

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"

No. 87 January 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 No. 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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General Information on the Russian Banking Sector
Banking sector in the economy of Russia

Table 1

Macroeconomic indicators

Indicator		1/01/05	1/01/06	1/01/07	1/01/08	1/01/09
1.	Banking sector assets (billion rubles) as % of GDP	7100.6 41.7	9696.2 44.8	13963.5 51.9	20125.1 60.8	28022.3 67.3
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	946.589 5.6 13.3	1241.8 5.7 12.8	1692.7 6.3 12.1	2671.5 8.1 13.3	3811.1 9.1 13.6
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans provided to individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	3885.9 22.8 54.7 538.2 3.2 7.6 4.9	5452.9 25.2 56.2 1055.8 4.9 10.9 7.6	8030.5 29.8 57.5 1882.7 7.0 13.5 10.9	12287.1 37.1 61.1 2971.1 9.0 14.8 13.9	16526.9 39.7 59.0 4017.2 9.6 14.3 15.7
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	176.5 7.9	235.6 8.1	363.6 9.6	460.3 9.4	694.1 11.1
4.	Securities acquired by credit institutions (billion rubles) * as % of GDP as % of the banking sector assets	1038.8 6.1 14.6	1400.1 6.5 14.4	1745.4 6.5 12.5	2250.6 6.8 11.2	2365.2 5.7 8.4
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities** as % of income of the population	1980.8 11.6 27.9 18.0	2761.2 12.8 28.5 20.0	3809.7 14.2 27.3 22.1	5159.2 15.6 25.6 24.2	5907.0 14.2 21.1 23.1
6.	Funds raised from organisations (billion rubles) *** as % of GDP as % of the banking sector liabilities**	2184.1 12.8 30.8	3138.9 14.5 32.4	4790.3 17.8 34.3	7053.1 21.3 35.0	8774.6 21.1 31.3
Reference data						
Indicator (billion rubles)		1/01/05	1/01/06	1/01/07	1/01/08	1/01/09
Gross Domestic Product		17048.1	21625.4	26903.5	33102.9	41,256.0
Fixed capital investment of organisations of all forms of ownership (except small businesses)		2246.8	2893.2	3809.0	5214.0	6272.1
Income of the population		10976.3	13819.0	17290.1	21311.4	25561.2

* For the purpose of time series consistency indicators over the period up to 1.02.06 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

*** Including deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients

Table 2

Banking sector indicators; growth rates (percent over the period)

Date	Assets		Own funds (capital)		Loans and other		Loans provided to		Individual deposits		Funds raised from	
	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
Reference data:												
Increase from the beginning of the current year	2.4		21.8		1.5		-10.7		18.5		6.8	
Increase over the same period of the previous year	28.8		37.0		32.6		36.5		7.1		17.9	

Institutional features of the banking sector

Table 3

Number of Russian credit institutions

Indicator	1/01/08	1/01/09	1/10/09	1/11/09	1/12/09
Credit institutions registered by the Bank of Russia and other authorities	1296	1228	1192	1186	1184
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1136	1108	1074	1069	1066
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	116	117
Credit institutions licensed to conduct operations in foreign currency	754	736	711	708	708
Credit institutions holding general licences	300	298	294	293	292

Table 4

Operating credit institutions (CIs), by federal districts

Federal district	1/01/08		1/01/09		1/10/09		1/11/09		1/12/09	
	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	602	56.3	599	56.2
of which the City of Moscow and Moscow Region	568	50.0	556	50.2	540	50.3	537	50.2	535	50.2
North-Western	81	7.1	79	7.1	77	7.2	76	7.1	75	7.0
Southern	118	10.4	115	10.4	114	10.6	114	10.7	115	10.8
Volga	134	11.8	131	11.8	124	11.5	125	11.7	125	11.7
Ural	63	5.5	58	5.2	56	5.2	55	5.1	55	5.2
Siberian	68	6.0	68	6.1	64	6.0	63	5.9	63	5.9
Far Eastern	40	3.5	36	3.2	34	3.2	34	3.2	34	3.2
Russian Federation	1136	100.0	1108	100.0	1074	100.0	1069	100.0	1066	100.0

Table 5

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1/01/08	1/01/09	1/12/09	1/01/08	1/01/09	1/12/09	1/01/08	1/01/09	1/12/09	1/01/08	1/01/09	1/12/09	1/01/08	1/01/09	1/12/09	1/01/08	1/01/09	1/12/09
Central	632	621	599	184	177	161	574	584	547	70	73	72	18	17	18	17	17	17
of which the City of Moscow and Moscow Region*	568	556	535	153	145	133	130	138	137	18	20	21	16	15	16	4	4	4
North-Western	81	79	75	53	32	28	378	375	358	282	338	348	3	2	2	11	11	11
Southern	118	115	115	116	103	99	369	400	382	158	183	179	5	5	5	11	12	12
Volga	134	131	125	143	143	132	603	631	566	218	230	220	6	6	6	17	18	18
Ural	63	58	55	136	126	122	261	273	246	131	148	139	4	4	4	8	8	8
Siberian	68	68	63	49	47	39	387	384	368	331	334	361	3	3	2	11	11	11
Far Eastern	40	36	34	39	33	25	163	162	155	206	235	263	2	2	1	5	5	5
Russian Federation	1136	1108	1066	720	661	606	2735	2809	2622	147	159	157	40	39	39	79	81	81

* 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		1/11/09		1/12/09	
	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	13,492,930	48.2	13,741,289	47.9
From 6 to 20	4,308,447	21.4	5,906,199	21.1	5,744,279	20.4	5,720,408	20.4	5,880,170	20.5
From 21 to 50	2,578,014	12.8	3,725,544	13.3	3,516,102	12.5	3,506,294	12.5	3,632,089	12.7
From 51 to 200	3,036,498	15.1	3,726,736	13.3	3,607,571	12.8	3,627,899	13.0	3,746,535	13.1
From 201 to 1000	1,683,793	8.4	1,712,472	6.1	1,655,992	5.9	1,647,240	5.9	1,687,121	5.9
From 1001	15,436	0.1	10,294	0.0	5,251	0.0	4,657	0.0	4,685	0.0
Total	20,125,125	100.0	28,022,329	100.0	28,181,814	100.0	27,999,429	100.0	28,691,891	100.0

Table 7

Concentration of assets of operating credit institutions by federal districts (assets of 5 largest credit institutions of a district relative to total assets of credit institutions operating in a district)

	(%)				
Federal district	1/01/08	1/01/09	1/10/09	1/11/09	1/12/09
Central	49.2	52.6	55.7	55.4	55.1
of which the City of Moscow and Moscow Region	49.6	53.0	56.1	55.9	55.5
North-Western	67.7	68.1	69.4	70.4	70.4
Southern	52.1	53.8	53.9	54.3	53.2
Volga	42.0	47.8	46.7	47.1	45.9
Ural	47.4	52.9	55.4	55.2	55.4
Siberian	69.1	70.0	81.2	81.0	81.0
Far Eastern	58.2	62.5	64.6	64.9	65.4
Russian Federation	42.3	46.2	48.4	48.2	47.9

Table 8

Operating credit institutions ranged by assets (distribution and change over the period 1.01.09 - 1.12.09)

Groups of credit institutions ranged by assets as of 1.01.09		Number of credit institutions as of 1.01.09	Groups as of 1.12.09						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	743	3	33	5
6	From 1001	106					41	59	6	
Became operating after 1.01.09							6	2		
Total over the period									43	7
Total as of 1.01.09*		1108								
Total as of 1.12.09*		1066	5	15	30	150	800	65		

- 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	1/07/09	1/10/09
Credit institutions with foreign participation over 50%					
Assets	17.2	18.6	18.7	17.6	18.8
Own funds (capital)	15.7	18.4	17.3	16.7	17.3
Correspondent accounts with non-resident banks	23.2	32.0	17.0	11.3	15.6
Loans and other placements with non-financial organisations	15.5	16.3	16.6	14.6	15.0
Loans, deposits and other placements with credit institutions	22.2	25.0	25.0	26.3	31.4
Individual deposits	8.9	9.7	10.3	11.1	11.9
Funds raised from organisations *	17.8	18.3	18.8	17.3	19.1
Profit (loss) of the current year	16.4	18.0	19.7	555.8	135.3
Reference data:					
Number of credit institutions	86	96	102	106	108
of which 100% foreign-owned credit institutions					
Assets	11.6	12.5	13.0	12.1	11.8
Own funds (capital)	11.1	12.6	12.2	11.9	11.1
Correspondent accounts with non-resident banks	15.6	17.3	12.1	7.1	9.0
Loans and other placements with non-financial organisations	10.7	11.0	11.6	10.0	9.3
Loans, deposits and other placements with credit institutions	18.6	19.2	21.6	21.4	26.1
Individual deposits	5.0	5.1	5.4	6.3	6.2
Funds raised from organisations *	10.9	11.9	12.6	11.6	11.6
Profit (loss) of the current year	10.7	12.8	14.8	508.3	125.8
Reference data:					
Number of credit institutions	63	70	76	81	81

* Including deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, certificates of deposit, float and funds written down from clients' accounts but not entered in a credit institution's correspondent account (excluding funds, raised from credit institutions)

Table 10

Selected indicators of credit institutions going through insolvency prevention measures*

	1/11/08		1/01/09		1/10/09		1/11/09		1/12/09	
	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	770.9	2.8	791.7	2.8
Own funds (capital)	26.2	0.8	62.6	1.6	75.8	1.7	76.6	1.7	74.7	2.3
Loans and other placements with non-financial organisations	277.0	2.3	290.6	2.3	255.6	2.0	259.9	2.1	262.7	2.1
of which overdue claims	14.9	7.8	16.6	6.2	78.5	11.0	80.1	10.7	82.1	10.4
Loans provided to individuals	57.5	1.4	102.6	2.6	80.1	2.2	78.3	2.2	77.5	2.2
of which overdue claims	3.2	2.4	5.6	3.8	9.7	4.2	9.9	4.2	10.1	4.2
Individual deposits	73.2	1.3	123.1	2.1	119.2	1.8	121.2	1.8	125.0	1.8
Funds raised from organisations	192.9	2.2	299.7	3.4	304.4	3.3	306.0	3.4	320.9	3.4
Reference data:										
Number of credit institutions *	7	0.6	20	1.8	19	1.8	19	1.8	19	1.8

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

Activities of Credit Institutions Main Trends

Table 11

Structure of assets, by type of investment

(billion rubles)

Assets		1/01/08	1/01/09	1/10/09	1/11/09	1/12/09
1.	Money, precious metals and gemstones	501.7	829.3	586.6	609.4	646.3
1.1.	of which: money	487.1	795.1	537.3	558.1	585.4
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1,294.7	2,078.7	1,070.2	1,165.3	1,210.9
3.	Correspondent accounts with credit institutions of which:	413.3	1,238.8	976.1	894.3	908.8
3.1.	Correspondent accounts with correspondent credit institutions	105.6	395.8	178.3	156.9	134.0
3.2.	Correspondent accounts with non-resident banks	307.7	843.0	797.8	737.4	774.8
4.	Securities acquired by credit institutions, total* of which	2,250.6	2,365.2	3,636.8	3,716.6	4,025.0
4.1.	Debt securities*	1,541.4	1,760.3	2,807.6	2,850.7	3,121.6
4.2.	Shares*	316.3	193.4	396.6	403.9	415.5
4.3.	Discounted promissory notes	251.1	199.5	188.9	214.9	236.5
4.4.	Shares in associates and subsidiaries	141.9	212.0	243.7	247.1	251.4
4a.	Securities under REPO agreement	304.1	-	-	-	-
5.	Other participation in authorised capital	25.2	45.1	63.2	63.8	64.3
6.	Loans, total of which:	14,288.6	19,941.0	20,215.0	19,853.0	20,081.0
6.1.	Loans, deposits and other placements of which overdue claims	14,258.8	19,884.8	20,178.0	19,816.4	20,047.3
	of which:	184.1	422.0	961.6	1,003.8	1,043.4
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	9,316.0	12,509.7	12,715.9	12,656.8	12,697.8
	of which overdue claims	86.1	266.4	717.0	751.6	792.2
6.1.2.	Loans provided to individuals of which overdue claims	2,971.1	4,017.2	3,618.6	3,593.5	3,586.2
	of which overdue claims	96.5	148.6	231.1	236.5	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	2,639.4	2,823.0
	of which overdue claims	0.2	1.3	2.0	8.4	2.0
7.	Fixed assets (tangible and intangible) and inventories	434.8	544.1	693.9	756.5	760.0
8.	Allocation of profit	122.7	109.8	59.3	60.6	65.0
8.1.	of which income tax	-	-	56.9	58.2	62.5
9.	Other assets, total of which:	489.6	870.4	880.7	879.9	930.6
9.1.	Float	171.9	520.3	397.5	371.7	394.2
9.2.	Receivables	81.4	129.3	138.3	140.1	144.2
9.3.	Deferred expenses	196.5	69.0	64.9	66.8	69.5
Banking sector assets		20,125.1	28,022.3	28,181.8	27,999.4	28,691.9

* 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	1/11/09	1/12/09
1.	Funds and profit of credit institutions	2,809.2	3,109.2	3,605.2	3,687.4	3,735.3
	Of which:					
1.1.	Funds of credit institutions	2,182.2	1,789.4	2,440.4	2,485.5	2,505.4
1.2.	Profit (losses), including financial result of the previous year	627.0	1,319.8	1,164.8	1,201.9	1,229.9
	Of which:					
1.2.1.	Profit (losses) of the current year	508.0	409.2	31.2	67.7	96.4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	34.0	3,370.4	1,589.1	1,305.3	1,238.6
3.	Accounts of credit institutions	194.4	346.0	212.3	197.8	197.9
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	124.5	252.4	145.2	126.4	130.6
3.2.	Correspondent accounts of non-resident credit institutions	18.4	77.7	63.3	57.9	64.2
4.	Loans, deposits and other funds raised from other credit institutions	2,807.4	3,639.6	3,119.4	3,179.6	3,262.3
5.	Clients' funds**	12,252.3	14,748.5	16,128.9	16,024.6	16,465.8
	Of which:					
5.1.	Budgetary funds in settlement accounts	20.1	15.6	26.0	27.8	26.7
5.2.	Government and other extra-budgetary funds in settlement accounts	25.0	14.2	22.2	25.1	26.2
5.3.	Funds of legal entities in settlement and other accounts	3,232.9	3,521.0	3,721.3	3,542.5	3,828.0
5.4.	Clients' float	262.0	281.5	273.9	273.5	277.9
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	3,520.0	4,945.4	5,311.5	5,284.1	5,227.3
5.6.	Individual deposits	5,159.2	5,907.0	6,704.7	6,801.2	6,998.8
5.7.	Clients' funds in factoring and forfeiting operations	13.5	10.7	9.1	8.8	9.7
6.	Bonds	290.2	375.3	361.5	364.0	390.8
7.	Promissory notes and bank acceptances	822.2	756.3	680.2	695.1	722.1
8.	Other liabilities*, total	915.3	1,677.0	2,485.3	2,545.6	2,679.0
	Of which:					
8.1.	Provisions	586.3	1,022.7	1,824.4	1,881.2	1,959.9
8.2.	Float	156.0	431.6	365.5	363.3	416.0
8.3.	Payables	27.6	33.9	51.7	53.9	56.3
8.4.	Deferred income	27.3	4.7	3.8	3.5	4.1
8.5.	Interest payable	118.1	184.1	239.9	243.7	242.7
	Of which:					
	Overdue interest	0.0	0.0	0.0	0.0	0.0
Banking sector liabilities*		20,125.1	28,022.3	28,181.8	27,999.4	28,691.9

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

** 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	1/11/09	1/12/09
1.	Money, precious metals and gemstones	2.5	3.0	2.1	2.2	2.3
1.1.	of which: money	2.4	2.8	1.9	2.0	2.0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6.4	7.4	3.8	4.2	4.2
3.	Correspondent accounts with credit institutions of which:	2.1	4.4	3.5	3.2	3.2
3.1.	Correspondent accounts with correspondent credit institutions	0.5	1.4	0.6	0.6	0.5
3.2.	Correspondent accounts with non-resident banks	1.5	3.0	2.8	2.6	2.7
4.	Securities acquired by credit institutions, total* of which	11.2	8.4	12.9	13.3	14.0
4.1.	Debt securities*	7.7	6.3	10.0	10.2	10.9
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	0.9
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	70.9	70.0
6.1.	Loans, deposits and other placements of which overdue claims	70.9	71.0	71.6	70.8	69.9
	of which:	0.9	1.5	3.4	3.6	3.6
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	46.3	44.6	45.1	45.2	44.3
	of which overdue claims	0.4	1.0	2.5	2.7	2.8
6.1.2.	Loans provided to individuals of which overdue claims	14.8	14.3	12.8	12.8	12.5
	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	9.4	9.8
	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	2.7	2.6
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	3.1	3.2
9.1.	Float	0.9	1.9	1.4	1.3	1.4
9.2.	Receivables	0.4	0.5	0.5	0.5	0.5
9.3.	Deferred expenses	1.0	0.2	0.2	0.2	0.2
Banking sector assets		100.0	100.0	100.0	100.0	100.0

* 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)

Liabilities*		1/01/08	1/01/09	1/10/09	1/11/09	1/12/09
1.	Funds and profit of credit institutions	14.0	11.1	12.8	13.2	13.0
	Of which:					
1.1.	Funds of credit institutions	10.8	6.4	8.7	8.9	8.7
1.2.	Profit (losses), including financial result of the previous year	3.1	4.7	4.1	4.3	4.3
	Of which:					
1.2.1.	Profit (losses) of the current year	2.5	1.5	0.1	0.2	0.3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	0.2	12.0	5.6	4.7	4.3
3.	Accounts of credit institutions	1.0	1.2	0.8	0.7	0.7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0.6	0.9	0.5	0.5	0.5
3.2.	Correspondent accounts of non-resident credit institutions	0.1	0.3	0.2	0.2	0.2
4.	Loans, deposits and other funds raised from other credit institutions	13.9	13.0	11.1	11.4	11.4
5.	Clients' funds**	60.9	52.6	57.2	57.2	57.4
	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	0.1
5.3.	Funds of legal entities in settlement and other accounts	16.1	12.6	13.2	12.7	13.3
5.4.	Clients' float	1.3	1.0	1.0	1.0	1.0
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17.5	17.6	18.8	18.9	18.2
5.6.	Individual deposits	25.6	21.1	23.8	24.3	24.4
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	1.3	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	9.1	9.3
	Of which:					
8.1.	Provisions	2.9	3.6	6.5	6.7	6.8
8.2.	Float	0.8	1.5	1.3	1.3	1.4
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	0.9	0.8
	Of which:					
	Overdue interest	0.0	0.0	0.0	0.0	0.0
Banking sector liabilities*		100.0	100.0	100.0	100.0	100.0

