

# 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	60,8	67,3	75,4
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	8,1	9,1	11,8
	as % of the banking sector assets	12,8	12,1	13,3	13,6	15,7
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	5452,9	8030,5	12287,1	16526,9	16115,5
	as % of GDP	25,2	29,8	37,1	39,7	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	9,0	9,6	9,2
	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	15,6	14,2	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	22,1	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	21,3	21,1	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>1.01.09</b>
Gross Domestic Product		21625,4	26903,5	33102,9	41 256,0	39 016,1
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
1.01.08	6,9	44,1	3,1	57,8	3,1	51,5	3,2	57,8	6,9	35,4	8,6	47,2
1.02.08	0,1	43,5	4,1	61,4	4,1	54,6	1,4	57,9	-0,6	34,5	-0,4	48,3
1.03.08	2,9	43,9	0,9	61,8	2,0	53,3	2,6	57,6	1,9	32,9	1,9	46,6
1.04.08	2,9	37,5	1,9	41,6	3,7	53,9	3,5	56,5	1,7	31,9	5,1	36,4
1.05.08	1,9	37,4	1,8	41,1	3,2	54,5	4,5	56,5	3,1	32,0	-1,4	32,1
1.06.08	3,3	32,5	1,5	27,5	2,4	52,4	3,7	55,4	3,2	33,8	6,2	24,8
1.07.08	2,8	34,8	1,1	27,9	2,6	51,2	3,6	53,5	2,1	32,2	4,7	34,8
1.08.08	1,0	34,0	1,3	26,4	2,8	48,5	4,2	52,5	1,4	31,0	-2,2	32,4
1.09.08	3,2	34,6	2,8	27,5	3,4	47,1	4,0	51,0	2,2	31,0	5,4	36,0
1.10.08	2,2	35,6	1,3	25,9	1,7	44,1	3,3	50,7	-1,5	26,9	5,7	39,5
1.11.08	2,9	39,1	6,4	31,3	2,0	42,0	1,6	47,4	-6,0	18,0	-0,6	40,9
1.12.08	2,6	37,7	9,2	41,2	0,7	36,8	-0,7	40,9	-0,2	14,4	-6,9	28,0
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
<b>Reference data:</b>												
Increase from the beginning of the current year	-0,8		0,4		-0,3		-0,8		0,2		-1,4	
Increase over the same period of the previous year	6,2		1,0		6,9		0,5		3,5		3,1	

## Institutional features of the banking sector

**Table 3**

### Number of Russian credit institutions

Indicator	1.01.08	1.01.09	1.10.09	1.01.10	1.02.10
Credit institutions registered by the Bank of Russia and other authorities	1296	1228	1192	1178	1173
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1136	1108	1074	1058	1056
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	2	1	1
Credit institutions with their banking licenses being revoked (cancelled)	157	117	116	119	116
Credit institutions licensed to conduct operations in foreign currency	754	736	711	701	700
Credit institutions holding general licences	300	298	294	291	291

Table 4

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

Federal district	1.01.08		1.01.09		1.10.09		1.01.10		1.02.10	
	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	605	56,3	598	56,5	597	56,5
of which the City of Moscow and Moscow Region	568	50,0	556	50,2	540	50,3	535	50,6	534	50,6
North-Western	81	7,1	79	7,1	77	7,2	75	7,1	75	7,1
Southern	118	10,4	115	10,4	114	10,6	113	10,7	53	5,0
North-Caucasian									60	5,7
Volga	134	11,8	131	11,8	124	11,5	125	11,8	125	11,8
Ural	63	5,5	58	5,2	56	5,2	54	5,1	53	5,0
Siberian	68	6,0	68	6,1	64	6,0	62	5,9	62	5,9
Far Eastern	40	3,5	36	3,2	34	3,2	31	2,9	31	2,9
<b>Russian Federation</b>	<b>1136</b>	<b>100,0</b>	<b>1108</b>	<b>100,0</b>	<b>1074</b>	<b>100,0</b>	<b>1058</b>	<b>100,0</b>	<b>1056</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	1.02.10	1.01.09	1.01.10	1.02.10	1.01.09	1.01.10	1.02.10	1.01.09	1.01.10	1.02.10	1.01.09	1.01.10	1.02.10	1.01.09	1.01.10	1.02.10
Central	621	598	597	177	159	158	584	528	528	73	70	70	17	18	18	17	17	17
of which the City of Moscow and Moscow Region*	556	535	534	145	131	130	138	134	135	20	20	20	15	16	16	4	4	4
North-Western	79	75	75	32	29	29	375	357	353	338	343	339	2	2	2	11	11	11
Southern	115	113	53	103	100	26	400	384	286	183	180	362	5	5	2	12	12	9
North-Caucasian			60			74			97			72			3			3
Volga	131	125	125	143	132	132	631	562	554	230	219	216	6	6	6	18	18	18
Ural	58	54	53	126	120	118	273	246	235	148	141	137	4	4	4	8	8	7
Siberian	68	62	62	47	38	37	384	356	356	334	356	360	3	2	2	11	11	11
Far Eastern	36	31	31	33	23	23	162	149	147	235	276	272	2	1	1	5	5	5
<b>Russian Federation</b>	<b>1108</b>	<b>1058</b>	<b>1056</b>	<b>661</b>	<b>601</b>	<b>597</b>	<b>2809</b>	<b>2582</b>	<b>2556</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		1.10.09		1.01.10		1.02.10	
	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	13 652 619	48,4	14 092 987	47,9	13 954 866	47,8
From 6 to 20	4 308 447	21,4	5 906 199	21,1	5 744 279	20,4	6 018 106	20,4	5 967 840	20,4
From 21 to 50	2 578 014	12,8	3 725 544	13,3	3 516 102	12,5	3 572 615	12,1	3 617 175	12,4
From 51 to 200	3 036 498	15,1	3 726 736	13,3	3 607 571	12,8	3 920 972	13,3	3 879 128	13,3
From 201 to 1000	1 683 793	8,4	1 712 472	6,1	1 655 992	5,9	1 820 803	6,2	1 772 990	6,1
From 1001	15 436	0,1	10 294	0,0	5 251	0,0	4 542	0,0	4 194	0,0
<b>Total</b>	<b>20 125 125</b>	<b>100,0</b>	<b>28 022 329</b>	<b>100,0</b>	<b>28 181 814</b>	<b>100,0</b>	<b>29 430 025</b>	<b>100,0</b>	<b>29 196 193</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	1.10.09	1.01.10	1.02.10
Central	49,2	52,6	55,7	55,3	55,0
of which the City of Moscow and Moscow Region	49,6	53,0	56,1	55,7	55,4
North-Western	67,7	68,1	69,4	70,6	67,9
Southern	52,1	53,8	53,9	52,9	65,6
North-Caucasian					43,8
Volga	42,0	47,8	46,7	45,0	45,6
Ural	47,4	52,9	55,4	57,0	56,3
Siberian	69,1	70,0	81,2	81,4	81,5
Far Eastern	58,2	62,5	64,6	65,1	65,9
<b>Russian Federation</b>	<b>42,3</b>	<b>46,2</b>	<b>48,4</b>	<b>47,9</b>	<b>47,8</b>

Table 8

**Operating credit institutions ranged by assets (distribution and change over the period 1.01.09 - 1.02.10)**

Groups of credit institutions ranged by assets as of 1.01.09		Number of credit institutions as of 1.01.09	Groups as of 1.02.10						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		13	1					1
3	From 21 to 50	30		2	25	3				
4	From 51 to 200	150			4	132	8		4	2
5	From 201 to 1000	800				15	736	2	36	11
6	From 1001	106					48	51	7	
Became operating after 1.01.09							7	2		
<b>Total over the period</b>									47	14
<b>Total as of 1.01.09*</b>		<b>1108</b>								
<b>Total as of 1.02.10*</b>		<b>1056</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>800</b>	<b>56</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	1.10.09	1.01.10
<b>Credit institutions with foreign participation over 50%</b>					
Assets	17,2	18,7	17,6	18,8	18,3
Own funds (capital)	15,7	17,3	16,7	17,3	23,8
Correspondent accounts with non-resident banks	23,2	17,0	11,3	15,6	15,6
Loans and other placements with non-financial organisations	15,5	16,6	14,6	15,0	14,8
Loans, deposits and other placements with credit institutions	22,2	25,0	26,3	31,4	31,7
Individual deposits	8,9	10,3	11,1	11,9	12,0
Funds raised from organisations *	17,8	18,8	17,3	19,1	18,5
Profit (loss) of the current year	16,4	19,7	555,8	135,3	29,8
<b>Reference data:</b>					
Number of credit institutions	86	102	106	108	108
<b>of which 100% foreign-owned credit institutions</b>					
Assets	11,6	13,0	12,1	11,8	11,3
Own funds (capital)	11,1	12,2	11,9	11,1	15,4
Correspondent accounts with non-resident banks	15,6	12,1	7,1	9,0	9,0
Loans and other placements with non-financial organisations	10,7	11,6	10,0	9,3	9,1
Loans, deposits and other placements with credit institutions	18,6	21,6	21,4	26,1	23,8
Individual deposits	5,0	5,4	6,3	6,2	6,2
Funds raised from organisations *	10,9	12,6	11,6	11,6	11,1
Profit (loss) of the current year	10,7	14,8	508,3	125,8	27,4
<b>Reference data:</b>					
Number of credit institutions	63	76	81	81	82

\* 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		1.10.09		1.01.10		1.02.10	
	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	767,3	2,7	800,8	2,7	748,8	2,6
Own funds (capital)	26,2	0,8	62,6	1,6	75,8	1,7	70,3	1,9	64,5	1,9
Loans and other placements with non-financial organisations	277,0	2,3	290,6	2,3	255,6	2,0	267,5	2,1	237,5	1,9
of which overdue claims	14,9	7,8	16,6	6,2	78,5	11,0	91,4	12,0	60,1	7,9
Loans provided to individuals	57,5	1,4	102,6	2,6	80,1	2,2	71,9	2,0	71,2	2,0
of which overdue claims	3,2	2,4	5,6	3,8	9,7	4,2	10,3	4,2	10,6	4,2
Individual deposits	73,2	1,3	123,1	2,1	119,2	1,8	125,9	1,7	129,2	1,7
Funds raised from organisations	192,9	2,2	299,7	3,4	304,4	3,3	319,8	3,3	286,9	3,0
<b>Reference data:</b>										
Number of credit institutions *	7	0,6	20	1,8	19	1,8	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 effect.

## Activities of Credit Institutions Main Trends

Table 11

### Structure of assets, by type of investment

(billion rubles)

Assets		1.01.08	1.01.09	1.10.09	1.01.10	1.02.10
1.	Money, precious metals and gemstones	501,7	829,3	586,6	795,8	638,5
1.1.	of which: money	487,1	795,1	537,3	747,0	590,6
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 294,7	2 078,7	1 070,2	1 755,2	1 092,8
3.	Correspondent accounts with credit institutions of which:	413,3	1 238,8	976,1	839,2	819,8
3.1.	Correspondent accounts with correspondent credit institutions	105,6	395,8	178,3	171,7	141,9
3.2.	Correspondent accounts with non-resident banks	307,7	843,0	797,8	667,6	677,9
4.	Securities acquired by credit institutions, total* of which	2 250,6	2 365,2	3 636,8	4 309,4	4 643,4
4.1.	Debt securities*	1 541,4	1 760,3	2 807,6	3 379,1	3 641,7
4.2.	Shares*	316,3	193,4	396,6	411,8	448,2
4.3.	Discounted promissory notes	251,1	199,5	188,9	234,0	268,3
4.4.	Shares in associates and subsidiaries	141,9	212,0	243,7	284,5	285,3
4a.	Securities under REPO agreement	304,1	-	-	-	-
5.	Other participation in authorised capital	25,2	45,1	63,2	72,6	72,6
6.	Loans, total of which:	14 288,6	19 941,0	20 215,0	19 878,4	20 099,7
6.1.	Loans, deposits and other placements of which overdue claims	14 258,8	19 884,8	20 178,0	19 847,1	20 071,0
	of which:	184,1	422,0	961,6	1 014,7	1 022,9
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	9 316,0	12 509,7	12 715,9	12 541,7	12 504,5
	of which overdue claims	86,1	266,4	717,0	762,5	760,4
6.1.2.	Loans provided to individuals of which overdue claims	2 971,1	4 017,2	3 618,6	3 573,8	3 545,5
	of which overdue claims	96,5	148,6	231,1	243,0	250,0
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	1 418,1	2 501,2	2 907,7	2 725,9	3 037,9
	of which overdue claims	0,2	1,3	2,0	1,9	4,9
7.	Fixed assets (tangible and intangible) and inventories	434,8	544,1	693,9	790,7	792,3
8.	Allocation of profit	122,7	109,8	59,3	71,4	73,5
8.1.	of which income tax	-	-	56,9	68,4	70,6
9.	Other assets, total of which:	489,6	870,4	880,7	917,4	963,5
9.1.	Float	171,9	520,3	397,5	434,3	453,8
9.2.	Receivables	81,4	129,3	138,3	125,8	128,5
9.3.	Deferred expenses	196,5	69,0	64,9	74,4	73,3
<b>Banking sector assets</b>		<b>20 125,1</b>	<b>28 022,3</b>	<b>28 181,8</b>	<b>29 430,0</b>	<b>29 196,2</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	1.10.09	1.01.10	1.02.10
1.	Funds and profit of credit institutions	2 809,2	3 109,2	3 605,2	3 766,4	3 821,2
	Of which:					
1.1.	Funds of credit institutions	2 182,2	1 789,4	2 440,4	2 432,8	2 465,0
1.2.	Profit (losses), including financial result of the previous year	627,0	1 319,8	1 164,8	1 333,5	1 356,2
	Of which:					
1.2.1.	Profit (losses) of the current year	508,0	409,2	31,2	205,1	41,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	34,0	3 370,4	1 589,1	1 423,1	1 124,2
3.	Accounts of credit institutions	194,4	346,0	212,3	273,1	232,5
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	124,5	252,4	145,2	168,0	141,5
3.2.	Correspondent accounts of non-resident credit institutions	18,4	77,7	63,3	97,1	83,5
4.	Loans, deposits and other funds raised from other credit institutions	2 807,4	3 639,6	3 119,4	3 117,3	3 159,0
5.	Clients' funds**	12 252,3	14 748,5	16 128,9	17 131,4	17 021,7
	Of which:					
5.1.	Budgetary funds in settlement accounts	20,1	15,6	26,0	20,4	29,6
5.2.	Government and other extra-budgetary funds in settlement accounts	25,0	14,2	22,2	13,7	23,7
5.3.	Funds of legal entities in settlement and other accounts	3 232,9	3 521,0	3 721,3	3 857,4	4 020,5
5.4.	Clients' float	262,0	281,5	273,9	209,7	249,2
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	3 520,0	4 945,4	5 311,5	5 466,6	5 118,3
5.6.	Individual deposits	5 159,2	5 907,0	6 704,7	7 485,0	7 502,6
5.7.	Clients' funds in factoring and forfeiting operations	13,5	10,7	9,1	10,1	9,2
6.	Bonds	290,2	375,3	361,5	412,7	411,5
7.	Promissory notes and bank acceptances	822,2	756,3	680,2	748,6	760,4
8.	Other liabilities*, total	915,3	1 677,0	2 485,3	2 557,4	2 665,7
	Of which:					
8.1.	Provisions	586,3	1 022,7	1 824,4	2 050,6	2 108,7
8.2.	Float	156,0	431,6	365,5	257,9	278,2
8.3.	Payables	27,6	33,9	51,7	45,2	51,7
8.4.	Deferred income	27,3	4,7	3,8	4,9	4,3
8.5.	Interest payable	118,1	184,1	239,9	198,9	222,7
	Of which:					
	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>28 181,8</b>	<b>29 430,0</b>	<b>29 196,2</b>

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

\*\* Including certificates of deposit and savings certificates

Table 13

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

<b>Assets</b>		<b>1.01.08</b>	<b>1.01.09</b>	<b>1.10.09</b>	<b>1.01.10</b>	<b>1.02.10</b>
1.	Money, precious metals and gemstones	2,5	3,0	2,1	2,7	2,2
1.1.	of which: money	2,4	2,8	1,9	2,5	2,0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6,4	7,4	3,8	6,0	3,7
3.	Correspondent accounts with credit institutions of which:	2,1	4,4	3,5	2,9	2,8
3.1.	Correspondent accounts with correspondent credit institutions	0,5	1,4	0,6	0,6	0,5
3.2.	Correspondent accounts with non-resident banks	1,5	3,0	2,8	2,3	2,3
4.	Securities acquired by credit institutions, total* of which	11,2	8,4	12,9	14,6	15,9
4.1.	Debt securities*	7,7	6,3	10,0	11,5	12,5
4.2.	Shares*	1,6	0,7	1,4	1,4	1,5
4.3.	Discounted promissory notes	1,2	0,7	0,7	0,8	0,9
4.4.	Shares in associates and subsidiaries	0,7	0,8	0,9	1,0	1,0
4a.	Securities under REPO agreement	1,5	-	-	-	-
5.	Other participation in authorised capital	0,1	0,2	0,2	0,2	0,2
6.	Loans, total of which:	71,0	71,2	71,7	67,5	68,8
6.1.	Loans, deposits and other placements of which overdue claims	70,9	71,0	71,6	67,4	68,7
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	46,3	44,6	45,1	42,6	42,8
6.1.2.	Loans provided to individuals of which overdue claims	14,8	14,3	12,8	12,1	12,1
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	7,0	8,9	10,3	9,3	10,4
7.	Fixed assets (tangible and intangible) and inventories	2,2	1,9	2,5	2,7	2,7
8.	Allocation of profit	0,6	0,4	0,2	0,2	0,3
8.1.	of which income tax	-	-	0,2	0,2	0,2
9.	Other assets, total of which:	2,4	3,1	3,1	3,1	3,3
9.1.	Float	0,9	1,9	1,4	1,5	1,6
9.2.	Receivables	0,4	0,5	0,5	0,4	0,4
9.3.	Deferred expenses	1,0	0,2	0,2	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 1.02.08 do not include securities under reverse repurchase agreement (paragraph 4a)

Table 14

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

<b>Liabilities*</b>		<b>1.01.08</b>	<b>1.01.09</b>	<b>1.10.09</b>	<b>1.01.10</b>	<b>1.02.10</b>
1.	Funds and profit of credit institutions	14,0	11,1	12,8	12,8	13,1
	Of which:					
1.1.	Funds of credit institutions	10,8	6,4	8,7	8,3	8,4
1.2.	Profit (losses), including financial result of the previous year	3,1	4,7	4,1	4,5	4,6
	Of which:					
1.2.1.	Profit (losses) of the current year	2,5	1,5	0,1	0,7	0,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	0,2	12,0	5,6	4,8	3,9
3.	Accounts of credit institutions	1,0	1,2	0,8	0,9	0,8
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,9	0,5	0,6	0,5
3.2.	Correspondent accounts of non-resident credit institutions	0,1	0,3	0,2	0,3	0,3
4.	Loans, deposits and other funds raised from other credit institutions	13,9	13,0	11,1	10,6	10,8
5.	Clients' funds**	60,9	52,6	57,2	58,2	58,3
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,1	0,0	0,1
5.3.	Funds of legal entities in settlement and other accounts	16,1	12,6	13,2	13,1	13,8
5.4.	Clients' float	1,3	1,0	1,0	0,7	0,9
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,5	17,6	18,8	18,6	17,5
5.6.	Individual deposits	25,6	21,1	23,8	25,4	25,7
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	1,3	1,4	1,4
7.	Promissory notes and bank acceptances	4,1	2,7	2,4	2,5	2,6
8.	Other liabilities*, total	4,5	6,0	8,8	8,7	9,1
	Of which:					
8.1.	Provisions	2,9	3,6	6,5	7,0	7,2
8.2.	Float	0,8	1,5	1,3	0,9	1,0
8.3.	Payables	0,1	0,1	0,2	0,2	0,2
8.4.	Deferred income	0,1	0,0	0,0	0,0	0,0
8.5.	Interest payable	0,6	0,7	0,9	0,7	0,8
	Of which:					
	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities*</b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

