	280,228
Irkutsk Region	110,600	110,600	0
Kemerovo Region	683,650	683,650	0
Novosibirsk Region	49,058,106	16,885,479	32,172,627
Omsk Region	881,416	140,471	740,945
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	<b>3,190,602</b>	<b>2,613,591</b>	<b>577,011</b>
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	139,350	123,241	16,109
Primorskiy Territory	655,341	148,371	506,970
Khabarovsk Territory	127,728	127,728	0
Amur Region	2,202,953	2,164,251	38,702
Magadan Region	0	0	0
Sakhalin Region	65,230	50,000	15,230
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 1.05.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	2,822,397,800	1,352,711,826	1,469,685,974
Belgorod Region	125,000	125,000	0
Bryansk Region	0	0	0
Vladimir Region	61,065	0	61,065
Voronezh Region	2	2	0
Ivanovo Region	647,926	578,782	69,144
Kaluga Region	6,152,755	80,000	6,072,755
Kostroma Region	8,963,162	8,952,179	10,983
Kursk Region	398,546	385,000	13,546
Lipetsk Region	652,433	652,433	0
Moscow Region	2,094,922	1,258,775	836,147
Orel Region	174,012	28,000	146,012
Ryazan Region	0	0	0
Smolensk Region	25,000	25,000	0
Tambov Region	0	0	0
Tver Region	150,000	150,000	0
Tula Region	130,000	130,000	0
Yaroslavl Region	174,230	174,230	0
City of Moscow	2,802,648,747	1,340,172,425	1,462,476,322
<b>North-Western Federal District</b>	74,364,199	40,490,767	33,873,432
Republic of Karelia	12,452	12,452	0
Komi Republic	0	0	0
Akhangel'sk Region	62,000	62,000	0
Vologda Region	1,023,670	839,939	183,731
Kaliningrad Region	1,642,150	1,169,592	472,558
Leningrad Region	56,640	8,000	48,640
Murmansk Region	752,700	89,000	663,700
Novgorod Region	30,000	30,000	0
Pskov Region	0	0	0
St Petersburg	70,784,587	38,279,784	32,504,803
<b>Southern Federal District</b>	8,584,663	5,017,163	3,567,500
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3,514,882	2,952,901	561,981
Astrakhan Region	105,581	34,376	71,205
Volgograd Region	146,715	135,000	11,715
Rostov Region	4,817,485	1,894,886	2,922,599
<b>North-Caucasian Federal District</b>	2,569,300	2,479,142	90,158
Republik of Daghestan	389,342	389,342	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	263,105	208,800	54,305
Republic of North Ossetia - Alania	1,065,000	1,065,000	0
Chechen Republic	0	0	0
Stavropol Territory	851,853	816,000	35,853
<b>Volga Federal District</b>	92,853,676	82,602,145	10,251,531
Republic of Bashkortostan	4,110,003	4,011,187	98,816
Republic of Marii El	187,312	0	187,312