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

** Including certificates of deposit and savings 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	1/11/09	1/12/09	1/01/08	1/01/09	1/10/09	1/11/09	1/12/09	1/01/08	1/01/09	1/10/09	1/11/09	1/12/09
1. Loans, deposits and other placements, total	10465.6	13874.9	13887.4	13908.4	13946.8	3793.2	6009.9	6290.7	5908.0	6100.6	14258.8	19884.8	20178.0	19816.4	20047.3
Of which															
- overdue claims	167.1	353.2	766.6	800.8	837.5	17.0	68.8	195.0	203.1	205.9	184.1	422.0	961.6	1003.8	1043.4
1.1 Loans and other placements with non-financial resident organisations	6838.8	8723.1	8939.3	8917.1	8862.8	1961.5	3032.2	3059.9	2991.4	3064.1	8800.3	11755.3	11999.1	11908.5	11927.0
Of which															
- overdue claims	74.9	214.7	542.3	572.8	605.9	10.6	46.1	139.7	144.2	149.8	85.4	260.8	682.0	717.0	755.7
of which:															
1.1.1. Loans to individual entrepreneurs	263.3	313.8	272.9	271.4	270.7	7.6	9.2	6.9	6.5	6.7	271.0	323.0	279.8	278.0	277.3
Of which															
- overdue claims	4.1	8.1	19.4	20.8	22.5	0.1	0.1	0.3	0.3	0.3	4.2	8.2	19.7	21.0	22.8
1.2 Loans and other placements with non-resident legal entities (except banks)	85.8	176.3	294.6	295.5	300.4	429.9	578.2	422.2	452.8	470.4	515.7	754.4	716.8	748.3	770.8
Of which															
- overdue claims	0.0	0.5	12.1	14.7	13.6	0.7	5.1	22.9	20.0	23.0	0.7	5.6	35.0	34.6	36.6
1.3 Loans, deposits and other placements with financial sector	627.6	778.8	744.8	797.1	866.3	155.6	232.0	299.6	271.1	290.0	783.2	1010.8	1044.4	1068.2	1156.4
Of which															
- overdue claims	0.4	6.4	11.4	7.1	6.3	0.0	0.3	0.9	0.9	0.7	0.5	6.7	12.3	8.0	7.0
of which:															
1.3.1 Resident credit institutions	450.3	512.9	491.7	557.0	625.0	116.3	164.1	221.6	194.7	214.8	566.6	677.0	713.2	751.6	839.8
Of which															
- overdue claims	0.2	1.2	1.0	1.0	1.0	0.0	0.1	0.1	0.1	0.1	0.2	1.2	1.1	1.1	1.1
1.3.2 Resident financial institutions of different forms of ownership	177.3	265.9	253.1	240.1	241.4	39.3	67.9	78.1	76.5	75.2	216.6	333.8	331.2	316.6	316.6
Of which															
- overdue claims	0.2	5.3	10.4	6.1	5.3	0.0	0.2	0.8	0.8	0.6	0.2	5.5	11.2	7.0	5.9
1.4 Loans, deposits and other placements with non-resident banks	64.0	239.1	214.3	207.5	235.0	787.5	1585.1	1980.2	1680.3	1748.2	851.5	1824.3	2194.4	1887.8	1983.2
Of which															
- overdue claims	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.8	7.3	0.9	0.0	0.1	0.9	7.3	0.9
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	119.5	156.5	181.0	185.7	191.4	0.3	0.2	0.2	0.2	0.2	119.7	156.7	181.2	185.9	191.5
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
1.6 Loans to resident individuals	2565.2	3534.3	3194.3	3188.2	3178.4	398.4	471.5	414.0	395.1	397.8	2963.6	4005.8	3608.3	3583.3	3576.3
Of which															
- overdue claims	90.7	131.4	200.5	205.9	211.4	5.7	17.0	30.4	30.4	31.3	96.4	148.3	230.8	236.2	242.8
1.7 Loans to non-resident individuals	1.5	2.9	2.0	2.0	2.0	6.0	8.5	8.2	8.2	8.0	7.5	11.4	10.2	10.2	10.0
Of which															
- overdue claims	0.0	0.1	0.0	0.0	0.1	0.1	0.2	0.2	0.2	0.2	0.1	0.2	0.3	0.3	0.2
Reference data:															
Provisions on loans, deposits and other placements	531.7	898.5	1614.9	1669.7	1740.0	0.0	0.0	0.0	0.0	0.0	531.7	898.5	1614.9	1669.7	1740.0
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0.4	12.9	42.9	44.1	45.5	0.0	2.6	9.8	10.1	10.5	0.4	15.5	52.6	54.2	56.0
Credit institutions' portfolio of promissory notes of residents	247.4	184.7	164.3	190.8	211.9	2.5	9.8	22.4	21.9	21.8	249.9	194.5	186.7	212.7	233.7
Credit institutions' portfolio of promissory notes of non-residents	0.0	0.4	0.5	0.5	1.1	1.2	4.6	1.7	1.7	1.7	1.2	5.0	2.3	2.2	2.8

Table 16

**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	1/11/09	1/12/09
1. Loans, deposits and other placements, total	100.0 70.9	100.0 71.0	100.0 71.6	100.0 70.8	100.0 69.9
Of which:					
- overdue claims	1.3 0.9	2.1 1.5	4.8 3.4	5.1 3.6	5.2 3.6
1.1 Loans and other placements with non-financial resident organisations	61.7 43.7	59.1 41.9	59.5 42.6	60.1 42.5	59.5 41.6
Of which:					
- overdue claims	0.6 0.4	1.3 0.9	3.4 2.4	3.6 2.6	3.8 2.6
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 1.0
Of which:					
- overdue claims	0.0 0.0	0.0 0.0	0.1 0.1	0.1 0.1	0.1 0.1
1.2 Loans and other placements with non-resident legal entities (except banks)	3.6 2.6	3.8 2.7	3.6 2.5	3.8 2.7	3.8 2.7
Of which:					
- overdue claims	0.00 0.00	0.03 0.02	0.17 0.12	0.17 0.12	0.2 0.1
1.3 Loans, deposits and other placements with financial sector	5.5 3.9	5.1 3.6	5.2 3.7	5.4 3.8	5.8 4.0
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	3.8 2.7	4.2 2.9
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	1.6 1.1
Of which					
- overdue claims	0.00 0.00	0.03 0.02	0.06 0.04	0.04 0.02	0.0 0.0
1.4 Loans, deposits and other placements with non-resident banks	6.0 4.2	9.2 6.5	10.9 7.8	9.5 6.7	9.9 6.9
Of which:					
- overdue claims	0.00 0.00	0.00 0.00	0.00 0.00	0.04 0.03	0.0 0.0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	0.8 0.6	0.8 0.6	0.9 0.6	0.9 0.7	1.0 0.7
Of which:					
- overdue claims	0.01 0.01	0.00 0.00	0.00 0.00	0.00 0.00	0.0 0.0
1.6 Loans to resident individuals	20.8 14.7	20.1 14.3	17.9 12.8	18.1 12.8	17.8 12.5
Of which:					
- overdue claims	0.7 0.5	0.7 0.5	1.1 0.8	1.2 0.8	1.2 0.8
1.7 Loans to non-resident individuals	0.1 0.0	0.1 0.0	0.1 0.0	0.1 0.0	0.0 0.0
Of which:					
- overdue claims	0.00 0.00	0.00 0.00	0.00 0.00	0.00 0.00	0.0 0.0
Reference data:					
Provision on loans, deposits and other placements	3.7 2.6	4.5 3.2	8.0 5.7	8.4 6.0	8.7 6.1
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	1.1 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		1/11/09		1/12/09	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	2,105.7	100.0	2,165.7	100.0	3,447.9	100.0	3,501.7	100.0	3,788.5	100.0
- in rubles	1,800.8	85.5	1,674.1	77.3	2,673.9	77.6	2,758.9	78.8	3,020.6	79.7
- in foreign currency	304.9	14.5	491.6	22.7	774.0	22.4	742.8	21.2	767.8	20.3
Of which:										
Securities at fair value through profit or loss	1,595.3	75.8	623.2	28.8	1,258.9	36.5	1,293.6	36.9	1,372.3	36.2
- in rubles	1,445.8	68.7	541.0	25.0	1,105.7	32.1	1,125.4	32.1	1,213.4	32.0
- in foreign currency	149.5	7.1	82.2	3.8	153.2	4.4	168.2	4.8	158.9	4.2
Securities available for sale	310.9	14.8	1,154.4	53.3	1,762.5	51.1	1,781.7	50.9	1,980.9	52.3
- in rubles	219.1	10.4	848.6	39.2	1,258.9	36.5	1,324.0	37.8	1,492.2	39.4
- in foreign currency	91.8	4.4	305.8	14.1	503.7	14.6	457.6	13.1	488.7	12.9
Securities held-to-maturity	55.0	2.6	174.2	8.0	173.2	5.0	169.9	4.9	172.7	4.6
- in rubles	41.9	2.0	148.6	6.9	135.4	3.9	134.5	3.8	137.3	3.6
- in foreign currency	13.1	0.6	25.6	1.2	37.8	1.1	35.4	1.0	35.4	0.9
Shares in associates and subsidiaries	144.5	6.9	212.0	9.8	243.7	7.1	247.1	7.1	251.4	6.6
- in rubles	94.0	4.5	134.0	6.2	165.0	4.8	166.0	4.7	167.0	4.4
- in foreign currency	50.5	2.4	78.0	3.6	78.7	2.3	81.1	2.3	84.3	2.2
Reference data:										
Revaluation of securities	4.6		-177.5		-35.6		14.5		27.2	
Provisions for losses on securities available for sale	2.3		7.2		13.0		12.1		13.6	
Provisions for losses on securities held-to-maturity	0.2		1.8		3.7		3.4		3.3	
Provisions for losses on portfolio of shares in associates and subsidiaries	1.4		2.1		7.6		7.5		7.6	

* Excluding promissory notes

Table 18

The structure of credit institutions' portfolio of debt securities

	1/02/08		1/01/09		1/10/09		1/11/09		1/12/09	
	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	2,850.7	100.0	3,121.6	100.0
- in rubles	1,440.8	86.0	1,376.8	78.2	2,137.0	76.1	2,216.0	77.7	2,466.8	79.0
- in foreign currency	234.0	14.0	383.5	21.8	670.6	23.9	634.7	22.3	654.8	21.0
of which: revaluation	2.4	0.1	-120.5	-6.8	-34.2	-1.2	14.7	0.5	26.2	0.8
Debt securities at book value held (without revaluation)	1,672.3	100.0	1,880.8	100.0	2,841.8	100.0	2,835.9	100.0	3,095.4	100.0
of which:										
debt securities of the Russian Federation	597.1	35.7	258.1	13.7	625.8	22.0	668.2	23.6	727.7	23.5
- in rubles	533.9	31.9	168.6	9.0	505.9	17.8	552.2	19.5	617.1	19.9
- in foreign currency	63.3	3.8	89.6	4.8	119.9	4.2	116.0	4.1	110.6	3.6
debt securities of the Bank of Russia	101.8	6.1	12.5	0.7	18.4	0.6	30.8	1.1	111.0	3.6
- in rubles	101.8	6.1	12.5	0.7	18.4	0.6	30.8	1.1	111.0	3.6
- in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
debt securities of federal districts and local government	133.3	8.0	139.6	7.4	225.7	7.9	237.8	8.4	236.7	7.6
- in rubles	133.3	8.0	139.6	7.4	225.7	7.9	237.8	8.4	236.7	7.6
- in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
debt securities of resident credit institutions	139.5	8.3	169.8	9.0	250.5	8.8	275.0	9.7	274.7	8.9
- in rubles	139.4	8.3	169.5	9.0	213.4	7.5	237.0	8.4	235.3	7.6
- in foreign currency	0.0	0.0	0.3	0.0	37.1	1.3	37.9	1.3	39.5	1.3
other debt securities of residents	416.6	24.9	360.5	19.2	637.3	22.4	710.0	25.0	759.7	24.5
- in rubles	416.6	24.9	358.8	19.1	637.0	22.4	709.7	25.0	759.6	24.5
- in foreign currency	0.0	0.0	1.7	0.1	0.3	0.0	0.3	0.0	0.1	0.0
debt securities of other countries	56.3	3.4	27.8	1.5	24.4	0.9	43.4	1.5	36.5	1.2
- 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	43.4	1.5	36.5	1.2
debt securities of non-resident banks	41.3	2.5	70.0	3.7	81.7	2.9	83.0	2.9	89.0	2.9
- in rubles	17.2	1.0	29.1	1.5	23.3	0.8	25.6	0.9	30.4	1.0
- in foreign currency	24.1	1.4	40.9	2.2	58.5	2.1	57.4	2.0	58.6	1.9
other debt securities of non-residents	142.7	8.5	249.2	13.2	585.7	20.6	530.2	18.7	552.3	17.8
- in rubles	60.1	3.6	116.0	6.2	183.6	6.5	180.1	6.3	174.7	5.6
- in foreign currency	82.6	4.9	133.2	7.1	402.1	14.1	350.2	12.3	377.6	12.2
debt securities delivered without derecognition in the balance sheet	43.6	2.6	591.3	31.4	382.5	13.5	248.1	8.7	296.6	9.6
- in rubles	36.0	2.2	501.2	26.6	355.4	12.5	219.4	7.7	265.3	8.6
- in foreign currency	7.6	0.5	90.1	4.8	27.1	1.0	28.7	1.0	31.3	1.0
overdue debt securities	0.0	0.0	2.0	0.1	9.7	0.3	9.4	0.3	11.2	0.4
- in rubles	0.0	0.0	2.0	0.1	8.9	0.3	8.9	0.3	10.7	0.3
- in foreign currency	0.0	0.0	0.0	0.0	0.8	0.0	0.5	0.0	0.5	0.0
Reference data:										
Provisions for losses on debt securities	0.7		7.2		17.8		17.7		19.3	

Table 19

Structure of credit institutions' portfolio of shares

	1/02/08		1/01/09		1/10/09		1/11/09		1/12/09	
	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	403.9	100.0	415.5	100.0
- in rubles	266.0	92.9	163.3	84.5	371.9	93.8	376.9	93.3	386.8	93.1
- in foreign currency	20.4	7.1	30.1	15.5	24.8	6.2	27.0	6.7	28.7	6.9
of which: revaluation	2.1	0.7	-57.1	-29.5	-1.4	-0.4	-0.2	-0.1	1.0	0.2
Shares held at book value (without revaluation)	284.3	100.0	250.5	100.0	398.0	100.0	404.1	100.0	414.5	100.0
of which shares of:										
resident credit institutions	13.0	4.6	8.9	3.6	8.8	2.2	6.2	1.5	5.8	1.4
- in rubles	13.0	4.6	8.9	3.6	8.8	2.2	6.2	1.5	5.8	1.4
- 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	349.3	86.4	371.7	89.7
- in rubles	247.2	86.9	193.2	77.1	342.6	86.1	345.2	85.4	365.9	88.3
- in foreign currency	3.3	1.2	1.6	0.6	1.5	0.4	4.1	1.0	5.7	1.4
non-resident credit institutions	5.2	1.8	5.9	2.3	4.0	1.0	4.2	1.0	3.7	0.9
- 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	4.2	1.0	3.7	0.9
other non-residents	10.6	3.7	19.4	7.8	19.3	4.9	18.7	4.6	19.3	4.6
- in rubles	0.0	0.0	0.0	0.0	0.7	0.2	0.7	0.2	0.7	0.2
- in foreign currency	10.6	3.7	19.4	7.8	18.6	4.7	18.0	4.5	18.6	4.5
shares delivered without derecognition in the balance sheet	5.1	1.8	21.4	8.6	22.0	5.5	25.7	6.4	14.1	3.4
- in rubles	3.8	1.3	18.3	7.3	21.2	5.3	25.0	6.2	13.4	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
Reference data:										
Provisions for losses on shares	1.8		2.7		6.0		6.2		7.8	

Table 20

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1/01/08	1/01/09	1/10/09	1/11/09	1/12/09
Portfolio of promissory notes discounted by a credit institution, in rubles	247.4	185.0	164.8	191.4	213.0
of which promissory notes, not paid when due	1.3	2.2	2.7	2.7	2.6
Portfolio of promissory notes discounted by a credit institution, in foreign currency	3.7	14.5	24.1	23.5	23.5
of which promissory notes, not paid when due	0.00	0.00	0.27	0.26	0.31
Total	251.1	199.5	188.9	214.9	236.5

Table 21

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

	1/01/08		1/01/09		1/10/09		1/11/09		1/12/09	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	251.1	100.0	199.5	100.0	188.9	100.0	214.9	100.0	236.5	100.0
Of which:										
- promissory notes of federal governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of regional and local governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of resident credit institutions	198.7	79.2	100.2	50.2	130.9	69.3	155.8	72.5	178.8	75.6
- other promissory notes of residents	51.1	20.4	94.3	47.3	55.8	29.5	56.9	26.5	54.9	23.2
- 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	2.2	1.0	2.8	1.2
Reference data:										
Provisions for losses on promissory notes	4.5		5.9		9.4		10.0		9.9	

* including overdue promissory notes

Table 22

Funds raised by credit institutions from organisations

(billion rubles)

		1/01/08	1/01/09	1/10/09	1/11/09	1/12/09
1.	Funds raised from organisations, total	7,053.1	8,774.6	9,337.7	9,133.7	9,368.8
	- in rubles	5,166.0	5,499.8	6,017.5	6,002.4	6,071.1
	- in foreign currency	1,887.0	3,274.8	3,320.3	3,131.2	3,297.7
	of which:					
1.1.	Funds of legal entities in settlement and other accounts*	3,232.9	3,521.0	3,721.3	3,542.5	3,828.0
	- in rubles	2,954.8	2,803.8	2,859.0	2,742.9	2,913.9
	- in foreign currency	278.1	717.1	862.3	799.6	914.1
	Of which:					
1.1.1	Funds of individual entrepreneurs	82.4	81.4	82.5	77.5	83.0
	- in rubles	81.8	77.1	80.6	75.8	81.5
	- in foreign currency	0.6	4.2	2.0	1.7	1.5
1.2.	Government and other extra budgetary funds in settlement accounts	25.0	14.2	22.2	25.1	26.2
1.3.	Float	261.7	281.3	273.6	273.2	277.6
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	3,520.0	4,945.4	5,311.5	5,284.1	5,227.3
	- in rubles	2,095.6	2,606.7	3,007.1	3,099.1	2,982.6
	- in foreign currency	1,424.5	2,338.7	2,304.5	2,185.0	2,244.7
	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	615.1	485.6
1.4.2.	Certificates of deposit	30.0	12.7	11.1	6.1	5.8
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	8.8	9.7
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	587.2	470.8
	- in rubles	361.6	474.0	394.3	507.8	410.3
	- in foreign currency	99.9	177.6	81.9	79.4	60.5
	with maturity from 31 days to 1 year	1,343.3	1,753.2	2,143.4	2,119.2	2,126.2
	- in rubles	1,120.7	1,142.7	1,660.6	1,646.4	1,594.4
	- in foreign currency	222.7	610.5	482.9	472.7	531.8
	with maturity in excess of 1 year	1,715.1	2,540.2	2,691.7	2,577.7	2,630.4
	- in rubles	613.2	989.6	952.0	944.8	977.9
	- in foreign currency	1,101.9	1,550.6	1,739.6	1,632.9	1,652.4
	Reference data					
	Funds raised from non-resident organisations, total	1,252.3	1,613.9	1,527.6	1,439.8	1,478.3
	- in rubles	238.8	250.1	250.2	247.7	259.8
	- in foreign currency	1,013.5	1,363.8	1,277.4	1,192.2	1,218.5
	of which:					
	Funds of non-resident organisations in settlement and other accounts	136.4	139.8	140.7	139.6	169.3
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	249.0	214.8	216.4	199.5	198.9
	Other funds raised from non-resident legal entities	859.9	1,248.2	1,148.1	1,079.6	1,097.2
	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	1/11/09	1/12/09
1	Individual deposits	5,159.2	5,907.0	6,704.7	6,801.2	6,998.8
	- of which savings certificates	22.4	18.0	15.8	16.0	16.1
1.1.	Individual demand deposits and deposits with maturity up to 30 days	962.9	1,005.7	997.1	1,006.6	1,024.6
	- in rubles	857.3	840.0	827.3	845.8	860.7
	- in foreign currency	105.6	165.7	169.8	160.7	163.9
1.2.	Individual deposits with maturity from 31 days to 1 year	977.0	1,052.6	1,331.9	1,364.4	1,410.6
	- in rubles	815.2	639.5	798.5	849.9	891.7
	- in foreign currency	161.8	413.1	533.4	514.4	519.0
1.3.	Individual deposits with maturity in excess of 1 year	3,219.3	3,848.7	4,375.8	4,430.3	4,563.5
	- in rubles	2,820.3	2,853.2	3,109.3	3,194.6	3,291.4
	- in foreign currency	399.0	995.5	1,266.4	1,235.7	1,272.1
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	52.7	61.1	76.7	76.6	80.3

Table 24

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

(billion rubles)

	1/01/08	1/01/09	1/10/09	1/11/09	1/12/09
Loans, deposits and other funds raised from other credit institutions, total	2,807.4	3,639.6	3,119.4	3,179.6	3,262.3
- in rubles	989.5	1,233.6	1,265.4	1,448.5	1,532.5
- in foreign currency	1,817.9	2,406.0	1,854.0	1,731.1	1,729.8
of which:					
- loans, deposits and other funds raised from resident credit institutions	671.3	972.2	1,084.5	1,239.0	1,308.2
- in rubles	554.3	773.1	877.3	1,041.9	1,100.8
- in foreign currency	117.0	199.1	207.2	197.1	207.4
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	1,940.6	1,954.1
- in rubles	435.3	460.5	388.1	406.6	431.8
- in foreign currency	1,700.9	2,206.9	1,646.8	1,534.0	1,522.4
of which					
overdue debt	0.0	0.0	0.0	0.3	0.1
- in rubles	0.0	0.0	0.0	0.0	0.0
- in foreign currency	0.0	0.0	0.0	0.3	0.1

