

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

## ANALYTICAL DATA (INTERNET-VERSION)

The Summary Methodology to "Review of the Banking Sector of the Russian Federation" (14th Issue ) refers to this issue of the "Review of the Banking Sector of the Russian Federation"

№ 88 February 2010

The algorithms to calculate indicators and blueprints of some Tables after February 1, 2008 are adjusted for changes in accounting rules for credit institutions (Bank of Russia Regulation dated March, 26, 2007 №302-P) and in reporting forms of credit institutions (Instruction of the Bank of Russia No. 1376-U dated January 16, 2004 ). Also some additional changes are made in order to move current indicators closer to requirements of international financial reporting standards, as well as putting in good order the system of statistic indicators, published by the Bank of Russia; major changes include:

- the indicator "Fixed assets (tangible and intangible) and inventories" is recognized at current (replacement) value net of amortisation (earlier the amortisation was not deducted); this leads to the decrease of assets value;
- funds in accounts of individual entrepreneurs and loans extended to them are recognized as funds (loans) extended to legal entities (earlier they were recognized as funds (loans) of individuals);
- certificates of deposit and savings certificates are recognized as deposits of legal entities and individuals respectively (earlier – as issued debt obligations)
- principles of balancing of some accounts are further specified.

For the purpose of time series' consistency some indicators before 1.02.08 are recalculated according to the above principles.

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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	
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	8,1	9,6	9,4	11,1	
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	
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
<b>Reference data:</b>												
Increase from the beginning of the current year	5,0		21,2		0,3		-11,0		26,7		8,9	
Increase over the same period of the previous year	39,2		42,7		34,3		35,2		14,5		24,4	

## Institutional features of the banking sector

**Table 3**

### Number of Russian credit institutions

Indicator	1.01.08	1.01.09	1.10.09	1.12.09	1.01.10
Credit institutions registered by the Bank of Russia and other authorities	1296	1228	1192	1184	1178
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1136	1108	1074	1066	1058
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	117	119
Credit institutions licensed to conduct operations in foreign currency	754	736	711	708	701
Credit institutions holding general licences	300	298	294	292	291

Table 4

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

Federal district	1.01.08		1.01.09		1.10.09		1.12.09		1.01.10	
	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	599	56,2	598	56,5
of which the City of Moscow and Moscow Region	568	50,0	556	50,2	540	50,3	535	50,2	535	50,6
North-Western	81	7,1	79	7,1	77	7,2	75	7,0	75	7,1
Southern	118	10,4	115	10,4	114	10,6	115	10,8	113	10,7
Volga	134	11,8	131	11,8	124	11,5	125	11,7	125	11,8
Ural	63	5,5	58	5,2	56	5,2	55	5,2	54	5,1
Siberian	68	6,0	68	6,1	64	6,0	63	5,9	62	5,9
Far Eastern	40	3,5	36	3,2	34	3,2	34	3,2	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>1066</b>	<b>100,0</b>	<b>1058</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		
	1.01.08	1.01.09	1.01.10	1.01.08	1.01.09	1.01.10	1.01.08	1.01.09	1.01.10	1.01.08	1.01.09	1.01.10	1.01.08	1.01.09	1.01.10	1.01.08	1.01.09	1.01.10
Central	632	621	598	184	177	159	574	584	528	70	73	70	18	17	18	17	17	17
of which the City of Moscow and Moscow Region*	568	556	535	153	145	131	130	138	134	18	20	20	16	15	16	4	4	4
North-Western	81	79	75	53	32	29	378	375	357	282	338	343	3	2	2	11	11	11
Southern	118	115	113	116	103	100	369	400	384	158	183	180	5	5	5	11	12	12
Volga	134	131	125	143	143	132	603	631	562	218	230	219	6	6	6	17	18	18
Ural	63	58	54	136	126	120	261	273	246	131	148	141	4	4	4	8	8	8
Siberian	68	68	62	49	47	38	387	384	356	331	334	356	3	3	2	11	11	11
Far Eastern	40	36	31	39	33	23	163	162	149	206	235	276	2	2	1	5	5	5
<b>Russian Federation</b>	<b>1136</b>	<b>1108</b>	<b>1058</b>	<b>720</b>	<b>661</b>	<b>601</b>	<b>2735</b>	<b>2809</b>	<b>2582</b>	<b>147</b>	<b>159</b>	<b>156</b>	<b>40</b>	<b>39</b>	<b>39</b>	<b>79</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		1.12.09		1.01.10	
	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	13 741 289	47,9	14 092 987	47,9
From 6 to 20	4 308 447	21,4	5 906 199	21,1	5 744 279	20,4	5 880 170	20,5	6 018 106	20,4
From 21 to 50	2 578 014	12,8	3 725 544	13,3	3 516 102	12,5	3 632 089	12,7	3 572 615	12,1
From 51 to 200	3 036 498	15,1	3 726 736	13,3	3 607 571	12,8	3 746 535	13,1	3 920 972	13,3
From 201 to 1000	1 683 793	8,4	1 712 472	6,1	1 655 992	5,9	1 687 121	5,9	1 820 803	6,2
From 1001	15 436	0,1	10 294	0,0	5 251	0,0	4 685	0,0	4 542	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>28 691 891</b>	<b>100,0</b>	<b>29 430 025</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	1.12.09	1.01.10
Central	49,2	52,6	55,7	55,1	55,3
of which the City of Moscow and Moscow Region	49,6	53,0	56,1	55,5	55,7
North-Western	67,7	68,1	69,4	70,4	70,6
Southern	52,1	53,8	53,9	53,2	52,9
Volga	42,0	47,8	46,7	45,9	45,0
Ural	47,4	52,9	55,4	55,4	57,0
Siberian	69,1	70,0	81,2	81,0	81,4
Far Eastern	58,2	62,5	64,6	65,4	65,1
<b>Russian Federation</b>	<b>42,3</b>	<b>46,2</b>	<b>48,4</b>	<b>47,9</b>	<b>47,9</b>



Table 8

**Operating credit institutions ranged by assets (distribution and change over the period 1.01.09 - 1.01.10)**

Groups of credit institutions ranged by assets as of 1.01.09		Number of credit institutions as of 1.01.09	Groups as of 1.01.10						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	9		4	1
5	From 201 to 1000	800				15	736	3	36	10
6	From 1001	106					47	52	7	
Became operating after 1.01.09							7	2		
<b>Total over the period</b>									47	12
<b>Total as of 1.01.09*</b>		<b>1108</b>								
<b>Total as of 1.01.10*</b>		<b>1058</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>800</b>	<b>58</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	1.07.08	1.01.09	1.10.09	1.01.10
<b>Credit institutions with foreign participation over 50%</b>					
Assets	17,2	18,6	18,7	18,8	18,3
Own funds (capital)	15,7	18,4	17,3	17,3	23,8
Correspondent accounts with non-resident banks	23,2	32,0	17,0	15,6	15,6
Loans and other placements with non-financial organisations	15,5	16,3	16,6	15,0	14,8
Loans, deposits and other placements with credit institutions	22,2	25,0	25,0	31,4	31,7
Individual deposits	8,9	9,7	10,3	11,9	12,0
Funds raised from organisations *	17,8	18,3	18,8	19,1	18,5
Profit (loss) of the current year	16,4	18,0	19,7	135,3	29,8
<b>Reference data:</b>					
Number of credit institutions	86	96	102	108	108
<b>of which 100% foreign-owned credit institutions</b>					
Assets	11,6	12,5	13,0	11,8	11,3
Own funds (capital)	11,1	12,6	12,2	11,1	15,4
Correspondent accounts with non-resident banks	15,6	17,3	12,1	9,0	9,0
Loans and other placements with non-financial organisations	10,7	11,0	11,6	9,3	9,1
Loans, deposits and other placements with credit institutions	18,6	19,2	21,6	26,1	23,8
Individual deposits	5,0	5,1	5,4	6,2	6,2
Funds raised from organisations *	10,9	11,9	12,6	11,6	11,1
Profit (loss) of the current year	10,7	12,8	14,8	125,8	27,4
<b>Reference data:</b>					
Number of credit institutions	63	70	76	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		1.12.09		1.01.10	
	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	791,7	2,8	800,8	2,7
Own funds (capital)	26,2	0,8	62,6	1,6	75,8	1,7	74,7	2,3	70,3	1,9
Loans and other placements with non-financial organisations	277,0	2,3	290,6	2,3	255,6	2,0	262,7	2,1	267,5	2,1
of which overdue claims	14,9	7,8	16,6	6,2	78,5	11,0	82,1	10,4	91,4	12,0
Loans provided to individuals	57,5	1,4	102,6	2,6	80,1	2,2	77,5	2,2	71,9	2,0
of which overdue claims	3,2	2,4	5,6	3,8	9,7	4,2	10,1	4,2	10,3	4,2
Individual deposits	73,2	1,3	123,1	2,1	119,2	1,8	125,0	1,8	125,9	1,7
Funds raised from organisations	192,9	2,2	299,7	3,4	304,4	3,3	320,9	3,4	319,8	3,3
<b>Reference data:</b>										
Number of credit institutions *	7	0,6	20	1,8	19	1,8	19	1,8	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	1.12.09	1.01.10
1.	Money, precious metals and gemstones	501,7	829,3	586,6	646,3	795,8
1.1.	of which: money	487,1	795,1	537,3	585,4	747,0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 294,7	2 078,7	1 070,2	1 210,9	1 755,2
3.	Correspondent accounts with credit institutions of which:	413,3	1 238,8	976,1	908,8	839,2
3.1.	Correspondent accounts with correspondent credit institutions	105,6	395,8	178,3	134,0	171,7
3.2.	Correspondent accounts with non-resident banks	307,7	843,0	797,8	774,8	667,6
4.	Securities acquired by credit institutions, total* of which	2 250,6	2 365,2	3 636,8	4 025,0	4 309,4
4.1.	Debt securities*	1 541,4	1 760,3	2 807,6	3 121,6	3 379,1
4.2.	Shares*	316,3	193,4	396,6	415,5	411,8
4.3.	Discounted promissory notes	251,1	199,5	188,9	236,5	234,0
4.4.	Shares in associates and subsidiaries	141,9	212,0	243,7	251,4	284,5
4a.	Securities under REPO agreement	304,1	-	-	-	-
5.	Other participation in authorised capital	25,2	45,1	63,2	64,3	72,6
6.	Loans, total of which:	14 288,6	19 941,0	20 215,0	20 081,0	19 878,4
6.1.	Loans, deposits and other placements of which overdue claims	14 258,8	19 884,8	20 178,0	20 047,3	19 847,1
	of which:	184,1	422,0	961,6	1 043,4	1 014,7
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	9 316,0	12 509,7	12 715,9	12 697,8	12 541,7
	of which overdue claims	86,1	266,4	717,0	792,2	762,5
6.1.2.	Loans provided to individuals of which overdue claims	2 971,1	4 017,2	3 618,6	3 586,2	3 573,8
	of which overdue claims	96,5	148,6	231,1	243,0	243,0
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	1 418,1	2 501,2	2 907,7	2 823,0	2 725,9
	of which overdue claims	0,2	1,3	2,0	2,0	1,9
7.	Fixed assets (tangible and intangible) and inventories	434,8	544,1	693,9	760,0	790,7
8.	Allocation of profit	122,7	109,8	59,3	65,0	71,4
8.1.	of which income tax	-	-	56,9	62,5	68,4
9.	Other assets, total of which:	489,6	870,4	880,7	930,6	917,4
9.1.	Float	171,9	520,3	397,5	394,2	434,3
9.2.	Receivables	81,4	129,3	138,3	144,2	125,8
9.3.	Deferred expenses	196,5	69,0	64,9	69,5	74,4
<b>Banking sector assets</b>		<b>20 125,1</b>	<b>28 022,3</b>	<b>28 181,8</b>	<b>28 691,9</b>	<b>29 430,0</b>

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

Table 12

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

(billion rubles)

Liabilities*		1.01.08	1.01.09	1.10.09	1.12.09	1.01.10
1.	Funds and profit of credit institutions	2 809,2	3 109,2	3 605,2	3 735,3	3 766,4
	Of which:					
1.1.	Funds of credit institutions	2 182,2	1 789,4	2 440,4	2 505,4	2 432,8
1.2.	Profit (losses), including financial result of the previous year	627,0	1 319,8	1 164,8	1 229,9	1 333,5
	Of which:					
1.2.1.	Profit (losses) of the current year	508,0	409,2	31,2	96,4	205,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	34,0	3 370,4	1 589,1	1 238,6	1 423,1
3.	Accounts of credit institutions	194,4	346,0	212,3	197,9	273,1
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	124,5	252,4	145,2	130,6	168,0
3.2.	Correspondent accounts of non-resident credit institutions	18,4	77,7	63,3	64,2	97,1
4.	Loans, deposits and other funds raised from other credit institutions	2 807,4	3 639,6	3 119,4	3 262,3	3 117,3
5.	Clients' funds**	12 252,3	14 748,5	16 128,9	16 465,8	17 131,4
	Of which:					
5.1.	Budgetary funds in settlement accounts	20,1	15,6	26,0	26,7	20,4
5.2.	Government and other extra-budgetary funds in settlement accounts	25,0	14,2	22,2	26,2	13,7
5.3.	Funds of legal entities in settlement and other accounts	3 232,9	3 521,0	3 721,3	3 828,0	3 857,4
5.4.	Clients' float	262,0	281,5	273,9	277,9	209,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	3 520,0	4 945,4	5 311,5	5 227,3	5 466,6
5.6.	Individual deposits	5 159,2	5 907,0	6 704,7	6 998,8	7 485,0
5.7.	Clients' funds in factoring and forfeiting operations	13,5	10,7	9,1	9,7	10,1
6.	Bonds	290,2	375,3	361,5	390,8	412,7
7.	Promissory notes and bank acceptances	822,2	756,3	680,2	722,1	748,6
8.	Other liabilities*, total	915,3	1 677,0	2 485,3	2 679,0	2 557,4
	Of which:					
8.1.	Provisions	586,3	1 022,7	1 824,4	1 959,9	2 050,6
8.2.	Float	156,0	431,6	365,5	416,0	257,9
8.3.	Payables	27,6	33,9	51,7	56,3	45,2
8.4.	Deferred income	27,3	4,7	3,8	4,1	4,9
8.5.	Interest payable	118,1	184,1	239,9	242,7	198,9
	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>28 691,9</b>	<b>29 430,0</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 13

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

Assets		1.01.08	1.01.09	1.10.09	1.12.09	1.01.10
1.	Money, precious metals and gemstones	2,5	3,0	2,1	2,3	2,7
1.1.	of which: money	2,4	2,8	1,9	2,0	2,5
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6,4	7,4	3,8	4,2	6,0
3.	Correspondent accounts with credit institutions of which:	2,1	4,4	3,5	3,2	2,9
3.1.	Correspondent accounts with correspondent credit institutions	0,5	1,4	0,6	0,5	0,6
3.2.	Correspondent accounts with non-resident banks	1,5	3,0	2,8	2,7	2,3
4.	Securities acquired by credit institutions, total* of which	11,2	8,4	12,9	14,0	14,6
4.1.	Debt securities*	7,7	6,3	10,0	10,9	11,5
4.2.	Shares*	1,6	0,7	1,4	1,4	1,4
4.3.	Discounted promissory notes	1,2	0,7	0,7	0,8	0,8
4.4.	Shares in associates and subsidiaries	0,7	0,8	0,9	0,9	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	70,0	67,5
6.1.	Loans, deposits and other placements of which overdue claims	70,9	71,0	71,6	69,9	67,4
	of which:	0,9	1,5	3,4	3,6	3,4
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	46,3	44,6	45,1	44,3	42,6
	of which overdue claims	0,4	1,0	2,5	2,8	2,6
6.1.2.	Loans provided to individuals of which overdue claims	14,8	14,3	12,8	12,5	12,1
	of which overdue claims	0,5	0,5	0,8	0,8	0,8
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	7,0	8,9	10,3	9,8	9,3
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
7.	Fixed assets (tangible and intangible) and inventories	2,2	1,9	2,5	2,6	2,7
8.	Allocation of profit	0,6	0,4	0,2	0,2	0,2
8.1.	of which income tax	-	-	0,2	0,2	0,2
9.	Other assets, total of which:	2,4	3,1	3,1	3,2	3,1
9.1.	Float	0,9	1,9	1,4	1,4	1,5
9.2.	Receivables	0,4	0,5	0,5	0,5	0,4
9.3.	Deferred expenses	1,0	0,2	0,2	0,2	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>1.12.09</b>	<b>1.01.10</b>
1.	Funds and profit of credit institutions	14,0	11,1	12,8	13,0	12,8
	Of which:					
1.1.	Funds of credit institutions	10,8	6,4	8,7	8,7	8,3
1.2.	Profit (losses), including financial result of the previous year	3,1	4,7	4,1	4,3	4,5
	Of which:					
1.2.1.	Profit (losses) of the current year	2,5	1,5	0,1	0,3	0,7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	0,2	12,0	5,6	4,3	4,8
3.	Accounts of credit institutions	1,0	1,2	0,8	0,7	0,9
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,9	0,5	0,5	0,6
3.2.	Correspondent accounts of non-resident credit institutions	0,1	0,3	0,2	0,2	0,3
4.	Loans, deposits and other funds raised from other credit institutions	13,9	13,0	11,1	11,4	10,6
5.	Clients' funds**	60,9	52,6	57,2	57,4	58,2
	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	0,1	0,0
5.3.	Funds of legal entities in settlement and other accounts	16,1	12,6	13,2	13,3	13,1
5.4.	Clients' float	1,3	1,0	1,0	1,0	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,5	17,6	18,8	18,2	18,6
5.6.	Individual deposits	25,6	21,1	23,8	24,4	25,4
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	2,5
8.	Other liabilities*, total	4,5	6,0	8,8	9,3	8,7
	Of which:					
8.1.	Provisions	2,9	3,6	6,5	6,8	7,0
8.2.	Float	0,8	1,5	1,3	1,4	0,9
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	0,8	0,7
	Of which:					
	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities*</b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

