

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" (13th Issue) refers to this issue of the "Review of the Banking Sector of the Russian Federation"

№ 78 April 2009

The algorithms to calculate indicators and blueprints of some Tables after February 1, 2008 are adjusted for changes in accounting rules for credit institutions (Bank of Russia Regulation dated March, 26, 2007 №302-P) and in reporting forms of credit inst

- 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.

Table of Contents	Tables
General Information on the Russian Banking Sector	1-10
Banking sector in the economy of Russia	1-2
Institutional features of the banking sector	3-10
Activities of Credit Institutions	11-35.2
Main trends	11-25
Financial condition	26-27
Regional breakdown	28.1-35.2
Macroprudential Indicators of the Banking Sector	36-49
Some indicators of the banking sector financial soundness	36
Capital adequacy	37-42
Credit risk	43-44
Market risk	45
Liquidity of credit institutions	46-49

The Central Bank of the Russian Federation
Banking Regulation and Supervision Department

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

Table 1

Macroeconomic indicators

Indicator		1.01.05	1.01.06	1.01.07	1.01.08	1.01.09
1.	Banking sector assets (billion rubles)	7100,6	9696,2	13963,5	20125,1	28022,3
	as % of GDP	41,7	44,8	51,9	60,8	67,5
2.	Banking sector own funds (capital) (billion rubles)	946,589	1241,8	1692,7	2671,5	3811,1
	as % of GDP	5,6	5,7	6,3	8,1	9,2
	as % of the banking sector assets	13,3	12,8	12,1	13,3	13,6
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	3885,9	5452,9	8030,5	12287,1	16526,9
	as % of GDP	22,8	25,2	29,8	37,1	39,8
	as % of the banking sector assets	54,7	56,2	57,5	61,1	59,0
	of which:					
	loans provided to individuals, including overdue claims (billion rubles)	538,2	1055,8	1882,7	2971,1	4017,2
	as % of GDP	3,2	4,9	7,0	9,0	9,7
	as % of the banking sector assets	7,6	10,9	13,5	14,8	14,3
	as % of income of the population	4,9	7,6	10,9	13,9	15,7
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	176,5	235,6	363,6	460,3	694,1
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	7,9	8,1	9,6	9,4	11,1
4.	Securities acquired by credit institutions (billion rubles)	1038,8	1400,1	1745,4	2250,6	2365,2
	as % of GDP	6,1	6,5	6,5	6,8	5,7
	as % of the banking sector assets	14,6	14,4	12,5	11,2	8,4
5.	Individual deposits (billion rubles)	1980,8	2761,2	3809,7	5159,2	5907,0
	as % of GDP	11,6	12,8	14,2	15,6	14,2
	as % of the banking sector liabilities**	27,9	28,5	27,3	25,6	21,1
	as % of income of the population	18,0	20,0	22,1	24,2	23,1
6.	Funds raised from organisations (billion rubles) ***	2184,1	3138,9	4790,3	7053,1	8774,6
	as % of GDP	12,8	14,5	17,8	21,3	21,1
	as % of the banking sector liabilities**	30,8	32,4	34,3	35,0	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	33113,5	41540,4
Fixed capital investment of organisations of all forms of ownership (except small businesses)		2246,8	2893,2	3801,7	4908,2	6 272,1
Income of the population		10976,3	13819,0	17267,3	21308,6	25522,3

* 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 1.02.08)

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

*** Including deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, certificates of deposit, float and funds written down from clients' accounts but not entered in a credit institution's correspondent account (without funds, raised from credit institutions).

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans provided to individuals		Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.08	6,9	44,1	3,1	57,8	3,1	51,5	3,2	57,8	6,9	35,4	8,6	47,2
1.02.08	0,1	43,5	4,1	61,4	4,1	54,6	1,4	57,9	-0,6	34,5	-0,4	48,3
1.03.08	2,9	43,9	0,9	61,8	2,0	53,3	2,6	57,6	1,9	32,9	1,9	46,6
1.04.08	2,9	37,5	1,9	41,6	3,7	53,9	3,5	56,5	1,7	31,9	5,1	36,4
1.05.08	1,9	37,4	1,8	41,1	3,2	54,5	4,5	56,5	3,1	32,0	-1,4	32,1
1.06.08	3,3	32,5	1,5	27,5	2,4	52,4	3,7	55,4	3,2	33,8	6,2	24,8
1.07.08	2,8	34,8	1,1	27,9	2,6	51,2	3,6	53,5	2,1	32,2	4,7	34,8
1.08.08	1,0	34,0	1,3	26,4	2,8	48,5	4,2	52,5	1,4	31,0	-2,2	32,4
1.09.08	3,2	34,6	2,8	27,5	3,4	47,1	4,0	51,0	2,2	31,0	5,4	36,0
1.10.08	2,2	35,6	1,3	25,9	1,7	44,1	3,3	50,7	-1,5	26,9	5,7	39,5
1.11.08	2,9	39,1	6,4	31,3	2,0	42,0	1,6	47,4	-6,0	18,0	-0,6	40,9
1.12.08	2,6	37,7	9,2	41,2	0,7	36,8	-0,7	40,9	-0,2	14,4	-6,9	28,0
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	6,9	14,5	5,6	24,4
1.02.09	6,2	47,7	1,0	38,4	6,9	37,9	0,5	34,0	3,5	19,3	3,1	28,8
1.03.09	-1,9	40,9	0,7	38,1	-0,4	34,7	-1,6	28,4	1,7	19,0	-1,5	24,5
Reference data:												
Increase over two months of the current year	4,2		1,7		6,5		-1,1		5,3		1,5	
Increase over the same period of the previous year	3,0		5,0		6,1		4,1		1,3		1,5	

Institutional features of the banking sector

Table 3

Number of Russian credit institutions

Indicator	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
Credit institutions registered by the Bank of Russia and other authorities	1296	1243	1228	1225	1220
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1136	1126	1108	1108	1100
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	3	1	3	1	2
Credit institutions with their banking licenses being revoked (cancelled)	157	116	117	116	118
Credit institutions licensed to conduct operations in foreign currency	754	748	736	737	730
Credit institutions holding general licences	300	303	298	297	296

Table 4

Operating credit institutions (CIs), by federal districts

Federal district	1.01.08		1.10.08		1.01.09		1.02.09		1.03.09	
	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	631	56,0	621	56,0	623	56,2	622	56,5
of which the City of Moscow and Moscow Region	568	50,0	567	50,4	556	50,2	558	50,4	556	50,5
North-Western	81	7,1	81	7,2	79	7,1	79	7,1	78	7,1
Southern	118	10,4	116	10,3	115	10,4	114	10,3	114	10,4
Volga	134	11,8	132	11,7	131	11,8	130	11,7	128	11,6
Ural	63	5,5	62	5,5	58	5,2	58	5,2	56	5,1
Siberian	68	6,0	68	6,0	68	6,1	68	6,1	67	6,1
Far Eastern	40	3,5	36	3,2	36	3,2	36	3,2	35	3,2
Russian Federation	1136	100,0	1126	100,0	1108	100,0	1108	100,0	1100	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	1.03.09	1.01.08	1.01.09	1.03.09	1.01.08	1.01.09	1.03.09	1.01.08	1.01.09	1.03.09	1.01.08	1.01.09	1.03.09	1.01.08	1.01.09	1.03.09
Central	632	621	622	184	177	179	574	584	578	70	73	72	18	17	18	17	17	17
of which the City of Moscow and Moscow Region*	568	556	556	153	145	146	130	138	137	18	20	20	16	15	16	4	4	4
North-Western	81	79	78	53	32	32	378	375	370	282	338	336	3	2	2	11	11	11
Southern	118	115	114	116	103	103	369	400	397	158	183	183	5	5	5	11	12	12
Volga	134	131	128	143	143	140	603	631	627	218	230	234	6	6	6	17	18	18
Ural	63	58	56	136	126	124	261	273	250	131	148	139	4	4	4	8	8	7
Siberian	68	68	67	49	47	41	387	384	383	331	334	355	3	3	2	11	11	11
Far Eastern	40	36	35	39	33	33	163	162	161	206	235	237	2	2	2	5	5	5
Russian Federation	1136	1108	1100	720	661	652	2735	2809	2766	147	159	158	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		1.10.08		1.01.09		1.02.09		1.03.09	
	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	10 636 952	43,3	12 941 083	46,2	13 947 543	46,9	13 769 564	47,2
From 6 to 20	4 308 447	21,4	5 265 564	21,4	5 906 199	21,1	6 382 001	21,4	6 222 889	21,3
From 21 to 50	2 578 014	12,8	3 384 417	13,8	3 725 544	13,3	3 920 656	13,2	3 806 140	13,0
From 51 to 200	3 036 498	15,1	3 521 558	14,3	3 726 736	13,3	3 815 868	12,8	3 762 376	12,9
From 201 to 1000	1 683 793	8,4	1 750 033	7,1	1 712 472	6,1	1 681 088	5,7	1 627 712	5,6
From 1001	15 436	0,1	13 768	0,1	10 294	0,0	9 539	0,0	7 761	0,0
Total	20 125 125	100,0	24 572 292	100,0	28 022 329	100,0	29 756 694	100,0	29 196 443	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	1.10.08	1.01.09	1.02.09	1.03.09
Central	49,2	50,1	52,6	53,0	53,3
of which the City of Moscow and Moscow Region	49,6	50,5	53,0	53,3	53,7
North-Western	67,7	67,4	68,1	68,1	70,1
Southern	52,1	54,1	53,8	56,1	55,7
Volga	42,0	45,2	47,8	49,0	48,7
Ural	47,4	49,7	52,9	54,3	55,0
Siberian	69,1	68,8	70,0	72,0	71,6
Far Eastern	58,2	62,4	62,5	62,8	63,2
Russian Federation	42,3	43,3	46,2	46,9	47,2

Table 8

Operating credit institutions ranged by assets (distribution and change over the period 1.01.09 - 1.03.09)

Groups of credit institutions ranged by assets as of 1.01.09		Number of credit institutions as of 1.01.09	Groups as of 1.03.09						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14	1					
3	From 21 to 50	30		1	28	1				
4	From 51 to 200	150			1	143	3		3	
5	From 201 to 1000	800				6	779	9	6	
6	From 1001	106					16	89	1	
Became operating after 1.01.09							1			
Total over the period*									10	
Total as of 1.01.09*		1108								
Total as of 1.03.09*		1100	5	15	30	150	800	98		

	- 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)

	1.01.07	1.01.08	1.07.08	1.10.08	1.01.09
Credit institutions with foreign participation over 50%					
Assets	12,1	17,2	18,6	19,1	18,7
Own funds (capital)	12,7	15,7	18,4	24,8	17,3
Correspondent accounts with non-resident banks	24,0	23,2	32,0	21,3	17,0
Loans and other placements with non-financial organisations	9,9	15,5	16,3	17,0	16,6
Loans, deposits and other placements with credit institutions	22,5	22,2	25,0	29,1	25,0
Individual deposits	6,2	8,9	9,7	9,3	10,3
Funds raised from organisations *	13,1	17,8	18,3	18,0	18,8
Profit (loss) of the current year	10,9	16,4	18,0	17,0	19,7
Reference data:					
Number of credit institutions	65	86	96	98	102
of which 100% foreign-owned credit institutions					
Assets	9,0	11,6	12,5	13,4	13,0
Own funds (capital)	10,1	11,1	12,6	17,2	12,2
Correspondent accounts with non-resident banks	8,5	15,6	17,3	13,9	12,1
Loans and other placements with non-financial organisations	7,8	10,7	11,0	11,7	11,6
Loans, deposits and other placements with credit institutions	18,4	18,6	19,2	24,7	21,6
Individual deposits	4,1	5,0	5,1	5,0	5,4
Funds raised from organisations *	8,9	10,9	11,9	11,9	12,6
Profit (loss) of the current year	8,2	10,7	12,8	12,3	14,8
Reference data:					
Number of credit institutions	52	63	70	74	76

* 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		1.12.08		1.01.09		1.02.09		1.03.09	
	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	708,7	2,7	749,2	2,7	747,9	2,5	701,2	2,4
Own funds (capital)	26,2	0,8	8,0	0,2	62,6	1,6	54,2	1,4	42,3	1,1
Loans and other placements with non-financial organisations	277,0	2,3	337,9	2,7	290,6	2,3	286,9	2,1	264,1	2,0
of which overdue claims	14,9	7,8	21,8	9,0	16,6	6,2	20,7	6,4	25,7	6,3
Loans provided to individuals	57,5	1,4	78,6	1,9	102,6	2,6	102,6	2,5	98,0	2,5
of which overdue claims	3,2	2,4	4,2	2,9	5,6	3,8	6,0	3,7	6,3	3,6
Individual deposits	73,2	1,3	112,9	2,0	123,1	2,1	125,7	2,1	125,2	2,0
Funds raised from organisations	192,9	2,2	227,2	2,7	299,7	3,4	305,3	3,4	292,3	3,3
Reference data:										
Number of credit institutions *	7	0,6	16	1,4	20	1,8	20	1,8	18	1,6

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

Activities of Credit Institutions Main Trends

Table 11

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
1.	Money, precious metals and gemstones	501,7	488,9	829,3	762,3	726,3
1.1.	of which: money	487,1	468,6	795,1	721,1	685,5
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 294,7	1 013,9	2 078,7	2 177,8	2 131,2
3.	Correspondent accounts with credit institutions of which:	413,3	516,2	1 238,8	1 233,4	991,1
3.1.	Correspondent accounts with correspondent credit institutions	105,6	117,9	395,8	403,5	321,1
3.2.	Correspondent accounts with non-resident banks	307,7	398,3	843,0	829,9	670,0
4.	Securities acquired by credit institutions, total* of which	2 250,6	2 195,0	2 365,2	2 568,1	2 627,9
4.1.	Debt obligations*	1 541,4	1 577,2	1 760,3	1 951,2	1 983,9
4.2.	Shares*	316,3	209,3	193,4	194,1	209,0
4.3.	Discounted promissory notes	251,1	213,2	199,5	198,1	207,9
4.4.	Shares in associates and subsidiaries	141,9	195,2	212,0	224,8	227,1
4a.	Securities under REPO agreement	304,1	-	-	-	-
5.	Other participation in authorised capital	25,2	31,8	45,1	45,7	48,3
6.	Loans, total of which:	14 288,6	19 078,6	19 941,0	21 261,2	20 962,8
6.1.	Loans, deposits and other placements of which overdue claims	14 258,8	19 029,2	19 884,8	21 204,1	20 909,0
	of which:	184,1	276,2	422,0	494,4	588,9
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	9 316,0	12 028,2	12 509,7	13 375,3	13 321,4
		86,1	141,4	266,4	325,5	407,0
6.1.2.	Loans provided to individuals of which overdue claims	2 971,1	4 017,6	4 017,2	4 036,9	3 971,3
		96,5	131,4	148,6	163,7	174,5
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	1 418,1	2 170,3	2 501,2	2 863,7	2 690,1
		0,2	1,9	1,3	1,8	3,3
7.	Fixed assets (tangible and intangible) and inventories	434,8	507,9	544,1	627,2	639,0
8.	Allocation of profit	122,7	104,6	109,8	119,1	112,7
8.1.	of which income tax	-	-	-	117,8	111,5
9.	Other assets, total of which:	489,6	635,5	870,4	961,8	957,2
9.1.	Float	171,9	321,4	520,3	568,4	562,7
9.2.	Receivables	81,4	122,0	129,3	135,5	119,0
9.3.	Deferred expenses	196,5	64,3	69,0	65,3	62,9
Banking sector assets		20 125,1	24 572,3	28 022,3	29 756,7	29 196,4

* 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	1.10.08	1.01.09	1.02.09	1.03.09
1.	Funds and profit of credit institutions	2 809,2	3 112,6	3 109,2	3 247,0	3 260,1
	Of which:					
1.1.	Funds of credit institutions	2 182,2	1 845,0	1 789,4	1 870,9	1 897,2
1.2.	Profit (losses), including financial result of the previous year	627,0	1 267,6	1 319,8	1 376,2	1 362,9
	Of which:					
1.2.1.	Profit (losses) of the current year	508,0	354,8	409,2	67,4	66,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	34,0	233,4	3 370,4	3 653,6	3 447,5
3.	Accounts of credit institutions	194,4	214,1	346,0	316,6	263,6
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	124,5	113,2	252,4	253,2	203,5
3.2.	Correspondent accounts of non-resident credit institutions	18,4	35,6	77,7	55,4	51,9
4.	Loans, deposits and other funds raised from other credit institutions	2 807,4	3 623,0	3 639,6	4 024,9	3 919,8
5.	Clients' funds**	12 252,3	14 936,9	14 748,5	15 260,3	15 218,4
	Of which:					
5.1.	Budgetary funds in settlement accounts	20,1	22,7	15,6	28,5	19,5
5.2.	Government and other extra-budgetary funds in settlement accounts	25,0	34,7	14,2	26,2	26,0
5.3.	Funds of legal entities in settlement and other accounts	3 232,9	3 392,2	3 521,0	3 557,9	3 401,1
5.4.	Clients' float	262,0	364,0	281,5	350,8	325,0
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	3 520,0	5 175,4	4 945,4	5 100,1	5 146,6
5.6.	Individual deposits	5 159,2	5 890,1	5 907,0	6 115,3	6 217,7
5.7.	Clients' funds in factoring and forfeiting operations	13,5	14,6	10,7	9,7	9,7
6.	Bonds	290,2	378,9	375,3	374,0	370,7
7.	Promissory notes and bank acceptances	822,2	811,2	756,3	917,7	700,9
8.	Other liabilities*, total	915,3	1 262,2	1 677,0	1 962,5	2 015,5
	Of which:					
8.1.	Provisions	586,3	753,9	1 022,7	1 222,9	1 291,0
8.2.	Float	156,0	249,7	431,6	464,0	421,5
8.3.	Payables	27,6	74,8	33,9	41,4	45,1
8.4.	Deferred income	27,3	3,4	4,7	4,4	4,5
8.5.	Interest payable	118,1	180,4	184,1	229,8	253,4
	Of which:					
	Overdue interest	0,0	0,1	0,0	0,1	0,1
Banking sector liabilities*		20 125,1	24 572,3	28 022,3	29 756,7	29 196,4

* 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».