Funds raised from and placed with non-residents

№	Indicator	1/01/08		1/01/09		1/10/09		1/11/09		1/12/09	
		billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	1,305.1	6.5	1,676.0	6.0	1,604.5	5.7	1,516.7	5.4	1,558.9	5.4
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	1,418.6	5.1	1,465.4	5.1
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	1,279.1	4.6	1,296.1	4.5
1.2	Individual deposits (excluding saving certificates)	52.7	0.3	61.1	0.2	76.7	0.3	76.6	0.3	80.3	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	59.4	0.2	62.3	0.2
1.3	Funds in other accounts	7.2	0.0	12.2	0.0	22.6	0.1	21.5	0.1	13.2	0.0
2.	Funds in correspondent and other accounts of credit institutions	70.0	0.3	93.6	0.3	67.1	0.2	71.4	0.3	67.3	0.2
3.	Loans, deposits and other funds raised from credit institutions	2,136.1	10.6	2,667.4	9.5	2,034.8	7.2	1,940.6	6.9	1,954.1	6.8
4.	Loans from other countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Raised funds, total	3,511.2	17.4	4,436.9	15.8	3,706.4	13.2	3,528.7	12.6	3,580.3	12.5
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total**	142.3	0.7	106.7	0.4	87.3	0.3	81.7	0.3	79.7	0.3
	Overdue interest on liabilities of credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Placed funds											
1.	Loans, total	1,374.7	6.8	2,590.1	9.2	2,921.5	10.4	2,646.3	9.5	2,764.0	9.6
	of which overdue claims	0.8	0.0	5.9	0.0	36.1	0.1	42.2	0.2	37.7	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	1,887.8	6.7	1,983.2	6.9
1.2	Loans and other placements with legal entities	515.7	2.6	754.4	2.7	716.8	2.5	748.3	2.7	770.8	2.7
1.3	Loans provided to individuals	7.5	0.0	11.4	0.0	10.2	0.0	10.2	0.0	10.0	0.0
2.	Correspondent accounts with banks	307.7	1.5	843.0	3.0	797.8	2.8	737.4	2.6	774.8	2.7
3.	Securities acquired by credit institutions, total	243.8	1.2	377.4	1.3	717.4	2.5	681.8	2.4	703.5	2.5
	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	656.6	2.3	677.8	2.4
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	22.9	0.1	23.0	0.1
3.3	Discounted promissory notes	1.2	0.0	5.0	0.0	2.3	0.0	2.2	0.0	2.8	0.0
4.	Shares in associates and subsidiaries	51.0	0.3	80.3	0.3	79.8	0.3	82.1	0.3	85.5	0.3
5.	Loans provided to other countries	1.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Placed funds, total	1,978.2	9.8	3,890.8	13.9	4,516.4	16.0	4,147.6	14.8	4,327.9	15.1
	Reference data:										
	Overdue interest on claims of credit institutions	0.007	0.0	0.080	0.0	2.127	0.0	2.345	0.0	2.905	0.0

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	1/11/09	1/12/09	1/01/08	1/01/09	1/10/09	1/11/09	1/12/09	1/01/08	1/01/09	1/10/09	1/11/09	1/12/09
Total	507,974.7	409,185.7	31,203.9	67,701.5	96,370.6	1,134	1,106	1,073	1,067	1,065	122,619.3	109,839.8	59,312.8	60,581.1	64,997.2
Profit-making CIs*	508,881.7	446,936.1	164,443.4	209,146.0	248,081.7	1,123	1,050	931	896	871	122,618.9	109,638.8	55,898.4	57,427.6	61,505.4
Loss-making CIs	-907.0	-37,750.4	-133,239.4	-141,444.5	-151,711.1	11	56	142	171	194	0.4	201.0	3,414.4	3,153.5	3,491.9
CIs that have not provided their reporting	0.0	0.0	0.0	0.0	0.0	2	2	1	2	1	0.0	0.0	0.0	0.0	0.0
Total						1136	1108	1074	1069	1066					

* including CIs with zero profit.

Table 27

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

	1/01/08	1/07/08	1/01/09	1/07/09	1/10/09
1. Income of credit institution, total	100.0	100.0	100.0	100.0	100.0
1.1. Interest income on placements with legal entities (except income on securities)	11.13	11.40	8.36	5.77	5.77
1.2. Interest income on loans to individuals	4.24	4.38	3.13	1.77	1.79
1.3. Income on securities	8.11	4.46	3.48	3.33	3.39
1.4. Income on operations with foreign currency	36.90	51.17	62.27	73.87	73.71
1.5. Commissions	4.51	4.04	2.85	1.33	1.37
1.6. Recovery of loss provision	25.78	16.87	12.84	9.87	10.25
1.7. Other income	9.33	7.68	7.07	4.07	3.72
Of which:					
1.7.1. Fines, penalties, forfeits	0.19	0.20	0.16	0.13	0.14
2. Expenses of credit institution, total	100.0	100.0	100.0	100.0	100.0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	4.16	4.67	3.68	3.14	3.01
2.2. Interest expenses on funds raised from individuals	3.40	3.15	2.02	1.24	1.32
2.3. Expenses on operations with securities	6.21	3.72	3.55	2.45	2.39
2.4. Expenses on operations with foreign currency	38.64	53.66	62.37	73.15	73.32
2.5. Commissions	0.48	0.50	0.38	0.17	0.17
2.6. Expenses on loss provision	29.43	19.61	15.82	13.18	13.53
2.7. Management expenses (including personnel costs)	6.12	5.81	3.91	1.73	1.78
2.8. Other expenses	11.56	8.87	8.28	4.94	4.46
Of which:					
2.8.1. Fines, penalties, forfeits	0.02	0.01	0.01	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 1.12.09

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	17,338,681,453	7,617,175,904	18,047,970,485	6,907,886,872
Belgorod Region	9,445,026	885,737	9,890,686	440,077
Bryansk Region	1,172,846	40,658	1,174,509	38,995
Vladimir Region	3,233,110	72,832	3,233,858	72,084
Voronezh Region	9,333,228	519,899	8,795,764	1,057,363
Ivanovo Region	7,517,367	1,321,872	8,026,539	812,700
Kaluga Region	7,002,488	14,018,261	10,180,527	10,840,222
Kostroma Region	49,231,431	3,537,526	46,331,508	6,437,449
Kursk Region	9,077,746	428,388	9,095,649	410,485
Lipetsk Region	16,406,553	2,229,482	16,390,390	2,245,645
Moscow Region	141,280,400	42,670,626	158,184,362	25,766,664
Orel Region	1,750,862	55,105	1,757,613	48,354
Ryazan Region	8,887,015	683,396	8,900,716	669,695
Smolensk Region	12,320,409	1,839,349	11,850,869	2,308,889
Tambov Region	1,549,419	130,214	1,551,278	128,355
Tver Region	11,782,843	1,207,642	11,774,211	1,216,274
Tula Region	7,024,764	539,822	7,014,454	550,132
Yaroslavl Region	11,330,828	1,266,156	11,366,226	1,230,758
City of Moscow	17,030,335,118	7,545,728,939	17,722,451,326	6,853,612,731
North-Western Federal District	878,212,352	281,787,929	900,852,353	259,147,928
Republic of Karelia	712,696	24,655	717,269	20,082
Komi Republic	11,888,729	1,214,337	11,913,165	1,189,901
Akhangel'sk Region	1,521,514	58,596	1,514,292	65,818
Vologda Region	34,571,225	6,875,177	34,699,272	6,747,130
Kaliningrad Region	40,178,501	14,564,643	38,926,387	15,816,757
Leningrad Region	5,031,115	828,888	5,058,732	801,271
Murmansk Region	6,438,743	3,638,476	6,718,678	3,358,541
Novgorod Region	3,054,181	137,570	3,057,948	133,803
Pskov Region	1,472,492	47,428	1,478,403	41,517
St Petersburg	773,343,156	254,398,159	796,768,207	230,973,108
Southern Federal District	192,279,162	19,590,152	193,197,876	18,671,438
Republic of Adygeya	1,980,773	11,403	1,983,055	9,121
Republik of Dagestan	13,538,958	697,037	13,659,344	576,651
Republic of Ingushetia	359,542	3,746	361,822	1,466
Kabardino-Balkar Republic	5,449,834	102,348	5,452,530	99,652
Republic of Kalmykia	774,962	96,570	762,188	109,344
Karachai-Cherkess Republic	2,159,934	71,470	2,167,498	63,906
Republic of North Ossetia - Alania	4,228,030	131,370	4,247,593	111,807
Chechen Republic	0	0	0	0
Krasnodar Territory	76,267,748	6,390,070	76,482,583	6,175,235
Stavropol Territory	8,998,610	465,291	9,020,793	443,108
Astrakhan Region	3,412,054	119,798	3,452,984	78,868
Volgograd Region	13,461,539	850,081	13,522,604	789,016
Rostov Region	61,647,178	10,650,968	62,084,882	10,213,264
Volga Federal District	845,680,785	106,265,466	850,591,826	101,354,425
Republic of Bashkortostan	39,614,364	4,276,140	39,897,440	3,993,064
Republic of Marii El	1,285,605	11,084	1,292,045	4,644

1	2	3	4	5
Republic of Mordovia	11,938,682	343,080	11,966,891	314,871
Republic of Tatarstan	352,496,241	60,592,597	361,239,087	51,849,751
Udmurt Republic	16,092,211	1,516,545	16,210,046	1,398,710
Chuvash Republic	5,300,820	190,935	5,300,760	190,995
Perm Territory	24,551,650	6,308,614	24,940,544	5,919,720
Kirov Region	13,989,619	1,694,216	14,924,524	759,311
Nizhny Novgograd Region	65,668,854	5,911,964	65,819,049	5,761,769
Orenburg Region	29,327,954	1,722,900	29,390,155	1,660,699
Penza Region	7,898,377	123,114	7,907,739	113,752
Samara Region	242,243,775	17,897,532	234,847,669	25,293,638
Saratov Region	30,833,828	5,191,660	32,409,392	3,616,096
Ulyanovsk Region	4,438,805	485,085	4,446,485	477,405
Ural Federal District	518,754,037	108,722,979	529,200,558	98,276,458
Kurgan Region	1,239,065	10,221	1,243,788	5,498
Sverdlovsk Region	230,811,367	35,305,029	234,419,445	31,696,951
Tyumen Region	200,697,139	59,483,746	205,473,948	54,706,937
Chelyabinsk Region	86,006,466	13,923,983	88,063,377	11,867,072
Siberian Federal District	423,186,374	163,880,978	421,938,883	165,128,469
Republic of Altai	6,386,485	45,571	6,414,793	17,263
Republic of Buryatiya	3,617,821	516,386	3,658,583	475,624
Republic of Tuva	445,710	10,569	447,671	8,608
Republic of Khakassia	5,262,448	134,994	5,271,161	126,281
Altai Territory	11,062,018	306,486	11,104,778	263,726
Zabaykal Territory	4,739,121	32,396	4,727,372	44,145
Krasnoyarsk Territory	24,766,186	6,579,331	24,906,871	6,438,646
Irkutsk Region	10,126,849	599,802	10,258,217	468,434
Kemerovo Region	18,254,974	964,502	18,641,034	578,442
Novosibirsk Region	320,062,321	151,854,012	318,035,145	153,881,188
Omsk Region	11,446,918	2,614,443	11,458,079	2,603,282
Tomsk Region	7,015,523	222,486	7,015,179	222,830
Far Eastern Federal District	177,298,663	20,374,643	174,780,255	22,893,051
Republic of Sakha (Yakutia)	11,309,225	635,271	11,332,645	611,851
Kamchatka Territory	11,997,346	1,307,608	12,064,447	1,240,507
Primorskiy Territory	45,729,189	6,248,832	46,115,288	5,862,733
Khabarovsk Territory	31,081,562	3,625,015	31,142,091	3,564,486
Amur Region	67,561,179	7,564,905	64,498,307	10,627,777
Magadan Region	3,616,101	236,872	3,602,731	250,242
Sakhalin Region	6,004,061	756,140	6,024,746	735,455
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

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

Table 28.2

Assets and liabilities* with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.12.09

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	13,678,638,033	6,947,143,586	14,376,072,675	6,249,708,944
Belgorod Region	150,908,823	3,304,285	151,375,465	2,837,643
Bryansk Region	39,320,116	713,349	39,335,282	698,183
Vladimir Region	60,492,040	8,739,574	60,536,829	8,694,785
Voronezh Region	219,419,325	12,414,529	219,799,523	12,034,331
Ivanovo Region	37,342,950	3,780,696	37,853,262	3,270,384
Kaluga Region	50,178,692	21,798,923	53,374,323	18,603,292
Kostroma Region	43,494,828	1,627,131	42,620,130	2,501,829
Kursk Region	74,633,941	2,905,594	74,655,632	2,883,903
Lipetsk Region	80,354,300	3,345,677	80,362,327	3,337,650
Moscow Region	511,277,173	100,198,004	528,740,256	82,734,921
Orel Region	26,790,665	2,771,185	26,789,593	2,772,257
Ryazan Region	66,726,098	1,751,899	67,206,284	1,271,713
Smolensk Region	48,811,659	3,776,157	48,911,020	3,676,796
Tambov Region	36,075,056	1,347,620	36,093,707	1,328,969
Tver Region	63,631,467	2,075,294	63,640,191	2,066,570
Tula Region	75,517,099	10,675,332	75,756,911	10,435,520
Yaroslavl Region	100,873,359	2,481,304	100,935,683	2,418,980
City of Moscow	11,992,790,442	6,763,437,033	12,668,086,257	6,088,141,218
North-Western Federal District	1,666,522,161	452,691,919	1,691,332,725	427,881,355
Republic of Karelia	31,036,005	5,983,779	31,103,151	5,916,633
Komi Republic	55,840,933	5,635,825	55,836,910	5,639,848
Akhangel'sk Region	66,718,546	6,575,158	66,813,976	6,479,728
Vologda Region	106,187,263	4,008,572	106,289,568	3,906,267
Kaliningrad Region	71,156,883	25,140,694	70,779,251	25,518,326
Leningrad Region	57,403,658	9,387,078	57,195,070	9,595,666
Murmansk Region	53,218,154	10,870,595	53,476,623	10,612,126
Novgorod Region	32,845,363	783,494	32,899,616	729,241
Pskov Region	25,288,914	498,982	25,309,112	478,784
St Petersburg	1,166,826,442	383,807,742	1,191,629,448	359,004,736
Southern Federal District	1,071,132,802	83,970,409	1,073,115,024	81,988,187
Republic of Adygeya	13,012,252	134,070	13,017,095	129,227
Republic of Dagestan	30,241,088	1,449,044	30,374,116	1,316,016
Republic of Ingushetia	4,296,536	25,678	4,302,443	19,771
Kabardino-Balkar Republic	24,823,798	1,057,929	24,842,641	1,039,086
Republic of Kalmykia	7,133,283	72,622	7,124,733	81,172
Karachai-Cherkess Republic	13,183,742	251,127	13,180,541	254,328
Republic of North Ossetia - Alania	19,166,105	457,012	19,195,184	427,933
Chechen Republic	14,420,907	58,599	14,426,801	52,705
Krasnodar Territory	378,832,735	24,337,905	379,214,589	23,956,051
Stavropol Territory	131,250,778	4,230,421	131,358,249	4,122,950
Astrakhan Region	45,471,516	1,187,744	45,573,748	1,085,512
Volgograd Region	116,475,304	6,114,650	116,579,928	6,010,026
Rostov Region	272,824,758	44,593,608	273,924,956	43,493,410
Volga Federal District	2,392,883,179	259,079,350	2,399,108,997	252,853,532
Republic of Bashkortostan	202,947,467	87,687,937	203,508,568	87,126,836

1	2	3	4	5
Republic of Marii El	28,750,662	2,657,167	28,749,499	2,658,330
Republic of Mordovia	56,304,496	493,225	56,336,131	461,590
Republic of Tatarstan	465,690,834	62,731,594	474,251,054	54,171,374
Udmurt Republic	104,938,220	2,623,340	105,249,266	2,312,294
Chuvash Republic	68,061,515	4,065,635	68,137,660	3,989,490
Perm Territory	234,030,663	25,549,929	234,790,822	24,789,770
Kirov Region	65,934,493	5,166,432	66,884,484	4,216,441
Nizhny Novgogrod Region	313,479,445	19,061,590	314,074,779	18,466,256
Orenburg Region	99,529,255	3,654,671	99,609,872	3,574,054
Penza Region	52,742,997	2,925,203	52,787,255	2,880,945
Samara Region	517,944,296	35,481,949	510,682,661	42,743,584
Saratov Region	126,349,937	5,660,720	127,872,842	4,137,815
Ulyanovsk Region	56,178,899	1,319,958	56,174,104	1,324,753
Ural Federal District	1,293,483,064	226,050,974	1,303,939,148	215,594,890
Kurgan Region	28,228,766	208,507	28,242,740	194,533
Sverdlovsk Region	590,153,602	114,592,970	593,411,334	111,335,238
Tyumen Region	432,086,278	90,104,295	436,823,490	85,367,083
Chelyabinsk Region	243,014,418	21,145,202	245,461,584	18,698,036
Siberian Federal District	1,340,803,815	88,358,928	1,344,983,889	84,178,854
Republic of Altai	12,093,694	929,348	12,123,664	899,378
Republic of Buryatiya	41,531,147	1,723,806	41,568,815	1,686,138
Republic of Tuva	7,792,467	29,580	7,795,017	27,030
Republic of Khakassia	20,537,234	276,244	20,539,171	274,307
Altai Territory	135,736,162	3,834,339	135,810,750	3,759,751
Zabaykal Territory	36,707,215	542,034	36,702,286	546,963
Krasnoyarsk Territory	194,848,898	16,592,939	195,214,937	16,226,900
Irkutsk Region	156,795,653	5,672,288	156,985,710	5,482,231
Kemerovo Region	152,941,965	13,022,796	153,315,947	12,648,814
Novosibirsk Region	398,872,537	35,826,103	401,812,837	32,885,803
Omsk Region	117,944,083	7,350,900	118,074,806	7,220,177
Tomsk Region	65,002,760	2,558,551	65,039,949	2,521,362
Far Eastern Federal District	466,790,971	52,274,346	464,590,707	54,474,610
Republic of Sakha (Yakutia)	62,107,511	2,807,732	62,258,838	2,656,405
Kamchatka Territory	26,316,247	2,822,046	26,418,897	2,719,396
Primorskiy Territory	117,743,210	16,648,326	118,136,269	16,255,267
Khabarovsk Territory	141,155,287	15,097,516	141,603,738	14,649,065
Amur Region	48,196,319	6,059,442	44,918,037	9,337,724
Magadan Region	17,778,262	3,132,775	17,684,115	3,226,922
Sakhalin Region	42,379,283	5,469,120	42,452,376	5,396,027
Jewish Autonomous Region	4,156,043	38,827	4,154,869	40,001
Chukotka Autonomous Area	6,958,809	198,562	6,963,568	193,803

* 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 1.12.09
thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	2,818,946,854	689,976,546	356,847,038	246,550,775	150,147,859	19,145,317
Belgorod Region	415,524	42,951	4,757	0	1,107,646	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	144,436	59,758	0	0	40,985	0
Voronezh Region	13,582	3,193	15	0	183,758	0
Ivanovo Region	129,310	58,908	16,497	0	122,931	62,504
Kaluga Region	1,300,104	39,575	8,140	0	81,615	0
Kostroma Region	24,767,940	65,266	0	0	1,154,214	0
Kursk Region	387,811	386,816	0	0	624	0
Lipetsk Region	542,183	122,180	27,188	0	1,066,302	0
Moscow Region	38,473,396	4,749,324	210,293	105	14,091,978	2,879,995
Orel Region	0	0	0	0	130,026	0
Ryazan Region	130,010	41,343	41,208	25	274,557	13,293
Smolensk Region	493,310	87,652	348,831	44	548,050	0
Tambov Region	0	0	4	0	0	0
Tver Region	2,405,207	257,765	41,426	0	207,009	0
Tula Region	63,148	30,102	237	0	4,948	0
Yaroslavl Region	110,285	100,502	11,987	0	89,239	4,484
City of Moscow	2,749,570,608	683,931,211	356,136,455	246,550,601	131,043,977	16,185,041
North-Western Federal District	115,733,557	12,498,109	23,194,389	366,558	10,531,915	487,550
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1,183,180	431,472	71,610	980	129,486	0
Akhangel'sk Region	0	0	113,122	0	401	0
Vologda Region	2,598,778	472,650	215,532	4,900	1,085,894	372,256
Kaliningrad Region	8,102,417	627,919	299,775	340,008	33,839	0
Leningrad Region	69,008	29,770	113	20	0	0
Murmansk Region	586,967	37,826	641	0	14,929	32,498
Novgorod Region	71,158	70,935	129,435	0	0	36,896
Pskov Region	0	0	0	0	0	0
St Petersburg	103,122,049	10,827,537	22,364,161	20,650	9,267,366	45,900
Southern Federal District	9,170,229	1,590,236	1,716,854	124,827	2,370,669	200,042
Republic of Adygeya	994	912	1,791	0	39,315	0
Republic of Dagestan	0	0	494,930	18,445	179,318	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	6,119	0	409,483	0
Republic of Kalmykia	0	0	0	0	0	0
Karachai-Cherkess Republic	58,561	0	38,077	0	52,498	0
Republic of North Ossetia - Alania	0	0	1,797	0	193,796	0
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	3,904,721	197,474	720,465	65,587	999,112	0
Stavropol Territory	1,611,762	599,719	0	210	30,787	0
Astrakhan Region	654,824	547,751	39,150	5,288	0	0
Volgograd Region	258,718	125,020	35	0	425,829	200,042
Rostov Region	2,680,549	119,360	414,490	35,297	40,531	0
Volga Federal District	43,813,598	5,541,615	18,117,838	706,561	14,481,076	396,289
Republic of Bashkortostan	3,007,336	280,069	660,312	0	557,007	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	124,512	92,759	42,420	0	102,225	0