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

\*\* Including certificates of deposit and savings 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	1.12.09	1.01.10	1.01.08	1.01.09	1.10.09	1.12.09	1.01.10	1.01.08	1.01.09	1.10.09	1.12.09	1.01.10
<b>1. Loans, deposits and other placements, total</b>	<b>10465,6</b>	<b>13874,9</b>	<b>13887,4</b>	<b>13946,8</b>	<b>13872,8</b>	<b>3793,2</b>	<b>6009,9</b>	<b>6290,7</b>	<b>6100,6</b>	<b>5974,4</b>	<b>14258,8</b>	<b>19884,8</b>	<b>20178,0</b>	<b>20047,3</b>	<b>19847,1</b>
Of which															
- overdue claims	167,1	353,2	766,6	837,5	835,1	17,0	68,8	195,0	205,9	179,6	184,1	422,0	961,6	1043,4	1014,7
<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>8862,8</b>	<b>8812,6</b>	<b>1961,5</b>	<b>3032,2</b>	<b>3059,9</b>	<b>3064,1</b>	<b>2954,8</b>	<b>8800,3</b>	<b>11755,3</b>	<b>11999,1</b>	<b>11927,0</b>	<b>11767,4</b>
Of which															
- overdue claims	74,9	214,7	542,3	605,9	599,0	10,6	46,1	139,7	149,8	123,0	85,4	260,8	682,0	755,7	722,0
of which:															
1.1.1. Loans to individual entrepreneurs	263,3	313,8	272,9	270,7	269,7	7,6	9,2	6,9	6,7	6,4	271,0	323,0	279,8	277,3	276,2
Of which															
- overdue claims	4,1	8,1	19,4	22,5	21,9	0,1	0,1	0,3	0,3	0,3	4,2	8,2	19,7	22,8	22,2
<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>300,4</b>	<b>308,1</b>	<b>429,9</b>	<b>578,2</b>	<b>422,2</b>	<b>470,4</b>	<b>466,3</b>	<b>515,7</b>	<b>754,4</b>	<b>716,8</b>	<b>770,8</b>	<b>774,3</b>
Of which															
- overdue claims	0,0	0,5	12,1	13,6	19,2	0,7	5,1	22,9	23,0	21,3	0,7	5,6	35,0	36,6	40,6
<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>866,3</b>	<b>827,5</b>	<b>155,6</b>	<b>232,0</b>	<b>299,6</b>	<b>290,0</b>	<b>313,0</b>	<b>783,2</b>	<b>1010,8</b>	<b>1044,4</b>	<b>1156,4</b>	<b>1140,5</b>
Of which															
- overdue claims	0,4	6,4	11,4	6,3	7,2	0,0	0,3	0,9	0,7	0,8	0,5	6,7	12,3	7,0	8,0
of which:															
1.3.1 Resident credit institutions	450,3	512,9	491,7	625,0	562,2	116,3	164,1	221,6	214,8	240,9	566,6	677,0	713,2	839,8	803,0
Of which															
- overdue claims	0,2	1,2	1,0	1,0	0,9	0,0	0,1	0,1	0,1	0,1	0,2	1,2	1,1	1,1	0,9
1.3.2 Resident financial institutions of different forms of ownership	177,3	265,9	253,1	241,4	265,3	39,3	67,9	78,1	75,2	72,1	216,6	333,8	331,2	316,6	337,5
Of which															
- overdue claims	0,2	5,3	10,4	5,3	6,4	0,0	0,2	0,8	0,6	0,7	0,2	5,5	11,2	5,9	7,1
<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>235,0</b>	<b>208,5</b>	<b>787,5</b>	<b>1585,1</b>	<b>1980,2</b>	<b>1748,2</b>	<b>1714,4</b>	<b>851,5</b>	<b>1824,3</b>	<b>2194,4</b>	<b>1983,2</b>	<b>1922,9</b>
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,2	0,0	0,1	0,8	0,9	0,8	0,0	0,1	0,9	0,9	1,0
<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>191,4</b>	<b>230,0</b>	<b>0,3</b>	<b>0,2</b>	<b>0,2</b>	<b>0,2</b>	<b>0,1</b>	<b>119,7</b>	<b>156,7</b>	<b>181,2</b>	<b>191,5</b>	<b>230,1</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>3178,4</b>	<b>3168,0</b>	<b>398,4</b>	<b>471,5</b>	<b>414,0</b>	<b>397,8</b>	<b>395,6</b>	<b>2963,6</b>	<b>4005,8</b>	<b>3608,3</b>	<b>3576,3</b>	<b>3563,6</b>
Of which															
- overdue claims	90,7	131,4	200,5	211,4	209,3	5,7	17,0	30,4	31,3	33,5	96,4	148,3	230,8	242,8	242,8
<b>1.7 Loans to non-resident individuals</b>	<b>1,5</b>	<b>2,9</b>	<b>2,0</b>	<b>2,0</b>	<b>1,9</b>	<b>6,0</b>	<b>8,5</b>	<b>8,2</b>	<b>8,0</b>	<b>8,3</b>	<b>7,5</b>	<b>11,4</b>	<b>10,2</b>	<b>10,0</b>	<b>10,2</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	0,2
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	531,7	898,5	1614,9	1740,0	1820,6	0,0	0,0	0,0	0,0	0,0	531,7	898,5	1614,9	1740,0	1820,6
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,4	12,9	42,9	45,5	42,3	0,0	2,6	9,8	10,5	9,0	0,4	15,5	52,6	56,0	51,3
Credit institutions' portfolio of promissory notes of residents	247,4	184,7	164,3	211,9	210,1	2,5	9,8	22,4	21,8	21,4	249,9	194,5	186,7	233,7	231,6
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,4	0,5	1,1	0,7	1,2	4,6	1,7	1,7	1,7	1,2	5,0	2,3	2,8	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	1.12.09	1.01.10
<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>69,9</b>	<b>100,0</b> <b>67,4</b>
Of which: - overdue claims	1,3 0,9	2,1 1,5	4,8 3,4	5,2 3,6	5,1 3,4
<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>59,5</b> <b>41,6</b>	<b>59,3</b> <b>40,0</b>
Of which: - overdue claims	0,6 0,4	1,3 0,9	3,4 2,4	3,8 2,6	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 1,0	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>3,8</b> <b>2,7</b>	<b>3,9</b> <b>2,6</b>
Of which: - overdue claims	0,00 0,00	0,03 0,02	0,17 0,12	0,18 0,13	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>5,8</b> <b>4,0</b>	<b>5,7</b> <b>3,9</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	4,2 2,9	4,0 2,7
Of which - overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.3.2 Resident financial institutions of different forms of ownership	1,5 1,1	1,7 1,2	1,6 1,2	1,6 1,1	1,7 1,1
Of which - overdue claims	0,00 0,00	0,03 0,02	0,06 0,04	0,03 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>9,9</b> <b>6,9</b>	<b>9,7</b> <b>6,5</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>1,0</b> <b>0,7</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>17,8</b> <b>12,5</b>	<b>18,0</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 0,8
<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>0,0</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	8,7 6,1	9,2 6,2
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	0,3 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	1,2 0,8
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		1.12.09		1.01.10	
	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>3 788,5</b>	<b>100,0</b>	<b>4 075,4</b>	<b>100,0</b>
- in rubles	1 800,8	85,5	1 674,1	77,3	2 673,9	77,6	3 020,6	79,7	3 309,3	81,2
- in foreign currency	304,9	14,5	491,6	22,7	774,0	22,4	767,8	20,3	766,1	18,8
Of which:										
Securities at fair value through profit or loss	1 595,3	75,8	623,2	28,8	1 258,9	36,5	1 372,3	36,2	1 469,8	36,1
- in rubles	1 445,8	68,7	541,0	25,0	1 105,7	32,1	1 213,4	32,0	1 309,8	32,1
- in foreign currency	149,5	7,1	82,2	3,8	153,2	4,4	158,9	4,2	160,0	3,9
Securities available for sale	310,9	14,8	1 154,4	53,3	1 762,5	51,1	1 980,9	52,3	2 157,1	52,9
- in rubles	219,1	10,4	848,6	39,2	1 258,9	36,5	1 492,2	39,4	1 678,4	41,2
- in foreign currency	91,8	4,4	305,8	14,1	503,7	14,6	488,7	12,9	478,6	11,7
Securities held-to-maturity	55,0	2,6	174,2	8,0	173,2	5,0	172,7	4,6	150,6	3,7
- in rubles	41,9	2,0	148,6	6,9	135,4	3,9	137,3	3,6	116,6	2,9
- in foreign currency	13,1	0,6	25,6	1,2	37,8	1,1	35,4	0,9	34,0	0,8
Shares in associates and subsidiaries	144,5	6,9	212,0	9,8	243,7	7,1	251,4	6,6	284,5	7,0
- in rubles	94,0	4,5	134,0	6,2	165,0	4,8	167,0	4,4	191,6	4,7
- in foreign currency	50,5	2,4	78,0	3,6	78,7	2,3	84,3	2,2	92,9	2,3
Reference data:										
Revaluation of securities	4,6		-177,5		-35,6		27,2		16,3	
Provisions for losses on securities available for sale	2,3		7,2		13,0		13,6		13,9	
Provisions for losses on securities held-to-maturity	0,2		1,8		3,7		3,3		2,4	
Provisions for losses on portfolio of shares in associates and subsidiaries	1,4		2,1		7,6		7,6		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		1.12.09		1.01.10	
	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	3 121,6	100,0	3 379,1	100,0
- in rubles	1 440,8	86,0	1 376,8	78,2	2 137,0	76,1	2 466,8	79,0	2 741,3	81,1
- in foreign currency	234,0	14,0	383,5	21,8	670,6	23,9	654,8	21,0	637,8	18,9
of which: revaluation	2,4	0,1	-120,5	-6,8	-34,2	-1,2	26,2	0,8	10,5	0,3
Debt securities at book value held (without revaluation)	1 672,3	100,0	1 880,8	100,0	2 841,8	100,0	3 095,4	100,0	3 368,6	100,0
of which:										
debt securities of the Russian Federation	597,1	35,7	258,1	13,7	625,8	22,0	727,7	23,5	767,9	22,8
- in rubles	533,9	31,9	168,6	9,0	505,9	17,8	617,1	19,9	656,5	19,5
- in foreign currency	63,3	3,8	89,6	4,8	119,9	4,2	110,6	3,6	111,4	3,3
debt securities of the Bank of Russia	101,8	6,1	12,5	0,7	18,4	0,6	111,0	3,6	283,1	8,4
- in rubles	101,8	6,1	12,5	0,7	18,4	0,6	111,0	3,6	283,1	8,4
- 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	236,7	7,6	229,6	6,8
- in rubles	133,3	8,0	139,6	7,4	225,7	7,9	236,7	7,6	229,6	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	274,7	8,9	289,3	8,6
- in rubles	139,4	8,3	169,5	9,0	213,4	7,5	235,3	7,6	252,2	7,5
- in foreign currency	0,0	0,0	0,3	0,0	37,1	1,3	39,5	1,3	37,1	1,1
other debt securities of residents	416,6	24,9	360,5	19,2	637,3	22,4	759,7	24,5	759,2	22,5
- in rubles	416,6	24,9	358,8	19,1	637,0	22,4	759,6	24,5	759,1	22,5
- 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	36,5	1,2	33,5	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	56,3	3,4	27,8	1,5	24,4	0,9	36,5	1,2	33,5	1,0
debt securities of non-resident banks	41,3	2,5	70,0	3,7	81,7	2,9	89,0	2,9	90,1	2,7
- in rubles	17,2	1,0	29,1	1,5	23,3	0,8	30,4	1,0	28,9	0,9
- in foreign currency	24,1	1,4	40,9	2,2	58,5	2,1	58,6	1,9	61,1	1,8
other debt securities of non-residents	142,7	8,5	249,2	13,2	585,7	20,6	552,3	17,8	539,7	16,0
- in rubles	60,1	3,6	116,0	6,2	183,6	6,5	174,7	5,6	174,6	5,2
- in foreign currency	82,6	4,9	133,2	7,1	402,1	14,1	377,6	12,2	365,1	10,8
debt securities delivered without derecognition in the balance sheet	43,6	2,6	591,3	31,4	382,5	13,5	296,6	9,6	362,7	10,8
- in rubles	36,0	2,2	501,2	26,6	355,4	12,5	265,3	8,6	334,0	9,9
- in foreign currency	7,6	0,5	90,1	4,8	27,1	1,0	31,3	1,0	28,7	0,9
overdue debt securities	0,0	0,0	2,0	0,1	9,7	0,3	11,2	0,4	13,4	0,4
- in rubles	0,0	0,0	2,0	0,1	8,9	0,3	10,7	0,3	12,9	0,4
- in foreign currency	0,0	0,0	0,0	0,0	0,8	0,0	0,5	0,0	0,5	0,0
<b>Reference data:</b>										
Provisions for losses on debt securities	0,7		7,2		17,8		19,3		19,5	

Table 19

## Structure of credit institutions' portfolio of shares

	1.02.08		1.01.09		1.10.09		1.12.09		1.01.10	
	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	415,5	100,0	411,8	100,0
- in rubles	266,0	92,9	163,3	84,5	371,9	93,8	386,8	93,1	376,4	91,4
- in foreign currency	20,4	7,1	30,1	15,5	24,8	6,2	28,7	6,9	35,3	8,6
of which: revaluation	2,1	0,7	-57,1	-29,5	-1,4	-0,4	1,0	0,2	5,8	1,4
Shares held at book value (without revaluation)	284,3	100,0	250,5	100,0	398,0	100,0	414,5	100,0	406,0	100,0
of which shares of:										
resident credit institutions	13,0	4,6	8,9	3,6	8,8	2,2	5,8	1,4	4,6	1,1
- in rubles	13,0	4,6	8,9	3,6	8,8	2,2	5,8	1,4	4,5	1,1
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	250,5	88,1	194,8	77,8	344,0	86,4	371,7	89,7	354,2	87,2
- in rubles	247,2	86,9	193,2	77,1	342,6	86,1	365,9	88,3	344,7	84,9
- in foreign currency	3,3	1,2	1,6	0,6	1,5	0,4	5,7	1,4	9,5	2,3
non-resident credit institutions	5,2	1,8	5,9	2,3	4,0	1,0	3,7	0,9	6,4	1,6
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	5,2	1,8	5,9	2,3	4,0	1,0	3,7	0,9	6,4	1,6
other non-residents	10,6	3,7	19,4	7,8	19,3	4,9	19,3	4,6	27,0	6,6
- in rubles	0,0	0,0	0,0	0,0	0,7	0,2	0,7	0,2	8,4	2,1
- in foreign currency	10,6	3,7	19,4	7,8	18,6	4,7	18,6	4,5	18,6	4,6
shares delivered without derecognition in the balance sheet	5,1	1,8	21,4	8,6	22,0	5,5	14,1	3,4	13,8	3,4
- in rubles	3,8	1,3	18,3	7,3	21,2	5,3	13,4	3,2	13,1	3,2
- 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		7,8		8,2	

Table 20

## Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.08	1.01.09	1.10.09	1.12.09	1.01.10
Portfolio of promissory notes discounted by a credit institution, in rubles	247,4	185,0	164,8	213,0	210,8
of which promissory notes, not paid when due	1,3	2,2	2,7	2,6	2,6
Portfolio of promissory notes discounted by a credit institution, in foreign currency	3,7	14,5	24,1	23,5	23,2
of which promissory notes, not paid when due	0,00	0,00	0,27	0,31	0,32
<b>Total</b>	<b>251,1</b>	<b>199,5</b>	<b>188,9</b>	<b>236,5</b>	<b>234,0</b>

Table 21

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

	1.01.08		1.01.09		1.10.09		1.12.09		1.01.10	
	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>236,5</b>	<b>100,0</b>	<b>234,0</b>	<b>100,0</b>
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	198,7	79,2	100,2	50,2	130,9	69,3	178,8	75,6	180,0	76,9
- other promissory notes of residents	51,1	20,4	94,3	47,3	55,8	29,5	54,9	23,2	51,6	22,0
- 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	2,8	1,2	2,4	1,0
<b>Reference data:</b>										
Provisions for losses on promissory notes	4,5		5,9		9,4		9,9		8,1	

\* including overdue promissory notes

Table 22

## Funds raised by credit institutions from organisations

(billion rubles)

		1.01.08	1.01.09	1.10.09	1.12.09	1.01.10
1.	Funds raised from organisations, total	7 053,1	8 774,6	9 337,7	9 368,8	9 557,2
	- in rubles	5 166,0	5 499,8	6 017,5	6 071,1	6 398,0
	- in foreign currency	1 887,0	3 274,8	3 320,3	3 297,7	3 159,3
	of which:					
1.1.	Funds of legal entities in settlement and other accounts*	3 232,9	3 521,0	3 721,3	3 828,0	3 857,4
	- in rubles	2 954,8	2 803,8	2 859,0	2 913,9	3 099,7
	- in foreign currency	278,1	717,1	862,3	914,1	757,6
	Of which:					
1.1.1	Funds of individual entrepreneurs	82,4	81,4	82,5	83,0	90,6
	- in rubles	81,8	77,1	80,6	81,5	88,9
	- in foreign currency	0,6	4,2	2,0	1,5	1,7
1.2.	Government and other extra budgetary funds in settlement accounts	25,0	14,2	22,2	26,2	13,7
1.3.	Float	261,7	281,3	273,6	277,6	209,5
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	3 520,0	4 945,4	5 311,5	5 227,3	5 466,6
	- in rubles	2 095,6	2 606,7	3 007,1	2 982,6	3 198,6
	- in foreign currency	1 424,5	2 338,7	2 304,5	2 244,7	2 268,0
	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	485,6	267,0
1.4.2.	Certificates of deposit	30,0	12,7	11,1	5,8	20,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,1	0,3	0,2	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting operations	13,5	10,7	9,1	9,7	10,1
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	470,8	739,4
	- in rubles	361,6	474,0	394,3	410,3	652,9
	- in foreign currency	99,9	177,6	81,9	60,5	86,6
	with maturity from 31 days to 1 year	1 343,3	1 753,2	2 143,4	2 126,2	2 202,0
	- in rubles	1 120,7	1 142,7	1 660,6	1 594,4	1 658,8
	- in foreign currency	222,7	610,5	482,9	531,8	543,2
	with maturity in excess of 1 year	1 715,1	2 540,2	2 691,7	2 630,4	2 525,1
	- in rubles	613,2	989,6	952,0	977,9	886,9
	- in foreign currency	1 101,9	1 550,6	1 739,6	1 652,4	1 638,2
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	1 252,3	1 613,9	1 527,6	1 478,3	1 430,8
	- in rubles	238,8	250,1	250,2	259,8	215,1
	- in foreign currency	1 013,5	1 363,8	1 277,4	1 218,5	1 215,7
	of which:					
	Funds of non-resident organisations in settlement and other accounts	136,4	139,8	140,7	169,3	113,8
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	249,0	214,8	216,4	198,9	203,9
	Other funds raised from non-resident legal entities	859,9	1 248,2	1 148,1	1 097,2	1 101,7
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

## Individual deposit structure

(billion rubles)

		1.01.08	1.01.09	1.10.09	1.12.09	1.01.10
1	Individual deposits	5 159,2	5 907,0	6 704,7	6 998,8	7 485,0
	- of which savings certificates	22,4	18,0	15,8	16,1	15,5
1.1.	Individual demand deposits and deposits with maturity up to 30 days	962,9	1 005,7	997,1	1 024,6	1 232,1
	- in rubles	857,3	840,0	827,3	860,7	1 060,8
	- in foreign currency	105,6	165,7	169,8	163,9	171,3
1.2.	Individual deposits with maturity from 31 days to 1 year	977,0	1 052,6	1 331,9	1 410,6	1 481,6
	- in rubles	815,2	639,5	798,5	891,7	965,9
	- in foreign currency	161,8	413,1	533,4	519,0	515,6
1.3.	Individual deposits with maturity in excess of 1 year	3 219,3	3 848,7	4 375,8	4 563,5	4 771,3
	- in rubles	2 820,3	2 853,2	3 109,3	3 291,4	3 484,4
	- in foreign currency	399,0	995,5	1 266,4	1 272,1	1 286,9
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	52,7	61,1	76,7	80,3	84,0



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	1.12.09	1.01.10
<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>3 262,3</b>	<b>3 117,3</b>
- in rubles	989,5	1 233,6	1 265,4	1 532,5	1 420,5
- in foreign currency	1 817,9	2 406,0	1 854,0	1 729,8	1 696,8
of which:					
- loans, deposits and other funds raised from resident credit institutions	671,3	972,2	1 084,5	1 308,2	1 234,2
- in rubles	554,3	773,1	877,3	1 100,8	1 019,4
- in foreign currency	117,0	199,1	207,2	207,4	214,8
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	1 954,1	1 883,1
- in rubles	435,3	460,5	388,1	431,8	401,1
- in foreign currency	1 700,9	2 206,9	1 646,8	1 522,4	1 482,0
of which					
overdue debt	0,0	0,0	0,0	0,1	0,2
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,1	0,2

