

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"

№ 82 August 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.

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

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

Table 1

Macroeconomic indicators

Indicator		1.01.05	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	67,3
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	9,1
	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	39,7
	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	9,6
	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	33111,4	41668,0
Fixed capital investment of organisations of all forms of ownership (except small businesses)		2246,8	2893,2	3801,7	4908,2	6272,1
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 of the Federal Law "On the Central Bank of the Russian Federation")

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

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans provided to individuals		Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.08	6,9	44,1	3,1	57,8	3,1	51,5	3,2	57,8	6,9	35,4	8,6	47,2
1.02.08	0,1	43,5	4,1	61,4	4,1	54,6	1,4	57,9	-0,6	34,5	-0,4	48,3
1.03.08	2,9	43,9	0,9	61,8	2,0	53,3	2,6	57,6	1,9	32,9	1,9	46,6
1.04.08	2,9	37,5	1,9	41,6	3,7	53,9	3,5	56,5	1,7	31,9	5,1	36,4
1.05.08	1,9	37,4	1,8	41,1	3,2	54,5	4,5	56,5	3,1	32,0	-1,4	32,1
1.06.08	3,3	32,5	1,5	27,5	2,4	52,4	3,7	55,4	3,2	33,8	6,2	24,8
1.07.08	2,8	34,8	1,1	27,9	2,6	51,2	3,6	53,5	2,1	32,2	4,7	34,8
1.08.08	1,0	34,0	1,3	26,4	2,8	48,5	4,2	52,5	1,4	31,0	-2,2	32,4
1.09.08	3,2	34,6	2,8	27,5	3,4	47,1	4,0	51,0	2,2	31,0	5,4	36,0
1.10.08	2,2	35,6	1,3	25,9	1,7	44,1	3,3	50,7	-1,5	26,9	5,7	39,5
1.11.08	2,9	39,1	6,4	31,3	2,0	42,0	1,6	47,4	-6,0	18,0	-0,6	40,9
1.12.08	2,6	37,7	9,2	41,2	0,7	36,8	-0,7	40,9	-0,2	14,4	-6,9	28,0
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	6,9	14,5	5,6	24,4
1.02.09	6,2	47,7	1,0	38,4	6,9	37,9	0,5	34,0	3,5	19,3	3,1	28,8
1.03.09	-1,9	40,9	0,7	38,1	-0,4	34,7	-1,6	28,4	1,7	19,0	-1,5	24,5
1.04.09	-2,3	33,8	0,7	36,4	-1,5	27,9	-2,5	21,0	-0,3	16,6	-2,0	16,1
1.05.09	-1,7	29,1	7,5	44,1	0,5	24,5	-1,6	14,0	1,6	14,9	-0,4	17,3
1.06.09	-2,3	22,2	-0,5	41,4	-1,5	19,7	-1,9	7,9	0,3	11,7	0,6	11,1
1.07.09	1,3	20,5	-0,8	38,8	-1,2	15,3	-1,1	3,0	2,8	12,5	4,2	10,5
Reference data:												
Increase from the beginning of the current year	-0,9		8,7		2,6		-7,9		9,9		3,9	
Increase over the same period of the previous year	14,6		11,7		19,4		20,8		11,9		16,9	

Institutional features of the banking sector

Table 3

Number of Russian credit institutions

Indicator	1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
Credit institutions registered by the Bank of Russia and other authorities	1296	1228	1210	1203	1200
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1136	1108	1094	1087	1083
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	3	3	2	3	4
Credit institutions with their banking licenses being revoked (cancelled)	157	117	114	113	113
Credit institutions licensed to conduct operations in foreign currency	754	736	728	722	718
Credit institutions holding general licences	300	298	294	293	294

Table 4

Operating credit institutions (CIs), by federal districts

Federal district	1.01.08		1.01.09		1.04.09		1.06.09		1.07.09	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	632	55,6	621	56,0	619	56,6	614	56,5	612	56,5
of which the City of Moscow and Moscow Region	568	50,0	556	50,2	553	50,5	548	50,4	545	50,3
North-Western	81	7,1	79	7,1	77	7,0	76	7,0	77	7,1
Southern	118	10,4	115	10,4	113	10,3	113	10,4	113	10,4
Volga	134	11,8	131	11,8	127	11,6	126	11,6	126	11,6
Ural	63	5,5	58	5,2	56	5,1	56	5,2	56	5,2
Siberian	68	6,0	68	6,1	67	6,1	67	6,2	64	5,9
Far Eastern	40	3,5	36	3,2	35	3,2	35	3,2	35	3,2
Russian Federation	1136	100,0	1108	100,0	1094	100,0	1087	100,0	1083	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	1.07.09	1.01.08	1.01.09	1.07.09	1.01.08	1.01.09	1.07.09	1.01.08	1.01.09	1.07.09	1.01.08	1.01.09	1.07.09	1.01.08	1.01.09	1.07.09
Central	632	621	612	184	177	165	574	584	559	70	73	72	18	17	18	17	17	17
of which the City of Moscow and Moscow Region*	568	556	545	153	145	135	130	138	132	18	20	19	16	15	15	4	4	4
North-Western	81	79	77	53	32	30	378	375	359	282	338	336	3	2	2	11	11	11
Southern	118	115	113	116	103	96	369	400	384	158	183	184	5	5	5	11	12	12
Volga	134	131	126	143	143	135	603	631	607	218	230	233	6	6	6	17	18	18
Ural	63	58	56	136	126	124	261	273	247	131	148	137	4	4	4	8	8	7
Siberian	68	68	64	49	47	40	387	384	386	331	334	371	3	3	2	11	11	12
Far Eastern	40	36	35	39	33	25	163	162	157	206	235	262	2	2	1	5	5	5
Russian Federation	1136	1108	1083	720	661	615	2735	2809	2699	147	159	159	40	39	39	79	81	81

* as one region

Table 6

Concentration of assets in the Russian banking sector (operating credit institutions)

Distribution of credit institutions ranged by assets (descending)	1.01.08		1.01.09		1.04.09		1.06.09		1.07.09	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	8 502 936	42,3	12 941 083	46,2	13 608 127	47,7	13 133 922	47,9	13 329 987	48,0
From 6 to 20	4 308 447	21,4	5 906 199	21,1	6 014 723	21,1	5 685 539	20,7	5 652 435	20,3
From 21 to 50	2 578 014	12,8	3 725 544	13,3	3 666 901	12,9	3 514 745	12,8	3 612 430	13,0
From 51 to 200	3 036 498	15,1	3 726 736	13,3	3 627 711	12,7	3 479 950	12,7	3 553 847	12,8
From 201 to 1000	1 683 793	8,4	1 712 472	6,1	1 602 575	5,6	1 587 369	5,8	1 621 463	5,8
From 1001	15 436	0,1	10 294	0,0	7 048	0,0	5 931	0,0	6 076	0,0
Total	20 125 125	100,0	28 022 329	100,0	28 527 085	100,0	27 407 457	100,0	27 776 238	100,0

Table 7

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

	(%)				
Federal district	1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
Central	49,2	52,6	54,0	54,5	54,6
of which the City of Moscow and Moscow Region	49,6	53,0	54,4	54,9	55,0
North-Western	67,7	68,1	70,4	73,0	72,3
Southern	52,1	53,8	55,1	53,8	54,4
Volga	42,0	47,8	48,6	47,9	46,6
Ural	47,4	52,9	55,8	55,7	56,2
Siberian	69,1	70,0	71,2	66,9	68,1
Far Eastern	58,2	62,5	64,1	63,2	64,1
Russian Federation	42,3	46,2	47,7	47,9	48,0

Table 8

Operating credit institutions ranged by assets (distribution and change over the period 1.01.09 - 1.07.09)

Groups of credit institutions ranged by assets as of 1.01.09		Number of credit institutions as of 1.01.09	Groups as of 1.07.09						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		13	2					
3	From 21 to 50	30		2	26	2				
4	From 51 to 200	150			2	139	5		3	1
5	From 201 to 1000	800				9	764	5	22	
6	From 1001	106					26	77	3	
Became operating after 1.01.09							4			
Total over the period									28	1
Total as of 1.01.09*		1108								
Total as of 1.07.09*		1083	5	15	30	150	800	83		

	- credit institutions that moved up to the higher group by assets
	- credit institutions remaining in the same group
	- credit institutions that moved down to a lower group

* Credit institutions that have not provided their reporting are included only in the total as of the corresponding date

Table 9

Selected indicators of credit institution with foreign participation relative to indicators of operating credit institutions (percent)

	1.01.08	1.07.08	1.01.09	1.04.09	1.07.09
Credit institutions with foreign participation over 50%					
Assets	17,2	18,6	18,7	18,6	17,6
Own funds (capital)	15,7	18,4	17,3	17,6	16,7
Correspondent accounts with non-resident banks	23,2	32,0	17,0	11,4	11,3
Loans and other placements with non-financial organisations	15,5	16,3	16,6	15,8	14,6
Loans, deposits and other placements with credit institutions	22,2	25,0	25,0	24,2	26,3
Individual deposits	8,9	9,7	10,3	10,9	11,1
Funds raised from organisations *	17,8	18,3	18,8	18,9	17,3
Profit (loss) of the current year	16,4	18,0	19,7	37,7	555,8
Reference data:					
Number of credit institutions	86	96	102	103	106
of which 100% foreign-owned credit institutions					
Assets	11,6	12,5	13,0	12,8	12,1
Own funds (capital)	11,1	12,6	12,2	12,3	11,9
Correspondent accounts with non-resident banks	15,6	17,3	12,1	6,4	7,1
Loans and other placements with non-financial organisations	10,7	11,0	11,6	11,0	10,0
Loans, deposits and other placements with credit institutions	18,6	19,2	21,6	21,2	21,4
Individual deposits	5,0	5,1	5,4	6,0	6,3
Funds raised from organisations *	10,9	11,9	12,6	12,5	11,6
Profit (loss) of the current year	10,7	12,8	14,8	32,2	508,3
Reference data:					
Number of credit institutions	63	70	76	78	81

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

Table 10

Selected indicators of credit institutions going through insolvency prevention measures*

	1.11.08		1.01.09		1.04.09		1.06.09		1.07.09	
	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector
Assets	576,2	2,3	749,2	2,7	677,9	2,4	834,0	3,0	838,9	3,0
Own funds (capital)	26,2	0,8	62,6	1,6	40,6	1,0	122,4	2,9	57,8	2,1
Loans and other placements with non-financial organisations	277,0	2,3	290,6	2,3	257,1	2,0	294,0	2,3	294,2	2,3
of which overdue claims	14,9	7,8	16,6	6,2	31,1	6,9	40,6	7,1	43,2	7,1
Loans provided to individuals	57,5	1,4	102,6	2,6	94,7	2,4	87,3	2,3	85,6	2,3
of which overdue claims	3,2	2,4	5,6	3,8	6,7	3,7	7,9	3,8	8,0	3,8
Individual deposits	73,2	1,3	123,1	2,1	119,4	1,9	114,8	1,8	116,4	1,8
Funds raised from organisations	192,9	2,2	299,7	3,4	283,2	3,2	334,2	3,8	330,5	3,6
Reference data:										
Number of credit institutions *	7	0,6	20	1,8	18	1,6	19	1,7	19	1,8

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

Activities of Credit Institutions Main Trends

Table 11

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
1.	Money, precious metals and gemstones	501,7	829,3	675,6	615,0	598,6
1.1.	of which: money	487,1	795,1	636,3	572,6	552,4
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 294,7	2 078,7	1 902,8	1 360,3	1 720,8
3.	Correspondent accounts with credit institutions of which:	413,3	1 238,8	956,0	930,9	905,4
3.1.	Correspondent accounts with correspondent credit institutions	105,6	395,8	288,8	265,2	192,9
3.2.	Correspondent accounts with non-resident banks	307,7	843,0	667,2	665,7	712,5
4.	Securities acquired by credit institutions, total* of which	2 250,6	2 365,2	2 650,0	2 843,7	2 908,6
4.1.	Debt securities*	1 541,4	1 760,3	1 994,4	2 109,7	2 225,9
4.2.	Shares*	316,3	193,4	228,4	306,4	296,0
4.3.	Discounted promissory notes	251,1	199,5	201,6	210,6	167,8
4.4.	Shares in associates and subsidiaries	141,9	212,0	225,6	216,9	219,0
4a.	Securities under REPO agreement	304,1	-	-	-	-
5.	Other participation in authorised capital	25,2	45,1	48,6	55,1	61,2
6.	Loans, total of which:	14 288,6	19 941,0	20 604,5	19 959,0	19 915,2
6.1.	Loans, deposits and other placements of which overdue claims	14 258,8	19 884,8	20 561,3	19 922,2	19 879,0
	of which:	184,1	422,0	642,6	782,3	830,1
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	9 316,0	12 509,7	13 115,8	12 982,4	12 829,3
		86,1	266,4	454,0	569,0	612,7
6.1.2.	Loans provided to individuals of which overdue claims	2 971,1	4 017,2	3 871,7	3 738,3	3 697,9
		96,5	148,6	182,1	204,5	211,4
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	1 418,1	2 501,2	2 664,6	2 314,0	2 376,8
		0,2	1,3	2,3	4,8	1,6
7.	Fixed assets (tangible and intangible) and inventories	434,8	544,1	658,2	671,8	678,7
8.	Allocation of profit	122,7	109,8	55,5	50,0	55,7
8.1.	of which income tax	-	-	55,0	50,0	55,6
9.	Other assets, total of which:	489,6	870,4	975,9	921,6	931,9
9.1.	Float	171,9	520,3	573,5	457,7	491,6
9.2.	Receivables	81,4	129,3	135,7	145,8	138,9
9.3.	Deferred expenses	196,5	69,0	61,4	61,2	60,1
Banking sector assets		20 125,1	28 022,3	28 527,1	27 407,5	27 776,2