1	2	3	4	5	6	7
Republic of Tatarstan	18,447,541	2,255,483	10,002,016	659,635	3,677,343	1
Udmurt Republic	53,858	15,668	17,386	0	620,788	0
Chuvash Republic	89,766	57,741	40	0	201,760	0
Perm Territory	1,744,567	263,389	812,867	0	381,622	0
Kirov Region	832,364	42,199	15,345	0	41,937	0
Nizhny Novgograd Region	2,490,876	544,640	720,200	0	3,408,929	257,808
Orenburg Region	1,438,103	61,971	145,345	17,646	2,635,091	0
Penza Region	443,512	0	215	0	52,234	0
Samara Region	12,039,100	1,807,978	5,563,670	29,010	2,229,341	138,480
Saratov Region	3,101,112	119,718	137,897	270	533,826	0
Ulyanovsk Region	951	0	125	0	38,973	0
Ural Federal District	76,067,189	9,701,993	6,423,690	199,000	21,290,933	2,895,001
Kurgan Region	0	0	0	0	24,455	0
Sverdlovsk Region	43,798,944	2,332,128	3,863,557	100	7,504,787	1,813,712
Tyumen Region	23,519,663	2,764,633	2,422,230	198,900	13,225,306	1,048,419
Chelyabinsk Region	8,748,582	4,605,232	137,903	0	536,385	32,870
Siberian Federal District	44,197,146	4,628,137	8,067,897	2,625,953	9,872,544	392,697
Republic of Altai	301,429	230,721	92	0	44,629	0
Republic of Buryatiya	24,681	0	45	0	2,132	0
Republic of Tuva	4,539	5,228	0	0	0	0
Republic of Khakassia	21,564	23,937	0	0	127,467	0
Altai Territory	24,314	20,788	8,155	0	10,805	0
Zabaykal Territory	143,162	73,517	0	0	0	0
Krasnoyarsk Territory	362,592	234,760	73,383	0	890,534	259,207
Irkutsk Region	85,602	0	10,740	0	176,698	0
Kemerovo Region	786,567	609,657	94,995	0	53,460	78
Novosibirsk Region	40,917,823	3,088,580	7,767,447	2,625,953	8,256,145	88,028
Omsk Region	1,524,873	340,949	193	0	212,187	45,384
Tomsk Region	0	0	112,847	0	98,487	0
Far Eastern Federal District	13,673,004	3,747,342	1,155,263	788,018	4,294,056	0
Republic of Sakha (Yakutia)	853,092	229,364	214,233	0	1,022,427	0
Kamchatka Territory	321,106	60,663	12,645	0	747,523	0
Primorskiy Territory	4,513,694	1,825,504	550,118	0	199,016	0
Khabarovsk Territory	1,406,546	647,128	169,388	0	232	0
Amur Region	6,527,253	933,643	155,777	788,018	2,273,354	0
Magadan Region	51,313	51,040	3,929	0	110	0
Sakhalin Region	0	0	49,173	0	51,394	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 1.12.09

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	2,868,618,564	692,378,779	365,261,706	248,268,722	163,516,117	19,605,795
Belgorod Region	415,524	42,951	4,757	0	1,110,189	0
Bryansk Region	0	0	1	0	0	0
Vladimir Region	144,436	59,758	0	0	28,952	0
Voronezh Region	13,582	3,193	606	0	179,968	0
Ivanovo Region	150,912	83,051	10,235	0	0	62,504
Kaluga Region	1,300,104	39,575	8,140	0	81,615	0
Kostroma Region	10,867,134	0	316	0	7,000	0
Kursk Region	387,811	386,816	0	0	624	0
Lipetsk Region	542,183	122,180	28,089	0	1,066,302	0
Moscow Region	38,473,396	4,749,324	210,303	105	14,053,335	2,879,995
Orel Region	0	0	0	0	130,026	0
Ryazan Region	130,010	41,343	41,208	25	265,336	13,293
Smolensk Region	0	0	142,533	44	36,324	0
Tambov Region	0	0	4	0	0	0
Tver Region	2,405,207	257,765	41,426	0	3,051	0
Tula Region	63,148	30,102	485	0	14,344	0
Yaroslavl Region	131,914	123,022	17,432	0	95,007	0
City of Moscow	2,813,593,203	686,439,699	364,756,171	248,268,548	146,444,044	16,650,003
North-Western Federal District	108,439,642	11,904,734	22,973,851	1,273,752	9,311,112	115,294
Republic of Karelia	0	0	0	0	0	0
Komi Republic	923,042	207,459	68,823	980	0	0
Akhangel'sk Region	22,677	25,726	113,122	0	401	0
Vologda Region	1,041,500	368,280	209,398	4,900	0	0
Kaliningrad Region	2,465,060	408,339	73,736	8	6,978	0
Leningrad Region	69,008	29,770	113	1,247,165	40,000	0
Murmansk Region	586,967	37,826	641	0	14,929	32,498
Novgorod Region	72,024	71,902	129,435	0	0	36,896
Pskov Region	0	0	0	0	0	0
St Petersburg	103,259,364	10,755,432	22,378,583	20,699	9,248,804	45,900
Southern Federal District	9,101,663	1,590,236	1,607,362	124,827	1,658,764	111,820
Republic of Adygeya	994	912	1,791	0	39,315	0
Republik of Dagestan	0	0	495,180	18,445	177,118	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	6,119	0	409,483	0
Republic of Kalmykia	0	0	0	0	0	0
Karachai-Cherkess Republic	19,452	0	38,077	0	7,205	0
Republic of North Ossetia - Alania	0	0	1,797	0	192,122	0
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	3,875,264	197,474	718,121	65,587	522,399	0
Stavropol Territory	1,611,762	599,719	1,911	210	30,787	0
Astrakhan Region	654,824	547,751	41,156	5,288	0	0
Volgograd Region	258,718	125,020	892	0	230,536	111,820
Rostov Region	2,680,549	119,360	302,318	35,297	49,799	0
Volga Federal District	43,450,776	5,541,615	17,814,920	707,223	15,959,714	396,289
Republic of Bashkortostan	2,644,515	280,069	663,027	0	554,708	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	124,512	92,759	41,683	0	51,118	0
Republic of Tatarstan	18,447,541	2,255,483	9,693,531	659,635	5,297,125	1
Udmurt Republic	53,858	15,668	17,386	0	620,788	0
Chuvash Republic	89,766	57,741	40	43	201,760	0
Perm Territory	1,744,567	263,389	813,529	0	494,361	0
Kirov Region	832,364	42,199	15,345	0	41,937	0
Nizhny Novgogrod Region	2,490,876	544,640	720,739	119	3,188,633	257,808
Orenburg Region	1,438,103	61,971	145,755	17,646	2,664,123	0
Penza Region	443,512	0	215	0	52,603	0
Samara Region	12,039,099	1,807,978	5,564,268	29,510	2,258,779	138,480
Saratov Region	3,101,112	119,718	139,277	270	533,779	0
Ulyanovsk Region	951	0	125	0	0	0
Ural Federal District	71,938,686	9,605,786	6,157,027	199,000	17,205,660	2,895,001
Kurgan Region	0	0	0	0	24,455	0
Sverdlovsk Region	40,091,220	2,235,921	3,592,256	100	4,053,848	1,813,712
Tyumen Region	23,517,939	2,764,633	2,426,868	198,900	12,703,948	1,048,419
Chelyabinsk Region	8,329,527	4,605,232	137,903	0	423,409	32,870
Siberian Federal District	7,698,600	2,915,486	585,851	150	2,983,095	392,697
Republic of Altai	1,017	0	92	0	9,489	0
Republic of Buryatiya	24,681	0	45	0	2,132	0
Republic of Tuva	4,539	5,228	0	0	0	0
Republic of Khakassia	21,564	23,937	0	0	127,467	0
Altai Territory	24,314	20,788	8,155	0	10,805	0
Zabaykal Territory	143,162	73,517	0	0	0	0
Krasnoyarsk Territory	362,592	234,760	73,383	0	140,544	259,207
Irkutsk Region	85,602	0	11,518	0	176,698	0
Kemerovo Region	786,567	609,657	95,000	0	54,702	78
Novosibirsk Region	4,828,385	1,661,146	383,644	0	2,150,524	88,028
Omsk Region	1,416,177	286,453	638	0	212,187	45,384
Tomsk Region	0	0	13,376	150	98,547	0
Far Eastern Federal District	12,349,145	3,747,342	1,122,257	788,018	2,354,592	0
Republic of Sakha (Yakutia)	853,092	229,364	181,227	0	1,164,146	0
Kamchatka Territory	312,073	60,663	12,645	0	707,933	0
Primorskiy Territory	4,726,205	1,825,504	702,899	0	338,567	0
Khabarovsk Territory	1,194,035	647,128	16,607	0	57,265	0
Amur Region	5,212,427	933,643	155,777	788,018	35,177	0
Magadan Region	51,313	51,040	3,929	0	110	0
Sakhalin Region	0	0	49,173	0	51,394	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 1.12.09

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
1	2	3	4	5
Central Federal District	11,895,828,196	7,881,438,448	728,837,942	2,650,282,515
Belgorod Region	5,737,167	4,587,451	426,000	475,134
Bryansk Region	864,397	565,449	0	59,348
Vladimir Region	1,933,659	1,162,627	117,000	654,032
Voronezh Region	6,018,520	1,879,710	576,000	3,437,473
Ivanovo Region	4,816,646	3,035,019	130,000	1,589,170
Kaluga Region	3,483,793	1,682,102	340,000	1,460,041
Kostroma Region	19,651,336	5,203,591	103,000	9,895,541
Kursk Region	6,602,020	4,998,681	604,800	831,507
Lipetsk Region	11,642,543	8,635,953	1,100,000	1,111,399
Moscow Region	67,066,911	29,697,521	13,733,433	14,078,591
Orel Region	923,466	634,362	0	283,755
Ryazan Region	6,628,404	5,850,432	195,000	518,585
Smolensk Region	7,848,363	6,005,759	347,000	1,378,719
Tambov Region	1,076,554	942,192	0	134,362
Tver Region	7,029,106	4,750,480	1,183,650	1,094,715
Tula Region	5,209,874	4,519,114	166,600	454,480
Yaroslavl Region	7,648,657	4,612,277	1,367,260	1,057,614
City of Moscow	11,731,646,780	7,792,675,728	708,448,199	2,611,768,049
North-Western Federal District	595,627,069	441,472,041	54,616,083	61,967,658
Republic of Karelia	479,219	229,208	0	138,407
Komi Republic	7,699,717	2,452,785	3,711,700	1,301,358
Akhangel'sk Region	809,157	588,755	37,001	158,088
Vologda Region	25,840,179	16,717,139	4,106,000	3,744,879
Kaliningrad Region	26,506,914	22,454,584	1,148,669	2,332,571
Leningrad Region	3,233,064	2,356,075	243,000	245,698
Murmansk Region	4,394,632	2,529,023	85,100	1,741,993
Novgorod Region	1,485,944	1,069,249	500	401,841
Pskov Region	949,435	807,256	10,000	132,179
St Petersburg	524,228,808	392,267,967	45,274,113	51,770,644
Southern Federal District	120,630,925	76,785,158	8,014,740	31,146,300
Republic of Adygeya	1,091,385	580,495	40,000	470,890
Republik of Dagestan	6,208,631	3,351,168	98,459	2,734,395
Republic of Ingushetia	69,464	62,817	0	6,647
Kabardino-Balkar Republic	3,212,480	2,726,768	90,100	395,200
Republic of Kalmykia	550,671	420,861	30	129,780
Karachai-Cherkess Republic	1,162,806	740,588	57,000	365,218
Republic of North Ossetia - Alania	2,708,326	2,247,912	18,910	440,409
Chechen Republic	0	0	0	0
Krasnodar Territory	44,945,541	27,822,618	3,465,472	10,666,406
Stavropol Territory	5,487,651	2,349,449	1,737,000	1,401,202
Astrakhan Region	1,706,221	885,522	0	450,911
Volgograd Region	9,129,447	6,899,440	941,000	1,062,678
Rostov Region	44,358,302	28,697,520	1,566,769	13,022,564

1	2	3	4	5
Volga Federal District	614,519,207	391,083,489	22,129,975	181,417,643
Republic of Bashkortostan	26,025,647	15,471,356	1,110,622	8,485,282
Republic of Marii El	644,116	561,470	400	23,946
Republic of Mordovia	8,162,895	6,778,944	281,000	846,216
Republic of Tatarstan	253,942,886	202,059,316	9,301,188	36,228,539
Udmurt Republic	12,390,875	5,735,473	320,446	5,343,126
Chuvash Republic	3,598,137	2,023,389	115,500	1,432,276
Perm Territory	17,136,244	11,184,058	697,000	4,694,261
Kirov Region	9,543,590	6,847,669	758,649	1,340,069
Nizhny Novgograd Region	34,330,858	24,387,241	2,719,450	3,902,646
Orenburg Region	18,847,081	11,675,431	1,049,400	4,860,910
Penza Region	6,383,867	5,505,041	500,300	236,129
Samara Region	200,693,253	84,274,086	4,549,602	107,016,679
Saratov Region	19,471,071	11,776,537	726,301	6,468,264
Ulyanovsk Region	3,348,687	2,803,478	117	539,300
Ural Federal District	317,432,320	177,730,473	20,153,904	101,387,952
Kurgan Region	848,096	773,166	10,200	63,955
Sverdlovsk Region	132,152,774	74,250,159	7,779,926	43,534,855
Tyumen Region	128,626,016	70,107,821	4,276,462	45,149,993
Chelyabinsk Region	55,805,434	32,599,327	8,087,316	12,639,149
Siberian Federal District	284,520,447	144,556,076	20,227,139	99,542,673
Republic of Altai	5,049,945	3,482,081	130,000	1,406,919
Republic of Buryatiya	2,612,837	1,474,256	0	1,092,303
Republic of Tuva	245,629	150,643	270	94,716
Republic of Khakassia	3,711,652	1,659,313	224,300	1,651,682
Altai Territory	8,667,932	5,654,373	1,170,000	1,477,777
Zabaykal Territory	4,084,235	49,586	800,000	3,234,649
Krasnoyarsk Territory	14,629,512	8,184,900	1,153,765	4,273,465
Irkutsk Region	7,110,588	4,572,819	533,751	1,764,967
Kemerovo Region	12,109,307	7,950,206	45,028	4,111,663
Novosibirsk Region	214,317,265	103,897,421	15,794,025	76,635,531
Omsk Region	7,624,850	4,493,597	346,000	2,640,320
Tomsk Region	4,356,695	2,986,881	30,000	1,158,681
Far Eastern Federal District	118,226,833	50,210,448	5,977,667	54,674,799
Republic of Sakha (Yakutia)	4,897,744	3,180,980	73,050	1,342,941
Kamchatka Territory	6,733,714	4,011,032	1,021,950	975,914
Primorskiy Territory	29,504,061	20,594,449	680,643	5,335,219
Khabarovsk Territory	24,796,896	12,482,891	2,985,000	8,548,178
Amur Region	47,461,809	6,959,411	1,025,000	37,087,559
Magadan Region	2,480,795	1,281,659	0	1,053,607
Sakhalin Region	2,351,814	1,700,026	192,024	331,381
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 1.12.09

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
1	2	3	4	5
Central Federal District	7,322,627,643	5,023,704,261	749,136,270	1,080,776,857
Belgorod Region	139,429,463	122,874,772	426,000	15,419,411
Bryansk Region	34,224,475	21,100,241	0	10,918,966
Vladimir Region	55,410,890	38,207,305	107,000	16,822,663
Voronezh Region	199,358,366	138,274,430	576,000	57,672,611
Ivanovo Region	31,504,739	22,670,654	50,000	8,219,385
Kaluga Region	40,615,220	24,531,420	340,000	14,241,311
Kostroma Region	26,313,399	17,211,023	103,000	6,821,023
Kursk Region	66,559,458	52,695,855	604,800	13,085,193
Lipetsk Region	69,934,352	54,998,841	1,100,000	13,330,896
Moscow Region	284,349,771	180,317,929	13,733,433	59,214,419
Orel Region	23,172,689	14,777,325	0	7,207,468
Ryazan Region	59,721,379	40,063,837	195,000	13,692,267
Smolensk Region	43,283,570	29,556,262	182,000	13,104,737
Tambov Region	30,706,171	23,160,646	0	6,871,999
Tver Region	54,223,827	34,984,282	1,183,600	14,956,003
Tula Region	67,207,024	45,909,461	166,600	15,986,793
Yaroslavl Region	89,298,047	61,151,364	1,282,260	19,078,458
City of Moscow	6,007,314,803	4,101,218,614	729,086,577	774,133,254
North-Western Federal District	1,240,076,504	823,245,636	52,790,244	298,598,512
Republic of Karelia	27,607,065	12,192,674	0	12,270,811
Komi Republic	47,131,387	19,358,496	3,690,000	20,851,235
Akhangel'sk Region	50,738,776	24,728,445	32,001	21,517,670
Vologda Region	92,914,914	62,514,836	2,322,000	24,156,447
Kaliningrad Region	57,810,941	45,256,585	1,025,669	10,171,542
Leningrad Region	28,696,982	16,732,987	243,000	11,021,534
Murmansk Region	37,479,098	22,033,768	85,100	14,947,312
Novgorod Region	27,364,198	15,017,183	500	9,533,831
Pskov Region	21,541,977	15,843,105	10,000	5,419,381
St Petersburg	848,791,166	589,567,557	45,381,974	168,708,749
Southern Federal District	911,357,411	613,230,252	8,896,430	262,340,362
Republic of Adygeya	11,303,957	7,570,147	40,000	3,690,410
Republik of Daghestan	20,951,457	12,709,465	98,559	8,116,230
Republic of Ingushetia	3,115,996	1,841,214	0	1,274,782
Kabardino-Balkar Republic	21,210,652	14,890,417	90,000	6,186,868
Republic of Kalmykia	6,288,761	2,664,365	30	3,624,366
Karachai-Cherkess Republic	11,688,529	7,355,710	57,000	4,275,819
Republic of North Ossetia - Alania	15,815,834	10,364,926	28,910	4,920,903
Chechen Republic	11,840,119	10,507,950	0	1,332,169
Krasnodar Territory	320,040,361	211,435,688	3,676,462	95,084,544
Stavropol Territory	113,980,257	78,176,721	2,035,000	30,790,161
Astrakhan Region	39,687,533	18,532,461	0	12,800,270
Volgograd Region	98,922,609	63,968,834	861,000	30,844,828
Rostov Region	236,511,346	173,212,354	2,009,469	59,399,012