## Funds raised from and placed with non-residents

№	Indicator	1.01.08		1.01.09		1.10.09		1.12.09		1.01.10	
		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	1 558,9	5,4	1 515,1	5,1
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	1 465,4	5,1	1 419,4	4,8
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	1 296,1	4,5	1 305,6	4,4
1.2	Individual deposits (excluding saving certificates)	52,7	0,3	61,1	0,2	76,7	0,3	80,3	0,3	84,0	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	62,3	0,2	64,1	0,2
1.3	Funds in other accounts	7,2	0,0	12,2	0,0	22,6	0,1	13,2	0,0	11,7	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	67,3	0,2	105,1	0,4
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	1 954,1	6,8	1 883,1	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	3 580,3	12,5	3 503,2	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	79,7	0,3	87,8	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	2 764,0	9,6	2 707,4	9,2
	of which overdue claims	0,8	0,0	5,9	0,0	36,1	0,1	37,7	0,1	41,8	0,1
	of which:										
1.1.	Loans, deposits and other placements	851,5	4,2	1 824,3	6,5	2 194,4	7,8	1 983,2	6,9	1 922,9	6,5
1.2	Loans and other placements with legal entities	515,7	2,6	754,4	2,7	716,8	2,5	770,8	2,7	774,3	2,6
1.3	Loans provided to individuals	7,5	0,0	11,4	0,0	10,2	0,0	10,0	0,0	10,2	0,0
2.	<b>Correspondent accounts with banks</b>	307,7	1,5	843,0	3,0	797,8	2,8	774,8	2,7	667,6	2,3
3.	<b>Securities acquired by credit institutions, total</b>	243,8	1,2	377,4	1,3	717,4	2,5	703,5	2,5	699,1	2,4
	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	677,8	2,4	663,3	2,3
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	23,0	0,1	33,4	0,1
3.3	Discounted promissory notes	1,2	0,0	5,0	0,0	2,3	0,0	2,8	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	85,5	0,3	94,2	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	4 327,9	15,1	4 168,3	14,2
	<b>Reference data:</b>										
	Overdue interest on claims of credit institutions	0,007	0,0	0,080	0,0	2,127	0,0	2,905	0,0	2,749	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	1.12.09	1.01.10	1.01.08	1.01.09	1.10.09	1.12.09	1.01.10	1.01.08	1.01.09	1.10.09	1.12.09	1.01.10
Total	507 974,7	409 185,7	31 203,9	96 370,6	205 109,7	1 134	1 106	1 073	1 065	1 058	122 619,3	109 839,8	59 312,8	64 997,2	71 355,6
Profit-making CIs*	508 881,7	446 936,1	164 443,4	248 081,7	284 938,7	1 123	1 050	931	871	938	122 618,9	109 638,8	55 898,4	61 505,4	69 308,1
Loss-making CIs	-907,0	-37 750,4	-133 239,4	-151 711,1	-79 829,0	11	56	142	194	120	0,4	201,0	3 414,4	3 491,9	2 047,5
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	2	2	1	1	0	0,0	0,0	0,0	0,0	0,0
<b>Total</b>						<b>1136</b>	<b>1108</b>	<b>1074</b>	<b>1066</b>	<b>1058</b>					

\* including CIs with zero profit.

Table 27

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

	1.01.09	1.04.09	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)	8,36	4,76	5,77	5,77	6,00
1.2. Interest income on loans to individuals	3,13	1,46	1,77	1,79	1,86
1.3. Income on securities	3,48	2,41	3,33	3,39	3,32
1.4. Income on operations with foreign currency	62,27	78,69	73,87	73,71	71,96
1.5. Commissions	2,85	1,02	1,33	1,37	1,50
1.6. Recovery of loss provision	12,84	7,39	9,87	10,25	11,45
1.7. Other income	7,07	4,26	4,07	3,72	3,91
Of which:					
1.7.1. Fines, penalties, forfeits	0,16	0,08	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)	3,68	2,70	3,14	3,01	3,01
2.2. Interest expenses on funds raised from individuals	2,02	0,98	1,24	1,32	1,45
2.3. Expenses on operations with securities	3,55	1,86	2,45	2,39	2,17
2.4. Expenses on operations with foreign currency	62,37	77,55	73,15	73,32	71,93
2.5. Commissions	0,38	0,15	0,17	0,17	0,18
2.6. Expenses on loss provision	15,82	10,41	13,18	13,53	14,87
2.7. Management expenses (including personnel costs)	3,91	1,33	1,73	1,78	1,98
2.8. Other expenses	8,28	5,03	4,94	4,46	4,41
Of which:					
2.8.1. Fines, penalties, forfeits	0,01	0,00	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 1.01.10**

	thousand rubles			
	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	18 063 429 416	7 423 469 468	18 722 091 967	6 764 806 917
Belgorod Region	10 065 679	494 885	10 080 747	479 817
Bryansk Region	1 308 943	44 195	1 314 406	38 732
Vladimir Region	3 267 618	71 802	3 270 067	69 353
Voronezh Region**	6 537 527	329 136	6 211 527	655 136
Ivanovo Region	8 381 204	1 150 993	8 354 319	1 177 878
Kaluga Region	9 699 308	13 008 606	10 604 205	12 103 709
Kostroma Region	51 068 485	4 013 815	48 890 935	6 191 365
Kursk Region	11 229 901	414 939	11 238 404	406 436
Lipetsk Region	18 857 348	1 211 670	18 843 699	1 225 319
Moscow Region	159 261 225	37 051 639	171 157 098	25 155 766
Orel Region	2 149 437	50 391	2 157 245	42 583
Ryazan Region	9 535 943	711 378	9 552 985	694 336
Smolensk Region	13 000 999	1 878 458	12 460 358	2 419 099
Tambov Region	1 705 914	144 680	1 708 183	142 411
Tver Region	13 770 212	946 061	13 781 699	934 574
Tula Region	7 555 376	570 769	7 556 630	569 515
Yaroslavl Region	12 448 358	1 292 713	12 457 078	1 283 993
City of Moscow**	17 723 585 939	7 360 083 338	18 372 452 382	6 711 216 895
<b>North-Western Federal District</b>	951 249 365	281 041 949	978 336 400	253 954 914
Republic of Karelia	768 665	14 738	771 326	12 077
Komi Republic	12 136 259	1 200 557	12 134 345	1 202 471
Akhangel'sk Region	1 527 809	184 248	1 542 039	170 018
Vologda Region	38 217 964	5 096 701	38 272 178	5 042 487
Kaliningrad Region	40 646 270	15 822 538	40 129 304	16 339 504
Leningrad Region	4 773 123	890 089	4 848 722	814 490
Murmansk Region	6 406 924	3 840 155	7 089 296	3 157 783
Novgorod Region	3 353 332	149 258	3 364 590	138 000
Pskov Region	1 688 548	60 315	1 695 960	52 903
St Petersburg	841 730 471	253 783 350	868 488 640	227 025 181
<b>Southern Federal District</b>	209 414 570	19 932 227	212 127 036	17 219 761
Republic of Adygeya	2 257 975	24 044	2 265 200	16 819
Republik of Dagestan	18 080 727	659 815	18 151 126	589 416
Republic of Ingushetia	609 270	1 800	608 974	2 096
Kabardino-Balkar Republic	6 041 631	110 127	6 033 100	118 658
Republic of Kalmykia	829 038	93 686	821 329	101 395
Karachai-Cherkess Republic	2 362 256	183 419	2 477 468	68 207
Republic of North Ossetia - Alania	5 745 477	138 462	5 770 211	113 728
Chechen Republic	0	0	0	0
Krasnodar Territory	83 872 738	6 134 668	84 061 395	5 946 011
Stavropol Territory	9 657 282	696 732	9 902 952	451 062
Astrakhan Region	3 674 064	103 579	3 699 261	78 382
Volgograd Region	14 568 925	803 141	14 648 532	723 534
Rostov Region**	61 715 187	10 982 754	63 687 488	9 010 453
<b>Volga Federal District</b>	887 707 907	103 745 965	885 608 782	105 845 090
Republic of Bashkortostan	40 155 306	4 167 046	40 617 852	3 704 500
Republic of Marii El	1 325 042	10 723	1 331 189	4 576

1	2	3	4	5
Republic of Mordovia	13 170 478	322 533	13 190 173	302 838
Republic of Tatarstan	373 836 467	58 173 924	374 388 315	57 622 076
Udmurt Republic	17 282 144	1 150 949	16 835 579	1 597 514
Chuvash Republic	5 553 425	174 986	5 550 517	177 894
Perm Territory	26 446 910	4 285 976	26 519 657	4 213 229
Kirov Region	14 750 393	1 990 364	15 963 792	776 965
Nizhny Novgogrod Region	67 672 187	5 812 875	67 685 160	5 799 902
Orenburg Region	31 616 975	2 096 838	31 650 677	2 063 136
Penza Region	8 126 421	113 223	8 119 670	119 974
Samara Region	248 951 217	19 290 652	243 139 851	25 102 018
Saratov Region	33 392 324	5 685 131	35 181 195	3 896 260
Ulyanovsk Region	5 428 618	470 745	5 435 155	464 208
<b>Ural Federal District</b>	<b>547 260 026</b>	<b>109 924 300</b>	<b>557 870 124</b>	<b>99 314 202</b>
Kurgan Region	1 545 505	6 319	1 549 556	2 268
Sverdlovsk Region	241 738 423	34 486 620	245 259 113	30 965 930
Tyumen Region	214 019 951	66 457 232	219 930 398	60 546 785
Chelyabinsk Region	89 956 147	8 974 129	91 131 057	7 799 219
<b>Siberian Federal District</b>	<b>450 433 785</b>	<b>170 844 241</b>	<b>448 677 707</b>	<b>172 600 319</b>
Republic of Altai	6 805 431	32 949	6 821 186	17 194
Republic of Buryatiya	4 078 703	470 232	4 101 418	447 517
Republic of Tuva	513 792	11 187	514 391	10 588
Republic of Khakassia	5 770 411	124 516	5 779 703	115 224
Altai Territory	12 441 136	285 488	12 449 109	277 515
Zabaykal Territory**	0	0	0	0
Krasnoyarsk Territory	26 998 913	6 555 669	27 154 332	6 400 250
Irkutsk Region	10 569 732	696 522	10 763 404	502 850
Kemerovo Region	19 463 489	598 686	19 465 542	596 633
Novosibirsk Region	344 625 489	158 928 810	342 128 768	161 425 531
Omsk Region	11 915 469	2 899 194	12 234 456	2 580 207
Tomsk Region	7 251 220	240 988	7 265 398	226 810
<b>Far Eastern Federal District</b>	<b>191 681 398</b>	<b>19 890 570</b>	<b>188 829 370</b>	<b>22 742 598</b>
Republic of Sakha (Yakutia)	11 902 898	615 449	11 942 896	575 451
Kamchatka Territory	12 346 102	1 267 368	12 450 940	1 162 530
Primorskiy Territory	49 083 768	6 117 210	49 220 667	5 980 311
Khabarovsk Territory	34 257 862	3 381 349	34 265 260	3 373 951
Amur Region**	72 577 940	7 539 079	69 406 937	10 710 082
Magadan Region	4 020 636	230 342	4 007 952	243 026
Sakhalin Region	7 492 192	739 773	7 534 718	697 247
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».

\*\* Some credit institutions of these regions are under process of reorganization, as a result indicators of these regions (and corresponding federal districts) in Tables 28-35 can be specified.

Table 28.2

**Assets and liabilities\* with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.01.10**

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>	13 999 014 456	6 767 315 393	14 656 018 107	6 110 311 742
Belgorod Region	152 098 952	2 916 435	152 369 121	2 646 266
Bryansk Region	40 208 932	641 331	40 269 013	581 250
Vladimir Region	65 091 153	8 575 072	65 099 280	8 566 945
Voronezh Region	221 685 708	13 409 275	222 057 032	13 037 951
Ivanovo Region	38 697 993	5 008 396	38 714 044	4 992 345
Kaluga Region	59 785 694	20 121 639	60 745 782	19 161 551
Kostroma Region	46 301 037	1 450 732	45 399 980	2 351 789
Kursk Region	78 261 909	2 963 495	78 357 624	2 867 780
Lipetsk Region	83 914 990	2 190 783	83 900 457	2 205 316
Moscow Region	562 784 527	94 595 345	575 341 253	82 038 619
Orel Region	28 417 713	2 704 376	28 417 414	2 704 675
Ryazan Region	68 041 444	1 666 302	68 158 904	1 548 842
Smolensk Region	52 147 162	3 179 035	52 209 868	3 116 329
Tambov Region	38 405 728	1 860 106	38 429 817	1 836 017
Tver Region	67 312 702	1 743 594	67 341 733	1 714 563
Tula Region	75 031 215	11 148 565	75 119 225	11 060 555
Yaroslavl Region	102 867 772	2 388 353	102 880 118	2 376 007
City of Moscow	12 217 959 825	6 590 752 559	12 861 207 442	5 947 504 942
<b>North-Western Federal District</b>	1 821 757 211	463 533 216	1 844 400 062	440 890 365
Republic of Karelia	31 399 163	6 552 973	31 460 396	6 491 740
Komi Republic	58 329 032	5 580 083	58 310 468	5 598 647
Akhangel'sk Region	70 728 235	6 857 110	70 855 001	6 730 344
Vologda Region	110 087 290	6 330 696	110 180 679	6 237 307
Kaliningrad Region	75 879 157	25 378 502	75 227 905	26 029 754
Leningrad Region	62 980 582	9 264 935	62 755 908	9 489 609
Murmansk Region	55 586 396	11 728 111	56 268 381	11 046 126
Novgorod Region	33 652 021	2 186 276	33 722 236	2 116 061
Pskov Region	26 767 782	493 415	26 777 179	484 018
St Petersburg	1 296 347 553	389 161 115	1 318 841 909	366 666 759
<b>Southern Federal District</b>	1 125 725 539	84 152 540	1 130 579 335	79 298 744
Republic of Adygeya	13 644 455	139 292	13 646 748	136 999
Republic of Dagestan	36 473 642	1 378 832	36 547 008	1 305 466
Republic of Ingushetia	5 660 436	21 491	5 658 513	23 414
Kabardino-Balkar Republic	27 707 674	1 020 768	27 648 312	1 080 130
Republic of Kalmykia	7 709 713	82 321	7 709 028	83 006
Karachai-Cherkess Republic	14 212 808	364 918	14 313 383	264 343
Republic of North Ossetia - Alania	21 575 080	1 309 897	21 602 351	1 282 626
Chechen Republic	15 657 653	64 724	15 668 838	53 539
Krasnodar Territory	390 309 119	23 839 517	390 555 934	23 592 702
Stavropol Territory	138 006 380	4 338 472	138 347 664	3 997 188
Astrakhan Region	48 682 973	1 151 041	48 743 272	1 090 742
Volgograd Region	122 737 692	6 267 276	122 738 242	6 266 726
Rostov Region	283 347 914	44 173 991	287 400 042	40 121 863
<b>Volga Federal District</b>	2 446 985 333	260 690 461	2 446 177 327	261 498 467
Republic of Bashkortostan	226 802 667	95 179 179	227 590 457	94 391 389

1	2	3	4	5
Republic of Marii El	29 126 920	2 641 013	29 129 950	2 637 983
Republic of Mordovia	59 114 583	474 138	59 205 157	383 564
Republic of Tatarstan	485 663 370	60 599 974	486 001 452	60 261 892
Udmurt Republic	101 078 935	1 881 253	100 831 074	2 129 114
Chuvash Republic	68 030 636	3 932 893	68 080 158	3 883 371
Perm Territory	232 483 278	23 533 661	232 867 874	23 149 065
Kirov Region	69 513 871	5 468 737	70 734 922	4 247 686
Nizhny Novgogrod Region	316 723 333	18 578 287	316 946 705	18 354 915
Orenburg Region	97 171 309	2 221 970	97 242 854	2 150 425
Penza Region	55 487 179	2 970 422	55 457 735	2 999 866
Samara Region	518 750 069	35 879 257	513 228 044	41 401 282
Saratov Region	128 027 512	6 106 091	129 821 991	4 311 612
Ulyanovsk Region	59 011 671	1 223 586	59 038 954	1 196 303
<b>Ural Federal District</b>	<b>1 338 237 449</b>	<b>234 888 950</b>	<b>1 346 597 440</b>	<b>226 528 959</b>
Kurgan Region	29 626 792	224 841	29 638 930	212 703
Sverdlovsk Region	604 482 864	118 033 455	605 707 954	116 808 365
Tyumen Region	456 155 444	98 796 192	461 986 825	92 964 811
Chelyabinsk Region	247 972 349	17 834 462	249 263 731	16 543 080
<b>Siberian Federal District</b>	<b>1 355 975 354</b>	<b>92 737 183</b>	<b>1 359 212 793</b>	<b>89 499 744</b>
Republic of Altai	12 412 910	422 503	12 431 046	404 367
Republic of Buryatiya	42 818 787	1 847 634	42 846 468	1 819 953
Republic of Tuva	8 015 809	25 807	8 017 825	23 791
Republic of Khakassia	21 185 592	227 856	21 186 521	226 927
Altai Territory	138 336 767	3 996 974	138 378 950	3 954 791
Zabaykal Territory	31 529 389	497 619	31 531 034	495 974
Krasnoyarsk Territory	198 097 958	16 609 245	198 460 825	16 246 378
Irkutsk Region	155 876 243	5 833 467	156 249 102	5 460 608
Kemerovo Region	151 882 001	14 904 903	151 916 235	14 870 669
Novosibirsk Region	409 734 047	38 364 002	411 475 539	36 622 510
Omsk Region	118 683 166	7 552 941	119 264 438	6 971 669
Tomsk Region	67 402 685	2 454 232	67 454 810	2 402 107
<b>Far Eastern Federal District</b>	<b>495 043 869</b>	<b>51 792 990</b>	<b>491 998 982</b>	<b>54 837 877</b>
Republic of Sakha (Yakutia)	61 942 580	3 151 458	62 094 960	2 999 078
Kamchatka Territory	29 982 054	2 684 008	30 089 200	2 576 862
Primorskiy Territory	134 510 701	16 200 824	134 708 416	16 003 109
Khabarovsk Territory	144 491 440	15 073 604	144 928 849	14 636 195
Amur Region	52 608 872	5 994 271	48 681 787	9 921 356
Magadan Region	18 413 981	3 211 862	18 353 515	3 272 328
Sakhalin Region	42 089 351	5 259 495	42 138 663	5 210 183
Jewish Autonomous Region	4 360 304	32 906	4 364 004	29 206
Chukotka Autonomous Area	6 644 586	184 562	6 639 588	189 560