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

Table 12

Structure of liabilities*, by source of funds

(billion rubles)

Liabilities*		1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
1.	Funds and profit of credit institutions	2 809,2	3 109,2	3 236,5	3 324,5	3 280,7
	Of which:					
1.1.	Funds of credit institutions	2 182,2	1 789,4	1 947,3	2 104,2	2 114,5
1.2.	Profit (losses), including financial result of the previous year	627,0	1 319,8	1 289,2	1 220,3	1 166,2
	Of which:					
1.2.1.	Profit (losses) of the current year	508,0	409,2	58,3	37,0	6,8
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	34,0	3 370,4	3 293,5	2 269,9	2 002,8
3.	Accounts of credit institutions	194,4	346,0	217,6	199,1	201,3
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	124,5	252,4	164,4	134,1	145,8
3.2.	Correspondent accounts of non-resident credit institutions	18,4	77,7	47,4	52,7	49,1
4.	Loans, deposits and other funds raised from other credit institutions	2 807,4	3 639,6	3 700,4	3 372,2	3 409,3
5.	Clients' funds**	12 252,3	14 748,5	15 013,5	15 144,7	15 687,1
	Of which:					
5.1.	Budgetary funds in settlement accounts	20,1	15,6	19,2	18,7	22,2
5.2.	Government and other extra-budgetary funds in settlement accounts	25,0	14,2	24,5	26,9	23,6
5.3.	Funds of legal entities in settlement and other accounts	3 232,9	3 521,0	3 474,5	3 292,5	3 602,5
5.4.	Clients' float	262,0	281,5	308,9	294,2	299,2
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	3 520,0	4 945,4	4 912,7	5 126,0	5 180,1
5.6.	Individual deposits	5 159,2	5 907,0	6 197,3	6 316,1	6 491,2
5.7.	Clients' funds in factoring and forfeiting operations	13,5	10,7	8,9	9,7	9,5
6.	Bonds	290,2	375,3	371,9	352,8	341,8
7.	Promissory notes and bank acceptances	822,2	756,3	653,1	628,1	626,1
8.	Other liabilities*, total	915,3	1 677,0	2 040,6	2 116,1	2 227,1
	Of which:					
8.1.	Provisions	586,3	1 022,7	1 325,1	1 453,3	1 572,2
8.2.	Float	156,0	431,6	405,2	332,7	358,6
8.3.	Payables	27,6	33,9	44,3	47,3	61,7
8.4.	Deferred income	27,3	4,7	4,9	5,0	3,5
8.5.	Interest payable	118,1	184,1	261,2	277,9	231,1
	Of which:					
	Overdue interest	0,0	0,0	0,1	0,1	0,0
Banking sector liabilities*		20 125,1	28 022,3	28 527,1	27 407,5	27 776,2

* 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».

** Including certificates of deposit and savings certificates

Table 13

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

Assets		1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
1.	Money, precious metals and gemstones	2,5	3,0	2,4	2,2	2,2
1.1.	of which: money	2,4	2,8	2,2	2,1	2,0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6,4	7,4	6,7	5,0	6,2
3.	Correspondent accounts with credit institutions of which:	2,1	4,4	3,4	3,4	3,3
3.1.	Correspondent accounts with correspondent credit institutions	0,5	1,4	1,0	1,0	0,7
3.2.	Correspondent accounts with non-resident banks	1,5	3,0	2,3	2,4	2,6
4.	Securities acquired by credit institutions, total* of which	11,2	8,4	9,3	10,4	10,5
4.1.	Debt securities*	7,7	6,3	7,0	7,7	8,0
4.2.	Shares*	1,6	0,7	0,8	1,1	1,1
4.3.	Discounted promissory notes	1,2	0,7	0,7	0,8	0,6
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	0,2	0,2	0,2	0,2
6.	Loans, total of which:	71,0	71,2	72,2	72,8	71,7
6.1.	Loans, deposits and other placements of which overdue claims	70,9	71,0	72,1	72,7	71,6
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	0,9	1,5	2,3	2,9	3,0
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	46,3	44,6	46,0	47,4	46,2
6.1.2.	Loans provided to individuals of which overdue claims	0,4	1,0	1,6	2,1	2,2
6.1.2.	Loans provided to individuals of which overdue claims	14,8	14,3	13,6	13,6	13,3
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	0,5	0,5	0,6	0,7	0,8
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	7,0	8,9	9,3	8,4	8,6
7.	Fixed assets (tangible and intangible) and inventories	0,0	0,0	0,0	0,0	0,0
8.	Allocation of profit	2,2	1,9	2,3	2,5	2,4
8.1.	of which income tax	0,6	0,4	0,2	0,2	0,2
9.	Other assets, total of which:	-	-	0,2	0,2	0,2
9.1.	Float	2,4	3,1	3,4	3,4	3,4
9.2.	Receivables	0,9	1,9	2,0	1,7	1,8
9.3.	Deferred expenses	0,4	0,5	0,5	0,5	0,5
9.3.	Deferred expenses	1,0	0,2	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

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

Table 14

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

Liabilities*		1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
1.	Funds and profit of credit institutions	14,0	11,1	11,3	12,1	11,8
	Of which:					
1.1.	Funds of credit institutions	10,8	6,4	6,8	7,7	7,6
1.2.	Profit (losses), including financial result of the previous year	3,1	4,7	4,5	4,5	4,2
	Of which:					
1.2.1.	Profit (losses) of the current year	2,5	1,5	0,2	0,1	0,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	0,2	12,0	11,5	8,3	7,2
3.	Accounts of credit institutions	1,0	1,2	0,8	0,7	0,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,9	0,6	0,5	0,5
3.2.	Correspondent accounts of non-resident credit institutions	0,1	0,3	0,2	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	13,9	13,0	13,0	12,3	12,3
5.	Clients' funds**	60,9	52,6	52,6	55,3	56,5
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	16,1	12,6	12,2	12,0	13,0
5.4.	Clients' float	1,3	1,0	1,1	1,1	1,1
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,5	17,6	17,2	18,7	18,6
5.6.	Individual deposits	25,6	21,1	21,7	23,0	23,4
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,0	0,0	0,0	0,0
6.	Bonds	1,4	1,3	1,3	1,3	1,2
7.	Promissory notes and bank acceptances	4,1	2,7	2,3	2,3	2,3
8.	Other liabilities*, total	4,5	6,0	7,2	7,7	8,0
	Of which:					
8.1.	Provisions	2,9	3,6	4,6	5,3	5,7
8.2.	Float	0,8	1,5	1,4	1,2	1,3
8.3.	Payables	0,1	0,1	0,2	0,2	0,2
8.4.	Deferred income	0,1	0,0	0,0	0,0	0,0
8.5.	Interest payable	0,6	0,7	0,9	1,0	0,8
	Of which:					
	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities*		100,0	100,0	100,0	100,0	100,0

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

** Including certificates of deposit and savings certificates

Table 15

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

	Rubles					Foreign Currency					Total				
	1.01.08	1.01.09	1.04.09	1.06.09	1.07.09	1.01.08	1.01.09	1.04.09	1.06.09	1.07.09	1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
1. Loans, deposits and other placements, total	10465,6	13874,9	13987,0	13893,4	13893,0	3793,2	6009,9	6574,3	6028,8	5986,1	14258,8	19884,8	20561,3	19922,2	19879,0
Of which															
- overdue claims	167,1	353,2	511,5	598,9	630,1	17,0	68,8	131,1	183,4	200,0	184,1	422,0	642,6	782,3	830,1
1.1 Loans and other placements with non-financial resident organisations	6838,8	8723,1	8917,8	8933,9	8848,3	1961,5	3032,2	3424,7	3363,1	3291,9	8800,3	11755,3	12342,5	12297,0	12140,2
Of which															
- overdue claims	74,9	214,7	346,3	409,7	428,3	10,6	46,1	88,3	142,1	147,5	85,4	260,8	434,6	551,8	575,8
of which:															
1.1.1. Loans to individual entrepreneurs	263,3	313,8	295,2	283,5	278,5	7,6	9,2	9,3	7,7	7,5	271,0	323,0	304,5	291,2	286,1
Of which															
- overdue claims	4,1	8,1	11,7	14,1	15,4	0,1	0,1	0,2	0,3	0,2	4,2	8,2	11,8	14,4	15,7
1.2 Loans and other placements with non-resident legal entities (except banks)	85,8	176,3	302,2	304,4	300,6	429,9	578,2	471,1	380,9	388,5	515,7	754,4	773,3	685,4	689,1
Of which															
- overdue claims	0,0	0,5	3,6	7,0	12,7	0,7	5,1	15,9	10,2	24,2	0,7	5,6	19,4	17,2	36,9
1.3 Loans, deposits and other placements with financial sector	627,6	778,8	771,1	777,7	809,4	155,6	232,0	305,8	261,8	269,1	783,2	1010,8	1077,0	1039,5	1078,5
Of which															
- overdue claims	0,4	6,4	4,1	4,2	4,4	0,0	0,3	1,0	0,9	0,9	0,5	6,7	5,0	5,1	5,2
of which:															
1.3.1 Resident credit institutions	450,3	512,9	493,9	509,0	548,9	116,3	164,1	230,7	189,3	181,4	566,6	677,0	724,6	698,2	730,4
Of which															
- overdue claims	0,2	1,2	1,3	1,2	1,1	0,0	0,1	0,1	0,3	0,1	0,2	1,2	1,4	1,5	1,2
1.3.2 Resident financial institutions of different forms of ownership	177,3	265,9	277,2	268,7	260,4	39,3	67,9	75,1	72,6	87,7	216,6	333,8	352,4	341,3	348,2
Of which															
- overdue claims	0,2	5,3	2,8	3,0	3,2	0,0	0,2	0,8	0,6	0,8	0,2	5,5	3,6	3,6	4,0
1.4 Loans, deposits and other placements with non-resident banks	64,0	239,1	210,6	169,3	190,6	787,5	1585,1	1729,4	1446,4	1455,8	851,5	1824,3	1940,0	1615,8	1646,5
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,9	3,3	0,4	0,0	0,1	0,9	3,3	0,4
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	119,5	156,5	162,7	163,8	177,1	0,3	0,2	0,3	0,2	0,2	119,7	156,7	163,0	164,0	177,3
Of which															
- overdue claims	1,0	0,2	0,3	0,3	0,3	0,0	0,0	0,0	0,0	0,0	1,0	0,2	0,3	0,3	0,3
1.6 Loans to resident individuals	2565,2	3534,3	3352,2	3270,7	3235,8	398,4	471,5	507,7	456,5	451,1	2963,6	4005,8	3859,9	3727,2	3686,9
Of which															
- overdue claims	90,7	131,4	157,2	177,6	184,4	5,7	17,0	24,6	26,7	26,7	96,4	148,3	181,9	204,3	211,1
1.7 Loans to non-resident individuals	1,5	2,9	2,9	2,1	1,9	6,0	8,5	8,9	9,1	9,1	7,5	11,4	11,8	11,1	11,1
Of which															
- overdue claims	0,0	0,1	0,0	0,1	0,0	0,1	0,2	0,2	0,2	0,2	0,1	0,2	0,3	0,3	0,3
Reference data:															
Provisions on loans, deposits and other placements	531,7	898,5	1137,8	1274,2	1370,8	0,0	0,0	0,0	0,0	0,0	531,7	898,5	1137,8	1274,2	1370,8
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,4	12,9	24,8	29,9	34,0	0,0	2,6	7,7	9,5	10,8	0,4	15,5	32,5	39,4	44,7
Credit institutions' portfolio of promissory notes of residents	247,4	184,7	176,4	186,7	146,7	2,5	9,8	19,6	22,0	18,9	249,9	194,5	196,1	208,7	165,7
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,4	0,0	0,2	0,3	1,2	4,6	5,4	1,8	1,8	1,2	5,0	5,5	2,0	2,1