1	2	3	4	5
Volga Federal District	1,981,308,171	1,294,803,447	21,981,978	592,483,842
Republic of Bashkortostan	149,645,585	88,718,046	1,095,622	57,624,259
Republic of Marii El	25,189,913	17,256,266	400	6,587,270
Republic of Mordovia	49,964,919	39,616,913	198,000	9,472,271
Republic of Tatarstan	354,811,233	277,331,148	9,601,189	56,807,952
Udmurt Republic	93,582,696	61,217,003	320,446	27,970,311
Chuvash Republic	61,261,670	40,874,330	115,502	18,519,197
Perm Territory	204,834,544	144,452,172	697,000	57,384,621
Kirov Region	55,137,829	37,770,037	758,649	14,905,600
Nizhny Novgograd Region	257,902,920	182,223,526	2,689,450	60,963,830
Orenburg Region	81,720,653	49,912,943	849,400	29,867,935
Penza Region	45,905,990	29,193,884	500,300	13,238,097
Samara Region	446,027,184	234,126,195	4,549,602	194,682,898
Saratov Region	105,025,987	56,779,286	606,301	31,452,254
Ulyanovsk Region	50,297,048	35,331,698	117	13,007,347
Ural Federal District	999,968,465	603,074,702	14,672,704	346,400,193
Kurgan Region	24,666,513	12,148,907	10,200	11,766,921
Sverdlovsk Region	472,080,616	318,552,400	2,458,726	131,606,478
Tyumen Region	300,943,545	148,119,099	4,116,462	139,357,842
Chelyabinsk Region	202,277,791	124,254,296	8,087,316	63,668,952
Siberian Federal District	1,149,914,169	613,668,006	7,187,508	471,396,254
Republic of Altai	10,432,359	5,832,173	0	4,420,005
Republic of Buryatiya	36,164,186	14,588,886	0	19,554,093
Republic of Tuva	6,972,157	883,994	270	6,060,549
Republic of Khakassia	17,952,665	6,409,079	224,300	10,854,241
Altai Territory	121,605,849	84,921,531	1,170,000	33,530,581
Zabaykal Territory	32,206,208	8,448,271	800,000	21,421,858
Krasnoyarsk Territory	163,975,783	76,247,905	1,153,765	81,248,862
Irkutsk Region	138,868,542	76,821,196	533,751	58,610,016
Kemerovo Region	132,515,268	78,508,106	45,062	50,697,434
Novosibirsk Region	330,888,004	180,976,790	3,024,360	121,168,812
Omsk Region	102,095,431	50,782,207	206,000	38,107,796
Tomsk Region	56,237,717	29,247,868	30,000	25,722,007
Far Eastern Federal District	341,403,901	191,440,186	5,277,317	128,419,435
Republic of Sakha (Yakutia)	48,315,351	29,603,876	73,050	17,967,518
Kamchatka Territory	20,430,968	13,585,538	1,021,600	4,986,794
Primorskiy Territory	78,985,126	48,768,829	680,643	26,654,960
Khabarovsk Territory	123,170,539	66,942,529	2,985,000	45,048,271
Amur Region	34,563,323	13,826,452	325,000	18,005,849
Magadan Region	10,915,490	6,935,843	0	3,708,756
Sakhalin Region	20,072,140	8,787,251	192,024	10,086,191
Jewish Autonomous Region	3,591,564	1,860,073	0	1,731,491
Chukotka Autonomous Area	1,359,400	1,129,795	0	229,605

Table 31.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.12.09

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
1	2	3	4	5
Central Federal District	5,659,281,073	3,248,134,969	1,847,945,946	375,183,085
Belgorod Region	267,950	147,032	120,871	47
Bryansk Region	710	710	0	0
Vladimir Region	5,766	2,364	0	3,402
Voronezh Region	208,513	178,907	30	27,282
Ivanovo Region	344,980	254,678	3,015	87,287
Kaluga Region	10,396,889	2,492,492	5,492,391	1,825,902
Kostroma Region	1,812,416	1,582,192	101,404	128,820
Kursk Region	198,767	196,626	0	2,141
Lipetsk Region	34,652	0	0	1,581
Moscow Region	19,093,615	2,889,295	11,377,451	3,386,736
Orel Region	0	0	0	0
Ryazan Region	257,570	231,345	921	25,304
Smolensk Region	1,271,651	176,694	631,245	452,307
Tambov Region	16,758	0	895	15,863
Tver Region	48,315	16,009	567	31,739
Tula Region	284,247	262,703	0	21,544
Yaroslavl Region	696,526	146,401	483,738	66,387
City of Moscow	5,624,341,748	3,239,557,521	1,829,733,418	369,106,743
North-Western Federal District	208,371,398	123,953,713	68,012,295	13,324,901
Republic of Karelia	0	0	0	0
Komi Republic	475,274	205,850	201,426	67,998
Akhangel'sk Region	39,597	37,087	1,392	1,118
Vologda Region	3,975,131	1,812,199	2,122,885	40,047
Kaliningrad Region	6,451,459	3,659,778	1,819,071	571,871
Leningrad Region	268,636	204,234	46,480	17,922
Murmansk Region	2,797,472	1,218,262	1,519,380	59,830
Novgorod Region	8,353	0	745	7,608
Pskov Region	0	0	0	0
St Petersburg	194,355,476	116,816,303	62,300,916	12,558,507
Southern Federal District	6,021,972	3,378,117	1,726,726	779,953
Republic of Adygeya	0	0	0	0
Republic of Dagestan	159,658	63,971	73,494	22,193
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	5,967	4,473	924	570
Republic of Kalmykia	14,521	0	745	13,776
Karachai-Cherkess Republic	54,122	49,021	0	5,101
Republic of North Ossetia - Alania	7,358	84	2,534	4,740
Chechen Republic	0	0	0	0
Krasnodar Territory	1,634,386	907,636	119,131	470,443
Stavropol Territory	183,022	0	148,248	34,774
Astrakhan Region	5,017	0	1,193	3,824
Volgograd Region	122,848	0	118,532	4,316
Rostov Region	3,835,073	2,352,932	1,261,925	220,216

1	2	3	4	5
Volga Federal District	54,160,110	42,534,656	3,828,821	6,586,446
Republic of Bashkortostan	1,959,512	1,549,506	299,049	63,265
Republic of Marii El	447	0	447	0
Republic of Mordovia	109,274	103,254	3,041	2,979
Republic of Tatarstan	34,332,630	30,704,247	1,572,086	924,501
Udmurt Republic	945,192	881,880	24,326	38,986
Chuvash Republic	109,780	41,049	0	68,731
Perm Territory	985,714	820,803	53,229	111,682
Kirov Region	726,828	510,640	203,957	5,209
Nizhny Novgogrod Region	3,230,556	1,821,651	368,523	1,040,382
Orenburg Region	635,540	611,767	12,526	11,247
Penza Region	447	0	447	0
Samara Region	10,273,152	4,797,117	1,186,327	4,266,031
Saratov Region	550,931	427,227	104,654	19,050
Ulyanovsk Region	300,107	265,515	209	34,383
Ural Federal District	52,468,962	33,825,257	16,193,006	1,365,782
Kurgan Region	0	0	0	0
Sverdlovsk Region	18,217,918	9,603,432	7,863,436	448,525
Tyumen Region	27,133,788	23,039,481	2,657,140	720,334
Chelyabinsk Region	7,117,256	1,182,344	5,672,430	196,923
Siberian Federal District	112,421,389	78,983,858	23,612,748	6,327,524
Republic of Altai	0	0	0	0
Republic of Buryatiya	49,338	40,289	8,871	178
Republic of Tuva	447	0	447	0
Republic of Khakassia	14,078	0	14,052	26
Altai Territory	90,143	61,088	298	28,757
Zabaykal Territory	1,491	0	0	1,491
Krasnoyarsk Territory	3,761,316	2,263,124	803,346	577,004
Irkutsk Region	142,177	52,607	70,078	19,492
Kemerovo Region	61,678	23,258	4,778	33,642
Novosibirsk Region	107,291,479	75,652,217	22,635,349	5,624,496
Omsk Region	970,873	858,581	75,529	36,763
Tomsk Region	38,369	32,694	0	5,675
Far Eastern Federal District	7,829,335	3,713,789	1,730,898	2,259,629
Republic of Sakha (Yakutia)	136,752	124,348	12,215	189
Kamchatka Territory	588,745	563,040	25,521	184
Primorskiy Territory	1,481,095	412,113	945,058	119,075
Khabarovsk Territory	2,262,907	1,363,315	690,095	209,497
Amur Region	3,289,079	1,218,793	32,336	1,917,780
Magadan Region	567	567	0	0
Sakhalin Region	70,190	31,613	25,673	12,904
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 1.12.09

thousand rubles

1	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
2	3	4	5	
Central Federal District	5,360,185,958	2,986,057,501	1,875,180,425	322,614,648
Belgorod Region	2,069,992	1,382,598	121,915	390,102
Bryansk Region	268,574	112,399	0	139,436
Vladimir Region	2,779,102	2,604,651	0	174,451
Voronezh Region	10,460,836	8,927,497	2,564	1,470,679
Ivanovo Region	2,527,989	2,447,015	3,015	77,959
Kaluga Region	10,329,275	4,012,182	5,492,451	281,612
Kostroma Region	1,241,457	1,146,982	74,568	19,907
Kursk Region	2,391,378	2,176,998	0	214,380
Lipetsk Region	839,005	714,282	0	124,723
Moscow Region	34,172,211	14,999,146	11,376,586	6,356,346
Orel Region	588,153	512,131	0	76,022
Ryazan Region	877,739	659,025	1,517	217,197
Smolensk Region	3,131,928	2,517,116	76,633	538,179
Tambov Region	1,122,493	1,068,204	895	53,394
Tver Region	439,494	254,254	567	162,622
Tula Region	9,764,069	9,376,058	0	365,832
Yaroslavl Region	1,253,861	446,771	484,603	322,487
City of Moscow	5,275,928,402	2,932,700,192	1,857,545,111	311,629,320
North-Western Federal District	317,602,321	197,671,458	64,703,163	47,094,858
Republic of Karelia	5,735,888	5,485,452	0	250,436
Komi Republic	2,159,723	1,790,052	201,426	168,245
Akhangel'sk Region	4,062,273	3,901,502	1,392	159,205
Vologda Region	2,441,624	1,824,174	126,815	469,943
Kaliningrad Region	18,787,743	15,696,374	506,784	2,546,403
Leningrad Region	8,172,159	6,808,007	46,480	265,846
Murmansk Region	10,896,378	9,077,876	1,519,380	276,943
Novgorod Region	467,074	266,362	745	178,073
Pskov Region	232,172	182,105	0	50,067
St Petersburg	264,647,287	152,639,554	62,300,141	42,729,697
Southern Federal District	62,115,298	52,866,585	1,749,692	5,783,792
Republic of Adygeya	95,547	26,392	0	69,155
Republik of Dagestan	765,726	470,783	74,239	220,704
Republic of Ingushetia	2,486	0	0	2,486
Kabardino-Balkar Republic	868,110	852,206	924	14,126
Republic of Kalmykia	21,302	7,470	745	13,087
Karachai-Cherkess Republic	206,038	205,507	0	531
Republic of North Ossetia - Alania	181,789	57,856	2,534	121,399
Chechen Republic	0	0	0	0
Krasnodar Territory	16,468,847	12,701,805	141,352	2,551,022
Stavropol Territory	3,029,219	1,947,973	148,248	932,998
Astrakhan Region	844,276	722,194	1,193	35,698
Volgograd Region	4,079,150	3,120,575	118,532	317,679
Rostov Region	35,552,808	32,753,824	1,261,925	1,504,907

1	2	3	4	5
Volga Federal District	127,668,194	108,682,431	3,829,120	13,267,751
Republic of Bashkortostan	13,464,407	12,201,739	298,602	698,603
Republic of Marii El	2,468,476	2,363,636	447	25,053
Republic of Mordovia	141,210	103,254	2,981	34,975
Republic of Tatarstan	37,013,881	33,797,493	1,572,086	514,739
Udmurt Republic	1,559,912	1,270,097	24,326	259,749
Chuvash Republic	3,767,672	3,544,498	0	223,174
Perm Territory	19,061,744	17,495,007	54,422	1,504,559
Kirov Region	3,886,731	3,570,372	203,957	105,380
Nizhny Novgogrod Region	13,670,029	10,829,986	368,225	2,281,863
Orenburg Region	2,340,132	2,096,205	12,377	229,256
Penza Region	2,490,199	2,459,027	507	30,665
Samara Region	26,029,802	17,671,622	1,186,327	6,980,109
Saratov Region	844,389	386,163	104,654	343,557
Ulyanovsk Region	929,610	893,332	209	36,069
Ural Federal District	130,463,420	112,161,363	12,828,740	3,969,903
Kurgan Region	7,566	3,444	0	4,122
Sverdlovsk Region	93,950,375	86,185,808	4,583,467	2,510,172
Tyumen Region	23,146,548	19,282,816	2,572,843	508,194
Chelyabinsk Region	13,358,931	6,689,295	5,672,430	947,415
Siberian Federal District	65,394,896	48,445,499	1,240,639	8,600,862
Republic of Altai	871,271	868,410	0	2,861
Republic of Buryatiya	1,026,630	811,703	8,871	206,056
Republic of Tuva	447	0	447	0
Republic of Khakassia	47,491	2,656	14,947	29,888
Altai Territory	2,990,476	2,710,571	298	253,695
Zabaykal Territory	303,444	83,615	0	219,829
Krasnoyarsk Territory	12,241,281	10,780,394	4,919	1,318,341
Irkutsk Region	4,207,072	3,354,467	70,078	782,527
Kemerovo Region	11,158,711	10,233,739	5,374	897,090
Novosibirsk Region	25,980,029	14,619,771	1,059,580	3,387,181
Omsk Region	4,565,696	3,206,940	76,125	1,274,279
Tomsk Region	2,002,348	1,773,233	0	229,115
Far Eastern Federal District	27,152,596	20,486,095	1,730,898	4,465,141
Republic of Sakha (Yakutia)	1,879,637	1,816,905	12,215	50,517
Kamchatka Territory	1,057,638	978,760	25,521	52,353
Primorskiy Territory	8,496,768	5,824,151	945,058	1,723,976
Khabarovsk Territory	12,502,291	9,146,353	690,095	2,242,241
Amur Region	2,518,375	2,299,724	32,336	144,452
Magadan Region	388,892	388,123	0	769
Sakhalin Region	308,077	31,641	25,673	250,353
Jewish Autonomous Region	832	438	0	394
Chukotka Autonomous Area	86	0	0	86

Table 32.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.12.09

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
Central Federal District	508,403,383	158,103,587	681,592	929,450	173,615,973	29,789,841
Belgorod Region	116,195	0	0	0	24,481	47
Bryansk Region	61,935	0	0	0	0	0
Vladimir Region	102,621	0	15,000	0	56,265	1,678
Voronezh Region	87,938	0	0	0	358,860	2,392
Ivanovo Region	97,974	0	0	0	19,179	0
Kaluga Region	49,325	82,060	0	0	23,677	10,238
Kostroma Region	246,547	4,589	10,000	0	1,077,372	327
Kursk Region	41,007	0	0	0	56,908	0
Lipetsk Region	693,315	0	0	0	29,473	45
Moscow Region	2,854,846	16,526	10,000	0	865,076	98,918
Orel Region	115,045	0	0	0	8,576	0
Ryazan Region	202,334	0	0	0	33,006	0
Smolensk Region	293,386	0	0	0	244,351	18,178
Tambov Region	396	0	0	0	2,145	0
Tver Region	224,929	0	4,000	0	39,785	1,702
Tula Region	56,331	0	0	0	23,259	3,682
Yaroslavl Region	276,311	0	0	0	84,720	456
City of Moscow	502,882,948	158,000,412	642,592	929,450	170,668,840	29,652,178
North-Western Federal District	57,373,356	5,976,092	64,689	13,307	5,669,701	858,283
Republic of Karelia	5,800	0	0	0	748	0
Komi Republic	506,612	35,031	0	0	35,349	2,982
Akhangel'sk Region	25,451	0	0	0	9,573	76
Vologda Region	628,681	3,208	10,000	0	80,109	21
Kaliningrad Region	1,277,169	23,839	9,689	0	356,040	74,927
Leningrad Region	15,509	0	0	0	5,577	1,368
Murmansk Region	223,272	2,484	0	0	76,095	5,019
Novgorod Region	39,550	0	0	0	13,201	0
Pskov Region	27,031	0	10,000	0	299	0
St Petersburg	54,624,281	5,911,530	35,000	13,307	5,092,710	773,890
Southern Federal District	4,082,427	53,375	2,906	24,861	1,291,084	20,408
Republic of Adygeya	41,196	0	0	0	45,702	0
Republic of Dagestan	100,422	1,467	0	0	22,494	1,507
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	45,128	0	0	0	26,988	0
Republic of Kalmykia	27,731	0	0	0	8,282	0
Karachai-Cherkess Republic	13,934	0	0	0	7,714	0
Republic of North Ossetia - Alania	132,612	0	0	0	29,573	0
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	993,075	8,909	0	24,861	481,646	13,393
Stavropol Territory	477,181	0	0	0	206,421	306
Astrakhan Region	58,048	0	0	0	30,572	0
Volgograd Region	606,579	0	0	0	81,481	1,591

1	2	3	4	5	6	7
Rostov Region	1,586,521	42,999	2,906	0	350,211	3,611
Volga Federal District	16,474,241	263,558	79,649	17,743	11,468,041	254,104
Republic of Bashkortostan	711,100	4,772	30,000	0	560,717	24,531
Republic of Marii El	581	0	0	0	5	0
Republic of Mordovia	35,397	0	0	0	18,670	0
Republic of Tatarstan	6,047,268	120,251	0	0	1,978,062	46,973
Udmurt Republic	205,760	1,877	0	0	240,947	0
Chuvash Republic	86,225	0	0	0	66,503	0
Perm Territory	605,731	0	11,000	0	178,733	1,041
Kirov Region	341,723	0	3,649	0	89,158	0
Nizhny Novgogrod Region	1,003,772	106,503	20,000	17,743	461,198	75,511
Orenburg Region	670,001	0	15,000	0	188,067	172
Penza Region	1,411,040	0	0	0	24,750	0
Samara Region	4,725,731	27,677	0	0	6,971,211	101,166
Saratov Region	605,725	2,478	0	0	636,472	0
Ulyanovsk Region	24,187	0	0	0	53,548	4,710
Ural Federal District	11,132,132	1,326,419	168,000	0	4,796,902	34,547
Kurgan Region	11,922	0	0	0	2,766	0
Sverdlovsk Region	6,998,238	863,379	20,000	0	3,326,418	30,148
Tyumen Region	1,946,778	426,374	148,000	0	757,841	3,860
Chelyabinsk Region	2,175,194	36,666	0	0	709,877	539
Siberian Federal District	19,087,797	6,968,727	24,000	0	10,690,052	531,490
Republic of Altai	114,192	0	0	0	34,454	0
Republic of Buryatiya	55,944	0	0	0	40,377	178
Republic of Tuva	5,600	0	0	0	10,731	0
Republic of Khakassia	27,464	0	0	0	25,614	0
Altai Territory	100,755	0	0	0	76,415	669
Zabaykal Territory	26,920	0	0	0	70,871	0
Krasnoyarsk Territory	622,648	47,475	0	0	396,582	8,209
Irkutsk Region	84,884	6,786	0	0	93,470	298
Kemerovo Region	65,302	0	0	0	181,285	783
Novosibirsk Region	17,706,237	6,860,210	24,000	0	9,658,649	519,991
Omsk Region	168,526	52,255	0	0	75,398	1,362
Tomsk Region	109,325	2,001	0	0	26,206	0
Far Eastern Federal District	2,872,978	129,966	12,024	0	3,946,118	23,490
Republic of Sakha (Yakutia)	195,997	0	0	0	89,798	183
Kamchatka Territory	84,808	9,999	0	0	53,670	0
Primorskiy Territory	1,060,945	28,495	0	0	311,459	338
Khabarovsk Territory	803,762	78,688	0	0	670,853	10,558
Amur Region	692,677	12,217	0	0	2,719,357	12,411
Magadan Region	1,569	567	0	0	80,565	0
Sakhalin Region	33,220	0	12,024	0	20,416	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 1.12.09