\* 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 1.01.10

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>	3 059 351 516	725 293 210	341 803 925	279 746 754	148 907 325	19 385 799
Belgorod Region	405 662	43 218	5 061	0	1 132 549	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	147 985	60 054	0	0	29 202	0
Voronezh Region	2 830	3 212	0	0	187 648	0
Ivanovo Region	159 437	48 537	73 582	0	177 542	61 000
Kaluga Region	1 613 861	39 808	289 689	0	328 514	0
Kostroma Region	24 508 921	252 267	0	0	1 160 500	0
Kursk Region	589 180	588 992	0	0	21 166	0
Lipetsk Region	651 319	121 685	28 403	0	1 009 550	0
Moscow Region	41 748 454	4 638 795	198 694	105	14 513 554	3 144 547
Orel Region	0	0	0	4 750	72 496	0
Ryazan Region	126 747	41 205	41 208	25	204 597	0
Smolensk Region	507 280	77 880	312 229	44	284 087	0
Tambov Region	0	0	4	0	0	0
Tver Region	2 453 820	259 346	44 221	0	208 776	0
Tula Region	59 579	26 237	250	0	4 951	0
Yaroslavl Region	164 947	151 282	9 474	0	89 565	4 568
City of Moscow	2 986 211 494	718 940 692	340 801 110	279 741 830	129 482 628	16 175 684
<b>North-Western Federal District</b>	125 141 756	14 604 842	23 794 576	366 530	13 663 690	253 048
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 533 564	434 568	84 135	980	63 369	0
Akhangel'sk Region	0	0	118 349	0	187	0
Vologda Region	3 154 259	473 536	237 301	4 900	964 237	51 344
Kaliningrad Region	7 095 992	523 967	303 312	340 008	57 773	0
Leningrad Region	70 051	29 946	112	20	0	0
Murmansk Region	251 647	38 598	877	0	0	106 938
Novgorod Region	132 827	71 400	129 409	0	0	18 946
Pskov Region	0	0	0	0	0	0
St Petersburg	111 903 416	13 032 827	22 921 081	20 622	12 578 124	75 820
<b>Southern Federal District</b>	9 783 054	1 588 101	1 958 472	106 602	2 311 727	186 331
Republic of Adygeya	1 010	917	1 876	0	39 769	0
Republic of Dagestan	11 359	0	778 355	0	177 118	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	3 835	0	315 708	0
Republic of Kalmykia	0	0	0	0	0	0
Karachai-Cherkess Republic	123 622	0	29 006	0	101 638	0
Republic of North Ossetia - Alania	0	0	936	0	194 337	0
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	3 383 800	198 629	723 797	65 587	745 907	0
Stavropol Territory	2 101 149	602 024	0	210	57 662	0
Astrakhan Region	613 496	531 737	43 538	5 288	0	0
Volgograd Region	270 254	134 650	33	0	609 801	186 331
Rostov Region	3 278 264	120 144	377 096	35 517	69 787	0
<b>Volga Federal District</b>	47 406 998	5 630 624	22 757 705	706 776	17 068 085	321 288
Republic of Bashkortostan	3 528 114	281 927	828 483	0	845 330	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	126 674	92 896	44 361	0	213 981	0
Republic of Tatarstan	18 806 061	2 300 846	11 847 802	659 848	4 499 868	1
Udmurt Republic	133 110	15 752	19 670	0	756 900	0
Chuvash Republic	97 611	59 231	40	0	227 901	0
Perm Territory	1 693 863	211 800	1 118 611	0	152 113	0
Kirov Region	1 073 060	20 368	27 640	0	45 873	0
Nizhny Novgogrod Region	2 110 437	572 124	988 739	2	3 486 655	254 763
Orenburg Region	1 556 924	62 409	155 448	17 646	2 684 480	18 213
Penza Region	462 556	0	211	0	52 740	0
Samara Region	14 593 247	1 892 901	7 548 334	29 010	3 594 478	48 311
Saratov Region	3 224 390	120 370	178 241	270	348 625	0
Ulyanovsk Region	951	0	125	0	159 141	0
<b>Ural Federal District</b>	78 911 295	11 825 413	10 351 429	199 000	13 971 372	2 732 494
Kurgan Region	0	0	0	0	24 504	0
Sverdlovsk Region	42 281 913	3 288 886	7 192 820	100	6 329 075	1 675 772
Tyumen Region	24 771 867	2 832 978	2 518 360	198 900	7 043 324	888 597
Chelyabinsk Region	11 857 515	5 703 549	640 249	0	574 469	168 125
<b>Siberian Federal District</b>	45 712 692	5 229 954	10 175 376	2 623 553	9 831 284	302 417
Republic of Altai	199 133	172 618	97	0	35 584	0
Republic of Buryatiya	24 866	0	45	0	2 121	0
Republic of Tuva	4 643	5 223	0	0	0	0
Republic of Khakassia	67 199	40 475	0	0	127 951	0
Altai Territory	21 237	20 924	2 146	0	71 972	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	345 844	236 314	74 250	0	966 747	208 485
Irkutsk Region	114 532	0	10 745	0	133 074	0
Kemerovo Region	821 369	609 696	96 603	0	55 018	80
Novosibirsk Region	42 731 713	3 796 829	9 878 681	2 623 553	8 141 121	60 573
Omsk Region	1 382 156	347 875	197	0	217 855	33 279
Tomsk Region	0	0	112 612	0	79 841	0
<b>Far Eastern Federal District</b>	12 777 519	3 766 768	948 689	788 018	5 077 273	0
Republic of Sakha (Yakutia)	807 223	230 265	142 076	0	1 083 553	0
Kamchatka Territory	321 924	60 982	12 323	0	1 141 116	0
Primorskiy Territory	3 154 311	1 835 153	549 581	0	211 020	0
Khabarovsk Territory	1 423 077	649 295	184 179	0	233	0
Amur Region	7 019 075	939 679	6 479	788 018	2 497 892	0
Magadan Region	51 909	51 394	4 878	0	91 651	0
Sakhalin Region	0	0	49 173	0	51 808	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 1.01.10**

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>	3 108 281 889	728 277 278	353 395 823	281 462 451	160 638 805	19 525 437
Belgorod Region	405 662	43 218	5 061	0	1 132 549	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	147 985	60 054	0	0	29 202	0
Voronezh Region	2 830	3 212	554	0	187 648	0
Ivanovo Region	181 562	72 807	65 337	0	0	61 000
Kaluga Region	1 613 861	39 808	289 689	0	328 514	0
Kostroma Region	12 163 364	128 395	149	0	0	0
Kursk Region	589 180	588 992	0	0	21 166	0
Lipetsk Region	651 319	121 685	29 078	0	1 012 092	0
Moscow Region	41 748 454	4 638 795	198 749	105	14 497 275	3 144 547
Orel Region	0	0	0	4 750	72 496	0
Ryazan Region	126 747	41 205	140 753	25	195 412	0
Smolensk Region	0	0	106 019	44	36 324	0
Tambov Region	0	0	4	0	0	0
Tver Region	2 453 820	259 346	44 221	0	3 124	0
Tula Region	59 579	26 237	498	0	14 347	0
Yaroslavl Region	186 235	173 548	15 166	0	95 882	0
City of Moscow	3 047 951 291	722 079 976	352 500 545	281 457 527	143 012 774	16 319 890
<b>North-Western Federal District</b>	118 019 727	14 115 722	23 561 037	1 273 724	12 417 222	201 704
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 271 137	209 064	80 606	980	0	0
Akhangel'sk Region	22 252	25 350	118 349	0	187	0
Vologda Region	1 048 201	369 818	231 219	4 900	486	0
Kaliningrad Region	2 880 863	404 950	77 119	8	45 846	0
Leningrad Region	70 051	29 946	112	1 247 165	40 000	0
Murmansk Region	251 647	38 598	877	0	0	106 938
Novgorod Region	133 708	72 372	129 409	0	0	18 946
Pskov Region	0	0	0	0	0	0
St Petersburg	111 341 868	12 965 624	22 923 346	20 671	12 330 703	75 820
<b>Southern Federal District</b>	9 548 998	1 588 101	1 845 591	106 602	1 656 527	98 038
Republic of Adygeya	1 010	917	1 876	0	39 769	0
Republik of Daghestan	11 359	0	778 355	0	177 118	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	3 835	0	315 708	0
Republic of Kalmykia	0	0	0	0	0	0
Karachai-Cherkess Republic	69 135	0	29 006	0	56 040	0
Republic of North Ossetia - Alania	0	0	936	0	192 663	0
Chechen Republic	0	0	0	0	9 146	0
Krasnodar Territory	3 204 231	198 629	721 987	65 587	302 739	0
Stavropol Territory	2 101 149	602 024	393	210	57 662	0
Astrakhan Region	613 496	531 737	44 669	5 288	0	0
Volgograd Region	270 254	134 650	33	0	430 683	98 038
Rostov Region	3 278 264	120 144	264 501	35 517	74 999	0
<b>Volga Federal District</b>	46 973 780	5 630 624	22 442 316	707 438	18 140 224	321 288
Republic of Bashkortostan	3 094 896	281 927	828 483	0	843 019	0
Republic of Marii El	0	0	0	0	0	0

1	2	3	4	5	6	7
Republic of Mordovia	126 674	92 896	43 903	0	119 082	0
Republic of Tatarstan	18 806 061	2 300 846	11 531 123	659 848	6 130 240	1
Udmurt Republic	133 110	15 752	19 670	0	756 900	0
Chuvash Republic	97 611	59 231	40	43	227 901	0
Perm Territory	1 693 863	211 800	1 118 611	0	23 857	0
Kirov Region	1 073 060	20 368	27 640	0	45 873	0
Nizhny Novgogrod Region	2 110 437	572 124	989 278	121	3 270 451	254 763
Orenburg Region	1 556 924	62 409	155 508	17 646	2 545 544	18 213
Penza Region	462 556	0	211	0	53 110	0
Samara Region	14 593 247	1 892 901	7 548 931	29 510	3 655 668	48 311
Saratov Region	3 224 390	120 370	178 793	270	348 579	0
Ulyanovsk Region	951	0	125	0	120 000	0
<b>Ural Federal District</b>	<b>74 564 646</b>	<b>11 729 483</b>	<b>8 531 443</b>	<b>199 000</b>	<b>11 582 938</b>	<b>2 732 494</b>
Kurgan Region	0	0	0	0	24 504	0
Sverdlovsk Region	38 435 562	3 192 956	5 371 384	100	4 557 585	1 675 772
Tyumen Region	24 770 233	2 832 978	2 519 810	198 900	6 501 195	888 597
Chelyabinsk Region	11 358 851	5 703 549	640 249	0	499 654	168 125
<b>Siberian Federal District</b>	<b>8 688 830</b>	<b>2 830 937</b>	<b>1 164 817</b>	<b>0</b>	<b>3 578 860</b>	<b>302 417</b>
Republic of Altai	994	0	97	0	0	0
Republic of Buryatiya	24 866	0	45	0	2 121	0
Republic of Tuva	4 643	5 223	0	0	0	0
Republic of Khakassia	67 199	40 475	0	0	127 951	0
Altai Territory	21 237	20 924	2 146	0	62 161	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	345 844	236 314	74 250	0	219 778	208 485
Irkutsk Region	114 532	0	10 745	0	133 074	0
Kemerovo Region	821 369	609 696	96 603	0	136 034	80
Novosibirsk Region	6 019 972	1 630 429	967 086	0	2 599 985	60 573
Omsk Region	1 268 174	287 876	769	0	217 855	33 279
Tomsk Region	0	0	13 076	0	79 901	0
<b>Far Eastern Federal District</b>	<b>11 730 067</b>	<b>3 766 768</b>	<b>948 689</b>	<b>788 018</b>	<b>2 816 180</b>	<b>0</b>
Republic of Sakha (Yakutia)	807 223	230 265	142 076	0	1 234 541	0
Kamchatka Territory	313 019	60 982	12 323	0	1 147 052	0
Primorskiy Territory	3 369 201	1 835 153	717 691	0	185 273	0
Khabarovsk Territory	1 208 187	649 295	16 069	0	70 279	0
Amur Region	5 980 528	939 679	6 479	788 018	35 576	0
Magadan Region	51 909	51 394	4 878	0	91 651	0
Sakhalin Region	0	0	49 173	0	51 808	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 1.01.10**

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>	11 799 069 536	7 867 145 028	590 000 268	2 653 298 727
Belgorod Region	6 183 386	4 656 495	501 000	460 328
Bryansk Region	1 042 861	565 073	180 000	58 188
Vladimir Region	1 921 397	1 145 252	85 200	690 945
Voronezh Region	4 156 885	1 649 753	11 000	2 391 194
Ivanovo Region	5 100 437	3 297 042	110 000	1 631 065
Kaluga Region	3 900 840	1 700 255	708 814	1 477 771
Kostroma Region	20 587 069	5 496 636	10 000	10 331 243
Kursk Region	6 573 157	5 044 096	468 900	793 871
Lipetsk Region	11 518 834	8 746 672	633 000	1 113 087
Moscow Region	68 056 114	30 443 560	13 047 310	13 913 209
Orel Region	1 037 741	694 663	65 000	272 729
Ryazan Region	6 683 382	5 859 476	210 000	548 616
Smolensk Region	7 989 604	5 959 798	355 000	1 442 406
Tambov Region	1 037 890	887 437	0	150 453
Tver Region	7 535 793	4 693 607	1 720 650	1 121 275
Tula Region	5 172 707	4 470 237	147 000	469 490
Yaroslavl Region	7 960 087	4 451 118	1 874 226	1 032 807
City of Moscow	11 632 611 352	7 777 383 858	569 873 168	2 615 400 050
<b>North-Western Federal District</b>	621 030 277	433 099 084	85 359 540	61 058 763
Republic of Karelia	484 618	257 131	0	137 487
Komi Republic	6 675 145	2 389 739	2 736 700	1 336 058
Akhangel'sk Region	826 896	635 235	32 000	134 393
Vologda Region	25 708 284	16 590 354	4 357 389	3 851 368
Kaliningrad Region	26 570 274	22 373 128	1 371 303	2 263 947
Leningrad Region	2 920 459	2 333 633	69 000	240 763
Murmansk Region	4 270 362	2 471 099	56 300	1 708 444
Novgorod Region	1 447 694	1 040 507	500	396 423
Pskov Region	968 592	813 922	10 000	142 470
St Petersburg	551 157 953	384 194 336	76 726 348	50 847 410
<b>Southern Federal District</b>	121 193 275	75 702 782	10 738 158	29 819 194
Republic of Adygeya	1 160 636	656 356	40 000	464 280
Republik of Dagestan	5 839 154	2 759 641	162 968	2 711 169
Republic of Ingushetia	42 883	38 778	0	4 105
Kabardino-Balkar Republic	3 207 291	2 652 830	155 100	398 949
Republic of Kalmykia	534 467	415 168	30	119 269
Karachai-Cherkess Republic	1 308 717	855 240	79 000	374 477
Republic of North Ossetia - Alania	2 918 099	2 416 884	17 910	412 210
Chechen Republic	0	0	0	0
Krasnodar Territory	47 064 931	28 014 104	5 262 144	10 949 748
Stavropol Territory	5 748 062	2 299 830	2 087 000	1 361 232
Astrakhan Region	1 822 990	828 577	0	470 606
Volgograd Region	8 811 247	6 071 560	1 541 000	995 627
Rostov Region	42 734 798	28 693 814	1 393 006	11 557 522

1	2	3	4	5
<b>Volga Federal District</b>	607 836 283	386 118 369	19 775 145	179 641 149
Republic of Bashkortostan	25 726 889	15 528 433	1 176 015	8 269 836
Republic of Marii El	684 693	542 193	400	24 800
Republic of Mordovia	8 344 892	7 127 732	90 000	856 890
Republic of Tatarstan	250 342 414	201 985 113	6 298 082	35 503 151
Udmurt Republic	11 404 477	4 512 326	588 351	5 202 322
Chuvash Republic	3 610 398	2 069 173	118 500	1 394 183
Perm Territory	16 840 249	10 998 354	265 000	4 500 864
Kirov Region	9 989 008	6 899 510	648 649	1 356 042
Nizhny Novgograd Region	35 001 999	23 875 664	2 964 225	3 790 525
Orenburg Region	19 385 613	11 726 378	1 521 200	4 959 606
Penza Region	6 606 235	5 746 515	451 000	245 644
Samara Region	198 077 978	81 237 161	5 198 020	106 690 098
Saratov Region	18 433 703	11 027 465	455 543	6 307 965
Ulyanovsk Region	3 387 735	2 842 352	160	539 223
<b>Ural Federal District</b>	316 953 077	167 103 385	26 997 642	95 966 007
Kurgan Region	885 580	817 197	5 400	62 483
Sverdlovsk Region	130 430 628	70 798 755	13 171 570	38 567 507
Tyumen Region	131 820 219	64 808 690	6 037 462	44 589 107
Chelyabinsk Region	53 816 650	30 678 743	7 783 210	12 746 910
<b>Siberian Federal District</b>	286 442 289	142 855 238	29 308 612	95 215 433
Republic of Altai	5 201 211	3 454 402	75 000	1 613 295
Republic of Buryatiya	2 659 169	1 390 043	180 000	1 053 365
Republic of Tuva	233 759	142 398	270	91 091
Republic of Khakassia	3 881 108	1 552 432	477 513	1 676 836
Altai Territory	8 407 393	5 651 415	980 000	1 408 390
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	15 030 547	8 586 489	1 119 342	4 283 040
Irkutsk Region	7 684 095	5 042 731	497 411	1 889 525
Kemerovo Region	12 249 951	8 207 299	35 028	4 005 374
Novosibirsk Region	219 032 473	101 510 166	25 583 048	75 391 467
Omsk Region	7 697 457	4 285 563	341 000	2 684 675
Tomsk Region	4 365 126	3 032 300	20 000	1 118 375
<b>Far Eastern Federal District</b>	120 228 128	48 682 722	8 466 138	54 902 631
Republic of Sakha (Yakutia)	4 566 899	3 219 410	3 050	1 145 929
Kamchatka Territory	6 930 648	3 759 326	1 574 850	926 472
Primorskiy Territory	29 637 629	20 226 455	665 900	5 352 703
Khabarovsk Territory	26 183 942	12 275 164	4 480 000	8 637 368
Amur Region	48 358 035	6 545 364	1 527 338	37 469 237
Magadan Region	2 274 121	1 095 064	0	1 024 531
Sakhalin Region	2 276 854	1 561 939	215 000	346 391
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 1.01.10**

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>	7 239 454 418	5 039 990 398	622 053 518	1 079 167 578
Belgorod Region	139 034 641	122 339 041	501 000	15 131 398
Bryansk Region	34 141 903	20 901 895	180 000	10 739 783
Vladimir Region	55 793 105	38 333 979	85 000	16 764 998
Voronezh Region	198 853 669	138 776 998	11 000	57 565 347
Ivanovo Region	32 096 012	23 172 052	80 000	8 122 881
Kaluga Region	41 409 924	24 373 416	708 814	14 820 496
Kostroma Region	27 135 804	17 501 225	10 000	6 789 982
Kursk Region	67 410 334	52 905 799	468 900	12 884 123
Lipetsk Region	71 120 046	56 558 968	630 000	13 187 726
Moscow Region	286 375 095	180 491 773	13 047 310	59 370 082
Orel Region	21 699 478	14 632 597	65 000	6 381 984
Ryazan Region	59 481 062	39 292 038	210 000	13 572 366
Smolensk Region	45 017 729	29 683 292	185 000	12 982 609
Tambov Region	32 252 980	23 067 927	0	6 830 139
Tver Region	55 444 813	33 809 447	1 720 600	14 817 084
Tula Region	65 497 689	42 797 327	147 000	15 774 255
Yaroslavl Region	89 045 857	59 599 488	1 829 226	18 995 045
City of Moscow	5 917 644 277	4 121 753 136	602 174 668	774 437 280
<b>North-Western Federal District</b>	1 262 251 448	805 923 924	83 543 577	298 795 739
Republic of Karelia	26 958 060	11 120 571	0	12 339 729
Komi Republic	46 106 598	19 297 779	2 640 000	20 832 164
Akhangel'sk Region	52 485 015	24 986 169	32 000	21 504 777
Vologda Region	91 723 133	59 978 195	2 677 000	23 634 403
Kaliningrad Region	59 396 549	46 163 236	1 182 419	10 176 915
Leningrad Region	27 873 627	16 193 680	69 000	11 025 268
Murmansk Region	37 898 494	21 881 450	56 300	14 964 913
Novgorod Region	26 839 791	14 592 276	500	9 441 953
Pskov Region	21 394 583	15 703 636	10 000	5 388 381
St Petersburg	871 575 598	576 006 932	76 876 358	169 487 236
<b>Southern Federal District</b>	933 998 855	624 558 291	11 441 248	262 185 325
Republic of Adygeya	11 673 961	7 946 843	40 000	3 687 118
Republic of Dagestan	21 302 820	12 493 960	163 068	8 437 926
Republic of Ingushetia	3 263 027	1 862 865	0	1 400 162
Kabardino-Balkar Republic	22 916 576	16 058 549	155 000	6 294 981
Republic of Kalmykia	6 381 425	2 718 571	30	3 662 824
Karachai-Cherkess Republic	12 260 128	7 637 697	79 000	4 543 431
Republic of North Ossetia - Alania	16 138 327	10 444 430	27 910	4 903 892
Chechen Republic	12 254 596	10 881 944	0	1 372 652
Krasnodar Territory	323 456 706	209 793 194	5 282 134	95 992 652
Stavropol Territory	116 631 411	77 658 288	2 460 000	30 738 288
Astrakhan Region	41 715 469	19 914 890	0	12 795 246
Volgograd Region	101 623 564	64 241 326	1 371 000	30 713 861
Rostov Region	244 380 845	182 905 734	1 863 106	57 642 292