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

\*\* Including certificates of deposit and savings certificates

Table 15

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

	Rubles					Foreign Currency					Total				
	1.01.08	1.01.09	1.10.09	1.01.10	1.02.10	1.01.08	1.01.09	1.10.09	1.01.10	1.02.10	1.01.08	1.01.09	1.10.09	1.01.10	1.02.10
<b>1. Loans, deposits and other placements, total</b>	<b>10465,6</b>	<b>13874,9</b>	<b>13887,4</b>	<b>13872,8</b>	<b>13876,2</b>	<b>3793,2</b>	<b>6009,9</b>	<b>6290,7</b>	<b>5974,4</b>	<b>6194,9</b>	<b>14258,8</b>	<b>19884,8</b>	<b>20178,0</b>	<b>19847,1</b>	<b>20071,0</b>
Of which															
- overdue claims	167,1	353,2	766,6	835,1	837,7	17,0	68,8	195,0	179,6	185,2	184,1	422,0	961,6	1014,7	1022,9
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>6838,8</b>	<b>8723,1</b>	<b>8939,3</b>	<b>8812,6</b>	<b>8778,0</b>	<b>1961,5</b>	<b>3032,2</b>	<b>3059,9</b>	<b>2954,8</b>	<b>2956,6</b>	<b>8800,3</b>	<b>11755,3</b>	<b>11999,1</b>	<b>11767,4</b>	<b>11734,6</b>
Of which															
- overdue claims	74,9	214,7	542,3	599,0	591,8	10,6	46,1	139,7	123,0	128,5	85,4	260,8	682,0	722,0	720,3
of which:															
1.1.1. Loans to individual entrepreneurs	263,3	313,8	272,9	269,7	265,0	7,6	9,2	6,9	6,4	6,4	271,0	323,0	279,8	276,2	271,5
Of which															
- overdue claims	4,1	8,1	19,4	21,9	22,7	0,1	0,1	0,3	0,3	0,3	4,2	8,2	19,7	22,2	23,0
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>85,8</b>	<b>176,3</b>	<b>294,6</b>	<b>308,1</b>	<b>311,0</b>	<b>429,9</b>	<b>578,2</b>	<b>422,2</b>	<b>466,3</b>	<b>459,0</b>	<b>515,7</b>	<b>754,4</b>	<b>716,8</b>	<b>774,3</b>	<b>769,9</b>
Of which															
- overdue claims	0,0	0,5	12,1	19,2	19,9	0,7	5,1	22,9	21,3	20,1	0,7	5,6	35,0	40,6	40,1
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>627,6</b>	<b>778,8</b>	<b>744,8</b>	<b>827,5</b>	<b>852,9</b>	<b>155,6</b>	<b>232,0</b>	<b>299,6</b>	<b>313,0</b>	<b>334,1</b>	<b>783,2</b>	<b>1010,8</b>	<b>1044,4</b>	<b>1140,5</b>	<b>1187,1</b>
Of which															
- overdue claims	0,4	6,4	11,4	7,2	7,6	0,0	0,3	0,9	0,8	0,8	0,5	6,7	12,3	8,0	8,4
of which:															
1.3.1 Resident credit institutions	450,3	512,9	491,7	562,2	601,9	116,3	164,1	221,6	240,9	262,5	566,6	677,0	713,2	803,0	864,4
Of which															
- overdue claims	0,2	1,2	1,0	0,9	0,9	0,0	0,1	0,1	0,1	0,1	0,2	1,2	1,1	0,9	0,9
1.3.2 Resident financial institutions of different forms of ownership	177,3	265,9	253,1	265,3	251,0	39,3	67,9	78,1	72,1	71,7	216,6	333,8	331,2	337,5	322,7
Of which															
- overdue claims	0,2	5,3	10,4	6,4	6,7	0,0	0,2	0,8	0,7	0,8	0,2	5,5	11,2	7,1	7,5
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>64,0</b>	<b>239,1</b>	<b>214,3</b>	<b>208,5</b>	<b>251,9</b>	<b>787,5</b>	<b>1585,1</b>	<b>1980,2</b>	<b>1714,4</b>	<b>1921,7</b>	<b>851,5</b>	<b>1824,3</b>	<b>2194,4</b>	<b>1922,9</b>	<b>2173,6</b>
Of which															
- overdue claims	0,0	0,0	0,0	0,2	3,1	0,0	0,1	0,8	0,8	0,8	0,0	0,1	0,9	1,0	3,9
<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>181,0</b>	<b>230,0</b>	<b>233,7</b>	<b>0,3</b>	<b>0,2</b>	<b>0,2</b>	<b>0,1</b>	<b>0,1</b>	<b>119,7</b>	<b>156,7</b>	<b>181,2</b>	<b>230,1</b>	<b>233,8</b>
Of which															
- overdue claims	1,0	0,2	0,3	0,2	0,2	0,0	0,0	0,1	0,0	0,0	1,0	0,2	0,3	0,2	0,2
<b>1.6 Loans to resident individuals</b>	<b>2565,2</b>	<b>3534,3</b>	<b>3194,3</b>	<b>3168,0</b>	<b>3141,6</b>	<b>398,4</b>	<b>471,5</b>	<b>414,0</b>	<b>395,6</b>	<b>392,4</b>	<b>2963,6</b>	<b>4005,8</b>	<b>3608,3</b>	<b>3563,6</b>	<b>3534,0</b>
Of which															
- overdue claims	90,7	131,4	200,5	209,3	215,1	5,7	17,0	30,4	33,5	34,7	96,4	148,3	230,8	242,8	249,8
<b>1.7 Loans to non-resident individuals</b>	<b>1,5</b>	<b>2,9</b>	<b>2,0</b>	<b>1,9</b>	<b>1,9</b>	<b>6,0</b>	<b>8,5</b>	<b>8,2</b>	<b>8,3</b>	<b>9,6</b>	<b>7,5</b>	<b>11,4</b>	<b>10,2</b>	<b>10,2</b>	<b>11,5</b>
Of which															
- overdue claims	0,0	0,1	0,0	0,1	0,1	0,1	0,2	0,2	0,2	0,2	0,1	0,2	0,3	0,2	0,3
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	531,7	898,5	1614,9	1820,6	1869,0	0,0	0,0	0,0	0,0	0,0	531,7	898,5	1614,9	1820,6	1869,0
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,4	12,9	42,9	42,3	41,3	0,0	2,6	9,8	9,0	8,1	0,4	15,5	52,6	51,3	49,4
Credit institutions' portfolio of promissory notes of residents	247,4	184,7	164,3	210,1	243,0	2,5	9,8	22,4	21,4	22,8	249,9	194,5	186,7	231,6	265,8
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,4	0,5	0,7	0,7	1,2	4,6	1,7	1,7	1,8	1,2	5,0	2,3	2,5	2,5

**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	1.10.09	1.01.10	1.02.10
<b>1. Loans, deposits and other placements, total</b>	<b>100,0</b> <b>70,9</b>	<b>100,0</b> <b>71,0</b>	<b>100,0</b> <b>71,6</b>	<b>100,0</b> <b>67,4</b>	<b>100,0</b> <b>68,7</b>
Of which: - overdue claims	1,3 0,9	2,1 1,5	4,8 3,4	5,1 3,4	5,1 3,5
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>61,7</b> <b>43,7</b>	<b>59,1</b> <b>41,9</b>	<b>59,5</b> <b>42,6</b>	<b>59,3</b> <b>40,0</b>	<b>58,5</b> <b>40,2</b>
Of which: - overdue claims	0,6 0,4	1,3 0,9	3,4 2,4	3,6 2,5	3,6 2,5
of which: 1.1.1. Loans provided to individual entrepreneurs	1,9 1,3	1,6 1,2	1,4 1,0	1,4 0,9	1,4 0,9
Of which: - overdue claims	0,0 0,0	0,0 0,0	0,1 0,1	0,1 0,1	0,1 0,1
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>3,6</b> <b>2,6</b>	<b>3,8</b> <b>2,7</b>	<b>3,6</b> <b>2,5</b>	<b>3,9</b> <b>2,6</b>	<b>3,8</b> <b>2,6</b>
Of which: - overdue claims	0,00 0,00	0,03 0,02	0,17 0,12	0,20 0,14	0,2 0,1
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>5,5</b> <b>3,9</b>	<b>5,1</b> <b>3,6</b>	<b>5,2</b> <b>3,7</b>	<b>5,7</b> <b>3,9</b>	<b>5,9</b> <b>4,1</b>
Of which: - overdue claims	0,0 0,0	0,0 0,0	0,1 0,0	0,0 0,0	0,0 0,0
of which: 1.3.1 Resident credit institutions	4,0 2,8	3,4 2,4	3,5 2,5	4,0 2,7	4,3 3,0
Of which - overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.3.2 Resident financial institutions of different forms of ownership	1,5 1,1	1,7 1,2	1,6 1,2	1,7 1,1	1,6 1,1
Of which - overdue claims	0,00 0,00	0,03 0,02	0,06 0,04	0,04 0,02	0,0 0,0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>6,0</b> <b>4,2</b>	<b>9,2</b> <b>6,5</b>	<b>10,9</b> <b>7,8</b>	<b>9,7</b> <b>6,5</b>	<b>10,8</b> <b>7,4</b>
Of which: - overdue claims	0,00 0,00	0,00 0,00	0,00 0,00	0,00 0,00	0,0 0,0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>0,8</b> <b>0,6</b>	<b>0,8</b> <b>0,6</b>	<b>0,9</b> <b>0,6</b>	<b>1,2</b> <b>0,8</b>	<b>1,2</b> <b>0,8</b>
Of which: - overdue claims	0,01 0,01	0,00 0,00	0,00 0,00	0,00 0,00	0,0 0,0
<b>1.6 Loans to resident individuals</b>	<b>20,8</b> <b>14,7</b>	<b>20,1</b> <b>14,3</b>	<b>17,9</b> <b>12,8</b>	<b>18,0</b> <b>12,1</b>	<b>17,6</b> <b>12,1</b>
Of which: - overdue claims	0,7 0,5	0,7 0,5	1,1 0,8	1,2 0,8	1,2 0,9
<b>1.7 Loans to non-resident individuals</b>	<b>0,1</b> <b>0,0</b>	<b>0,1</b> <b>0,0</b>	<b>0,1</b> <b>0,0</b>	<b>0,1</b> <b>0,0</b>	<b>0,1</b> <b>0,0</b>
Of which: - overdue claims	0,00 0,00	0,00 0,00	0,00 0,00	0,00 0,00	0,0 0,0
<b>Reference data:</b>					
Provision on loans, deposits and other placements	3,7 2,6	4,5 3,2	8,0 5,7	9,2 6,2	9,3 6,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,0 0,0	0,1 0,1	0,3 0,2	0,3 0,2	0,2 0,2
Credit institutions' portfolio of promissory notes of residents	1,8 1,2	1,0 0,7	0,9 0,7	1,2 0,8	1,3 0,9
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		1.10.09		1.01.10		1.02.10	
	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>3 447,9</b>	<b>100,0</b>	<b>4 075,4</b>	<b>100,0</b>	<b>4 375,2</b>	<b>100,0</b>
- in rubles	1 800,8	85,5	1 674,1	77,3	2 673,9	77,6	3 309,3	81,2	3 627,4	82,9
- in foreign currency	304,9	14,5	491,6	22,7	774,0	22,4	766,1	18,8	747,8	17,1
Of which:										
Securities at fair value through profit or loss	1 595,3	75,8	623,2	28,8	1 258,9	36,5	1 469,8	36,1	1 493,0	34,1
- in rubles	1 445,8	68,7	541,0	25,0	1 105,7	32,1	1 309,8	32,1	1 350,2	30,9
- in foreign currency	149,5	7,1	82,2	3,8	153,2	4,4	160,0	3,9	142,8	3,3
Securities available for sale	310,9	14,8	1 154,4	53,3	1 762,5	51,1	2 157,1	52,9	2 436,4	55,7
- in rubles	219,1	10,4	848,6	39,2	1 258,9	36,5	1 678,4	41,2	1 959,2	44,8
- in foreign currency	91,8	4,4	305,8	14,1	503,7	14,6	478,6	11,7	477,2	10,9
Securities held-to-maturity	55,0	2,6	174,2	8,0	173,2	5,0	150,6	3,7	146,6	3,3
- in rubles	41,9	2,0	148,6	6,9	135,4	3,9	116,6	2,9	112,5	2,6
- in foreign currency	13,1	0,6	25,6	1,2	37,8	1,1	34,0	0,8	34,0	0,8
Shares in associates and subsidiaries	144,5	6,9	212,0	9,8	243,7	7,1	284,5	7,0	285,3	6,5
- in rubles	94,0	4,5	134,0	6,2	165,0	4,8	191,6	4,7	191,9	4,4
- in foreign currency	50,5	2,4	78,0	3,6	78,7	2,3	92,9	2,3	93,4	2,1
Reference data:										
Revaluation of securities	4,6		-177,5		-35,6		16,3		46,4	
Provisions for losses on securities available for sale	2,3		7,2		13,0		13,9		15,5	
Provisions for losses on securities held-to-maturity	0,2		1,8		3,7		2,4		2,0	
Provisions for losses on portfolio of shares in associates and subsidiaries	1,4		2,1		7,6		2,3		2,3	

\* Excluding promissory notes

Table 18

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

	1.02.08		1.01.09		1.10.09		1.01.10		1.02.10	
	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	2 807,6	100,0	3 379,1	100,0	3 641,7	100,0
- in rubles	1 440,8	86,0	1 376,8	78,2	2 137,0	76,1	2 741,3	81,1	3 020,8	83,0
- in foreign currency	234,0	14,0	383,5	21,8	670,6	23,9	637,8	18,9	620,9	17,0
of which: revaluation	2,4	0,1	-120,5	-6,8	-34,2	-1,2	10,5	0,3	35,2	1,0
Debt securities at book value held (without revaluation)	1 672,3	100,0	1 880,8	100,0	2 841,8	100,0	3 368,6	100,0	3 606,5	100,0
of which:										
debt securities of the Russian Federation	597,1	35,7	258,1	13,7	625,8	22,0	767,9	22,8	816,5	22,6
- in rubles	533,9	31,9	168,6	9,0	505,9	17,8	656,5	19,5	703,9	19,5
- in foreign currency	63,3	3,8	89,6	4,8	119,9	4,2	111,4	3,3	112,6	3,1
debt securities of the Bank of Russia	101,8	6,1	12,5	0,7	18,4	0,6	283,1	8,4	450,5	12,5
- in rubles	101,8	6,1	12,5	0,7	18,4	0,6	283,1	8,4	450,5	12,5
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	133,3	8,0	139,6	7,4	225,7	7,9	229,6	6,8	244,4	6,8
- in rubles	133,3	8,0	139,6	7,4	225,7	7,9	229,6	6,8	244,4	6,8
- 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	250,5	8,8	289,3	8,6	294,1	8,2
- in rubles	139,4	8,3	169,5	9,0	213,4	7,5	252,2	7,5	254,2	7,0
- in foreign currency	0,0	0,0	0,3	0,0	37,1	1,3	37,1	1,1	39,9	1,1
other debt securities of residents	416,6	24,9	360,5	19,2	637,3	22,4	759,2	22,5	859,0	23,8
- in rubles	416,6	24,9	358,8	19,1	637,0	22,4	759,1	22,5	859,0	23,8
- in foreign currency	0,0	0,0	1,7	0,1	0,3	0,0	0,1	0,0	0,1	0,0
debt securities of other countries	56,3	3,4	27,8	1,5	24,4	0,9	33,5	1,0	25,5	0,7
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	56,3	3,4	27,8	1,5	24,4	0,9	33,5	1,0	25,5	0,7
debt securities of non-resident banks	41,3	2,5	70,0	3,7	81,7	2,9	90,1	2,7	90,7	2,5
- in rubles	17,2	1,0	29,1	1,5	23,3	0,8	28,9	0,9	28,9	0,8
- in foreign currency	24,1	1,4	40,9	2,2	58,5	2,1	61,1	1,8	61,8	1,7
other debt securities of non-residents	142,7	8,5	249,2	13,2	585,7	20,6	539,7	16,0	534,6	14,8
- in rubles	60,1	3,6	116,0	6,2	183,6	6,5	174,6	5,2	176,9	4,9
- in foreign currency	82,6	4,9	133,2	7,1	402,1	14,1	365,1	10,8	357,7	9,9
debt securities delivered without derecognition in the balance sheet	43,6	2,6	591,3	31,4	382,5	13,5	362,7	10,8	277,2	7,7
- in rubles	36,0	2,2	501,2	26,6	355,4	12,5	334,0	9,9	254,5	7,1
- in foreign currency	7,6	0,5	90,1	4,8	27,1	1,0	28,7	0,9	22,7	0,6
overdue debt securities	0,0	0,0	2,0	0,1	9,7	0,3	13,4	0,4	13,8	0,4
- in rubles	0,0	0,0	2,0	0,1	8,9	0,3	12,9	0,4	13,5	0,4
- in foreign currency	0,0	0,0	0,0	0,0	0,8	0,0	0,5	0,0	0,4	0,0
<b>Reference data:</b>										
Provisions for losses on debt securities	0,7		7,2		17,8		19,5		21,2	

Table 19

## Structure of credit institutions' portfolio of shares

	1.02.08		1.01.09		1.10.09		1.01.10		1.02.10	
	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	396,6	100,0	411,8	100,0	448,2	100,0
- in rubles	266,0	92,9	163,3	84,5	371,9	93,8	376,4	91,4	414,6	92,5
- in foreign currency	20,4	7,1	30,1	15,5	24,8	6,2	35,3	8,6	33,5	7,5
of which: revaluation	2,1	0,7	-57,1	-29,5	-1,4	-0,4	5,8	1,4	11,2	2,5
Shares held at book value (without revaluation)	284,3	100,0	250,5	100,0	398,0	100,0	406,0	100,0	436,9	100,0
of which shares of:										
resident credit institutions	13,0	4,6	8,9	3,6	8,8	2,2	4,6	1,1	5,7	1,3
- in rubles	13,0	4,6	8,9	3,6	8,8	2,2	4,5	1,1	5,7	1,3
- 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	344,0	86,4	354,2	87,2	384,0	87,9
- in rubles	247,2	86,9	193,2	77,1	342,6	86,1	344,7	84,9	374,5	85,7
- in foreign currency	3,3	1,2	1,6	0,6	1,5	0,4	9,5	2,3	9,6	2,2
non-resident credit institutions	5,2	1,8	5,9	2,3	4,0	1,0	6,4	1,6	4,6	1,0
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	5,2	1,8	5,9	2,3	4,0	1,0	6,4	1,6	4,6	1,0
other non-residents	10,6	3,7	19,4	7,8	19,3	4,9	27,0	6,6	27,0	6,2
- in rubles	0,0	0,0	0,0	0,0	0,7	0,2	8,4	2,1	8,4	1,9
- in foreign currency	10,6	3,7	19,4	7,8	18,6	4,7	18,6	4,6	18,6	4,3
shares delivered without derecognition in the balance sheet	5,1	1,8	21,4	8,6	22,0	5,5	13,8	3,4	15,6	3,6
- in rubles	3,8	1,3	18,3	7,3	21,2	5,3	13,1	3,2	14,9	3,4
- in foreign currency	1,3	0,5	3,1	1,3	0,7	0,2	0,7	0,2	0,7	0,2
<b>Reference data:</b>										
Provisions for losses on shares	1,8		2,7		6,0		8,2		9,2	

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

(billion rubles)

	1.01.08	1.01.09	1.10.09	1.01.10	1.02.10
Portfolio of promissory notes discounted by a credit institution, in rubles	247,4	185,0	164,8	210,8	243,7
of which promissory notes, not paid when due	1,3	2,2	2,7	2,6	2,4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	3,7	14,5	24,1	23,2	24,6
of which promissory notes, not paid when due	0,00	0,00	0,27	0,32	0,32
<b>Total</b>	<b>251,1</b>	<b>199,5</b>	<b>188,9</b>	<b>234,0</b>	<b>268,3</b>

Table 21

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

	1.01.08		1.01.09		1.10.09		1.01.10		1.02.10	
	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>188,9</b>	<b>100,0</b>	<b>234,0</b>	<b>100,0</b>	<b>268,3</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	130,9	69,3	180,0	76,9	213,7	79,7
- other promissory notes of residents	51,1	20,4	94,3	47,3	55,8	29,5	51,6	22,0	52,1	19,4
- 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	2,2	1,2	2,4	1,0	2,4	0,9
<b>Reference data:</b>										
Provisions for losses on promissory notes	4,5		5,9		9,4		8,1		8,9	

\* including overdue promissory notes

Table 22

## Funds raised by credit institutions from organisations

(billion rubles)

		1.01.08	1.01.09	1.10.09	1.01.10	1.02.10
1.	Funds raised from organisations, total	7 053,1	8 774,6	9 337,7	9 557,2	9 420,0
	- in rubles	5 166,0	5 499,8	6 017,5	6 398,0	6 163,8
	- in foreign currency	1 887,0	3 274,8	3 320,3	3 159,3	3 256,2
	of which:					
1.1.	Funds of legal entities in settlement and other accounts*	3 232,9	3 521,0	3 721,3	3 857,4	4 020,5
	- in rubles	2 954,8	2 803,8	2 859,0	3 099,7	3 065,1
	- in foreign currency	278,1	717,1	862,3	757,6	955,5
	Of which:					
1.1.1	Funds of individual entrepreneurs	82,4	81,4	82,5	90,6	84,7
	- in rubles	81,8	77,1	80,6	88,9	82,9
	- in foreign currency	0,6	4,2	2,0	1,7	1,8
1.2.	Government and other extra budgetary funds in settlement accounts	25,0	14,2	22,2	13,7	23,7
1.3.	Float	261,7	281,3	273,6	209,5	248,1
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	3 520,0	4 945,4	5 311,5	5 466,6	5 118,3
	- in rubles	2 095,6	2 606,7	3 007,1	3 198,6	2 954,3
	- in foreign currency	1 424,5	2 338,7	2 304,5	2 268,0	2 164,1
	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	620,7	267,0	247,4
1.4.2.	Certificates of deposit	30,0	12,7	11,1	20,1	17,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,1	0,3	0,2	0,0	3,3
1.5.	Clients' funds in factoring and forfeiting operations	13,5	10,7	9,1	10,1	9,2
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	476,2	739,4	518,6
	- in rubles	361,6	474,0	394,3	652,9	465,3
	- in foreign currency	99,9	177,6	81,9	86,6	53,3
	with maturity from 31 days to 1 year	1 343,3	1 753,2	2 143,4	2 202,0	2 090,8
	- in rubles	1 120,7	1 142,7	1 660,6	1 658,8	1 620,4
	- in foreign currency	222,7	610,5	482,9	543,2	470,4
	with maturity in excess of 1 year	1 715,1	2 540,2	2 691,7	2 525,1	2 505,7
	- in rubles	613,2	989,6	952,0	886,9	865,4
	- in foreign currency	1 101,9	1 550,6	1 739,6	1 638,2	1 640,3
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	1 252,3	1 613,9	1 527,6	1 430,8	1 439,6
	- in rubles	238,8	250,1	250,2	215,1	220,2
	- in foreign currency	1 013,5	1 363,8	1 277,4	1 215,7	1 219,4
	of which:					
	Funds of non-resident organisations in settlement and other accounts	136,4	139,8	140,7	113,8	141,8
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	249,0	214,8	216,4	203,9	197,5
	Other funds raised from non-resident legal entities	859,9	1 248,2	1 148,1	1 101,7	1 090,7
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,1