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
Central Federal District	279,887,591	140,695,286	681,592	929,450	117,722,225	26,475,871
Belgorod Region	5,930,955	833,635	0	0	411,835	4,570
Bryansk Region	1,806,887	12,676	0	0	231,564	6,776
Vladimir Region	1,323,532	13,542	15,000	0	889,107	14,343
Voronezh Region	5,625,491	115,703	0	0	2,246,211	150,279
Ivanovo Region	1,161,463	0	0	0	423,257	11,029
Kaluga Region	919,252	73,155	0	0	363,372	3,551
Kostroma Region	2,113,449	0	10,000	0	351,717	157
Kursk Region	2,734,540	196,945	0	0	427,919	7,433
Lipetsk Region	2,294,221	0	0	0	342,689	647
Moscow Region	17,812,477	254,885	10,000	0	1,554,782	586,896
Orel Region	1,424,280	0	0	0	269,663	5,015
Ryazan Region	1,705,635	19,125	0	0	568,526	12,043
Smolensk Region	932,896	158,622	0	0	333,853	79,638
Tambov Region	1,047,908	0	0	0	113,663	143
Tver Region	851,743	0	4,000	0	272,735	17,855
Tula Region	1,183,938	26,048	0	0	662,079	23,234
Yaroslavl Region	2,802,282	103,991	0	0	1,027,265	22,107
City of Moscow	228,216,642	138,886,959	642,592	929,450	107,231,988	25,530,155
North-Western Federal District	95,556,918	13,215,250	64,689	13,307	14,000,805	2,701,215
Republic of Karelia	124,384	0	0	0	373,458	15,160
Komi Republic	3,044,917	43,961	0	0	335,860	3,362
Akhangel'sk Region	1,583,906	97,958	0	0	494,945	3,333
Vologda Region	8,175,633	67,990	10,000	0	1,113,330	25,398
Kaliningrad Region	8,688,285	719,715	9,689	0	775,234	358,389
Leningrad Region	392,423	12,366	0	0	323,324	35,848
Murmansk Region	3,532,442	91,935	0	0	467,753	22,000
Novgorod Region	594,840	61,369	0	0	449,128	18,645
Pskov Region	410,309	3,736	10,000	0	175,752	3,732
St Petersburg	69,009,779	12,116,220	35,000	13,307	9,492,021	2,215,348
Southern Federal District	43,008,961	8,408,689	2,906	24,861	11,276,780	336,420
Republic of Adygeya	178,979	0	0	0	99,763	4,482
Republik of Dagestan	308,462	1,431	0	0	164,723	3,872
Republic of Ingushetia	314,838	0	0	0	6,396	118
Kabardino-Balkar Republic	1,638,836	42,270	0	0	111,227	107
Republic of Kalmykia	31,674	1,150	0	0	29,885	83
Karachai-Cherkess Republic	509,684	0	0	0	57,106	0
Republic of North Ossetia - Alania	1,517,967	0	0	0	265,872	2,334
Chechen Republic	152,020	0	0	0	1,473	0
Krasnodar Territory	12,219,712	631,017	0	24,861	3,767,709	166,787
Stavropol Territory	3,817,803	20,010	0	0	1,434,714	40,349
Astrakhan Region	731,887	307,340	0	0	484,117	158
Volgograd Region	9,052,236	531,088	0	0	2,222,232	26,746

1	2	3	4	5	6	7
Rostov Region	12,534,863	6,874,383	2,906	0	2,631,563	91,384
Volga Federal District	105,628,013	3,464,429	79,649	17,743	26,406,189	906,402
Republic of Bashkortostan	9,876,335	457,386	30,000	0	1,762,772	69,220
Republic of Marii El	1,157,614	0	0	0	234,929	3,620
Republic of Mordovia	966,940	0	0	0	118,200	8,368
Republic of Tatarstan	14,894,474	14,135	0	0	2,063,923	18,429
Udmurt Republic	11,190,674	321,603	0	0	929,969	21,544
Chuvash Republic	4,762,258	469	0	0	428,094	9,962
Perm Territory	13,242,317	435,905	11,000	0	2,833,937	155,978
Kirov Region	1,954,462	12	3,649	0	373,654	4,380
Nizhny Novgogrod Region	18,030,207	936,960	20,000	17,743	3,628,086	205,721
Orenburg Region	2,592,500	5,299	15,000	0	1,354,885	10,407
Penza Region	2,198,845	727,115	0	0	251,054	169
Samara Region	20,335,881	471,232	0	0	10,620,557	384,978
Saratov Region	2,634,485	48,286	0	0	1,539,094	13,611
Ulyanovsk Region	1,791,021	46,027	0	0	267,035	15
Ural Federal District	38,848,722	2,423,864	168,000	0	12,600,962	332,622
Kurgan Region	413,358	158	0	0	235,483	1,772
Sverdlovsk Region	21,368,104	2,166,971	20,000	0	6,367,669	177,466
Tyumen Region	7,556,796	134,856	148,000	0	3,032,907	28,212
Chelyabinsk Region	9,510,464	121,879	0	0	2,964,903	125,172
Siberian Federal District	44,720,949	4,038,700	24,000	0	22,696,204	539,663
Republic of Altai	205,032	0	0	0	67,340	1
Republic of Buryatiya	1,205,511	3,977	0	0	886,959	1,130
Republic of Tuva	58,696	0	0	0	109,843	0
Republic of Khakassia	491,262	0	0	0	445,142	2,066
Altai Territory	4,438,347	28,067	0	0	1,346,599	25,579
Zabaykal Territory	995,724	27,926	0	0	701,506	1,454
Krasnoyarsk Territory	5,783,662	991,915	0	0	3,056,819	48,331
Irkutsk Region	4,249,313	143,002	0	0	2,573,009	31,860
Kemerovo Region	4,667,597	5,412	0	0	3,559,888	37,790
Novosibirsk Region	9,742,419	1,823,386	24,000	0	6,648,553	262,583
Omsk Region	9,163,452	757,313	0	0	2,485,726	122,141
Tomsk Region	3,719,934	257,702	0	0	814,820	6,728
Far Eastern Federal District	11,766,558	564,243	12,024	0	6,774,617	219,967
Republic of Sakha (Yakutia)	2,307,677	447	0	0	520,723	494
Kamchatka Territory	727,333	9,999	0	0	176,563	64
Primorskiy Territory	3,280,664	367,804	0	0	1,749,692	149,500
Khabarovsk Territory	4,069,045	153,372	0	0	2,746,978	66,746
Amur Region	867,210	32,054	0	0	1,100,220	1,509
Magadan Region	126,742	567	0	0	93,596	2
Sakhalin Region	310,016	0	12,024	0	331,797	1,652
Jewish Autonomous Region	77,712	0	0	0	48,151	0
Chukotka Autonomous Area	159	0	0	0	6,897	0

Table 33.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.12.09

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
1	2	3	4	5	6	7
Central Federal District	9,310,632,304	7,305,657	22,499,457	2,426,748,193	2,454,551,325	4,275,024,533
Belgorod Region	7,454,541	0	23	2,248,426	854,825	4,325,659
Bryansk Region	397,619	0	0	247,296	0	150,057
Vladimir Region	2,453,495	0	406	779,495	28,800	1,499,063
Voronezh Region	5,424,332	0	0	1,718,218	699,435	2,968,338
Ivanovo Region	4,721,925	362	0	2,093,700	432,560	2,137,036
Kaluga Region	4,820,926	11,965	0	737,569	263,951	3,796,790
Kostroma Region	20,357,113	0	0	2,827,564	2,214,442	15,211,400
Kursk Region	6,443,387	0	2,085	1,653,683	248,232	4,535,257
Lipetsk Region	10,604,907	0	16,793	3,188,586	1,444,577	5,951,939
Moscow Region	118,872,155	2,938	131,444	76,452,515	21,176,790	20,490,238
Orel Region	1,066,918	0	0	249,682	55,000	761,937
Ryazan Region	6,548,893	424	1,025	2,099,962	250,620	4,142,468
Smolensk Region	5,674,890	0	0	3,242,895	343,299	2,059,750
Tambov Region	1,278,457	0	0	544,922	95,797	637,177
Tver Region	6,888,580	1,721	6,066	3,378,273	710,224	2,741,845
Tula Region	5,130,172	0	0	1,185,133	767,979	3,107,296
Yaroslavl Region	7,693,548	0	0	2,081,507	839,874	4,593,283
City of Moscow	9,094,800,446	7,288,247	22,341,615	2,322,018,767	2,424,124,920	4,195,915,000
North-Western Federal District	546,296,155	2,652,044	359,104	164,097,976	269,254,541	99,342,230
Republic of Karelia	408,155	0	0	218,769	38,031	147,293
Komi Republic	8,438,511	0	0	2,775,295	481,968	5,101,409
Akhangel'sk Region	778,334	0	0	174,559	376,989	199,710
Vologda Region	25,220,150	2,422	118,159	6,210,338	8,201,739	10,308,433
Kaliningrad Region	21,997,005	19,765	74,238	6,740,415	3,847,316	10,978,896
Leningrad Region	3,074,295	12,931	19,896	922,970	105,842	1,843,142
Murmansk Region	4,368,386	0	0	1,671,409	275,375	2,392,502
Novgorod Region	2,074,914	0	1,184	1,073,538	86,628	908,496
Pskov Region	955,785	75	39,982	447,327	38,900	428,516
St Petersburg	478,980,620	2,616,851	105,645	143,863,356	255,801,753	67,033,833
Southern Federal District	125,292,411	32,918	223,037	40,659,584	9,746,771	73,220,545
Republic of Adygeya	1,364,150	0	0	520,813	48,884	787,492
Republik of Dagestan	8,335,229	450	24,711	4,002,718	577,837	3,578,086
Republic of Ingushetia	149,017	0	0	120,709	0	28,240
Kabardino-Balkar Republic	3,119,901	520	2,150	1,199,006	147,345	1,659,043
Republic of Kalmykia	234,754	0	0	131,782	20,000	82,387
Karachai-Cherkess Republic	1,199,240	0	9,372	801,744	142,456	244,425
Republic of North Ossetia - Alania	2,682,364	0	688	810,803	159,744	1,710,441
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	52,727,580	23,598	144,802	15,662,566	4,093,033	32,559,845
Stavropol Territory	6,102,147	2,106	3,939	2,501,202	355,585	3,184,062
Astrakhan Region	1,887,352	0	5,496	747,554	151,080	964,403
Volgograd Region	7,361,752	2,690	5,230	2,698,897	832,661	3,791,391
Rostov Region	40,128,925	3,554	26,649	11,461,790	3,218,146	24,630,730
Volga Federal District	462,375,626	603,864	1,853,466	112,540,111	116,293,570	228,279,655
Republic of Bashkortostan	26,270,206	250	11,846	5,065,825	3,078,121	18,046,210
Republic of Marii El	1,054,242	42	40,913	332,735	350	676,489

1	2	3	4	5	6	7
Republic of Mordovia	9,612,932	0	0	2,628,686	964,273	5,907,399
Republic of Tatarstan	190,834,910	560,630	1,456,963	46,567,246	72,102,489	69,013,129
Udmurt Republic	10,852,896	0	0	1,507,256	942,712	8,363,187
Chuvash Republic	3,321,157	0	0	1,319,887	582,702	1,386,033
Perm Territory	15,673,801	0	0	3,610,323	3,955,142	8,077,113
Kirov Region	11,830,526	0	6,201	2,310,379	442,551	8,912,425
Nizhny Novgograd Region	47,659,880	22,592	116,660	20,193,187	2,251,789	24,940,405
Orenburg Region	18,554,696	11,217	0	3,835,459	4,528,110	10,146,806
Penza Region	5,946,252	0	0	487,616	2,878,927	2,567,813
Samara Region	94,058,076	7,566	220,883	19,408,118	22,249,972	51,170,032
Saratov Region	23,832,440	0	0	4,100,532	1,895,707	17,796,996
Ulyanovsk Region	2,873,612	1,567	0	1,172,862	420,725	1,275,618
Ural Federal District	329,531,744	237,471	332,773	72,256,481	69,019,207	182,263,950
Kurgan Region	686,627	0	3,361	278,265	40,500	362,731
Sverdlovsk Region	149,482,506	89,850	35,775	30,391,226	32,579,187	84,481,265
Tyumen Region	119,768,418	71,267	204,144	26,559,407	29,814,778	61,398,894
Chelyabinsk Region	59,594,193	76,354	89,493	15,027,583	6,584,742	36,021,060
Siberian Federal District	228,136,003	74,119	608,174	65,221,784	50,459,162	108,488,301
Republic of Altai	4,904,368	0	0	784,152	295,032	3,821,487
Republic of Buryatiya	2,715,220	46,645	3,395	670,156	5,950	1,977,081
Republic of Tuva	287,773	0	9,143	114,133	11,100	153,215
Republic of Khakassia	4,030,592	0	229	1,176,680	197,853	2,590,911
Altai Territory	6,510,863	9,192	9,328	2,791,181	808,773	2,867,454
Zabaykal Territory	1,584,536	0	22,807	381,314	280,323	899,660
Krasnoyarsk Territory	16,477,616	9,625	41,007	5,028,674	1,307,916	9,758,371
Irkutsk Region	7,644,192	0	16,826	2,555,781	1,202,986	3,812,086
Kemerovo Region	13,717,806	0	159,873	2,284,712	948,585	10,308,681
Novosibirsk Region	157,758,352	5,025	345,449	45,505,528	44,488,131	64,734,015
Omsk Region	6,900,472	3,518	0	2,362,166	500,666	3,975,979
Tomsk Region	5,604,213	114	117	1,567,307	411,847	3,589,361
Far Eastern Federal District	123,509,483	20,329	209,939	32,383,628	13,277,061	77,089,400
Republic of Sakha (Yakutia)	8,772,888	0	10,529	2,396,514	1,707,374	4,609,692
Kamchatka Territory	8,861,652	0	202	3,086,282	1,439,586	4,333,509
Primorskiy Territory	31,846,279	958	920	13,143,402	4,877,374	13,623,128
Khabarovsk Territory	24,000,325	2,590	9,324	5,362,121	1,932,462	16,591,503
Amur Region	43,429,247	7,250	11,905	5,420,589	2,495,059	35,478,687
Magadan Region	2,240,201	0	177,059	655,279	333,685	1,073,117
Sakhalin Region	4,358,891	9,531	0	2,319,441	491,521	1,379,764
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 1.12.09

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
1	2	3	4	5	6	7
Central Federal District	6,375,559,002	2,895,327	15,460,999	1,867,917,781	2,168,027,288	2,213,861,113
Belgorod Region	59,970,413	13,224	242,151	15,053,963	5,111,973	39,437,643
Bryansk Region	27,425,552	82,019	112,221	4,867,075	1,416,386	20,893,372
Vladimir Region	51,705,716	50,498	123,617	8,720,554	4,247,601	38,339,224
Voronezh Region	113,500,658	148,550	297,319	19,443,529	6,096,366	87,384,060
Ivanovo Region	29,520,811	32,537	63,559	5,291,242	1,414,443	22,672,764
Kaluga Region	42,174,628	93,255	38,193	9,464,228	3,176,737	29,329,781
Kostroma Region	25,939,839	11,788	35,201	2,848,489	4,319,920	18,683,746
Kursk Region	33,750,076	9,371	50,484	7,848,072	1,952,568	23,851,803
Lipetsk Region	43,597,407	60,979	71,191	8,380,081	3,834,309	31,197,440
Moscow Region	413,175,620	696,672	3,603,055	115,825,139	33,132,143	258,019,288
Orel Region	22,835,602	12,861	50,826	3,695,210	1,198,999	17,833,020
Ryazan Region	38,466,476	16,983	174,914	7,082,313	2,731,634	28,388,116
Smolensk Region	31,118,055	37,298	60,003	6,293,232	2,693,585	21,987,450
Tambov Region	25,700,251	15,840	32,690	4,641,416	986,067	19,997,253
Tver Region	42,141,807	54,487	49,236	9,200,353	2,462,396	30,284,033
Tula Region	53,293,473	21,868	116,185	10,091,199	4,838,388	38,082,708
Yaroslavl Region	58,177,957	10,334	64,454	11,144,672	3,538,803	43,013,217
City of Moscow	5,263,064,661	1,526,763	10,275,700	1,618,027,014	2,084,874,970	1,444,466,195
North-Western Federal District	1,144,019,257	3,245,588	1,376,909	253,246,224	301,854,314	568,690,120
Republic of Karelia	18,916,636	5,990	18,591	3,416,952	713,334	14,613,950
Komi Republic	46,251,735	28,194	32,831	8,205,793	2,327,633	35,431,343
Akhangel'sk Region	58,227,873	43,108	111,996	11,612,798	9,034,895	37,155,240
Vologda Region	53,673,983	40,580	160,321	10,267,277	4,846,412	37,813,692
Kaliningrad Region	40,814,745	153,997	136,635	9,169,863	5,086,872	26,140,662
Leningrad Region	48,706,084	157,399	376,367	8,461,879	4,281,692	35,009,670
Murmansk Region	44,964,765	61,441	161,632	7,525,108	2,817,919	34,244,793
Novgorod Region	18,380,681	45,964	80,359	4,687,888	998,350	12,492,044
Pskov Region	16,440,041	6,213	127,331	3,787,681	966,262	11,473,757
St Petersburg	797,642,714	2,702,702	170,846	186,110,985	270,780,945	324,314,969
Southern Federal District	598,497,252	1,121,126	1,654,875	140,479,473	38,116,157	414,364,898
Republic of Adygeya	6,584,503	16,475	1,870	1,202,018	196,418	5,154,649
Republik of Dagestan	18,536,569	269,251	150,299	6,580,144	767,069	10,588,476
Republic of Ingushetia	2,344,203	53	0	949,541	66,000	1,323,244
Kabardino-Balkar Republic	12,067,364	1,942	41,173	3,103,351	315,856	8,442,618
Republic of Kalmykia	2,951,258	22,872	25,243	624,368	190,101	2,083,338
Karachai-Cherkess Republic	4,973,557	12,480	27,358	1,545,114	155,279	3,227,394
Republic of North Ossetia - Alania	12,291,125	2,555	6,420	2,361,144	230,546	9,670,784
Chechen Republic	6,607,137	187,978	305,300	4,317,985	553,255	1,238,684
Krasnodar Territory	212,633,936	184,329	202,726	48,418,177	15,460,297	147,808,743
Stavropol Territory	77,662,957	160,582	596,339	17,704,986	4,628,158	54,293,397
Astrakhan Region	27,484,044	20,505	42,935	6,508,327	1,204,987	19,638,396
Volgograd Region	76,326,379	48,829	26,655	14,805,451	5,729,196	55,450,296
Rostov Region	138,034,220	193,275	228,557	32,358,867	8,618,995	95,444,879
Volga Federal District	1,319,128,449	1,983,719	3,704,897	285,519,979	235,815,842	782,980,593

1	2	3	4	5	6	7
Republic of Bashkortostan	175,259,637	410,286	322,941	31,106,110	61,630,405	81,380,992
Republic of Marii El	13,321,995	4,312	108,211	2,059,835	1,056,870	10,037,123
Republic of Mordovia	21,672,625	69,868	100,775	4,303,405	2,205,339	14,847,251
Republic of Tatarstan	257,342,468	598,534	1,458,472	60,736,094	74,581,439	114,957,137
Udmurt Republic	46,331,724	85,655	9,335	8,916,042	6,065,861	30,889,021
Chuvash Republic	30,584,589	23,615	155,825	5,360,852	2,428,519	22,535,733
Perm Territory	135,337,289	250,440	269,099	28,771,921	31,798,466	73,861,102
Kirov Region	38,427,432	125,733	147,608	7,266,750	2,101,218	28,490,315
Nizhny Novgograd Region	169,794,197	80,574	432,981	52,487,339	8,514,324	107,821,734
Orenburg Region	62,840,883	65,119	142,293	13,848,806	7,928,061	40,730,525
Penza Region	37,550,062	32,229	84,266	6,155,367	4,410,919	26,804,457
Samara Region	217,019,539	133,237	308,455	41,318,968	27,147,780	146,680,204
Saratov Region	80,565,369	59,052	71,817	17,515,001	4,166,433	58,518,035
Ulyanovsk Region	33,080,640	45,065	92,819	5,673,489	1,780,208	25,426,964
Ural Federal District	721,939,351	750,640	1,205,366	147,937,845	144,803,667	419,085,463
Kurgan Region	15,240,675	55,639	68,093	2,979,972	715,989	11,390,707
Sverdlovsk Region	266,806,311	343,807	593,064	55,338,770	41,640,766	165,748,819
Tyumen Region	311,634,072	132,475	369,002	62,064,121	89,036,542	157,667,545
Chelyabinsk Region	128,258,293	218,719	175,207	27,554,982	13,410,370	84,278,392
Siberian Federal District	623,242,885	563,671	1,738,012	141,210,946	54,425,932	421,046,811
Republic of Altai	3,474,952	3,259	4,775	806,043	256,481	2,394,203
Republic of Buryatiya	19,075,335	69,022	20,256	5,610,112	819,132	12,512,648
Republic of Tuva	3,482,028	73,500	78,860	1,162,155	195,983	1,967,078
Republic of Khakassia	11,201,281	18,502	34,261	2,723,840	560,800	7,782,549
Altai Territory	55,014,400	28,429	372,564	10,559,999	4,629,507	39,235,925
Zabaykal Territory	20,738,855	39,694	55,032	4,350,898	1,604,329	14,640,765
Krasnoyarsk Territory	104,032,695	97,930	235,665	27,384,987	7,585,122	67,818,404
Irkutsk Region	81,216,890	43,839	347,376	18,150,341	8,121,718	54,098,551
Kemerovo Region	89,904,318	69,583	309,223	16,054,231	8,164,198	65,042,521
Novosibirsk Region	141,401,530	26,462	109,962	35,189,037	16,028,820	88,204,122
Omsk Region	57,066,207	75,540	62,926	10,885,992	3,872,124	41,885,540
Tomsk Region	36,634,394	17,911	107,112	8,333,311	2,587,718	25,464,505
Far Eastern Federal District	343,176,587	365,849	944,887	77,312,539	39,402,904	223,907,663
Republic of Sakha (Yakutia)	43,290,242	76,863	142,309	11,450,326	5,692,021	25,801,169
Kamchatka Territory	20,959,285	2,072	31,977	4,599,615	1,253,455	15,029,029
Primorskiy Territory	93,373,004	76,423	66,339	23,842,767	10,947,243	58,072,648
Khabarovsk Territory	94,923,203	46,884	140,859	17,443,616	9,310,705	67,674,171
Amur Region	28,684,281	40,128	270,833	6,104,261	2,533,841	19,651,347
Magadan Region	13,591,485	15,498	215,920	2,888,892	1,823,896	8,629,121
Sakhalin Region	38,284,449	105,616	74,075	7,870,357	6,744,389	23,222,246
Jewish Autonomous Region	3,197,466	782	2,575	624,248	82,754	2,484,407
Chukotka Autonomous Area	6,873,172	1,583	0	2,488,457	1,014,600	3,343,525