1	2	3	4	5
<b>Volga Federal District</b>	1 957 137 207	1 267 185 260	19 605 639	591 431 379
Republic of Bashkortostan	154 958 096	92 163 761	1 211 156	58 904 907
Republic of Marii El	25 486 693	17 511 133	400	6 516 611
Republic of Mordovia	51 086 099	40 852 769	70 000	9 472 060
Republic of Tatarstan	348 161 946	276 292 734	6 598 083	56 530 842
Udmurt Republic	87 085 782	53 237 352	588 351	27 809 042
Chuvash Republic	60 146 488	39 566 850	118 502	18 405 187
Perm Territory	199 248 228	139 094 996	265 000	56 967 270
Kirov Region	57 751 718	38 749 402	648 649	14 916 679
Nizhny Novgograd Region	257 707 274	179 833 803	2 899 425	60 861 885
Orenburg Region	77 628 037	45 551 954	1 201 200	29 782 882
Penza Region	47 939 371	29 924 398	451 150	13 220 362
Samara Region	436 600 844	224 239 617	5 198 020	193 906 778
Saratov Region	102 161 262	54 071 347	355 543	31 179 296
Ulyanovsk Region	51 175 369	36 095 144	160	12 957 578
<b>Ural Federal District</b>	1 003 329 088	598 382 960	19 201 642	341 445 401
Kurgan Region	25 208 567	12 748 504	5 400	11 752 666
Sverdlovsk Region	470 255 688	317 041 898	5 525 570	127 441 314
Tyumen Region	309 971 315	148 840 526	5 887 462	138 637 371
Chelyabinsk Region	197 893 518	119 752 032	7 783 210	63 614 050
<b>Siberian Federal District</b>	1 134 559 500	598 744 481	7 383 913	468 872 589
Republic of Altai	10 707 621	5 799 606	0	4 506 846
Republic of Buryatiya	36 080 278	13 632 478	180 000	19 528 759
Republic of Tuva	7 081 290	908 433	270	6 148 160
Republic of Khakassia	17 862 968	6 324 863	477 513	10 404 728
Altai Territory	120 569 163	84 189 417	980 000	33 360 387
Zabaykal Territory	26 998 009	7 694 077	0	18 270 213
Krasnoyarsk Territory	163 346 035	75 512 537	1 119 342	81 419 147
Irkutsk Region	134 926 849	74 042 147	497 411	58 997 140
Kemerovo Region	128 701 274	74 994 843	35 067	50 222 753
Novosibirsk Region	329 366 220	176 447 679	3 923 310	122 653 561
Omsk Region	101 589 067	49 092 671	151 000	37 857 050
Tomsk Region	57 330 726	30 105 730	20 000	25 503 845
<b>Far Eastern Federal District</b>	341 759 216	185 601 705	7 400 967	128 075 345
Republic of Sakha (Yakutia)	45 804 772	27 239 935	3 050	17 931 589
Kamchatka Territory	20 667 793	13 645 030	1 224 850	4 966 139
Primorskiy Territory	79 914 526	48 144 391	730 900	26 675 408
Khabarovsk Territory	122 649 607	63 100 117	4 415 000	45 377 035
Amur Region	36 015 322	14 127 256	812 167	17 288 517
Magadan Region	11 224 647	7 376 353	0	3 688 721
Sakhalin Region	20 417 059	8 864 580	215 000	10 186 489
Jewish Autonomous Region	3 612 132	1 875 798	0	1 736 334
Chukotka Autonomous Area	1 453 358	1 228 245	0	225 113



Table 31.1

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.01.10**

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>	5 525 859 980	3 121 741 333	1 845 287 228	372 593 417
Belgorod Region	270 330	148 813	121 469	48
Bryansk Region	2 430	2 430	0	0
Vladimir Region	5 532	2 158	0	3 374
Voronezh Region	29 758	0	30	27 484
Ivanovo Region	359 005	278 660	3 058	77 287
Kaluga Region	11 589 254	2 513 048	6 712 297	1 827 147
Kostroma Region	1 819 576	1 600 736	91 233	127 607
Kursk Region	195 100	192 958	0	2 142
Lipetsk Region	14 661	0	0	1 468
Moscow Region	16 564 239	3 043 286	8 532 434	3 543 311
Orel Region	0	0	0	0
Ryazan Region	242 555	217 499	935	24 121
Smolensk Region	1 180 403	72 906	660 882	435 047
Tambov Region	15 938	0	907	15 031
Tver Region	74 521	31 163	1 029	42 329
Tula Region	273 430	253 471	0	19 959
Yaroslavl Region	739 023	185 640	485 578	67 805
City of Moscow	5 492 484 225	3 113 198 565	1 828 677 376	366 379 257
<b>North-Western Federal District</b>	206 673 798	134 302 923	55 457 294	13 854 638
Republic of Karelia	0	0	0	0
Komi Republic	552 278	240 529	240 777	66 889
Akhangel'sk Region	142 918	140 959	1 416	543
Vologda Region	1 291 928	1 135 208	117 060	39 660
Kaliningrad Region	6 805 869	4 057 176	1 777 774	565 226
Leningrad Region	471 272	377 853	75 785	17 634
Murmansk Region	2 937 487	1 207 275	1 672 436	57 776
Novgorod Region	8 292	0	756	7 536
Pskov Region	0	0	0	0
St Petersburg	194 463 754	127 143 923	51 571 290	13 099 374
<b>Southern Federal District</b>	8 358 100	3 579 308	3 801 335	840 212
Republic of Adygeya	0	0	0	0
Republic of Dagestan	191 624	41 910	129 192	20 522
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 411	0	937	1 474
Republic of Kalmykia	16 241	0	756	15 485
Karachai-Cherkess Republic	53 613	48 624	0	4 989
Republic of North Ossetia - Alania	7 228	77	2 571	4 580
Chechen Republic	0	0	0	0
Krasnodar Territory	1 983 057	1 141 841	164 334	539 637
Stavropol Territory	181 725	0	157 478	24 247
Astrakhan Region	5 062	0	1 209	3 853
Volgograd Region	77 914	0	73 633	4 281
Rostov Region	5 839 225	2 346 856	3 271 225	221 144

1	2	3	4	5
<b>Volga Federal District</b>	54 933 977	41 721 125	5 710 653	6 499 824
Republic of Bashkortostan	1 884 816	1 565 663	209 386	62 796
Republic of Marii El	454	0	454	0
Republic of Mordovia	73 436	67 330	3 084	3 022
Republic of Tatarstan	35 190 409	29 790 498	3 610 565	865 015
Udmurt Republic	951 632	895 216	23 872	32 544
Chuvash Republic	94 472	41 435	0	53 037
Perm Territory	949 882	763 277	80 344	106 261
Kirov Region	749 892	507 338	179 953	55 542
Nizhny Novgogrod Region	3 110 680	1 745 656	298 247	1 066 777
Orenburg Region	1 032 759	794 100	227 316	11 343
Penza Region	454	0	454	0
Samara Region	10 038 631	4 852 906	970 776	4 190 935
Saratov Region	553 036	429 523	105 990	17 523
Ulyanovsk Region	303 424	268 183	212	35 029
<b>Ural Federal District</b>	50 033 610	34 213 231	14 033 675	1 563 767
Kurgan Region	0	0	0	0
Sverdlovsk Region	18 530 575	8 730 571	9 053 853	658 981
Tyumen Region	27 806 657	24 203 216	2 803 168	710 953
Chelyabinsk Region	3 696 378	1 279 444	2 176 654	193 833
<b>Siberian Federal District</b>	120 784 763	81 757 537	29 571 690	6 026 153
Republic of Altai	0	0	0	0
Republic of Buryatiya	35 407	26 549	8 678	180
Republic of Tuva	454	0	454	0
Republic of Khakassia	773	0	756	17
Altai Territory	84 929	60 241	302	24 386
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	3 526 292	2 191 349	742 591	477 381
Irkutsk Region	148 603	58 998	70 348	19 257
Kemerovo Region	62 267	23 591	4 846	33 830
Novosibirsk Region	115 898 330	78 477 748	28 676 727	5 429 443
Omsk Region	980 761	878 342	66 988	35 431
Tomsk Region	46 947	40 719	0	6 228
<b>Far Eastern Federal District</b>	7 734 221	3 713 617	1 423 973	2 471 555
Republic of Sakha (Yakutia)	136 799	124 218	12 389	192
Kamchatka Territory	537 655	525 737	10 762	1 156
Primorskiy Territory	1 257 931	478 624	658 646	115 783
Khabarovsk Territory	2 252 085	1 346 385	698 826	206 874
Amur Region	3 462 563	1 207 834	0	2 134 531
Magadan Region	575	575	0	0
Sakhalin Region	86 613	30 244	43 350	13 019
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 1.01.10**

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>	5 225 447 758	2 853 647 135	1 877 886 916	320 765 710
Belgorod Region	2 176 384	1 603 829	122 528	379 539
Bryansk Region	273 460	122 254	0	134 832
Vladimir Region	2 376 130	2 206 017	0	170 113
Voronezh Region	11 590 725	10 065 927	2 601	1 454 801
Ivanovo Region	2 503 362	2 425 582	3 058	74 722
Kaluga Region	11 580 581	4 044 954	6 712 357	286 508
Kostroma Region	1 087 336	1 009 854	57 964	19 518
Kursk Region	2 485 618	2 276 275	0	209 343
Lipetsk Region	808 572	688 472	0	120 100
Moscow Region	31 612 034	15 196 746	8 531 557	6 438 523
Orel Region	574 419	499 563	0	74 856
Ryazan Region	781 896	564 581	1 540	215 775
Smolensk Region	2 659 572	2 016 868	105 014	537 690
Tambov Region	1 612 473	1 559 530	907	52 036
Tver Region	455 750	264 776	575	168 829
Tula Region	10 343 085	9 963 342	0	358 049
Yaroslavl Region	1 220 788	415 683	486 455	318 650
City of Moscow	5 141 305 573	2 798 722 882	1 861 862 360	309 751 826
<b>North-Western Federal District</b>	317 307 407	207 192 775	54 095 879	47 182 441
Republic of Karelia	6 349 803	6 108 242	0	241 561
Komi Republic	1 690 340	1 331 651	193 050	165 639
Akhangel'sk Region	4 055 434	3 897 019	1 416	156 822
Vologda Region	4 704 733	4 109 467	117 060	458 077
Kaliningrad Region	19 152 029	16 102 619	464 872	2 533 193
Leningrad Region	8 766 756	7 057 705	75 785	265 472
Murmansk Region	11 681 498	9 719 521	1 672 436	267 847
Novgorod Region	1 883 527	1 685 051	756	176 304
Pskov Region	245 889	197 488	0	48 401
St Petersburg	258 777 398	156 984 012	51 570 504	42 869 125
<b>Southern Federal District</b>	63 872 140	52 605 009	3 767 277	5 768 576
Republic of Adygeya	89 608	23 972	0	65 636
Republik of Dagestan	814 908	467 474	129 948	217 486
Republic of Ingushetia	2 480	0	0	2 480
Kabardino-Balkar Republic	846 393	829 712	937	14 878
Republic of Kalmykia	19 265	5 639	756	12 870
Karachai-Cherkess Republic	202 153	201 693	0	460
Republic of North Ossetia - Alania	174 851	54 824	2 571	117 456
Chechen Republic	0	0	0	0
Krasnodar Territory	16 675 369	12 873 931	129 520	2 605 170
Stavropol Territory	3 010 460	1 952 087	157 478	900 895
Astrakhan Region	865 161	748 724	1 209	35 889
Volgograd Region	4 278 446	3 338 015	73 633	314 292
Rostov Region	36 893 046	32 108 938	3 271 225	1 481 064

1	2	3	4	5
<b>Volga Federal District</b>	126 336 651	105 997 199	5 517 393	13 088 693
Republic of Bashkortostan	14 258 498	12 991 727	208 932	768 424
Republic of Marii El	2 446 770	2 342 491	454	23 379
Republic of Mordovia	105 565	67 330	3 024	35 211
Republic of Tatarstan	37 849 003	32 810 169	3 610 565	503 938
Udmurt Republic	1 251 340	967 374	23 872	252 499
Chuvash Republic	3 659 280	3 440 829	0	218 451
Perm Territory	19 176 431	17 614 857	81 554	1 475 828
Kirov Region	3 912 853	3 572 155	179 953	153 686
Nizhny Novgogrod Region	13 498 737	10 717 947	297 945	2 294 727
Orenburg Region	1 026 614	772 195	33 602	218 573
Penza Region	2 509 334	2 479 138	514	29 682
Samara Region	24 882 198	16 945 847	970 776	6 745 367
Saratov Region	907 055	457 085	105 990	334 222
Ulyanovsk Region	852 973	818 055	212	34 706
<b>Ural Federal District</b>	135 163 592	120 752 963	9 694 761	4 065 893
Kurgan Region	6 384	2 780	0	3 604
Sverdlovsk Region	100 195 715	92 310 659	4 789 421	2 647 658
Tyumen Region	23 751 505	20 385 614	2 728 686	481 654
Chelyabinsk Region	11 209 988	8 053 910	2 176 654	932 977
<b>Siberian Federal District</b>	68 019 660	50 614 121	1 291 041	8 459 238
Republic of Altai	391 866	389 036	0	2 830
Republic of Buryatiya	1 212 460	995 659	8 678	208 123
Republic of Tuva	454	0	454	0
Republic of Khakassia	27 288	2 683	1 663	22 942
Altai Territory	3 187 333	2 954 004	302	211 764
Zabaykal Territory	310 386	80 805	0	229 581
Krasnoyarsk Territory	11 877 751	10 387 425	4 990	1 351 011
Irkutsk Region	4 167 664	3 285 008	70 348	812 308
Kemerovo Region	13 333 649	12 531 077	5 451	775 104
Novosibirsk Region	26 992 477	15 027 785	1 131 562	3 362 388
Omsk Region	4 537 292	3 203 521	67 593	1 259 265
Tomsk Region	1 981 040	1 757 118	0	223 922
<b>Far Eastern Federal District</b>	28 847 707	22 470 100	1 423 973	4 493 859
Republic of Sakha (Yakutia)	2 260 443	2 198 332	12 389	49 722
Kamchatka Territory	1 128 322	1 064 619	10 762	51 949
Primorskiy Territory	8 951 770	6 541 386	658 646	1 748 126
Khabarovsk Territory	12 899 363	9 553 888	698 826	2 232 664
Amur Region	2 516 587	2 329 985	0	145 817
Magadan Region	751 823	751 186	0	637
Sakhalin Region	338 628	30 268	43 350	264 609
Jewish Autonomous Region	771	436	0	335
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 1.01.10**

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>	506 921 641	130 833 521	833 639	852 561	170 726 674	31 957 387
Belgorod Region	114 764	0	0	0	22 337	48
Bryansk Region	41 634	0	0	0	0	0
Vladimir Region	80 642	0	15 000	0	55 502	1 796
Voronezh Region	54 837	0	0	0	366 596	3 948
Ivanovo Region	104 358	0	0	0	17 755	0
Kaluga Region	47 391	9 943	0	0	24 327	10 587
Kostroma Region	243 180	5 313	10 000	0	1 159 856	3 440
Kursk Region	42 746	0	0	0	57 745	0
Lipetsk Region	699 447	0	0	0	29 366	0
Moscow Region	2 655 019	4 639	10 000	0	1 001 782	79 281
Orel Region	85 715	0	0	0	7 164	0
Ryazan Region	168 425	0	0	0	33 398	0
Smolensk Region	292 195	0	0	0	251 645	19 004
Tambov Region	376	0	0	0	2 051	0
Tver Region	228 663	0	4 000	0	40 979	1 764
Tula Region	50 196	0	0	0	20 398	3 601
Yaroslavl Region	245 780	0	0	0	83 346	463
City of Moscow	501 766 273	130 813 626	794 639	852 561	167 552 427	31 833 455
<b>North-Western Federal District</b>	57 840 402	6 100 775	54 689	13 016	5 915 770	880 517
Republic of Karelia	4 522	0	0	0	710	0
Komi Republic	497 813	43 952	0	0	35 404	6 049
Akhangel'sk Region	43 531	0	0	0	9 043	66
Vologda Region	487 723	3 254	0	0	85 106	14
Kaliningrad Region	1 163 067	15 189	9 689	0	350 499	104 761
Leningrad Region	102 629	0	0	0	6 429	1 388
Murmansk Region	224 349	20 975	0	0	87 146	4 975
Novgorod Region	39 825	0	0	0	13 370	0
Pskov Region	25 431	0	10 000	0	205	0
St Petersburg	55 251 512	6 017 405	35 000	13 016	5 327 858	763 264
<b>Southern Federal District</b>	4 101 239	20 459	2 906	24 861	1 278 058	21 413
Republic of Adygeya	41 008	0	0	0	44 030	0
Republik of Daghestan	103 293	0	0	0	15 413	1 402
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	55 176	0	0	0	27 639	0
Republic of Kalmykia	27 728	0	0	0	8 130	0
Karachai-Cherkess Republic	15 434	0	0	0	10 340	0
Republic of North Ossetia - Alania	106 782	0	0	0	22 604	0
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	966 815	7 429	0	24 861	519 683	14 193
Stavropol Territory	504 051	0	0	0	215 096	272
Astrakhan Region	58 105	0	0	0	29 001	0
Volgograd Region	695 250	0	0	0	85 888	1 317