1	2	3	4
Republic of Mordovia	366,793	366,793	0
Republic of Tatarstan	12,712,363	8,061,931	4,650,432
Udmurt Republic	810,064	324,192	485,872
Chuvash Republic	211,350	211,350	0
Perm Territory	401,490	401,490	0
Kirov Region	18,285	18,285	0
Nizhny Novgograd Region	10,066,726	8,891,512	1,175,214
Orenburg Region	2,124,117	1,647,315	476,802
Penza Region	0	0	0
Samara Region	61,054,210	57,956,206	3,098,004
Saratov Region	607,963	528,884	79,079
Ulyanovsk Region	183,000	183,000	0
<b>Ural Federal District</b>	<b>63,003,209</b>	<b>49,353,058</b>	<b>13,650,151</b>
Kurgan Region	15,000	15,000	0
Sverdlovsk Region	30,589,402	24,714,750	5,874,652
Tyumen Region	25,459,182	18,464,438	6,994,744
Chelyabinsk Region	6,939,625	6,158,870	780,755
<b>Siberian Federal District</b>	<b>7,849,670</b>	<b>2,940,592</b>	<b>4,909,078</b>
Republic of Altai	160,000	160,000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	75,979	75,979	0
Altai Territory	951,393	951,393	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	780,228	500,000	280,228
Irkutsk Region	195,600	195,600	0
Kemerovo Region	683,825	683,825	0
Novosibirsk Region	4,058,052	228,724	3,829,328
Omsk Region	944,593	145,071	799,522
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	<b>3,190,602</b>	<b>2,613,591</b>	<b>577,011</b>
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	139,350	123,241	16,109
Primorskiy Territory	659,941	152,971	506,970
Khabarovsk Territory	127,728	127,728	0
Amur Region	2,198,353	2,159,651	38,702
Magadan Region	0	0	0
Sakhalin Region	65,230	50,000	15,230
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	1.04.09	1.01.10	1.04.10
<b>Own funds (capital) adequacy</b>							
Ratio of own funds (capital) to risk-weighted assets	16,0	14,9	15,5	16,8	16,9	20,9	20,5
Ratio of core capital to risk-weighted assets	11,4	10,6	11,6	10,6	10,5	13,2	13,0
Ratio of risk-weighted assets to total assets	63,9	65,0	66,7	64,9	65,2	60,6	59,4
<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	5,1	9,6	9,6
Loan loss provisions made as percent of total loans <sup>1</sup>	4,6	4,1	3,6	4,5	5,5	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	2,3	1,5	1,8
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	1,0	1,1	1,1	0,9	0,9	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	239,9	240,6	211,9	191,7	202,2	147,1	148,1
<i>Distribution of loans provided by credit institutions</i>							
agriculture, hunting and forestry	3,0	3,6	3,8	4,2	4,2	4,9	5,1
mining	3,5	3,9	3,1	3,3	4,3	3,9	3,8
manufacturing	16,3	14,6	13,5	14,4	15,4	15,7	16,0
production and distribution of energy, gas and water	2,3	2,0	1,7	1,9	1,9	2,4	2,4
constructing	4,6	4,9	6,0	6,1	6,1	6,2	6,5
wholesale and retail trade, car and household appliance repair	23,9	19,6	18,0	17,4	18,1	18,4	18,0
transport and communication	4,0	3,7	3,7	4,3	4,3	3,4	3,5
other economic activities	22,8	21,3	23,3	23,3	22,3	21,9	21,7
individuals <sup>2</sup>	19,6	23,9	24,8	25,1	23,5	23,0	22,9
of which							
mortgage loans	1,0	3,0	5,1	6,6	6,3	6,5	6,6
<i>Geographical distribution of interbank loans and deposits<sup>3</sup></i>							
Russian Federation	47,4	35,9	40,0	27,1	27,2	29,5	32,0
United Kingdom	13,0	21,5	23,3	29,1	28,6	21,7	21,1
USA	9,0	7,7	4,1	7,1	5,3	4,1	2,9
Germany	9,5	7,9	6,8	7,5	8,5	4,7	5,5
Austria	5,2	7,0	6,1	5,7	5,4	8,2	9,4
France	3,0	3,8	3,5	4,0	4,8	5,7	3,9
Italy	1,2	1,2	1,7	1,5	1,3	1,8	2,1
Other	11,7	15,0	14,4	18,0	19,0	24,2	23,1
<b>Liquidity</b>							
Ratio of high liquid assets to total assets	15,2	13,6	12,1	14,5	15,3	13,3	15,0
Ratio of liquid assets to total assets	27,4	26,8	24,8	25,9	26,6	28,0	29,2
Ratio of high liquid assets to demand liabilities (N2)	54,7	51,4	48,4	74,9	81,5	69,2	74,7
Ratio of liquid assets to short-term liabilities (N3)	73,7	76,8	72,9	92,1	103,9	102,4	109,9
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	76,6	73,4	72,7
Ratio of clients' funds to total loans <sup>4</sup>	103,1	101,7	94,8	84,6	83,7	99,9	103,0
<b>Market risk<sup>5</sup> to total own funds (capital)<sup>6</sup></b>	33,6	45,1	38,7	23,2	40,7	49,6	54,1
of which							
Interest rate risk	13,3	19,3	24,3	16,4	29,4	37,5	42,2
Equity position risk	14,4	20,4	10,8	3,4	6,2	8,7	8,5
Foreign exchange risk	5,8	5,3	3,6	3,4	5,1	3,5	3,4
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	0,8	0,5	0,4	1,5	1,9	2,1	2,2
<b>Banks' financial result over the reporting period (billion rubles)</b>	262,1	371,5	508,0	409,2	58,3	205,1	116,7
as percent of the banking sector assets <sup>7</sup>	3,2	3,3	3,0	1,8	0,2	0,7	0,4
as percent of the banking sector own funds (capital) <sup>7</sup>	24,2	26,3	22,7	13,3	1,5	4,9	2,5
<b>Return on assets<sup>8</sup></b>	3,2	3,3	3,0	1,8	1,3	0,7	0,9
<b>Return on equity<sup>8</sup></b>	24,2	26,3	22,7	13,3	10,0	4,9	6,0