Table 16

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

	1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	70,9	71,0	72,1	72,7	71,6
Of which:					
- overdue claims	1,3	2,1	3,1	3,9	4,2
	0,9	1,5	2,3	2,9	3,0
1.1 Loans and other placements with non-financial resident organisations	61,7	59,1	60,0	61,7	61,1
	43,7	41,9	43,3	44,9	43,7
Of which:					
- overdue claims	0,6	1,3	2,1	2,8	2,9
	0,4	0,9	1,5	2,0	2,1
of which:					
1.1.1. Loans provided to individual entrepreneurs	1,9	1,6	1,5	1,5	1,4
	1,3	1,2	1,1	1,1	1,0
Of which:					
- overdue claims	0,0	0,0	0,1	0,1	0,1
	0,0	0,0	0,0	0,1	0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	3,6	3,8	3,8	3,4	3,5
	2,6	2,7	2,7	2,5	2,5
Of which:					
- overdue claims	0,00	0,03	0,09	0,09	0,2
	0,00	0,02	0,07	0,06	0,1
1.3 Loans, deposits and other placements with financial sector	5,5	5,1	5,2	5,2	5,4
	3,9	3,6	3,8	3,8	3,9
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	4,0	3,4	3,5	3,5	3,7
	2,8	2,4	2,5	2,5	2,6
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	1,5	1,7	1,7	1,7	1,8
	1,1	1,2	1,2	1,2	1,3
Of which					
- overdue claims	0,00	0,03	0,02	0,02	0,0
	0,00	0,02	0,01	0,01	0,0
1.4 Loans, deposits and other placements with non-resident banks	6,0	9,2	9,4	8,1	8,3
	4,2	6,5	6,8	5,9	5,9
Of which:					
- overdue claims	0,00	0,00	0,00	0,02	0,0
	0,00	0,00	0,00	0,01	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	0,8	0,8	0,8	0,8	0,9
	0,6	0,6	0,6	0,6	0,6
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	20,1	18,8	18,7	18,5
	14,7	14,3	13,5	13,6	13,3
Of which:					
- overdue claims	0,7	0,7	0,9	1,0	1,1
	0,5	0,5	0,6	0,7	0,8
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	4,5	5,5	6,4	6,9
	2,6	3,2	4,0	4,6	4,9
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,0	0,1	0,2	0,2	0,2
	0,0	0,1	0,1	0,1	0,2
Credit institutions' portfolio of promissory notes of residents	1,8	1,0	1,0	1,0	0,8
	1,2	0,7	0,7	0,8	0,6
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 17

The structure of credit institutions' security portfolio *

	1.02.08		1.01.09		1.04.09		1.06.09		1.07.09	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	2 105,7	100,0	2 165,7	100,0	2 448,4	100,0	2 633,1	100,0	2 740,9	100,0
- in rubles	1 800,8	85,5	1 674,1	77,3	1 703,9	69,6	1 843,4	70,0	1 940,6	70,8
- in foreign currency	304,9	14,5	491,6	22,7	744,5	30,4	789,6	30,0	800,3	29,2
Of which:										
Securities at fair value through profit or loss	1 595,3	75,8	623,2	28,8	713,3	29,1	774,3	29,4	853,6	31,1
- in rubles	1 445,8	68,7	541,0	25,0	544,3	22,2	609,5	23,1	682,9	24,9
- in foreign currency	149,5	7,1	82,2	3,8	169,0	6,9	164,9	6,3	170,7	6,2
Securities available for sale	310,9	14,8	1 154,4	53,3	1 305,7	53,3	1 470,7	55,9	1 485,1	54,2
- in rubles	219,1	10,4	848,6	39,2	875,4	35,8	956,8	36,3	979,4	35,7
- in foreign currency	91,8	4,4	305,8	14,1	430,3	17,6	513,9	19,5	505,7	18,5
Securities held-to-maturity	55,0	2,6	174,2	8,0	199,9	8,2	166,8	6,3	177,0	6,5
- in rubles	41,9	2,0	148,6	6,9	139,1	5,7	136,3	5,2	136,1	5,0
- in foreign currency	13,1	0,6	25,6	1,2	60,8	2,5	30,5	1,2	40,9	1,5
Shares in associates and subsidiaries	144,5	6,9	212,0	9,8	225,6	9,2	216,9	8,2	219,0	8,0
- in rubles	94,0	4,5	134,0	6,2	141,8	5,8	136,8	5,2	137,0	5,0
- in foreign currency	50,5	2,4	78,0	3,6	83,8	3,4	80,2	3,0	81,9	3,0
Reference data:										
Revaluation of securities	4,6		-177,5		-155,4		-79,8		-91,6	
Provisions for losses on securities available for sale	2,3		7,2		8,5		10,4		12,2	
Provisions for losses on securities held-to-maturity	0,2		1,8		3,2		4,7		4,7	
Provisions for losses on portfolio of shares in associates and subsidiaries	1,4		2,1		1,9		1,8		4,4	

* Excluding promissory notes

Table 18

The structure of credit institutions' portfolio of debt securities

	1.02.08		1.01.09		1.04.09		1.06.09		1.07.09	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Debt securities held, total	1 674,7	100,0	1 760,3	100,0	1 994,4	100,0	2 109,7	100,0	2 225,9	100,0
- in rubles	1 440,8	86,0	1 376,8	78,2	1 361,5	68,3	1 430,1	67,8	1 537,9	69,1
- in foreign currency	234,0	14,0	383,5	21,8	632,9	31,7	679,7	32,2	688,0	30,9
of which: revaluation	2,4	0,1	-120,5	-6,8	-115,6	-5,8	-73,9	-3,5	-75,2	-3,4
Debt securities at book value held (without revaluation)	1 672,3	100,0	1 880,8	100,0	2 110,0	100,0	2 183,6	100,0	2 301,1	100,0
of which:										
debt securities of the Russian Federation	597,1	35,7	258,1	13,7	517,4	24,5	512,5	23,5	539,7	23,5
- in rubles	533,9	31,9	168,6	9,0	377,3	17,9	371,7	17,0	387,7	16,8
- in foreign currency	63,3	3,8	89,6	4,8	140,1	6,6	140,8	6,4	152,0	6,6
debt securities of the Bank of Russia	101,8	6,1	12,5	0,7	12,4	0,6	17,3	0,8	17,5	0,8
- in rubles	101,8	6,1	12,5	0,7	12,4	0,6	17,3	0,8	17,5	0,8
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	133,3	8,0	139,6	7,4	194,6	9,2	204,6	9,4	206,5	9,0
- in rubles	133,3	8,0	139,6	7,4	194,6	9,2	204,6	9,4	206,5	9,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	139,5	8,3	169,8	9,0	220,7	10,5	231,6	10,6	278,9	12,1
- in rubles	139,4	8,3	169,5	9,0	219,9	10,4	230,3	10,5	237,0	10,3
- in foreign currency	0,0	0,0	0,3	0,0	0,8	0,0	1,3	0,1	41,9	1,8
other debt securities of residents	416,6	24,9	360,5	19,2	365,7	17,3	391,7	17,9	470,6	20,5
- in rubles	416,6	24,9	358,8	19,1	364,4	17,3	391,4	17,9	470,4	20,4
- in foreign currency	0,0	0,0	1,7	0,1	1,3	0,1	0,3	0,0	0,2	0,0
debt securities of other countries	56,3	3,4	27,8	1,5	30,7	1,5	30,1	1,4	30,1	1,3
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	56,3	3,4	27,8	1,5	30,7	1,5	30,1	1,4	30,1	1,3
debt securities of non-resident banks	41,3	2,5	70,0	3,7	81,3	3,9	85,4	3,9	66,9	2,9
- in rubles	17,2	1,0	29,1	1,5	39,9	1,9	44,9	2,1	24,3	1,1
- in foreign currency	24,1	1,4	40,9	2,2	41,4	2,0	40,6	1,9	42,6	1,9
other debt securities of non-residents	142,7	8,5	249,2	13,2	448,1	21,2	582,3	26,7	587,1	25,5
- in rubles	60,1	3,6	116,0	6,2	130,2	6,2	171,4	7,8	184,1	8,0
- in foreign currency	82,6	4,9	133,2	7,1	317,9	15,1	411,0	18,8	403,0	17,5
debt securities delivered without derecognition in the balance sheet	43,6	2,6	591,3	31,4	235,2	11,1	123,7	5,7	97,6	4,2
- in rubles	36,0	2,2	501,2	26,6	135,1	6,4	68,4	3,1	80,4	3,5
- in foreign currency	7,6	0,5	90,1	4,8	100,1	4,7	55,3	2,5	17,2	0,7
overdue debt securities	0,0	0,0	2,0	0,1	3,9	0,2	4,3	0,2	6,2	0,3
- in rubles	0,0	0,0	2,0	0,1	3,2	0,2	4,1	0,2	5,2	0,2
- in foreign currency	0,0	0,0	0,0	0,0	0,7	0,0	0,2	0,0	1,0	0,0
Reference data:										
Provisions for losses on debt securities	0,7		7,2		12,0		14,8		15,7	

Table 19

Structure of credit institutions' portfolio of shares

	1.02.08		1.01.09		1.04.09		1.06.09		1.07.09	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Shares held, total	286,5	100,0	193,4	100,0	228,4	100,0	306,4	100,0	296,0	100,0
- in rubles	266,0	92,9	163,3	84,5	200,6	87,8	276,6	90,3	265,7	89,8
- in foreign currency	20,4	7,1	30,1	15,5	27,8	12,2	29,8	9,7	30,3	10,2
of which: revaluation	2,1	0,7	-57,1	-29,5	-39,8	-17,4	-6,0	-1,9	-16,4	-5,5
Shares held at book value (without revaluation)	284,3	100,0	250,5	100,0	268,2	100,0	312,4	100,0	312,4	100,0
of which shares of:										
resident credit institutions	13,0	4,6	8,9	3,6	7,8	2,9	8,7	2,8	7,3	2,3
- in rubles	13,0	4,6	8,9	3,6	7,8	2,9	8,7	2,8	7,3	2,3
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	250,5	88,1	194,8	77,8	212,4	79,2	246,4	78,9	255,8	81,9
- in rubles	247,2	86,9	193,2	77,1	210,7	78,6	240,5	77,0	249,8	80,0
- in foreign currency	3,3	1,2	1,6	0,6	1,7	0,6	5,9	1,9	6,0	1,9
non-resident credit institutions	5,2	1,8	5,9	2,3	2,6	1,0	2,7	0,9	3,7	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	5,9	2,3	2,6	1,0	2,7	0,9	3,7	1,2
other non-residents	10,6	3,7	19,4	7,8	21,6	8,1	20,4	6,5	20,6	6,6
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,8	0,3
- in foreign currency	10,6	3,7	19,4	7,8	21,6	8,1	20,4	6,5	19,8	6,3
shares delivered without derecognition in the balance sheet	5,1	1,8	21,4	8,6	23,8	8,9	34,2	10,9	25,0	8,0
- in rubles	3,8	1,3	18,3	7,3	21,9	8,2	33,4	10,7	24,2	7,7
- in foreign currency	1,3	0,5	3,1	1,3	1,9	0,7	0,8	0,3	0,8	0,3
Reference data:										
Provisions for losses on shares	1,8		2,7		2,8		3,9		5,5	

Table 20

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
Portfolio of promissory notes discounted by a credit institution, in rubles	247,4	185,0	176,5	186,9	147,0
of which promissory notes, not paid when due	1,3	2,2	2,7	3,4	3,5
Portfolio of promissory notes discounted by a credit institution, in foreign currency	3,7	14,5	25,1	23,8	20,7
of which promissory notes, not paid when due	0,00	0,00	0,25	0,25	0,25
Total	251,1	199,5	201,6	210,6	167,8

Table 21

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

	1.01.08		1.01.09		1.04.09		1.06.09		1.07.09	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	251,1	100,0	199,5	100,0	201,6	100,0	210,6	100,0	167,8	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	198,7	79,2	100,2	50,2	93,1	46,2	101,5	48,2	99,5	59,3
- other promissory notes of residents	51,1	20,4	94,3	47,3	103,0	51,1	107,2	50,9	66,2	39,5
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	1,2	0,5	5,0	2,5	5,5	2,7	1,9	0,9	2,0	1,2
Reference data:										
Provisions for losses on promissory notes	4,5		5,9		7,2		8,2		8,0	