1	2	3	4	5	6	7
Rostov Region	1 527 597	13 030	2 906	0	300 234	4 229
<b>Volga Federal District</b>	15 901 172	357 880	73 649	17 355	11 881 282	243 824
Republic of Bashkortostan	471 078	4 668	30 000	0	539 852	23 874
Republic of Marii El	1 085	0	0	0	5	0
Republic of Mordovia	30 885	0	0	0	18 399	0
Republic of Tatarstan	5 898 089	148 511	0	0	2 104 970	48 695
Udmurt Republic	245 967	1 836	0	0	250 471	0
Chuvash Republic	95 700	0	0	0	65 041	0
Perm Territory	235 257	0	11 000	0	132 555	76
Kirov Region	322 190	0	3 649	0	93 770	0
Nizhny Novgograd Region	1 018 245	116 218	24 000	17 355	463 313	68 051
Orenburg Region	622 932	0	5 000	0	179 760	116
Penza Region	1 685 441	0	0	0	26 168	0
Samara Region	4 591 979	84 134	0	0	7 286 063	103 012
Saratov Region	652 446	2 513	0	0	671 259	0
Ulyanovsk Region	29 878	0	0	0	49 656	0
<b>Ural Federal District</b>	11 030 043	1 043 563	24 000	0	4 644 089	32 414
Kurgan Region	10 530	0	0	0	1 910	0
Sverdlovsk Region	6 549 769	537 292	20 000	0	3 196 473	29 123
Tyumen Region	2 503 518	469 079	4 000	0	749 600	2 758
Chelyabinsk Region	1 966 226	37 192	0	0	696 106	533
<b>Siberian Federal District</b>	19 609 895	5 803 252	24 000	0	10 911 722	557 618
Republic of Altai	81 968	0	0	0	33 962	0
Republic of Buryatiya	56 186	0	0	0	42 054	180
Republic of Tuva	5 217	0	0	0	9 878	0
Republic of Khakassia	28 856	0	0	0	24 331	0
Altai Territory	98 041	0	0	0	78 897	677
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	637 160	48 672	0	0	426 069	17 928
Irkutsk Region	85 216	5 390	0	0	89 469	302
Kemerovo Region	62 328	0	0	0	185 675	873
Novosibirsk Region	18 282 696	5 688 904	24 000	0	9 904 797	536 072
Omsk Region	161 732	58 824	0	0	91 855	1 586
Tomsk Region	110 495	1 462	0	0	24 735	0
<b>Far Eastern Federal District</b>	2 832 501	124 327	0	0	3 963 257	25 129
Republic of Sakha (Yakutia)	192 889	0	0	0	59 591	173
Kamchatka Territory	81 427	5 596	0	0	51 222	0
Primorskiy Territory	1 069 607	27 978	0	0	313 677	416
Khabarovsk Territory	793 210	76 666	0	0	694 823	10 890
Amur Region	650 039	13 512	0	0	2 744 853	13 650
Magadan Region	1 740	575	0	0	79 821	0
Sakhalin Region	43 589	0	0	0	19 270	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 1.01.10**

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>	289 187 139	115 198 225	833 639	852 561	113 033 458	28 519 219
Belgorod Region	7 408 149	1 107 103	0	0	412 534	4 558
Bryansk Region	1 619 621	12 826	0	0	244 496	6 984
Vladimir Region	1 880 843	28 150	15 000	0	912 174	13 535
Voronezh Region	6 230 336	203 182	0	0	2 394 007	165 879
Ivanovo Region	1 211 730	0	0	0	440 516	12 500
Kaluga Region	917 658	18 016	0	0	408 208	3 556
Kostroma Region	981 072	0	10 000	0	377 329	146
Kursk Region	4 343 805	210 790	0	0	440 185	10 164
Lipetsk Region	2 829 622	0	0	0	332 721	629
Moscow Region	16 573 462	243 272	10 000	0	1 728 019	568 570
Orel Region	1 439 320	0	0	0	244 625	5 064
Ryazan Region	1 596 011	9 202	0	0	572 143	12 032
Smolensk Region	1 045 133	162 725	0	0	357 199	82 840
Tambov Region	1 198 299	0	0	0	113 053	238
Tver Region	795 364	0	4 000	0	299 613	22 048
Tula Region	1 179 816	26 420	0	0	694 090	23 513
Yaroslavl Region	10 382 798	149 854	0	0	1 046 077	22 610
City of Moscow	227 554 100	113 026 685	794 639	852 561	102 016 469	27 564 353
<b>North-Western Federal District</b>	95 556 222	11 688 560	54 689	13 016	14 448 645	2 754 810
Republic of Karelia	340 074	0	0	0	381 189	15 333
Komi Republic	2 653 761	42 273	0	0	334 471	6 453
Akhangel'sk Region	1 584 994	99 397	0	0	495 670	3 390
Vologda Region	7 455 523	3 647	0	0	1 150 693	25 216
Kaliningrad Region	8 961 086	621 589	9 689	0	820 849	360 464
Leningrad Region	417 278	17 589	0	0	328 366	37 379
Murmansk Region	4 252 261	137 738	0	0	498 045	22 413
Novgorod Region	697 124	61 466	0	0	467 415	23 485
Pskov Region	597 496	1 265	10 000	0	172 567	3 936
St Petersburg	68 596 625	10 703 596	35 000	13 016	9 799 380	2 256 741
<b>Southern Federal District</b>	41 396 828	7 857 262	2 906	24 861	11 646 303	342 484
Republic of Adygeya	184 407	0	0	0	100 777	4 244
Republik of Dagestan	209 599	0	0	0	160 269	3 292
Republic of Ingushetia	380 400	0	0	0	4 613	132
Kabardino-Balkar Republic	1 585 291	41 556	0	0	115 335	177
Republic of Kalmykia	31 726	0	0	0	28 919	92
Karachai-Cherkess Republic	474 673	0	0	0	55 562	0
Republic of North Ossetia - Alania	1 375 492	0	0	0	249 523	2 473
Chechen Republic	120 644	0	0	0	606	0
Krasnodar Territory	12 751 734	648 152	0	24 861	3 991 059	173 153
Stavropol Territory	3 867 063	20 296	0	0	1 531 889	39 563
Astrakhan Region	966 762	0	0	0	493 576	156
Volgograd Region	8 590 441	142 232	0	0	2 298 475	26 791

1	2	3	4	5	6	7
Rostov Region	10 858 596	7 005 026	2 906	0	2 615 700	92 411
<b>Volga Federal District</b>	97 755 370	3 515 294	73 649	17 355	27 333 349	960 928
Republic of Bashkortostan	11 404 272	729 483	30 000	0	2 232 299	104 247
Republic of Marii El	1 141 956	0	0	0	242 723	2 856
Republic of Mordovia	1 251 084	0	0	0	127 841	8 462
Republic of Tatarstan	14 201 262	26 519	0	0	2 151 280	18 896
Udmurt Republic	4 188 688	324 626	0	0	976 471	21 398
Chuvash Republic	3 911 244	410	0	0	444 337	13 907
Perm Territory	13 129 377	415 186	11 000	0	2 912 651	168 299
Kirov Region	1 830 619	0	3 649	0	391 664	8 453
Nizhny Novgogrod Region	17 766 188	944 922	24 000	17 355	3 733 206	208 693
Orenburg Region	2 620 216	5 183	5 000	0	1 346 588	16 516
Penza Region	2 504 105	715 425	0	0	254 770	103
Samara Region	18 880 228	199 967	0	0	10 670 437	372 200
Saratov Region	3 046 310	49 581	0	0	1 593 225	16 871
Ulyanovsk Region	1 879 821	103 992	0	0	255 857	27
<b>Ural Federal District</b>	39 205 556	1 955 334	24 000	0	12 614 938	356 836
Kurgan Region	428 668	0	0	0	236 666	1 340
Sverdlovsk Region	21 283 528	1 647 356	20 000	0	6 377 815	194 731
Tyumen Region	8 259 845	190 495	4 000	0	2 956 504	28 703
Chelyabinsk Region	9 233 515	117 483	0	0	3 043 953	132 062
<b>Siberian Federal District</b>	44 766 154	3 530 220	24 000	0	23 432 044	552 261
Republic of Altai	182 191	0	0	0	68 042	0
Republic of Buryatiya	1 170 540	4 034	0	0	890 163	1 832
Republic of Tuva	56 311	0	0	0	108 947	0
Republic of Khakassia	514 119	0	0	0	407 528	1 907
Altai Territory	4 331 007	28 558	0	0	1 411 280	26 607
Zabaykal Territory	918 872	28 528	0	0	641 259	1 420
Krasnoyarsk Territory	6 150 117	769 496	0	0	3 225 085	50 733
Irkutsk Region	4 099 220	127 434	0	0	2 687 563	31 945
Kemerovo Region	4 708 917	1 669	0	0	3 647 858	38 537
Novosibirsk Region	10 790 662	1 541 906	24 000	0	6 921 700	271 310
Omsk Region	8 387 733	746 995	0	0	2 569 681	121 490
Tomsk Region	3 456 465	281 600	0	0	852 938	6 480
<b>Far Eastern Federal District</b>	10 539 792	520 679	0	0	6 817 865	231 753
Republic of Sakha (Yakutia)	2 089 764	438	0	0	482 336	499
Kamchatka Territory	675 679	5 596	0	0	174 944	108
Primorskiy Territory	3 325 104	368 071	0	0	1 755 741	157 172
Khabarovsk Territory	3 073 734	113 487	0	0	2 831 214	70 703
Amur Region	836 413	32 512	0	0	1 093 187	1 645
Magadan Region	118 924	575	0	0	93 511	1
Sakhalin Region	334 827	0	0	0	331 547	1 625
Jewish Autonomous Region	85 017	0	0	0	48 106	0
Chukotka Autonomous Area	330	0	0	0	7 279	0



Table 33.1

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.01.10

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>	9 895 218 217	3 044 480	12 007 809	2 518 118 788	2 601 357 003	4 681 707 172
Belgorod Region	7 638 930	0	1 084	2 242 631	905 491	4 477 760
Bryansk Region	560 253	0	0	397 818	0	162 410
Vladimir Region	2 508 693	0	106	997 529	17 800	1 492 763
Voronezh Region	3 441 247	0	0	769 472	426 768	2 227 367
Ivanovo Region	5 244 964	0	0	2 495 853	435 761	2 299 772
Kaluga Region	5 145 993	3 665	0	743 616	356 060	4 039 300
Kostroma Region	22 735 595	0	0	3 582 496	2 204 346	16 900 073
Kursk Region	8 182 956	0	0	3 084 094	368 282	4 727 648
Lipetsk Region	12 889 481	0	6 893	3 877 964	2 421 424	6 580 459
Moscow Region	129 904 120	5 500	81 860	80 592 691	25 772 040	22 927 508
Orel Region	1 147 746	0	0	232 264	33 400	881 857
Ryazan Region	7 088 060	214	1	2 356 851	303 939	4 410 989
Smolensk Region	6 308 971	0	0	3 779 842	308 654	2 191 247
Tambov Region	1 354 081	0	0	568 792	96 797	688 161
Tver Region	8 824 222	1 026	6 966	5 041 768	767 451	2 966 291
Tula Region	5 760 724	0	0	1 459 018	785 859	3 311 789
Yaroslavl Region	8 768 159	0	0	2 943 859	855 037	4 955 836
City of Moscow	9 657 714 022	3 034 075	11 910 899	2 402 952 230	2 565 297 894	4 596 465 942
<b>North-Western Federal District</b>	645 553 701	1 655 313	268 161	201 601 718	333 813 467	107 162 264
Republic of Karelia	474 123	0	0	282 647	33 031	158 095
Komi Republic	8 441 316	0	0	2 609 236	493 326	5 313 987
Akhangel'sk Region	843 563	0	0	160 360	442 368	208 590
Vologda Region	28 930 710	2 533	102 860	8 480 821	8 990 691	11 233 904
Kaliningrad Region	22 433 867	0	60 221	6 834 732	3 865 431	11 530 572
Leningrad Region	3 094 518	7 588	13 551	924 962	192 792	1 952 700
Murmansk Region	4 760 792	0	0	2 047 989	212 267	2 477 493
Novgorod Region	2 363 641	0	78	1 326 498	89 712	944 173
Pskov Region	1 164 272	75	13 866	664 068	46 400	439 171
St Petersburg	573 046 899	1 645 117	77 585	178 270 405	319 447 449	72 903 579
<b>Southern Federal District</b>	145 821 618	15 097	81 744	54 166 056	13 308 474	77 918 081
Republic of Adygeya	1 642 925	0	0	711 303	97 599	833 862
Republik of Daghestan	12 331 890	0	2 240	7 841 106	598 845	3 810 596
Republic of Ingushetia	394 176	0	0	313 573	0	80 574
Kabardino-Balkar Republic	3 591 444	0	349	1 571 580	145 941	1 872 179
Republic of Kalmykia	295 791	0	0	209 556	20 000	66 204
Karachai-Cherkess Republic	1 513 185	0	6 534	962 418	221 531	322 356
Republic of North Ossetia - Alania	4 156 234	0	512	2 053 882	200 201	1 901 295
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	60 793 128	12 924	52 006	19 808 433	4 945 990	35 924 670
Stavropol Territory	6 951 847	20	1 776	3 139 589	325 222	3 453 700
Astrakhan Region	2 064 315	0	2 250	826 286	211 480	1 018 843
Volgograd Region	8 622 890	0	1 075	3 671 147	842 555	4 106 364
Rostov Region	43 463 793	2 153	15 002	13 057 183	5 699 110	24 527 438
<b>Volga Federal District</b>	485 769 442	320 008	821 715	125 777 346	113 511 466	243 658 696
Republic of Bashkortostan	26 937 923	0	1 058	4 846 934	3 133 341	18 939 971
Republic of Marii El	1 090 370	53	60 051	341 301	350	685 748

1	2	3	4	5	6	7
Republic of Mordovia	10 699 702	0	0	3 439 392	954 594	6 226 282
Republic of Tatarstan	195 968 085	192 370	496 981	54 762 345	64 941 067	75 072 177
Udmurt Republic	11 207 405	0	0	1 405 434	951 022	8 825 553
Chuvash Republic	3 560 719	0	0	1 349 123	713 373	1 496 305
Perm Territory	17 234 851	0	0	4 461 596	4 006 101	8 752 524
Kirov Region	12 788 360	0	1 344	2 763 496	669 561	9 352 345
Nizhny Novgogrod Region	49 123 464	12 296	107 747	19 038 476	3 110 534	26 621 020
Orenburg Region	20 736 558	2 588	0	5 109 989	4 829 018	10 788 816
Penza Region	6 105 533	0	0	522 674	2 900 932	2 680 870
Samara Region	99 879 533	41 488	154 534	21 322 632	23 923 097	53 751 351
Saratov Region	26 411 202	0	0	4 585 900	2 614 037	19 109 717
Ulyanovsk Region	4 025 737	71 213	0	1 828 054	764 439	1 356 017
<b>Ural Federal District</b>	<b>354 821 678</b>	<b>200 801</b>	<b>201 108</b>	<b>84 348 361</b>	<b>71 791 983</b>	<b>196 995 332</b>
Kurgan Region	996 760	0	3 251	547 909	62 250	382 989
Sverdlovsk Region	160 162 699	78 854	13 717	37 755 449	31 691 139	90 171 536
Tyumen Region	132 047 272	58 373	153 619	29 237 559	33 613 646	68 226 617
Chelyabinsk Region	61 614 947	63 574	30 521	16 807 444	6 424 948	38 214 190
<b>Siberian Federal District</b>	<b>250 016 669</b>	<b>32 177</b>	<b>179 491</b>	<b>76 346 545</b>	<b>51 922 103</b>	<b>119 339 009</b>
Republic of Altai	5 298 491	0	0	747 908	441 764	4 105 856
Republic of Buryatiya	3 267 974	21 904	485	902 360	5 700	2 316 720
Republic of Tuva	355 695	0	4 480	187 140	11 100	152 795
Republic of Khakassia	4 549 551	0	33	1 498 394	239 427	2 808 361
Altai Territory	8 016 761	1 794	7 698	3 941 679	1 115 682	2 942 752
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	18 930 979	4 473	26 089	6 634 824	1 580 730	10 624 958
Irkutsk Region	8 059 844	0	9 747	2 666 173	1 400 162	3 974 181
Kemerovo Region	14 438 256	0	112 326	2 517 028	908 069	10 883 288
Novosibirsk Region	173 587 008	1 835	18 495	53 162 024	45 078 825	73 258 902
Omsk Region	7 610 894	2 171	0	2 436 921	736 461	4 433 150
Tomsk Region	5 901 216	0	138	1 652 094	404 183	3 838 046
<b>Far Eastern Federal District</b>	<b>137 198 440</b>	<b>9 352</b>	<b>139 403</b>	<b>39 384 151</b>	<b>12 885 652</b>	<b>84 312 918</b>
Republic of Sakha (Yakutia)	9 417 162	0	8 405	3 118 122	1 651 187	4 637 195
Kamchatka Territory	9 427 738	0	92	3 431 948	1 082 511	4 912 488
Primorskiy Territory	34 763 940	21	1 081	16 172 967	2 733 531	15 421 170
Khabarovsk Territory	26 980 329	0	6 793	6 368 885	2 325 363	18 268 350
Amur Region	48 082 224	9 331	0	5 908 150	3 727 749	38 419 760
Magadan Region	2 620 845	0	123 032	1 007 098	330 019	1 160 695
Sakhalin Region	5 906 202	0	0	3 376 981	1 035 292	1 493 260
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 1.01.10**

thousand rubles

1	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
<b>Central Federal District</b>	6 620 801 599	1 209 566	8 106 782	1 899 935 430	2 196 114 934	2 447 529 925
Belgorod Region	72 153 333	0	126 369	21 331 189	8 972 627	41 676 617
Bryansk Region	29 718 074	23 352	55 622	5 380 636	1 704 080	22 516 629
Vladimir Region	56 025 225	35 827	87 614	8 784 390	5 116 524	41 949 746
Voronezh Region	124 815 425	81 736	183 206	21 892 349	8 741 724	93 846 129
Ivanovo Region	32 241 752	15 542	51 240	6 039 579	1 520 608	24 584 954
Kaluga Region	49 365 034	58 332	16 757	13 542 876	3 988 474	31 739 579
Kostroma Region	27 619 532	302	14 488	3 165 544	4 565 116	19 859 238
Kursk Region	36 700 720	156	39 807	8 862 157	2 181 633	25 587 861
Lipetsk Region	48 689 597	55 237	31 020	9 422 496	5 090 537	34 042 549
Moscow Region	460 844 897	266 196	1 355 956	121 506 407	55 084 395	281 232 296
Orel Region	24 234 565	4 332	16 477	3 936 175	1 244 237	19 016 798
Ryazan Region	42 793 058	9 104	130 896	7 945 140	3 428 455	31 247 451
Smolensk Region	34 990 435	24 606	35 299	7 038 994	3 972 835	23 889 305
Tambov Region	27 620 479	1 586	15 879	5 089 120	1 197 909	21 295 194
Tver Region	49 218 785	45 883	45 954	11 835 512	3 784 166	33 434 235
Tula Region	56 499 557	4 817	27 978	9 690 551	6 240 537	40 290 812
Yaroslavl Region	61 991 940	817	38 334	11 698 751	4 663 651	45 491 206
City of Moscow	5 385 279 191	581 741	5 833 886	1 622 773 564	2 074 617 426	1 615 829 326
<b>North-Western Federal District</b>	1 327 020 655	2 014 102	874 611	315 548 374	389 414 847	614 445 620
Republic of Karelia	20 229 539	330	10 502	3 887 324	906 254	15 401 959
Komi Republic	48 568 286	59	15 774	7 213 397	3 576 727	37 670 308
Akhangel'sk Region	62 169 850	30 165	69 626	9 786 022	11 681 649	40 509 106
Vologda Region	71 225 443	14 783	131 030	18 320 650	12 771 415	39 842 225
Kaliningrad Region	44 255 828	118 073	68 828	9 869 336	6 649 842	27 448 862
Leningrad Region	54 115 422	119 926	250 885	10 822 260	6 465 127	36 400 323
Murmansk Region	47 728 586	17 239	116 822	8 483 179	3 450 855	35 582 433
Novgorod Region	20 126 708	32 179	53 944	5 506 652	1 473 486	13 045 664
Pskov Region	17 338 373	350	77 654	3 887 436	1 325 532	12 023 274
St Petersburg	941 262 620	1 680 998	79 546	237 772 118	341 113 960	356 521 466
<b>Southern Federal District</b>	678 974 434	308 962	565 054	169 374 960	60 136 364	447 516 486
Republic of Adygeya	7 212 376	156	743	1 378 816	324 306	5 503 915
Republik of Dagestan	23 257 500	0	19 971	10 787 700	784 867	11 576 992
Republic of Ingushetia	3 871 993	0	0	1 779 582	71 900	2 018 579
Kabardino-Balkar Republic	13 533 913	0	15 965	4 118 904	246 168	9 147 617
Republic of Kalmykia	3 827 842	13 849	17 899	1 090 003	280 024	2 425 340
Karachai-Cherkess Republic	6 123 125	0	12 867	2 234 644	309 407	3 563 842
Republic of North Ossetia - Alania	14 981 996	0	22 564	3 899 788	325 276	10 729 899
Chechen Republic	9 459 245	0	62 765	6 941 080	669 308	1 785 723
Krasnodar Territory	243 473 664	16 893	73 865	55 684 675	28 865 353	158 527 275
Stavropol Territory	88 243 301	82 957	238 315	22 133 126	6 082 013	59 585 311
Astrakhan Region	31 707 121	34 362	16 960	8 279 959	1 823 717	21 431 872
Volgograd Region	82 307 997	298	4 579	16 105 683	6 491 391	59 645 395
Rostov Region	150 974 361	160 447	78 561	34 941 000	13 862 634	101 574 726
<b>Volga Federal District</b>	1 437 360 936	1 032 274	1 843 253	305 686 330	278 075 245	843 556 294