** 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	1.10.08	1.01.09	1.02.09	1.03.09
1.	Money, precious metals and gemstones	2,5	2,0	3,0	2,6	2,5
1.1.	of which: money	2,4	1,9	2,8	2,4	2,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6,4	4,1	7,4	7,3	7,3
3.	Correspondent accounts with credit institutions of which:	2,1	2,1	4,4	4,1	3,4
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,5	1,4	1,4	1,1
3.2.	Correspondent accounts with non-resident banks	1,5	1,6	3,0	2,8	2,3
4.	Securities acquired by credit institutions, total* of which	11,2	8,9	8,4	8,6	9,0
4.1.	Debt obligations*	7,7	6,4	6,3	6,6	6,8
4.2.	Shares*	1,6	0,9	0,7	0,7	0,7
4.3.	Discounted promissory notes	1,2	0,9	0,7	0,7	0,7
4.4.	Shares in associates and subsidiaries	0,7	0,8	0,8	0,8	0,8
4a.	Securities under REPO agreement	1,5	-	-	-	-
5.	Other participation in authorised capital	0,1	0,1	0,2	0,2	0,2
6.	Loans, total of which:	71,0	77,6	71,2	71,5	71,8
6.1.	Loans, deposits and other placements of which overdue claims	70,9	77,4	71,0	71,3	71,6
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	0,9	1,1	1,5	1,7	2,0
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	46,3	49,0	44,6	44,9	45,6
6.1.2.	Loans provided to individuals of which overdue claims	0,4	0,6	1,0	1,1	1,4
6.1.2.	Loans provided to individuals of which overdue claims	14,8	16,4	14,3	13,6	13,6
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	0,5	0,5	0,5	0,6	0,6
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	7,0	8,8	8,9	9,6	9,2
7.	Fixed assets (tangible and intangible) and inventories	0,0	0,0	0,0	0,0	0,0
8.	Allocation of profit	2,2	2,1	1,9	2,1	2,2
8.1.	of which income tax	0,6	0,4	0,4	0,4	0,4
9.	Other assets, total of which:	-	-	-	0,4	0,4
9.1.	Float	2,4	2,6	3,1	3,2	3,3
9.2.	Receivables	0,9	1,3	1,9	1,9	1,9
9.3.	Deferred expenses	0,4	0,5	0,5	0,5	0,4
9.3.	Deferred expenses	1,0	0,3	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	1.10.08	1.01.09	1.02.09	1.03.09
1.	Funds and profit of credit institutions	14,0	12,7	11,1	10,9	11,2
	Of which:					
1.1.	Funds of credit institutions	10,8	7,5	6,4	6,3	6,5
1.2.	Profit (losses), including financial result of the previous year	3,1	5,2	4,7	4,6	4,7
	Of which:					
1.2.1.	Profit (losses) of the current year	2,5	1,4	1,5	0,2	0,2
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	0,2	0,9	12,0	12,3	11,8
3.	Accounts of credit institutions	1,0	0,9	1,2	1,1	0,9
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,5	0,9	0,9	0,7
3.2.	Correspondent accounts of non-resident credit institutions	0,1	0,1	0,3	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	13,9	14,7	13,0	13,5	13,4
5.	Clients' funds**	60,9	60,8	52,6	51,3	52,1
	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	13,8	12,6	12,0	11,6
5.4.	Clients' float	1,3	1,5	1,0	1,2	1,1
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,5	21,1	17,6	17,1	17,6
5.6.	Individual deposits	25,6	24,0	21,1	20,6	21,3
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,1	0,0	0,0	0,0
6.	Bonds	1,4	1,5	1,3	1,3	1,3
7.	Promissory notes and bank acceptances	4,1	3,3	2,7	3,1	2,4
8.	Other liabilities*, total	4,5	5,1	6,0	6,6	6,9
	Of which:					
8.1.	Provisions	2,9	3,1	3,6	4,1	4,4
8.2.	Float	0,8	1,0	1,5	1,6	1,4
8.3.	Payables	0,1	0,3	0,1	0,1	0,2
8.4.	Deferred income	0,1	0,0	0,0	0,0	0,0
8.5.	Interest payable	0,6	0,7	0,7	0,8	0,9
	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	1.10.08	1.01.09	1.02.09	1.03.09	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
1. Loans, deposits and other placements, total	10465,6	13651,8	13874,9	14274,5	14074,0	3793,2	5377,4	6009,9	6929,7	6835,0	14258,8	19029,2	19884,8	21204,1	20909,0
Of which															
- overdue claims	167,1	241,4	353,2	394,0	468,1	17,0	34,8	68,8	100,4	120,8	184,1	276,2	422,0	494,4	588,9
1.1 Loans and other placements with non-financial resident organisations	6838,8	8676,9	8723,1	8976,6	8903,9	1961,5	2616,3	3032,2	3548,4	3601,5	8800,3	11293,3	11755,3	12525,0	12505,4
Of which															
- overdue claims	74,9	118,6	214,7	247,2	312,4	10,6	17,6	46,1	69,1	84,8	85,4	136,2	260,8	316,3	397,2
of which:															
1.1.1. Loans to individual entrepreneurs	263,3	337,8	313,8	306,6	301,1	7,6	9,8	9,2	9,9	9,9	271,0	347,6	323,0	316,5	311,0
Of which															
- overdue claims	4,1	6,1	8,1	9,2	10,5	0,1	0,1	0,1	0,2	0,2	4,2	6,2	8,2	9,3	10,7
1.2 Loans and other placements with non-resident legal entities (except banks)	85,8	138,4	176,3	301,8	300,2	429,9	596,6	578,2	548,4	515,8	515,7	735,0	754,4	850,3	816,0
Of which															
- overdue claims	0,0	0,0	0,5	0,9	0,9	0,7	5,2	5,1	8,3	8,9	0,7	5,2	5,6	9,2	9,8
1.3 Loans, deposits and other placements with financial sector	627,6	789,8	778,8	806,5	781,3	155,6	219,0	232,0	289,6	303,4	783,2	1008,8	1010,8	1096,1	1084,7
Of which															
- overdue claims	0,4	2,4	6,4	4,2	4,3	0,0	0,2	0,3	0,5	0,9	0,5	2,6	6,7	4,8	5,2
of which:															
1.3.1 Resident credit institutions	450,3	454,1	512,9	510,9	497,2	116,3	163,8	164,1	209,6	226,2	566,6	617,9	677,0	720,5	723,4
Of which															
- overdue claims	0,2	1,0	1,2	1,5	1,3	0,0	0,1	0,1	0,2	0,1	0,2	1,1	1,2	1,6	1,4
1.3.2 Resident financial institutions of different forms of ownership	177,3	335,8	265,9	295,6	284,1	39,3	55,2	67,9	80,0	77,2	216,6	391,0	333,8	375,6	361,3
Of which															
- overdue claims	0,2	1,4	5,3	2,8	3,1	0,0	0,2	0,2	0,4	0,8	0,2	1,5	5,5	3,1	3,8
1.4 Loans, deposits and other placements with non-resident banks	64,0	137,3	239,1	281,0	231,6	787,5	1415,2	1585,1	1862,3	1735,1	851,5	1552,4	1824,3	2143,2	1966,7
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,8	0,1	0,2	1,9	0,0	0,8	0,1	0,2	1,9
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	119,5	109,9	156,5	158,1	159,3	0,3	0,2	0,2	0,2	0,2	119,7	110,1	156,7	158,3	159,5
Of which															
- overdue claims	1,0	0,0	0,2	0,2	0,3	0,0	0,0	0,0	0,0	0,0	1,0	0,0	0,2	0,2	0,3
1.6 Loans to resident individuals	2565,2	3563,7	3534,3	3476,9	3419,9	398,4	443,7	471,5	547,1	538,9	2963,6	4007,5	4005,8	4024,1	3958,8
Of which															
- overdue claims	90,7	120,3	131,4	141,4	150,2	5,7	10,9	17,0	22,1	24,0	96,4	131,2	148,3	163,5	174,2
1.7 Loans to non-resident individuals	1,5	2,5	2,9	3,0	2,9	6,0	7,6	8,5	9,8	9,6	7,5	10,1	11,4	12,8	12,6
Of which															
- overdue claims	0,0	0,0	0,1	0,1	0,0	0,1	0,1	0,2	0,2	0,2	0,1	0,1	0,2	0,3	0,3
Reference data:															
Provisions on loans, deposits and other placements	531,7	669,4	898,5	1013,0	1069,8	0,0	0,0	0,0	0,0	0,0	531,7	669,4	898,5	1013,0	1069,8
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,4	7,2	12,9	17,7	20,7	0,0	1,1	2,6	4,9	7,2	0,4	8,3	15,5	22,6	27,9
Credit institutions' portfolio of promissory notes of residents	247,4	209,0	184,7	175,9	179,2	2,5	1,6	9,8	16,2	22,9	249,9	210,7	194,5	192,1	202,1
Credit institutions' portfolio of promissory notes of non-residents	0,0	1,3	0,4	0,4	0,1	1,2	1,3	4,6	5,6	5,7	1,2	2,6	5,0	6,0	5,8

Table 16

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

	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	70,9	77,4	71,0	71,3	71,6
Of which:					
- overdue claims	1,3	1,5	2,1	2,3	2,8
	0,9	1,1	1,5	1,7	2,0
1.1 Loans and other placements with non-financial resident organisations	61,7	59,3	59,1	59,1	59,8
	43,7	46,0	41,9	42,1	42,8
Of which:					
- overdue claims	0,6	0,7	1,3	1,5	1,9
	0,4	0,6	0,9	1,1	1,4
of which:					
1.1.1. Loans provided to individual entrepreneurs	1,9	1,8	1,6	1,5	1,5
	1,3	1,4	1,2	1,1	1,1
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,1
	0,0	0,0	0,0	0,0	0,0
1.2 Loans and other placements with non-resident legal entities (except banks)	3,6	3,9	3,8	4,0	3,9
	2,6	3,0	2,7	2,9	2,8
Of which:					
- overdue claims	0,00	0,03	0,03	0,04	0,0
	0,00	0,02	0,02	0,03	0,0
1.3 Loans, deposits and other placements with financial sector	5,5	5,3	5,1	5,2	5,2
	3,9	4,1	3,6	3,7	3,7
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	4,0	3,2	3,4	3,4	3,5
	2,8	2,5	2,4	2,4	2,5
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	2,1	1,7	1,8	1,7
	1,1	1,6	1,2	1,3	1,2
Of which					
- overdue claims	0,00	0,01	0,03	0,01	0,0
	0,00	0,01	0,02	0,01	0,0
1.4 Loans, deposits and other placements with non-resident banks	6,0	8,2	9,2	10,1	9,4
	4,2	6,3	6,5	7,2	6,7
Of which:					
- overdue claims	0,00	0,00	0,00	0,00	0,0
	0,00	0,00	0,00	0,00	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	0,8	0,6	0,8	0,7	0,8
	0,6	0,4	0,6	0,5	0,5
Of which:					
- overdue claims	0,01	0,00	0,00	0,00	0,0
	0,01	0,00	0,00	0,00	0,0
1.6 Loans to resident individuals	20,8	21,1	20,1	19,0	18,9
	14,7	16,3	14,3	13,5	13,6
Of which:					
- overdue claims	0,7	0,7	0,7	0,8	0,8
	0,5	0,5	0,5	0,5	0,6
1.7 Loans to non-resident individuals	0,1	0,1	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,00	0,00	0,00	0,00	0,0
	0,00	0,00	0,00	0,00	0,0
Reference data:					
Provision on loans, deposits and other placements	3,7	3,5	4,5	4,8	5,1
	2,6	2,7	3,2	3,4	3,7
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,0	0,0	0,1	0,1	0,1
	0,0	0,0	0,1	0,1	0,1
Credit institutions' portfolio of promissory notes of residents	1,8	1,1	1,0	0,9	1,0
	1,2	0,9	0,7	0,6	0,7
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		1.10.08		1.01.09		1.02.09		1.03.09	
	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	1 981,7	100,0	2 165,7	100,0	2 370,1	100,0	2 420,0	100,0
- in rubles	1 800,8	85,5	1 637,6	82,6	1 674,1	77,3	1 666,1	70,3	1 669,2	69,0
- in foreign currency	304,9	14,5	344,1	17,4	491,6	22,7	703,9	29,7	750,8	31,0
Of which:										
Securities at fair value through profit or loss	1 595,3	75,8	1 122,1	56,6	623,2	28,8	722,5	30,5	749,0	30,9
- in rubles	1 445,8	68,7	999,5	50,4	541,0	25,0	535,5	22,6	541,6	22,4
- in foreign currency	149,5	7,1	122,7	6,2	82,2	3,8	186,9	7,9	207,4	8,6
Securities available for sale	310,9	14,8	584,8	29,5	1 154,4	53,3	1 239,9	52,3	1 268,6	52,4
- in rubles	219,1	10,4	450,0	22,7	848,6	39,2	848,9	35,8	842,7	34,8
- in foreign currency	91,8	4,4	134,8	6,8	305,8	14,1	391,0	16,5	425,8	17,6
Securities held-to-maturity	55,0	2,6	79,4	4,0	174,2	8,0	179,8	7,6	171,5	7,1
- in rubles	41,9	2,0	61,7	3,1	148,6	6,9	144,8	6,1	141,0	5,8
- in foreign currency	13,1	0,6	17,7	0,9	25,6	1,2	35,0	1,5	30,5	1,3
Shares in associates and subsidiaries	144,5	6,9	195,2	9,8	212,0	9,8	224,8	9,5	227,1	9,4
- in rubles	94,0	4,5	126,2	6,4	134,0	6,2	134,6	5,7	140,9	5,8
- in foreign currency	50,5	2,4	69,0	3,5	78,0	3,6	90,3	3,8	86,2	3,6
Reference data:										
Revaluation of securities	4,6		-93,9		-177,5		-184,5		-191,1	
Provisions for losses on securities available for sale	2,3		5,4		7,2		8,1		7,5	
Provisions for losses on securities held-to-maturity	0,2		0,4		1,8		2,3		2,5	
Provisions for losses on portfolio of shares in associates and subsidiaries	1,4		2,5		2,1		1,8		1,8	

* Excluding promissory notes

Table 18

The structure of credit institutions' portfolio of debt obligations

	1.02.08		1.10.08		1.01.09		1.02.09		1.03.09	
	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 obligations held, total	1 674,7	100,0	1 577,2	100,0	1 760,3	100,0	1 951,2	100,0	1 983,9	100,0
- in rubles	1 440,8	86,0	1 322,3	83,8	1 376,8	78,2	1 373,3	70,4	1 350,4	68,1
- in foreign currency	234,0	14,0	255,0	16,2	383,5	21,8	577,9	29,6	633,5	31,9
of which: revaluation	2,4	0,1	-53,4	-3,4	-120,5	-6,8	-125,9	-6,5	-139,8	-7,0
Debt obligations at book value held (without revaluation)	1 672,3	100,0	1 630,7	100,0	1 880,8	100,0	2 077,1	100,0	2 123,7	100,0
of which:										
debt obligations of the Russian Federation	597,1	35,7	477,9	29,3	258,1	13,7	264,2	12,7	485,5	22,9
- in rubles	533,9	31,9	404,4	24,8	168,6	9,0	146,1	7,0	321,1	15,1
- in foreign currency	63,3	3,8	73,5	4,5	89,6	4,8	118,0	5,7	164,4	7,7
debt obligations of the Bank of Russia	101,8	6,1	22,8	1,4	12,5	0,7	12,2	0,6	12,1	0,6
- in rubles	101,8	6,1	22,8	1,4	12,5	0,7	12,2	0,6	12,1	0,6
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt obligations of federal districts and local government	133,3	8,0	142,3	8,7	139,6	7,4	137,8	6,6	188,2	8,9
- in rubles	133,3	8,0	142,3	8,7	139,6	7,4	137,8	6,6	188,2	8,9
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt obligations of resident credit institutions	139,5	8,3	188,3	11,5	169,8	9,0	145,0	7,0	221,7	10,4
- in rubles	139,4	8,3	188,2	11,5	169,5	9,0	144,5	7,0	221,0	10,4
- in foreign currency	0,0	0,0	0,1	0,0	0,3	0,0	0,5	0,0	0,8	0,0
other debt obligations of residents	416,6	24,9	376,4	23,1	360,5	19,2	341,7	16,5	365,2	17,2
- in rubles	416,6	24,9	376,3	23,1	358,8	19,1	341,6	16,4	364,5	17,2
- in foreign currency	0,0	0,0	0,1	0,0	1,7	0,1	0,1	0,0	0,7	0,0
debt obligations of other countries	56,3	3,4	36,0	2,2	27,8	1,5	33,3	1,6	32,3	1,5
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	56,3	3,4	36,0	2,2	27,8	1,5	33,3	1,6	32,3	1,5
debt obligations of non-resident banks	41,3	2,5	55,3	3,4	70,0	3,7	82,4	4,0	76,6	3,6
- in rubles	17,2	1,0	18,6	1,1	29,1	1,5	36,0	1,7	39,5	1,9
- in foreign currency	24,1	1,4	36,8	2,3	40,9	2,2	46,4	2,2	37,1	1,7
other debt obligations of non-residents	142,7	8,5	135,8	8,3	249,2	13,2	331,4	16,0	413,0	19,4
- in rubles	60,1	3,6	46,1	2,8	116,0	6,2	122,2	5,9	155,4	7,3
- in foreign currency	82,6	4,9	89,7	5,5	133,2	7,1	209,2	10,1	257,6	12,1
debt obligations delivered without derecognition in the balance sheet	43,6	2,6	195,6	12,0	591,3	31,4	725,9	35,0	325,2	15,3
- in rubles	36,0	2,2	176,7	10,8	501,2	26,6	556,4	26,8	185,4	8,7
- in foreign currency	7,6	0,5	18,9	1,2	90,1	4,8	169,5	8,2	139,8	6,6
overdue debt obligations	0,0	0,0	0,2	0,0	2,0	0,1	3,0	0,1	3,8	0,2
- in rubles	0,0	0,0	0,2	0,0	2,0	0,1	2,3	0,1	3,0	0,1
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,7	0,0	0,9	0,0
Reference data:										
Provisions for losses on debt obligations	0,7		2,2		7,2		9,9		10,5	