* including overdue promissory notes

Table 22

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
1.	Funds raised from organisations, total	7053,1	8774,6	8729,6	8749,0	9114,5
	- in rubles	5166,0	5499,8	4877,7	5418,8	5625,8
	- in foreign currency	1887,0	3274,8	3851,9	3330,2	3488,8
	of which:					
1.1.	Funds of legal entities in settlement and other accounts*	3232,9	3521,0	3474,5	3292,5	3602,5
	- in rubles	2954,8	2803,8	2403,6	2499,8	2677,5
	- in foreign currency	278,1	717,1	1070,9	792,7	925,0
	Of which:					
1.1.1	Funds of individual entrepreneurs	82,4	81,4	71,3	70,0	76,2
	- in rubles	81,8	77,1	68,7	68,3	74,5
	- in foreign currency	0,6	4,2	2,6	1,7	1,7
1.2.	Government and other extra budgetary funds in settlement accounts	25,0	14,2	24,5	26,9	23,6
1.3.	Float	261,7	281,3	308,6	293,9	298,9
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	3520,0	4945,4	4912,7	5126,0	5180,1
	- in rubles	2095,6	2606,7	2335,1	2767,6	2793,7
	- in foreign currency	1424,5	2338,7	2577,7	2358,4	2386,4
	Of which:					
1.4.1.	Deposits and other raised funds from the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	268,9	257,4	285,9	570,5	616,6
1.4.2.	Certificates of deposit	30,0	12,7	15,3	12,2	11,4
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,1	0,3	0,6	0,4	0,1
1.5.	Clients' funds in factoring and forfeiting operations	13,5	10,7	8,9	9,7	9,5
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	2,0	0,4	0,0	0,0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	461,5	651,6	432,7	430,7	452,4
	- in rubles	361,6	474,0	316,9	338,0	368,4
	- in foreign currency	99,9	177,6	115,8	92,7	84,0
	with maturity from 31 days to 1 year	1343,3	1753,2	1759,6	2098,9	2022,3
	- in rubles	1120,7	1142,7	1089,1	1491,4	1501,2
	- in foreign currency	222,7	610,5	670,4	607,5	521,1
	with maturity in excess of 1 year	1715,1	2540,2	2719,9	2596,0	2705,3
	- in rubles	613,2	989,6	929,0	938,1	924,0
	- in foreign currency	1101,9	1550,6	1790,9	1657,9	1781,2
Reference data						
	Funds raised from non-resident organisations, total	1252,3	1613,9	1745,3	1551,3	1566,7
	- in rubles	238,8	250,1	232,8	230,1	235,6
	- in foreign currency	1013,5	1363,8	1512,5	1321,2	1331,1
	of which:					
	Funds of non-resident organisations in settlement and other accounts	136,4	139,8	155,1	133,6	142,4
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	249,0	214,8	204,2	199,1	197,7
	Other funds raised from non-resident legal entities	859,9	1248,2	1372,6	1204,9	1216,3
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,5	0,3	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	1.01.09	1.04.09	1.06.09	1.07.09
1	Individual deposits	5 159,2	5 907,0	6 197,3	6 316,1	6 491,2
	- of which savings certificates	22,4	18,0	16,3	16,1	16,0
1.1.	Individual demand deposits and deposits with maturity up to 30 days	962,9	1 005,7	920,6	972,0	1 033,1
	- in rubles	857,3	840,0	729,4	797,1	855,4
	- in foreign currency	105,6	165,7	191,3	174,9	177,7
1.2.	Individual deposits with maturity from 31 days to 1 year	977,0	1 052,6	1 216,5	1 224,2	1 245,5
	- in rubles	815,2	639,5	641,7	711,1	735,1
	- in foreign currency	161,8	413,1	574,8	513,1	510,4
1.3.	Individual deposits with maturity in excess of 1 year	3 219,3	3 848,7	4 060,2	4 119,9	4 212,6
	- in rubles	2 820,3	2 853,2	2 784,8	2 926,4	2 993,7
	- in foreign currency	399,0	995,5	1 275,4	1 193,5	1 218,9
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	52,7	61,1	69,2	68,5	71,3

Table 24

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

(billion rubles)

	1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
Loans, deposits and other funds raised from other credit institutions, total	2807,4	3639,6	3700,4	3372,2	3409,3
- in rubles	989,5	1233,6	1259,2	1269,7	1316,2
- in foreign currency	1817,9	2406,0	2441,1	2102,5	2093,1
of which:					
- loans, deposits and other funds raised from resident credit institutions	671,3	972,2	1063,0	1037,1	1093,5
- in rubles	554,3	773,1	833,6	846,4	898,4
- in foreign currency	117,0	199,1	229,4	190,7	195,0
of which					
overdue debt	0,0	0,3	0,4	0,3	0,0
- in rubles	0,0	0,3	0,4	0,3	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2136,1	2667,4	2637,4	2335,2	2315,8
- in rubles	435,3	460,5	425,6	423,4	417,7
- in foreign currency	1700,9	2206,9	2211,7	1911,8	1898,1
of which					
overdue debt	0,0	0,0	0,0	0,0	0,1
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,1

Table 25

Funds raised from and placed with non-residents

№	Indicator	1.01.08		1.01.09		1.04.09		1.06.09		1.07.09	
		billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	1 305,1	6,5	1 676,0	6,0	1 815,4	6,4	1 620,7	5,9	1 638,8	5,9
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 245,2	6,2	1 602,6	5,7	1 732,4	6,1	1 537,8	5,6	1 556,3	5,6
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 108,9	5,5	1 463,0	5,2	1 577,4	5,5	1 404,3	5,1	1 414,0	5,1
1.2	Individual deposits (excluding saving certificates)	52,7	0,3	61,1	0,2	69,2	0,2	68,5	0,3	71,3	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	37,7	0,2	45,3	0,2	52,1	0,2	51,3	0,2	53,4	0,2
1.3	Funds in other accounts	7,2	0,0	12,2	0,0	13,8	0,0	14,3	0,1	11,2	0,0
2.	Funds in correspondent and other accounts of credit institutions	70,0	0,3	93,6	0,3	53,1	0,2	65,0	0,2	55,5	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 136,1	10,6	2 667,4	9,5	2 637,4	9,2	2 335,2	8,5	2 315,8	8,3
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	3 511,2	17,4	4 436,9	15,8	4 506,0	15,8	4 020,9	14,7	4 010,1	14,4
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total**	142,3	0,7	106,7	0,4	94,8	0,3	85,8	0,3	83,2	0,3
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	1 374,7	6,8	2 590,1	9,2	2 725,1	9,6	2 312,2	8,4	2 346,6	8,4
	of which overdue claims	0,8	0,0	5,9	0,0	20,6	0,1	20,7	0,1	37,6	0,1
	of which:										
1.1.	Loans, deposits and other placements	851,5	4,2	1 824,3	6,5	1 940,0	6,8	1 615,8	5,9	1 646,5	5,9
1.2	Loans and other placements with legal entities	515,7	2,6	754,4	2,7	773,3	2,7	685,4	2,5	689,1	2,5
1.3	Loans provided to individuals	7,5	0,0	11,4	0,0	11,8	0,0	11,1	0,0	11,1	0,0
2.	Correspondent accounts with banks	307,7	1,5	843,0	3,0	667,2	2,3	665,7	2,4	712,5	2,6
3.	Securities acquired by credit institutions, total	243,8	1,2	377,4	1,3	589,8	2,1	722,9	2,6	710,4	2,6
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	224,4	1,1	347,0	1,2	560,1	2,0	697,9	2,5	684,1	2,5
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	18,2	0,1	25,3	0,1	24,2	0,1	23,1	0,1	24,3	0,1
3.3	Discounted promissory notes	1,2	0,0	5,0	0,0	5,5	0,0	2,0	0,0	2,1	0,0
4.	Shares in associates and subsidiaries	51,0	0,3	80,3	0,3	85,0	0,3	81,3	0,3	83,1	0,3
5.	Loans provided to other countries	1,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	1 978,2	9,8	3 890,8	13,9	4 067,2	14,3	3 782,1	13,8	3 852,7	13,9
	Reference data:										
	Overdue interest on claims of credit institutions	0,007	0,0	0,080	0,0	0,877	0,0	1,079	0,0	1,429	0,0

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

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

Financial Condition

Table 26

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.08	1.01.09	1.04.09	1.06.09	1.07.09	1.01.08	1.01.09	1.04.09	1.06.09	1.07.09	1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
Total	507 974,7	409 185,7	58 261,4	37 039,4	6 794,8	1 134	1 106	1 093	1 086	1 083	122 619,3	109 839,8	23 144,2	46 664,7	55 669,7
Profit-making CIs*	508 881,7	446 936,1	87 386,7	118 265,2	130 595,4	1 123	1 050	983	885	964	122 618,9	109 638,8	19 908,2	35 619,7	44 114,7
Loss-making CIs	-907,0	-37 750,4	-29 125,3	-81 225,9	-123 800,7	11	56	110	201	119	0,4	201,0	3 235,9	11 044,9	11 555,0
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	2	2	1	1	0	0,0	0,0	0,0	0,0	0,0
Total						1136	1108	1094	1087	1083					

* including CIs with zero profit.

Table 27

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

	1.01.08	1.07.08	1.01.09	1.04.09	1.07.09
1. Income of credit institution, total	100,0	100,0	100,0	100,0	100,0
1.1. Interest income on placements with legal entities (except income on securities)	11,13	11,40	8,36	4,76	5,77
1.2. Interest income on loans to individuals	4,24	4,38	3,13	1,46	1,77
1.3. Income on securities	8,11	4,46	3,48	2,41	3,33
1.4. Income on operations with foreign currency	36,90	51,17	62,27	78,69	73,87
1.5. Commissions	4,51	4,04	2,85	1,02	1,33
1.6. Recovery of loss provision	25,78	16,87	12,84	7,39	9,87
1.7. Other income	9,33	7,68	7,07	4,26	4,07
Of which:					
1.7.1. Fines, penalties, forfeits	0,19	0,20	0,16	0,08	0,13
2. Expenses of credit institution, total	100,0	100,0	100,0	100,0	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	4,16	4,67	3,68	2,70	3,14
2.2. Interest expenses on funds raised from individuals	3,40	3,15	2,02	0,98	1,24
2.3. Expenses on operations with securities	6,21	3,72	3,55	1,86	2,45
2.4. Expenses on operations with foreign currency	38,64	53,66	62,37	77,55	73,15
2.5. Commissions	0,48	0,50	0,38	0,15	0,17
2.6. Expenses on loss provision	29,43	19,61	15,82	10,41	13,18
2.7. Management expenses (including personnel costs)	6,12	5,81	3,91	1,33	1,73
2.8. Other expenses	11,56	8,87	8,28	5,03	4,94
Of which:					
2.8.1. Fines, penalties, forfeits	0,02	0,01	0,01	0,00	0,00

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

Table 28.1

Assets and liabilities* of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.07.09

	thousand rubles			
	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	16231485471	8163939635	16915467486	7479957620
Belgorod Region	9533665	805783	10010803	328645
Bryansk Region	1132912	43129	1136059	39982
Vladimir Region	2955030	73506	2955144	73392
Voronezh Region	11449171	1324165	11461549	1311787
Ivanovo Region	6744536	2175115	7231335	1688316
Kaluga Region	6810284	15076922	9638111	12249095
Kostroma Region	30906751	3705161	29806334	4805578
Kursk Region	7930453	523276	8046376	407353
Lipetsk Region	16913884	1243620	16896231	1261273
Moscow Region	147521445	24548042	148002646	24066841
Orel Region	1503311	82379	1495251	90439
Ryazan Region	8001984	676825	8010326	668483
Smolensk Region	10744516	1394799	9970965	2168350
Tambov Region	1375376	100558	1371846	104088
Tver Region	11295932	966263	11295466	966729
Tula Region	6331840	426508	6308056	450292
Yaroslavl Region	10851033	1319000	10800270	1369763
City of Moscow	15939483348	8109454584	16621030718	7427907214
North-Western Federal District	902445246	263146860	909475943	256116163
Republic of Karelia	725870	23972	731972	17870
Komi Republic	11592368	1220095	11665791	1146672
Akhangel'sk Region	1471749	60529	1466703	65575
Vologda Region	34275664	5905303	34291455	5889512
Kaliningrad Region	33196992	15856490	32945031	16108451
Leningrad Region	5118433	793259	5141408	770284
Murmansk Region	6094307	3265372	6408603	2951076
Novgorod Region	2587931	157443	2604864	140510
Pskov Region	1375272	72553	1384230	63595
St Petersburg	806006660	235791844	812835886	228962618
Southern Federal District	177823086	14934979	172696626	20061439
Republic of Adygeya	1632993	11591	1637756	6828
Republik of Daghestan	11530237	561686	11584030	507893
Republic of Ingushetia	198629	2249	190312	10566
Kabardino-Balkar Republic	4217451	103028	4234231	86248
Republic of Kalmykia	757282	89931	755558	91655
Karachai-Cherkess Republic	1664257	43215	1657565	49907
Republic of North Ossetia - Alania	3830691	92304	3844527	78468
Chechen Republic	0	0	0	0
Krasnodar Territory	66114454	5332097	66338188	5108363
Stavropol Territory	7728511	452021	7726347	454185
Astrakhan Region	3271179	81575	3289205	63549
Volgograd Region	12983386	605853	13028543	560696
Rostov Region	63894016	7559429	58410364	13043081
Volga Federal District	805842771	97969915	803991948	99820738
Republic of Bashkortostan	33642308	3779721	33857620	3564409
Republic of Marii El	1267195	5793	1270279	2709