\* 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	1.10.09	1.01.10	1.02.10
1	Individual deposits	5 159,2	5 907,0	6 704,7	7 485,0	7 502,6
	- of which savings certificates	22,4	18,0	15,8	15,5	15,1
1.1.	Individual demand deposits and deposits with maturity up to 30 days	962,9	1 005,7	997,1	1 232,1	1 132,0
	- in rubles	857,3	840,0	827,3	1 060,8	957,4
	- in foreign currency	105,6	165,7	169,8	171,3	174,5
1.2.	Individual deposits with maturity from 31 days to 1 year	977,0	1 052,6	1 331,9	1 481,6	1 504,9
	- in rubles	815,2	639,5	798,5	965,9	1 011,3
	- in foreign currency	161,8	413,1	533,4	515,6	493,6
1.3.	Individual deposits with maturity in excess of 1 year	3 219,3	3 848,7	4 375,8	4 771,3	4 865,7
	- in rubles	2 820,3	2 853,2	3 109,3	3 484,4	3 566,3
	- in foreign currency	399,0	995,5	1 266,4	1 286,9	1 299,3
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	52,7	61,1	76,7	84,0	83,7

Table 24

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

(billion rubles)

	1.01.08	1.01.09	1.10.09	1.01.10	1.02.10
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>2 807,4</b>	<b>3 639,6</b>	<b>3 119,4</b>	<b>3 117,3</b>	<b>3 159,0</b>
- in rubles	989,5	1 233,6	1 265,4	1 420,5	1 475,9
- in foreign currency	1 817,9	2 406,0	1 854,0	1 696,8	1 683,1
of which:					
- loans, deposits and other funds raised from resident credit institutions	671,3	972,2	1 084,5	1 234,2	1 297,0
- in rubles	554,3	773,1	877,3	1 019,4	1 072,8
- in foreign currency	117,0	199,1	207,2	214,8	224,2
of which					
overdue debt	0,0	0,3	0,0	0,0	0,0
- in rubles	0,0	0,3	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 136,1	2 667,4	2 034,8	1 883,1	1 861,9
- in rubles	435,3	460,5	388,1	401,1	403,0
- in foreign currency	1 700,9	2 206,9	1 646,8	1 482,0	1 458,9
of which					
overdue debt	0,0	0,0	0,0	0,2	0,2
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,2	0,2

## Funds raised from and placed with non-residents

№	Indicator	1.01.08		1.01.09		1.10.09		1.01.10		1.02.10	
		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>	1 305,1	6,5	1 676,0	6,0	1 604,5	5,7	1 515,1	5,1	1 523,6	5,2
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 245,2	6,2	1 602,6	5,7	1 505,2	5,3	1 419,4	4,8	1 430,0	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	1 364,5	4,8	1 305,6	4,4	1 288,3	4,4
1.2	Individual deposits (excluding saving certificates)	52,7	0,3	61,1	0,2	76,7	0,3	84,0	0,3	83,7	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	37,7	0,2	45,3	0,2	59,6	0,2	64,1	0,2	64,4	0,2
1.3	Funds in other accounts	7,2	0,0	12,2	0,0	22,6	0,1	11,7	0,0	9,9	0,0
2.	<b>Funds in correspondent and other accounts of credit institutions</b>	70,0	0,3	93,6	0,3	67,1	0,2	105,1	0,4	91,1	0,3
3.	<b>Loans, deposits and other funds raised from credit institutions</b>	2 136,1	10,6	2 667,4	9,5	2 034,8	7,2	1 883,1	6,4	1 861,9	6,4
4.	<b>Loans from other countries</b>	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<b>Raised funds, total</b>	3 511,2	17,4	4 436,9	15,8	3 706,4	13,2	3 503,2	11,9	3 476,6	11,9
	<b>Reference data:</b>										
	Liabilities of authorized banks to non-residents on issued debt securities - total**	142,3	0,7	106,7	0,4	87,3	0,3	87,8	0,3	93,9	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>	1 374,7	6,8	2 590,1	9,2	2 921,5	10,4	2 707,4	9,2	2 955,0	10,1
	of which overdue claims	0,8	0,0	5,9	0,0	36,1	0,1	41,8	0,1	44,2	0,2
	of which:										
1.1.	Loans, deposits and other placements	851,5	4,2	1 824,3	6,5	2 194,4	7,8	1 922,9	6,5	2 173,6	7,4
1.2	Loans and other placements with legal entities	515,7	2,6	754,4	2,7	716,8	2,5	774,3	2,6	769,9	2,6
1.3	Loans provided to individuals	7,5	0,0	11,4	0,0	10,2	0,0	10,2	0,0	11,5	0,0
2.	<b>Correspondent accounts with banks</b>	307,7	1,5	843,0	3,0	797,8	2,8	667,6	2,3	677,9	2,3
3.	<b>Securities acquired by credit institutions, total</b>	243,8	1,2	377,4	1,3	717,4	2,5	699,1	2,4	684,8	2,3
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	224,4	1,1	347,0	1,2	691,9	2,5	663,3	2,3	650,8	2,2
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	18,2	0,1	25,3	0,1	23,3	0,1	33,4	0,1	31,5	0,1
3.3	Discounted promissory notes	1,2	0,0	5,0	0,0	2,3	0,0	2,5	0,0	2,5	0,0
4.	<b>Shares in associates and subsidiaries</b>	51,0	0,3	80,3	0,3	79,8	0,3	94,2	0,3	94,6	0,3
5.	<b>Loans provided to other countries</b>	1,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<b>Placed funds, total</b>	1 978,2	9,8	3 890,8	13,9	4 516,4	16,0	4 168,3	14,2	4 412,4	15,1
	<b>Reference data:</b>										
	Overdue interest on claims of credit institutions	0,007	0,0	0,080	0,0	2,127	0,0	2,749	0,0	2,634	0,0

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

\*\* Between 01.04.07 and 01.01.09 preference shares were included into debt securities.

## Financial Condition

Table 26

### Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.08	1.01.09	1.10.09	1.01.10	1.02.10	1.01.08	1.01.09	1.10.09	1.01.10	1.02.10	1.01.08	1.01.09	1.10.09	1.01.10	1.02.10
Total	507 974,7	409 185,7	31 203,9	205 109,7	41 883,8	1 134	1 106	1 073	1 058	1 056	122 619,3	109 839,8	59 312,8	71 355,6	3 480,1
Profit-making CIs*	508 881,7	446 936,1	164 443,4	284 938,7	55 219,2	1 123	1 050	931	938	805	122 618,9	109 638,8	55 898,4	69 308,1	3 068,7
Loss-making CIs	-907,0	-37 750,4	-133 239,4	-79 829,0	-13 335,4	11	56	142	120	251	0,4	201,0	3 414,4	2 047,5	411,4
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	2	2	1	0	0	0,0	0,0	0,0	0,0	0,0
<b>Total</b>						<b>1136</b>	<b>1108</b>	<b>1074</b>	<b>1058</b>	<b>1056</b>					

\* including CIs with zero profit.

Table 27

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

	1.01.08	1.01.09	1.07.09	1.10.09	1.01.10
<b>1. Income of credit institution, total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
1.1. Interest income on placements with legal entities (except income on securities)	11,13	8,36	5,77	5,77	6,00
1.2. Interest income on loans to individuals	4,24	3,13	1,77	1,79	1,86
1.3. Income on securities	8,11	3,48	3,33	3,39	3,32
1.4. Income on operations with foreign currency	36,90	62,27	73,87	73,71	71,96
1.5. Commissions	4,51	2,85	1,33	1,37	1,50
1.6. Recovery of loss provision	25,78	12,84	9,87	10,25	11,45
1.7. Other income	9,33	7,07	4,07	3,72	3,91
Of which:					
1.7.1. Fines, penalties, forfeits	0,19	0,16	0,13	0,14	0,17
<b>2. Expenses of credit institution, total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	4,16	3,68	3,14	3,01	3,01
2.2. Interest expenses on funds raised from individuals	3,40	2,02	1,24	1,32	1,45
2.3. Expenses on operations with securities	6,21	3,55	2,45	2,39	2,17
2.4. Expenses on operations with foreign currency	38,64	62,37	73,15	73,32	71,93
2.5. Commissions	0,48	0,38	0,17	0,17	0,18
2.6. Expenses on loss provision	29,43	15,82	13,18	13,53	14,87
2.7. Management expenses (including personnel costs)	6,12	3,91	1,73	1,78	1,98
2.8. Other expenses	11,56	8,28	4,94	4,46	4,41
Of which:					
2.8.1. Fines, penalties, forfeits	0,02	0,01	0,00	0,00	0,00

\* According to Profit and Loss Reporting of Credit Institutions (form 0409102).

Table 28.1

**Assets and liabilities\* of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.02.10**

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>	17 829 676 544	7 558 173 598	18 537 685 902	6 850 164 240
Belgorod Region	9 764 999	602 862	9 940 200	427 661
Bryansk Region	1 238 010	46 064	1 246 259	37 815
Vladimir Region	3 333 309	71 091	3 335 193	69 207
Voronezh Region	6 825 950	252 530	6 436 256	642 224
Ivanovo Region	8 396 723	867 905	8 394 125	870 503
Kaluga Region	9 605 479	10 455 596	10 531 321	9 529 754
Kostroma Region	49 358 718	3 549 248	46 741 025	6 166 941
Kursk Region	10 683 517	468 695	10 702 993	449 219
Lipetsk Region	17 421 587	1 252 613	17 415 873	1 258 327
Moscow Region	160 875 572	43 515 027	179 794 204	24 596 395
Orel Region	1 948 620	50 736	1 955 962	43 394
Ryazan Region	9 649 204	681 679	9 664 591	666 292
Smolensk Region	13 273 954	1 892 305	12 529 625	2 636 634
Tambov Region	1 571 516	160 734	1 582 892	149 358
Tver Region	13 332 764	904 612	13 363 441	873 935
Tula Region	7 285 114	553 897	7 280 454	558 557
Yaroslavl Region	12 001 450	1 229 470	12 032 088	1 198 832
City of Moscow	17 493 110 058	7 491 618 534	18 184 739 400	6 799 989 192
<b>North-Western Federal District</b>	840 629 668	274 078 473	867 776 624	246 931 517
Republic of Karelia	738 050	21 108	741 845	17 313
Komi Republic	13 098 617	1 334 310	13 231 066	1 201 861
Akhangel'sk Region	576 944	7 042	579 083	4 903
Vologda Region	38 159 929	6 459 564	38 210 896	6 408 597
Kaliningrad Region	38 783 208	15 735 474	38 461 894	16 056 788
Leningrad Region	5 003 635	811 353	5 035 230	779 758
Murmansk Region	6 209 450	3 971 463	7 129 502	3 051 411
Novgorod Region	3 357 570	161 890	3 379 709	139 751
Pskov Region	1 645 697	58 837	1 652 008	52 526
St Petersburg	733 056 568	245 517 432	759 355 391	219 218 609
<b>Southern Federal District</b>	159 201 208	18 375 136	161 116 779	16 459 565
Republic of Adygeya	2 189 554	22 232	2 194 484	17 302
Republic of Kalmykia	846 586	86 114	828 857	103 843
Krasnodar Territory	80 561 216	6 425 951	80 767 308	6 219 859
Astrakhan Region	3 747 093	104 404	3 769 974	81 523
Volgograd Region	14 366 588	789 450	14 260 494	895 544
Rostov Region	57 490 171	10 946 985	59 295 662	9 141 494
<b>North-Caucasian Federal District</b>	39 988 976	1 491 432	40 017 299	1 463 109
Republik of Daghestan	16 225 063	531 859	16 217 961	538 961
Republic of Ingushetia	427 300	6 651	414 679	19 272
Kabardino-Balkar Republic	5 749 405	126 327	5 755 363	120 369
Karachai-Cherkess Republic	2 612 603	224 530	2 619 521	217 612
Republic of North Ossetia - Alania	5 397 469	130 828	5 412 252	116 045
Chechen Republic	0	0	0	0
Stavropol Territory	9 577 136	471 237	9 597 523	450 850
<b>Volga Federal District</b>	877 147 599	114 072 739	889 740 689	101 479 649

1	2	3	4	5
Republic of Bashkortostan	41 042 169	4 048 548	41 531 114	3 559 603
Republic of Marii El	1 298 105	10 925	1 304 388	4 642
Republic of Mordovia	13 509 774	335 652	13 543 967	301 459
Republic of Tatarstan	365 239 384	67 795 878	376 636 075	56 399 187
Udmurt Republic	17 033 236	1 113 660	16 582 765	1 564 131
Chuvash Republic	5 626 691	171 053	5 625 390	172 354
Perm Territory	25 310 051	4 677 456	25 443 293	4 544 214
Kirov Region	15 351 894	1 712 667	16 321 011	743 550
Nizhny Novgograd Region	65 918 465	6 007 381	66 111 406	5 814 440
Orenburg Region	31 357 891	2 123 899	31 450 050	2 031 740
Penza Region	8 142 417	121 801	8 149 578	114 640
Samara Region	248 231 973	19 517 855	245 942 845	21 806 983
Saratov Region	33 882 074	5 864 222	35 869 863	3 876 433
Ulyanovsk Region	5 203 475	571 742	5 228 944	546 273
<b>Ural Federal District</b>	<b>545 749 449</b>	<b>107 230 873</b>	<b>556 482 099</b>	<b>96 498 223</b>
Kurgan Region	1 391 756	4 464	1 394 756	1 464
Sverdlovsk Region	234 196 659	36 408 850	239 637 489	30 968 020
Tyumen Region	219 128 127	56 210 436	221 867 088	53 471 475
Chelyabinsk Region	91 032 907	14 607 123	93 582 766	12 057 264
<b>Siberian Federal District</b>	<b>446 083 198</b>	<b>170 047 262</b>	<b>458 012 485</b>	<b>158 117 975</b>
Republic of Altai	7 199 616	55 270	7 236 301	18 585
Republic of Buryatiya	4 062 471	467 641	4 081 679	448 433
Republic of Tuva	417 537	9 625	418 394	8 768
Republic of Khakassia	5 717 688	116 886	5 726 788	107 786
Altai Territory	11 473 358	288 645	11 496 123	265 880
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	26 669 302	6 841 963	26 748 079	6 763 186
Irkutsk Region	10 679 855	671 812	10 813 811	537 856
Kemerovo Region	19 274 129	890 403	19 565 227	599 305
Novosibirsk Region	341 109 038	157 776 108	352 147 557	146 737 589
Omsk Region	12 198 850	2 682 618	12 486 629	2 394 839
Tomsk Region	7 281 354	246 291	7 291 897	235 748
<b>Far Eastern Federal District</b>	<b>190 110 067</b>	<b>24 136 712</b>	<b>190 719 000</b>	<b>23 527 779</b>
Republic of Sakha (Yakutia)	12 160 027	625 076	12 172 185	612 918
Kamchatka Territory	12 559 792	1 295 052	12 644 707	1 210 137
Primorskiy Territory	48 075 917	6 756 710	48 581 382	6 251 245
Khabarovsk Territory	34 404 315	3 446 492	34 435 326	3 415 481
Amur Region**	71 656 189	10 986 085	71 612 773	11 029 501
Magadan Region	3 977 276	232 345	3 965 268	244 353
Sakhalin Region	7 276 551	794 952	7 307 359	764 144
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 1.02.10**

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>	13 841 141 940	6 898 674 436	14 559 932 718	6 179 883 658
Belgorod Region	153 734 160	2 988 862	154 180 969	2 542 053
Bryansk Region	38 222 201	778 773	38 249 445	751 529
Vladimir Region	64 033 337	8 525 902	64 047 858	8 511 381
Voronezh Region	220 611 589	13 410 987	221 029 557	12 993 019
Ivanovo Region	37 860 552	4 621 265	37 866 197	4 615 620
Kaluga Region	53 743 417	17 575 918	54 649 170	16 670 165
Kostroma Region	48 079 310	1 470 501	47 175 851	2 373 960
Kursk Region	79 639 673	3 065 855	79 736 553	2 968 975
Lipetsk Region	82 068 522	2 341 041	82 065 363	2 344 200
Moscow Region	546 497 744	99 232 427	566 268 445	79 461 726
Orel Region	28 154 731	2 591 442	28 167 172	2 579 001
Ryazan Region	66 960 402	1 634 444	67 083 676	1 511 170
Smolensk Region	49 958 363	3 029 645	50 030 258	2 957 750
Tambov Region	37 104 079	1 839 540	37 131 987	1 811 632
Tver Region	65 468 819	1 691 319	65 580 713	1 579 425
Tula Region	75 265 559	12 769 627	75 545 514	12 489 672
Yaroslavl Region	100 999 867	2 345 091	101 002 448	2 342 510
City of Moscow	12 092 739 615	6 718 761 797	12 790 121 542	6 021 379 870
<b>North-Western Federal District</b>	1 716 896 054	457 630 720	1 739 121 273	435 405 501
Republic of Karelia	30 035 420	7 229 483	30 133 048	7 131 855
Komi Republic	58 407 230	5 637 468	58 416 058	5 628 640
Akhangel'sk Region	65 987 703	7 001 971	66 101 448	6 888 226
Vologda Region	109 087 335	6 504 843	109 190 048	6 402 130
Kaliningrad Region	73 497 451	25 515 687	72 884 930	26 128 208
Leningrad Region	66 439 359	4 705 102	61 643 898	9 500 563
Murmansk Region	54 987 312	11 688 191	55 872 226	10 803 277
Novgorod Region	32 987 005	1 225 525	33 064 375	1 148 155
Pskov Region	25 503 432	528 737	25 525 800	506 369
St Petersburg	1 199 963 807	387 593 713	1 226 289 442	361 268 078
<b>Southern Federal District</b>	851 977 177	75 359 472	856 418 776	70 917 873
Republic of Adygeya	13 462 706	141 799	13 466 767	137 738
Republic of Kalmykia	7 257 181	63 890	7 243 764	77 307
Krasnodar Territory	384 581 304	24 132 238	384 977 229	23 736 313
Astrakhan Region	47 905 799	1 068 718	47 961 695	1 012 822
Volgograd Region	123 288 409	6 065 057	123 128 896	6 224 570
Rostov Region	275 481 778	43 887 770	279 640 425	39 729 123
<b>North-Caucasian Federal District</b>	249 290 997	8 335 232	249 426 999	8 199 230
Republik of Daghestan	34 134 129	1 282 745	34 137 775	1 279 099
Republic of Ingushetia	4 420 020	43 414	4 406 316	57 118
Kabardino-Balkar Republic	27 050 768	1 116 284	27 064 815	1 102 237
Karachai-Cherkess Republic	14 274 589	390 469	14 268 606	396 452
Republic of North Ossetia - Alania	20 819 430	1 227 964	20 852 803	1 194 591
Chechen Republic	15 698 558	56 996	15 705 549	50 005
Stavropol Territory	132 893 503	4 217 360	132 991 135	4 119 728

1	2	3	4	5
<b>Volga Federal District</b>	2 418 701 116	265 638 367	2 432 704 491	251 634 992
Republic of Bashkortostan	227 709 079	88 547 086	228 182 500	88 073 665
Republic of Marii El	28 812 772	2 659 731	28 824 885	2 647 618
Republic of Mordovia	59 316 631	476 596	59 344 851	448 376
Republic of Tatarstan	473 831 642	70 330 816	484 992 351	59 170 107
Udmurt Republic	100 096 602	1 991 207	99 854 522	2 233 287
Chuvash Republic	65 505 310	4 031 475	65 579 076	3 957 709
Perm Territory	229 395 860	25 032 061	229 851 517	24 576 404
Kirov Region	68 992 028	5 105 082	69 975 440	4 121 670
Nizhny Novgograd Region	312 261 177	18 731 778	312 821 005	18 171 950
Orenburg Region	97 653 230	2 225 792	97 757 887	2 121 135
Penza Region	54 710 916	2 944 338	54 714 627	2 940 627
Samara Region	516 692 281	36 097 302	515 011 242	37 778 341
Saratov Region	126 977 812	6 233 716	128 983 164	4 228 364
Ulyanovsk Region	56 745 776	1 231 387	56 811 424	1 165 739
<b>Ural Federal District</b>	1 328 675 408	238 310 240	1 334 559 101	232 426 547
Kurgan Region	28 739 655	182 666	28 758 262	164 059
Sverdlovsk Region	597 788 888	120 125 685	599 156 340	118 758 233
Tyumen Region	456 618 943	95 168 202	458 744 416	93 042 729
Chelyabinsk Region	245 527 922	22 833 687	247 900 083	20 461 526
<b>Siberian Federal District</b>	1 336 829 769	92 762 882	1 340 744 786	88 847 865
Republic of Altai	12 027 515	425 209	12 040 233	412 491
Republic of Buryatiya	41 531 290	1 897 945	41 547 654	1 881 581
Republic of Tuva	7 940 680	30 126	7 942 460	28 346
Republic of Khakassia	20 807 872	227 531	20 809 719	225 684
Altai Territory	135 807 590	3 969 117	135 891 767	3 884 940
Zabaykal Territory	34 099 379	496 893	34 100 736	495 536
Krasnoyarsk Territory	195 858 133	17 328 350	196 218 874	16 967 609
Irkutsk Region	151 695 786	5 687 576	151 999 218	5 384 144
Kemerovo Region	151 860 742	15 404 947	152 150 678	15 115 011
Novosibirsk Region	403 268 819	37 488 838	405 511 318	35 246 339
Omsk Region	116 908 812	7 304 061	117 462 274	6 750 599
Tomsk Region	65 023 151	2 502 289	65 069 855	2 455 585
<b>Far Eastern Federal District</b>	489 708 164	56 304 652	490 547 915	55 464 901
Republic of Sakha (Yakutia)	60 137 706	3 350 925	60 297 089	3 191 542
Kamchatka Territory	28 591 348	2 723 655	28 693 253	2 621 750
Primorskiy Territory	131 454 487	16 877 829	131 982 840	16 349 476
Khabarovsk Territory	145 865 987	15 474 453	146 632 514	14 707 926
Amur Region	51 578 099	9 199 944	50 912 569	9 865 474
Magadan Region	18 446 694	3 047 216	18 367 642	3 126 268
Sakhalin Region	43 127 814	5 376 848	43 152 672	5 351 990
Jewish Autonomous Region	4 134 977	39 350	4 134 967	39 360
Chukotka Autonomous Area	6 371 052	214 432	6 374 369	211 115