1	2	3	4	5	6	7
Republic of Bashkortostan	198 681 139	201 836	91 669	32 480 868	78 100 853	87 678 536
Republic of Marii El	14 779 022	161	72 319	2 412 292	1 437 572	10 842 166
Republic of Mordovia	25 345 459	58 200	43 243	5 569 495	3 712 056	15 873 977
Republic of Tatarstan	270 346 903	192 824	497 301	68 634 508	73 087 360	123 621 675
Udmurt Republic	50 450 216	225	548	10 328 415	6 383 962	33 592 002
Chuvash Republic	34 588 893	1 730	44 918	5 843 141	3 948 676	24 715 042
Perm Territory	133 774 341	215 187	152 072	26 790 012	25 908 728	80 555 476
Kirov Region	42 411 738	102 108	95 348	8 234 796	3 101 436	30 847 382
Nizhny Novgogrod Region	192 475 323	13 178	394 325	53 450 709	22 369 989	115 710 870
Orenburg Region	66 724 927	31 012	100 125	13 194 310	8 756 996	44 222 959
Penza Region	41 466 607	6 627	42 477	7 628 975	4 944 877	28 802 400
Samara Region	239 334 952	117 913	202 876	46 067 613	35 915 826	156 059 485
Saratov Region	88 209 210	1 241	89 529	17 053 651	7 142 567	63 658 351
Ulyanovsk Region	38 772 206	90 032	16 503	7 997 545	3 264 347	27 375 973
<b>Ural Federal District</b>	781 528 273	364 295	764 674	160 749 299	160 743 496	456 776 830
Kurgan Region	17 608 797	4 254	48 694	3 967 867	891 848	12 689 239
Sverdlovsk Region	290 878 207	165 822	422 244	65 190 132	45 920 361	178 398 774
Tyumen Region	334 252 236	91 045	258 187	60 861 812	96 482 347	175 380 251
Chelyabinsk Region	138 789 033	103 174	35 549	30 729 488	17 448 940	90 308 566
<b>Siberian Federal District</b>	687 939 691	195 242	941 974	150 253 219	76 635 530	457 735 128
Republic of Altai	4 169 349	0	915	1 033 884	464 318	2 668 519
Republic of Buryatiya	23 052 437	22 319	5 915	6 825 309	2 195 023	13 967 034
Republic of Tuva	3 967 312	0	35 214	971 521	649 548	2 307 000
Republic of Khakassia	12 213 862	2 052	23 277	3 049 148	789 785	8 340 814
Altai Territory	61 142 844	1 905	234 065	11 984 717	6 829 804	42 029 653
Zabaykal Territory	21 441 168	1 196	18 695	3 978 458	1 695 542	15 731 041
Krasnoyarsk Territory	118 110 915	65 738	104 473	31 325 102	12 759 510	73 703 414
Irkutsk Region	84 305 054	2 884	217 129	18 544 068	8 047 698	57 348 855
Kemerovo Region	97 640 771	37 433	176 452	15 367 809	12 059 006	69 924 856
Novosibirsk Region	158 284 666	4 721	46 543	38 003 036	20 899 320	97 893 181
Omsk Region	62 185 670	40 025	22 913	10 781 363	5 708 094	45 455 360
Tomsk Region	41 425 643	16 969	56 383	8 388 804	4 537 882	28 365 401
<b>Far Eastern Federal District</b>	380 480 226	152 462	603 070	98 046 582	37 329 895	243 527 975
Republic of Sakha (Yakutia)	46 197 445	1 739	71 855	13 438 563	5 163 938	27 493 797
Kamchatka Territory	24 644 485	0	23 238	6 172 732	1 647 822	16 788 734
Primorskiy Territory	109 519 421	49 489	31 721	35 646 111	9 783 556	63 504 624
Khabarovsk Territory	105 462 356	30 863	75 298	19 343 084	11 597 275	74 228 931
Amur Region	31 983 086	13 751	219 386	7 473 379	3 619 651	20 629 164
Magadan Region	14 476 070	0	141 726	2 942 816	2 110 675	9 263 032
Sakhalin Region	38 105 972	56 620	39 666	10 560 823	2 384 327	25 027 820
Jewish Autonomous Region	3 509 448	0	180	662 336	139 051	2 705 422
Chukotka Autonomous Area	6 581 943	0	0	1 806 738	883 600	3 886 451

Table 34.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.01.10**

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>	4 707 234 056	15 057 850	2 572	685 436 137	2 079 925 541	1 745 079 846
Belgorod Region	476 890	0	0	73 165	60 488	342 981
Bryansk Region	38 273	0	0	2 758	0	35 515
Vladimir Region	68 320	0	0	6 072	0	61 812
Voronezh Region	645 095	0	0	2 584	0	642 508
Ivanovo Region	717 150	0	0	43 704	0	673 434
Kaluga Region	1 552 660	0	0	57 613	852 505	404 880
Kostroma Region	4 821 271	0	0	778 791	422 904	3 613 602
Kursk Region	346 171	0	0	60 282	0	285 790
Lipetsk Region	1 199 265	0	0	403 823	145 172	650 260
Moscow Region	19 698 750	0	0	1 443 643	4 605 278	13 587 805
Orel Region	42 429	0	0	5	0	42 398
Ryazan Region	681 691	0	0	63 080	5 463	613 073
Smolensk Region	1 165 711	0	0	36 866	158 130	970 453
Tambov Region	141 791	0	0	57 877	60 488	23 368
Tver Region	920 773	0	0	248 845	29 184	642 565
Tula Region	562 267	0	0	63 101	1 059	498 072
Yaroslavl Region	1 253 200	0	0	155 241	90 733	1 006 697
City of Moscow	4 672 902 349	15 057 850	2 572	681 938 687	2 073 494 137	1 720 984 633
<b>North-Western Federal District</b>	193 333 283	471	0	43 891 492	73 406 208	72 671 428
Republic of Karelia	12 049	0	0	7 244	0	4 757
Komi Republic	1 167 780	0	0	72 682	0	1 095 076
Akhangel'sk Region	169 401	0	0	632	120 231	48 456
Vologda Region	4 925 462	0	0	1 885 381	1 032 507	1 827 477
Kaliningrad Region	9 473 253	0	0	2 017 546	2 901 517	4 519 983
Leningrad Region	754 785	0	0	71 907	314	682 543
Murmansk Region	1 944 503	0	0	331 453	10 375	1 595 275
Novgorod Region	136 360	0	0	23 324	0	113 016
Pskov Region	52 767	0	0	17 660	0	35 102
St Petersburg	174 696 923	471	0	39 463 663	69 341 264	62 749 743
<b>Southern Federal District</b>	13 055 610	0	62	1 111 348	2 477 220	9 380 430
Republic of Adygeya	16 785	0	0	6 294	0	10 479
Republik of Dagestan	577 360	0	0	7 177	182 766	383 587
Republic of Ingushetia	2 088	0	0	1 607	0	467
Kabardino-Balkar Republic	116 507	0	0	14 328	0	102 130
Republic of Kalmykia	100 412	0	0	22	42 599	57 791
Karachai-Cherkess Republic	67 619	0	0	282	18 903	48 175
Republic of North Ossetia - Alania	109 346	0	0	2 922	0	106 325
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	5 114 908	0	62	479 930	392 284	4 172 209
Stavropol Territory	448 377	0	0	23 473	3 629	420 869
Astrakhan Region	75 544	0	0	27 551	0	40 193
Volgograd Region	718 907	0	0	178 115	149 680	390 703
Rostov Region	5 707 757	0	0	369 647	1 687 359	3 647 502
<b>Volga Federal District</b>	85 253 791	6 136	0	6 502 910	37 681 108	40 417 866

1	2	3	4	5	6	7
Republic of Bashkortostan	3 208 980	0	0	182 946	327 120	2 698 173
Republic of Marii El	4 436	0	0	31	0	4 405
Republic of Mordovia	301 485	0	0	36 740	0	264 331
Republic of Tatarstan	48 332 991	6 136	0	2 721 955	31 955 292	13 267 330
Udmurt Republic	1 048 375	0	0	2 229	276 733	769 393
Chuvash Republic	176 861	0	0	2 515	93 419	80 868
Perm Territory	4 000 097	0	0	1 160 629	12 936	2 826 523
Kirov Region	772 489	0	0	46 239	64 963	661 232
Nizhny Novgograd Region	4 685 141	0	0	356 164	1 788 803	2 530 388
Orenburg Region	1 960 401	0	0	180 597	1 203 155	576 626
Penza Region	118 021	0	0	3 140	0	114 676
Samara Region	16 452 884	0	0	1 301 311	1 742 364	13 185 303
Saratov Region	3 738 122	0	0	489 798	170 683	3 049 549
Ulyanovsk Region	453 508	0	0	18 616	45 640	389 069
<b>Ural Federal District</b>	80 566 425	29 185	0	9 041 727	14 302 067	47 059 421
Kurgan Region	2 159	0	0	2	0	2 003
Sverdlovsk Region	23 946 526	0	0	1 281 447	3 953 911	18 615 221
Tyumen Region	49 669 163	28 327	0	5 623 090	10 177 963	23 972 820
Chelyabinsk Region	6 948 577	858	0	2 137 188	170 193	4 469 377
<b>Siberian Federal District</b>	116 131 616	0	73	10 056 803	57 673 968	42 283 267
Republic of Altai	13 833	0	0	7 308	0	6 474
Republic of Buryatiya	442 067	0	0	8 193	0	82 211
Republic of Tuva	10 454	0	0	1 824	0	8 630
Republic of Khakassia	114 144	0	0	1 400	0	102 611
Altai Territory	259 289	0	0	42 748	3 145	213 323
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 063 746	0	0	132 755	394 876	5 524 065
Irkutsk Region	496 178	0	0	133 252	123 550	236 076
Kemerovo Region	589 810	0	0	145 581	5 920	438 299
Novosibirsk Region	106 430 493	0	73	9 242 475	56 795 582	34 652 381
Omsk Region	1 489 531	0	0	323 987	344 612	820 798
Tomsk Region	222 071	0	0	17 280	6 283	198 399
<b>Far Eastern Federal District</b>	21 458 779	1	0	1 567 885	2 524 225	16 983 945
Republic of Sakha (Yakutia)	567 193	0	0	27 023	36 041	445 970
Kamchatka Territory	1 135 878	1	0	197 037	85 013	851 940
Primorskiy Territory	5 234 392	0	0	734 387	475 021	4 024 506
Khabarovsk Territory	3 128 096	0	0	192 493	32 912	2 850 412
Amur Region	10 460 873	0	0	208 078	1 816 747	8 343 886
Magadan Region	239 485	0	0	5 506	0	56 257
Sakhalin Region	692 862	0	0	203 361	78 491	410 974
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 1.01.10**

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>	4 092 679 840	13 920 795	2 511	643 275 301	1 964 930 548	1 367 547 845
Belgorod Region	15 254 361	0	0	696 757	3 450 307	4 110 098
Bryansk Region	3 860 290	0	0	154 192	244 456	2 984 518
Vladimir Region	8 423 789	455	0	347 655	582 767	4 727 689
Voronezh Region	29 536 224	9	0	1 078 243	5 497 796	19 387 002
Ivanovo Region	4 513 880	67	0	199 531	110 676	3 878 886
Kaluga Region	8 561 806	709	0	964 749	789 248	4 850 031
Kostroma Region	2 292 022	57	0	92 681	113 978	1 806 591
Kursk Region	3 538 191	0	0	205 676	178 411	2 509 099
Lipetsk Region	5 868 064	0	0	664 625	210 835	4 118 798
Moscow Region	75 802 115	102	0	6 044 813	15 169 694	50 651 098
Orel Region	2 479 315	18	0	105 917	390 417	1 761 954
Ryazan Region	5 767 897	510	0	432 300	1 013 753	3 906 231
Smolensk Region	7 545 191	18	0	434 400	487 723	3 431 087
Tambov Region	3 319 328	0	0	106 578	86 169	1 554 356
Tver Region	6 985 625	194	0	362 028	649 589	4 258 871
Tula Region	12 693 131	0	0	523 953	3 047 874	5 722 511
Yaroslavl Region	8 647 575	311	0	441 168	690 992	7 047 968
City of Moscow	3 887 591 036	13 918 345	2 511	630 420 035	1 932 215 863	1 240 841 057
<b>North-Western Federal District</b>	381 775 371	150 710	0	46 933 851	92 376 027	225 959 686
Republic of Karelia	3 546 097	352	0	312 827	22 698	2 968 649
Komi Republic	5 556 181	151	0	122 236	15 205	3 737 714
Akhangel'sk Region	6 688 803	10 377	0	419 008	1 139 902	4 758 461
Vologda Region	10 379 755	106	0	1 676 442	959 573	6 759 463
Kaliningrad Region	17 998 518	21 349	0	2 906 998	2 967 108	11 901 287
Leningrad Region	9 346 981	50	0	759 985	252 010	7 422 513
Murmansk Region	9 793 421	0	0	1 725 470	302 734	7 079 182
Novgorod Region	3 997 560	62	0	786 166	267 260	2 554 950
Pskov Region	2 645 538	0	0	114 001	277 897	1 590 239
St Petersburg	311 822 517	118 263	0	38 110 718	86 171 640	177 187 228
<b>Southern Federal District</b>	98 073 447	4 266	62	7 215 909	14 968 357	66 999 514
Republic of Adygeya	582 914	0	0	26 541	6 508	416 465
Republic of Dagestan	1 720 232	30	0	34 504	184 430	1 461 210
Republic of Ingushetia	198 729	0	0	4 005	0	185 597
Kabardino-Balkar Republic	1 287 351	0	0	61 579	1 959	1 022 341
Republic of Kalmykia	308 145	21	0	6 452	43 724	229 701
Karachai-Cherkess Republic	370 979	0	0	6 985	18 903	217 521
Republic of North Ossetia - Alania	1 194 730	48	0	147 322	49 298	929 919
Chechen Republic	134 511	0	0	96 495	0	38 016
Krasnodar Territory	40 831 483	3 363	62	2 158 658	8 600 275	28 641 237
Stavropol Territory	9 538 092	12	0	384 621	351 407	7 901 341
Astrakhan Region	3 452 093	99	0	486 703	52 271	2 433 061
Volgograd Region	13 992 737	0	0	1 449 003	2 618 090	8 702 615
Rostov Region	24 461 451	693	0	2 353 041	3 041 492	14 820 490
<b>Volga Federal District</b>	293 468 683	931 499	0	29 333 744	109 029 406	127 895 855

1	2	3	4	5	6	7
Republic of Bashkortostan	92 237 546	905 483	0	13 753 574	62 439 655	12 246 610
Republic of Marii El	1 705 221	0	0	101 895	381 277	905 255
Republic of Mordovia	2 338 048	59	0	90 905	24 173	1 790 360
Republic of Tatarstan	61 179 743	6 230	0	3 923 109	35 050 544	19 349 854
Udmurt Republic	4 646 371	17 778	0	178 639	413 962	3 373 862
Chuvash Republic	5 017 453	0	0	88 710	596 253	1 623 253
Perm Territory	24 901 833	324	0	2 747 439	1 858 878	13 940 884
Kirov Region	3 380 488	7	0	457 374	173 620	2 056 203
Nizhny Novgogrod Region	27 841 300	725	0	2 826 470	3 888 726	17 466 372
Orenburg Region	6 614 756	198	0	760 438	769 463	4 648 815
Penza Region	3 125 116	0	0	200 972	112 199	2 458 011
Samara Region	44 029 607	180	0	2 716 834	2 039 891	35 624 120
Saratov Region	12 436 719	515	0	1 073 401	1 201 835	9 390 710
Ulyanovsk Region	4 014 482	0	0	413 984	78 930	3 021 546
<b>Ural Federal District</b>	169 424 427	65 037	134	13 509 094	42 885 406	89 353 544
Kurgan Region	1 160 158	0	0	24 212	183 000	769 396
Sverdlovsk Region	46 046 965	33 738	0	4 036 107	5 050 876	32 380 093
Tyumen Region	83 932 573	30 201	134	6 513 793	19 597 530	42 946 364
Chelyabinsk Region	38 284 731	1 098	0	2 934 982	18 054 000	13 257 691
<b>Siberian Federal District</b>	112 682 950	16 266	0	7 346 544	31 322 368	57 457 681
Republic of Altai	230 282	0	0	8 360	65 169	118 557
Republic of Buryatiya	2 056 418	0	0	241 755	72 208	1 006 940
Republic of Tuva	103 485	0	0	16 955	0	67 291
Republic of Khakassia	984 160	4	0	1 802	1 966	909 651
Altai Territory	8 157 570	142	0	413 640	1 369 034	3 807 385
Zabaykal Territory	1 195 706	0	0	140 870	88 601	708 018
Krasnoyarsk Territory	12 928 559	3	0	939 041	485 135	7 735 380
Irkutsk Region	10 588 208	2	0	1 266 234	757 500	5 943 079
Kemerovo Region	14 239 176	0	0	1 254 197	2 974 589	9 174 546
Novosibirsk Region	46 915 410	13 329	0	2 041 676	24 511 432	16 365 437
Omsk Region	9 793 122	2 546	0	753 083	494 198	7 310 051
Tomsk Region	5 490 854	240	0	268 931	502 536	4 311 346
<b>Far Eastern Federal District</b>	49 283 385	5 069	0	4 647 467	3 404 563	33 545 117
Republic of Sakha (Yakutia)	3 289 890	6	0	69 297	37 633	2 000 649
Kamchatka Territory	2 515 633	62	0	252 008	94 449	1 979 073
Primorskiy Territory	15 217 445	1 227	0	1 706 337	925 122	11 055 312
Khabarovsk Territory	16 064 709	1 432	0	1 173 677	372 268	12 140 427
Amur Region	3 323 730	0	0	92 047	1 458 708	1 246 561
Magadan Region	3 250 295	148	0	124 856	1 960	1 630 945
Sakhalin Region	5 188 446	2 194	0	1 201 871	513 062	3 138 262
Jewish Autonomous Region	243 974	0	0	21 693	1 361	206 400
Chukotka Autonomous Area	189 263	0	0	5 681	0	147 488