<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
Reference data: own funds (capital) adequacy ratio as of 1.05.10, %	20.2	15,8 ***		61.7		30.6		34.8		20.3	

\* 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.

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

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

Indicators	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	766.1	925.0	1,173.1	1,187.8	1,198.1
Banking sector own funds (capital), billion rubles	2,671.5	3,811.1	4,620.6	4,600.1	4,597.3
Ratio of authorised capital to own funds (capital) of credit institutions, percent	28.7	24.3	25.4	25.8	26.1

Table 39

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

Indicators	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
<b>1. Factors of own funds (capital) increase</b>	<b>107.3</b>	<b>113.3</b>	<b>110.9</b>	<b>112.6</b>	<b>113.0</b>
1.1. Authorised capital	28.7	24.3	25.4	25.8	26.1
1.2. Issue income	26.6	20.5	20.3	20.5	20.5
1.3. Credit institutions' profit and funds	37.6	35.6	31.5	33.5	33.5
1.4. Subordinated loans	11.6	30.6	29.7	28.7	28.8
1.5. Increase in value of property due to revaluation	2.7	2.3	4.1	4.0	4.1
1.6. Other factors of increase	0.2	0.0	0.0	0.0	0.0
<b>2. Factors of own funds (capital) decrease</b>	<b>7.3</b>	<b>13.3</b>	<b>10.9</b>	<b>12.6</b>	<b>13.0</b>
2.1. Losses	0.7	1.4	2.3	3.1	3.1
2.2. Intangible assets	0.1	0.1	0.1	0.1	0.1
2.3. Treasury stocks (shares)	0.0	0.0	0.0	0.0	0.0
2.4. Sources of own funds (capital), created using improper assets	0.0	0.0	0.0	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	0.3	5.2	0.6	0.8	1.0
2.6. Credit institutions' portfolio of shares	6.1	6.0	7.1	7.9	8.1
2.7. Other factors	0.1	0.6	0.7	0.7	0.7
<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 *	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
1 <sup>st</sup> group of assets	10.0	16.6	15.9	12.4	13.2
2 <sup>nd</sup> group of assets	28.8	30.3	36.4	39.6	41.4
3 <sup>rd</sup> group of assets	225.4	492.5	496.4	486.8	446.3
4 <sup>th</sup> group of assets	437.6	641.0	948.3	744.1	738.3
5 <sup>th</sup> group of assets	12,719.5	17,002.3	16,332.4	16,100.8	16,218.5
Risk-weighted assets of credit institutions	13,421.4	18,182.7	17,829.4	17,383.8	17,457.7

\* Assets recognized in balance sheet are taken into account

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

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

		1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
1	Banking sector own funds (capital), billion rubles	2,671.5	3,811.1	4,620.6	4,600.1	4,597.3
2	Risk-weighted assets, billion rubles	17,233.0	22,691.2	22,145.0	22,458.0	22,776.3
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	13,421.4	18,182.7	17,829.4	17,383.8	17,457.7
	- the value of credit risk on contingent credit liabilities, billion rubles	1,728.6	2,169.4	2,051.0	1,918.7	2,000.8
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles	159.1	223.2	106.6	131.1	135.9
	- market risk, billion rubles	959.0	820.1	1,385.8	2,211.9	2,330.1
	- risk-weighted claims on counterparty on the reverse (forward and futures) part of transactions stemming from the acquisition of financial assets with simultaneous obligation to sell them back, net of provisions made, billion rubles	329.2	-	-	-	-
	- risk-weighted claims on counterparties related to bank, billion rubles	635.8	1295.8	772.1	812.5	852.0
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	15.5	16.8	20.9	20.5	20.2