\* 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 1.02.10

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>	3 305 120 012	770 303 617	374 781 352	280 378 211	168 264 943	21 380 090
Belgorod Region	408 622	43 477	4 700	0	1 133 825	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	115 448	56 249	0	0	29 453	0
Voronezh Region	368 975	3 233	0	0	204 077	0
Ivanovo Region	210 929	48 243	73 539	0	215 878	57 722
Kaluga Region	1 513 784	23 896	306 213	0	380 173	0
Kostroma Region	24 460 222	470 107	0	0	1 317 653	0
Kursk Region	636 840	637 199	0	0	624	0
Lipetsk Region	612 180	122 468	31 574	0	994 681	0
Moscow Region	39 670 501	3 702 926	312 190	105	12 978 878	3 629 249
Orel Region	0	0	0	4 750	155 006	0
Ryazan Region	127 210	41 461	41 208	25	381 722	0
Smolensk Region	626 245	78 095	354 810	44	617 923	0
Tambov Region	0	0	4	0	0	0
Tver Region	2 589 658	255 432	45 294	0	215 595	0
Tula Region	59 203	26 145	251	0	3 990	0
Yaroslavl Region	112 725	98 199	13 108	0	90 125	7 621
City of Moscow	3 233 607 470	764 696 487	373 598 461	280 373 287	149 545 340	17 685 498
<b>North-Western Federal District</b>	124 423 256	14 787 211	24 372 434	366 530	14 495 665	220 565
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 608 515	425 681	81 890	980	207 162	0
Akhangel'sk Region	0	0	124 284	0	148	0
Vologda Region	4 172 171	469 288	243 538	4 900	889 506	50 568
Kaliningrad Region	6 645 760	521 494	304 998	340 008	105 081	0
Leningrad Region	71 358	30 121	112	20	0	0
Murmansk Region	237 280	39 069	900	0	0	74 633
Novgorod Region	144 364	71 855	138 802	0	30 020	18 660
Pskov Region	0	0	0	0	0	0
St Petersburg	110 543 808	13 229 703	23 477 910	20 622	13 263 748	76 704
<b>Southern Federal District</b>	7 399 703	980 009	1 542 660	106 489	1 999 995	221 090
Republic of Adygeya	1 001	907	1 904	0	40 223	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	3 200 615	201 678	1 120 880	65 587	990 559	0
Astrakhan Region	724 062	535 095	47 033	5 288	0	0
Volgograd Region	261 848	122 863	33	0	841 388	221 090
Rostov Region	3 212 177	119 466	372 810	35 614	127 825	0
<b>North-Caucasian Federal District</b>	2 297 212	601 305	863 673	210	928 058	0
Republic of Dagestan	11 679	0	824 955	0	177 118	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	6 355	0	346 523	0
Karachai-Cherkess Republic	106 023	0	30 531	0	142 103	0
Republic of North Ossetia - Alania	0	0	1 832	0	194 879	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	2 179 410	601 305	0	210	67 435	0

1	2	3	4	5	6	7
<b>Volga Federal District</b>	53 460 875	8 618 491	23 089 405	856 856	18 446 006	480 299
Republic of Bashkortostan	3 555 153	281 269	825 098	0	894 213	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	153 233	107 775	48 493	0	340 027	0
Republic of Tatarstan	22 468 422	4 850 391	11 858 729	659 942	4 225 685	1
Udmurt Republic	599 148	221 636	20 842	0	894 845	0
Chuvash Republic	192 682	67 426	40	0	440 951	0
Perm Territory	1 989 385	210 993	1 205 644	0	152 137	0
Kirov Region	1 425 111	13 992	55 357	0	38 417	0
Nizhny Novgogrod Region	2 331 863	672 398	1 032 556	2	3 991 784	251 592
Orenburg Region	1 605 824	57 717	155 203	17 646	3 320 940	18 368
Penza Region	545 305	0	233	0	53 246	0
Samara Region	14 965 380	2 014 679	7 698 676	178 996	3 478 552	210 338
Saratov Region	3 628 418	120 215	188 409	270	455 899	0
Ulyanovsk Region	951	0	125	0	159 310	0
<b>Ural Federal District</b>	86 983 041	12 109 968	11 851 168	199 000	22 533 789	1 971 112
Kurgan Region	0	0	0	0	25 312	0
Sverdlovsk Region	47 507 415	3 842 580	6 159 854	100	8 184 242	1 699 881
Tyumen Region	26 798 376	3 107 357	5 049 034	198 900	13 523 805	84 467
Chelyabinsk Region	12 677 250	5 160 031	642 280	0	800 430	186 764
<b>Siberian Federal District</b>	46 520 041	5 184 913	10 653 741	2 607 680	11 250 899	282 120
Republic of Altai	302 740	273 797	108	0	36 176	0
Republic of Buryatiya	24 050	0	45	0	2 110	0
Republic of Tuva	4 764	5 262	0	0	0	0
Republic of Khakassia	68 194	40 430	0	0	128 435	0
Altai Territory	20 737	20 355	3 638	0	27 805	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	360 035	232 611	78 916	0	1 276 243	205 676
Irkutsk Region	141 279	0	10 743	0	103 865	0
Kemerovo Region	816 803	600 487	95 712	0	60 743	79
Novosibirsk Region	43 398 451	3 654 611	10 351 524	2 607 680	9 023 443	42 844
Omsk Region	1 382 988	357 360	205	0	470 374	33 521
Tomsk Region	0	0	112 850	0	121 705	0
<b>Far Eastern Federal District</b>	15 486 647	3 894 940	1 006 336	788 018	5 758 693	33 540
Republic of Sakha (Yakutia)	801 520	231 651	136 772	0	1 125 907	0
Kamchatka Territory	326 818	60 071	12 459	0	1 205 496	0
Primorskiy Territory	4 488 787	1 841 269	580 582	0	437 266	0
Khabarovsk Territory	1 575 332	702 754	215 597	0	40 370	0
Amur Region	8 252 613	1 018 113	6 477	788 018	2 759 518	33 540
Magadan Region	41 577	41 082	5 276	0	137 913	0
Sakhalin Region	0	0	49 173	0	52 223	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 1.02.10**

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>	3 359 113 830	773 372 509	385 255 053	282 078 035	182 266 141	21 518 776
Belgorod Region	408 622	43 477	4 749	0	1 133 825	0
Bryansk Region	0	0	116	0	0	0
Vladimir Region	115 448	56 249	0	0	29 453	0
Voronezh Region	2 924	3 231	557	0	204 077	0
Ivanovo Region	211 644	72 533	65 847	0	0	57 722
Kaluga Region	1 513 784	23 896	306 213	0	380 173	0
Kostroma Region	12 550 394	521	132	0	7 000	0
Kursk Region	636 840	637 199	0	0	624	0
Lipetsk Region	612 180	122 468	32 480	0	997 223	0
Moscow Region	39 670 501	3 702 926	312 674	105	12 967 839	3 629 249
Orel Region	0	0	0	4 750	155 006	0
Ryazan Region	127 210	41 461	41 208	25	372 522	0
Smolensk Region	0	0	139 892	44	36 324	0
Tambov Region	0	0	4	0	684	0
Tver Region	2 589 658	255 432	45 294	0	108 166	0
Tula Region	59 203	26 145	499	0	13 386	0
Yaroslavl Region	134 721	120 584	18 938	0	96 514	0
City of Moscow	3 300 480 701	768 266 387	384 286 450	282 073 111	165 763 325	17 831 805
<b>North-Western Federal District</b>	115 761 290	14 241 541	24 154 011	1 273 724	13 069 694	169 997
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 340 757	200 794	78 494	980	0	0
Akhangel'sk Region	23 056	25 486	124 284	0	148	0
Vologda Region	1 055 856	365 127	237 077	4 900	21 532	0
Kaliningrad Region	2 847 250	406 211	80 020	8	93 154	0
Leningrad Region	71 358	30 121	112	1 247 165	40 000	0
Murmansk Region	237 280	39 069	900	0	0	74 633
Novgorod Region	145 276	72 832	138 802	0	30 020	18 660
Pskov Region	0	0	0	0	0	0
St Petersburg	109 040 457	13 101 901	23 494 322	20 671	12 884 840	76 704
<b>Southern Federal District</b>	7 370 348	980 009	1 450 217	106 489	1 268 472	132 972
Republic of Adygeya	1 001	907	1 904	0	40 223	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	3 171 260	201 678	1 121 517	65 587	426 197	0
Astrakhan Region	724 062	535 095	50 004	5 288	0	0
Volgograd Region	261 848	122 863	15 378	0	662 243	132 972
Rostov Region	3 212 177	119 466	261 414	35 614	139 809	0
<b>North-Caucasian Federal District</b>	2 259 111	601 305	866 682	210	924 518	0
Republik of Daghestan	11 679	0	825 011	0	177 118	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	6 355	0	346 523	0
Karachai-Cherkess Republic	67 922	0	30 531	0	142 103	0
Republic of North Ossetia - Alania	0	0	1 832	0	193 205	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	2 179 410	601 305	2 953	210	65 569	0
<b>Volga Federal District</b>	53 112 809	8 618 491	22 777 153	857 518	19 339 920	480 299
Republic of Bashkortostan	3 207 087	281 269	826 903	0	891 891	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	153 233	107 775	48 075	0	120 103	0
Republic of Tatarstan	22 468 422	4 850 391	11 541 033	659 942	5 866 646	1
Udmurt Republic	599 148	221 636	20 842	0	894 845	0
Chuvash Republic	192 682	67 426	40	43	440 951	0
Perm Territory	1 989 385	210 993	1 206 597	0	18 268	0
Kirov Region	1 425 111	13 992	55 357	0	38 417	0
Nizhny Novgogrod Region	2 331 863	672 398	1 033 095	121	3 731 796	251 592
Orenburg Region	1 605 824	57 717	155 458	17 646	3 180 799	18 368
Penza Region	545 305	0	233	0	53 616	0
Samara Region	14 965 380	2 014 679	7 699 273	179 496	3 526 834	210 338
Saratov Region	3 628 418	120 215	190 122	270	455 754	0
Ulyanovsk Region	951	0	125	0	120 000	0
<b>Ural Federal District</b>	<b>80 872 667</b>	<b>12 013 362</b>	<b>11 600 524</b>	<b>199 000</b>	<b>19 853 920</b>	<b>1 971 112</b>
Kurgan Region	0	0	0	0	25 312	0
Sverdlovsk Region	41 944 349	3 745 974	5 893 727	100	6 400 498	1 852 877
Tyumen Region	26 796 742	3 107 357	5 063 755	198 900	12 663 649	84 467
Chelyabinsk Region	12 131 576	5 160 031	643 042	0	764 461	33 768
<b>Siberian Federal District</b>	<b>8 983 413</b>	<b>2 758 296</b>	<b>1 150 339</b>	<b>0</b>	<b>3 841 168</b>	<b>282 120</b>
Republic of Altai	1 001	0	108	0	6 506	0
Republic of Buryatiya	24 050	0	45	0	2 110	0
Republic of Tuva	4 764	5 262	0	0	0	0
Republic of Khakassia	68 194	40 430	0	0	128 435	0
Altai Territory	20 737	20 355	3 638	0	17 944	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	360 035	232 611	78 916	0	338 327	205 676
Irkutsk Region	141 279	0	10 743	0	103 865	0
Kemerovo Region	816 803	600 487	95 712	0	101 974	79
Novosibirsk Region	6 163 562	1 501 791	847 009	0	2 609 069	42 844
Omsk Region	1 382 988	357 360	1 234	0	411 173	33 521
Tomsk Region	0	0	112 934	0	121 765	0
<b>Far Eastern Federal District</b>	<b>14 203 980</b>	<b>3 894 940</b>	<b>1 006 336</b>	<b>788 018</b>	<b>3 114 214</b>	<b>33 540</b>
Republic of Sakha (Yakutia)	801 520	231 651	136 772	0	1 278 615	0
Kamchatka Territory	317 852	60 071	12 459	0	1 136 541	0
Primorskiy Territory	4 706 056	1 841 269	759 967	0	411 519	0
Khabarovsk Territory	1 358 063	702 754	36 212	0	97 403	0
Amur Region	6 978 912	1 018 113	6 477	788 018	0	33 540
Magadan Region	41 577	41 082	5 276	0	137 913	0
Sakhalin Region	0	0	49 173	0	52 223	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 1.02.10**

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>	11 862 939 487	7 872 725 657	682 073 435	2 633 264 113
Belgorod Region	5 905 496	4 689 252	200 000	458 516
Bryansk Region	1 061 205	554 506	200 000	57 399
Vladimir Region	1 942 537	1 159 048	100 200	683 289
Voronezh Region	4 140 474	1 758 828	10 000	2 270 930
Ivanovo Region	5 081 085	3 270 172	100 020	1 653 688
Kaluga Region	3 690 784	1 619 749	630 000	1 427 635
Kostroma Region	19 586 086	5 489 075	50 000	9 978 800
Kursk Region	6 534 948	5 308 879	207 300	758 012
Lipetsk Region	12 627 276	9 182 387	836 500	1 100 000
Moscow Region	62 918 103	30 219 034	8 826 468	13 589 134
Orel Region	1 024 090	696 206	45 000	277 535
Ryazan Region	6 626 261	5 884 121	150 000	526 500
Smolensk Region	8 026 221	5 986 479	430 000	1 359 891
Tambov Region	1 043 086	896 114	0	146 972
Tver Region	7 083 962	4 689 334	1 283 650	1 110 717
Tula Region	5 253 454	4 587 057	147 000	454 087
Yaroslavl Region	7 880 252	4 444 684	1 884 235	974 871
City of Moscow	11 702 514 167	7 782 290 732	666 973 062	2 596 436 137
<b>North-Western Federal District</b>	557 528 880	396 382 427	64 561 467	60 217 664
Republic of Karelia	445 492	221 310	0	134 482
Komi Republic	7 106 765	2 401 003	3 226 700	1 250 945
Akhangel'sk Region	193 972	162 670	17 000	14 302
Vologda Region	27 244 445	17 171 291	5 253 339	3 962 409
Kaliningrad Region	25 962 634	22 496 835	822 736	2 196 845
Leningrad Region	3 116 733	2 358 651	251 000	235 470
Murmansk Region	4 222 969	2 422 193	72 000	1 690 816
Novgorod Region	1 367 710	1 005 299	500	355 689
Pskov Region	973 979	820 052	10 000	141 727
St Petersburg	486 894 181	347 323 123	54 908 192	50 234 979
<b>Southern Federal District</b>	100 788 737	64 126 383	7 873 857	24 266 025
Republic of Adygeya	1 160 191	668 995	40 000	451 196
Republic of Kalmykia	526 303	412 154	30	114 119
Krasnodar Territory	46 899 485	28 556 405	4 580 922	10 860 008
Astrakhan Region	1 748 408	811 777	20 000	421 178
Volgograd Region	8 595 910	6 065 639	1 403 000	983 867
Rostov Region	41 858 440	27 611 413	1 829 905	11 435 657
<b>North-Caucasian Federal District</b>	18 662 221	11 083 485	2 408 163	5 099 066
Republic of Daghestan	5 575 553	2 809 869	152 953	2 612 731
Republic of Ingushetia	54 548	48 143	0	6 405
Kabardino-Balkar Republic	3 259 866	2 723 475	140 100	395 879
Karachai-Cherkess Republic	1 525 536	860 495	281 000	384 041
Republic of North Ossetia - Alania	2 786 590	2 352 269	3 110	360 116
Chechen Republic	0	0	0	0

1	2	3	4	5
Stavropol Territory	5 460 128	2 289 234	1 831 000	1 339 894
<b>Volga Federal District</b>	609 240 249	383 913 491	25 847 243	177 361 986
Republic of Bashkortostan	26 357 985	15 778 038	1 631 568	8 197 814
Republic of Marii El	722 123	538 705	40 400	25 718
Republic of Mordovia	8 596 897	7 253 906	250 000	838 228
Republic of Tatarstan	251 881 338	199 812 378	10 949 792	34 906 692
Udmurt Republic	11 566 433	4 567 971	1 010 282	5 144 385
Chuvash Republic	3 581 945	2 105 575	95 500	1 360 639
Perm Territory	16 531 823	10 897 429	127 000	4 460 522
Kirov Region	10 011 408	6 854 595	843 649	1 327 759
Nizhny Novgogrod Region	34 560 497	22 585 975	3 206 225	3 660 595
Orenburg Region	19 168 128	11 760 023	1 264 200	4 919 970
Penza Region	6 559 077	5 729 391	431 000	238 610
Samara Region	197 814 548	81 761 005	5 816 627	105 478 498
Saratov Region	18 280 734	11 197 919	181 000	6 271 824
Ulyanovsk Region	3 607 313	3 070 581	0	530 732
<b>Ural Federal District</b>	318 268 017	171 750 187	27 127 220	94 784 263
Kurgan Region	881 691	819 185	400	61 606
Sverdlovsk Region	128 984 101	73 083 366	9 235 961	38 258 012
Tyumen Region	135 041 798	66 864 798	10 583 512	44 044 335
Chelyabinsk Region	53 360 427	30 982 838	7 307 347	12 420 310
<b>Siberian Federal District</b>	286 741 228	141 406 437	32 716 552	93 455 725
Republic of Altai	5 534 427	3 678 166	80 000	1 704 447
Republic of Buryatiya	2 940 752	1 513 992	320 000	1 104 416
Republic of Tuva	221 047	133 854	270	86 923
Republic of Khakassia	3 797 525	1 651 655	337 513	1 640 874
Altai Territory	8 431 850	5 873 304	840 000	1 349 821
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	15 396 190	8 758 879	1 457 653	4 064 532
Irkutsk Region	7 822 129	5 041 852	638 411	1 847 995
Kemerovo Region	12 046 622	8 089 792	20 028	3 934 711
Novosibirsk Region	218 559 633	99 238 567	28 641 677	73 979 502
Omsk Region	7 667 072	4 417 069	361 000	2 631 376
Tomsk Region	4 323 981	3 009 307	20 000	1 111 128
<b>Far Eastern Federal District</b>	122 009 774	47 547 885	11 212 287	55 101 168
Republic of Sakha (Yakutia)	4 743 932	3 338 243	103 050	1 120 700
Kamchatka Territory	6 953 839	3 703 853	1 596 795	953 191
Primorskiy Territory	28 556 818	18 778 645	1 064 500	5 316 447
Khabarovsk Territory	27 318 997	12 395 716	5 610 000	8 554 412
Amur Region	49 705 539	6 625 121	2 577 942	37 801 469
Magadan Region	2 448 730	1 172 224	0	1 016 478
Sakhalin Region	2 281 919	1 534 083	260 000	338 471
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 1.02.10**

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>	7 314 047 355	5 040 112 141	718 140 517	1 073 552 934
Belgorod Region	141 893 589	126 013 144	200 000	14 738 608
Bryansk Region	33 436 952	20 447 555	200 000	10 466 922
Vladimir Region	55 743 954	38 547 416	100 000	16 480 808
Voronezh Region	200 316 345	139 552 556	10 000	58 388 133
Ivanovo Region	32 213 841	23 600 281	70 020	7 957 594
Kaluga Region	41 721 024	24 096 697	630 000	14 490 133
Kostroma Region	27 097 090	17 565 980	50 000	6 651 057
Kursk Region	68 585 354	54 713 838	207 300	12 518 408
Lipetsk Region	71 956 819	56 499 798	820 000	12 907 156
Moscow Region	279 991 055	179 368 575	8 826 468	58 825 113
Orel Region	21 465 403	14 595 025	45 000	6 205 499
Ryazan Region	59 535 533	39 744 275	150 000	13 235 631
Smolensk Region	43 706 566	28 709 248	160 000	12 767 461
Tambov Region	31 752 854	23 029 349	0	6 668 706
Tver Region	54 429 595	33 578 262	1 283 600	14 501 999
Tula Region	66 775 873	44 660 373	147 000	15 391 203
Yaroslavl Region	88 662 141	59 789 521	1 809 235	18 685 257
City of Moscow	5 994 763 367	4 115 600 248	703 431 894	772 673 246
<b>North-Western Federal District</b>	1 200 730 896	773 476 268	62 390 438	295 144 551
Republic of Karelia	26 515 875	10 645 222	0	12 103 613
Komi Republic	45 891 489	19 118 870	3 080 000	20 405 896
Akhangel'sk Region	52 416 749	23 994 404	17 000	21 149 941
Vologda Region	92 389 397	60 248 360	3 334 000	23 344 189
Kaliningrad Region	58 958 457	46 433 629	717 736	10 003 051
Leningrad Region	27 879 649	16 216 934	251 000	10 855 184
Murmansk Region	37 504 590	21 947 345	72 000	14 663 199
Novgorod Region	26 954 606	14 466 509	500	9 214 122
Pskov Region	21 296 209	15 712 723	10 000	5 268 889
St Petersburg	810 923 875	544 692 272	54 908 202	168 136 467
<b>Southern Federal District</b>	727 997 056	486 254 981	8 127 147	203 602 048
Republic of Adygeya	11 643 339	7 987 274	40 000	3 616 065
Republic of Kalmykia	6 257 367	2 670 534	30	3 586 803
Krasnodar Territory	323 974 447	210 509 492	4 590 912	95 361 062
Astrakhan Region	41 679 530	19 808 296	0	12 617 551
Volgograd Region	103 840 099	67 096 066	1 266 000	30 060 331
Rostov Region	240 602 274	178 183 319	2 230 205	58 360 236
<b>North-Caucasian Federal District</b>	203 096 764	136 445 483	2 798 163	56 878 137
Republic of Dagestan	21 214 353	12 622 381	153 053	8 436 533
Republic of Ingushetia	3 298 265	1 894 913	0	1 403 352
Kabardino-Balkar Republic	22 965 598	16 175 433	140 000	6 242 298
Karachai-Cherkess Republic	12 427 068	7 652 919	281 000	4 493 149
Republic of North Ossetia - Alania	15 845 085	10 300 786	13 110	4 819 094