1	2	3	4	5
Republic of Mordovia	10394590	340238	10407843	326985
Republic of Tatarstan	340754650	55177807	343360530	52571927
Udmurt Republic	16523288	1281080	16611957	1192411
Chuvash Republic	5072472	84787	5079563	77696
Perm Territory	24015513	3211036	23803491	3423058
Kirov Region	12294522	1451050	13016509	729063
Nizhny Novgograd Region	60030502	6246864	60058371	6218995
Orenburg Region	26885368	1879141	27032552	1731957
Penza Region	7788400	86639	7785160	89879
Samara Region	234249895	20901714	229009350	26142259
Saratov Region	29330920	3108183	29086035	3353068
Ulyanovsk Region	3593148	415862	3612688	396322
Ural Federal District	495262373	115892884	504761958	106393299
Kurgan Region	1158479	9614	1160759	7334
Sverdlovsk Region	208497705	34007032	210624161	31880576
Tyumen Region	206681114	65926564	212378015	60229663
Chelyabinsk Region	78925075	15949674	80599023	14275726
Siberian Federal District	282815834	47531333	264191200	66155967
Republic of Altai	5003728	61346	5008067	57007
Republic of Buryatiya	3534844	346921	3652439	229326
Republic of Tuva	417481	14242	421532	10191
Republic of Khakassia	4610679	101915	4615435	97159
Altai Territory	10321369	287729	10329972	279126
Zabaykal Territory	4779508	43726	4779691	43543
Krasnoyarsk Territory	25611817	4616557	25654342	4574032
Irkutsk Region	9365976	970625	9795567	541034
Kemerovo Region	17494158	638242	17587343	545057
Novosibirsk Region	183372374	36776616	164654264	55494726
Omsk Region	10584154	2879849	9995095	3468908
Tomsk Region	7719746	793565	7697453	815858
Far Eastern Federal District	160529129	16618812	155807211	21340730
Republic of Sakha (Yakutia)	12228899	642183	12269016	602066
Kamchatka Territory	10156879	1267037	10171397	1252519
Primorskiy Territory	41836022	5055130	41104647	5786505
Khabarovsk Territory	28515431	3209945	28616940	3108436
Amur Region	58565489	5591937	54406266	9751160
Magadan Region	3532901	99239	3516204	115936
Sakhalin Region	5693508	753341	5722741	724108
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 1.07.09

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	12929613972	7374750098	13607836071	6696527999
Belgorod Region	130374673	3324950	131172532	2527091
Bryansk Region	40468752	695774	40512758	651768
Vladimir Region	64677609	3124955	64700621	3101943
Voronezh Region	204366930	14010902	204743844	13633988
Ivanovo Region	36855269	4429932	37394561	3890640
Kaluga Region	42394928	22865072	45341519	19918481
Kostroma Region	34905382	2610584	34880134	2635832
Kursk Region	69824483	3484524	69940213	3368794
Lipetsk Region	79437426	2420973	79586213	2272186
Moscow Region	468302480	77975523	469163915	77114088
Orel Region	28311378	1076056	28305679	1081755
Ryazan Region	65373398	2077879	65860401	1590876
Smolensk Region	47953483	4222519	47983370	4192632
Tambov Region	33769840	989793	33806193	953440
Tver Region	59853750	2194953	59951960	2096743
Tula Region	79656723	8687110	79781785	8562048
Yaroslavl Region	98474437	2562320	98424471	2612286
City of Moscow	11344613031	7217996279	12016285902	6546323408
North-Western Federal District	1689369371	429428235	1697442804	421354802
Republic of Karelia	30988391	5564954	31047423	5505922
Komi Republic	56239256	2948922	56249092	2939086
Akhangel'sk Region	56159619	5197021	56332551	5024089
Vologda Region	106620959	3949020	106696763	3873216
Kaliningrad Region	71308008	19258159	71278145	19288022
Leningrad Region	52360962	11285086	52371044	11275004
Murmansk Region	46997421	11322011	47316182	11003250
Novgorod Region	31627101	1880533	31696686	1810948
Pskov Region	25392593	501429	25417288	476734
St Petersburg	1211675061	367521100	1219037630	360158531
Southern Federal District	1036344687	83098821	1033010861	86432647
Republic of Adygeya	10958439	140620	10970827	128232
Republic of Dagestan	25528989	1187115	25586488	1129616
Republic of Ingushetia	3523084	25580	3512288	36376
Kabardino-Balkar Republic	21822241	1046974	21874936	994279
Republic of Kalmykia	6677427	92631	6682772	87286
Karachai-Cherkess Republic	11437826	334452	11451594	320684
Republic of North Ossetia - Alania	17628905	460276	17662083	427098
Chechen Republic	15101517	49209	15106145	44581
Krasnodar Territory	363816022	28333920	364260695	27889247
Stavropol Territory	122833331	4180014	122875057	4138288
Astrakhan Region	41583255	1409995	41659905	1333345
Volgograd Region	116886321	6457818	117012153	6331986
Rostov Region	278547330	39380217	274355918	43571629
Volga Federal District	2315550810	249772706	2313661048	251662468
Republic of Bashkortostan	180054413	93578419	180685254	92947578

1	2	3	4	5
Republic of Marii El	25101338	2645111	25096054	2650395
Republic of Mordovia	50449688	521546	50468698	502536
Republic of Tatarstan	456742113	59046187	459165325	56622975
Udmurt Republic	108456478	2586946	108730293	2313131
Chuvash Republic	68655292	4017700	68739506	3933486
Perm Territory	232728922	9567847	233232069	9064700
Kirov Region	63759835	5124744	64496377	4388202
Nizhny Novgograd Region	316989956	22387368	315842587	23534737
Orenburg Region	90154193	3199039	90307688	3045544
Penza Region	53564620	3214570	53577318	3201872
Samara Region	489131799	38877094	483773556	44235337
Saratov Region	120716577	3784546	120454745	4046378
Ulyanovsk Region	59045586	1221589	59091578	1175597
Ural Federal District	1279224652	227014362	1288218909	218020105
Kurgan Region	28011070	408515	28024877	394708
Sverdlovsk Region	590542603	118757602	591335390	117964815
Tyumen Region	414776704	85491792	420942665	79325831
Chelyabinsk Region	245894275	22356453	247915977	20334751
Siberian Federal District	1352850372	111165880	1337735895	126280357
Republic of Altai	10882315	1407082	10909124	1380273
Republic of Buryatiya	41093665	1501369	41216103	1378931
Republic of Tuva	7426322	33333	7431807	27848
Republic of Khakassia	20287920	328113	20288264	327769
Altai Territory	138836277	3306348	138972667	3169958
Zabaykal Territory	38363977	505357	38385621	483713
Krasnoyarsk Territory	198219427	13829396	198625619	13423204
Irkutsk Region	158994134	7370487	159518308	6846313
Kemerovo Region	166468520	14424849	166699900	14193469
Novosibirsk Region	382711137	56491956	366270076	72933017
Omsk Region	121649752	8291330	121202678	8738404
Tomsk Region	67916926	3676260	68215728	3377458
Far Eastern Federal District	429690507	50216476	425011522	54895461
Republic of Sakha (Yakutia)	63174291	1679702	63304910	1549083
Kamchatka Territory	25120080	2174674	25196023	2098731
Primorskiy Territory	101185454	15282398	100475617	15992235
Khabarovsk Territory	134764700	16443084	135075921	16131863
Amur Region	45474175	4714525	41017403	9171297
Magadan Region	16796376	2385782	16687197	2494961
Sakhalin Region	33545367	7289365	33614087	7220645
Jewish Autonomous Region	4167793	36994	4168222	36565
Chukotka Autonomous Area	5462271	209952	5472142	200081

* 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 1.07.09

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	2022137545	510003948	259590442	217773892	109316506	14398939
Belgorod Region	163715	43253	4460	0	179418	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	40413	45432	0	0	72937	0
Voronezh Region	333153	3215	3300	0	359881	0
Ivanovo Region	1209366	96270	16453	0	126796	6785
Kaluga Region	2210115	47629	174906	0	191824	0
Kostroma Region	8256018	12836	49984	0	709396	0
Kursk Region	287341	287802	0	0	29471	0
Lipetsk Region	718850	121670	32236	0	1081052	0
Moscow Region	28684937	3472324	145122	105	6527445	1091746
Orel Region	0	0	0	0	44024	0
Ryazan Region	83441	41243	41208	25	44428	0
Smolensk Region	233272	107360	212029	44	448347	0
Tambov Region	0	0	4	0	0	0
Tver Region	2493306	276241	27100	0	0	0
Tula Region	29246	16388	232	0	24625	0
Yaroslavl Region	101498	100760	789	0	92253	0
City of Moscow	1977292874	505331525	258882619	217773718	99384609	13300408
North-Western Federal District	74434655	8576179	13353609	366558	10856624	521255
Republic of Karelia	0	0	0	0	0	0
Komi Republic	874287	444525	64301	980	41570	0
Akhangel'sk Region	0	0	99885	0	1205	0
Vologda Region	1575194	412116	180634	4900	1109910	411051
Kaliningrad Region	6814607	634621	320949	340008	396065	0
Leningrad Region	37267	29934	113	20	0	0
Murmansk Region	648553	75415	350	0	59125	0
Novgorod Region	0	0	89248	0	0	31823
Pskov Region	0	0	0	0	0	0
St Petersburg	64484747	6979568	12598129	20650	9248749	78381
Southern Federal District	5480192	1792735	999858	125588	1215876	84702
Republic of Adygeya	1439	1420	2337	0	0	0
Republic of Dagestan	0	0	75370	18445	181072	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	3295	0	362184	0
Republic of Kalmykia	0	0	0	0	0	0
Karachai-Cherkess Republic	40790	0	31752	0	47484	0
Republic of North Ossetia - Alania	0	0	615	0	192744	0
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	2050896	412639	489224	65587	193173	0
Stavropol Territory	940432	630080	0	210	78	0
Astrakhan Region	555659	500065	24279	5288	24951	0
Volgograd Region	137961	139359	1940	0	161168	84702
Rostov Region	1752915	109172	371046	36058	53022	0
Volga Federal District	37162489	4803731	12080151	707870	9801833	198916
Republic of Bashkortostan	1912682	261562	71151	0	22051	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	60961	63567	34783	0	29522	0
Republic of Tatarstan	20995125	1879129	9723645	660944	3041463	5382
Udmurt Republic	57251	15793	20755	0	248588	0
Chuvash Republic	86672	50963	40	0	33130	0
Perm Territory	1030229	0	164043	0	365906	0
Kirov Region	291613	35191	8459	0	31784	0
Nizhny Novgograd Region	605220	141650	260287	0	2410885	65316
Orenburg Region	942582	64584	132462	17646	1673914	79752
Penza Region	299241	0	145	0	51054	0
Samara Region	10722488	2219776	1563673	29010	1698674	48466
Saratov Region	157474	71516	100583	270	194862	0
Ulyanovsk Region	951	0	125	0	0	0
Ural Federal District	55247453	7593924	6508926	100	11208032	5339766
Kurgan Region	0	0	0	0	21118	0
Sverdlovsk Region	28992777	1629252	3500995	100	3938406	1817155
Tyumen Region	20578207	3627200	2844610	0	6849869	3522611
Chelyabinsk Region	5676469	2337472	163321	0	398639	0
Siberian Federal District	20957300	3073382	2793135	0	1678213	106703
Republic of Altai	42932	0	80	0	68361	0
Republic of Buryatiya	24547	0	483	0	7960	0
Republic of Tuva	13786	13819	0	0	0	0
Republic of Khakassia	16385	20450	0	0	82957	0
Altai Territory	24192	20894	2200	0	32977	0
Zabaykal Territory	115382	89705	0	0	0	0
Krasnoyarsk Territory	279617	162725	65455	0	128070	0
Irkutsk Region	75873	0	10730	0	99549	0
Kemerovo Region	825677	766279	105015	0	50855	82
Novosibirsk Region	18243826	1776558	2438352	0	984936	0
Omsk Region	1288964	216833	127	0	70088	106621
Tomsk Region	6119	6119	170693	0	152460	0
Far Eastern Federal District	10469343	3844454	675572	18	2956986	87423
Republic of Sakha (Yakutia)	597603	231063	170443	0	1236996	0
Kamchatka Territory	282088	81233	18485	0	173912	0
Primorskiy Territory	3522204	1840396	304138	0	104322	0
Khabarovsk Territory	725628	650195	15131	0	40250	0
Amur Region	5291783	990677	87344	18	1352048	87423
Magadan Region	50037	50890	2400	0	110	0
Sakhalin Region	0	0	77631	0	49348	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 1.07.09**