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	1/01/08		1/01/09		1/01/10		1/04/10		1/05/10	
	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% *	0	0.0	9	1.4	7	1.2	8	0.9	8	0.6
From 10% to 12%	88	21.7	32	18.3	21	3.5	29	4.1	40	5.0
From 12% to 14%	129	17.2	70	18.2	58	5.5	60	3.5	75	7.0
14% and more	915	61.1	994	62.1	972	89.9	950	91.5	924	87.4
Banking sector, total	1136	100.0	1108	100.0	1058	100.0	1047	100.0	1047	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)\*

		1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
Loans	Standard	53.2	51.3	42.5	42.5	42.7
	Substandard	35.8	35.2	38.0	37.9	37.4
	Doubtful	8.8	9.9	9.8	10.0	10.1
	Problem	1.0	1.8	3.5	3.7	3.7
	Loss	1.2	1.8	6.2	6.0	6.1
Loan loss provision (LLP)	Estimated LLP	4.6	6.1	11.9	12.0	12.1
	Estimated LLP adjusted for collateral	3.4	4.5	9.2	9.6	9.8
	LLP made	3.4	4.5	9.3	9.6	9.8
	LLP made as percent of estimated LLP	72.6	73.2	78.1	80.4	80.6
	LLP made as percent of estimated LLP adjusted for collateral	100.0	100.0	100.7	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 \*

	1/01/08		1/01/09		1/01/10		1/04/10		1/05/10	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	3,076.8	100.0	4,158.7	100.0	3,595.5	100.0	3,538.0	100.0	3,564.9	100.0
of which:										
1.1. Loans to legal entities (except credit institutions)	418.0	13.6	471.1	11.3	298.3	8.3	297.6	8.4	302.4	8.5
1.2. Loans to individuals	2,657.9	86.4	3,687.5	88.7	3,297.1	91.7	3,240.4	91.6	3,262.4	91.5
1.3. Loans to credit institutions	0.8	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	20.5	-	20.6	-	17.7	-	17.4	-	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	-	4.5	-	4.6	-	8.1	-	8.6	-	8.4
4. Claims grouped into portfolios of homogeneous claims - total	-	-	15.4	100.0	16.1	100.0	16.3	100.0	16.9	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	11.4	67.3
4.2. Portfolios of homogeneous claims to individuals	-	-	3.2	20.8	5.2	32.6	5.8	35.4	5.5	32.7
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	-	41.5

\* 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 1.05.10\*

	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	302,351.2	100.0	4,988.2	100.0	1.7
of which by quality categories					
1.1. Quality Category I	36,493.9	12.1	0.0	0.0	0.0
1.2. Quality Category II	259,922.8	86.0	2,434.3	48.8	0.9
1.3. Quality Category III	2,317.6	0.8	226.3	4.5	9.8
1.4. Quality Category IV	492.1	0.2	202.8	4.1	41.2
1.5. Quality Category V	2,269.2	0.8	2,134.0	42.8	94.0
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	109.0	100.0	0.0	100.0	0.0
of which by quality categories					
2.1. Quality Category I	108.0	99.1	0.0	0.0	0.0
2.2. Quality Category II	1.0	0.9	0.0	0.0	0.0
2.3. Quality Category III	0.0	0.0	0.0	0.0	0.0
2.4. Quality Category IV	0.1	0.1	0.0	100.0	35.2
2.5. Quality Category V	0.0	0.0	0.0	0.0	0.0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	302,460.2		4,988.2		1.6
4. Homogeneous claims grouped into portfolios - total	11,389.3	100.0	3,250.7	100.0	28.5
of which by quality categories					
4.1. Quality Category I	4,388.9	38.5	0.0	0.0	0.0
4.2. Quality Category II	3,551.7	31.2	94.4	2.9	2.7
4.3. Quality Category III	281.9	2.5	33.8	1.0	12.0
4.4. Quality Category IV	52.3	0.5	19.1	0.6	36.5
4.5. Quality Category V	3114.5	27.3	3103.4	95.5	99.6
5. Claims for interest payments - total	1,780.1	100.0	257.9	100.0	14.5
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	257.3	14.5	224.5	87.0	87.2