Table 34.1

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.12.09

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
1	2	3	4	5	6	7
Central Federal District	4,826,003,248	15,700,375	2,547	837,237,920	2,052,226,191	1,727,809,593
Belgorod Region	436,400	0	0	95,581	0	340,540
Bryansk Region	38,226	0	0	2,867	0	35,342
Vladimir Region	70,518	0	0	6,601	0	63,878
Voronezh Region	1,027,349	0	0	17,136	0	1,009,858
Ivanovo Region	651,714	0	0	24,246	8,871	618,444
Kaluga Region	1,483,479	0	0	787,880	320,990	374,505
Kostroma Region	5,297,990	0	0	952,686	423,926	3,915,107
Kursk Region	341,768	0	0	57,915	0	283,780
Lipetsk Region	2,213,810	0	0	1,419,346	143,126	651,328
Moscow Region	19,451,396	0	0	1,683,043	3,607,682	14,064,718
Orel Region	48,207	0	0	5	0	48,153
Ryazan Region	645,319	0	0	36,697	6,490	601,921
Smolensk Region	1,212,576	0	0	144,700	136,376	931,085
Tambov Region	127,331	0	0	45,686	59,636	21,964
Tver Region	1,200,074	0	0	499,594	29,231	670,971
Tula Region	541,619	0	0	52,262	1,079	488,193
Yaroslavl Region	1,186,739	0	0	54,464	89,454	1,042,703
City of Moscow	4,790,028,733	15,700,375	2,547	831,357,211	2,047,399,330	1,702,647,103
North-Western Federal District	206,215,132	1,065	0	46,039,806	85,553,904	71,206,135
Republic of Karelia	19,845	0	0	12,737	0	5,462
Komi Republic	1,152,925	0	0	50,205	0	1,102,618
Akhangel'sk Region	65,168	0	0	751	8,969	55,337
Vologda Region	6,594,260	0	0	3,246,451	1,352,800	1,749,441
Kaliningrad Region	9,274,906	1,065	0	1,124,956	3,442,901	4,556,239
Leningrad Region	765,032	0	0	74,131	309	688,075
Murmansk Region	2,190,474	0	0	541,823	10,276	1,623,165
Novgorod Region	129,935	0	0	19,953	0	109,963
Pskov Region	41,152	0	0	6,951	0	34,167
St Petersburg	185,981,435	0	0	40,961,848	80,738,649	61,281,668
Southern Federal District	14,671,790	0	0	2,521,374	2,486,115	9,470,269
Republic of Adygeya	8,917	0	0	151	0	8,737
Republic of Dagestan	566,206	0	0	7,140	180,226	374,434
Republic of Ingushetia	1,461	0	0	977	0	461
Kabardino-Balkar Republic	97,529	0	0	4,276	0	92,407
Republic of Kalmykia	108,391	0	0	22	41,999	66,370
Karachai-Cherkess Republic	63,661	0	0	180	18,636	44,557
Republic of North Ossetia - Alania	107,180	0	0	2,433	0	104,684
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	5,593,993	0	0	1,044,265	360,695	4,102,113
Stavropol Territory	439,898	0	0	19,781	0	419,083
Astrakhan Region	76,413	0	0	31,456	0	38,878
Volgograd Region	739,402	0	0	184,167	165,938	388,912
Rostov Region	6,868,739	0	0	1,226,526	1,718,621	3,829,633
Volga Federal District	80,725,454	6,260	0	7,796,438	31,449,169	40,038,393

1	2	3	4	5	6	7
Republic of Bashkortostan	3,485,887	0	0	202,292	502,237	2,778,377
Republic of Marii El	4,579	0	0	31	0	4,548
Republic of Mordovia	313,016	0	0	27,949	18,186	266,479
Republic of Tatarstan	42,558,950	6,260	0	2,588,725	25,938,531	12,892,111
Udmurt Republic	829,618	0	0	1,412	58,948	769,229
Chuvash Republic	189,778	0	0	3,521	97,063	89,157
Perm Territory	5,719,026	0	0	3,009,145	12,848	2,697,033
Kirov Region	756,297	0	0	20,859	72,538	662,860
Nizhny Novgogrod Region	4,560,020	0	0	300,287	1,772,202	2,480,423
Orenburg Region	1,577,402	0	0	118,089	854,271	605,034
Penza Region	111,892	0	0	827	0	110,251
Samara Region	16,708,863	0	0	1,101,641	1,904,256	13,442,924
Saratov Region	3,443,721	0	0	402,526	173,659	2,837,185
Ulyanovsk Region	466,405	0	0	19,134	44,430	402,782
Ural Federal District	80,026,079	28,750	0	9,648,143	15,407,814	47,977,039
Kurgan Region	5,279	0	0	933	0	3,924
Sverdlovsk Region	24,628,796	0	0	1,520,912	4,571,016	18,400,120
Tyumen Region	44,841,622	27,904	0	2,632,269	10,525,067	25,035,036
Chelyabinsk Region	10,550,382	846	0	5,494,029	311,731	4,537,959
Siberian Federal District	110,813,312	0	148,234	9,335,512	54,809,327	41,726,559
Republic of Altai	10,637	0	0	4,563	0	6,003
Republic of Buryatiya	468,634	0	0	4,060	0	82,536
Republic of Tuva	8,534	0	0	0	0	8,509
Republic of Khakassia	123,960	0	0	387	0	112,629
Altai Territory	254,868	0	0	55,092	3,101	196,546
Zabaykal Territory	42,226	0	0	68	0	42,149
Krasnoyarsk Territory	6,118,437	0	0	92,051	397,389	5,616,831
Irkutsk Region	461,803	0	0	100,530	122,634	235,156
Kemerovo Region	571,532	0	0	131,978	4,641	433,671
Novosibirsk Region	100,923,277	0	148,234	8,640,562	53,720,295	34,030,955
Omsk Region	1,612,343	0	0	286,321	555,063	770,724
Tomsk Region	217,061	0	0	19,900	6,204	190,850
Far Eastern Federal District	21,588,748	0	0	1,525,149	2,778,464	16,813,980
Republic of Sakha (Yakutia)	582,576	0	0	39,663	33,125	451,753
Kamchatka Territory	1,212,967	0	0	251,021	83,837	846,180
Primorskiy Territory	5,209,783	0	0	503,412	713,766	3,958,071
Khabarovsk Territory	3,316,437	0	0	238,269	32,439	2,989,767
Amur Region	10,308,094	0	0	186,689	1,865,716	8,151,802
Magadan Region	247,533	0	0	5,708	0	55,060
Sakhalin Region	711,358	0	0	300,387	49,581	361,347
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 1.12.09

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
2	3	4	5	6	7	
Central Federal District	4,211,783,755	14,575,292	150,648	793,492,716	1,943,613,596	1,350,589,624
Belgorod Region	15,386,460	0	0	824,310	3,111,752	4,219,658
Bryansk Region	3,946,167	0	0	139,982	277,655	3,006,358
Vladimir Region	8,536,875	448	0	466,306	586,133	4,631,552
Voronezh Region	29,269,189	600	0	671,766	5,327,241	19,806,838
Ivanovo Region	4,529,687	66	0	201,935	28,706	3,953,583
Kaluga Region	9,217,639	699	0	1,589,918	737,881	4,820,670
Kostroma Region	2,444,566	0	0	263,054	98,119	1,792,911
Kursk Region	3,583,006	0	0	290,830	74,762	2,533,590
Lipetsk Region	6,757,877	0	0	1,659,436	243,203	3,973,046
Moscow Region	75,519,506	101	0	7,574,938	12,983,098	50,955,748
Orel Region	2,540,988	18	0	81,233	413,407	1,815,593
Ryazan Region	5,350,865	503	0	629,491	426,051	3,862,281
Smolensk Region	7,622,142	18	0	331,250	510,850	3,460,688
Tambov Region	2,871,980	0	0	124,498	110,398	1,551,865
Tver Region	7,226,517	191	0	558,270	567,057	4,274,658
Tula Region	13,470,440	0	0	884,168	3,292,127	5,782,092
Yaroslavl Region	8,844,202	307	0	466,348	670,285	7,121,133
City of Moscow	4,004,665,649	14,572,341	150,648	776,734,983	1,914,154,871	1,223,027,360
North-Western Federal District	386,853,301	153,477	0	50,568,968	94,861,165	224,130,416
Republic of Karelia	3,677,194	362	0	340,639	26,190	2,963,294
Komi Republic	5,595,047	149	0	104,545	16,985	3,730,004
Akhangel'sk Region	6,430,290	10,237	0	626,751	726,775	4,621,136
Vologda Region	16,216,669	105	0	3,281,162	5,102,451	6,770,786
Kaliningrad Region	17,505,371	22,495	0	1,965,945	3,474,969	11,769,934
Leningrad Region	9,486,339	49	0	1,046,337	250,550	7,392,124
Murmansk Region	9,408,195	0	0	1,241,363	325,431	7,129,071
Novgorod Region	4,027,822	1,290	0	832,600	221,655	2,566,936
Pskov Region	2,649,802	0	0	231,713	188,275	1,616,826
St Petersburg	311,856,572	118,790	0	40,897,913	84,527,884	175,570,305
Southern Federal District	99,989,409	6,650	0	8,891,171	14,745,278	66,719,360
Republic of Adygeya	584,902	0	0	13,071	6,654	417,408
Republic of Dagestan	1,713,405	30	0	43,492	181,866	1,446,600
Republic of Ingushetia	158,210	0	0	6,036	0	142,627
Kabardino-Balkar Republic	1,317,966	0	0	54,176	1,989	999,404
Republic of Kalmykia	302,432	20	0	1,898	42,252	229,732
Karachai-Cherkess Republic	398,299	0	0	239	18,636	215,133
Republic of North Ossetia - Alania	1,128,130	47	0	74,168	51,355	930,483
Chechen Republic	133,647	0	0	98,936	0	34,711
Krasnodar Territory	41,272,847	3,315	0	3,479,593	7,924,366	28,341,744
Stavropol Territory	9,685,596	12	0	292,121	448,508	7,853,889
Astrakhan Region	3,344,940	99	0	434,773	28,140	2,410,255
Volgograd Region	14,138,342	2,444	0	1,209,775	2,788,790	8,802,453
Rostov Region	25,810,693	683	0	3,182,893	3,252,722	14,894,921
Volga Federal District	285,276,963	916,561	0	26,902,566	101,269,299	128,016,364

1	2	3	4	5	6	7
Republic of Bashkortostan	85,141,059	889,908	0	10,407,084	58,715,200	12,144,756
Republic of Marii El	1,724,538	0	0	98,592	382,602	900,867
Republic of Mordovia	2,413,901	58	0	122,389	49,352	1,803,422
Republic of Tatarstan	56,110,283	6,353	0	3,362,064	29,656,606	19,279,437
Udmurt Republic	4,653,865	18,318	0	191,955	348,030	3,388,492
Chuvash Republic	5,263,999	0	0	208,604	555,564	1,648,990
Perm Territory	27,579,534	320	0	4,437,446	2,427,641	14,078,067
Kirov Region	3,251,047	8	0	224,639	242,002	2,066,392
Nizhny Novgograd Region	27,621,548	716	0	2,619,719	3,904,970	17,415,135
Orenburg Region	7,011,893	195	0	1,102,824	770,384	4,679,894
Penza Region	3,080,022	0	0	176,992	112,396	2,429,947
Samara Region	45,062,059	177	0	2,469,303	2,805,798	35,921,310
Saratov Region	12,203,041	508	0	875,902	1,221,298	9,306,158
Ulyanovsk Region	4,160,174	0	0	605,053	77,456	2,953,497
Ural Federal District	173,336,143	64,081	132	16,760,976	45,711,114	89,723,130
Kurgan Region	1,184,976	0	0	45,280	184,418	762,720
Sverdlovsk Region	49,289,849	34,391	0	5,902,325	5,724,856	32,708,739
Tyumen Region	77,290,942	28,607	132	2,924,378	19,376,578	43,106,653
Chelyabinsk Region	45,570,376	1,083	0	7,888,993	20,425,262	13,145,018
Siberian Federal District	113,761,797	14,525	0	8,145,764	31,147,817	57,597,059
Republic of Altai	181,959	0	0	18,777	0	123,811
Republic of Buryatiya	1,953,815	0	0	132,265	76,289	1,009,078
Republic of Tuva	109,110	0	0	69	20,404	69,688
Republic of Khakassia	1,014,570	4	0	916	1,938	936,209
Altai Territory	8,131,957	140	0	391,809	1,359,292	3,797,868
Zabaykal Territory	1,303,269	0	0	192,543	77,454	753,906
Krasnoyarsk Territory	13,525,177	3	0	1,387,453	655,952	7,668,213
Irkutsk Region	10,722,771	6	0	913,097	1,092,237	5,981,913
Kemerovo Region	14,400,259	0	0	2,458,023	1,751,057	9,294,016
Novosibirsk Region	46,865,670	13,465	0	1,522,344	24,874,910	16,466,227
Omsk Region	10,094,355	669	0	772,711	770,816	7,303,758
Tomsk Region	5,458,885	238	0	355,757	467,468	4,192,372
Far Eastern Federal District	49,902,959	5,863	0	4,958,317	3,852,517	33,169,060
Republic of Sakha (Yakutia)	3,498,983	19	0	189,762	38,041	1,966,803
Kamchatka Territory	2,683,686	63	0	409,977	93,140	1,977,334
Primorskiy Territory	15,477,440	1,961	0	1,826,350	1,248,314	10,748,666
Khabarovsk Territory	16,001,188	1,483	0	908,108	433,703	12,179,444
Amur Region	3,272,246	0	0	74,999	1,437,223	1,233,940
Magadan Region	3,207,600	146	0	205,457	1,928	1,638,414
Sakhalin Region	5,350,860	2,191	0	1,329,019	598,826	3,082,943
Jewish Autonomous Region	217,992	0	0	3,947	1,342	197,772
Chukotka Autonomous Area	192,964	0	0	10,698	0	143,744

Table 35.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.12.09**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	2,952,371,276	1,325,625,673	1,626,745,603
Belgorod Region	160,000	160,000	0
Bryansk Region	0	0	0
Vladimir Region	20,000	20,000	0
Voronezh Region	0	0	0
Ivanovo Region	474,000	474,000	0
Kaluga Region	9,651,482	425,000	9,226,482
Kostroma Region	12,482,549	11,648,165	834,384
Kursk Region	167,187	100,000	67,187
Lipetsk Region	829,100	829,100	0
Moscow Region	3,639,890	2,414,633	1,225,257
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	1,733,402	1,129,962	603,440
Tambov Region	0	0	0
Tver Region	20,000	20,000	0
Tula Region	291,601	291,601	0
Yaroslavl Region	0	0	0
City of Moscow	2,922,902,065	1,308,113,212	1,614,788,853
North-Western Federal District	104,959,278	72,117,075	32,842,203
Republic of Karelia	26,195	26,195	0
Komi Republic	0	0	0
Akhangelsk Region	112,000	112,000	0
Vologda Region	814,955	785,137	29,818
Kaliningrad Region	4,498,952	2,821,011	1,677,941
Leningrad Region	70,000	70,000	0
Murmansk Region	1,439,442	314,000	1,125,442
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	97,997,734	67,988,732	30,009,002
Southern Federal District	9,810,041	6,064,314	3,745,727
Republic of Adygeya	0	0	0
Republik of Daghestan	145,250	145,250	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	20,000	20,000	0
Republic of Kalmykia	0	0	0
Karachai-Cherkess Republic	40,000	40,000	0
Republic of North Ossetia - Alania	25,000	25,000	0
Chechen Republic	0	0	0
Krasnodar Territory	2,351,538	1,831,650	519,888
Stavropol Territory	395,000	395,000	0
Astrakhan Region	12,000	12,000	0
Volgograd Region	443,712	399,355	44,357
Rostov Region	6,377,541	3,196,059	3,181,482
Volga Federal District	80,194,793	68,535,719	11,659,074
Republic of Bashkortostan	3,662,711	3,651,730	10,981
Republic of Marii El	0	0	0
Republic of Mordovia	85,950	85,950	0
Republic of Tatarstan	10,501,173	5,223,839	5,277,334
Udmurt Republic	1,156,149	607,106	549,043
Chuvash Republic	72,850	72,850	0

1	2	3	4
Perm Territory	422,000	422,000	0
Kirov Region	26,300	26,300	0
Nizhny Novgogrod Region	4,397,478	3,297,853	1,099,625
Orenburg Region	1,037,684	1,002,154	35,530
Penza Region	0	0	0
Samara Region	58,345,706	53,754,562	4,591,144
Saratov Region	486,792	391,375	95,417
Ulyanovsk Region	0	0	0
Ural Federal District	51,534,869	39,195,875	12,338,994
Kurgan Region	10,000	10,000	0
Sverdlovsk Region	29,240,396	23,521,389	5,719,007
Tyumen Region	20,572,329	14,348,717	6,223,612
Chelyabinsk Region	1,712,144	1,315,769	396,375
Siberian Federal District	62,078,561	20,052,787	42,025,774
Republic of Altai	159,500	159,500	0
Republic of Buryatiya	55,600	55,600	0
Republic of Tuva	0	0	0
Republic of Khakassia	40,626	40,626	0
Altai Territory	1,196,885	1,196,885	0
Zabaykal Territory	2,455,000	2,455,000	0
Krasnoyarsk Territory	837,613	484,632	352,981
Irkutsk Region	98,600	98,600	0
Kemerovo Region	735,975	735,975	0
Novosibirsk Region	55,603,741	14,698,724	40,905,017
Omsk Region	895,021	127,245	767,776
Tomsk Region	0	0	0
Far Eastern Federal District	1,352,239	951,894	400,345
Republic of Sakha (Yakutia)	24,713	3,840	20,873
Kamchatka Territory	58,684	58,684	0
Primorskiy Territory	472,706	125,570	347,136
Khabarovsk Territory	30,000	30,000	0
Amur Region	747,136	714,800	32,336
Magadan Region	0	0	0
Sakhalin Region	19,000	19,000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 35.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.12.09**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	2,984,879,687	1,334,291,579	1,650,588,108
Belgorod Region	160,000	160,000	0
Bryansk Region	0	0	0
Vladimir Region	109,269	20,000	89,269
Voronezh Region	2	2	0
Ivanovo Region	225,474	150,000	75,474
Kaluga Region	9,661,482	435,000	9,226,482
Kostroma Region	7,237,553	7,209,972	27,581
Kursk Region	167,187	100,000	67,187
Lipetsk Region	829,100	829,100	0
Moscow Region	3,639,890	2,414,633	1,225,257
Orel Region	184,082	0	184,082
Ryazan Region	0	0	0
Smolensk Region	57,150	57,150	0
Tambov Region	0	0	0
Tver Region	20,000	20,000	0
Tula Region	326,601	326,601	0
Yaroslavl Region	2,260	2,260	0
City of Moscow	2,962,259,637	1,322,566,861	1,639,692,776
North-Western Federal District	107,832,266	75,985,142	31,847,124
Republic of Karelia	26,195	26,195	0
Komi Republic	0	0	0
Akhangel'sk Region	132,000	132,000	0
Vologda Region	814,955	785,137	29,818
Kaliningrad Region	1,378,220	739,639	638,581
Leningrad Region	70,000	70,000	0
Murmansk Region	1,439,442	314,000	1,125,442
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	103,971,454	73,918,171	30,053,283
Southern Federal District	10,818,516	6,849,410	3,969,106
Republic of Adygeya	0	0	0
Republic of Dagestan	162,346	162,346	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	20,000	20,000	0
Republic of Kalmykia	0	0	0
Karachai-Cherkess Republic	109,559	40,000	69,559
Republic of North Ossetia - Alania	26,000	26,000	0
Chechen Republic	0	0	0
Krasnodar Territory	2,246,538	1,726,650	519,888
Stavropol Territory	790,582	770,000	20,582
Astrakhan Region	93,267	0	93,267
Volgograd Region	463,712	419,355	44,357
Rostov Region	6,906,512	3,685,059	3,221,453
Volga Federal District	80,652,918	68,476,722	12,176,196
Republic of Bashkortostan	3,662,711	3,651,730	10,981
Republic of Marii El	149,841	0	149,841
Republic of Mordovia	85,950	85,950	0
Republic of Tatarstan	10,501,174	5,223,840	5,277,334