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	2026496783	510764356	260126662	216865886	112122809	14952151
Belgorod Region	163715	43253	4460	0	181961	0
Bryansk Region	0	0	1	0	0	0
Vladimir Region	40413	45432	0	0	60786	0
Voronezh Region	205614	3215	3698	0	127026	0
Ivanovo Region	1180961	122993	6342	0	0	6785
Kaluga Region	2210115	47629	4816	0	102640	0
Kostroma Region	2561049	0	16	0	0	0
Kursk Region	287341	287802	0	0	29471	0
Lipetsk Region	718850	121670	33310	0	1081052	0
Moscow Region	28705204	3472324	145332	105	6408179	1091746
Orel Region	0	0	0	0	44024	0
Ryazan Region	83441	41243	41208	25	34726	0
Smolensk Region	0	0	69591	44	36324	0
Tambov Region	0	0	4	0	0	0
Tver Region	2493306	276241	27100	0	0	0
Tula Region	29246	16388	480	0	34021	0
Yaroslavl Region	120018	123215	4652	0	92253	0
City of Moscow	1987697510	506162951	259785652	216865712	103890346	13853620
North-Western Federal District	70575625	7911498	13095646	1273752	9905508	110204
Republic of Karelia	0	0	0	0	0	0
Komi Republic	576499	218584	61806	980	0	0
Akhangel'sk Region	18918	25568	99885	0	1697	0
Vologda Region	854355	305257	185314	4900	0	0
Kaliningrad Region	1534588	403331	65842	8	384138	0
Leningrad Region	37267	29934	113	1247165	40000	0
Murmansk Region	648553	75415	350	0	59125	0
Novgorod Region	771	980	89248	0	0	31823
Pskov Region	0	0	0	0	0	0
St Petersburg	66904674	6852429	12593088	20699	9420548	78381
Southern Federal District	5398761	1792735	852096	125588	1184703	29963
Republic of Adygeya	1439	1420	2337	0	0	0
Republik of Daghestan	0	0	75798	18445	288373	29963
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	3295	0	362184	0
Republic of Kalmykia	0	0	0	0	0	0
Karachai-Cherkess Republic	9535	0	31752	0	0	0
Republic of North Ossetia - Alania	0	0	615	0	191070	0
Chechen Republic	0	0	0	0	133750	0
Krasnodar Territory	2000720	412639	423438	65587	145973	0
Stavropol Territory	940432	630080	2238	210	78	0
Astrakhan Region	555659	500065	28883	5288	0	0
Volgograd Region	137961	139359	2080	0	253	0
Rostov Region	1752915	109172	281660	36058	63022	0
Volga Federal District	37179942	4803731	11903122	708532	9586204	198916
Republic of Bashkortostan	1890898	261562	72254	0	19811	0
Republic of Marii El	0	0	0	0	0	0

1	2	3	4	5	6	7
Republic of Mordovia	60961	63567	34783	0	0	0
Republic of Tatarstan	20995125	1879129	9541297	660944	3039963	5382
Udmurt Republic	57251	15793	20755	0	248588	0
Chuvash Republic	86672	50963	40	43	33130	0
Perm Territory	1024920	0	166233	0	351725	0
Kirov Region	291613	35191	8459	0	31784	0
Nizhny Novgorod Region	649765	141650	260826	119	2328672	65316
Orenburg Region	942582	64584	132589	17646	1581804	79752
Penza Region	299241	0	145	0	51054	0
Samara Region	10722489	2219776	1564270	29510	1704861	48466
Saratov Region	157474	71516	101346	270	194812	0
Ulyanovsk Region	951	0	125	0	0	0
Ural Federal District	54972839	7498197	6654128	100	10599785	5339766
Kurgan Region	0	0	0	0	21118	0
Sverdlovsk Region	28719887	1533525	3628272	100	3770540	1817155
Tyumen Region	20576483	3627200	2862410	0	6623063	3522611
Chelyabinsk Region	5676469	2337472	163446	0	185064	0
Siberian Federal District	20907840	3073382	2694467	150	1767505	106703
Republic of Altai	13832	0	80	0	58434	0
Republic of Buryatiya	24547	0	483	0	7960	0
Republic of Tuva	13786	13819	0	0	0	0
Republic of Khakassia	16385	20450	0	0	82957	0
Altai Territory	24192	20894	2200	0	7421	0
Zabaykal Territory	115382	89705	0	0	0	0
Krasnoyarsk Territory	279617	162725	65455	0	135088	0
Irkutsk Region	75873	0	10812	0	99549	0
Kemerovo Region	825677	766279	105027	0	155779	82
Novosibirsk Region	18223466	1776558	2438507	0	1004009	0
Omsk Region	1288964	216833	599	0	70558	106621
Tomsk Region	6119	6119	71304	150	145750	0
Far Eastern Federal District	10353669	3844454	675572	18	1867558	0
Republic of Sakha (Yakutia)	596361	231063	170443	0	1375996	0
Kamchatka Territory	273296	81233	18485	0	124820	0
Primorskiy Territory	3522204	1840396	304138	0	78575	0
Khabarovsk Territory	725628	650195	15131	0	40250	0
Amur Region	5186143	990677	87344	18	198459	0
Magadan Region	50037	50890	2400	0	110	0
Sakhalin Region	0	0	77631	0	49348	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 1.07.09

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	11874414651	7900576737	594572080	2713592234
Belgorod Region	6461588	5126496	298015	616918
Bryansk Region	823659	558737	100000	62822
Vladimir Region	2056016	1278253	95000	682763
Voronezh Region	8126206	3501089	577900	3896966
Ivanovo Region	4567225	3006980	100000	1378461
Kaluga Region	3655943	1811530	210000	1556805
Kostroma Region	18683194	5099749	10750	7087666
Kursk Region	6375735	4845860	351850	980683
Lipetsk Region	9676134	7669408	167500	1250795
Moscow Region	61608242	35301565	4561487	15288637
Orel Region	835915	594251	0	235815
Ryazan Region	5836787	5256784	20000	541203
Smolensk Region	7707011	6275599	225726	1085438
Tambov Region	1041575	908173	0	133402
Tver Region	6995613	4920407	1004000	1070945
Tula Region	4974748	4218143	145027	517578
Yaroslavl Region	6643955	4413419	262702	1250175
City of Moscow	11718345105	7805790294	586442123	2675955162
North-Western Federal District	666995194	472742136	100469369	62891685
Republic of Karelia	477939	223079	0	140180
Komi Republic	7446769	2957903	2856700	1450541
Akhangel'sk Region	776105	560173	23416	167192
Vologda Region	24625503	15920658	3827361	3378187
Kaliningrad Region	21519029	17365309	1095459	2530288
Leningrad Region	3382059	2469845	50000	452686
Murmansk Region	4023917	2210238	70000	1715776
Novgorod Region	1549458	1116747	500	395115
Pskov Region	894769	754873	10000	128916
St Petersburg	602299646	429163311	92535933	52532804
Southern Federal District	117437546	75195025	4814904	32453317
Republic of Adygeya	1075086	575803	1000	498283
Republik of Daghestan	5538818	2822829	63268	2647011
Republic of Ingushetia	74120	71510	0	2610
Kabardino-Balkar Republic	2520522	2147082	100	369639
Republic of Kalmykia	572334	428284	0	144050
Karachai-Cherkess Republic	1038585	726647	80000	231938
Republic of North Ossetia - Alania	2374477	2039642	2910	331925
Chechen Republic	0	0	0	0
Krasnodar Territory	42778990	25460252	2902020	11293487
Stavropol Territory	5149859	2982043	631700	1536116
Astrakhan Region	1685129	956574	0	477591
Volgograd Region	9039581	7137700	636000	1100514
Rostov Region	45590045	29846659	497906	13820153

1	2	3	4	5
Volga Federal District	601075184	383580684	15828761	187412525
Republic of Bashkortostan	24763897	13181258	2007404	8779405
Republic of Marii El	606419	579900	400	26119
Republic of Mordovia	7551848	6407353	50000	921463
Republic of Tatarstan	244484880	197673986	4273630	40101127
Udmurt Republic	13068985	5167491	706270	5970409
Chuvash Republic	3989865	2137889	355000	1464212
Perm Territory	16467212	10816403	171000	5059460
Kirov Region	8391135	6181313	443649	1380083
Nizhny Novgogrod Region	31806048	23695485	2728650	4579830
Orenburg Region	19301557	11934776	1196220	4805235
Penza Region	5811895	5216701	170000	234297
Samara Region	203036630	86975375	3556354	106810756
Saratov Region	19066195	11358402	150100	6828942
Ulyanovsk Region	2728618	2254352	20084	451187
Ural Federal District	322106713	175255438	13858424	107418921
Kurgan Region	777158	695951	20050	61157
Sverdlovsk Region	131574821	72547180	5548453	46032607
Tyumen Region	137923827	69653248	4670921	48128001
Chelyabinsk Region	51830907	32359059	3619000	13197156
Siberian Federal District	200213675	94915996	4530866	81721223
Republic of Altai	4131328	3113778	90000	902254
Republic of Buryatiya	2576700	1511709	0	1048952
Republic of Tuva	268744	158723	270	109751
Republic of Khakassia	3424685	1557373	173000	1555982
Altai Territory	7915422	5188226	950000	1357203
Zabaykal Territory	4201014	153754	750000	3297260
Krasnoyarsk Territory	16157893	10025365	307140	4683730
Irkutsk Region	6726541	4371561	247366	1887198
Kemerovo Region	12051289	7740701	20000	4287379
Novosibirsk Region	130126765	53505639	1674090	58164764
Omsk Region	7596257	4424405	229000	2829163
Tomsk Region	5037037	3164762	90000	1597587
Far Eastern Federal District	110723858	46659957	5515824	52223049
Republic of Sakha (Yakutia)	4804809	3107422	31450	1357374
Kamchatka Territory	6440640	3800231	604350	1068778
Primorskiy Territory	28722825	20208133	970000	5433041
Khabarovsk Territory	23098229	11214982	2271000	8697307
Amur Region	42800844	5311918	1400000	34306584
Magadan Region	2492942	1310053	0	1040491
Sakhalin Region	2363569	1707218	239024	319474
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 1.07.09**

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	7203371593	5013992884	601074094	1101139469
Belgorod Region	120539599	102484796	298015	16291230
Bryansk Region	35300473	20693079	100000	11285214
Vladimir Region	56904650	39193990	85000	17102104
Voronezh Region	186525230	132610233	577900	50444467
Ivanovo Region	31642098	22129278	0	9218766
Kaluga Region	40624437	25024394	210000	13893761
Kostroma Region	27558541	17246231	10000	7776570
Kursk Region	62970212	48390343	351850	14019725
Lipetsk Region	67380882	52842716	150000	14106905
Moscow Region	285494102	193023519	4561487	58016400
Orel Region	24378284	15357908	0	7605674
Ryazan Region	58662768	39672236	20000	14257602
Smolensk Region	42963756	27874986	500	13230845
Tambov Region	28537176	20991447	0	7064549
Tver Region	50138949	31676048	1004000	15402596
Tula Region	71256478	44662132	145027	23254040
Yaroslavl Region	86890687	57941607	262702	19402242
City of Moscow	5925603271	4122177941	593297613	788766779
North-Western Federal District	1311443780	853047254	97704108	303618621
Republic of Karelia	27837264	12676587	0	12635034
Komi Republic	48119861	20955986	2710000	21296359
Akhangel'sk Region	49562069	24273265	23416	22012833
Vologda Region	94632376	64219236	1264000	24857239
Kaliningrad Region	58355213	45431744	1046459	10753756
Leningrad Region	38762354	26381709	50000	11751039
Murmansk Region	39709158	23247813	70000	15489971
Novgorod Region	28283231	15288016	500	10088502
Pskov Region	21997498	15779334	10000	5782730
St Petersburg	904184756	604793564	92529733	168951158
Southern Federal District	890115083	592908135	5394994	264508531
Republic of Adygeya	9633138	5863273	1000	3768865
Republic of Dagestan	17538749	11028459	63368	6441212
Republic of Ingushetia	2666689	1648899	0	1017790
Kabardino-Balkar Republic	18707353	12870916	0	5788225
Republic of Kalmykia	5982307	2533167	0	3449140
Karachai-Cherkess Republic	10113632	6492313	80000	3541319
Republic of North Ossetia - Alania	14717195	9717469	17910	4781816
Chechen Republic	12219210	11068002	0	1151208
Krasnodar Territory	313893810	203632885	3082010	96410071
Stavropol Territory	107571070	73415042	931700	31231120
Astrakhan Region	35800272	15576553	0	13150362
Volgograd Region	100126282	62378409	541000	32370770
Rostov Region	241145376	176682748	678006	61406633