1	2	3	4	5
Chechen Republic	12 010 151	10 684 574	0	1 325 577
Stavropol Territory	115 336 244	77 114 477	2 211 000	30 158 134
<b>Volga Federal District</b>	1 952 673 849	1 263 959 928	25 577 737	583 550 887
Republic of Bashkortostan	157 298 356	94 693 635	1 741 745	57 988 159
Republic of Marii El	25 461 594	17 555 016	40 400	6 408 207
Republic of Mordovia	51 637 449	41 507 880	150 000	9 303 806
Republic of Tatarstan	347 832 440	272 558 251	11 249 757	55 620 622
Udmurt Republic	87 324 292	53 519 137	1 010 282	27 445 988
Chuvash Republic	57 904 863	38 369 695	95 502	18 099 079
Perm Territory	198 599 321	139 646 637	127 000	56 089 708
Kirov Region	57 390 926	38 558 331	843 649	14 679 899
Nizhny Novgograd Region	257 223 833	179 801 445	3 186 425	59 891 604
Orenburg Region	77 140 888	46 056 312	704 200	29 300 126
Penza Region	47 391 766	29 690 817	431 150	12 952 980
Samara Region	434 683 322	223 583 724	5 816 627	192 284 123
Saratov Region	102 474 519	52 911 885	181 000	30 702 301
Ulyanovsk Region	50 310 280	35 507 163	0	12 784 285
<b>Ural Federal District</b>	999 895 801	601 045 871	19 934 220	337 141 789
Kurgan Region	24 958 051	12 699 829	400	11 581 618
Sverdlovsk Region	471 675 110	322 170 990	2 262 961	126 422 081
Tyumen Region	308 532 910	147 840 925	10 363 512	136 606 189
Chelyabinsk Region	194 729 730	118 334 127	7 307 347	62 531 901
<b>Siberian Federal District</b>	1 134 139 155	601 433 982	7 718 224	466 031 311
Republic of Altai	10 706 195	5 838 686	0	4 453 552
Republic of Buryatiya	35 848 449	13 521 390	320 000	19 326 097
Republic of Tuva	7 079 749	972 699	270	6 084 523
Republic of Khakassia	17 808 325	6 479 198	337 513	10 212 623
Altai Territory	120 514 975	84 724 525	840 000	32 908 368
Zabaykal Territory	29 622 070	7 441 117	0	21 148 703
Krasnoyarsk Territory	163 281 043	76 676 641	1 457 653	80 133 640
Irkutsk Region	133 718 588	73 348 360	638 411	58 320 306
Kemerovo Region	129 530 904	76 716 258	20 067	49 330 927
Novosibirsk Region	329 234 545	177 708 188	3 853 310	121 670 474
Omsk Region	100 917 454	48 944 366	231 000	37 277 018
Tomsk Region	55 876 858	29 062 554	20 000	25 165 080
<b>Far Eastern Federal District</b>	343 306 967	185 926 473	9 120 778	127 651 434
Republic of Sakha (Yakutia)	44 888 699	26 604 287	103 050	17 607 716
Kamchatka Territory	20 214 660	13 302 998	1 196 795	4 853 167
Primorskiy Territory	78 810 281	47 161 138	1 064 500	26 463 268
Khabarovsk Territory	126 508 211	65 807 770	5 610 000	45 236 189
Amur Region	36 441 323	14 056 089	886 433	17 789 416
Magadan Region	11 000 087	7 096 156	0	3 639 172
Sakhalin Region	20 444 794	8 839 824	260 000	10 121 805
Jewish Autonomous Region	3 551 877	1 831 136	0	1 720 741
Chukotka Autonomous Area	1 447 035	1 227 075	0	219 960

Table 31.1

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.02.10**

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>	5 742 580 108	3 123 666 183	2 062 799 004	370 842 858
Belgorod Region	270 489	149 479	120 962	48
Bryansk Region	2 378	2 378	0	0
Vladimir Region	5 266	1 949	0	3 317
Voronezh Region	29 135	0	30	26 909
Ivanovo Region	359 864	276 261	3 075	80 528
Kaluga Region	8 779 931	2 498 496	3 972 353	1 804 266
Kostroma Region	1 835 008	1 591 290	89 893	153 825
Kursk Region	204 039	162 264	9 129	2 125
Lipetsk Region	1 388	0	0	1 388
Moscow Region	19 338 026	2 957 883	11 395 099	3 550 492
Orel Region	0	0	0	0
Ryazan Region	242 560	217 983	940	23 637
Smolensk Region	1 174 411	72 993	660 004	429 774
Tambov Region	31 253	0	16 129	15 124
Tver Region	73 753	30 722	1 032	41 999
Tula Region	264 296	247 988	0	16 308
Yaroslavl Region	703 434	170 455	465 560	67 419
City of Moscow	5 709 264 877	3 115 286 042	2 046 064 798	364 625 699
<b>North-Western Federal District</b>	198 752 439	128 139 507	54 059 945	13 795 669
Republic of Karelia	0	0	0	0
Komi Republic	503 484	246 483	187 560	65 539
Akhangel'sk Region	2 085	0	1 428	657
Vologda Region	2 870 256	1 166 145	1 672 460	31 651
Kaliningrad Region	6 785 424	3 863 382	1 956 648	557 445
Leningrad Region	436 603	374 630	44 630	17 343
Murmansk Region	3 168 962	1 176 461	1 942 073	50 428
Novgorod Region	8 305	0	761	7 544
Pskov Region	0	0	0	0
St Petersburg	184 977 320	121 312 406	48 254 385	13 065 062
<b>Southern Federal District</b>	8 291 193	3 505 055	3 835 576	758 513
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	16 215	0	761	15 454
Krasnodar Territory	1 960 307	1 129 456	121 069	517 733
Astrakhan Region	5 090	0	1 217	3 873
Volgograd Region	76 866	0	72 895	3 971
Rostov Region	6 232 715	2 375 599	3 639 634	217 482
<b>North-Caucasian Federal District</b>	442 899	109 905	281 704	51 290
Republic of Dagestan	196 965	61 689	119 757	15 519
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 289	0	942	1 347
Karachai-Cherkess Republic	54 343	48 147	0	6 196
Republic of North Ossetia - Alania	7 516	69	2 891	4 556

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	181 786	0	158 114	23 672
<b>Volga Federal District</b>	<b>59 025 794</b>	<b>42 310 499</b>	<b>9 058 014</b>	<b>6 646 894</b>
Republic of Bashkortostan	1 725 723	1 447 562	169 372	62 839
Republic of Marii El	456	0	456	0
Republic of Mordovia	72 595	66 452	3 103	3 040
Republic of Tatarstan	39 460 068	30 490 367	7 190 030	846 450
Udmurt Republic	918 315	883 800	2 191	32 324
Chuvash Republic	89 994	41 691	0	48 303
Perm Territory	909 847	754 356	51 101	104 390
Kirov Region	729 966	502 560	165 850	54 502
Nizhny Novgogrod Region	3 120 535	1 728 203	333 569	1 058 763
Orenburg Region	898 304	852 267	34 768	11 269
Penza Region	456	0	456	0
Samara Region	9 994 539	4 869 339	1 000 574	4 100 464
Saratov Region	801 211	404 877	106 331	290 003
Ulyanovsk Region	303 785	269 025	213	34 547
<b>Ural Federal District</b>	<b>54 334 914</b>	<b>33 850 722</b>	<b>18 633 459</b>	<b>1 387 010</b>
Kurgan Region	0	0	0	0
Sverdlovsk Region	20 328 391	9 721 439	9 737 588	785 898
Tyumen Region	28 074 685	22 881 993	4 695 967	407 883
Chelyabinsk Region	5 931 838	1 247 290	4 199 904	193 229
<b>Siberian Federal District</b>	<b>123 654 185</b>	<b>80 366 858</b>	<b>33 974 248</b>	<b>5 924 646</b>
Republic of Altai	0	0	0	0
Republic of Buryatiya	38 748	26 713	11 854	181
Republic of Tuva	455	0	455	0
Republic of Khakassia	768	0	761	7
Altai Territory	79 842	55 332	304	24 206
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	3 483 028	2 188 196	684 442	487 177
Irkutsk Region	165 725	76 659	70 096	18 970
Kemerovo Region	62 276	23 731	4 877	33 668
Novosibirsk Region	118 889 273	77 105 837	33 199 544	5 318 672
Omsk Region	886 599	850 167	1 915	34 517
Tomsk Region	47 471	40 223	0	7 248
<b>Far Eastern Federal District</b>	<b>7 781 458</b>	<b>3 625 553</b>	<b>1 484 893</b>	<b>2 545 732</b>
Republic of Sakha (Yakutia)	134 546	121 792	12 466	288
Kamchatka Territory	518 039	510 903	4 735	2 401
Primorskiy Territory	1 278 623	590 405	565 993	117 332
Khabarovsk Territory	2 248 129	1 178 560	867 744	201 825
Amur Region	3 554 569	1 192 885	30 431	2 210 866
Magadan Region	577	577	0	0
Sakhalin Region	46 975	30 431	3 524	13 020
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 1.02.10**

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>	5 446 219 012	2 851 637 155	2 103 039 807	319 350 485
Belgorod Region	2 167 845	1 595 553	122 027	381 147
Bryansk Region	268 715	121 474	0	133 113
Vladimir Region	2 314 649	2 148 077	0	166 572
Voronezh Region	11 427 761	9 921 800	2 617	1 437 003
Ivanovo Region	2 451 531	2 375 236	3 075	73 220
Kaluga Region	8 650 469	3 890 427	3 972 414	282 812
Kostroma Region	1 071 158	1 007 437	44 246	19 475
Kursk Region	2 488 236	2 239 967	9 129	208 619
Lipetsk Region	810 864	691 474	0	119 390
Moscow Region	34 181 286	14 934 071	11 394 216	6 418 447
Orel Region	561 940	488 919	0	73 021
Ryazan Region	774 591	560 239	1 549	212 803
Smolensk Region	2 442 441	1 803 545	107 916	530 980
Tambov Region	1 601 936	1 534 802	16 129	51 005
Tver Region	433 540	246 541	577	165 312
Tula Region	11 925 105	11 554 000	0	349 873
Yaroslavl Region	1 187 141	405 507	466 139	315 495
City of Moscow	5 361 459 804	2 796 118 086	2 086 899 773	308 412 198
<b>North-Western Federal District</b>	306 900 032	200 341 369	51 307 871	46 729 501
Republic of Karelia	7 030 077	6 796 490	0	233 587
Komi Republic	1 696 530	1 346 242	187 560	162 728
Akhangel'sk Region	3 963 148	3 807 967	1 428	153 575
Vologda Region	4 794 775	4 078 527	242 194	454 188
Kaliningrad Region	18 965 350	15 769 771	635 631	2 508 581
Leningrad Region	8 763 043	7 082 246	44 630	259 916
Murmansk Region	11 873 038	9 652 767	1 942 073	256 966
Novgorod Region	909 183	714 603	761	172 860
Pskov Region	254 640	207 293	0	47 347
St Petersburg	248 650 248	150 885 463	48 253 594	42 479 753
<b>Southern Federal District</b>	58 473 189	48 418 810	3 844 673	4 448 805
Republic of Adygeya	89 892	23 461	0	66 431
Republic of Kalmykia	19 099	5 519	761	12 819
Krasnodar Territory	16 396 145	12 584 313	130 166	2 570 177
Astrakhan Region	751 222	636 119	1 217	36 018
Volgograd Region	4 167 432	3 241 250	72 895	311 484
Rostov Region	37 049 399	31 928 148	3 639 634	1 451 876
<b>North-Caucasian Federal District</b>	5 078 217	3 559 113	282 465	1 235 768
Republik of Daghestan	809 401	479 941	120 518	208 942
Republic of Ingushetia	2 455	0	0	2 455
Kabardino-Balkar Republic	828 669	812 113	942	14 743
Karachai-Cherkess Republic	198 321	197 872	0	449
Republic of North Ossetia - Alania	171 748	51 889	2 891	116 968

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	3 067 623	2 017 298	158 114	892 211
<b>Volga Federal District</b>	132 272 813	108 321 713	9 058 319	13 161 736
Republic of Bashkortostan	14 516 258	13 289 206	168 916	762 564
Republic of Marii El	2 453 818	2 349 685	456	22 763
Republic of Mordovia	104 697	66 452	3 042	35 203
Republic of Tatarstan	42 402 329	33 798 530	7 190 030	485 844
Udmurt Republic	1 360 393	1 100 604	2 191	250 889
Chuvash Republic	3 699 208	3 480 596	0	218 612
Perm Territory	20 164 401	18 655 585	52 318	1 453 438
Kirov Region	3 797 594	3 472 058	165 850	152 632
Nizhny Novgogrod Region	13 433 568	10 638 324	333 265	2 277 480
Orenburg Region	1 026 533	770 375	34 616	219 346
Penza Region	2 494 962	2 463 835	517	30 610
Samara Region	24 801 741	16 971 543	1 000 574	6 615 462
Saratov Region	1 159 422	442 773	106 331	601 364
Ulyanovsk Region	857 889	822 147	213	35 529
<b>Ural Federal District</b>	140 345 770	123 266 248	12 083 458	4 119 066
Kurgan Region	4 402	2 240	0	2 162
Sverdlovsk Region	102 604 582	95 880 899	3 316 605	2 727 660
Tyumen Region	24 554 918	19 362 259	4 566 949	471 804
Chelyabinsk Region	13 181 868	8 020 850	4 199 904	917 440
<b>Siberian Federal District</b>	66 491 522	49 159 345	1 252 981	8 411 484
Republic of Altai	388 880	386 182	0	2 698
Republic of Buryatiya	1 233 926	1 016 678	11 854	205 394
Republic of Tuva	455	0	455	0
Republic of Khakassia	26 883	2 692	1 674	22 517
Altai Territory	3 140 069	2 916 172	304	203 003
Zabaykal Territory	313 969	77 787	0	236 182
Krasnoyarsk Territory	12 308 012	10 805 722	5 022	1 358 457
Irkutsk Region	4 142 721	3 251 384	70 096	821 241
Kemerovo Region	13 600 728	12 807 205	5 486	766 489
Novosibirsk Region	24 904 991	12 938 142	1 155 566	3 330 054
Omsk Region	4 446 433	3 195 057	2 524	1 243 318
Tomsk Region	1 984 455	1 762 324	0	222 131
<b>Far Eastern Federal District</b>	28 929 717	22 511 210	1 484 893	4 474 745
Republic of Sakha (Yakutia)	2 461 276	2 399 489	12 466	49 321
Kamchatka Territory	1 060 902	1 002 194	4 735	53 004
Primorskiy Territory	8 584 272	6 254 916	565 993	1 759 756
Khabarovsk Territory	13 150 620	9 674 678	867 744	2 194 785
Amur Region	2 562 396	2 348 007	30 431	143 468
Magadan Region	801 671	801 031	0	640
Sakhalin Region	307 810	30 465	3 524	273 431
Jewish Autonomous Region	770	430	0	340
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 1.02.10**

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>	525 186 596	136 680 737	3 806 167	815 426	175 139 358	33 077 626
Belgorod Region	117 919	0	0	0	23 630	48
Bryansk Region	41 769	0	0	0	0	0
Vladimir Region	81 312	0	15 000	0	57 516	1 902
Voronezh Region	58 181	0	0	0	388 882	4 977
Ivanovo Region	111 716	0	0	0	17 438	0
Kaluga Region	47 636	10 994	0	0	26 494	11 657
Kostroma Region	205 450	6 007	10 000	0	866 031	765
Kursk Region	47 892	0	0	0	59 464	0
Lipetsk Region	700 875	0	0	0	25 454	0
Moscow Region	2 437 307	0	10 000	0	926 102	80 912
Orel Region	96 246	0	0	0	8 723	0
Ryazan Region	168 916	0	0	0	33 081	0
Smolensk Region	328 236	3 043	0	0	257 312	21 514
Tambov Region	376	0	0	0	2 123	0
Tver Region	233 848	0	4 000	0	42 022	1 808
Tula Region	50 281	0	0	0	20 747	3 550
Yaroslavl Region	289 300	0	0	0	84 132	1 166
City of Moscow	520 169 336	136 660 693	3 767 167	815 426	172 300 207	32 949 327
<b>North-Western Federal District</b>	31 198 240	1 437 549	54 689	12 739	6 095 184	924 118
Republic of Karelia	4 367	0	0	0	719	0
Komi Republic	530 826	53 506	0	0	36 710	9 331
Akhangel'sk Region	40 909	0	0	0	1 812	115
Vologda Region	539 330	3 274	0	0	98 145	14
Kaliningrad Region	1 158 960	15 498	9 689	0	358 172	105 279
Leningrad Region	240 329	0	0	0	6 089	1 396
Murmansk Region	226 496	21 038	0	0	94 700	5 440
Novgorod Region	41 039	0	0	0	13 824	0
Pskov Region	26 012	0	10 000	0	229	0
St Petersburg	28 389 972	1 344 233	35 000	12 739	5 484 784	802 543
<b>Southern Federal District</b>	3 331 106	10 157	2 906	24 861	1 083 072	20 746
Republic of Adygeya	41 257	0	0	0	45 178	0
Republic of Kalmykia	27 728	0	0	0	8 452	0
Krasnodar Territory	921 325	6 662	0	24 861	579 599	14 860
Astrakhan Region	57 744	0	0	0	28 357	0
Volgograd Region	733 734	0	0	0	87 842	1 301
Rostov Region	1 549 318	3 495	2 906	0	333 644	4 585
<b>North-Caucasian Federal District</b>	1 007 102	730	0	0	314 231	1 872
Republik of Daghestan	139 791	730	0	0	20 934	1 445
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	204 726	0	0	0	32 630	0
Karachai-Cherkess Republic	20 573	0	0	0	11 399	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	113 883	0	0	0	23 588	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	528 129	0	0	0	225 680	427
<b>Volga Federal District</b>	16 651 235	389 040	73 649	16 985	12 528 172	251 191
Republic of Bashkortostan	565 579	4 568	30 000	0	568 431	24 040
Republic of Marii El	581	0	0	0	1	0
Republic of Mordovia	31 483	0	0	0	18 359	0
Republic of Tatarstan	6 234 503	160 735	0	0	2 208 588	50 310
Udmurt Republic	282 974	1 797	0	0	267 869	0
Chuvash Republic	115 266	0	0	0	65 404	0
Perm Territory	235 738	195	11 000	0	143 996	68
Kirov Region	346 378	0	3 649	0	100 043	0
Nizhny Novgograd Region	901 828	116 611	24 000	16 985	481 667	69 980
Orenburg Region	635 868	0	5 000	0	187 864	121
Penza Region	1 799 716	0	0	0	28 241	0
Samara Region	4 748 911	102 605	0	0	7 715 376	106 216
Saratov Region	675 308	2 529	0	0	691 949	0
Ulyanovsk Region	77 102	0	0	0	50 384	456
<b>Ural Federal District</b>	11 299 575	1 073 143	24 000	0	4 795 015	32 706
Kurgan Region	11 837	0	0	0	2 236	0
Sverdlovsk Region	6 641 250	561 851	20 000	0	3 341 403	29 309
Tyumen Region	2 566 085	496 608	4 000	0	750 948	2 794
Chelyabinsk Region	2 080 403	14 684	0	0	700 428	603
<b>Siberian Federal District</b>	20 113 292	8 904 823	24 000	0	11 044 613	562 892
Republic of Altai	87 737	0	0	0	38 779	0
Republic of Buryatiya	55 240	0	0	0	43 398	181
Republic of Tuva	5 598	0	0	0	9 898	0
Republic of Khakassia	35 339	0	0	0	26 190	0
Altai Territory	105 902	0	0	0	83 033	677
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	715 539	6 254	0	0	435 252	29 509
Irkutsk Region	92 718	5 411	0	0	92 624	304
Kemerovo Region	62 357	0	0	0	198 439	616
Novosibirsk Region	18 641 792	8 821 784	24 000	0	10 001 967	529 778
Omsk Region	179 434	69 946	0	0	92 322	1 827
Tomsk Region	131 636	1 428	0	0	22 711	0
<b>Far Eastern Federal District</b>	2 950 129	128 108	0	0	4 150 575	28 548
Republic of Sakha (Yakutia)	246 813	0	0	0	62 454	160
Kamchatka Territory	82 656	6 433	0	0	55 314	0
Primorskiy Territory	1 097 560	27 465	0	0	323 657	445
Khabarovsk Territory	814 240	85 590	0	0	735 207	11 283
Amur Region	659 694	8 043	0	0	2 875 170	16 660
Magadan Region	2 220	577	0	0	78 740	0
Sakhalin Region	46 946	0	0	0	20 033	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 1.02.10**