1	2	3	4
Udmurt Republic	1,156,149	607,106	549,043
Chuvash Republic	72,850	72,850	0
Perm Territory	422,000	422,000	0
Kirov Region	26,300	26,300	0
Nizhny Novgogrod Region	4,530,759	3,063,853	1,466,906
Orenburg Region	1,152,684	1,117,154	35,530
Penza Region	0	0	0
Samara Region	58,325,708	53,734,564	4,591,144
Saratov Region	566,792	471,375	95,417
Ulyanovsk Region	0	0	0
Ural Federal District	52,249,944	39,911,815	12,338,129
Kurgan Region	10,000	10,000	0
Sverdlovsk Region	29,378,596	23,659,589	5,719,007
Tyumen Region	20,569,204	14,346,457	6,222,747
Chelyabinsk Region	2,292,144	1,895,769	396,375
Siberian Federal District	11,597,782	6,005,055	5,592,727
Republic of Altai	99,500	99,500	0
Republic of Buryatiya	55,600	55,600	0
Republic of Tuva	0	0	0
Republic of Khakassia	40,626	40,626	0
Altai Territory	1,426,885	1,426,885	0
Zabaykal Territory	2,455,000	2,455,000	0
Krasnoyarsk Territory	876,981	524,000	352,981
Irkutsk Region	148,600	148,600	0
Kemerovo Region	736,075	736,075	0
Novosibirsk Region	4,858,694	386,724	4,471,970
Omsk Region	899,821	132,045	767,776
Tomsk Region	0	0	0
Far Eastern Federal District	1,402,239	1,001,894	400,345
Republic of Sakha (Yakutia)	24,713	3,840	20,873
Kamchatka Territory	58,684	58,684	0
Primorskiy Territory	477,506	130,370	347,136
Khabarovsk Territory	80,000	80,000	0
Amur Region	742,336	710,000	32,336
Magadan Region	0	0	0
Sakhalin Region	19,000	19,000	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	1/10/08	1/01/09	1/10/09
Own funds (capital) adequacy						
Ratio of own funds (capital) to risk-weighted assets	16.0	14.9	15.5	14.5	16.8	20.3
Ratio of core capital to risk-weighted assets	11.4	10.6	11.6	11.0	10.6	13.3
Ratio of risk-weighted assets to total assets	63.9	65.0	66.7	71.0	64.9	64.3
Credit risk						
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹⁾	2.6	2.4	2.5	2.5	3.8	8.8
Loan loss provisions made as percent of total loans ¹⁾	4.6	4.1	3.6	3.5	4.5	8.0
Ratio of total large credit risks to own funds (capital) (N7)	239.9	240.6	211.9	211.1	191.7	153.8
<i>Distribution of loans provided by credit institutions</i>						
agriculture, hunting and forestry	3.0	3.6	3.8	4.1	4.2	4.7
mining	3.5	3.9	3.1	2.3	3.3	3.6
manufacturing	16.3	14.6	13.5	13.7	14.4	15.5
production and distribution of energy, gas and water	2.3	2.0	1.7	1.8	1.9	2.1
constructing	4.6	4.9	6.0	6.5	6.1	6.4
wholesale and retail trade, car and household appliance repair	23.9	19.6	18.0	17.6	17.4	18.9
transport and communication	4.0	3.7	3.7	3.3	4.3	3.5
other economic activities	22.8	21.3	23.3	22.7	23.3	22.4
individuals ²⁾	19.6	23.9	24.8	25.8	25.1	22.8
of which						
mortgage loans	1.0	3.0	5.1	6.3	6.6	6.3
<i>Geographical distribution of interbank loans and deposits³⁾</i>						
Russian Federation	47.4	35.9	40.0	28.5	27.1	24.5
United Kingdom	13.0	21.5	23.3	28.9	29.1	24.9
USA	9.0	7.7	4.1	2.0	7.1	4.2
Germany	9.5	7.9	6.8	9.4	7.5	7.1
Austria	5.2	7.0	6.1	7.6	5.7	12.4
France	3.0	3.8	3.5	5.0	4.0	6.4
Italy	1.2	1.2	1.7	0.9	1.5	2.5
Other	11.7	15.0	14.4	17.7	18.0	18.0
Liquidity						
Ratio of high liquid assets to total assets	15.2	13.6	12.1	11.5	14.5	12.3
Ratio of liquid assets to total assets	27.4	26.8	24.8	22.9	25.9	25.8
Ratio of high liquid assets to demand liabilities (N2)	54.7	51.4	48.4	54.7	74.9	62.5
Ratio of liquid assets to short-term liabilities (N3)	73.7	76.8	72.9	77.2	92.1	95.4
Ratio of clients' funds to total loans ⁴⁾	103.1	101.7	94.8	88.3	84.6	93.2
Market risk⁵⁾ to total own funds (capital)⁶⁾						
of which						
Foreign exchange risk	5.8	5.3	3.6	4.6	3.4	3.3
Interest rate risk	13.3	19.3	24.3	23.9	16.4	32.2
Equity position risk	14.4	20.4	10.8	5.6	3.4	11.0
Banks' financial result over the reporting period (billion rubles)						
as percent of the banking sector assets ⁷⁾	3.2	3.3	3.0	1.6	1.8	0.1
as percent of the banking sector own funds (capital) ⁷⁾	24.2	26.3	22.7	12.1	13.3	0.8
Return on assets⁸⁾						
Return on equity⁸⁾	24.2	26.3	22.7	18.3	13.3	2.2

¹⁾ Calculated by form 0409115 paragraphs 1, 2, 3.

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

³⁾ Under 0409501 form "Information on interbank loans and deposits".

⁴⁾ Except loans, deposits and other funds, placed in interbank market.

⁵⁾ Calculated under form 0409153.

⁶⁾ Capital of credit institutions that conduct operations that calculate market risk.

⁷⁾ Assets and capital calculated as averages over the reporting period.

⁸⁾ Indicators are calculated as ratio of financial result (before tax) over 12 months before reporting date to average amount of assets (own funds)

Capital 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
Reference data: own funds (capital) adequacy ratio as of 1.12.09, %	20.9	14,9 ***		47.9		38.6		31.6		21.1	

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

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

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

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

Indicators	1/01/08	1/01/09	1/10/09	1/11/09	1/12/09
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	766.1	925.0	1,230.8	1,237.0	1,246.9
Banking sector own funds (capital), billion rubles	2,671.5	3,811.1	4,466.4	4,604.6	4,642.7
Ratio of authorised capital to own funds (capital) of credit institutions, percent	28.7	24.3	27.6	26.9	26.9

Table 39

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

Indicators	1/01/08	1/01/09	1/10/09	1/11/09	1/12/09
1. Factors of own funds (capital) increase	107.3	113.3	111.8	111.5	111.4
1.1. Authorised capital	28.7	24.3	27.7	27.0	27.0
1.2. Issue income	26.6	20.5	20.8	20.1	20.0
1.3. Credit institutions' profit and funds	37.6	35.6	31.0	30.7	31.0
1.4. Subordinated loans	11.6	30.6	28.1	29.5	29.4
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
2. Factors of own funds (capital) decrease	7.3	13.3	11.8	11.5	11.4
2.1. Losses	0.7	1.4	4.2	4.0	4.0
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	0.5	0.4
2.6. Credit institutions' portfolio of shares	6.1	6.0	6.2	6.1	6.2
2.7. Other factors	0.1	0.6	0.7	0.7	0.7
Own funds (capital), total	100.0	100.0	100.0	100.0	100.0

* Calculated by credit institutions' reporting by form 0409134

Table 40**Risk-weighted assets of the banking sector (billion rubles)**

Risk-weighted assets *	1/01/08	1/01/09	1/10/09	1/11/09	1/12/09
1 st group of assets	10.0	16.6	11.7	12.2	12.9
2 nd group of assets	28.8	30.3	29.0	29.9	33.9
3 rd group of assets	225.4	492.5	560.3	491.2	521.5
4 th group of assets	437.6	641.0	1,030.6	978.5	1,046.7
5 th group of assets	12,719.5	17,002.3	16,499.0	16,402.9	16,392.8
Risk-weighted assets of credit institutions	13,421.4	18,182.7	18,130.6	17,914.7	18,007.9

* 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	1/11/09	1/12/09
1	Banking sector own funds (capital), billion rubles	2,671.5	3,811.1	4,466.4	4,604.6	4,642.7
2	Risk-weighted assets, billion rubles	17,233.0	22,691.2	22,002.0	21,922.2	22,172.4
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	13,421.4	18,182.7	18,130.6	17,914.7	18,007.9
	- the value of credit risk on contingent credit liabilities, billion rubles	1,728.6	2,169.4	1,812.6	1,885.3	1,942.0
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles	159.1	223.2	96.8	97.2	121.2
	- market risk, billion rubles	959.0	820.1	1,223.7	1,247.8	1,355.6
	- 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	777.2	745.8
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	15.5	16.8	20.3	21.0	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		1/11/09		1/12/09	
	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	1.3	7	1.2
From 10% to 12%	88	21.7	32	18.3	19	3.7	25	4.0	26	3.4
From 12% to 14%	129	17.2	70	18.2	47	13.2	45	6.7	58	6.1
14% and more	915	61.1	994	62.1	1000	81.8	990	88.0	974	89.3
Banking sector, total	1136	100.0	1108	100.0	1074	100.0	1069	100.0	1066	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	1/11/09	1/12/09
Loans	Standard	53.2	51.3	44.0	43.1	44.6
	Substandard	35.8	35.2	37.5	37.7	36.2
	Doubtful	8.8	9.9	9.8	10.1	9.6
	Problem	1.0	1.8	4.3	4.3	4.4
	Loss	1.2	1.8	4.4	4.8	5.1
Loan loss provision (LLP)	Estimated LLP	4.6	6.1	10.4	10.9	11.3
	Estimated LLP adjusted for collateral	3.4	4.5	7.9	8.3	8.6
	LLP made	3.4	4.5	7.9	8.4	8.6
	LLP made as percent of estimated LLP	72.6	73.2	76.6	77.2	76.8
	LLP made as percent of estimated LLP adjusted for collateral	100.0	100.0	100.9	100.9	100.8

* Calculated on the basis of credit institutions' reporting by form 0409115, part 1.

Table 44

Structure of loans and claims grouped into homogeneous portfolios *

	1/01/08		1/01/09		1/10/09		1/11/09		1/12/09	
	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	3,620.5	100.0	3,614.5	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	307.5	8.5	305.1	8.4
1.2. Loans to individuals	2,657.9	86.4	3,687.5	88.7	3,325.0	91.4	3,313.0	91.5	3,309.4	91.6
1.3. Loans to credit institutions	0.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	20.5	-	20.6	-	17.7	-	17.9	-	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	-	8.2	-	8.3
4. Claims grouped into portfolios of homogeneous claims - total	-	-	15.4	100.0	19.4	100.0	19.2	100.0	17.8	100.0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	-	-	12.2	79.2	13.8	71.1	13.8	72.1	12.3	69.3
4.2. Portfolios of homogeneous claims to individuals	-	-	3.2	20.8	5.6	28.9	5.4	27.9	5.5	30.7
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	-	31.0	-	34.4

* 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 1.12.09*

	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	305,062.0	100.0	4,727.7	100.0	1.6
of which by quality categories					
1.1. Quality Category I	27,960.5	9.2	0.0	0.0	0.0
1.2. Quality Category II	271,783.6	89.1	2,310.4	48.9	0.9
1.3. Quality Category III	2,851.3	0.9	226.1	4.8	7.9
1.4. Quality Category IV	230.0	0.1	104.9	2.2	45.6
1.5. Quality Category V	2,236.7	0.7	2,086.4	44.1	93.3
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	2.0	100.0	0.1	100.0	3.4
of which by quality categories					
2.1. Quality Category I	0.0	0.8	0.0	0.0	0.0
2.2. Quality Category II	1.9	96.2	0.0	27.9	1.0
2.3. Quality Category III	0.0	0.0	0.0	0.0	0.0
2.4. Quality Category IV	0.0	1.1	0.0	16.2	47.8
2.5. Quality Category V	0.0	1.9	0.0	55.9	100.0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	305,064.0		4,727.8		1.6
4. Homogeneous claims grouped into portfolios - total	12,347.2	100.0	2,848.7	100.0	23.1
of which by quality categories					
4.1. Quality Category I	5,085.3	41.2	0.0	0.0	0.0
4.2. Quality Category II	4,325.9	35.0	88.5	3.1	2.0
4.3. Quality Category III	132.1	1.1	13.2	0.5	10.0
4.4. Quality Category IV	79.5	0.6	32.0	1.1	40.3
4.5. Quality Category V	2,724.5	22.1	2,715.0	95.3	99.7
5. Claims for interest payments - total	1,784.7	100.0	240.0	100.0	13.4
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	226.6	12.7	211.2	88.0	93.2

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

Homogeneous loans and claims to individuals and provisions made as of 1.12.09*

	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	3,309,447.1	100.0	295,711.0	100.0	8.9
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	232,263.7	7.0	9,836.7	3.3	4.2
1.1.2. residential real estate (mortgage) loans, total	899,456.3	27.2	39,298.5	13.3	4.4
1.1.3. car loans, total	526,110.4	15.9	43,223.2	14.6	8.2
1.1.4. other consumer loans, total	1,627,550.7	49.2	200,948.2	68.0	12.3
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments;	1,435,235.3	43.4	14,982.6	5.1	1.0
1.2.2. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days;	1,488,151.0	45.0	21,776.7	7.4	1.5
1.2.3. a portfolio of loans with payments being overdue from 31 to 90 calendar days;	54,628.0	1.7	14,599.0	4.9	26.7
1.2.4. a portfolio of loans with payments being overdue from 91 to 180 calendar days;	50,809.7	1.5	27,626.9	9.3	54.4
1.2.5. a portfolio of loans with payments being overdue more than 180 calendar days	256,557.1	7.8	214,321.4	72.5	83.5
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	2,892,342.0	87.4	30,768.1	10.4	1.1
1.3.2. Quality category III	84,995.9	2.6	9,620.5	3.3	11.3
1.3.3. Quality category IV	47,546.2	1.4	20,143.6	6.8	42.4
1.3.4. Quality category V	284,563.0	8.6	235,178.9	79.5	82.6
2. Claims grouped into portfolios of homogeneous claims - total of which by quality categories	5,467.5	100.0	3,275.0	100.0	59.9
2.1. Quality category I	464.9	8.5	0.0	0.0	0.0
2.2. Quality category II	980.2	17.9	17.2	0.5	1.8
2.3. Quality category III	169.9	3.1	21.7	0.7	12.8
2.4. Quality category IV	114.0	2.1	53.0	1.6	46.5
2.5. Quality category V	3738.5	68.4	3183.1	97.2	85.1
3. Claims for interest payments - total of which	47,704.6	100.0	17,477.1	100.0	36.6
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	21,038.6	44.1	16,524.1	94.5	78.5

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

Table 47

Loan loss provisions by credit risk categories*

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1/01/08	1/01/09	1/10/09	1/11/09	1/12/09	1/01/08	1/01/09	1/10/09	1/11/09	1/12/09
Substandard	17.5	13.9	10.4	10.1	9.9	1.6	1.8	2.2	2.3	2.4
Doubtful	40.3	35.2	20.4	19.6	17.4	15.4	15.9	16.5	16.2	15.6
Problem	10.1	17.1	20.4	19.6	20.6	35.1	41.4	37.3	38.1	40.3
Loss	32.1	33.8	48.8	50.7	52.2	86.9	86.1	87.9	88.0	88.3

* 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	1/11/09	1/12/09
Overdue claims on loans, deposits and other placements, billion rubles	184.1	422.0	961.6	1003.8	1043.4
Of which					
- among 20 largest-asset credit institutions, billion rubles	120.3	274.3	618.1	646.5	663.2
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	1.3	2.1	4.8	5.1	5.2
Overdue claims in rubles					
- billion rubles	167.1	353.2	766.6	800.8	837.5
- as percent of total loans, deposits and other placements in rubles	1.6	2.5	5.5	5.8	6.0
Overdue claims in foreign currency					
- billion rubles	17.0	68.8	195.0	203.1	205.9
- as percent of total loans, deposits and other placements in foreign currency	0.4	1.1	3.1	3.4	3.4
- dollar equivalent, billion \$	0.69	2.34	6.48	6.99	6.91

Table 49

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

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	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			
Industry. total	69.2	57.7	66.9	60.9	62.5	61.5	181.6	174.8	169.9	170.2	164.0	160.7	39.0	34.2	33.7	36.4	41.2	38.9	8.5	8.5	3.6
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

¹ Net gross assets in total assets (total of the balance)

² Without overdue receivables

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

Market Risk

Table 50

Structure of market risk of the banking sector

Risk	1/01/08		1/01/09		1/10/09		1/11/09		1/12/09	
	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	45.1	100.0	47.7	100.0
Of which										
- interest rate risk (IRR)	24.3	62.8	16.4	70.7	32.2	69.3	31.8	70.5	33.3	69.7
- equity position risk (EPR)	10.8	27.9	3.4	14.7	11.0	23.6	10.0	22.3	10.1	21.2
- foreign exchange risk (FER)	3.6	9.3	3.4	14.6	3.3	7.2	3.2	7.2	4.3	9.1
Reference data:										
Number of credit institutions *	728		741		678		672		677	
Share of credit institutions' assets * in total banking sector assets, %	93.6		93.1		63.2		63.5		64.0	

* 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	1/11/09	1/12/09
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	19.2	18.7	19.2	19.4	18.9
Liabilities with maturity in excess of 1 year, as percent of total liabilities	22.3	24.8	24.9	24.7	23.3
A measure of using short-term liabilities to fund long-term liquid assets, percent**	-11.5	-15.5	-16.5	-15.8	-13.8

* 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	1/11/09	1/12/09	1/01/08	1/01/09	1/10/09	1/11/09	1/12/09
Less than 0	567	605	597	611	620	80.4	81.5	92.4	92.6	92.6
From 0 to 20	508	433	415	401	390	18.5	17.9	7.1	6.9	7.1
More than 20	59	68	61	55	55	1.1	0.6	0.5	0.4	0.4
Data not available	2	2	1	2	1	0.0	0.0	0.0	0.0	0.0
Total	1136	1108	1074	1069	1066	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	1/11/09	1/12/09
Liquid assets with maturity up to 30 days, as percent of liquid assets	48.0	53.6	57.9	58.1	59.2
Liabilities with maturity up to 30 days, as percent of total liabilities	42.7	40.1	42.7	42.1	44.9
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	9.6	11.4

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

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

Table 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	1/11/09	1/12/09	1/01/08	1/01/09	1/10/09	1/11/09	1/12/09
Less than 0	305	368	400	417	420	19.0	31.0	32.1	33.5	25.7
From 0 to 20	280	242	208	197	222	19.9	26.4	17.1	21.5	43.0
More than 20	549	496	465	453	423	61.1	42.6	50.8	45.0	31.3
Data not available	2	2	1	2	1	0.0	0.0	0.0	0.0	0.0
Total	1136	1108	1074	1069	1066	100.0	100.0	100.0	100.0	100.0