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

## Homogeneous loans and claims to individuals and provisions made as of 1.05.10\*

	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	3,262,399.6	100.0	295,984.1	100.0	9.1
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	225,655.4	6.9	10,086.2	3.4	4.5
1.1.2. residential real estate (mortgage) loans, total	909,929.6	27.9	41,311.6	14.0	4.5
1.1.3. car loans, total	489,377.4	15.0	43,147.5	14.6	8.8
1.1.4. other consumer loans, total	1,612,732.7	49.4	198,821.5	67.2	12.3
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments;	1,425,571.0	43.7	14,795.5	5.0	1.0
1.2.2. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days;	67,441.6	2.1	2,887.9	1.0	4.3
1.2.3. a portfolio of loans with payments being overdue from 31 to 90 calendar days;	48,320.4	1.5	12,768.5	4.3	26.4
1.2.4. a portfolio of loans with payments being overdue from 91 to 180 calendar days;	45,974.0	1.4	26,307.3	8.9	57.2
1.2.5. a portfolio of loans with payments being overdue more than 180 calendar days	257,045.6	7.9	218,441.8	73.8	85.0
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	2,853,589.7	87.5	29,915.1	10.1	1.0
1.3.2. Quality category III	77,964.1	2.4	8,355.4	2.8	10.7
1.3.3. Quality category IV	42,053.5	1.3	16,781.6	5.7	39.9
1.3.4. Quality category V	288,792.3	8.9	240,932.0	81.4	83.4
2. Claims grouped into portfolios of homogeneous claims - total of which by quality categories	5,527.4	100.0	3,773.3	100.0	68.3
2.1. Quality category I	220.2	4.0	0.0	0.0	0.0
2.2. Quality category II	913.7	16.5	15.1	0.4	1.7
2.3. Quality category III	92.6	1.7	16.3	0.4	17.6
2.4. Quality category IV	100.8	1.8	46.2	1.2	45.8
2.5. Quality category V	4200.1	76.0	3695.7	97.9	88.0
3. Claims for interest payments - total of which	50,222.2	100.0	20,318.9	100.0	40.5
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	24,208.0	48.2	19,495.4	95.9	80.5

\* 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 %				
	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
Substandard	17.5	13.9	10.2	10.1	9.9	1.6	1.8	2.5	2.6	2.6
Doubtful	40.3	35.2	17.3	17.2	17.2	15.4	15.9	16.4	16.5	16.6
Problem	10.1	17.1	16.2	16.2	15.9	35.1	41.4	43.0	42.6	42.1
Loss	32.1	33.8	56.3	56.5	57.0	86.9	86.1	84.7	90.4	90.5

\* 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	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>184.1</b>	<b>422.0</b>	<b>1014.7</b>	<b>1041.9</b>	<b>1071.8</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	120.3	274.3	652.7	697.5	731.1
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	1.3	2.1	5.1	5.3	5.4
Overdue claims in rubles					
- billion rubles	167.1	353.2	835.1	871.6	899.9
- as percent of total loans, deposits and other placements in rubles	1.6	2.5	6.0	6.2	6.4
Overdue claims in foreign currency					
- billion rubles	17.0	68.8	179.6	170.2	171.9
- as percent of total loans, deposits and other placements in foreign currency	0.4	1.1	3.0	3.0	3.0
- dollar equivalent, billion \$	0.69	2.34	5.94	5.80	5.87