Table 19

Structure of credit institutions' portfolio of shares

	1.02.08		1.10.08		1.01.09		1.02.09		1.03.09	
	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	209,3	100,0	193,4	100,0	194,1	100,0	209,0	100,0
- in rubles	266,0	92,9	189,2	90,4	163,3	84,5	158,3	81,5	177,8	85,1
- in foreign currency	20,4	7,1	20,2	9,6	30,1	15,5	35,8	18,5	31,2	14,9
of which: revaluation	2,1	0,7	-40,4	-19,3	-57,1	-29,5	-58,5	-30,2	-51,2	-24,5
Shares held at book value (without revaluation)	284,3	100,0	249,8	100,0	250,5	100,0	252,6	100,0	260,3	100,0
of which shares of:										
resident credit institutions	13,0	4,6	10,3	4,1	8,9	3,6	8,3	3,3	8,2	3,2
- in rubles	13,0	4,6	10,3	4,1	8,9	3,6	8,3	3,3	8,2	3,2
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	250,5	88,1	203,7	81,6	194,8	77,8	193,2	76,5	205,0	78,8
- in rubles	247,2	86,9	202,6	81,1	193,2	77,1	191,4	75,8	203,1	78,0
- in foreign currency	3,3	1,2	1,1	0,4	1,6	0,6	1,9	0,7	2,0	0,8
non-resident credit institutions	5,2	1,8	5,5	2,2	5,9	2,3	7,0	2,8	3,2	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	5,2	1,8	5,5	2,2	5,9	2,3	7,0	2,8	3,2	1,2
other non-residents	10,6	3,7	10,8	4,3	19,4	7,8	23,4	9,3	22,4	8,6
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	10,6	3,7	10,8	4,3	19,4	7,8	23,4	9,3	22,4	8,6
shares delivered without derecognition in the balance sheet	5,1	1,8	19,5	7,8	21,4	8,6	20,7	8,2	21,3	8,2
- in rubles	3,8	1,3	16,6	6,7	18,3	7,3	17,2	6,8	17,8	6,8
- in foreign currency	1,3	0,5	2,8	1,1	3,1	1,3	3,6	1,4	3,6	1,4
Reference data:										
Provisions for losses on shares	1,8		3,9		2,7		2,9		2,9	

Table 20

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
Portfolio of promissory notes discounted by a credit institution, in rubles	247,4	210,3	185,0	176,3	179,3
of which promissory notes, not paid when due	1,3	1,1	2,2	2,5	2,3
Portfolio of promissory notes discounted by a credit institution, in foreign currency	3,7	2,9	14,5	21,8	28,6
of which promissory notes, not paid when due	0,00	0,09	0,00	0,00	0,03
Total	251,1	213,2	199,5	198,1	207,9

Table 21

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

	1.01.08		1.10.08		1.01.09		1.02.09		1.03.09	
	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	213,2	100,0	199,5	100,0	198,1	100,0	207,9	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	148,6	69,7	100,2	50,2	97,6	49,3	102,4	49,2
- other promissory notes of residents	51,1	20,4	62,1	29,1	94,3	47,3	94,4	47,7	99,7	48,0
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	1,2	0,5	2,5	1,2	5,0	2,5	5,9	3,0	5,7	2,8
Reference data:										
Provisions for losses on promissory notes	4,5		5,5		5,9		6,5		7,0	

* including overdue promissory notes

Table 22

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
1.	Funds raised from organisations, total	7053,1	8983,2	8774,6	9048,3	8908,1
	- in rubles	5166,0	6689,1	5499,8	4853,2	4803,8
	- in foreign currency	1887,0	2294,1	3274,8	4195,1	4104,4
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	3232,9	3392,2	3521,0	3557,9	3401,1
	- in rubles	2954,8	3053,8	2803,8	2394,2	2327,5
	- in foreign currency	278,1	338,5	717,1	1163,7	1073,6
	Of which:					
1.1.1	Funds of individual entrepreneurs	82,4	93,6	81,4	70,6	67,2
	- in rubles	81,8	90,7	77,1	64,3	64,2
	- in foreign currency	0,6	2,9	4,2	6,4	2,9
1.2.	Government and other extra budgetary funds in settlement accounts	25,0	34,7	14,2	26,2	26,0
1.3.	Float	261,7	363,5	281,3	350,4	324,6
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	3520,0	5175,4	4945,4	5100,1	5146,6
	- in rubles	2095,6	3449,4	2606,7	2296,1	2337,3
	- in foreign currency	1424,5	1726,0	2338,7	2804,0	2809,3
	Of which:					
1.4.1.	Deposits and other raised funds from the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	268,9	1181,5	257,4	302,6	277,7
1.4.2.	Certificates of deposit	30,0	18,7	12,7	11,3	10,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,1	4,5	0,3	0,3	0,0
1.5.	Clients' funds in factoring and forfeiting operations	13,5	14,6	10,7	9,7	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	2,7	2,0	4,0	0,2
	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	437,5	651,6	492,1	489,6
	- in rubles	361,6	323,5	474,0	329,8	315,3
	- in foreign currency	99,9	114,1	177,6	162,3	174,4
	with maturity from 31 days to 1 year	1343,3	2394,8	1753,2	1776,7	1833,8
	- in rubles	1120,7	2121,4	1142,7	1005,0	1086,3
	- in foreign currency	222,7	273,4	610,5	771,7	747,5
	with maturity in excess of 1 year	1715,1	2338,5	2540,2	2831,0	2823,1
	- in rubles	613,2	1000,4	989,6	961,1	935,6
	- in foreign currency	1101,9	1338,1	1550,6	1869,9	1887,5
	Reference data					
	Funds raised from non-resident organisations, total	1252,3	1474,8	1613,9	1897,5	1888,6
	- in rubles	238,8	264,6	250,1	236,0	243,8
	- in foreign currency	1013,5	1210,2	1363,8	1661,5	1644,8
	of which:					
	Funds of non-resident organisations in settlement and other accounts	136,4	125,6	139,8	170,8	169,2
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	249,0	216,7	214,8	233,2	227,9
	Other funds raised from non-resident legal entities	859,9	1115,1	1248,2	1481,6	1477,7
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,1	0,0	0,0	0,0

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

Table 23

Individual deposit structure

(billion rubles)

		1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
1	Individual deposits	5 159,2	5 890,1	5 907,0	6 115,3	6 217,7
	- of which savings certificates	22,4	23,2	18,0	16,3	16,0
1.1.	Individual demand deposits and deposits with maturity up to 30 days	962,9	1 019,4	1 005,7	929,4	955,6
	- in rubles	857,3	904,3	840,0	725,2	757,4
	- in foreign currency	105,6	115,1	165,7	204,2	198,2
1.2.	Individual deposits with maturity from 31 days to 1 year	977,0	968,6	1 052,6	1 203,4	1 222,4
	- in rubles	815,2	799,2	639,5	607,8	615,2
	- in foreign currency	161,8	169,4	413,1	595,6	607,1
1.3.	Individual deposits with maturity in excess of 1 year	3 219,3	3 902,1	3 848,7	3 982,6	4 039,7
	- in rubles	2 820,3	3 355,5	2 853,2	2 709,2	2 732,7
	- in foreign currency	399,0	546,7	995,5	1 273,4	1 307,0
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	52,7	64,3	61,1	67,9	69,7

Table 24

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

(billion rubles)

	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
Loans, deposits and other funds raised from other credit institutions, total	2807,4	3623,0	3639,6	4024,9	3919,8
- in rubles	989,5	1227,2	1233,6	1218,6	1225,8
- in foreign currency	1817,9	2395,8	2406,0	2806,3	2693,9
of which:					
- loans, deposits and other funds raised from resident credit institutions	671,3	726,4	972,2	1040,2	1063,0
- in rubles	554,3	558,7	773,1	785,8	815,7
- in foreign currency	117,0	167,7	199,1	254,4	247,3
of which					
overdue debt	0,0	0,2	0,3	0,6	0,4
- in rubles	0,0	0,2	0,3	0,5	0,4
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2136,1	2896,6	2667,4	2984,7	2856,8
- in rubles	435,3	668,5	460,5	432,8	410,2
- in foreign currency	1700,9	2228,1	2206,9	2551,9	2446,6
of which					
overdue debt	0,0	0,1	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,1	0,0	0,0	0,0

Table 25

Funds raised from and placed with non-residents

№	Indicator	1.01.08		1.10.08		1.01.09		1.02.09		1.03.09	
		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	1 539,4	6,3	1 676,0	6,0	1 966,3	6,6	1 959,1	6,7
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 245,2	6,2	1 457,4	5,9	1 602,6	5,7	1 885,5	6,3	1 874,7	6,4
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 108,9	5,5	1 331,8	5,4	1 463,0	5,2	1 714,8	5,8	1 705,6	5,8
1.2	Individual deposits (excluding saving certificates)	52,7	0,3	64,3	0,3	61,1	0,2	67,9	0,2	69,7	0,2
1.2.1	of which deposits and other raised funds (excluding saving certificates)	37,7	0,2	47,1	0,2	45,3	0,2	51,5	0,2	52,6	0,2
1.3	Funds in other accounts	7,2	0,0	17,8	0,1	12,2	0,0	12,9	0,0	14,7	0,1
2.	Funds in correspondent and other accounts of credit institutions	70,0	0,3	100,9	0,4	93,6	0,3	63,3	0,2	60,1	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 136,1	10,6	2 896,6	11,8	2 667,4	9,5	2 984,7	10,0	2 856,8	9,8
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	4 536,9	18,5	4 436,9	15,8	5 014,4	16,9	4 876,0	16,7
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total**	142,3	0,7	133,6	0,5	106,7	0,4	110,0	0,4	101,6	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	2 297,5	9,4	2 590,1	9,2	3 006,3	10,1	2 795,3	9,6
	of which overdue claims	0,8	0,0	6,2	0,0	5,9	0,0	9,7	0,0	12,0	0,0
	of which:										
1.1.	Loans, deposits and other placements	851,5	4,2	1 552,4	6,3	1 824,3	6,5	2 143,2	7,2	1 966,7	6,7
1.2	Loans and other placements with legal entities	515,7	2,6	735,0	3,0	754,4	2,7	850,3	2,9	816,0	2,8
1.3	Loans provided to individuals	7,5	0,0	10,1	0,0	11,4	0,0	12,8	0,0	12,6	0,0
2.	Correspondent accounts with banks	307,7	1,5	398,3	1,6	843,0	3,0	829,9	2,8	670,0	2,3
3.	Securities acquired by credit institutions, total	243,8	1,2	246,0	1,0	377,4	1,3	483,5	1,6	553,3	1,9
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	224,4	1,1	227,1	0,9	347,0	1,2	447,1	1,5	521,9	1,8
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	18,2	0,1	16,3	0,1	25,3	0,1	30,4	0,1	25,6	0,1
3.3	Discounted promissory notes	1,2	0,0	2,6	0,0	5,0	0,0	6,0	0,0	5,8	0,0
4.	Shares in associates and subsidiaries	51,0	0,3	70,3	0,3	80,3	0,3	92,1	0,3	88,1	0,3
5.	Loans provided to other countries	1,1	0,0	1,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	1 978,2	9,8	3 013,1	12,3	3 890,8	13,9	4 411,8	14,8	4 106,6	14,1
	Reference data:										
	Overdue interest on claims of credit institutions	0,007	0,0	0,142	0,0	0,080	0,0	0,831	0,0	1,095	0,0

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

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

Financial Condition

Table 26

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
Total	507 974,7	354 804,9	409 185,7	67 390,1	66 083,0	1 134	1 124	1 106	1 104	1 098	122 619,3	104 578,8	109 839,8	6 327,0	12 042,3
Profit-making CIs*	508 881,7	367 922,9	446 936,1	90 055,4	100 075,1	1 123	1 059	1 050	903	901	122 618,9	102 512,8	109 638,8	4 726,2	8 644,4
Loss-making CIs	-907,0	-13 118,0	-37 750,4	-22 665,3	-33 992,1	11	65	56	201	197	0,4	2 066,0	201,0	1 600,9	3 397,9
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	2	2	2	4	2	0,0	0,0	0,0	0,0	0,0
Total						1136	1126	1108	1108	1100					

* including CIs with zero profit.

Table 27

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

	1.01.08	1.04.08	1.07.08	1.10.08	1.01.09
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	10,99	11,40	9,86	8,36
1.2. Interest income on loans to individuals	4,24	4,24	4,38	3,78	3,13
1.3. Income on securities	8,11	4,57	4,46	3,69	3,48
1.4. Income on operations with foreign currency	36,90	52,79	51,17	57,48	62,27
1.5. Commissions	4,51	3,73	4,04	3,48	2,85
1.6. Recovery of loss provision	25,78	16,21	16,87	14,40	12,84
1.7. Other income	9,33	7,47	7,68	7,31	7,07
Of which:					
1.7.1. Fines, penalties, forfeits	0,19	0,18	0,20	0,18	0,16
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	4,45	4,67	4,05	3,68
2.2. Interest expenses on funds raised from individuals	3,40	3,10	3,15	2,60	2,02
2.3. Expenses on operations with securities	6,21	4,51	3,72	3,98	3,55
2.4. Expenses on operations with foreign currency	38,64	55,43	53,65	59,03	62,34
2.5. Commissions	0,48	0,40	0,50	0,46	0,38
2.6. Expenses on loss provision	29,43	18,33	19,61	16,62	15,81
2.7. Management expenses (including personnel costs)	6,12	5,45	5,81	4,81	3,90
2.8. Other expenses	11,56	8,32	8,87	8,44	8,32
Of which:					
2.8.1. Fines, penalties, forfeits	0,02	0,01	0,01	0,01	0,01

* 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 1.03.09

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	15924735861	9889520732	16835602381	8978654212
Belgorod Region	8795193	836658	9142325	489526
Bryansk Region	1028568	47264	1036243	39589
Vladimir Region	3218473	122645	3224786	116332
Voronezh Region	12870594	1462941	12856714	1476821
Ivanovo Region	5810123	647526	5784224	673425
Kaluga Region	9738866	13644781	9763578	13620069
Kostroma Region	22752049	6521199	22639581	6633667
Kursk Region	7592006	689547	7709989	571564
Lipetsk Region	14577274	3109249	14596691	3089832
Moscow Region	127981463	29357541	130236760	27102244
Orel Region	1274433	206960	1294253	187140
Ryazan Region	7615695	752752	7638433	730014
Smolensk Region	9219555	1615974	8315499	2520030
Tambov Region	1214184	176156	1224130	166210
Tver Region	10062284	2115286	10227495	1950075
Tula Region	6205349	489105	6212843	481611
Yaroslavl Region	9921693	1478090	9905128	1494655
City of Moscow	15664858059	9826247058	16573793709	8917311408
North-Western Federal District	762538162	330229806	792862412	299905556
Republic of Karelia	709092	28173	715905	21360
Komi Republic	11173728	1440757	11176336	1438149
Akhangel'sk Region	1259981	93963	1240020	113924
Vologda Region	29371961	7088800	29509546	6951215
Kaliningrad Region	29971519	15727376	28499820	17199075
Leningrad Region	5144058	740948	4896759	988247
Murmansk Region	5880700	3512792	6140893	3252599
Novgorod Region	2375551	193343	2387162	181732
Pskov Region	1311300	57356	1319224	49432
St Petersburg	675340272	301346298	706976747	269709823
Southern Federal District	172396762	27145697	170598876	28943583
Republic of Adygeya	1545784	11626	1548686	8724
Republik of Daghestan	11691841	648866	11702695	638012
Republic of Ingushetia	172605	5463	170003	8065
Kabardino-Balkar Republic	3645772	147239	3669886	123125
Republic of Kalmykia	766861	87802	763412	91251
Karachai-Cherkess Republic	1491246	112512	1493299	110459
Republic of North Ossetia - Alania	3387554	101854	3371415	117993
Chechen Republic	0	0	0	0
Krasnodar Territory	62414470	6773726	62558577	6629619
Stavropol Territory	7946587	639081	7936356	649312
Astrakhan Region	3123031	155235	3183764	94502
Volgograd Region	12994331	696211	13034944	655598
Rostov Region	63216680	17766082	61165839	19816923
Volga Federal District	777073398	133191302	777309081	132955619
Republic of Bashkortostan	31431057	3865895	31348630	3948322
Republic of Marii El	963739	9506	969953	3292

1	2	3	4	5
Republic of Mordovia	9697204	432165	9703961	425408
Republic of Tatarstan	326954223	69679602	327762565	68871260
Udmurt Republic	16082044	1691094	16343375	1429763
Chuvash Republic	4634165	112680	4644114	102731
Perm Territory	24635601	5171917	24642064	5165454
Kirov Region	11594592	1365038	11945652	1013978
Nizhny Novgograd Region	51623053	8400781	51681575	8342259
Orenburg Region	25830241	1880771	25947675	1763337
Penza Region	6767961	49720	6704393	113288
Samara Region	232789643	34638643	229998841	37429445
Saratov Region	31261509	5700346	32790921	4170934
Ulyanovsk Region	2808366	193144	2825362	176148
Ural Federal District	479495239	141292711	492546611	128241339
Kurgan Region	1046355	8791	1048968	6178
Sverdlovsk Region	197591577	42166168	197022190	42735555
Tyumen Region	201494447	79918276	214345189	67067534
Chelyabinsk Region	79362860	19199476	80130264	18432072
Siberian Federal District	298009240	97462783	286381028	109090995
Republic of Altai	4204042	105239	4240961	68320
Republic of Buryatiya	3445841	275897	3386962	334776
Republic of Tuva	448459	14657	452619	10497
Republic of Khakassia	4454737	176792	4477196	154333
Altai Territory	15075559	607378	15100232	582705
Zabaykal Territory	4671685	49122	4673328	47479
Krasnoyarsk Territory	25780412	4529413	25971540	4338285
Irkutsk Region	12350925	1548247	12499024	1400148
Kemerovo Region	16844833	633011	16887877	589967
Novosibirsk Region	191808291	85014661	181634565	95188387
Omsk Region	11454573	3739444	9579002	5615015
Tomsk Region	7469883	768922	7477722	761083
Far Eastern Federal District	140875606	22475400	140148625	23202381
Republic of Sakha (Yakutia)	11007797	776909	11002798	781908
Kamchatka Territory	9179868	1481633	9250535	1410966
Primorskiy Territory	39418256	6871161	39651576	6637841
Khabarovsk Territory	27098632	3673141	27112175	3659598
Amur Region	46336303	8336633	45207354	9465582
Magadan Region	3209379	261733	3244208	226904
Sakhalin Region	4625371	1074190	4679979	1019582
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 1.03.09