1	2	3	4	5
Volga Federal District	1960142867	1274958583	15548565	606923256
Republic of Bashkortostan	151438757	87444720	2007404	59856895
Republic of Marii El	21977417	13485322	400	7024837
Republic of Mordovia	45015300	34781234	30000	9671498
Republic of Tatarstan	349242859	271284145	4273630	65064325
Udmurt Republic	97860062	63272491	706270	28880369
Chuvash Republic	61551800	39824673	355000	19896175
Perm Territory	205582239	143671710	171000	59376345
Kirov Region	53956736	36969067	443649	15246878
Nizhny Novgorod Region	267369205	187873177	2738650	68827697
Orenburg Region	75394707	42629854	921220	30692397
Penza Region	46027458	29064527	170000	13579608
Samara Region	429316438	231820211	3561158	181476683
Saratov Region	101783838	55882775	150100	32865842
Ulyanovsk Region	53626051	36954677	20084	14463707
Ural Federal District	1029091939	616852200	11256124	356195526
Kurgan Region	24520515	11962293	20050	12456520
Sverdlovsk Region	489655764	330364333	2986153	134827225
Tyumen Region	307243566	143763681	4630921	142401759
Chelyabinsk Region	207672094	130761893	3619000	66510022
Siberian Federal District	1165031382	614905317	4380868	478055615
Republic of Altai	9643006	5278583	0	4234132
Republic of Buryatiya	35842789	13712395	0	19809309
Republic of Tuva	6713741	881933	270	5805204
Republic of Khakassia	18152841	6330593	173000	11169035
Altai Territory	125240418	81766683	950000	39449957
Zabaykal Territory	34253716	9773614	750000	22173618
Krasnoyarsk Territory	167878405	78745730	307140	83160412
Irkutsk Region	141336934	69265245	247366	65547117
Kemerovo Region	148427165	91016452	20000	53429696
Novosibirsk Region	310517666	174804483	1614090	106169769
Omsk Region	106960581	54071170	229002	40194067
Tomsk Region	60064120	29258436	90000	26913299
Far Eastern Federal District	333892910	182087929	4231474	127567052
Republic of Sakha (Yakutia)	48296046	29085767	47450	17540873
Kamchatka Territory	19805338	11569215	604000	5194740
Primorskiy Territory	76859487	45956020	1010000	27110200
Khabarovsk Territory	118145519	63008171	2231000	43916863
Amur Region	34614553	13633091	100000	18020123
Magadan Region	10646444	6704662	0	3655505
Sakhalin Region	19770260	8809341	239024	9705167
Jewish Autonomous Region	3677738	1944531	0	1723187
Chukotka Autonomous Area	2077525	1377131	0	700394

Table 31.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.07.09

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	5658567815	3465647715	1561529442	432022583
Belgorod Region	139699	36559	103090	50
Bryansk Region	2542	2542	0	0
Vladimir Region	7173	3204	0	3969
Voronezh Region	217403	187742	31	27363
Ivanovo Region	407726	364740	21035	21951
Kaluga Region	10353519	2949635	4547137	2099582
Kostroma Region	1117804	914636	3129	200039
Kursk Region	166087	103775	0	2391
Lipetsk Region	118141	81958	0	2562
Moscow Region	6266725	2931984	918866	2409625
Orel Region	0	0	0	0
Ryazan Region	230281	214287	967	15027
Smolensk Region	1030822	79592	631970	319260
Tambov Region	48876	16334	32229	313
Tver Region	95100	26902	31665	36533
Tula Region	265051	243251	0	21800
Yaroslavl Region	513447	142957	303567	66923
City of Moscow	5637587419	3457347617	1554935756	426795195
North-Western Federal District	173262596	118662859	35753932	15847570
Republic of Karelia	0	0	0	0
Komi Republic	537920	241556	221743	74621
Akhangel'sk Region	41284	37377	1443	2464
Vologda Region	4142472	1058866	3036234	47372
Kaliningrad Region	7271365	4631474	1570815	646619
Leningrad Region	232643	212409	1928	18306
Murmansk Region	1755932	1492535	201436	61961
Novgorod Region	10135	0	782	9353
Pskov Region	0	0	0	0
St Petersburg	159270845	110988642	30719551	14986874
Southern Federal District	4809671	2939218	983022	830075
Republic of Adygeya	0	0	0	0
Republic of Dagestan	29999	7344	7196	15459
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	10357	9387	970	0
Republic of Kalmykia	6708	0	782	5926
Karachai-Cherkess Republic	0	0	0	0
Republic of North Ossetia - Alania	4429	0	2346	2083
Chechen Republic	0	0	0	0
Krasnodar Territory	968200	244290	123630	542924
Stavropol Territory	184802	0	152559	32243
Astrakhan Region	5436	0	1252	4184
Volgograd Region	10878	5872	0	5006
Rostov Region	3588862	2672325	694287	222250

1	2	3	4	5
Volga Federal District	53264468	41816556	2463621	7696419
Republic of Bashkortostan	1380305	1117691	129980	40799
Republic of Marii El	469	0	469	0
Republic of Mordovia	97643	91357	3160	3126
Republic of Tatarstan	32926441	30453459	344183	1041683
Udmurt Republic	511233	480910	17742	12581
Chuvash Republic	4311	1182	0	3129
Perm Territory	997787	799186	58279	140322
Kirov Region	142295	2426	125887	122
Nizhny Novgogrod Region	3956185	2185391	487081	1283713
Orenburg Region	296263	262006	22247	12010
Penza Region	219	0	219	0
Samara Region	12134227	5771289	1159279	5108598
Saratov Region	555968	422108	114876	18984
Ulyanovsk Region	261122	229551	219	31352
Ural Federal District	62151409	35520735	21593218	1659911
Kurgan Region	0	0	0	0
Sverdlovsk Region	17538646	11250260	5225939	579683
Tyumen Region	38630476	22904581	12174157	784310
Chelyabinsk Region	5982287	1365894	4193122	295918
Siberian Federal District	26586546	11683261	12925643	842201
Republic of Altai	0	0	0	0
Republic of Buryatiya	95604	52374	18778	187
Republic of Tuva	125	0	125	0
Republic of Khakassia	13223	0	13146	77
Altai Territory	55078	23268	313	31497
Zabaykal Territory	1565	0	0	1565
Krasnoyarsk Territory	2341073	1502185	399065	436987
Irkutsk Region	143358	111393	9162	22803
Kemerovo Region	71749	21903	5108	44738
Novosibirsk Region	22525508	8821533	12400687	194948
Omsk Region	927109	792493	79259	55357
Tomsk Region	412154	358112	0	54042
Far Eastern Federal District	7434561	4105212	2006488	1316161
Republic of Sakha (Yakutia)	148700	136438	11744	518
Kamchatka Territory	577458	572888	4287	283
Primorskiy Territory	1919216	363621	1413960	136223
Khabarovsk Territory	2287680	1543688	530909	213083
Amur Region	2437886	1452924	31944	951730
Magadan Region	595	595	0	0
Sakhalin Region	63026	35058	13644	14324
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 1.07.09

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	5222743787	3109575960	1564119715	364420093
Belgorod Region	2073649	1456290	104185	398635
Bryansk Region	280145	92907	0	170702
Vladimir Region	2501755	2293954	0	207801
Voronezh Region	11535855	9898673	657	1574045
Ivanovo Region	2304954	2202167	3163	99624
Kaluga Region	8763530	3242207	4547010	307546
Kostroma Region	759198	726832	3129	23923
Kursk Region	2817155	2524216	0	233018
Lipetsk Region	1088291	949977	0	138314
Moscow Region	22566442	14886113	917959	6756120
Orel Region	650346	558228	0	92118
Ryazan Region	1099075	869812	1593	227670
Smolensk Region	3687009	3018917	24848	643244
Tambov Region	800545	718764	32229	49552
Tver Region	814798	557958	31665	203391
Tula Region	7883134	7247114	0	610010
Yaroslavl Region	1357879	673788	304474	379020
City of Moscow	5151760027	3057658043	1558148803	352305360
North-Western Federal District	308214081	213250316	31788730	55926345
Republic of Karelia	5283733	4992113	0	291620
Komi Republic	2144539	1727888	221743	194908
Akhangel'sk Region	4720038	4547683	1443	169993
Vologda Region	2520402	1943635	69691	482201
Kaliningrad Region	14877857	11452703	572782	2810076
Leningrad Region	5156444	4813679	1928	325192
Murmansk Region	9343303	8639153	201436	480804
Novgorod Region	1441590	1204208	782	214972
Pskov Region	235778	175766	0	60012
St Petersburg	262490397	173753488	30718925	50896567
Southern Federal District	65322989	56119767	1017138	6453532
Republic of Adygeya	97662	27935	0	69727
Republik of Daghestan	520286	446148	7978	66160
Republic of Ingushetia	2977	0	0	2977
Kabardino-Balkar Republic	875122	858170	970	14990
Republic of Kalmykia	26969	11390	782	14797
Karachai-Cherkess Republic	230110	229263	0	847
Republic of North Ossetia - Alania	201772	67092	2346	132334
Chechen Republic	0	0	0	0
Krasnodar Territory	21020738	16827536	156964	3047828
Stavropol Territory	3096040	1949800	152559	991790
Astrakhan Region	1140768	978475	1252	41012
Volgograd Region	4673740	3718976	0	373317
Rostov Region	33436805	31004982	694287	1697753

1	2	3	4	5
Volga Federal District	119905729	99828739	2447037	15514294
Republic of Bashkortostan	14319028	12953953	129510	823530
Republic of Marii El	2445739	2327937	469	32601
Republic of Mordovia	135049	91357	3129	40563
Republic of Tatarstan	36722295	34609816	344183	670229
Udmurt Republic	1343230	1047751	17742	269258
Chuvash Republic	3744252	3509931	0	234321
Perm Territory	6214712	4370789	59531	1775255
Kirov Region	3448899	3201900	125887	107252
Nizhny Novgogrod Region	17690739	13937705	486768	2980801
Orenburg Region	1148363	895532	5194	245370
Penza Region	2794825	2759590	250	34985
Samara Region	28245562	18995914	1159279	7903822
Saratov Region	888311	382022	114876	376343
Ulyanovsk Region	764725	744542	219	19964
Ural Federal District	144054515	116064150	19545059	4682935
Kurgan Region	183873	179658	0	4215
Sverdlovsk Region	100353815	93235833	3348515	2915282
Tyumen Region	32403937	16938324	12003422	613489
Chelyabinsk Region	11112890	5710335	4193122	1149949
Siberian Federal District	82622909	50894268	14831899	8696766
Republic of Altai	1344257	1340810	0	3447
Republic of Buryatiya	1053137	880936	18778	129158
Republic of Tuva	125	0	125	0
Republic of Khakassia	126622	77336	14085	35201
Altai Territory	2239524	1796983	313	395978
Zabaykal Territory	257017	121362	0	135655
Krasnoyarsk Territory	9695558	8492072	4693	1154676
Irkutsk Region	5285013	4347165	9162	922956
Kemerovo Region	12792305	12035922	5577	719186
Novosibirsk Region	41925379	16431125	14699281	3472535
Omsk Region	5056818	3438385	79885	1445229
Tomsk Region	2847154	1932172	0	282745
Far Eastern Federal District	29289584	22309441	2006488	4429696
Republic of Sakha (Yakutia)	863086	804818	11744	46524
Kamchatka Territory	1080951	1021367	4287	54109
Primorskiy Territory	10537529	7442641	1413960	1677064
Khabarovsk Territory	14164902	10744409	530909	2351423
Amur Region	2101202	1983942	31944	85316
Magadan Region	276697	276696	0	1
Sakhalin Region	264224	35064	13644	214770
Jewish Autonomous Region	993	504	0	489
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 1.07.09

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	390855063	167178965	782438	418170	155898722	26056804
Belgorod Region	143690	0	0	0	23810	50
Bryansk Region	60148	0	0	0	0	0
Vladimir Region	97172	0	15000	0	43438	1271
Voronezh Region	431785	0	0	0	294321	9391
Ivanovo Region	73548	0	0	0	12585	0
Kaluga Region	28441	5182	0	0	26663	7053
Kostroma Region	185276	13716	10000	0	635476	1056
Kursk Region	18805	0	0	0	51965	0
Lipetsk Region	687478	0	0	0	30035	22
Moscow Region	1567228	29993	10000	0	750464	105069
Orel Region	85874	0	0	0	4832	0
Ryazan Region	159193	0	0	0	30347	0
Smolensk Region	173768	4382	0	0	217451	98
Tambov Region	1236	0	0	0	4147	0
Tver Region	196635	0	4000	0	38550	1129
Tula Region	51672	0	0	0	19285	3637
Yaroslavl Region	255726	0	0	0	114983	528
City of Moscow	386637388	167125692	743438	418170	153600370	25927500
North-Western Federal District	18658695	2641693	64689	13146	3500499	628826
Republic of Karelia	2754	0	0	0	522	0
Komi Republic	520841	0	0	0	18661	0
Akhangel'sk Region	26695	0	0	0	4059	23
Vologda Region	357416	3367	10000	0	69123	8
Kaliningrad Region	516749	17434	9689	0	187516	52973
Leningrad Region	14406	0	0	0	4977	0
Murmansk Region	112545	0	0	0	69331	4044
Novgorod Region	10036	0	0	0	15811	0
Pskov Region	30932	0	10000	0	101	0
St Petersburg	17066321	2620892	35000	13146	3130398	571778
Southern Federal District	3263727	3893	52906	24861	1038328	11161
Republic of Adygeya	43278	0	0	0	46158	0
Republik of Daghestan	97999	0	0	0	13231	1274
Republic of Ingushetia	374	0	0	0	0	0
Kabardino-Balkar Republic	13056	0	0	0	25669	0
Republic of Kalmykia	24842	0	0	0	5923	0
Karachai-Cherkess Republic	6530	0	0	0	6661	0
Republic of North Ossetia - Alania	158406	0	0	0	21555	0
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	688967	3774	0	24861	379133	5655
Stavropol Territory	343305	0	0	0	156019	0
Astrakhan Region	58393	0	0	0	26114	0
Volgograd Region	359862	0	0	0	49758	627