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans to individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	298 727 174	122 180 861	3 806 167	815 426	115 203 606	29 408 134
Belgorod Region	7 447 327	1 120 054	0	0	427 280	4 626
Bryansk Region	1 617 817	12 905	0	0	266 427	7 734
Vladimir Region	1 865 979	43 108	15 000	0	938 931	13 759
Voronezh Region	6 691 192	138 967	0	0	2 534 865	172 100
Ivanovo Region	1 244 157	8 429	0	0	439 741	12 569
Kaluga Region	914 894	17 682	0	0	425 065	3 307
Kostroma Region	1 010 907	0	10 000	0	404 568	148
Kursk Region	4 483 153	258 150	0	0	445 365	10 980
Lipetsk Region	3 037 444	0	0	0	340 273	715
Moscow Region	16 770 993	234 716	10 000	0	1 732 955	574 869
Orel Region	1 497 100	0	0	0	247 342	5 115
Ryazan Region	1 664 373	14 685	0	0	592 689	46 522
Smolensk Region	1 058 947	144 574	0	0	370 328	87 650
Tambov Region	1 290 173	250	0	0	126 742	317
Tver Region	841 186	0	4 000	0	308 487	23 886
Tula Region	1 191 205	26 584	0	0	707 362	23 917
Yaroslavl Region	11 118 999	148 052	0	0	1 085 898	23 874
City of Moscow	234 981 328	120 012 705	3 767 167	815 426	103 809 288	28 396 046
<b>North-Western Federal District</b>	72 052 085	6 866 134	54 689	12 739	14 948 329	2 962 695
Republic of Karelia	357 910	0	0	0	388 706	15 577
Komi Republic	2 628 043	42 958	0	0	353 118	9 713
Akhangel'sk Region	1 579 653	100 782	0	0	509 410	3 597
Vologda Region	8 586 139	3 670	0	0	1 186 562	25 705
Kaliningrad Region	10 612 296	653 885	9 689	0	848 579	361 916
Leningrad Region	608 208	22 693	0	0	340 011	38 362
Murmansk Region	4 208 924	46 516	0	0	501 968	24 664
Novgorod Region	736 842	61 265	0	0	479 630	24 934
Pskov Region	628 307	1 605	10 000	0	176 415	4 277
St Petersburg	42 105 763	5 932 760	35 000	12 739	10 163 930	2 453 950
<b>Southern Federal District</b>	33 402 186	9 403 861	2 906	24 861	10 058 703	307 298
Republic of Adygeya	183 849	0	0	0	103 651	4 361
Republic of Kalmykia	37 157	0	0	0	29 413	105
Krasnodar Territory	12 951 136	649 295	0	24 861	4 284 009	182 786
Astrakhan Region	1 002 026	0	0	0	507 162	358
Volgograd Region	8 700 264	1 849 226	0	0	2 363 668	26 610
Rostov Region	10 527 754	6 905 340	2 906	0	2 770 800	93 078
<b>North-Caucasian Federal District</b>	10 418 444	64 229	0	0	2 182 276	45 719
Republik of Daghestan	288 696	730	0	0	169 285	3 490
Republic of Ingushetia	407 293	0	0	0	7 298	135
Kabardino-Balkar Republic	1 768 863	40 831	0	0	124 864	196
Karachai-Cherkess Republic	513 686	2 246	0	0	56 423	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	2 593 421	0	0	0	260 698	2 529
Chechen Republic	120 644	0	0	0	708	0
Stavropol Territory	4 725 841	20 422	0	0	1 563 000	39 369
<b>Volga Federal District</b>	101 125 415	3 639 083	73 649	16 985	28 528 529	985 442
Republic of Bashkortostan	11 444 235	724 699	30 000	0	2 321 420	104 573
Republic of Marii El	1 169 019	0	0	0	257 548	2 850
Republic of Mordovia	1 266 420	0	0	0	134 834	8 535
Republic of Tatarstan	15 255 749	30 726	0	0	2 247 021	19 749
Udmurt Republic	4 488 240	343 290	0	0	1 050 793	21 803
Chuvash Republic	3 903 484	421	0	0	463 721	14 144
Perm Territory	13 380 102	482 082	11 000	0	2 991 437	171 089
Kirov Region	2 141 191	12	3 649	0	410 047	8 762
Nizhny Novgograd Region	17 779 367	956 029	24 000	16 985	3 829 125	213 391
Orenburg Region	2 545 950	6 536	5 000	0	1 379 251	16 853
Penza Region	2 593 071	725 184	0	0	254 799	136
Samara Region	20 180 352	215 886	0	0	11 268 466	386 114
Saratov Region	3 023 076	49 888	0	0	1 643 268	17 403
Ulyanovsk Region	1 955 159	104 330	0	0	276 799	40
<b>Ural Federal District</b>	39 803 321	1 990 458	24 000	0	13 099 567	368 598
Kurgan Region	487 145	0	0	0	243 710	0
Sverdlovsk Region	21 560 912	1 680 193	20 000	0	6 665 342	200 769
Tyumen Region	8 285 722	191 673	4 000	0	3 046 821	31 457
Chelyabinsk Region	9 469 542	118 592	0	0	3 143 694	136 372
<b>Siberian Federal District</b>	45 517 063	3 939 689	24 000	0	24 086 165	583 516
Republic of Altai	187 616	0	0	0	75 824	0
Republic of Buryatiya	1 195 933	4 059	0	0	930 743	2 067
Republic of Tuva	58 680	0	0	0	122 130	0
Republic of Khakassia	522 053	0	0	0	423 377	1 975
Altai Territory	4 349 443	28 849	0	0	1 482 951	27 059
Zabaykal Territory	956 576	28 951	0	0	746 572	1 772
Krasnoyarsk Territory	6 173 091	1 259 376	0	0	3 336 693	52 664
Irkutsk Region	4 354 812	128 115	0	0	2 771 130	33 422
Kemerovo Region	4 478 273	23 471	0	0	3 788 256	39 272
Novosibirsk Region	11 591 379	1 399 333	24 000	0	6 847 420	288 059
Omsk Region	8 049 451	763 847	0	0	2 670 437	130 440
Tomsk Region	3 599 756	303 688	0	0	890 632	6 786
<b>Far Eastern Federal District</b>	10 759 791	536 459	0	0	7 043 050	238 299
Republic of Sakha (Yakutia)	2 173 998	665	0	0	497 588	635
Kamchatka Territory	686 018	6 433	0	0	177 432	171
Primorskiy Territory	3 401 461	381 650	0	0	1 803 665	160 954
Khabarovsk Territory	3 141 458	114 420	0	0	2 948 096	72 941
Amur Region	806 003	32 714	0	0	1 125 439	1 770
Magadan Region	118 724	577	0	0	94 154	1
Sakhalin Region	336 641	0	0	0	338 174	1 827
Jewish Autonomous Region	94 678	0	0	0	50 394	0
Chukotka Autonomous Area	810	0	0	0	8 108	0

Table 33.1

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.02.10

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>	9 794 744 100	4 997 956	21 023 446	2 538 769 957	2 450 016 947	4 680 539 273
Belgorod Region	7 569 994	0	1 247	2 108 692	865 595	4 581 830
Bryansk Region	480 500	0	0	287 997	0	192 352
Vladimir Region	2 564 931	0	129	735 967	18 500	1 502 319
Voronezh Region	3 284 215	0	0	915 853	434 267	1 924 926
Ivanovo Region	5 222 057	6	0	2 481 054	391 547	2 338 317
Kaluga Region	5 406 510	1 520	0	776 166	339 410	4 265 870
Kostroma Region	21 779 082	0	0	2 457 411	1 688 837	17 575 513
Kursk Region	7 639 767	0	890	2 434 435	267 882	4 923 679
Lipetsk Region	11 370 951	0	15 902	3 648 769	881 562	6 819 453
Moscow Region	137 925 188	9 343	100 697	82 482 443	31 124 925	23 486 157
Orel Region	1 176 476	0	0	222 198	33 400	920 471
Ryazan Region	7 117 600	2	1	2 139 444	282 491	4 620 096
Smolensk Region	6 331 576	0	0	3 573 669	347 072	2 371 156
Tambov Region	1 331 337	0	0	524 416	102 797	703 006
Tver Region	8 358 106	1 699	3 166	4 627 081	641 981	3 040 419
Tula Region	5 472 138	0	0	1 230 136	690 957	3 457 952
Yaroslavl Region	8 315 471	0	0	2 410 506	814 730	4 969 037
City of Moscow	9 553 398 201	4 985 386	20 901 414	2 425 713 720	2 411 090 994	4 592 846 720
<b>North-Western Federal District</b>	556 077 872	3 430 092	330 743	178 955 452	253 207 398	110 994 798
Republic of Karelia	444 496	0	0	229 709	43 031	166 723
Komi Republic	9 484 266	0	0	3 342 288	471 606	5 600 648
Akhangel'sk Region	262 798	0	0	93 432	112 888	26 898
Vologda Region	28 613 253	1 836	135 616	7 372 588	9 298 189	11 542 527
Kaliningrad Region	21 385 175	9 871	64 048	6 044 405	3 184 295	11 831 555
Leningrad Region	3 281 655	12 303	13 850	935 513	149 992	2 063 505
Murmansk Region	4 919 278	0	0	1 987 079	179 949	2 701 148
Novgorod Region	2 370 158	0	2 227	1 306 941	90 010	959 142
Pskov Region	1 084 936	75	22 597	555 439	51 400	454 255
St Petersburg	484 231 857	3 406 007	92 405	157 088 058	239 626 038	75 648 397
<b>Southern Federal District</b>	109 157 983	37 123	183 085	32 148 830	9 411 180	66 904 355
Republic of Adygeya	1 552 922	0	0	580 302	97 599	863 066
Republic of Kalmykia	295 767	0	0	211 368	20 000	64 066
Krasnodar Territory	57 963 718	33 009	132 305	16 990 121	4 844 285	35 743 932
Astrakhan Region	2 116 806	0	5 938	886 774	171 480	1 020 131
Volgograd Region	8 232 864	242	2 946	3 234 084	909 055	4 073 864
Rostov Region	38 995 906	3 872	41 896	10 246 181	3 368 761	25 139 296
<b>North-Caucasian Federal District</b>	26 027 750	920	43 111	12 673 632	1 539 075	11 609 283
Republic of Dagestan	10 489 302	859	29 581	5 969 076	671 423	3 794 663
Republic of Ingushetia	199 543	0	0	173 068	0	26 390
Kabardino-Balkar Republic	3 341 209	0	906	1 349 643	121 511	1 803 652
Karachai-Cherkess Republic	1 652 419	0	8 073	770 407	203 894	669 100
Republic of North Ossetia - Alania	3 827 156	0	512	1 757 980	199 651	1 868 379
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 518 121	61	4 039	2 653 458	342 596	3 447 099
<b>Volga Federal District</b>	483 973 539	234 081	1 337 245	116 712 769	110 722 141	252 250 034

1	2	3	4	5	6	7
Republic of Bashkortostan	27 350 789	23	11 277	4 642 562	3 005 565	19 633 719
Republic of Marii El	1 055 247	764	19 183	330 162	350	695 685
Republic of Mordovia	11 010 314	0	0	3 317 388	1 052 822	6 532 102
Republic of Tatarstan	195 251 864	195 887	1 025 057	51 270 949	63 959 882	77 765 345
Udmurt Republic	11 418 082	1	0	1 441 942	887 429	9 049 982
Chuvash Republic	3 604 766	0	0	1 169 621	819 431	1 581 907
Perm Territory	16 508 052	0	0	3 873 354	3 682 925	8 908 467
Kirov Region	12 803 487	13	6 251	2 389 370	645 486	9 642 222
Nizhny Novgograd Region	47 711 133	3 857	102 888	16 586 049	3 175 345	27 654 545
Orenburg Region	20 683 628	6 380	0	4 292 665	5 330 794	11 016 170
Penza Region	6 195 964	0	0	510 854	2 900 252	2 771 453
Samara Region	99 770 525	16 088	172 589	21 111 064	22 003 927	55 543 948
Saratov Region	26 837 442	0	0	4 211 555	2 499 518	20 022 719
Ulyanovsk Region	3 772 246	11 068	0	1 565 234	758 415	1 431 770
<b>Ural Federal District</b>	<b>349 575 786</b>	<b>192 545</b>	<b>342 987</b>	<b>79 902 502</b>	<b>63 886 853</b>	<b>199 418 274</b>
Kurgan Region	861 242	0	9 255	408 180	32 250	405 666
Sverdlovsk Region	153 464 019	59 508	27 190	33 287 217	28 020 834	90 689 435
Tyumen Region	132 451 554	62 003	250 258	29 833 263	30 998 326	69 364 222
Chelyabinsk Region	62 798 971	71 034	56 284	16 373 842	4 835 443	38 958 951
<b>Siberian Federal District</b>	<b>250 627 616</b>	<b>44 229</b>	<b>308 112</b>	<b>69 106 719</b>	<b>53 611 542</b>	<b>124 515 302</b>
Republic of Altai	5 660 032	0	0	854 699	363 311	4 440 942
Republic of Buryatiya	3 231 905	22 062	87	864 212	5 800	2 303 040
Republic of Tuva	255 810	0	4 989	107 771	1 100	141 726
Republic of Khakassia	4 395 998	232	139	1 196 053	258 439	2 867 932
Altai Territory	7 111 384	1 993	9 698	2 821 551	1 109 555	3 149 182
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	18 744 670	13 079	45 443	5 503 993	1 543 257	11 035 835
Irkutsk Region	7 982 409	0	11 582	2 390 718	1 391 752	4 122 606
Kemerovo Region	14 523 838	0	163 538	2 353 364	840 429	11 123 510
Novosibirsk Region	175 126 995	2 145	72 460	49 189 915	47 030 417	76 744 637
Omsk Region	7 735 728	4 709	0	2 408 088	660 909	4 624 362
Tomsk Region	5 858 847	9	176	1 416 355	406 573	3 961 530
<b>Far Eastern Federal District</b>	<b>138 494 972</b>	<b>13 514</b>	<b>170 312</b>	<b>36 781 943</b>	<b>11 861 000</b>	<b>88 842 476</b>
Republic of Sakha (Yakutia)	9 591 084	0	6 734	3 162 636	1 449 145	4 888 457
Kamchatka Territory	9 550 182	0	92	3 531 972	904 779	5 110 616
Primorskiy Territory	33 773 377	799	7 611	14 932 200	2 751 522	15 761 424
Khabarovsk Territory	26 993 099	2 368	15 313	5 964 101	2 275 917	18 607 380
Amur Region	50 352 392	9 633	0	5 532 963	3 150 324	41 626 937
Magadan Region	2 557 749	0	140 562	867 235	330 019	1 218 410
Sakhalin Region	5 677 089	714	0	2 790 836	999 294	1 629 252
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 1.02.10**

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>	6 560 983 836	2 031 791	14 804 973	1 934 629 070	2 085 067 233	2 443 159 646
Belgorod Region	67 433 338	995	226 003	19 302 463	6 098 217	41 695 379
Bryansk Region	29 151 581	33 664	102 174	4 517 739	1 632 127	22 812 021
Vladimir Region	54 951 264	41 925	107 235	8 404 391	4 289 281	41 649 309
Voronezh Region	125 703 168	121 571	287 828	21 115 676	8 400 869	95 609 117
Ivanovo Region	31 109 863	27 004	53 313	5 194 728	1 405 070	24 362 482
Kaluga Region	44 950 994	82 088	44 456	8 678 165	4 091 129	31 977 471
Kostroma Region	26 913 943	25 995	26 992	2 822 899	3 815 353	20 192 405
Kursk Region	36 487 710	538	62 187	8 935 791	1 720 826	25 706 036
Lipetsk Region	46 635 742	64 841	54 032	8 786 807	3 491 817	34 121 240
Moscow Region	444 512 940	308 823	2 750 396	113 842 396	47 387 152	278 094 393
Orel Region	23 832 064	4 965	43 620	3 403 916	1 098 874	19 226 066
Ryazan Region	41 164 955	16 471	198 237	7 362 117	2 529 626	30 935 165
Smolensk Region	33 323 100	35 017	62 125	6 210 415	3 156 539	23 786 446
Tambov Region	27 020 394	15 373	34 167	4 277 612	1 034 493	21 618 257
Tver Region	46 440 989	50 867	33 191	10 168 951	3 063 400	33 015 326
Tula Region	56 433 248	10 175	110 460	9 120 707	5 852 493	41 126 600
Yaroslavl Region	61 050 026	4 237	55 781	10 650 063	3 891 868	46 013 055
City of Moscow	5 363 868 517	1 187 242	10 552 776	1 681 834 234	1 982 108 099	1 611 218 878
<b>North-Western Federal District</b>	1 248 847 154	3 851 882	1 235 769	289 469 077	319 577 763	620 846 711
Republic of Karelia	20 330 569	2 837	21 950	3 523 485	931 766	15 763 957
Komi Republic	49 321 380	4 059	25 724	7 769 136	2 486 991	38 805 274
Akhangel'sk Region	58 961 699	34 120	100 419	8 136 448	10 340 724	40 201 164
Vologda Region	65 694 667	11 715	181 645	14 884 710	10 042 925	40 259 780
Kaliningrad Region	42 769 127	70 009	58 139	9 055 598	5 554 990	27 843 729
Leningrad Region	53 761 991	162 313	324 701	9 548 126	6 004 733	37 341 856
Murmansk Region	47 415 761	58 529	180 622	7 196 520	2 649 237	37 054 106
Novgorod Region	19 625 951	35 755	92 078	4 931 337	1 087 459	13 384 131
Pskov Region	16 957 119	9 216	115 316	3 366 672	1 121 041	12 273 797
St Petersburg	874 008 890	3 463 329	135 175	221 057 045	279 357 897	357 918 917
<b>Southern Federal District</b>	497 420 124	336 479	473 942	103 870 986	40 202 097	351 019 676
Republic of Adygeya	7 026 381	13 313	743	1 190 719	245 113	5 552 809
Republic of Kalmykia	3 468 928	24 275	17 284	722 313	281 894	2 414 776
Krasnodar Territory	232 350 658	83 351	190 240	50 662 998	23 169 324	157 713 602
Astrakhan Region	29 217 255	19 151	34 639	6 249 931	1 493 617	21 266 977
Volgograd Region	79 733 483	11 865	12 553	14 292 981	5 693 351	59 576 282
Rostov Region	145 623 419	184 524	218 483	30 752 044	9 318 798	104 495 230
<b>North-Caucasian Federal District</b>	150 302 791	275 402	719 385	43 552 904	8 801 580	96 530 986
Republik of Dagestan	21 598 568	47 443	76 495	9 021 619	847 266	11 562 620
Republic of Ingushetia	2 601 637	0	0	976 806	74 000	1 546 018
Kabardino-Balkar Republic	12 982 837	282	13 298	3 470 633	334 496	9 066 812
Karachai-Cherkess Republic	5 893 997	27 806	29 051	1 624 384	310 907	3 893 568
Republic of North Ossetia - Alania	14 401 179	0	5 787	3 631 469	345 639	10 397 931
Chechen Republic	8 148 642	79 183	175 899	5 517 784	673 508	1 697 184