Table 35.1

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.01.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	2 825 069 085	1 239 837 791	1 585 231 294
Belgorod Region	170 000	170 000	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	773 000	773 000	0
Kaluga Region	10 795 633	385 000	10 410 633
Kostroma Region	12 467 802	11 626 363	841 439
Kursk Region	515 574	457 000	58 574
Lipetsk Region	897 950	897 950	0
Moscow Region	2 600 753	1 625 406	975 347
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	1 314 924	700 070	614 854
Tambov Region	0	0	0
Tver Region	17 000	17 000	0
Tula Region	272 000	272 000	0
Yaroslavl Region	0	0	0
City of Moscow	2 795 244 449	1 222 914 002	1 572 330 447
<b>North-Western Federal District</b>	90 483 464	50 326 481	40 156 983
Republic of Karelia	18 536	18 536	0
Komi Republic	40 000	40 000	0
Akhangel'sk Region	52 000	52 000	0
Vologda Region	877 037	801 426	75 611
Kaliningrad Region	4 508 968	2 955 132	1 553 836
Leningrad Region	111 244	81 000	30 244
Murmansk Region	1 446 909	276 000	1 170 909
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	83 428 770	46 102 387	37 326 383
<b>Southern Federal District</b>	9 447 718	5 541 774	3 905 944
Republic of Adygeya	0	0	0
Republic of Dagestan	196 000	196 000	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	20 000	20 000	0
Republic of Kalmykia	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	25 000	25 000	0
Chechen Republic	0	0	0
Krasnodar Territory	3 253 527	2 556 825	696 702
Stavropol Territory	386 000	386 000	0
Astrakhan Region	0	0	0
Volgograd Region	114 285	114 285	0
Rostov Region	5 452 906	2 243 664	3 209 242
<b>Volga Federal District</b>	88 085 839	76 487 447	11 598 392
Republic of Bashkortostan	3 518 627	3 500 930	17 697
Republic of Marii El	0	0	0
Republic of Mordovia	223 950	223 950	0
Republic of Tatarstan	15 773 077	10 632 803	5 140 274
Udmurt Republic	1 201 589	655 917	545 672

1	2	3	4
Chuvash Republic	72 850	72 850	0
Perm Territory	435 016	422 000	13 016
Kirov Region	35 800	35 800	0
Nizhny Novgograd Region	4 666 082	3 633 980	1 032 102
Orenburg Region	1 493 804	1 437 074	56 730
Penza Region	0	0	0
Samara Region	60 203 010	55 491 768	4 711 242
Saratov Region	428 034	346 375	81 659
Ulyanovsk Region	34 000	34 000	0
<b>Ural Federal District</b>	<b>43 785 228</b>	<b>30 566 883</b>	<b>13 218 345</b>
Kurgan Region	5 000	5 000	0
Sverdlovsk Region	24 754 412	19 158 126	5 596 286
Tyumen Region	17 108 072	9 813 075	7 294 997
Chelyabinsk Region	1 917 744	1 590 682	327 062
<b>Siberian Federal District</b>	<b>59 226 076</b>	<b>17 038 065</b>	<b>42 188 011</b>
Republic of Altai	175 002	175 002	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	34 484	34 484	0
Altai Territory	964 010	964 010	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	757 508	410 969	346 539
Irkutsk Region	117 600	117 600	0
Kemerovo Region	774 675	774 675	0
Novosibirsk Region	55 393 411	14 434 224	40 959 187
Omsk Region	1 009 386	127 101	882 285
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	<b>1 206 028</b>	<b>675 616</b>	<b>530 412</b>
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	57 168	57 168	0
Primorskiy Territory	638 402	108 043	530 359
Khabarovsk Territory	142 448	142 448	0
Amur Region	368 010	367 957	53
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 1.01.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	2 848 978 488	1 243 906 606	1 605 071 882
Belgorod Region	170 000	170 000	0
Bryansk Region	0	0	0
Vladimir Region	87 319	0	87 319
Voronezh Region	2	2	0
Ivanovo Region	526 130	440 000	86 130
Kaluga Region	10 795 633	385 000	10 410 633
Kostroma Region	8 164 839	8 130 815	34 024
Kursk Region	515 574	457 000	58 574
Lipetsk Region	897 950	897 950	0
Moscow Region	2 600 753	1 625 406	975 347
Orel Region	180 061	0	180 061
Ryazan Region	0	0	0
Smolensk Region	81 850	81 850	0
Tambov Region	0	0	0
Tver Region	17 000	17 000	0
Tula Region	307 000	307 000	0
Yaroslavl Region	4 226	4 226	0
City of Moscow	2 824 630 151	1 231 390 357	1 593 239 794
<b>North-Western Federal District</b>	95 242 985	56 008 191	39 234 794
Republic of Karelia	18 536	18 536	0
Komi Republic	0	0	0
Akhangel'sk Region	52 000	52 000	0
Vologda Region	877 037	801 426	75 611
Kaliningrad Region	1 406 714	818 319	588 395
Leningrad Region	111 244	81 000	30 244
Murmansk Region	1 446 909	276 000	1 170 909
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	91 330 545	53 960 910	37 369 635
<b>Southern Federal District</b>	11 348 878	7 229 564	4 119 314
Republic of Adygeya	0	0	0
Republic of Dagestan	203 000	203 000	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	20 000	20 000	0
Republic of Kalmykia	0	0	0
Karachai-Cherkess Republic	68 040	0	68 040
Republic of North Ossetia - Alania	625 000	625 000	0
Chechen Republic	0	0	0
Krasnodar Territory	3 210 317	2 513 615	696 702
Stavropol Territory	908 133	888 000	20 133
Astrakhan Region	91 230	0	91 230
Volgograd Region	134 285	134 285	0
Rostov Region	6 088 873	2 845 664	3 243 209
<b>Volga Federal District</b>	88 765 778	76 736 004	12 029 774
Republic of Bashkortostan	3 519 181	3 501 484	17 697
Republic of Marii El	151 983	0	151 983
Republic of Mordovia	223 950	223 950	0
Republic of Tatarstan	15 773 078	10 632 804	5 140 274

1	2	3	4
Udmurt Republic	1 201 589	655 917	545 672
Chuvash Republic	72 850	72 850	0
Perm Territory	435 016	422 000	13 016
Kirov Region	85 800	85 800	0
Nizhny Novgograd Region	4 583 481	3 271 980	1 311 501
Orenburg Region	1 993 804	1 937 074	56 730
Penza Region	0	0	0
Samara Region	60 183 012	55 471 770	4 711 242
Saratov Region	508 034	426 375	81 659
Ulyanovsk Region	34 000	34 000	0
<b>Ural Federal District</b>	<b>45 248 658</b>	<b>31 957 557</b>	<b>13 291 101</b>
Kurgan Region	5 000	5 000	0
Sverdlovsk Region	25 369 312	19 773 026	5 596 286
Tyumen Region	17 102 969	9 808 849	7 294 120
Chelyabinsk Region	2 771 377	2 370 682	400 695
<b>Siberian Federal District</b>	<b>9 130 849</b>	<b>3 588 799</b>	<b>5 542 050</b>
Republic of Altai	120 000	120 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	34 484	34 484	0
Altai Territory	1 209 010	1 209 010	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	1 121 539	775 000	346 539
Irkutsk Region	167 600	167 600	0
Kemerovo Region	774 780	774 780	0
Novosibirsk Region	4 638 950	325 724	4 313 226
Omsk Region	1 064 486	182 201	882 285
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	<b>1 574 174</b>	<b>1 025 616</b>	<b>548 558</b>
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	57 168	57 168	0
Primorskiy Territory	643 502	113 143	530 359
Khabarovsk Territory	510 594	492 448	18 146
Amur Region	362 910	362 857	53
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
Reference data: own funds (capital) adequacy ratio as of 1.01.10, %	20,9	14,3 ***		44,5		47,5		36,2		21,0	

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

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

\*\*\* 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	1.12.09	1.01.10
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	766,1	925,0	1 230,8	1 246,9	1 173,1
Banking sector own funds (capital), billion rubles	2 671,5	3 811,1	4 466,4	4 642,7	4 620,6
Ratio of authorised capital to own funds (capital) of credit institutions, percent	28,7	24,3	27,6	26,9	25,4

Table 39

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

Indicators	1.01.08	1.01.09	1.10.09	1.12.09	1.01.10
<b>1. Factors of own funds (capital) increase</b>	<b>107,3</b>	<b>113,3</b>	<b>111,7</b>	<b>111,4</b>	<b>110,9</b>
1.1. Authorised capital	28,7	24,3	27,6	26,9	25,4
1.2. Issue income	26,6	20,5	20,7	19,9	20,3
1.3. Credit institutions' profit and funds	37,6	35,6	30,8	30,9	31,5
1.4. Subordinated loans	11,6	30,6	28,4	29,6	29,7
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>11,4</b>	<b>10,9</b>
2.1. Losses	0,7	1,4	4,2	4,0	2,3
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	0,4	0,6
2.6. Credit institutions' portfolio of shares	6,1	6,0	6,2	6,2	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	1.12.09	1.01.10
1 <sup>st</sup> group of assets	10,0	16,6	11,7	12,9	15,9
2 <sup>nd</sup> group of assets	28,8	30,3	29,0	33,9	36,4
3 <sup>rd</sup> group of assets	225,4	492,5	560,3	521,5	496,4
4 <sup>th</sup> group of assets	437,6	641,0	1 030,6	1 046,7	948,3
5 <sup>th</sup> group of assets	12 719,5	17 002,3	16 499,0	16 392,8	16 332,4
Risk-weighted assets of credit institutions	13 421,4	18 182,7	18 130,6	18 007,9	17 829,4

\* 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	1.12.09	1.01.10
1	Banking sector own funds (capital), billion rubles	2 671,5	3 811,1	4 466,4	4 642,7	4 620,6
2	Risk-weighted assets, billion rubles	17 233,0	22 691,2	22 002,0	22 172,4	22 145,0
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	13 421,4	18 182,7	18 130,6	18 007,9	17 829,4
	- the value of credit risk on contingent credit liabilities, billion rubles	1 728,6	2 169,4	1 812,6	1 942,0	2 051,0
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles	159,1	223,2	96,8	121,2	106,6
	- market risk, billion rubles	959,0	820,1	1 223,7	1 355,6	1 385,8
	- 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	745,8	772,1
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	15,5	16,8	20,3	20,9	20,9

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

Table 42

**Distribution of credit institutions (CIs) grouped by own funds (capital) adequacy ratio (N1)**

Own funds (capital) adequacy ratio	1.01.08		1.01.09		1.10.09		1.12.09		1.01.10	
	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	7	1,2
From 10% to 12%	88	21,7	32	18,3	19	3,7	26	3,4	21	3,5
From 12% to 14%	129	17,2	70	18,2	47	13,2	58	6,1	58	5,5
14% and more	915	61,1	994	62,1	1000	81,8	974	89,3	972	89,9
Banking sector, total	1136	100,0	1108	100,0	1074	100,0	1066	100,0	1058	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	1.12.09	1.01.10
Loans	Standard	53,2	51,3	44,0	44,6	42,5
	Substandard	35,8	35,2	37,5	36,2	38,0
	Doubtful	8,8	9,9	9,8	9,6	9,8
	Problem	1,0	1,8	4,3	4,4	3,5
	Loss	1,2	1,8	4,4	5,1	6,2
Loan loss provision (LLP)	Estimated LLP	4,6	6,1	10,4	11,3	11,9
	Estimated LLP adjusted for collateral	3,4	4,5	7,9	8,6	9,2
	LLP made	3,4	4,5	7,9	8,6	9,3
	LLP made as percent of estimated LLP	72,6	73,2	76,6	76,8	78,1
	LLP made as percent of estimated LLP adjusted for collateral	100,0	100,0	100,9	100,8	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		1.12.09		1.01.10	
	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	3 614,5	100,0	3 595,5	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	305,1	8,4	298,3	8,3
1.2. Loans to individuals	2 657,9	86,4	3 687,5	88,7	3 325,0	91,4	3 309,4	91,6	3 297,1	91,7
1.3. Loans to credit institutions	0,8	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	20,5	-	20,6	-	17,7	-	17,7	-	17,7
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	-	8,3	-	8,1
4. Claims grouped into portfolios of homogeneous claims - total	-	-	15,4	100,0	19,4	100,0	17,8	100,0	16,1	100,0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	-	-	12,2	79,2	13,8	71,1	12,3	69,3	10,8	67,4
4.2. Portfolios of homogeneous claims to individuals	-	-	3,2	20,8	5,6	28,9	5,5	30,7	5,2	32,6
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	-	34,4	-	37,9

\* 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 1.01.10\*

	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	298 277,7	100,0	4 624,2	100,0	1,6
of which by quality categories					
1.1. Quality Category I	30 235,5	10,1	0,0	0,0	0,0
1.2. Quality Category II	262 985,0	88,2	2 208,0	47,7	0,8
1.3. Quality Category III	2 570,4	0,9	207,4	4,5	8,1
1.4. Quality Category IV	210,1	0,1	87,1	1,9	41,5
1.5. Quality Category V	2 276,7	0,8	2 121,6	45,9	93,2
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	103,8	100,0	0,1	100,0	0,1
of which by quality categories					
2.1. Quality Category I	101,0	97,3	0,0	0,0	0,0
2.2. Quality Category II	2,7	2,6	0,0	47,3	0,9
2.3. Quality Category III	0,0	0,0	0,0	3,6	28,6
2.4. Quality Category IV	0,0	0,0	0,0	21,8	50,0
2.5. Quality Category V	0,0	0,0	0,0	27,3	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	298 381,5		4 624,2		1,6
4. Homogeneous claims grouped into portfolios - total	10 815,3	100,0	2 596,1	100,0	24,0
of which by quality categories					
4.1. Quality Category I	4 283,3	39,6	0,0	0,0	0,0
4.2. Quality Category II	3 865,0	35,7	72,0	2,8	1,9
4.3. Quality Category III	111,7	1,0	10,5	0,4	9,4
4.4. Quality Category IV	57,7	0,5	20,4	0,8	35,4
4.5. Quality Category V	2497,6	23,1	2493,2	96,0	99,8
5. Claims for interest payments - total	1 830,6	100,0	260,4	100,0	14,2
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	271,9	14,9	244,1	93,7	89,8

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

Table 46

## Homogeneous loans and claims to individuals and provisions made as of 1.01.10\*

	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	3 297 071,1	100,0	286 935,6	100,0	8,7
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	234 630,3	7,1	9 645,6	3,4	4,1
1.1.2. residential real estate (mortgage) loans, total	901 248,5	27,3	38 804,1	13,5	4,3
1.1.3. car loans, total	519 039,3	15,7	43 006,4	15,0	8,3
1.1.4. other consumer loans, total	1 617 937,2	49,1	192 915,9	67,2	11,9
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments;	1 457 981,4	44,2	14 899,6	5,2	1,0
1.2.2. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days;	1 470 142,1	44,6	21 457,3	7,5	1,5
1.2.3. a portfolio of loans with payments being overdue from 31 to 90 calendar days;	47 909,7	1,5	12 564,4	4,4	26,2
1.2.4. a portfolio of loans with payments being overdue from 91 to 180 calendar days;	44 379,9	1,3	23 742,3	8,3	53,5
1.2.5. a portfolio of loans with payments being overdue more than 180 calendar days	252 442,1	7,7	211 708,5	73,8	83,9
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	2 899 408,9	87,9	30 562,5	10,7	1,1
1.3.2. Quality category III	78 430,1	2,4	8 800,7	3,1	11,2
1.3.3. Quality category IV	40 725,9	1,2	17 255,5	6,0	42,4
1.3.4. Quality category V	278 506,2	8,4	230 316,9	80,3	82,7
2. Claims grouped into portfolios of homogeneous claims - total	5 236,6	100,0	3 484,4	100,0	66,5
of which by quality categories					
2.1. Quality category I	209,4	4,0	0,0	0,0	0,0
2.2. Quality category II	853,9	16,3	13,1	0,4	1,5
2.3. Quality category III	143,9	2,7	16,9	0,5	11,7
2.4. Quality category IV	109,7	2,1	51,4	1,5	46,9
2.5. Quality category V	3919,8	74,9	3403,0	97,7	86,8
3. Claims for interest payments - total	46 738,8	100,0	17 477,6	100,0	37,4
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	20 653,0	44,2	16 688,3	95,5	80,8

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

**Table 47****Loan loss provisions by credit risk categories\***

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.08	1.01.09	1.10.09	1.12.09	1.01.10	1.01.08	1.01.09	1.10.09	1.12.09	1.01.10
Substandard	17,5	13,9	10,4	9,9	10,2	1,6	1,8	2,2	2,4	2,5
Doubtful	40,3	35,2	20,4	17,4	17,3	15,4	15,9	16,5	15,6	16,4
Problem	10,1	17,1	20,4	20,6	16,2	35,1	41,4	37,3	40,3	43,0
Loss	32,1	33,8	48,8	52,2	56,3	86,9	86,1	87,9	88,3	84,7

\* 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	1.12.09	1.01.10
<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>1043,4</b>	<b>1014,7</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	120,3	274,3	618,1	663,2	652,7
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	1,3	2,1	4,8	5,2	5,1
Overdue claims in rubles					
- billion rubles	167,1	353,2	766,6	837,5	835,1
- 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	205,9	179,6
- as percent of total loans, deposits and other placements in foreign currency	0,4	1,1	3,1	3,4	3,0
- dollar equivalent, billion \$	0,69	2,34	6,48	6,91	5,94

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		1.12.09		1.01.10	
	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	47,7	100,0	49,6	100,0
Of which										
- interest rate risk (IRR)	24,3	62,8	16,4	70,7	32,2	69,3	33,3	69,7	37,5	75,5
- equity position risk (EPR)	10,8	27,9	3,4	14,7	11,0	23,6	10,1	21,2	8,7	17,5
- foreign exchange risk (FER)	3,6	9,3	3,4	14,6	3,3	7,2	4,3	9,1	3,5	7,0
Reference data:										
Number of credit institutions *	728		741		678		677		656	
Share of credit institutions' assets * in total banking sector assets, %	93,6		93,1		63,2		64,0		62,8	

\* 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	1.12.09	1.01.10
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	19,2	18,7	19,2	18,9	18,0
Liabilities with maturity in excess of 1 year, as percent of total liabilities	22,3	24,8	24,9	23,3	23,0
A measure of using short-term liabilities to fund long-term liquid assets, percent**	-11,5	-15,5	-16,5	-13,8	-14,5

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

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

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

**Table 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	1.12.09	1.01.10	1.01.08	1.01.09	1.10.09	1.12.09	1.01.10
Less than 0	567	605	597	620	611	80,4	81,5	92,4	92,6	92,8
From 0 to 20	508	433	415	390	407	18,5	17,9	7,1	7,1	6,9
More than 20	59	68	61	55	40	1,1	0,6	0,5	0,4	0,3
Data not available	2	2	1	1	0	0,0	0,0	0,0	0,0	0,0
Total	1136	1108	1074	1066	1058	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	1.12.09	1.01.10
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	53,6	57,9	59,2	59,9
Liabilities with maturity up to 30 days, as percent of total liabilities	42,7	40,1	42,7	44,9	41,9
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	11,4	6,0

\* 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	1.12.09	1.01.10	1.01.08	1.01.09	1.10.09	1.12.09	1.01.10
Less than 0	305	368	400	420	485	19,0	31,0	32,1	25,7	31,9
From 0 to 20	280	242	208	222	243	19,9	26,4	17,1	43,0	48,8
More than 20	549	496	465	423	330	61,1	42,6	50,8	31,3	19,4
Data not available	2	2	1	1	0	0,0	0,0	0,0	0,0	0,0
Total	1136	1108	1074	1066	1058	100,0	100,0	100,0	100,0	100,0