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	13097104349	8980861422	14006718471	8071247300
Belgorod Region	136905057	4631805	137580567	3956295
Bryansk Region	41910549	1454476	41930951	1434074
Vladimir Region	64836299	4223555	64908447	4151407
Voronezh Region	197371937	15888041	197753451	15506527
Ivanovo Region	37575137	3136145	37565661	3145621
Kaluga Region	41829982	21469992	41949790	21350184
Kostroma Region	37677421	1656297	37721943	1611775
Kursk Region	68693958	3531177	68836449	3388686
Lipetsk Region	74529510	4742305	74570069	4701746
Moscow Region	421292528	97522882	424034785	94780625
Orel Region	28921397	1734560	28901424	1754533
Ryazan Region	65880506	2709185	66382135	2207556
Smolensk Region	47361785	6300761	47436511	6226035
Tambov Region	33975944	1191092	33996668	1170368
Tver Region	61856923	4053633	62145368	3765188
Tula Region	80554750	11214536	80578748	11190538
Yaroslavl Region	93915861	3650810	94072581	3494090
City of Moscow	11562014805	8791750170	12466352923	7887412052
North-Western Federal District	1515508142	509738918	1538459066	486787994
Republic of Karelia	32030157	6300747	32077410	6253494
Komi Republic	56369881	3500124	56415113	3454892
Akhangel'sk Region	61052007	7147905	61247186	6952726
Vologda Region	108242560	4817168	108246638	4813090
Kaliningrad Region	71505222	20610919	70937192	21178949
Leningrad Region	52215708	3429295	51975489	3669514
Murmansk Region	48858810	12447713	49137869	12168654
Novgorod Region	31119405	1303738	31126605	1296538
Pskov Region	25553037	702804	25573016	682825
St Petersburg	1028561355	449478505	1051722548	426317312
Southern Federal District	1018808520	108913549	1017602883	110119186
Republic of Adygeya	10889292	171211	10906805	153698
Republic of Dagestan	24710511	1323165	24725566	1308110
Republic of Ingushetia	3085784	47440	3086408	46816
Kabardino-Balkar Republic	20421303	1237834	20532742	1126395
Republic of Kalmykia	6345137	118168	6347586	115719
Karachai-Cherkess Republic	10344822	493223	10342593	495452
Republic of North Ossetia - Alania	16439256	526797	16444728	521325
Chechen Republic	14401545	33472	14407103	27914
Krasnodar Territory	345666999	31475129	345885619	31256509
Stavropol Territory	124755677	6160834	124804357	6112154
Astrakhan Region	41559050	1853957	41691646	1721361
Volgograd Region	118334002	7550292	118352517	7531777
Rostov Region	281855142	57922027	280075213	59701956
Volga Federal District	2304991492	254798942	2306638633	253151801
Republic of Bashkortostan	172817952	48741361	173621518	47937795

1	2	3	4	5
Republic of Marii El	25738855	3137122	25786956	3089021
Republic of Mordovia	49439917	799468	49463484	775901
Republic of Tatarstan	442543779	72294760	443053825	71784714
Udmurt Republic	107918218	6275179	108778492	5414905
Chuvash Republic	68423539	6217688	68488562	6152665
Perm Territory	248513767	13541649	249087439	12967977
Kirov Region	64744736	4393480	65116229	4021987
Nizhny Novgogrod Region	314155820	30445478	314179137	30422161
Orenburg Region	91064261	3881215	91071932	3873544
Penza Region	52751105	4557272	52704013	4604364
Samara Region	477383753	50923671	474232759	54074665
Saratov Region	127296502	7324586	128827999	5793089
Ulyanovsk Region	62199288	2266013	62226288	2239013
Ural Federal District	1257701326	258119001	1272636097	243184230
Kurgan Region	29037943	577272	29061276	553939
Sverdlovsk Region	571997460	136927504	570559186	138365778
Tyumen Region	397513149	92394720	412523287	77384582
Chelyabinsk Region	259152774	28219505	260492348	26879931
Siberian Federal District	1380010409	174985571	1370701802	184294178
Republic of Altai	10311323	1584641	10338709	1557255
Republic of Buryatiya	42324266	1263147	42267719	1319694
Republic of Tuva	7283049	68055	7287644	63460
Republic of Khakassia	20640501	412030	20655825	396706
Altai Territory	136335458	4306450	136236959	4404949
Zabaykal Territory	39589384	634938	39602152	622170
Krasnoyarsk Territory	204712671	16091858	205368440	15436089
Irkutsk Region	162506851	9601556	162766264	9342143
Kemerovo Region	190206028	14407162	190402548	14210642
Novosibirsk Region	358552094	110568754	349559933	119560915
Omsk Region	133765086	11350225	131957386	13157925
Tomsk Region	73783698	4696755	74258223	4222230
Far Eastern Federal District	413560480	67273514	413574359	67259635
Republic of Sakha (Yakutia)	59902925	2079327	59935890	2046362
Kamchatka Territory	24587687	3007377	24665010	2930054
Primorskiy Territory	99464942	21421732	99776717	21109957
Khabarovsk Territory	130419401	21051256	130681655	20789002
Amur Region	44883579	7845462	43963402	8765639
Magadan Region	14197036	3540871	14339751	3398156
Sakhalin Region	30857038	7996390	30943539	7909889
Jewish Autonomous Region	4658686	54394	4665707	47373
Chukotka Autonomous Area	4589186	276705	4602688	263203

* 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 1.03.09

thousand rubles

	Debt obligations		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt obligations of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	1810681733	454838187	176152270	225911220	144548960	17999235
Belgorod Region	177931	43003	3300	0	10322	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	38824	45197	0	0	71499	0
Voronezh Region	692754	3215	3077	0	254636	0
Ivanovo Region	140859	72875	15980	0	8136	9552
Kaluga Region	1638428	69604	102723	0	260195	0
Kostroma Region	4241183	100420	25495	0	0	0
Kursk Region	279622	277660	0	0	643	0
Lipetsk Region	814055	122143	9685	0	30433	0
Moscow Region	23772119	4166377	140244	143	6734192	226529
Orel Region	0	0	0	0	41499	0
Ryazan Region	101320	57713	41208	25	15507	22428
Smolensk Region	87808	105871	67880	44	345802	0
Tambov Region	0	0	103	0	0	0
Tver Region	2766155	286368	17499	0	64439	0
Tula Region	45331	16065	197	0	4318	0
Yaroslavl Region	102002	102255	531	0	4580	0
City of Moscow	1775783342	449369421	175724348	225911008	136702759	17740726
North-Western Federal District	61761702	7968537	10538826	365088	8559043	96333
Republic of Karelia	0	0	0	0	0	0
Komi Republic	895608	396247	79047	980	41399	14517
Akhangel'sk Region	0	0	72395	0	1224	0
Vologda Region	913116	412833	153175	4900	469874	0
Kaliningrad Region	6037358	617159	323111	340008	884694	0
Leningrad Region	85632	29242	114	20	0	0
Murmansk Region	917315	219267	511	0	48431	0
Novgorod Region	0	0	57456	25	4947	43145
Pskov Region	0	0	0	0	0	0
St Petersburg	52912673	6293789	9853017	19155	7108474	38671
Southern Federal District	6843606	1793292	1495650	100878	1132326	0
Republic of Adygeya	1889	1925	1937	0	0	0
Republik of Daghestan	1080	0	122995	18445	187128	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	1398	0	93483	0
Republic of Kalmykia	0	0	0	0	0	0
Karachai-Cherkess Republic	51323	3213	6215	0	44827	0
Republic of North Ossetia - Alania	0	0	5189	0	194902	0
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	2315863	400432	1010909	38587	318018	0
Stavropol Territory	825509	626236	0	210	11301	0
Astrakhan Region	446539	501955	12708	5288	28663	0
Volgograd Region	133958	136451	1940	0	204686	0
Rostov Region	3067445	123080	332359	38348	49318	0
Volga Federal District	29829992	4712427	13978881	733489	9128997	350094
Republic of Bashkortostan	1527990	61373	72984	0	65170	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	56622	63989	94346	0	29503	0
Republic of Tatarstan	14076773	1351848	11752253	663316	4280461	1
Udmurt Republic	51011	15743	12922	0	124398	0
Chuvash Republic	52071	36975	40	0	64310	0
Perm Territory	1341553	0	178391	0	418775	26409
Kirov Region	571069	35257	7463	0	71213	0
Nizhny Novgogrod Region	443489	163191	235671	23247	1216989	109072
Orenburg Region	662375	46249	43656	17646	1013636	164670
Penza Region	0	0	106	0	50637	0
Samara Region	10072008	2857097	1513505	29010	1368489	49942
Saratov Region	974080	80705	67419	270	425416	0
Ulyanovsk Region	951	0	125	0	0	0
Ural Federal District	47357794	9953348	4576247	100	13286292	9733058
Kurgan Region	0	0	0	0	15124	0
Sverdlovsk Region	18389131	1495843	3109114	100	3591555	2160813
Tyumen Region	24936342	6558773	1292584	0	9371016	7572245
Chelyabinsk Region	4032321	1898732	174549	0	308597	0
Siberian Federal District	22574188	3209376	1722651	0	1128128	133847
Republic of Altai	26238	0	40	0	46374	0
Republic of Buryatiya	23455	0	459	0	2169	0
Republic of Tuva	13080	13566	0	0	0	0
Republic of Khakassia	16658	20434	0	0	57118	0
Altai Territory	23638	20359	2918	0	59103	0
Zabaykal Territory	114280	87573	0	0	0	0
Krasnoyarsk Territory	203486	162374	15192	0	60264	0
Irkutsk Region	152321	9	91107	0	158466	0
Kemerovo Region	937553	741309	92948	0	43884	94
Novosibirsk Region	20367428	1933111	1400074	0	518534	0
Omsk Region	689972	224562	127	0	21989	133753
Tomsk Region	6079	6079	119786	0	160227	0
Far Eastern Federal District	4809561	3022216	538346	0	1507523	320518
Republic of Sakha (Yakutia)	599254	227584	138973	0	1319399	0
Kamchatka Territory	82952	90879	15366	0	120688	0
Primorskiy Territory	2964518	1894316	295054	0	15176	0
Khabarovsk Territory	665979	472867	10346	0	238	0
Amur Region	448519	286124	104	0	0	320518
Magadan Region	48339	50446	872	0	110	0
Sakhalin Region	0	0	77631	0	51912	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 1.03.09**

thousand rubles

	Debt obligations		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt obligations of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	1814092422	456579687	176456271	226250359	146007946	18144594
Belgorod Region	177931	43003	3300	0	12865	0
Bryansk Region	0	0	204	0	0	0
Vladimir Region	38824	45197	0	0	59298	0
Voronezh Region	556517	3215	3392	0	114033	0
Ivanovo Region	140332	99422	3996	0	8136	9552
Kaluga Region	1638428	69604	2389	0	108025	0
Kostroma Region	0	0	1532	0	35371	0
Kursk Region	279622	277660	0	0	643	0
Lipetsk Region	814055	122143	10470	0	30433	0
Moscow Region	23896430	4166377	140419	143	6734192	226529
Orel Region	0	0	0	0	41499	0
Ryazan Region	101320	57713	41208	25	33	22428
Smolensk Region	0	0	57889	44	43589	0
Tambov Region	0	0	103	0	197	0
Tver Region	2766155	286368	17499	0	31470	0
Tula Region	45331	16065	445	0	16714	0
Yaroslavl Region	123796	125062	3725	0	4580	0
City of Moscow	1783513681	451267858	176169700	226250147	138766868	17886085
North-Western Federal District	58892237	6456860	10220443	25137	8047445	81816
Republic of Karelia	0	0	0	0	0	0
Komi Republic	652850	172603	42252	980	0	0
Akhangel'sk Region	22930	26057	72395	0	1224	0
Vologda Region	766558	304914	149205	4900	0	0
Kaliningrad Region	1543999	499669	47652	8	731054	0
Leningrad Region	85632	29242	114	20	0	0
Murmansk Region	917315	219267	511	0	48431	0
Novgorod Region	826	979	57456	25	4947	43145
Pskov Region	0	0	0	0	0	0
St Petersburg	54902127	5204129	9850858	19204	7261789	38671
Southern Federal District	6754360	1790079	1451219	100878	861311	33940
Republic of Adygeya	1889	1925	1937	0	0	0
Republik of Daghestan	1080	0	123123	18445	288907	33940
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	1398	0	93483	0
Republic of Kalmykia	0	0	0	0	0	0
Karachai-Cherkess Republic	892	0	6215	0	0	0
Republic of North Ossetia - Alania	0	0	5189	0	193228	0
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	2277048	400432	962104	38587	214035	0
Stavropol Territory	825509	626236	1501	210	11301	0
Astrakhan Region	446539	501955	14026	5288	0	0
Volgograd Region	133958	136451	2291	0	20535	0
Rostov Region	3067445	123080	333435	38348	39822	0
Volga Federal District	30239678	4712428	13987511	734151	8872069	350094
Republic of Bashkortostan	1246767	61373	78551	0	62976	0
Republic of Marii El	0	0	0	0	0	0

1	2	3	4	5	6	7
Republic of Mordovia	56622	63989	94324	0	29503	0
Republic of Tatarstan	14076773	1351848	11752253	663316	4280461	1
Udmurt Republic	51011	15743	12922	0	124398	0
Chuvash Republic	52071	36975	40	43	64310	0
Perm Territory	1337107	0	179160	0	307204	26409
Kirov Region	571069	35257	7463	0	71213	0
Nizhny Novgograd Region	1138842	163191	236361	23366	1204782	109072
Orenburg Region	662375	46249	44316	17646	881242	164670
Penza Region	0	0	106	0	50840	0
Samara Region	10072010	2857098	1514101	29510	1369777	49942
Saratov Region	974080	80705	67789	270	425363	0
Ulyanovsk Region	951	0	125	0	0	0
Ural Federal District	46464823	9857462	4710395	100	12820785	9568276
Kurgan Region	0	0	0	0	15124	0
Sverdlovsk Region	17407285	1399957	3237201	100	3552693	1996031
Tyumen Region	25025217	6558773	1298555	0	8991286	7572245
Chelyabinsk Region	4032321	1898732	174639	0	261682	0
Siberian Federal District	22681860	3209376	1624058	150	1213966	133847
Republic of Altai	13728	0	40	0	37008	0
Republic of Buryatiya	23455	0	459	0	2169	0
Republic of Tuva	13080	13566	0	0	0	0
Republic of Khakassia	16658	20434	0	0	57118	0
Altai Territory	23638	20359	3091	0	17220	0
Zabaykal Territory	114280	87573	0	0	0	0
Krasnoyarsk Territory	203486	162374	15192	0	60264	0
Irkutsk Region	152321	9	91107	0	74856	0
Kemerovo Region	937553	741309	92960	0	107867	94
Novosibirsk Region	20487610	1933111	1400129	0	537607	0
Omsk Region	689972	224562	834	0	166340	133753
Tomsk Region	6079	6079	20246	150	153517	0
Far Eastern Federal District	4829788	3022216	552974	0	1531067	320518
Republic of Sakha (Yakutia)	598040	227584	138973	0	1342943	0
Kamchatka Territory	73191	90879	15366	0	120688	0
Primorskiy Territory	2964518	1894316	295054	0	15176	0
Khabarovsk Territory	665979	472867	10346	0	238	0
Amur Region	479721	286124	14732	0	0	320518
Magadan Region	48339	50446	872	0	110	0
Sakhalin Region	0	0	77631	0	51912	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 1.03.09

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	12105189823	7970278954	675155270	2853832956
Belgorod Region	6747229	5284472	309495	720357
Bryansk Region	971208	716397	0	64211
Vladimir Region	2615444	1522693	35000	1057751
Voronezh Region	8833377	3324298	1018500	4336636
Ivanovo Region	4491705	2929762	0	1456351
Kaluga Region	4068666	1993338	94000	1721453
Kostroma Region	16944019	5668250	2596000	7405749
Kursk Region	6364674	4789127	116600	1123044
Lipetsk Region	11681570	8760597	840000	1397134
Moscow Region	78061125	39173272	13444002	16864470
Orel Region	811995	550852	0	254794
Ryazan Region	6023038	5436088	0	578950
Smolensk Region	6884255	5329040	161000	1286425
Tambov Region	934682	805875	0	123113
Tver Region	5426820	3692028	558700	1171929
Tula Region	4999126	4180704	164812	570160
Yaroslavl Region	6760665	4508883	190871	1344011
City of Moscow	11932570225	7871613278	655626290	2812356418
North-Western Federal District	574548339	439574748	21161491	70180824
Republic of Karelia	490787	214595	15000	144642
Komi Republic	7352230	3551335	2017779	1644844
Akhangel'sk Region	694157	503629	0	172080
Vologda Region	22151130	16366978	971000	3301021
Kaliningrad Region	19860393	15966572	92259	2791184
Leningrad Region	3541265	2387540	0	505069
Murmansk Region	4025599	2281486	40000	1680620
Novgorod Region	1585756	1071994	27700	435002
Pskov Region	871191	722479	10000	136712
St Petersburg	513975831	396508140	17987753	59369650
Southern Federal District	119914518	77500457	1442824	35831755
Republic of Adygeya	1018181	508519	1000	508662
Republik of Daghestan	6042686	3019365	49988	2899527
Republic of Ingushetia	56189	55309	0	880
Kabardino-Balkar Republic	2340925	1933531	0	403693
Republic of Kalmykia	563983	410005	10000	143978
Karachai-Cherkess Republic	997108	606493	85000	305615
Republic of North Ossetia - Alania	2155190	1820653	2910	331627
Chechen Republic	0	0	0	0
Krasnodar Territory	41025588	25403006	591020	11971608
Stavropol Territory	5577183	3825127	27500	1724556
Astrakhan Region	1746788	1128834	0	533646
Volgograd Region	9537478	7763229	440000	1241130
Rostov Region	48853219	31026386	235406	15766833