1	2	3	4	5	6	7
Stavropol Territory	84 675 931	120 688	418 855	19 310 209	6 215 764	58 366 853
<b>Volga Federal District</b>	1 407 790 489	1 192 163	2 940 973	296 334 707	247 547 789	850 406 579
Republic of Bashkortostan	193 859 903	293 703	295 117	33 320 427	70 976 658	88 523 278
Republic of Marii El	14 469 295	1 539	80 487	2 124 601	1 380 595	10 844 959
Republic of Mordovia	24 429 421	64 260	70 757	5 416 180	2 804 771	15 933 974
Republic of Tatarstan	269 261 375	198 522	1 025 090	67 231 769	69 897 174	126 047 247
Udmurt Republic	49 005 040	2 285	3 169	8 367 517	6 797 958	33 656 875
Chuvash Republic	33 188 073	9 347	63 015	5 225 989	3 494 908	24 319 823
Perm Territory	130 009 305	240 541	269 220	25 201 646	23 906 727	80 090 628
Kirov Region	40 624 567	110 886	130 849	7 318 292	2 375 782	30 437 371
Nizhny Novgograd Region	182 758 578	31 549	418 970	51 504 055	12 939 001	117 334 023
Orenburg Region	68 290 649	48 436	105 020	14 862 964	8 260 610	44 346 474
Penza Region	40 788 509	12 399	93 140	6 723 049	4 740 669	29 149 949
Samara Region	236 660 180	112 425	236 875	46 263 828	30 700 409	157 963 756
Saratov Region	86 317 980	19 603	99 528	15 859 718	6 063 856	63 938 082
Ulyanovsk Region	38 127 614	46 668	49 736	6 914 672	3 208 671	27 820 140
<b>Ural Federal District</b>	782 358 479	548 388	1 188 867	161 974 871	148 221 154	460 947 771
Kurgan Region	16 950 175	11 900	94 720	3 280 519	752 762	12 768 362
Sverdlovsk Region	287 940 403	225 977	592 006	61 770 931	40 670 472	181 222 730
Tyumen Region	334 850 717	155 804	413 776	63 368 980	92 507 629	175 407 665
Chelyabinsk Region	142 617 184	154 707	88 365	33 554 441	14 290 291	91 549 014
<b>Siberian Federal District</b>	686 788 760	425 546	1 623 718	143 298 536	72 418 550	464 903 862
Republic of Altai	3 848 364	1 495	2 755	766 280	391 402	2 674 670
Republic of Buryatiya	22 325 416	26 700	23 657	6 287 628	1 899 987	14 022 886
Republic of Tuva	3 660 717	22 441	88 109	1 004 487	328 140	2 212 784
Republic of Khakassia	11 982 445	10 296	17 459	2 643 114	728 701	8 497 075
Altai Territory	59 514 573	3 070	300 038	9 575 367	6 386 887	43 121 684
Zabaykal Territory	22 096 627	40 629	48 358	4 242 129	1 635 135	16 038 952
Krasnoyarsk Territory	120 808 814	144 446	239 986	29 430 422	14 813 428	74 801 378
Irkutsk Region	84 385 276	23 976	264 371	18 464 887	7 313 378	57 998 079
Kemerovo Region	100 277 545	67 607	320 320	16 975 907	11 384 910	71 255 177
Novosibirsk Region	155 573 204	12 172	120 618	35 048 639	18 910 840	100 240 275
Omsk Region	62 270 132	54 157	81 169	10 678 532	5 113 190	45 999 960
Tomsk Region	40 045 647	18 557	116 878	8 181 144	3 512 552	28 040 942
<b>Far Eastern Federal District</b>	373 614 497	288 483	751 417	91 838 819	31 957 839	247 229 647
Republic of Sakha (Yakutia)	45 090 772	24 777	87 759	11 790 477	4 615 266	28 398 792
Kamchatka Territory	23 237 244	1	36 094	5 291 909	1 459 184	16 412 667
Primorskiy Territory	106 803 923	73 650	83 450	33 266 010	8 521 722	64 342 033
Khabarovsk Territory	103 614 188	65 351	135 821	18 988 837	9 049 425	75 024 586
Amur Region	31 447 539	30 621	166 336	6 687 413	2 810 711	21 659 397
Magadan Region	14 306 740	5 526	167 234	2 660 413	2 105 648	9 336 527
Sakhalin Region	39 534 513	88 501	73 591	11 213 009	2 373 232	25 466 783
Jewish Autonomous Region	3 305 609	56	1 132	506 012	134 951	2 655 896
Chukotka Autonomous Area	6 273 969	0	0	1 434 739	887 700	3 932 966

Table 34.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.02.10**

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>	4 818 584 915	20 573 298	2 502	880 855 524	1 988 102 975	1 744 689 857
Belgorod Region	415 698	0	0	16 952	53 255	345 417
Bryansk Region	37 373	0	0	2 357	0	34 968
Vladimir Region	68 052	0	0	6 098	0	61 833
Voronezh Region	631 480	0	0	2 525	0	628 952
Ivanovo Region	705 034	0	0	28 372	0	676 642
Kaluga Region	1 324 489	0	0	24 302	665 305	395 980
Kostroma Region	4 809 120	0	0	766 506	308 439	3 728 459
Kursk Region	390 409	0	0	107 473	0	282 918
Lipetsk Region	1 230 453	0	0	405 607	146 070	678 756
Moscow Region	19 348 454	0	0	1 456 913	4 357 753	13 472 570
Orel Region	43 271	0	0	4	0	43 223
Ryazan Region	656 116	0	0	75 817	5 346	574 731
Smolensk Region	1 196 457	0	0	49 946	157 090	989 174
Tambov Region	148 905	0	0	65 474	60 862	22 465
Tver Region	859 656	0	0	236 057	29 044	594 159
Tula Region	552 239	0	0	42 476	1 038	508 455
Yaroslavl Region	1 169 276	0	0	79 182	91 294	998 556
City of Moscow	4 784 998 433	20 573 298	2 502	877 489 463	1 982 227 479	1 720 652 599
<b>North-Western Federal District</b>	192 337 981	0	0	45 497 958	70 341 646	72 327 942
Republic of Karelia	17 178	0	0	9 751	0	4 422
Komi Republic	1 163 328	0	0	73 944	0	1 089 284
Akhangel'sk Region	4 860	0	0	13	1 044	3 541
Vologda Region	6 263 115	0	0	1 652 941	2 504 987	1 891 439
Kaliningrad Region	9 566 943	0	0	2 095 347	2 852 390	4 475 302
Leningrad Region	752 709	0	0	62 862	0	686 359
Murmansk Region	1 967 509	0	0	347 555	40 834	1 462 861
Novgorod Region	138 199	0	0	24 247	0	113 753
Pskov Region	52 143	0	0	17 087	0	35 045
St Petersburg	172 411 997	0	0	41 214 211	64 942 391	62 565 936
<b>Southern Federal District</b>	12 284 638	0	0	1 103 796	2 280 559	8 802 153
Republic of Adygeya	17 267	0	0	6 826	0	10 424
Republic of Kalmykia	102 873	0	0	22	42 863	59 988
Krasnodar Territory	5 374 728	0	0	403 696	397 366	4 503 075
Astrakhan Region	79 576	0	0	32 153	0	39 685
Volgograd Region	890 653	0	0	182 002	148 427	560 186
Rostov Region	5 819 541	0	0	479 097	1 691 903	3 628 795
<b>North-Caucasian Federal District</b>	1 443 232	0	0	205 551	148 006	1 084 031
Republik of Dagestan	530 190	0	0	12 555	125 377	388 458
Republic of Ingushetia	19 194	0	0	1 510	0	17 655
Kabardino-Balkar Republic	117 870	0	0	16 094	0	101 397
Karachai-Cherkess Republic	216 661	0	0	150 728	18 977	46 802
Republic of North Ossetia - Alania	111 852	0	0	3 183	0	108 491
Chechen Republic	0	0	0	0	0	0

1	2	3	4	5	6	7
Stavropol Territory	447 465	0	0	21 481	3 652	421 228
<b>Volga Federal District</b>	85 340 112	6 015	0	6 062 619	37 776 170	40 695 996
Republic of Bashkortostan	3 072 313	0	0	186 064	282 685	2 601 814
Republic of Marii El	4 508	0	0	30	0	4 478
Republic of Mordovia	299 114	0	0	33 745	0	264 916
Republic of Tatarstan	48 381 870	6 015	0	2 037 632	32 207 835	13 666 763
Udmurt Republic	1 037 398	0	0	3 326	272 480	761 590
Chuvash Republic	171 230	0	0	8 790	88 934	73 486
Perm Territory	4 340 746	0	0	1 490 109	12 944	2 837 693
Kirov Region	739 984	0	0	43 444	64 538	630 979
Nizhny Novgograd Region	4 678 603	0	0	381 781	1 762 276	2 527 358
Orenburg Region	1 906 652	0	0	191 350	1 137 994	576 966
Penza Region	112 515	0	0	3 159	0	108 969
Samara Region	16 319 977	0	0	1 188 929	1 729 312	13 106 013
Saratov Region	3 741 389	0	0	447 802	171 631	3 093 784
Ulyanovsk Region	533 813	0	0	46 458	45 541	441 187
<b>Ural Federal District</b>	74 774 891	29 390	0	9 499 879	15 498 497	40 291 382
Kurgan Region	1 426	0	0	2	0	923
Sverdlovsk Region	24 389 110	0	0	2 278 079	4 315 466	17 707 730
Tyumen Region	39 463 861	28 526	0	1 001 893	10 950 831	18 292 026
Chelyabinsk Region	10 920 494	864	0	6 219 905	232 200	4 290 703
<b>Siberian Federal District</b>	106 145 098	0	520	10 462 182	47 377 897	42 410 198
Republic of Altai	15 423	0	0	8 166	0	7 199
Republic of Buryatiya	442 951	0	0	16 167	0	83 527
Republic of Tuva	8 750	0	0	0	0	8 750
Republic of Khakassia	105 974	0	0	0	0	95 234
Altai Territory	251 443	0	0	38 556	3 769	208 848
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 333 718	0	0	233 428	430 922	5 656 932
Irkutsk Region	531 846	0	0	145 829	141 852	240 487
Kemerovo Region	586 763	0	0	141 488	6 050	438 957
Novosibirsk Region	96 277 147	0	520	9 496 583	46 614 429	34 642 297
Omsk Region	1 360 785	0	0	365 571	174 572	820 487
Tomsk Region	230 298	0	0	16 394	6 303	207 480
<b>Far Eastern Federal District</b>	22 094 950	0	0	1 802 143	2 548 245	17 210 391
Republic of Sakha (Yakutia)	606 646	0	0	60 751	32 865	455 169
Kamchatka Territory	1 177 896	0	0	214 898	85 355	862 074
Primorskiy Territory	5 458 040	0	0	857 973	476 986	3 993 277
Khabarovsk Territory	3 123 342	0	0	184 612	34 646	2 845 769
Amur Region	10 757 557	0	0	201 897	1 840 191	8 623 327
Magadan Region	242 713	0	0	9 973	0	57 633
Sakhalin Region	728 756	0	0	272 039	78 202	373 142
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 1.02.10**

thousand rubles

1	2	of which				
		3	4	5	6	7
	Total	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
<b>Central Federal District</b>	4 194 948 942	19 400 339	2 888	838 098 221	1 867 068 577	1 364 568 297
Belgorod Region	15 062 133	0	0	667 174	3 523 162	4 099 202
Bryansk Region	3 609 346	0	0	154 706	27 129	2 956 489
Vladimir Region	8 380 288	457	0	460 334	559 638	4 692 110
Voronezh Region	29 797 979	9	0	764 940	5 591 874	19 312 672
Ivanovo Region	4 451 657	68	0	217 378	52 102	3 862 521
Kaluga Region	8 410 852	714	0	968 053	688 174	4 817 568
Kostroma Region	2 300 395	57	0	65 008	116 806	1 838 280
Kursk Region	3 674 563	0	0	478 033	71 576	2 486 752
Lipetsk Region	6 193 526	0	0	943 843	182 466	4 195 884
Moscow Region	73 433 163	103	0	6 259 944	13 056 134	50 215 797
Orel Region	2 358 664	18	0	83 447	345 556	1 708 602
Ryazan Region	5 661 090	514	0	660 514	791 888	3 796 860
Smolensk Region	7 424 580	18	0	478 883	394 490	3 416 209
Tambov Region	3 275 893	0	0	100 304	86 492	1 536 755
Tver Region	6 994 661	195	0	490 866	609 757	4 209 062
Tula Region	12 518 820	0	0	426 957	3 057 929	5 668 700
Yaroslavl Region	8 550 632	313	0	504 952	657 671	6 924 366
City of Moscow	3 992 850 700	19 397 873	2 888	824 372 885	1 837 255 733	1 238 830 468
<b>North-Western Federal District</b>	382 524 587	149 739	0	53 466 820	87 341 425	224 047 790
Republic of Karelia	3 500 458	349	0	294 982	20 466	2 942 540
Komi Republic	5 575 655	152	0	250 747	15 623	3 655 415
Akhangel'sk Region	6 844 938	10 436	0	583 446	749 895	4 780 350
Vologda Region	9 802 271	107	0	1 592 926	606 625	6 642 775
Kaliningrad Region	18 354 128	21 195	0	3 271 338	2 873 125	11 922 689
Leningrad Region	9 395 504	50	0	663 632	394 239	7 434 093
Murmansk Region	9 687 976	0	0	1 606 460	384 919	6 911 593
Novgorod Region	4 614 082	62	0	1 539 320	158 987	2 531 973
Pskov Region	2 622 957	0	0	228 511	191 807	1 579 730
St Petersburg	312 126 618	117 388	0	43 435 458	81 945 739	175 646 632
<b>Southern Federal District</b>	84 073 091	4 200	0	7 520 055	13 637 200	55 482 848
Republic of Adygeya	561 082	0	0	27 703	6 370	416 347
Republic of Kalmykia	306 209	21	0	6 608	43 971	227 038
Krasnodar Territory	41 447 035	3 384	0	2 985 479	8 137 949	28 895 460
Astrakhan Region	3 189 083	99	0	507 007	51 640	2 264 029
Volgograd Region	13 861 550	0	0	1 293 194	2 596 796	8 715 407
Rostov Region	24 708 132	696	0	2 700 064	2 800 474	14 964 567
<b>North-Caucasian Federal District</b>	14 463 603	90	0	859 732	523 333	11 732 857
Republic of Dagestan	1 647 307	30	0	38 413	127 051	1 444 540
Republic of Ingushetia	210 528	0	0	9 669	0	190 680
Kabardino-Balkar Republic	1 342 809	0	0	105 174	1 929	1 039 307
Karachai-Cherkess Republic	526 445	0	0	157 165	18 977	223 381
Republic of North Ossetia - Alania	1 093 485	48	0	51 458	49 603	921 141
Chechen Republic	84 390	0	0	44 555	0	39 835

1	2	3	4	5	6	7
Stavropol Territory	9 558 639	12	0	453 298	325 773	7 873 973
<b>Volga Federal District</b>	282 161 547	968 465	0	23 188 595	105 805 515	125 930 184
Republic of Bashkortostan	85 779 242	942 963	0	8 368 470	61 571 679	12 018 608
Republic of Marii El	1 669 035	0	0	91 249	375 572	909 336
Republic of Mordovia	2 374 067	59	0	106 665	69 866	1 775 512
Republic of Tatarstan	58 277 974	6 110	0	2 768 659	33 179 649	19 485 232
Udmurt Republic	4 450 503	17 418	0	159 550	403 320	3 250 414
Chuvash Republic	5 254 080	0	0	205 507	567 097	1 618 072
Perm Territory	25 219 694	283	0	3 315 101	1 724 972	13 848 638
Kirov Region	3 193 284	7	0	372 794	140 098	2 002 098
Nizhny Novgograd Region	27 455 727	729	0	2 896 166	3 566 172	17 372 319
Orenburg Region	6 665 696	198	0	815 210	845 956	4 568 436
Penza Region	3 173 899	0	0	265 473	99 848	2 452 449
Samara Region	42 473 952	180	0	2 292 117	2 049 921	34 453 511
Saratov Region	11 921 304	518	0	941 457	1 145 847	9 069 837
Ulyanovsk Region	4 253 090	0	0	590 177	65 518	3 105 722
<b>Ural Federal District</b>	170 326 034	64 612	134	10 214 312	47 750 484	89 603 828
Kurgan Region	1 158 701	0	0	22 494	181 113	771 059
Sverdlovsk Region	44 812 462	33 094	0	3 020 662	5 629 821	31 682 961
Tyumen Region	80 805 124	30 412	134	1 846 072	20 672 012	44 099 937
Chelyabinsk Region	43 549 747	1 106	0	5 325 084	21 267 538	13 049 871
<b>Siberian Federal District</b>	114 486 773	16 196	0	10 911 548	30 030 077	57 485 117
Republic of Altai	165 954	0	0	8 752	0	119 544
Republic of Buryatiya	1 874 397	0	0	88 472	86 346	995 652
Republic of Tuva	104 592	0	0	17 943	0	67 124
Republic of Khakassia	957 575	4	0	4 741	1 978	880 563
Altai Territory	7 848 664	143	0	343 105	1 230 453	3 782 104
Zabaykal Territory	1 261 327	0	0	155 872	89 150	756 517
Krasnoyarsk Territory	13 569 747	3	0	1 545 145	472 462	7 727 779
Irkutsk Region	10 337 663	2	0	1 203 500	706 916	5 880 946
Kemerovo Region	16 771 752	0	0	4 092 406	2 722 854	9 142 725
Novosibirsk Region	46 599 492	13 295	0	2 423 404	23 910 603	16 551 475
Omsk Region	9 500 054	2 507	0	764 919	293 333	7 261 646
Tomsk Region	5 495 556	242	0	263 289	515 982	4 319 042
<b>Far Eastern Federal District</b>	49 584 784	5 059	0	4 739 331	3 400 133	33 475 390
Republic of Sakha (Yakutia)	3 319 204	6	0	135 752	34 455	1 983 809
Kamchatka Territory	2 562 834	62	0	301 258	85 355	1 983 250
Primorskiy Territory	15 449 381	1 196	0	1 877 911	923 449	11 050 294
Khabarovsk Territory	16 174 871	1 439	0	846 638	386 124	12 115 575
Amur Region	3 235 299	0	0	70 368	1 468 537	1 233 447
Magadan Region	3 113 205	149	0	140 440	2 041	1 640 999
Sakhalin Region	5 302 221	2 207	0	1 336 191	498 803	3 124 261
Jewish Autonomous Region	217 504	0	0	2 091	1 369	199 621
Chukotka Autonomous Area	210 265	0	0	28 682	0	144 134

Table 35.1

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.02.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	2 863 605 229	1 287 612 728	1 575 992 501
Belgorod Region	89 129	80 000	9 129
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	347 614	347 614	0
Ivanovo Region	817 000	817 000	0
Kaluga Region	8 480 159	415 000	8 065 159
Kostroma Region	12 363 939	11 523 644	840 295
Kursk Region	514 326	457 000	57 326
Lipetsk Region	897 850	897 850	0
Moscow Region	1 973 598	1 040 283	933 315
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	1 498 889	884 960	613 929
Tambov Region	0	0	0
Tver Region	12 000	12 000	0
Tula Region	272 000	272 000	0
Yaroslavl Region	0	0	0
City of Moscow	2 836 338 725	1 270 865 377	1 565 473 348
<b>North-Western Federal District</b>	76 777 070	42 265 610	34 511 460
Republic of Karelia	13 831	13 831	0
Komi Republic	0	0	0
Akhangel'sk Region	52 000	52 000	0
Vologda Region	737 401	640 231	97 170
Kaliningrad Region	4 002 586	2 458 862	1 543 724
Leningrad Region	81 000	81 000	0
Murmansk Region	1 145 574	117 000	1 028 574
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	70 744 678	38 902 686	31 841 992
<b>Southern Federal District</b>	8 184 203	4 343 083	3 841 120
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 699 012	2 012 364	686 648
Astrakhan Region	0	0	0
Volgograd Region	155 931	155 931	0
Rostov Region	5 329 260	2 174 788	3 154 472
<b>North-Caucasian Federal District</b>	562 455	562 455	0
Republic of Dagestan	174 455	174 455	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	10 000	10 000	0
Chechen Republic	0	0	0
Stavropol Territory	378 000	378 000	0
<b>Volga Federal District</b>	86 777 632	75 419 429	11 358 203
Republic of Bashkortostan	3 724 314	3 716 430	7 884
Republic of Marii El	0	0	0
Republic of Mordovia	223 950	223 950	0

1	2	3	4
Republic of Tatarstan	15 106 653	9 535 089	5 571 564
Udmurt Republic	1 062 216	542 752	519 464
Chuvash Republic	72 850	72 850	0
Perm Territory	422 000	422 000	0
Kirov Region	35 300	35 300	0
Nizhny Novgograd Region	3 462 069	2 441 683	1 020 386
Orenburg Region	1 181 169	1 102 771	78 398
Penza Region	0	0	0
Samara Region	60 872 174	56 793 647	4 078 527
Saratov Region	580 937	498 957	81 980
Ulyanovsk Region	34 000	34 000	0
<b>Ural Federal District</b>	56 490 236	41 271 266	15 218 970
Kurgan Region	0	0	0
Sverdlovsk Region	30 541 155	25 844 729	4 696 426
Tyumen Region	22 313 458	12 193 440	10 120 018
Chelyabinsk Region	3 635 623	3 233 097	402 526
<b>Siberian Federal District</b>	65 484 941	23 755 644	41 729 297
Republic of Altai	130 002	130 002	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	112 219	112 219	0
Altai Territory	860 283	860 283	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	758 376	405 626	352 750
Irkutsk Region	135 600	135 600	0
Kemerovo Region	692 675	692 675	0
Novosibirsk Region	61 834 368	21 277 282	40 557 086
Omsk Region	961 418	141 957	819 461
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	1 094 150	647 826	446 324
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	56 978	56 978	0
Primorskiy Territory	552 049	105 725	446 324
Khabarovsk Territory	137 166	137 166	0
Amur Region	347 957	347 957	0
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 35.2

**Loans, deposits and other funds raised from other credit institutions  
(by head-offices and branches of credit institutions located in respective regions),  
as of 1.02.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	2 893 441 850	1 298 863 062	1 594 578 788
Belgorod Region	89 129	80 000	9 129
Bryansk Region	0	0	0
Vladimir Region	76 906	0	76 906
Voronezh Region	2	2	0
Ivanovo Region	535 865	460 000	75 865
Kaluga Region	8 490 159	425 000	8 065 159
Kostroma Region	8 840 623	8 794 318	46 305
Kursk Region	514 326	457 000	57 326
Lipetsk Region	897 850	897 850	0
Moscow Region	1 973 598	1 040 283	933 315
Orel Region	176 224	0	176 224
Ryazan Region	0	0	0
Smolensk Region	80 850	80 850	0
Tambov Region	0	0	0
Tver Region	12 000	12 000	0
Tula Region	307 000	307 000	0
Yaroslavl Region	4 235	4 235	0
City of Moscow	2 871 443 083	1 286 304 524	1 585 138 559
<b>North-Western Federal District</b>	80 266 031	46 803 589	33 462 442
Republic of Karelia	13 831	13 831	0
Komi Republic	0	0	0
Akhangel'sk Region	52 000	52 000	0
Vologda Region	737 401	640 231	97 170
Kaliningrad Region	1 279 949	813 159	466 790
Leningrad Region	81 000	81 000	0
Murmansk Region	1 145 574	117 000	1 028 574
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	76 956 276	45 086 368	31 869 908
<b>Southern Federal District</b>	9 006 894	5 054 083	3 952 811
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 544 012	1 857 364	686 648
Astrakhan Region	78 125	0	78 125
Volgograd Region	185 931	185 931	0
Rostov Region	6 198 826	3 010 788	3 188 038
<b>North-Caucasian Federal District</b>	1 854 749	1 768 455	86 294
Republik of Daghestan	184 455	184 455	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	66 590	0	66 590
Republic of North Ossetia - Alania	610 000	610 000	0
Chechen Republic	0	0	0
Stavropol Territory	993 704	974 000	19 704
<b>Volga Federal District</b>	87 635 806	75 797 712	11 838 094
Republic of Bashkortostan	3 725 344	3 717 460	7 884
Republic of Marii El	194 620	0	194 620