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		2009		2007		2008		2009		2007		2008		2009		2007	2008	2009
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep					
<b>Industry. total</b>	<b>69.2</b>	<b>57.7</b>	<b>66.9</b>	<b>60.9</b>	<b>64.1</b>	<b>65.0</b>	<b>181.6</b>	<b>174.8</b>	<b>169.9</b>	<b>170.2</b>	<b>169.0</b>	<b>173.3</b>	<b>39.0</b>	<b>34.2</b>	<b>33.7</b>	<b>36.4</b>	<b>43.2</b>	<b>38.1</b>	<b>13.2</b>	<b>5.3</b>	<b>8.6</b>
Agriculture, hunting and forestry	52.7	49.0	48.8	43.8	42.4	43.3	167.1	170.7	181.3	179.4	171.5	175.2	47.2	55.2	56.2	59.8	59.5	60.6	10.0	7.5	6.1
Mining	78.6	61.3	76.5	74.7	75.8	76.0	351.3	290.8	285.7	262.0	295.3	297.4	43.9	28.1	27.6	21.2	31.7	21.6	10.8	5.3	12.1
Manufacturing	56.0	53.5	53.9	45.9	47.0	47.7	149.7	153.1	157.4	150.5	135.4	139.3	36.1	38.4	40.6	50.5	52.4	51.3	23.0	6.3	4.8
Production and distribution of energy, gas and water	72.0	75.0	73.9	49.7	76.8	75.3	98.9	93.8	65.7	115.8	148.1	142.5	24.8	35.1	23.7	39.1	38.3	34.2	3.0	1.7	4.7
Construction	34.4	26.2	22.7	22.5	24.9	25.7	89.0	92.7	81.3	93.1	104.2	105.7	17.0	21.7	16.4	17.8	32.9	29.6	7.0	6.2	4.2
Wholesale and retail trade, car and household appliance repair	21.0	18.9	21.9	21.8	29.3	30.3	119.4	134.8	129.6	123.0	122.2	129.4	41.8	47.8	40.7	42.3	46.0	46.8	4.8	5.7	3.8
Transport and communication	55.3	54.1	52.2	49.7	47.1	52.6	85.9	85.7	104.6	118.9	78.0	84.4	32.9	35.2	43.2	47.0	48.0	38.3	8.8	5.0	7.8

\* 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	1/01/08		1/01/09		1/01/10		1/04/10		1/05/10	
	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	38.7	100.0	23.2	100.0	49.6	100.0	54.1	100.0	56.1	100.0
Of which										
- interest rate risk (IRR)	24.3	62.8	16.4	70.7	37.5	75.5	42.2	78.1	42.5	75.8
- equity position risk (EPR)	10.8	27.9	3.4	14.7	8.7	17.5	8.5	15.7	10.2	18.2
- foreign exchange risk (FER)	3.6	9.3	3.4	14.6	3.5	7.0	3.4	6.2	3.3	6.0
Reference data:										
Number of credit institutions *	728		741		656		650		654	
Share of credit institutions' assets * in total banking sector assets, %	93.6		93.1		62.8		89.0		90.7	

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

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

## Liquidity of Credit Institutions

Table 51

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

	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	19.2	18.7	18.0	24.3	23.6
Liabilities with maturity in excess of 1 year, as percent of total liabilities	22.3	24.8	23.0	22.9	22.8
A measure of using short-term liabilities to fund long-term liquid assets, percent**	-11.5	-15.5	-14.5	-9.1	-9.3

\* 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 52**

**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, %				
	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
Less than 0	567	605	611	605	598	80.4	81.5	92.8	63.7	62.8
From 0 to 20	508	433	407	392	396	18.5	17.9	6.9	35.8	36.3
More than 20	59	68	40	50	53	1.1	0.6	0.3	0.5	0.9
Data not available	2	2	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1136	1108	1058	1047	1047	100.0	100.0	100.0	100.0	100.0

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

	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
Liquid assets with maturity up to 30 days, as percent of liquid assets	48.0	53.6	59.9	51.9	51.4
Liabilities with maturity up to 30 days, as percent of total liabilities	42.7	40.1	41.9	42.3	41.7
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), %	22.2	6.4	6.0	19.6	18.9

\* 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 54

**Distribution of credit institutions classified by liquidity coverage deficit**

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10	1/01/08	1/01/09	1/01/10	1/04/10	1/05/10
Less than 0	305	368	485	478	462	19.0	31.0	31.9	31.4	29.9
From 0 to 20	280	242	243	205	197	19.9	26.4	48.8	19.1	21.5
More than 20	549	496	330	364	388	61.1	42.6	19.4	49.6	48.6
Data not available	2	2	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1136	1108	1058	1047	1047	100.0	100.0	100.0	100.0	100.0