1	2	3	4	5
Volga Federal District	610680530	385381119	13779705	196485312
Republic of Bashkortostan	23765529	13043098	132354	9560866
Republic of Marii El	600041	564856	400	28065
Republic of Mordovia	7085409	6002570	60000	991827
Republic of Tatarstan	249093197	197303858	4132091	43855530
Udmurt Republic	12797530	4814232	178270	6595776
Chuvash Republic	3679068	1917397	143000	1553846
Perm Territory	18383029	11341791	561000	5987881
Kirov Region	8858247	6828522	170000	1571552
Nizhny Novgograd Region	32717826	24334823	2419700	5451734
Orenburg Region	19896437	12588592	1158120	4999079
Penza Region	5826441	5462037	0	280034
Samara Region	203188465	85655178	4599694	107284249
Saratov Region	22564299	13781180	225000	7859896
Ulyanovsk Region	2225012	1742985	76	464977
Ural Federal District	335986602	182280162	12193255	119032103
Kurgan Region	739810	664512	20000	55298
Sverdlovsk Region	139053940	77434421	2216640	52664717
Tyumen Region	141317482	68264469	8087615	51847194
Chelyabinsk Region	54875370	35916760	1869000	14464894
Siberian Federal District	223937192	103841859	3198556	95694643
Republic of Altai	3214072	2381527	0	817174
Republic of Buryatiya	2631722	1572987	0	1045496
Republic of Tuva	331509	149034	60270	122205
Republic of Khakassia	3440900	1599853	40000	1628601
Altai Territory	12562604	5245532	590000	6213961
Zabaykal Territory	4003075	162716	520000	3320359
Krasnoyarsk Territory	17598377	10960304	172740	5203782
Irkutsk Region	9053847	6057124	99756	2683979
Kemerovo Region	12560058	7767705	15000	4733504
Novosibirsk Region	144915482	59848462	1574790	64884018
Omsk Region	8657445	5027894	96000	3331555
Tomsk Region	4968101	3068721	30000	1710009
Far Eastern Federal District	103729216	45296133	1880524	51767519
Republic of Sakha (Yakutia)	4840398	3173692	31450	1374144
Kamchatka Territory	5852424	3812578	202000	1192251
Primorskiy Territory	28888822	20605998	505000	5903181
Khabarovsk Territory	22514769	11974174	120000	9425291
Amur Region	37008272	2868426	770000	32586295
Magadan Region	2252507	1183707	0	925712
Sakhalin Region	2372024	1677558	252074	360645
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 1.03.09**

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	7339528275	5044999369	676924047	1173986863
Belgorod Region	127832640	103956686	309495	22046759
Bryansk Region	36921283	20376731	0	12923202
Vladimir Region	57727510	39262663	15000	17857317
Voronezh Region	179182059	128963684	468500	46761976
Ivanovo Region	33333109	22277685	0	10626975
Kaluga Region	40374442	24640127	94000	13756798
Kostroma Region	32886780	18434807	0	12182102
Kursk Region	62342340	46852400	116600	15022843
Lipetsk Region	66886351	50467563	825000	15277440
Moscow Region	290313137	188359748	13444002	60133421
Orel Region	25324101	15860224	0	8048579
Ryazan Region	58754948	38623232	0	16020311
Smolensk Region	42192660	26452240	7500	13713706
Tambov Region	29056076	20066397	0	7576372
Tver Region	52349130	33365663	558700	16255867
Tula Region	72107979	45174803	164812	24209008
Yaroslavl Region	83421146	54515593	190871	20474304
City of Moscow	6048522584	4167349123	660729567	841099883
North-Western Federal District	1234637642	828338784	20490331	320843907
Republic of Karelia	28951130	12889786	15000	13687086
Komi Republic	49068225	23080873	1962079	22475015
Akhangel'sk Region	54479502	24955066	0	26596051
Vologda Region	96939671	67050074	471000	26380564
Kaliningrad Region	58784187	44604359	10259	12319755
Leningrad Region	45402746	32124279	0	12454922
Murmansk Region	41468445	24270021	40000	16534095
Novgorod Region	28099640	15167869	27700	10770209
Pskov Region	22246508	15530097	10000	6252362
St Petersburg	809197588	568666360	17954293	173373848
Southern Federal District	888393601	584345911	1655814	275450008
Republic of Adygeya	9569078	5616797	1000	3947381
Republic of Dagestan	16916539	10507229	49988	6285116
Republic of Ingushetia	2340395	1482052	0	858343
Kabardino-Balkar Republic	17756803	11900318	0	5799096
Republic of Kalmykia	5674956	2210030	0	3464926
Karachai-Cherkess Republic	9263966	5778332	40000	3445634
Republic of North Ossetia - Alania	13922980	8880871	15910	5026199
Chechen Republic	12462539	11402793	0	1059746
Krasnodar Territory	300209469	197678696	691010	91971563
Stavropol Territory	110785739	75315326	262500	32961573
Astrakhan Region	36496800	15720317	0	13943457
Volgograd Region	103210800	63816902	360000	34908499
Rostov Region	249783537	174036248	235406	71778475

1	2	3	4	5
Volga Federal District	2014922765	1303748087	13753895	638691083
Republic of Bashkortostan	163389749	91086112	219354	68832785
Republic of Marii El	22781706	13841406	400	7486514
Republic of Mordovia	44340544	33470483	60000	10119513
Republic of Tatarstan	354252513	273232629	4132091	69243283
Udmurt Republic	97532024	61973473	178270	30593611
Chuvash Republic	63038133	40927924	143000	21073033
Perm Territory	224652902	151475204	561000	68790137
Kirov Region	56772656	38866703	170000	16425019
Nizhny Novgorod Region	271059953	188102138	2439700	73187937
Orenburg Region	78433143	43653664	1018120	32841028
Penza Region	46465246	30054731	0	14226086
Samara Region	425581516	236624163	4606884	173379762
Saratov Region	109702988	62443516	225000	35593223
Ulyanovsk Region	56919692	37995941	76	16899152
Ural Federal District	1052562474	620359258	11337255	378017112
Kurgan Region	25605014	12044450	20000	13200764
Sverdlovsk Region	488813005	331021063	1360640	136888731
Tyumen Region	315963170	142226580	8087615	151027803
Chelyabinsk Region	222181285	135067165	1869000	76899814
Siberian Federal District	1206011870	633628647	3165028	503406752
Republic of Altai	9190064	4808488	0	4150299
Republic of Buryatiya	37395073	13835707	0	20767475
Republic of Tuva	6802653	981511	60270	5759468
Republic of Khakassia	18640069	6553625	40000	11766197
Altai Territory	123392594	77377158	560000	41496016
Zabaykal Territory	35441589	10350610	520000	23050622
Krasnoyarsk Territory	176323797	81481622	172740	89970446
Irkutsk Region	145354775	70485088	96226	68507185
Kemerovo Region	173049738	98593905	15000	69292718
Novosibirsk Region	295039095	174886534	1574790	94551476
Omsk Region	119380147	62865037	96002	44668130
Tomsk Region	66002276	31409362	30000	29426720
Far Eastern Federal District	338571563	188967554	1460554	132855166
Republic of Sakha (Yakutia)	48188445	29703777	31450	17776724
Kamchatka Territory	19134650	11128766	142000	5573870
Primorskiy Territory	82668505	50541448	505000	29053274
Khabarovsk Territory	114756903	63868531	120000	45181025
Amur Region	37066767	15171218	410030	18654279
Magadan Region	10571256	6529116	0	3801120
Sakhalin Region	20490844	9260432	252074	9936321
Jewish Autonomous Region	4138759	1902943	0	2184442
Chukotka Autonomous Area	1555434	861323	0	694111

Table 31.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.03.09

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	6469048963	3896419423	1851138637	519654632
Belgorod Region	160542	71708	88777	57
Bryansk Region	6258	6258	0	0
Vladimir Region	37158	4272	24214	8672
Voronezh Region	27373	0	36	21948
Ivanovo Region	428525	383059	8144	37322
Kaluga Region	12988374	3854568	4887543	2542180
Kostroma Region	812529	797745	0	14784
Kursk Region	295313	152618	71441	2850
Lipetsk Region	185271	172705	5632	6934
Moscow Region	4956370	2448225	701027	1793206
Orel Region	0	0	0	0
Ryazan Region	251120	224230	0	26093
Smolensk Region	707565	18834	582797	105934
Tambov Region	20075	18646	1072	357
Tver Region	135654	30517	64186	40951
Tula Region	262219	246437	0	15782
Yaroslavl Region	332937	272626	3572	56739
City of Moscow	6447441680	3887716975	1844700196	514980823
North-Western Federal District	188583298	109894978	59558837	16203914
Republic of Karelia	0	0	0	0
Komi Republic	647644	267914	291799	87931
Akhangel'sk Region	68502	63071	1631	3800
Vologda Region	4525836	673957	3798178	53701
Kaliningrad Region	7385000	5326972	1244229	687867
Leningrad Region	194910	186557	2200	6153
Murmansk Region	1922242	1516586	282548	123108
Novgorod Region	11754	0	893	10861
Pskov Region	0	0	0	0
St Petersburg	173827410	101859921	53937359	15230493
Southern Federal District	7597261	4832781	2001338	761731
Republic of Adygeya	0	0	0	0
Republik of Dagestan	50638	21768	6144	22726
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1107	0	1107	0
Republic of Kalmykia	10775	4095	893	5787
Karachai-Cherkess Republic	0	0	0	0
Republic of North Ossetia - Alania	3418	0	2143	1275
Chechen Republic	0	0	0	0
Krasnodar Territory	2273279	292780	1507552	471536
Stavropol Territory	23121	0	893	22228
Astrakhan Region	7446	0	1428	6018
Volgograd Region	31558	6077	18142	7339
Rostov Region	5195919	4508061	463036	224822

1	2	3	4	5
Volga Federal District	68941284	49409193	8609039	9375755
Republic of Bashkortostan	1609934	899022	596653	54594
Republic of Marii El	536	0	536	0
Republic of Mordovia	218747	94046	123558	1143
Republic of Tatarstan	45430721	36779228	6165849	1182483
Udmurt Republic	507918	470749	17682	19487
Chuvash Republic	5612	2040	0	3572
Perm Territory	943089	786885	0	156204
Kirov Region	254768	59836	178509	175
Nizhny Novgogrod Region	4298257	2303667	428410	1566180
Orenburg Region	351320	326507	19847	4966
Penza Region	470	0	250	220
Samara Region	14944385	7485841	968569	6321752
Saratov Region	335869	190977	108819	36073
Ulyanovsk Region	39658	10395	357	28906
Ural Federal District	66158741	38517124	26029248	1211959
Kurgan Region	0	0	0	0
Sverdlovsk Region	19155965	12772589	5449355	701616
Tyumen Region	38736923	24107826	14500198	104213
Chelyabinsk Region	8265853	1636709	6079695	406130
Siberian Federal District	28169668	14764308	11251701	941049
Republic of Altai	0	0	0	0
Republic of Buryatiya	80128	55312	0	24816
Republic of Tuva	0	0	0	0
Republic of Khakassia	25078	0	24945	133
Altai Territory	256069	32126	196920	27023
Zabaykal Territory	4574	1002	0	3572
Krasnoyarsk Territory	2082083	1275715	422082	340378
Irkutsk Region	187618	133565	7813	46240
Kemerovo Region	87447	27505	5731	54211
Novosibirsk Region	23539205	11600767	10521340	248396
Omsk Region	1420718	1268452	72870	79396
Tomsk Region	486748	369864	0	116884
Far Eastern Federal District	6483950	3434817	2696072	351497
Republic of Sakha (Yakutia)	97905	85729	11620	556
Kamchatka Territory	422218	345317	76338	563
Primorskiy Territory	3069281	853187	2042328	172202
Khabarovsk Territory	1584719	964637	471998	148084
Amur Region	1248521	1145247	90216	13058
Magadan Region	679	679	0	0
Sakhalin Region	60627	40021	3572	17034
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 1.03.09

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	5928433481	3451317701	1851080338	433692937
Belgorod Region	3338282	2571054	89491	594331
Bryansk Region	353130	79041	0	256504
Vladimir Region	3101710	2807990	24214	269506
Voronezh Region	11897769	10012426	750	1810147
Ivanovo Region	2273360	2128290	8144	127855
Kaluga Region	9910494	3173232	4887400	352177
Kostroma Region	864164	824997	0	33075
Kursk Region	2710082	2292641	71441	273061
Lipetsk Region	1515323	1345214	0	170109
Moscow Region	23698159	15733892	699991	7250364
Orel Region	716850	583057	0	133793
Ryazan Region	1504768	1253315	714	249942
Smolensk Region	5295110	4472536	13851	808723
Tambov Region	886361	819412	1072	65877
Tver Region	1045628	675510	64186	281117
Tula Region	9814831	9036545	0	750645
Yaroslavl Region	1355299	868645	4608	478639
City of Moscow	5848152161	3392639904	1845214476	419787072
North-Western Federal District	359974979	230371380	55136462	67424682
Republic of Karelia	5764275	5399667	0	364608
Komi Republic	2542558	2007426	291799	243333
Akhangel'sk Region	6498589	6043397	1631	446454
Vologda Region	3047399	2244283	226447	545559
Kaliningrad Region	15949394	12144724	394299	3380985
Leningrad Region	2312043	1892580	2200	392973
Murmansk Region	9898726	8933481	282548	655867
Novgorod Region	803467	506814	893	273374
Pskov Region	321279	242681	0	78598
St Petersburg	312837249	190956327	53936645	61042931
Southern Federal District	75921231	64255169	2000266	7758655
Republic of Adygeya	111564	32768	0	78796
Republic of Dagestan	534082	468406	7037	58639
Republic of Ingushetia	3823	0	0	3823
Kabardino-Balkar Republic	925081	904927	1107	17893
Republic of Kalmykia	40324	21779	893	17652
Karachai-Cherkess Republic	259142	258013	0	1129
Republic of North Ossetia - Alania	236315	78016	2143	156156
Chechen Republic	0	0	0	0
Krasnodar Territory	22589175	16877977	1505587	3225803
Stavropol Territory	3774164	2614244	893	1153531
Astrakhan Region	1340167	1157107	1428	57232
Volgograd Region	4453604	3245576	18142	603227
Rostov Region	41653790	38596356	463036	2384774

1	2	3	4	5
Volga Federal District	147202530	117365442	8647790	18873213
Republic of Bashkortostan	16489595	14346386	634868	1108347
Republic of Marii El	2844765	2699245	536	40928
Republic of Mordovia	271774	94046	123522	54206
Republic of Tatarstan	47974231	39822263	6165849	690802
Udmurt Republic	4338856	3986372	17682	326789
Chuvash Republic	5806233	5536979	0	269254
Perm Territory	7829026	5377142	1429	2428924
Kirov Region	2728667	2408805	178509	125105
Nizhny Novgogrod Region	22258141	17933214	428053	3699425
Orenburg Region	1645105	1336995	19312	288798
Penza Region	3963124	3922300	286	40538
Samara Region	28310795	17929654	968568	9168563
Saratov Region	1027718	440953	108819	458064
Ulyanovsk Region	1714500	1531088	357	173470
Ural Federal District	173792212	141583505	25478748	5919344
Kurgan Region	210311	204661	0	5650
Sverdlovsk Region	111589697	102472524	5092151	3482417
Tyumen Region	46148391	30940029	14306902	713197
Chelyabinsk Region	15843813	7966291	6079695	1718080
Siberian Federal District	94292591	66751950	14585109	9968989
Republic of Altai	1507790	1503055	0	4735
Republic of Buryatiya	659315	568428	0	90887
Republic of Tuva	0	0	0	0
Republic of Khakassia	88732	726	26017	61989
Altai Territory	2887973	2130042	196920	469900
Zabaykal Territory	172591	148632	0	23959
Krasnoyarsk Territory	10352499	8910330	13893	1353544
Irkutsk Region	6386837	5427552	7813	949285
Kemerovo Region	12075037	10325967	6267	1691607
Novosibirsk Region	49255521	30078559	14260615	3003899
Omsk Region	7414750	5430111	73584	1790874
Tomsk Region	3491546	2228548	0	528310
Far Eastern Federal District	37636988	29574564	2696608	4846030
Republic of Sakha (Yakutia)	881551	837327	11620	32604
Kamchatka Territory	1186438	1044043	76338	64581
Primorskiy Territory	16289211	12360899	2042328	1881152
Khabarovsk Territory	16546507	12896778	471998	2665232
Amur Region	1624400	1500286	90752	33362
Magadan Region	282078	281990	0	88
Sakhalin Region	826149	652634	3572	168964
Jewish Autonomous Region	654	607	0	47
Chukotka Autonomous Area	0	0	0	0

Table 32.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.03.09

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans to individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	278766871	89764450	872248	1961098	129480622	23594073
Belgorod Region	120124	0	0	0	19656	57
Bryansk Region	57601	0	0	0	0	0
Vladimir Region	73992	0	15000	0	34791	2009
Voronezh Region	353074	0	0	0	232334	122
Ivanovo Region	43392	0	0	0	2853	0
Kaluga Region	4623	242912	0	0	16694	4068
Kostroma Region	79527	1359	0	0	302718	3637
Kursk Region	32670	0	0	0	44569	0
Lipetsk Region	513694	0	0	0	13711	25
Moscow Region	1012897	26896	10000	0	602691	102159
Orel Region	73747	0	0	0	2948	0
Ryazan Region	64194	0	0	0	26358	0
Smolensk Region	211936	4535	7000	0	36036	0
Tambov Region	496	0	0	0	606	0
Tver Region	43815	0	4000	0	37565	1140
Tula Region	60801	0	0	0	14095	3764
Yaroslavl Region	216731	0	0	0	90190	603
City of Moscow	275803557	89488748	836248	1961098	128002807	23476489
North-Western Federal District	12910730	2209864	164689	13606	2169020	414921
Republic of Karelia	2429	0	0	0	550	0
Komi Republic	215884	0	0	0	14154	0
Akhangel'sk Region	25194	0	0	0	7793	10
Vologda Region	215325	3844	10000	0	58475	9
Kaliningrad Region	826623	9471	9689	0	141113	51372
Leningrad Region	27509	0	0	0	2169	0
Murmansk Region	129374	0	0	0	65666	5219
Novgorod Region	4100	0	0	0	8966	0
Pskov Region	23767	0	10000	0	62	0
St Petersburg	11440525	2196549	135000	13606	1870072	358311
Southern Federal District	3271142	3044	52906	24861	864578	10546
Republic of Adygeya	17931	0	0	0	41490	0
Republik of Daghestan	97536	0	0	0	9517	1448
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	6357	0	0	0	7607	0
Republic of Kalmykia	25290	0	0	0	4334	0
Karachai-Cherkess Republic	4530	0	0	0	6330	0
Republic of North Ossetia - Alania	160392	0	0	0	30484	0
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	487060	3044	0	24861	253382	4679
Stavropol Territory	336447	0	0	0	107048	0
Astrakhan Region	32427	0	0	0	23696	0
Volgograd Region	270747	0	0	0	41451	2141