1	2	3	4
Republic of Mordovia	223 950	223 950	0
Republic of Tatarstan	15 706 654	10 135 090	5 571 564
Udmurt Republic	1 062 216	542 752	519 464
Chuvash Republic	72 850	72 850	0
Perm Territory	422 000	422 000	0
Kirov Region	110 300	110 300	0
Nizhny Novgogrod Region	3 380 445	2 078 933	1 301 512
Orenburg Region	1 200 314	1 117 771	82 543
Penza Region	0	0	0
Samara Region	60 842 176	56 763 649	4 078 527
Saratov Region	660 937	578 957	81 980
Ulyanovsk Region	34 000	34 000	0
<b>Ural Federal District</b>	<b>58 709 472</b>	<b>43 201 931</b>	<b>15 507 541</b>
Kurgan Region	0	0	0
Sverdlovsk Region	31 042 614	26 129 629	4 912 985
Tyumen Region	22 308 340	12 189 205	10 119 135
Chelyabinsk Region	5 358 518	4 883 097	475 421
<b>Siberian Federal District</b>	<b>8 656 398</b>	<b>3 189 663</b>	<b>5 466 735</b>
Republic of Altai	120 000	120 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	112 219	112 219	0
Altai Territory	930 283	930 283	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	882 750	530 000	352 750
Irkutsk Region	210 600	210 600	0
Kemerovo Region	692 780	692 780	0
Novosibirsk Region	4 741 248	446 724	4 294 524
Omsk Region	966 518	147 057	819 461
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	<b>1 624 150</b>	<b>1 177 826</b>	<b>446 324</b>
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	56 978	56 978	0
Primorskiy Territory	557 149	110 825	446 324
Khabarovsk Territory	667 166	667 166	0
Amur Region	342 857	342 857	0
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

# Macroprudential Indicators of the Banking Sector

Table 36

## Some indicators of the banking sector financial soundness (percent)

	1.01.06	1.01.07	1.01.08	1.01.09	1.01.10
<b>Own funds (capital) adequacy</b>					
Ratio of own funds (capital) to risk-weighted assets	16,0	14,9	15,5	16,8	20,9
Ratio of core capital to risk-weighted assets	11,4	10,6	11,6	10,6	13,2
Ratio of risk-weighted assets to total assets	63,9	65,0	66,7	64,9	60,6
<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	9,6
Loan loss provisions <b>made</b> as percent of total loans <sup>1</sup>	4,6	4,1	3,6	4,5	9,1
Ratio of total large credit risks to own funds (capital) (N7)	239,9	240,6	211,9	191,7	147,1
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	3,0	3,6	3,8	4,2	4,9
mining	3,5	3,9	3,1	3,3	3,9
manufacturing	16,3	14,6	13,5	14,4	15,7
production and distribution of energy, gas and water	2,3	2,0	1,7	1,9	2,4
constructing	4,6	4,9	6,0	6,1	6,2
wholesale and retail trade, car and household appliance repair	23,9	19,6	18,0	17,4	18,4
transport and communication	4,0	3,7	3,7	4,3	3,4
other economic activities	22,8	21,3	23,3	23,3	21,9
individuals <sup>2</sup>	19,6	23,9	24,8	25,1	23,0
of which					
mortgage loans	1,0	3,0	5,1	6,6	6,5
<i>Geographical distribution of interbank loans and deposits<sup>3</sup></i>					
Russian Federation	47,4	35,9	40,0	27,1	29,5
United Kingdom	13,0	21,5	23,3	29,1	21,7
USA	9,0	7,7	4,1	7,1	4,1
Germany	9,5	7,9	6,8	7,5	4,7
Austria	5,2	7,0	6,1	5,7	8,2
France	3,0	3,8	3,5	4,0	5,7
Italy	1,2	1,2	1,7	1,5	1,8
Other	11,7	15,0	14,4	18,0	24,2
<b>Liquidity</b>					
Ratio of high liquid assets to total assets	15,2	13,6	12,1	14,5	13,3
Ratio of liquid assets to total assets	27,4	26,8	24,8	25,9	28,0
Ratio of high liquid assets to demand liabilities (N2)	54,7	51,4	48,4	74,9	69,2
Ratio of liquid assets to short-term liabilities (N3)	73,7	76,8	72,9	92,1	102,4
Ratio of clients' funds to total loans <sup>4</sup>	103,1	101,7	94,8	84,6	99,9
<b>Market risk<sup>5</sup> to total own funds (capital)<sup>6</sup></b>					
of which					
Interest rate risk	13,3	19,3	24,3	16,4	37,5
Equity position risk	14,4	20,4	10,8	3,4	8,7
Foreign exchange risk	5,8	5,3	3,6	3,4	3,5
<b>Banks' financial result over the reporting period (billion rubles)</b>					
as percent of the banking sector assets <sup>7</sup>	3,2	3,3	3,0	1,8	0,7
as percent of the banking sector own funds (capital) <sup>7</sup>	24,2	26,3	22,7	13,3	4,9
<b>Return on assets<sup>8</sup></b>					
	3,2	3,3	3,0	1,8	0,7
<b>Return on equity<sup>8</sup></b>					
	24,2	26,3	22,7	13,3	4,9

<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
1.01.07	1 692,7			4,3	204	11,0	168	21,6	161	1 655,7	655
1.01.08	2 671,5			2,8	135	8,5	124	19,3	149	2 641,0	726
1.07.08	2 983,7			2,3	117	6,5	98	20,2	155	2 954,6	755
1.08.08	3 022,9			2,1	112	7,0	103	19,8	150	2 994,0	758
1.09.08	3 108,5			2,1	110	6,6	98	19,8	152	3 080,0	764
1.10.08	3 148,9			2,1	109	6,9	101	19,3	146	3 120,7	768
1.11.08	3 351,3	26,2	7	2,1	110	6,6	97	19,2	146	3 297,3	762
1.12.08	3 659,1	8,0	16	2,0**	109**	6,2	92	18,6	144	3 624,3	752
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
Reference data: own funds (capital) adequacy ratio as of 1.02.10, %	20,5	16,6 ***		52,6		51,4		36,2		20,6	

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

\*\* 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	1.10.09	1.01.10	1.02.10
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	766,1	925,0	1 230,8	1 173,1	1 175,6
Banking sector own funds (capital), billion rubles	2 671,5	3 811,1	4 466,4	4 620,6	4 637,0
Ratio of authorised capital to own funds (capital) of credit institutions, percent	28,7	24,3	27,6	25,4	25,4

Table 39

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

Indicators	1.01.08	1.01.09	1.10.09	1.01.10	1.02.10
<b>1. Factors of own funds (capital) increase</b>	<b>107,3</b>	<b>113,3</b>	<b>111,7</b>	<b>110,9</b>	<b>111,3</b>
1.1. Authorised capital	28,7	24,3	27,6	25,4	25,4
1.2. Issue income	26,6	20,5	20,7	20,3	20,3
1.3. Credit institutions' profit and funds	37,6	35,6	30,8	31,5	32,2
1.4. Subordinated loans	11,6	30,6	28,4	29,7	29,3
1.5. Increase in value of property due to revaluation	2,7	2,3	4,2	4,1	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>11,7</b>	<b>10,9</b>	<b>11,3</b>
2.1. Losses	0,7	1,4	4,2	2,3	2,8
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	0,5	0,6	0,6
2.6. Credit institutions' portfolio of shares	6,1	6,0	6,2	7,1	7,1
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	1.10.09	1.01.10	1.02.10
1 <sup>st</sup> group of assets	10,0	16,6	11,7	15,9	12,8
2 <sup>nd</sup> group of assets	28,8	30,3	29,0	36,4	37,3
3 <sup>rd</sup> group of assets	225,4	492,5	560,3	496,4	531,2
4 <sup>th</sup> group of assets	437,6	641,0	1 030,6	948,3	805,0
5 <sup>th</sup> group of assets	12 719,5	17 002,3	16 499,0	16 332,4	16 230,8
Risk-weighted assets of credit institutions	13 421,4	18 182,7	18 130,6	17 829,4	17 617,0

\* Assets recognized in balance sheet are taken into account

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

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

		1.01.08	1.01.09	1.10.09	1.01.10	1.02.10
1	Banking sector own funds (capital), billion rubles	2 671,5	3 811,1	4 466,4	4 620,6	4 637,0
2	Risk-weighted assets, billion rubles	17 233,0	22 691,2	22 002,0	22 145,0	22 638,0
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	13 421,4	18 182,7	18 130,6	17 829,4	17 617,0
	- the value of credit risk on contingent credit liabilities, billion rubles	1 728,6	2 169,4	1 812,6	2 051,0	2 050,8
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles	159,1	223,2	96,8	106,6	110,2
	- market risk, billion rubles	959,0	820,1	1 223,7	1 385,8	2 088,7
	- 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	738,3	772,1	771,3
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	15,5	16,8	20,3	20,9	20,5

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		1.10.09		1.01.10		1.02.10	
	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	1,3	7	1,2	6	0,8
From 10% to 12%	88	21,7	32	18,3	19	3,7	21	3,5	30	3,3
From 12% to 14%	129	17,2	70	18,2	47	13,2	58	5,5	61	5,9
14% and more	915	61,1	994	62,1	1000	81,8	972	89,9	959	90,0
Banking sector, total	1136	100,0	1108	100,0	1074	100,0	1058	100,0	1056	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	1.10.09	1.01.10	1.02.10
Loans	Standard	53,2	51,3	44,0	42,5	43,4
	Substandard	35,8	35,2	37,5	38,0	37,3
	Doubtful	8,8	9,9	9,8	9,8	9,6
	Problem	1,0	1,8	4,3	3,5	3,6
	Loss	1,2	1,8	4,4	6,2	6,2
Loan loss provision (LLP)	Estimated LLP	4,6	6,1	10,4	11,9	11,9
	Estimated LLP adjusted for collateral	3,4	4,5	7,9	9,2	9,3
	LLP made	3,4	4,5	7,9	9,3	9,4
	LLP made as percent of estimated LLP	72,6	73,2	76,6	78,1	78,5
	LLP made as percent of estimated LLP adjusted for collateral	100,0	100,0	100,9	100,7	100,7

\* 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		1.10.09		1.01.10		1.02.10	
	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	3 636,5	100,0	3 595,5	100,0	3 561,0	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	418,0	13,6	471,1	11,3	311,5	8,6	298,3	8,3	294,4	8,3
1.2. Loans to individuals	2 657,9	86,4	3 687,5	88,7	3 325,0	91,4	3 297,1	91,7	3 266,6	91,7
1.3. Loans to credit institutions	0,8	0,0	0,0	0,0	0,0	0,0	0,1	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	20,5	-	20,6	-	17,7	-	17,7	-	17,4
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	-	8,0	-	8,1	-	8,3
4. Claims grouped into portfolios of homogeneous claims - total	-	-	15,4	100,0	19,4	100,0	16,1	100,0	15,6	100,0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	-	-	12,2	79,2	13,8	71,1	10,8	67,4	10,1	64,7
4.2. Portfolios of homogeneous claims to individuals	-	-	3,2	20,8	5,6	28,9	5,2	32,6	5,5	35,3
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	-	-	18,2	-	30,1	-	37,9	-	40,7

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

Table 45

## Homogeneous loans and claims to legal entities and provisions made as of 1.02.10\*

	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	294 351,0	100,0	4 758,4	100,0	1,6
of which by quality categories					
1.1. Quality Category I	25 697,5	8,7	0,0	0,0	0,0
1.2. Quality Category II	263 441,7	89,5	2 312,8	48,6	0,9
1.3. Quality Category III	2 523,5	0,9	224,2	4,7	8,9
1.4. Quality Category IV	240,3	0,1	100,3	2,1	41,8
1.5. Quality Category V	2 278,6	0,8	2 128,3	44,7	93,4
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	47,4	100,0	0,7	100,0	1,4
of which by quality categories					
2.1. Quality Category I	26,2	55,4	0,0	0,0	0,0
2.2. Quality Category II	20,7	43,6	0,2	31,7	1,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,1	0,0	2,0	50,0
2.5. Quality Category V	0,4	0,9	0,4	66,3	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	294 398,4		4 759,0		1,6
4. Homogeneous claims grouped into portfolios - total	10 116,1	100,0	2 716,4	100,0	26,9
of which by quality categories					
4.1. Quality Category I	3 972,6	39,3	0,0	0,0	0,0
4.2. Quality Category II	3 335,7	33,0	62,6	2,3	1,9
4.3. Quality Category III	114,6	1,1	11,7	0,4	10,2
4.4. Quality Category IV	64,3	0,6	24,8	0,9	38,5
4.5. Quality Category V	2628,8	26,0	2617,2	96,4	99,6
5. Claims for interest payments - total	1 882,4	100,0	266,0	100,0	14,1
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	252,5	13,4	227,4	85,5	90,1

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

Table 46

## Homogeneous loans and claims to individuals and provisions made as of 1.02.10\*

	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	3 266 637,3	100,0	292 466,0	100,0	9,0
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	230 649,4	7,1	10 013,1	3,4	4,3
1.1.2. residential real estate (mortgage) loans, total	907 882,3	27,8	40 427,2	13,8	4,5
1.1.3. car loans, total	509 237,5	15,6	43 595,8	14,9	8,6
1.1.4. other consumer loans, total	1 594 224,1	48,8	195 789,5	66,9	12,3
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments;	1 425 619,5	43,6	14 658,9	5,0	1,0
1.2.2. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days;	75 645,6	2,3	3 218,4	1,1	4,3
1.2.3. a portfolio of loans with payments being overdue from 31 to 90 calendar days;	52 791,9	1,6	13 557,9	4,6	25,7
1.2.4. a portfolio of loans with payments being overdue from 91 to 180 calendar days;	43 269,4	1,3	23 176,9	7,9	53,6
1.2.5. a portfolio of loans with payments being overdue more than 180 calendar days	258 536,1	7,9	217 026,6	74,2	83,9
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	2 856 859,8	87,5	30 283,8	10,4	1,1
1.3.2. Quality category III	84 816,7	2,6	9 556,0	3,3	11,3
1.3.3. Quality category IV	40 224,0	1,2	17 018,6	5,8	42,3
1.3.4. Quality category V	284 736,8	8,7	235 607,6	80,6	82,7
2. Claims grouped into portfolios of homogeneous claims - total	5 525,2	100,0	3 646,6	100,0	66,0
of which by quality categories					
2.1. Quality category I	248,0	4,5	0,0	0,0	0,0
2.2. Quality category II	903,9	16,4	13,9	0,4	1,5
2.3. Quality category III	160,6	2,9	20,0	0,5	12,5
2.4. Quality category IV	121,7	2,2	56,4	1,5	46,3
2.5. Quality category V	4091,0	74,0	3556,3	97,5	86,9
3. Claims for interest payments - total	51 712,4	100,0	18 803,6	100,0	36,4
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	23 163,2	44,8	17 939,5	95,4	77,4

\* 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	1.10.09	1.01.10	1.02.10	1.01.08	1.01.09	1.10.09	1.01.10	1.02.10
Substandard	17,5	13,9	10,4	10,2	10,1	1,6	1,8	2,2	2,5	2,5
Doubtful	40,3	35,2	20,4	17,3	16,9	15,4	15,9	16,5	16,4	16,6
Problem	10,1	17,1	20,4	16,2	15,9	35,1	41,4	37,3	43,0	41,2
Loss	32,1	33,8	48,8	56,3	57,0	86,9	86,1	87,9	84,7	86,4

\* 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	1.10.09	1.01.10	1.02.10
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>184,1</b>	<b>422,0</b>	<b>961,6</b>	<b>1014,7</b>	<b>1022,9</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	120,3	274,3	618,1	652,7	681,8
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	1,3	2,1	4,8	5,1	5,1
Overdue claims in rubles					
- billion rubles	167,1	353,2	766,6	835,1	837,7
- as percent of total loans, deposits and other placements in rubles	1,6	2,5	5,5	6,0	6,0
Overdue claims in foreign currency					
- billion rubles	17,0	68,8	195,0	179,6	185,2
- as percent of total loans, deposits and other placements in foreign currency	0,4	1,1	3,1	3,0	3,0
- dollar equivalent, billion \$	0,69	2,34	6,48	5,94	6,08

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		9 months of 2009		2007		2008		9 months of 2009		2007		2008		9 months of 2009		9 months of 2007	9 months of 2008	9 months of 2009
	bp	ep	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>62,5</b>	<b>61,5</b>	<b>181,6</b>	<b>174,8</b>	<b>169,9</b>	<b>170,2</b>	<b>164,0</b>	<b>160,7</b>	<b>39,0</b>	<b>34,2</b>	<b>33,7</b>	<b>36,4</b>	<b>41,2</b>	<b>38,9</b>	<b>8,5</b>	<b>8,5</b>	<b>3,6</b>
Agriculture, hunting and forestry	52,7	49,0	48,8	43,8	41,5	41,4	167,1	170,7	181,3	179,4	172,7	171,4	47,2	55,2	56,2	59,8	64,3	59,5	7,3	6,5	5,4
Mining	78,6	61,3	76,5	74,7	74,8	72,2	351,3	290,8	285,7	262,0	289,3	260,2	43,9	28,1	27,6	21,2	29,8	24,4	6,3	9,9	3,9
Manufacturing	56,0	53,5	53,9	45,9	46,0	47,5	149,7	153,1	157,4	150,5	134,6	133,8	36,1	38,4	40,6	50,5	50,8	52,7	16,6	8,3	3,5
Production and distribution of energy, gas and water	72,0	75,0	73,9	49,7	67,7	64,9	98,9	93,8	65,7	115,8	96,2	86,5	24,8	35,1	23,7	39,1	32,5	34,5	0,9	-0,1	1,8
Construction	34,4	26,2	22,7	22,5	23,1	22,6	89,0	92,7	81,3	93,1	96,9	102,0	17,0	21,7	16,4	17,8	26,6	26,2	3,8	4,4	1,8
Wholesale and retail trade, car and household appliance repair	21,0	18,9	21,9	21,8	29,7	28,7	119,4	134,8	129,6	123,0	124,2	129,8	41,8	47,8	40,7	42,3	44,1	46,6	5,5	6,1	1,8
Transport and communication	55,3	54,1	52,2	49,7	47,8	49,4	85,9	85,7	104,6	118,9	81,0	82,8	32,9	35,2	43,2	47,0	47,9	40,3	7,6	6,3	5,5

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

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

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

## Market Risk

Table 50

### Structure of market risk of the banking sector

Risk	1.01.08		1.01.09		1.10.09		1.01.10		1.02.10	
	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	46,5	100,0	49,6	100,0	50,4	100,0
Of which										
- interest rate risk (IRR)	24,3	62,8	16,4	70,7	32,2	69,3	37,5	75,5	39,4	78,2
- equity position risk (EPR)	10,8	27,9	3,4	14,7	11,0	23,6	8,7	17,5	7,7	15,3
- foreign exchange risk (FER)	3,6	9,3	3,4	14,6	3,3	7,2	3,5	7,0	3,3	6,5
Reference data:										
Number of credit institutions *	728		741		678		656		657	
Share of credit institutions' assets * in total banking sector assets, %	93,6		93,1		63,2		62,8		89,3	

\* 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	1.10.09	1.01.10	1.02.10
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	19,2	18,7	19,2	18,0	23,7
Liabilities with maturity in excess of 1 year, as percent of total liabilities	22,3	24,8	24,9	23,0	22,9
A measure of using short-term liabilities to fund long-term liquid assets, percent**	-11,5	-15,5	-16,5	-14,5	-9,6

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

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

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

**Table 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	1.10.09	1.01.10	1.02.10	1.01.08	1.01.09	1.10.09	1.01.10	1.02.10
Less than 0	567	605	597	611	614	80,4	81,5	92,4	92,8	65,1
From 0 to 20	508	433	415	407	394	18,5	17,9	7,1	6,9	34,1
More than 20	59	68	61	40	48	1,1	0,6	0,5	0,3	0,8
Data not available	2	2	1	0	0	0,0	0,0	0,0	0,0	0,0
Total	1136	1108	1074	1058	1056	100,0	100,0	100,0	100,0	100,0

**Table 53****The relation of short-term assets and short-term liabilities\* of the banking sector**

	1.01.08	1.01.09	1.10.09	1.01.10	1.02.10
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	53,6	57,9	59,9	52,3
Liabilities with maturity up to 30 days, as percent of total liabilities	42,7	40,1	42,7	41,9	42,6
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	11,3	6,0	20,0

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

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	1.10.09	1.01.10	1.02.10	1.01.08	1.01.09	1.10.09	1.01.10	1.02.10
Less than 0	305	368	400	485	479	19,0	31,0	32,1	31,9	35,9
From 0 to 20	280	242	208	243	217	19,9	26,4	17,1	48,8	16,6
More than 20	549	496	465	330	360	61,1	42,6	50,8	19,4	47,5
Data not available	2	2	1	0	0	0,0	0,0	0,0	0,0	0,0
Total	1136	1108	1074	1058	1056	100,0	100,0	100,0	100,0	100,0