1	2	3	4	5	6	7
Rostov Region	1832425	0	52906	0	339239	2278
Volga Federal District	7650504	483780	76000	30416	6885414	168739
Republic of Bashkortostan	428902	0	30000	0	360732	30851
Republic of Marii El	0	0	0	0	5	0
Republic of Mordovia	29037	0	0	0	16105	0
Republic of Tatarstan	3698580	474207	0	0	1052588	33919
Udmurt Republic	403680	0	0	0	164577	48
Chuvash Republic	53021	0	0	0	38074	0
Perm Territory	323957	0	11000	0	170770	50
Kirov Region	44471	0	0	4535	33128	0
Nizhny Novgorod Region	579245	6965	20000	18171	234650	29519
Orenburg Region	431990	0	15000	0	150418	134
Penza Region	33217	0	0	0	6192	0
Samara Region	1205491	2608	0	7710	4091353	65132
Saratov Region	409288	0	0	0	544764	9086
Ulyanovsk Region	9625	0	0	0	22058	0
Ural Federal District	5634819	470380	24000	18124	3244094	23481
Kurgan Region	23234	0	0	0	1827	0
Sverdlovsk Region	3134226	378814	20000	18124	2157961	18019
Tyumen Region	1254555	55957	4000	0	551823	5121
Chelyabinsk Region	1222804	35609	0	0	532483	341
Siberian Federal District	3572129	662420	64000	0	4416440	4958
Republic of Altai	64932	0	0	0	23125	0
Republic of Buryatiya	52905	0	0	0	32996	213
Republic of Tuva	4643	0	0	0	10004	0
Republic of Khakassia	12498	0	0	0	21064	0
Altai Territory	83276	0	10000	0	242064	827
Zabaykal Territory	23046	0	0	0	30417	0
Krasnoyarsk Territory	311266	160457	30000	0	349482	1088
Irkutsk Region	314411	1764	0	0	88367	408
Kemerovo Region	58040	0	0	0	68524	715
Novosibirsk Region	2480130	499484	24000	0	3484626	1549
Omsk Region	75520	0	0	0	36950	75
Tomsk Region	91462	715	0	0	28821	83
Far Eastern Federal District	1470219	85324	12024	0	3198853	11728
Republic of Sakha (Yakutia)	109609	0	0	0	71385	346
Kamchatka Territory	88126	4588	0	0	42631	0
Primorskiy Territory	610473	1882	0	0	238597	700
Khabarovsk Territory	502421	76742	0	0	407788	10154
Amur Region	141194	1433	0	0	2349429	528
Magadan Region	2078	679	0	0	76251	0
Sakhalin Region	16318	0	12024	0	12772	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 1.03.09

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans to individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	174473407	77777790	872248	1961098	94344852	21566083
Belgorod Region	3380647	895934	0	0	256052	6222
Bryansk Region	1545750	1788	0	0	210324	3889
Vladimir Region	491635	0	15000	0	445459	13740
Voronezh Region	2661728	225499	0	0	1155601	53025
Ivanovo Region	570236	52392	0	0	264475	8693
Kaluga Region	686255	0	0	0	142178	3811
Kostroma Region	361152	1845	0	0	362372	959
Kursk Region	1013715	1429	0	0	201517	922
Lipetsk Region	1541761	0	0	0	264588	726
Moscow Region	6764977	34601	10000	0	951088	1635494
Orel Region	1107405	0	0	0	120774	5938
Ryazan Region	1210299	715	0	0	404620	18822
Smolensk Region	699504	75596	7000	0	157564	46162
Tambov Region	1790623	0	0	0	84505	176
Tver Region	278447	1754	4000	0	142468	4634
Tula Region	1037543	31205	0	0	489734	25926
Yaroslavl Region	1659205	49797	0	0	550317	9628
City of Moscow	147672525	76405235	836248	1961098	88141216	19727316
North-Western Federal District	31991060	4608004	164689	13606	7005452	1531469
Republic of Karelia	97409	13395	0	0	195995	14529
Komi Republic	893543	462	0	0	207094	246
Akhangel'sk Region	900414	49609	0	0	401767	9647
Vologda Region	4336603	4307	10000	0	451755	3297
Kaliningrad Region	5068401	235624	9689	0	528535	151584
Leningrad Region	947620	1871	0	0	179906	18317
Murmansk Region	1086867	0	0	0	273512	21387
Novgorod Region	208525	57959	0	0	193874	9262
Pskov Region	127860	0	10000	0	118094	843
St Petersburg	18323818	4244777	135000	13606	4454920	1302357
Southern Federal District	18808628	1518717	52906	24861	7199478	189021
Republic of Adygeya	100835	0	0	0	78353	207
Republik of Dagestan	140951	0	0	0	144922	3446
Republic of Ingushetia	90868	0	0	0	5195	165
Kabardino-Balkar Republic	925951	8957	0	0	69765	99
Republic of Kalmykia	20889	0	0	0	28239	20
Karachai-Cherkess Republic	386332	0	0	0	64337	0
Republic of North Ossetia - Alania	218893	0	0	0	194377	3978
Chechen Republic	22049	0	0	0	83	0
Krasnodar Territory	4078753	24754	0	24861	2092215	64662
Stavropol Territory	2046992	238318	0	0	978360	21881
Astrakhan Region	463862	0	0	0	275101	257
Volgograd Region	1881099	813228	0	0	1326875	39874

1	2	3	4	5	6	7
Rostov Region	8431154	433460	52906	0	1941656	54432
Volga Federal District	41246616	4165301	76000	30416	15427527	410306
Republic of Bashkortostan	3722279	408235	30000	0	1100164	66544
Republic of Marii El	853991	81740	0	0	95029	1847
Republic of Mordovia	391770	0	0	0	82319	446
Republic of Tatarstan	5943593	364784	0	0	1162129	14781
Udmurt Republic	1242446	54263	0	0	484672	7723
Chuvash Republic	495790	785402	0	0	192029	2265
Perm Territory	4656537	4308	11000	0	1441036	53723
Kirov Region	908379	44	0	4535	243335	859
Nizhny Novgogrod Region	10783396	704199	20000	18171	2460281	100691
Orenburg Region	2096353	0	15000	0	857043	2935
Penza Region	463011	1343922	0	0	181367	87
Samara Region	7487742	412274	0	7710	5840828	146335
Saratov Region	982069	6130	0	0	1013447	11410
Ulyanovsk Region	1219260	0	0	0	273848	660
Ural Federal District	13749590	2331019	24000	18124	7600339	186347
Kurgan Region	181924	0	0	0	144022	192
Sverdlovsk Region	7132601	2207804	20000	18124	3401031	91369
Tyumen Region	3031360	46817	4000	0	2204765	24930
Chelyabinsk Region	3403705	76398	0	0	1850521	69856
Siberian Federal District	27355606	2465963	64000	0	13474543	250837
Republic of Altai	122354	0	0	0	36851	0
Republic of Buryatiya	300175	0	0	0	647796	316
Republic of Tuva	39652	0	0	0	69052	0
Republic of Khakassia	253944	0	0	0	335814	1602
Altai Territory	3345351	62884	10000	0	916157	12426
Zabaykal Territory	521781	9100	0	0	433528	307
Krasnoyarsk Territory	4489384	1180754	30000	0	1981667	24159
Irkutsk Region	2920256	475196	0	0	1733201	25127
Kemerovo Region	2582066	0	0	0	2225218	24218
Novosibirsk Region	4354032	249513	24000	0	2702218	60426
Omsk Region	6101478	298343	0	0	1661152	81079
Tomsk Region	2325133	190173	0	0	731889	21177
Far Eastern Federal District	5671909	733797	12024	0	5220060	96778
Republic of Sakha (Yakutia)	984262	0	0	0	435973	425
Kamchatka Territory	513361	4588	0	0	160009	219
Primorskiy Territory	1895217	437121	0	0	1394563	67392
Khabarovsk Territory	1515372	248296	0	0	1727809	24576
Amur Region	251191	38399	0	0	954057	3190
Magadan Region	329343	5393	0	0	152921	1
Sakhalin Region	125489	0	12024	0	263856	975
Jewish Autonomous Region	57674	0	0	0	126724	0
Chukotka Autonomous Area	0	0	0	0	4148	0

Table 33.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.03.09

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	7443845476	5784866	21555829	1951922007	1885305228	3488985658
Belgorod Region	6832293	0	3579	1861266	1113080	3836547
Bryansk Region	390780	0	0	235419	0	154905
Vladimir Region	2072388	0	935	574294	45218	1397364
Voronezh Region	7939391	0	0	3410275	1456974	3050048
Ivanovo Region	3611843	2	0	1552495	394268	1657726
Kaluga Region	3736787	140	0	802809	295938	2629286
Kostroma Region	12473904	0	0	1262993	1823243	9349138
Kursk Region	5181712	0	1163	1122314	318850	3732469
Lipetsk Region	10450879	0	6598	2628071	2953624	4842359
Moscow Region	90196512	2041	146589	57258495	15865019	16701457
Orel Region	691404	0	0	123090	500	566549
Ryazan Region	5511479	9532	446	1765746	403489	3291290
Smolensk Region	3994757	0	0	2532180	241499	1215275
Tambov Region	951366	0	0	396271	41791	511312
Tver Region	5977050	892	3393	3100882	567564	2290143
Tula Region	4501336	0	0	1043660	952044	2430448
Yaroslavl Region	6787996	0	0	2217776	511812	3879394
City of Moscow	7272543599	5772259	21393126	1870033971	1858320315	3427449948
North-Western Federal District	445588184	875172	297768	130356112	215300479	87656699
Republic of Karelia	423627	0	0	234630	29654	155192
Komi Republic	7974931	0	0	3027414	515465	4317230
Akhangel'sk Region	683764	0	0	150886	269149	245579
Vologda Region	19627964	18782	84851	4396581	6007302	8933593
Kaliningrad Region	12423301	15825	43919	4160261	3170636	4730957
Leningrad Region	2515799	13402	20033	731256	81496	1521893
Murmansk Region	3696748	0	0	1295480	138047	2239502
Novgorod Region	1622010	0	2074	623273	132803	851745
Pskov Region	862263	252	33489	455046	53400	315526
St Petersburg	395757777	826911	113402	115281285	204902527	64345482
Southern Federal District	104260972	30974	299039	37505601	9265614	56416165
Republic of Adygeya	1169133	0	0	472013	22192	659567
Republik of Daghestan	7829092	327	476	4175708	702159	2900766
Republic of Ingushetia	113065	0	0	83403	0	29568
Kabardino-Balkar Republic	2266694	881	1919	611955	185219	1440276
Republic of Kalmykia	254603	0	0	184190	0	69691
Karachai-Cherkess Republic	789929	0	1947	404625	143425	238371
Republic of North Ossetia - Alania	2186972	0	7120	723452	87251	1313994
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	42496578	21464	202603	14862779	3578147	23618447
Stavropol Territory	5208407	1135	16394	2180550	309990	2682230
Astrakhan Region	1734757	0	14165	796981	77620	835658
Volgograd Region	5414817	1322	5918	2553004	377283	2462401
Rostov Region	34796925	5845	48497	10456941	3782328	20165196
Volga Federal District	389815773	139399	2678224	84768189	114358501	184495271
Republic of Bashkortostan	20901317	2	22296	3665257	2799522	14343336
Republic of Marii El	789457	41	63434	217927	33450	469322

1	2	3	4	5	6	7
Republic of Mordovia	7140526	0	1052	1833233	678299	4541899
Republic of Tatarstan	161941912	119447	2349870	34507486	67217573	55790776
Udmurt Republic	9682569	0	0	1197760	1204246	7204773
Chuvash Republic	2850918	0	0	1096836	671663	1071197
Perm Territory	14215021	0	0	3737990	3497714	6930684
Kirov Region	9037615	0	5388	1687561	600997	6617836
Nizhny Novgorod Region	32435645	3642	58372	10291665	2658938	19301451
Orenburg Region	16518350	7177	0	3485102	4217041	8765928
Penza Region	5175340	0	1113	313816	2656261	2191051
Samara Region	86407453	8723	176699	18698369	25586347	41200714
Saratov Region	20857974	0	0	3288787	2291280	15200977
Ulyanovsk Region	1861676	367	0	746400	245170	865327
Ural Federal District	296733368	183834	678857	68950359	68117609	153911260
Kurgan Region	582761	31	1361	249541	18000	309744
Sverdlovsk Region	117892397	70562	260838	23263146	24698997	68238736
Tyumen Region	123742869	28208	122387	29809373	38361811	53880968
Chelyabinsk Region	54515341	85033	294271	15628299	5038801	31481812
Siberian Federal District	146729424	9889	194033	29597682	35109023	79832325
Republic of Altai	3088138	0	0	743597	239289	2104498
Republic of Buryatiya	2165924	250	522	449827	3500	1635678
Republic of Tuva	288383	0	565	147027	1100	139485
Republic of Khakassia	3225111	0	34	837105	188840	2146101
Altai Territory	7630034	3880	5087	2442584	1189725	3948423
Zabaykal Territory	1431849	0	15391	294747	277101	844203
Krasnoyarsk Territory	15385270	3586	38286	5252129	1193187	8548447
Irkutsk Region	9300543	0	21316	2657370	1761101	4797761
Kemerovo Region	12147915	0	56785	1449472	1147002	9470922
Novosibirsk Region	80698147	2133	55929	12361852	28229088	38819923
Omsk Region	5920140	8	0	1566353	515067	3726491
Tomsk Region	5447970	32	118	1395619	364023	3650393
Far Eastern Federal District	89236967	9042	219462	24447563	9820656	54028083
Republic of Sakha (Yakutia)	8735183	0	12620	3369151	1724758	3590486
Kamchatka Territory	6610421	0	22	2044217	776200	3784835
Primorskiy Territory	24228508	2493	996	10010985	3053695	10757837
Khabarovsk Territory	20129453	1055	10597	4791767	1870596	13365353
Amur Region	24211409	5494	5081	1928754	1720430	20532374
Magadan Region	2032633	0	190146	595273	372084	873297
Sakhalin Region	3289360	0	0	1707416	302893	1123901
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 1.03.09

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	4906280881	2403516	15159175	1417604570	1623454966	1772332975
Belgorod Region	51642775	34951	276470	11487659	3004803	36717783
Bryansk Region	22596139	61047	62970	3587038	1071623	17766979
Vladimir Region	40943799	42072	86647	6895216	2096778	31677549
Voronezh Region	84048652	121872	168626	16982185	4167901	62410670
Ivanovo Region	24079651	33010	60963	4169334	987960	18779912
Kaluga Region	33182106	61754	70325	6903368	2025554	24043469
Kostroma Region	18478997	11209	27443	2215323	2075287	14112684
Kursk Region	27007562	25050	31983	5326773	1555959	19996768
Lipetsk Region	35472418	63386	25572	6413640	3822545	25032370
Moscow Region	335004957	453179	4793674	91630547	19962781	216914690
Orel Region	18247782	26259	40006	2763131	763768	14600124
Ryazan Region	31432159	40976	125705	6863622	1554263	22777325
Smolensk Region	24922940	35974	44664	4513084	1842209	18402145
Tambov Region	22376365	33860	36070	4955270	608660	16691901
Tver Region	35571072	49829	48951	8622403	2268670	24511563
Tula Region	45868367	36091	83683	7772653	3539973	34179755
Yaroslavl Region	48447767	15991	41907	9667008	2138288	36212774
City of Moscow	4006957373	1257006	9133516	1216836316	1569967944	1137504514
North-Western Federal District	980148257	1344686	1554876	220428847	271466392	471407254
Republic of Karelia	16718960	9375	19734	3331814	644134	12628586
Komi Republic	40109011	20131	25858	7729843	1561950	30512877
Akhangel'sk Region	41301463	22125	91961	6896826	3185978	30783794
Vologda Region	46618392	53972	122187	8092916	6357217	31715750
Kaliningrad Region	33718611	106315	353190	6979639	4528013	21599595
Leningrad Region	39201256	118539	367642	6972298	1716500	29337074
Murmansk Region	37840806	47101	134304	6207849	2324548	28901940
Novgorod Region	14862647	42593	84175	3506560	797852	10344721
Pskov Region	13106217	14575	99653	2807959	587207	9551308
St Petersburg	696670894	909960	256172	167903143	249762993	266031609
Southern Federal District	495021570	707361	1432791	120517879	35682895	334687654
Republic of Adygeya	5643982	10042	1141	1136362	153386	4317134
Republik of Daghestan	16375116	58762	41990	6890074	880060	8419203
Republic of Ingushetia	1665077	9	0	755269	4430	894683
Kabardino-Balkar Republic	9155083	3293	43324	1889836	328918	6834784
Republic of Kalmykia	2425180	21049	12624	565122	180107	1639545
Karachai-Cherkess Republic	3743697	15775	11566	889716	149637	2671758
Republic of North Ossetia - Alania	10727895	7307	46713	2329638	146505	8131519
Chechen Republic	7174734	51267	317024	5581315	108184	1114055
Krasnodar Territory	164896421	102109	291376	38172548	10032478	115745605
Stavropol Territory	64724040	138170	349211	15922399	3006609	45182372
Astrakhan Region	23227396	54618	60106	5413621	1162575	16429588
Volgograd Region	63142790	47801	39605	12493927	5431704	44755330
Rostov Region	122120159	197159	218111	28478052	14098302	78552078
Volga Federal District	1102488167	1173446	4342239	242313469	204409760	644185315

1	2	3	4	5	6	7
Republic of Bashkortostan	149444352	312290	550671	29893309	50586679	67639155
Republic of Marii El	10429337	14106	125172	1735815	606642	7911313
Republic of Mordovia	17477786	61947	41020	3872228	1206955	12172843
Republic of Tatarstan	212283864	157776	2351376	47936966	64789392	94855214
Udmurt Republic	41246422	24395	3434	11427910	2806965	26665031
Chuvash Republic	24868158	40415	97044	4369341	1641365	18645962
Perm Territory	116540401	89645	192358	22416751	28277098	65090337
Kirov Region	31806885	98944	171383	6178993	1685142	23408347
Nizhny Novgogrod Region	140101822	74297	227805	42565097	7431076	89371176
Orenburg Region	52104417	58491	100152	9972585	6752319	35080189
Penza Region	31174876	24333	32931	5217541	4371632	21443805
Samara Region	179110723	142940	297003	36315401	29210271	112119636
Saratov Region	68742880	43324	112922	15563360	3957099	48752524
Ulyanovsk Region	27156244	30543	38968	4848172	1087125	21029783
Ural Federal District	644765549	606140	1449267	149048372	130643313	352835114
Kurgan Region	12859050	27968	31739	2298670	536143	9927508
Sverdlovsk Region	228457590	244078	782424	58728513	29520907	133712324
Tyumen Region	284112578	182295	244237	61713804	82703659	137018996
Chelyabinsk Region	119336331	151799	390867	26307385	17882604	72176286
Siberian Federal District	525623630	482416	1327180	119243561	49903509	350532814
Republic of Altai	2371602	3167	5114	510607	107950	1737142
Republic of Buryatiya	14139489	19534	17616	3366105	621578	10013072
Republic of Tuva	2300709	11702	16232	716543	44131	1507450
Republic of Khakassia	8899812	24353	47234	1890236	416911	6455349
Altai Territory	47453338	35195	245723	9292577	3249855	34483941
Zabaykal Territory	17751503	50914	51702	4227949	1002074	12365979
Krasnoyarsk Territory	92173366	94545	271874	26861597	6335344	57474169
Irkutsk Region	68850189	49948	273861	16262264	4335451	47679494
Kemerovo Region	79282108	82729	156609	13685009	7576169	57406675
Novosibirsk Region	113245200	23905	76294	26453905	21594368	63556076
Omsk Region	47485628	66741	73836	8954086	2963815	35100774
Tomsk Region	31670686	19683	91085	7022683	1655863	22752693
Far Eastern Federal District	262165988	315272	657685	58504885	21423455	179805306
Republic of Sakha (Yakutia)	34480573	45968	97775	9654180	2721700	21828679
Kamchatka Territory	16727649	2378	611	3340202	644370	12677331
Primorskiy Territory	68876360	93660	44250	17019375	6088039	45029998
Khabarovsk Territory	74318311	56797	118261	13202398	7540571	53086802
Amur Region	22473383	70017	131928	4702388	2294363	15204468
Magadan Region	10357760	17823	215556	2309752	605038	7182436
Sakhalin Region	27685189	24300	48308	6678902	1274694	19426949
Jewish Autonomous Region	2722791	1739	996	477127	72475	2165185
Chukotka Autonomous Area	4523972	2590	0	1120561	182205	3203458

Table 34.1

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.03.09

thousand rubles						
	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	5743693754	12422822	55427	977100627	2601787075	1882955290
Belgorod Region	339891	0	0	19007	27213	293457
Bryansk Region	38978	0	0	3861	0	35091
Vladimir Region	114550	0	0	8317	0	106034
Voronezh Region	1448861	0	0	12054	0	1436674
Ivanovo Region	666271	0	0	28062	37583	600626
Kaluga Region	1726289	0	0	50336	1242767	432296
Kostroma Region	5230360	0	0	589807	1309924	3321886
Kursk Region	452335	0	0	110233	0	342047
Lipetsk Region	1623997	0	0	456377	526542	641055
Moscow Region	22207248	0	0	1310533	5590170	15207731
Orel Region	186390	0	0	5	0	186383
Ryazan Region	719334	0	0	56010	5447	654893
Smolensk Region	1778832	0	0	622065	142932	1013574
Tambov Region	165823	0	0	8554	142882	14345
Tver Region	1897769	0	0	1026472	70757	799920
Tula Region	477765	0	0	43335	4827	429514
Yaroslavl Region	1480647	0	0	173519	189432	1117476
City of Moscow	5703138414	12422822	55427	972582080	2592496599	1856322288
North-Western Federal District	234826973	24899	0	64012534	89596754	74133768
Republic of Karelia	21184	0	0	9567	0	8610
Komi Republic	1403718	0	0	136903	0	1266738
Akhangel'sk Region	113639	0	0	25776	13904	73945
Vologda Region	6912750	0	0	4406377	207790	2044991
Kaliningrad Region	8477704	2658	0	1497327	2996203	3901938
Leningrad Region	924610	0	0	103903	8232	805927
Murmansk Region	1755015	0	0	746507	52788	939394
Novgorod Region	151986	0	0	20085	0	131806
Pskov Region	49344	0	0	4735	0	44555
St Petersburg	215017023	22241	0	57061354	86317837	64915864
Southern Federal District	21802645	0	0	1624441	8545750	11280173
Republic of Adygeya	8689	0	0	230	0	8450
Republik of Dagestan	627085	0	0	6865	152462	461967
Republic of Ingushetia	8036	0	0	623	0	7327
Kabardino-Balkar Republic	120480	0	0	25034	0	95067
Republic of Kalmykia	90845	0	0	3118	53885	30338
Karachai-Cherkess Republic	110408	0	0	67	0	110244
Republic of North Ossetia - Alania	114481	0	0	6516	0	107853
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	5986925	0	0	853895	533393	4515270
Stavropol Territory	646745	0	0	20247	4607	621240
Astrakhan Region	92040	0	0	46662	0	38042
Volgograd Region	649162	0	0	36005	85743	527366
Rostov Region	13347749	0	0	625179	7715660	4757009
Volga Federal District	88329782	6462	0	7385149	37836799	42410924

1	2	3	4	5	6	7
Republic of Bashkortostan	3663829	0	0	537432	101492	3023276
Republic of Marii El	3271	0	0	32	0	3239
Republic of Mordovia	423211	0	0	30205	86066	306910
Republic of Tatarstan	46330344	6462	0	3397133	31254019	11291710
Udmurt Republic	784676	0	0	55668	0	728957
Chuvash Republic	98752	0	0	5127	0	93609
Perm Territory	5018543	0	0	1686477	62152	3269914
Kirov Region	833801	0	0	13122	42914	777671
Nizhny Novgogrod Region	5617425	0	0	321331	2486466	2793446
Orenburg Region	1416771	0	0	129799	688715	591592
Penza Region	111029	0	0	911	0	109544
Samara Region	19953859	0	0	880811	2839519	15979043
Saratov Region	3909381	0	0	298249	275456	3306951
Ulyanovsk Region	164890	0	0	28852	0	135062
Ural Federal District	108408737	36055	0	16578659	16051489	66069424
Kurgan Region	6169	0	0	228	0	5560
Sverdlovsk Region	35020175	0	0	4812416	4435359	25633792
Tyumen Region	56413218	35079	0	1293480	11085464	35120684
Chelyabinsk Region	16969175	976	0	10472535	530666	5309388
Siberian Federal District	83750581	0	0	4602891	52092496	20450588
Republic of Altai	63846	0	0	32703	0	30999
Republic of Buryatiya	330843	0	0	10866	0	123906
Republic of Tuva	10138	0	0	0	0	10138
Republic of Khakassia	152759	0	0	673	0	135996
Altai Territory	573912	0	0	44605	26157	498899
Zabaykal Territory	47384	0	0	3946	0	43302
Krasnoyarsk Territory	3426307	0	0	325622	232774	2846809
Irkutsk Region	1391066	0	0	458950	229436	700563
Kemerovo Region	582986	0	0	53798	5278	519913
Novosibirsk Region	74015878	0	0	2840677	50988388	13941105
Omsk Region	2405297	0	0	757415	554143	978939
Tomsk Region	750165	0	0	73636	56320	620019
Far Eastern Federal District	21387756	0	0	2253970	3411327	15040951
Republic of Sakha (Yakutia)	771998	0	0	16400	38578	650593
Kamchatka Territory	1348945	0	0	422427	107488	815140
Primorskiy Territory	5554464	0	0	1061409	621595	3556527
Khabarovsk Territory	3503697	0	0	401802	73576	2926537
Amur Region	9110055	0	0	20864	2438814	6573126
Magadan Region	225841	0	0	48346	0	61189
Sakhalin Region	872756	0	0	282722	131276	457839
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 1.03.09

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	4957163825	11367227	55400	875704698	2446364868	1454462942
Belgorod Region	18342392	107558	0	890263	3253553	7072982
Bryansk Region	4039849	0	0	271736	69048	3252427
Vladimir Region	10009208	965	0	362019	931021	5419093
Voronezh Region	33025795	1699	0	1230769	10223129	18048636
Ivanovo Region	5127666	80	0	154848	241343	4107397
Kaluga Region	9412858	950	0	2043582	421868	5044931
Kostroma Region	3049017	1	0	199367	339621	1904147
Kursk Region	4853060	0	0	739976	415235	2850890
Lipetsk Region	6525977	0	0	512460	730053	4202573
Moscow Region	88510662	121	0	7077588	21496024	53950863
Orel Region	2900358	22	0	71101	223621	2339712
Ryazan Region	5829792	1012	0	338963	863701	4148359
Smolensk Region	8225545	21	0	362643	812403	3779865
Tambov Region	3349399	0	0	158283	206998	1804241
Tver Region	8002332	237	0	596007	651785	4693387
Tula Region	21541633	0	0	8051691	2689908	7143966
Yaroslavl Region	10173681	685	0	521437	775142	8235015
City of Moscow	4714244601	11253876	55400	852121965	2402020415	1316464458
North-Western Federal District	452919102	193124	0	87998986	115343807	226683718
Republic of Karelia	4681883	524	0	449559	199849	3364639
Komi Republic	7042662	0	0	272046	485214	4320741
Akhangel'sk Region	7942470	0	0	818915	1959026	4733213
Vologda Region	23853175	125	0	9730179	5308225	7654803
Kaliningrad Region	17795961	26443	0	2501399	3433589	11457139
Leningrad Region	9768217	64	0	1532130	419018	6592711
Murmansk Region	14176102	0	0	6111540	282056	6956382
Novgorod Region	3974944	1545	0	684011	248249	2456838
Pskov Region	2692829	0	0	280541	235247	1679212
St Petersburg	360990859	164423	0	65618666	102773334	177468040
Southern Federal District	127004400	8226	0	14055166	28561627	74366540
Republic of Adygeya	663766	0	0	33504	503	495636
Republic of Dagestan	1293106	36	0	35014	152462	1061742
Republic of Ingushetia	249764	0	0	19192	0	219972
Kabardino-Balkar Republic	1608162	0	0	163302	2031	1186061
Republic of Kalmykia	355944	24	0	4402	51988	265473
Karachai-Cherkess Republic	664695	0	0	411	0	426943
Republic of North Ossetia - Alania	1329869	57	0	60134	58224	1133306
Chechen Republic	49172	0	0	16406	0	32766
Krasnodar Territory	47685880	5257	0	3964451	12498198	29088584
Stavropol Territory	11968275	14	0	704157	896470	9469047
Astrakhan Region	7151765	0	0	3511223	248937	2900151
Volgograd Region	16215573	2802	0	2036163	3059269	9912521
Rostov Region	37768429	36	0	3506807	11593545	18174338
Volga Federal District	293411052	839156	0	30946347	77796500	148343293

1	2	3	4	5	6	7
Republic of Bashkortostan	46966087	811225	0	8757588	15234140	18384728
Republic of Marii El	2390021	0	0	543456	489971	896290
Republic of Mordovia	3522267	7	0	307316	308028	2285620
Republic of Tatarstan	68844087	6573	0	4431937	37653930	21535897
Udmurt Republic	6770746	18771	0	951846	625930	3970879
Chuvash Republic	5785941	0	0	214734	557785	1929219
Perm Territory	35570243	381	0	5949911	4210330	17546891
Kirov Region	3864616	13	0	290608	266733	2358608
Nizhny Novgogrod Region	36138460	948	0	3914216	5819629	21871793
Orenburg Region	8003748	33	0	862631	1231726	5372332
Penza Region	3646392	0	0	436449	94901	2725314
Samara Region	52307205	597	0	2648099	9182440	35433607
Saratov Region	14920734	608	0	867213	1804040	10907409
Ulyanovsk Region	4680505	0	0	770343	316917	3124706
Ural Federal District	213171641	40244	25	35008859	48490071	102956840
Kurgan Region	1550018	0	0	26695	238797	1016687
Sverdlovsk Region	79413497	2841	0	22562168	9393471	41047431
Tyumen Region	75790266	36037	25	2093730	12709088	45771400
Chelyabinsk Region	56417860	1366	0	10326266	26148715	15121322
Siberian Federal District	177715486	34585	0	14545736	73863714	67397933
Republic of Altai	454600	0	0	41059	12145	183215
Republic of Buryatiya	2178318	0	0	95728	27173	1119183
Republic of Tuva	123634	0	0	2490	0	103504
Republic of Khakassia	1154677	5	0	1249	0	1058604
Altai Territory	8942762	167	0	1070133	783692	4679812
Zabaykal Territory	1639073	0	0	212983	104253	1036008
Krasnoyarsk Territory	17221483	10412	0	2368713	1409803	9771766
Irkutsk Region	13753247	21	0	1303015	619672	8780871
Kemerovo Region	26402242	0	0	3527857	10653468	10770416
Novosibirsk Region	87453709	22630	0	3657373	59160251	16909973
Omsk Region	13231431	1065	0	1503335	965971	9192636
Tomsk Region	5160310	285	0	761801	127286	3791945
Far Eastern Federal District	63035673	7675	2	7813865	9506590	37346400
Republic of Sakha (Yakutia)	4126750	7	0	185902	161311	2711437
Kamchatka Territory	3132842	69	0	510967	160565	2233990
Primorskiy Territory	18419062	3475	0	2932219	2260757	11342001
Khabarovsk Territory	20995890	1323	0	1500791	3622094	13154247
Amur Region	4715071	0	0	142448	2420342	1708357
Magadan Region	3389172	175	0	423692	13729	2119545
Sakhalin Region	7730871	2626	2	2083816	867792	3647801
Jewish Autonomous Region	264368	0	0	11192	0	239447
Chukotka Autonomous Area	261647	0	0	22838	0	189575

Table 35.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.03.09**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3618214456	1037078242	2581136214
Belgorod Region	340699	193000	147699
Bryansk Region	175000	175000	0
Vladimir Region	93250	93250	0
Voronezh Region	515400	515400	0
Ivanovo Region	278800	278800	0
Kaluga Region	12305000	586500	11718500
Kostroma Region	2217743	1128337	1089406
Kursk Region	397995	281200	116795
Lipetsk Region	640400	640400	0
Moscow Region	2214022	537667	1676355
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	898836	316400	582436
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	175812	175812	0
Yaroslavl Region	6000	6000	0
City of Moscow	3597955499	1032150476	2565805023
North-Western Federal District	118841752	76646421	42195331
Republic of Karelia	34135	34135	0
Komi Republic	0	0	0
Akhangel'sk Region	43000	43000	0
Vologda Region	1195674	1189552	6122
Kaliningrad Region	2951838	758100	2193738
Leningrad Region	100000	100000	0
Murmansk Region	1684641	220100	1464541
Novgorod Region	28578	0	28578
Pskov Region	0	0	0
St Petersburg	112803886	74301534	38502352
Southern Federal District	14094686	7595986	6498700
Republic of Adygeya	1000	1000	0
Republic of Dagestan	62550	62550	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Republic of Kalmykia	0	0	0
Karachai-Cherkess Republic	40000	40000	0
Republic of North Ossetia - Alania	13000	13000	0
Chechen Republic	0	0	0
Krasnodar Territory	634201	124127	510074
Stavropol Territory	969475	969475	0
Astrakhan Region	0	0	0
Volgograd Region	2116725	2116725	0
Rostov Region	10257735	4269109	5988626
Volga Federal District	97234890	66601460	30633430
Republic of Bashkortostan	1994022	1979988	14034
Republic of Marii El	0	0	0
Republic of Mordovia	271540	271540	0
Republic of Tatarstan	29626386	11559092	18067294
Udmurt Republic	798667	218100	580567

1	2	3	4
Chuvash Republic	105850	105850	0
Perm Territory	70000	70000	0
Kirov Region	374603	196000	178603
Nizhny Novgogrod Region	5631280	3373797	2257483
Orenburg Region	1314970	978105	336865
Penza Region	195500	195500	0
Samara Region	55680045	46652928	9027117
Saratov Region	1172027	1000560	171467
Ulyanovsk Region	0	0	0
Ural Federal District	30486165	18177779	12308386
Kurgan Region	20000	20000	0
Sverdlovsk Region	16206158	10865046	5341112
Tyumen Region	12696786	6334033	6362753
Chelyabinsk Region	1563221	958700	604521
Siberian Federal District	37304350	17186995	20117355
Republic of Altai	55000	55000	0
Republic of Buryatiya	130000	130000	0
Republic of Tuva	0	0	0
Republic of Khakassia	201545	201545	0
Altai Territory	3199895	3199895	0
Zabaykal Territory	2690000	2690000	0
Krasnoyarsk Territory	1625497	752941	872556
Irkutsk Region	50000	50000	0
Kemerovo Region	199200	199200	0
Novosibirsk Region	25752097	9481881	16270216
Omsk Region	3101116	126533	2974583
Tomsk Region	300000	300000	0
Far Eastern Federal District	3596802	2540967	1055835
Republic of Sakha (Yakutia)	39900	39900	0
Kamchatka Territory	23550	23550	0
Primorskiy Territory	1771236	882517	888719
Khabarovsk Territory	100000	100000	0
Amur Region	1528063	1495000	33063
Magadan Region	0	0	0
Sakhalin Region	134053	0	134053
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 1.03.09**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3594061742	1035429080	2558632662
Belgorod Region	340699	193000	147699
Bryansk Region	175000	175000	0
Vladimir Region	208644	93250	115394
Voronezh Region	515402	515402	0
Ivanovo Region	100213	73000	27213
Kaluga Region	12276568	549000	11727568
Kostroma Region	41000	41000	0
Kursk Region	397995	281200	116795
Lipetsk Region	640400	640400	0
Moscow Region	2566414	537667	2028747
Orel Region	205331	0	205331
Ryazan Region	0	0	0
Smolensk Region	99400	99400	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	215812	215812	0
Yaroslavl Region	10871	10871	0
City of Moscow	3576267993	1032004078	2544263915
North-Western Federal District	128204796	77594173	50610623
Republic of Karelia	34135	34135	0
Komi Republic	0	0	0
Akhangel'sk Region	203000	203000	0
Vologda Region	1195674	1189552	6122
Kaliningrad Region	1372779	486100	886679
Leningrad Region	100000	100000	0
Murmansk Region	1684641	220100	1464541
Novgorod Region	28578	0	28578
Pskov Region	0	0	0
St Petersburg	123585989	75361286	48224703
Southern Federal District	15797122	8706986	7090136
Republic of Adygeya	1000	1000	0
Republik of Daghestan	48550	48550	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Republic of Kalmykia	0	0	0
Karachai-Cherkess Republic	146685	40000	106685
Republic of North Ossetia - Alania	763000	763000	0
Chechen Republic	0	0	0
Krasnodar Territory	776794	124127	652667
Stavropol Territory	1276043	1244475	31568
Astrakhan Region	219564	0	219564
Volgograd Region	2229867	2211725	18142
Rostov Region	10335619	4274109	6061510
Volga Federal District	97492744	66483680	31009064
Republic of Bashkortostan	2177760	2084708	93052
Republic of Marii El	0	0	0
Republic of Mordovia	229040	229040	0
Republic of Tatarstan	29626386	11559092	18067294

1	2	3	4
Udmurt Republic	798667	218100	580567
Chuvash Republic	105850	105850	0
Perm Territory	70000	70000	0
Kirov Region	374603	196000	178603
Nizhny Novgogrod Region	5814694	3273797	2540897
Orenburg Region	1288172	938105	350067
Penza Region	195500	195500	0
Samara Region	55640045	46612928	9027117
Saratov Region	1172027	1000560	171467
Ulyanovsk Region	0	0	0
Ural Federal District	30970963	18102908	12868055
Kurgan Region	20000	20000	0
Sverdlovsk Region	16696863	10795046	5901817
Tyumen Region	12690879	6329162	6361717
Chelyabinsk Region	1563221	958700	604521
Siberian Federal District	37136309	16974056	20162253
Republic of Altai	30000	30000	0
Republic of Buryatiya	130000	130000	0
Republic of Tuva	0	0	0
Republic of Khakassia	201545	201545	0
Altai Territory	3284895	3284895	0
Zabaykal Territory	2690000	2690000	0
Krasnoyarsk Territory	1272556	400000	872556
Irkutsk Region	60000	60000	0
Kemerovo Region	199200	199200	0
Novosibirsk Region	25796997	9481883	16315114
Omsk Region	3171116	196533	2974583
Tomsk Region	300000	300000	0
Far Eastern Federal District	4059800	2531967	1527833
Republic of Sakha (Yakutia)	39900	39900	0
Kamchatka Territory	14550	14550	0
Primorskiy Territory	1775236	886517	888719
Khabarovsk Territory	571998	100000	471998
Amur Region	1524063	1491000	33063
Magadan Region	0	0	0
Sakhalin Region	134053	0	134053
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 36

Some indicators of the banking sector financial soundness (percent)

	1.01.05	1.01.06	1.01.07	1.01.08	1.01.09
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	17,0	16,0	14,9	15,5	16,8
Ratio of core capital to risk-weighted assets	13,2	11,4	10,6	11,6	10,6
Ratio of risk-weighted assets to total assets	63,0	63,9	65,0	66,7	64,9
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	3,3	2,6	2,4	2,5	3,8
Loan loss provisions made as percent of total loans ¹	4,9	4,6	4,1	3,6	4,5
Ratio of total large credit risks to own funds (capital) (N7)	242,8	239,9	240,6	211,9	191,7
<i>Distribution of loans provided by credit institutions</i> ²					
agriculture, hunting and forestry (before 1.01.05 -agriculture)	2,7	3,0	3,6	3,8	4,2
mining	-	3,5	3,9	3,1	3,3
manufacturing	-	16,3	14,6	13,5	14,4
production and distribution of energy, gas and water	-	2,3	2,0	1,7	1,9
constructing	4,5	4,6	4,9	6,0	6,1
wholesale and retail trade, car and household appliance repair (before 1.01.05 - trade and dining)	18,8	23,9	19,6	18,0	17,4
transport and communication	4,8	4,0	3,7	3,7	4,3
other economic activities	24,9	22,8	21,3	23,3	23,3
individuals ³	16,2	19,6	23,9	24,8	25,1
of which					
mortgage loans	0,5	1,0	3,0	5,1	6,2
<i>Geographical distribution of interbank loans and deposits</i> ⁴					
Russian Federation	54,0	47,4	35,9	40,0	27,1
United Kingdom	6,6	13,0	21,5	23,3	29,1
USA	6,7	9,0	7,7	4,1	7,1
Germany	7,2	9,5	7,9	6,8	7,5
Austria	6,1	5,2	7,0	6,1	5,7
France	3,1	3,0	3,8	3,5	4,0
Italy	1,8	1,2	1,2	1,7	1,5
Other	14,5	11,7	15,0	14,4	18,0
Liquidity					
Ratio of high liquid assets to total assets	17,1	15,2	13,6	12,1	14,5
Ratio of liquid assets to total assets	30,4	27,4	26,8	24,8	25,9
Ratio of high liquid assets to demand liabilities (N2)	56,2	54,7	51,4	48,4	74,9
Ratio of liquid assets to short-term liabilities (N3)	78,0	73,7	76,8	72,9	92,1
Ratio of clients' funds to total loans ⁵	104,0	103,1	101,7	94,8	84,6
Market risk⁶ to total own funds (capital)⁷	31,7	33,6	45,1	38,7	23,2
of which					
Foreign exchange risk	5,8	5,8	5,3	3,6	16,4
Interest rate risk	13,3	13,3	19,3	24,3	3,4
Equity position risk	12,6	14,4	20,4	10,8	3,4
Banks' financial result over the reporting period (billion rubles)	177,9	262,1	371,5	508,0	409,2
as percent of the banking sector assets ⁸	2,9	3,2	3,3	3,0	1,8
as percent of the banking sector own funds (capital) ⁸	20,3	24,2	26,3	22,7	13,3
Return on assets⁹	2,9	3,2	3,3	3,0	1,8
Return on equity⁹	20,3	24,2	26,3	22,7	13,3

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

² According to changes in reporting of credit institutions under form 0409302, implemented by Instruction of the Bank of Russia No. 1481-U dated July 27, 2004

³ From April 1, 2005 loans to individuals do not include loans to individual entrepreneurs

⁴ Under 0409501 form "Information on interbank loans and deposits".

⁵ Except loans, deposits and other funds, placed in interbank market

⁶ Calculated under form 0409153

⁷ Capital of credit institutions that conduct operations that calculate market risk

⁸ Assets and capital calculated as averages over the reporting period

⁹ Indicators are calculated as ratio of financial result (before tax) over 12 months before reporting date to average amount of assets (own funds (capital)) of credit institutions over the same period

Capital Adequacy

Table 37

Distribution of credit institutions (CIs) by own funds (capital)

Date	Own funds (capital) of CIs, billion rubles	of which											
		CIs going through insolvency prevention measures*		Ruble equivalent									
		Capital, billion rubles	Number of credit institutions	CIs with capital less than 0,5 million euro		CIs with capital from 0,5 to 1 million euro		CIs with capital from 1 to 3 million euro		CIs with capital from 3 to 5 million euro		CIs with capital more than 5 million euro	
				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
1.01.05	946,6			1,5	177	3,5	122	20,4	303	29,7	194	891,5	501
1.01.06	1241,8			1,0	122	2,1	85	17,9	287	21,6	156	1 199,0	602
1.01.07	1692,7			0,8	92	1,7	64	16,1	248	14,7	107	1 659,4	676
1.01.08	2671,5			0,6	67	1,1	43	13,2	187	15,6	111	2 640,9	726
1.02.08	2780,3			0,6	66	1,1	43	12,7	177	17,0	119	2 748,9	727
1.03.08	2804,8			0,7	67	1,0	37	12,8	177	16,9	118	2 773,5	734
1.04.08	2858,8			0,6	65	1,0	39	12,2	169	18,6	127	2 826,3	730
1.05.08	2909,2			0,6	65	1,1	40	12,4	170	17,3	118	2 877,8	736
1.06.08	2952,0			0,6	62	1,1	41	12,0	164	17,0	117	2 921,4	742
1.07.08	2983,7			0,6	62	1,1	41	11,6	157	17,2	118	2 953,2	747
1.08.08	3022,9			0,6	60	1,0	38	11,8	159	16,1	111	2 993,5	755
1.09.08	3108,5			0,6	57	1,1	42	11,7	156	15,1	105	3 080,0	764
1.10.08	3148,9			0,6	58	1,0	39	11,0	150	15,8	110	3 120,6	767
1.11.08	3351,3	26,2	7	0,5	55	1,0	40	10,1	142	14,8	108	3 298,7	770
1.12.08	3659,1	8,0	16	0,4	54	1,0	41	10,6	145	14,8	105	3 624,3	752
1.01.09	3 811,1	62,6	20	0,7	62	1,3	44	13,5	161	22,4	131	3 710,5	688
1.02.09	3 847,6	54,2	20	0,8	69	1,4	43	15,1	171	28,5	152	3 747,5	650
1.03.09	3 874,8	42,3	18	0,4	65	1,3	40	14,7	167	28,3	151	3 788,0	656
Reference data: own funds (capital) adequacy ratio as of 1.03.09, %	16,4	14,5**		50,1***		43,8		31,1		30,8		16,6	

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

** CIs with positive own funds (capital).

*** CIs with positive own funds (capital). The banking license of one CI was revoked after the reporting date.

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

Indicators	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	766,1	873,7	925,0	929,8	968,1
Banking sector own funds (capital), billion rubles	2 671,5	3 148,9	3 811,1	3 847,6	3 874,8
Ratio of authorised capital to own funds (capital) of credit institutions, percent	28,7	27,7	24,3	24,2	25,0

Table 39

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

Indicators	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
1. Factors of own funds (capital) increase	107,3	107,8	113,3	115,9	116,0
1.1. Authorised capital	28,7	27,8	24,3	24,2	25,0
1.2. Issue income	26,6	24,3	20,5	20,3	20,2
1.3. Credit institutions' profit and funds	37,6	41,7	35,6	37,2	36,7
1.4. Subordinated loans	11,6	11,2	30,6	31,8	31,8
1.5. Increase in value of property due to revaluation	2,7	2,8	2,3	2,3	2,3
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	7,8	13,3	15,9	16,0
2.1. Losses	0,7	0,7	1,4	2,1	2,3
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,0	0,0	0,0	0,0	0,0
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0,3	0,3	5,2	6,6	6,5
2.6. Credit institutions' portfolio of shares	6,1	6,6	6,0	6,3	6,4
2.7. Other factors	0,1	0,2	0,6	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)**

(billion rubles)

Risk-weighted assets *	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
1 st group of assets	10,0	9,8	16,6	15,2	14,5
2 nd group of assets	28,8	36,5	30,3	33,2	30,1
3 rd group of assets	225,4	317,2	492,5	521,1	466,9
4 th group of assets	437,6	467,0	641,0	713,0	717,7
5 th group of assets	12 719,5	16 619,9	17 002,3	17 756,3	17 620,6
Risk-weighted assets of credit institutions	13 421,4	17 450,4	18 182,7	19 038,9	18 849,9

* 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.

Table 41

Own funds (capital) adequacy ratio of the banking sector

		1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
1	Banking sector own funds (capital), billion rubles	2 671,5	3 148,9	3 811,1	3 847,6	3 874,8
2	Risk-weighted assets, billion rubles	17 233,0	21 683,2	22 691,2	23 900,4	23 588,1
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	13 421,4	17 450,4	18 182,7	19 038,9	18 849,9
	- the value of credit risk on contingent credit liabilities, billion rubles	1 728,6	1 989,5	2 169,4	2 234,9	2 182,0
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles	159,1	203,3	223,2	216,6	182,1
	- market risk, billion rubles	959,0	988,9	820,1	908,5	931,0
	- 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	1051,1	1295,8	1501,5	1443,0
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	15,5	14,5	16,8	16,1	16,4

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		1.10.08		1.01.09		1.02.09		1.03.09	
	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	1	0,7	9	1,4	11	1,4	10	1,3
From 10% to 12%	88	21,7	75	26,5	32	18,3	39	18,0	38	23,5
From 12% to 14%	129	17,2	126	24,2	70	18,2	68	29,7	60	13,2
14% and more	915	61,1	922	48,5	994	62,1	985	51,0	989	62,0
Banking sector, total	1136	100,0	1126	100,0	1108	100,0	1108	100,0	1100	100,0

* CIs with negative capital on which measures on financial support are being taken by financial rehabilitator.

Credit Risk

Table 43

The value and structure of overdue claims on loans, deposits and other placements

Indicator	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
Overdue claims on loans, deposits and other placements, billion rubles	184,1	276,2	422,0	494,4	588,9
Of which					
- among 20 largest-asset credit institutions, billion rubles	120,3	174,4	274,3	317,3	392,6
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	1,3	1,5	2,1	2,3	2,8
Overdue claims in rubles					
- billion rubles	167,1	241,4	353,2	394,0	468,1
- as percent of total loans, deposits and other placements in rubles	1,6	1,8	2,5	2,8	3,3
Overdue claims in foreign currency					
- billion rubles	17,0	34,8	68,8	100,4	120,8
- as percent of total loans, deposits and other placements in foreign currency	0,4	0,6	1,1	1,4	1,8
- dollar equivalent, billion	0,69	1,38	2,34	2,84	3,38

Table 44

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		
	2006 r.		2007 r.		9 months of year 2008		2006 r.		2007 r.		9 months of year 2008		2006 r.		2007 r.		9 months of year 2008		9 months of year 2006	9 months of year 2007	9 months of year 2008
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	68,9	69,0	69,2	57,7	66,2	63,9	181,6	174,8	169,9	170,2	164,6	170,5	39,0	34,2	33,7	36,4	40,3	37,4	7,6	8,5	8,5
Agriculture, hunting and forestry	58,1	52,8	52,7	49,0	47,1	41,8	167,1	170,7	181,3	179,4	185,6	171,9	47,2	55,2	56,2	59,8	61,2	59,4	4,7	7,3	6,5
Mining	77,5	79,1	78,6	61,3	76,7	75,7	351,3	290,8	285,7	262,0	264,4	266,7	43,9	28,1	27,6	21,2	32,8	24,2	8,1	6,3	9,9
Manufacturing	54,0	54,8	56,0	53,5	49,9	47,4	149,7	153,1	157,4	150,5	139,0	146,5	36,1	38,4	40,6	50,5	48,5	48,7	9,2	16,6	8,3
Production and distribution of energy, gas and water	75,7	74,1	72,0	75,0	75,3	68,3	98,9	93,8	65,7	115,8	123,0	110,6	24,8	35,1	23,7	39,1	36,6	37,5	0,9	0,9	-0,1
Construction	28,2	25,9	34,4	26,2	25,6	23,7	89,0	92,7	81,3	93,1	104,1	101,2	17,0	21,7	16,4	17,8	23,2	25,7	3,0	3,8	4,4
Wholesale and retail trade, car and household appliance repair	27,5	24,1	21,0	18,9	19,0	19,6	119,4	134,8	129,6	123,0	115,7	116,3	41,8	47,8	40,7	42,3	45,4	44,5	4,1	5,5	6,1
Transport and communication	52,8	49,2	55,3	54,1	50,7	47,0	85,9	85,7	104,6	118,9	97,1	109,1	32,9	35,2	43,2	47,0	41,8	44,0	7,6	7,6	6,3

* 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 45

Structure of market risk of the banking sector

Risk	1.01.08		1.10.08		1.01.09		1.02.09		1.03.09	
	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	34,1	100,0	23,2	100,0	27,0	100,0	41,0	100,0
Of which										
- interest rate risk (IRR)	24,3	62,8	23,9	70,1	16,4	70,7	19,4	71,9	30,4	74,1
- equity position risk (EPR)	10,8	27,9	5,6	16,5	3,4	14,7	3,6	13,4	5,8	14,1
- foreign exchange risk (FER)	3,6	9,3	4,6	13,4	3,4	14,6	4,0	14,7	4,8	11,8
Reference data:										
Number of credit institutions *	728		689		741		751		711	
Share of credit institutions' assets * in total banking sector assets, %	93,6		93,1		93,1		88,4		65,6	

* 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 46

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

	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	19,2	18,6	18,7	18,7	19,4
Liabilities with maturity in excess of 1 year, as percent of total liabilities	22,3	22,8	24,8	24,7	25,1
A measure of using short-term liabilities to fund long-term liquid assets, percent**	-11,5	-13,2	-15,5	-15,2	-15,2

* 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 47

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	1.10.08	1.01.09	1.02.09	1.03.09	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
Less than 0	567	620	605	604	587	80,4	82,8	81,5	80,7	81,4
From 0 to 20	508	444	433	425	437	18,5	16,5	17,9	18,7	17,9
More than 20	59	60	68	75	74	1,1	0,7	0,6	0,7	0,7
Data not available	2	2	2	4	2	0,0	0,0	0,0	0,0	0,0
Total	1136	1126	1108	1108	1100	100,0	100,0	100,0	100,0	100,0

Table 48

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

	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	49,2	53,6	55,2	55,2
Liabilities with maturity up to 30 days, as percent of total liabilities	42,7	42,6	40,1	41,3	40,8
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	21,9	6,4	5,0	4,4

* 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 49

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	1.10.08	1.01.09	1.02.09	1.03.09	1.01.08	1.10.08	1.01.09	1.02.09	1.03.09
Less than 0	305	279	368	378	373	19,0	27,4	31,0	35,5	38,6
From 0 to 20	280	209	242	244	218	19,9	11,3	26,4	26,2	22,5
More than 20	549	636	496	482	507	61,1	61,2	42,6	38,3	39,0
Data not available	2	2	2	4	2	0,0	0,0	0,0	0,0	0,0
Total	1136	1126	1108	1108	1100	100,0	100,0	100,0	100,0	100,0