1	2	3	4	5	6	7
Rostov Region	1468715	119	52906	0	308107	3605
Volga Federal District	12807612	505048	79649	17528	9065126	177494
Republic of Bashkortostan	513978	0	30000	0	449559	27358
Republic of Marii El	416	0	0	0	5	0
Republic of Mordovia	41360	0	0	0	17795	0
Republic of Tatarstan	5565774	445477	0	0	1568254	38511
Udmurt Republic	418446	0	0	0	200181	0
Chuvash Republic	63502	0	0	0	53396	0
Perm Territory	395060	0	11000	0	191554	438
Kirov Region	233220	0	3649	0	61186	0
Nizhny Novgorod Region	791085	57059	20000	17528	339507	32837
Orenburg Region	525575	0	15000	0	163128	155
Penza Region	953146	0	0	0	16328	0
Samara Region	2925221	2512	0	0	5371565	78195
Saratov Region	364534	0	0	0	597653	0
Ulyanovsk Region	16295	0	0	0	35015	0
Ural Federal District	8898284	703961	144000	0	3978091	32993
Kurgan Region	12128	0	0	0	2119	0
Sverdlovsk Region	5815601	425026	20000	0	2654723	28029
Tyumen Region	1572535	240563	124000	0	705134	4081
Chelyabinsk Region	1498020	38372	0	0	616115	883
Siberian Federal District	4532747	544726	24000	0	6894199	5561
Republic of Altai	75120	0	0	0	32752	0
Republic of Buryatiya	30802	0	0	0	36812	187
Republic of Tuva	3127	0	0	0	10326	0
Republic of Khakassia	15315	0	0	0	21341	0
Altai Territory	67050	0	0	0	68304	712
Zabaykal Territory	21956	0	0	0	50882	0
Krasnoyarsk Territory	469528	46899	0	0	363125	971
Irkutsk Region	73945	6702	0	0	95912	330
Kemerovo Region	79237	0	0	0	109573	626
Novosibirsk Region	3482902	489952	24000	0	6012310	1969
Omsk Region	108675	1173	0	0	61841	612
Tomsk Region	105090	0	0	0	31021	154
Far Eastern Federal District	1958831	111084	12024	0	4072366	12421
Republic of Sakha (Yakutia)	220322	0	0	0	73524	258
Kamchatka Territory	70943	4013	0	0	42171	0
Primorskiy Territory	680966	28329	0	0	272776	382
Khabarovsk Territory	562601	70380	0	0	525377	9696
Amur Region	396024	7767	0	0	3060783	2085
Magadan Region	11726	595	0	0	80996	0
Sakhalin Region	16249	0	12024	0	16739	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 1.07.09

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	222481601	146289173	782438	418170	108698054	23376772
Belgorod Region	3911279	943768	0	0	334205	5567
Bryansk Region	1448786	13284	0	0	208864	4115
Vladimir Region	898365	0	15000	0	707761	13939
Voronezh Region	3840395	226721	0	0	1733043	79103
Ivanovo Region	731065	0	0	0	374043	8714
Kaluga Region	1050939	0	0	0	237172	4276
Kostroma Region	683162	256817	10000	0	296123	644
Kursk Region	1954798	0	0	0	326151	1921
Lipetsk Region	1491515	0	0	0	320237	740
Moscow Region	9328686	255117	10000	0	1136407	1460929
Orel Region	1450663	0	0	0	194120	8309
Ryazan Region	1818135	1371	0	0	444247	6431
Smolensk Region	783197	1753	0	0	233829	67160
Tambov Region	1285342	0	0	0	115049	178
Tver Region	413315	0	4000	0	212149	9543
Tula Region	1298608	27335	0	0	742028	28618
Yaroslavl Region	2470515	3367	0	0	755727	12813
City of Moscow	187622836	144559640	743438	418170	100326899	21663772
North-Western Federal District	46038320	10778556	64689	13146	10315659	1982306
Republic of Karelia	151590	0	0	0	311669	16016
Komi Republic	1805088	12004	0	0	274530	705
Akhangel'sk Region	1041488	118912	0	0	435200	3907
Vologda Region	6209034	3773	10000	0	774897	11242
Kaliningrad Region	6194246	725439	9689	0	598005	213438
Leningrad Region	1274588	936	0	0	249958	21395
Murmansk Region	1227300	437622	0	0	388338	19623
Novgorod Region	346466	69513	0	0	320803	16327
Pskov Region	268732	0	10000	0	150874	3041
St Petersburg	27519788	9410357	35000	13146	6811385	1676612
Southern Federal District	27126071	4789953	52906	24861	9117757	245459
Republic of Adygeya	171349	0	0	0	88517	292
Republik of Daghestan	146321	0	0	0	156677	2547
Republic of Ingushetia	86622	0	0	0	4426	88
Kabardino-Balkar Republic	1188780	26530	0	0	92102	86
Republic of Kalmykia	23774	0	0	0	27578	93
Karachai-Cherkess Republic	409078	0	0	0	62931	0
Republic of North Ossetia - Alania	279323	0	0	0	212675	4109
Chechen Republic	25845	0	0	0	134	0
Krasnodar Territory	7176757	183432	0	24861	2920490	103773
Stavropol Territory	2414420	243407	0	0	1208802	35949
Astrakhan Region	650408	209270	0	0	351450	497
Volgograd Region	3915631	194085	0	0	1740166	20333

1	2	3	4	5	6	7
Rostov Region	10637763	3933229	52906	0	2251809	77692
Volga Federal District	72421869	3841655	79649	17528	21247722	611971
Republic of Bashkortostan	6253760	357606	30000	0	1371405	65187
Republic of Marii El	1312371	107404	0	0	162918	3106
Republic of Mordovia	557291	0	0	0	116593	9765
Republic of Tatarstan	12926910	1756250	0	0	1812758	13477
Udmurt Republic	2414211	56551	0	0	732835	18120
Chuvash Republic	1412872	102	0	0	330360	3310
Perm Territory	10780899	12308	11000	0	2088649	107404
Kirov Region	996584	13	3649	0	282929	1362
Nizhny Novgograd Region	14297511	439369	20000	17528	3407358	149621
Orenburg Region	2190619	8809	15000	0	1050363	5012
Penza Region	1771405	725429	0	0	230810	10
Samara Region	14587718	349045	0	0	8055874	229877
Saratov Region	1246285	28769	0	0	1298818	5605
Ulyanovsk Region	1673433	0	0	0	306052	115
Ural Federal District	30406539	2013906	144000	0	10003112	239545
Kurgan Region	331328	0	0	0	203368	684
Sverdlovsk Region	19823475	1201453	20000	0	4841983	131105
Tyumen Region	4666386	141515	124000	0	2662107	21464
Chelyabinsk Region	5585350	670938	0	0	2295654	86292
Siberian Federal District	34130053	3139141	24000	0	18837835	337659
Republic of Altai	143832	0	0	0	56347	1
Republic of Buryatiya	850620	0	0	0	816983	564
Republic of Tuva	42805	0	0	0	84828	0
Republic of Khakassia	373547	0	0	0	396761	2065
Altai Territory	3007394	32969	0	0	1266721	18433
Zabaykal Territory	664025	30503	0	0	610371	559
Krasnoyarsk Territory	4896892	1091966	0	0	2519311	27409
Irkutsk Region	2526945	428995	0	0	2540917	35958
Kemerovo Region	4086677	17336	0	0	2846328	28531
Novosibirsk Region	7956173	920517	24000	0	4888229	111860
Omsk Region	6609065	449957	0	0	2089631	109010
Tomsk Region	2972078	166898	0	0	721408	3269
Far Eastern Federal District	8392679	626263	12024	0	6266448	131540
Republic of Sakha (Yakutia)	2078494	0	0	0	499507	410
Kamchatka Territory	589604	4013	0	0	166115	91
Primorskiy Territory	2517753	407940	0	0	1661404	98320
Khabarovsk Territory	1978828	179881	0	0	2343020	28917
Amur Region	809839	33834	0	0	1080551	2743
Magadan Region	166852	595	0	0	161547	1
Sakhalin Region	170243	0	12024	0	307989	1058
Jewish Autonomous Region	72192	0	0	0	41130	0
Chukotka Autonomous Area	8874	0	0	0	5185	0

Table 33.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.07.09

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	8579648752	6670396	20981156	2258160439	2277771757	3910102282
Belgorod Region	7504468	0	26087	2343089	968092	4147561
Bryansk Region	393590	0	0	242285	0	151126
Vladimir Region	2237192	0	325	669606	36210	1486448
Voronezh Region	6203354	0	0	1696838	1578547	2910434
Ivanovo Region	4520422	12446	0	2227013	492005	1783069
Kaluga Region	4168792	2214	0	857957	173305	3130770
Kostroma Region	17168773	0	0	1557997	1682443	13021925
Kursk Region	5576146	0	848	1219451	337600	4012495
Lipetsk Region	11901328	0	7345	4396356	1931321	5563098
Moscow Region	108182986	2815	142798	78447373	10947409	18473030
Orel Region	850317	0	0	165264	82243	602632
Ryazan Region	5876489	409	539	1919933	347364	3544856
Smolensk Region	4299111	0	0	2384057	292998	1613922
Tambov Region	1050317	0	0	437374	62272	549715
Tver Region	6672003	1419	4832	3134243	1056923	2455771
Tula Region	4531279	0	0	1054435	796095	2638573
Yaroslavl Region	7288809	0	0	2281416	604257	4191268
City of Moscow	8381223376	6651093	20798382	2153125752	2256382673	3839825589
North-Western Federal District	529892279	1984910	316882	140235499	284788503	92816953
Republic of Karelia	429068	0	0	240608	34031	149788
Komi Republic	8393914	0	0	2938753	508223	4846975
Akhangel'sk Region	803859	0	0	133440	362818	256936
Vologda Region	25339602	3222	93800	5834145	9779762	9418705
Kaliningrad Region	17692874	16497	62502	5898059	2777283	8473233
Leningrad Region	2634229	36827	24530	772788	79476	1562051
Murmansk Region	4098651	0	0	1480027	231097	2362894
Novgorod Region	1789739	0	432	784683	137328	856017
Pskov Region	920090	75	24535	477607	38900	377037
St Petersburg	467790253	1928289	111083	121675389	270839585	64513317
Southern Federal District	108889011	39408	216166	36820950	8050507	62905379
Republic of Adygeya	1229019	0	0	478081	29513	709824
Republik of Daghestan	7273946	172	474	3716834	362455	3061196
Republic of Ingushetia	137315	0	0	109221	0	27865
Kabardino-Balkar Republic	2657214	147	1386	925707	148773	1510048
Republic of Kalmykia	243214	0	0	148200	0	94423
Karachai-Cherkess Republic	809425	0	11397	404342	106682	285307
Republic of North Ossetia - Alania	2541372	0	4794	933500	88138	1514505
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	45200536	31264	123546	14384640	3528941	26890244
Stavropol Territory	5346945	3055	5891	2119700	276807	2918298
Astrakhan Region	1776623	0	10688	708442	119560	929563
Volgograd Region	6205164	2934	3208	2603502	477420	3098790
Rostov Region	35468238	1836	54782	10288781	2912218	21865316
Volga Federal District	429244727	339977	818381	108149605	117273438	200068586
Republic of Bashkortostan	22435940	37	7862	4648713	2296178	15356359
Republic of Marii El	1069453	2501	54023	300091	4250	516930

1	2	3	4	5	6	7
Republic of Mordovia	7920359	0	819	2149744	604851	5092987
Republic of Tatarstan	185179398	268045	428208	47851748	74749211	60783771
Udmurt Republic	10144260	0	0	1313822	917052	7860091
Chuvash Republic	3236551	0	0	1521352	523925	1172395
Perm Territory	14794395	0	0	3590947	3816912	7362505
Kirov Region	10135786	0	2497	1904555	430327	7691956
Nizhny Novgorod Region	40921194	8176	92332	16644261	2225665	21819741
Orenburg Region	17558639	8983	0	3753325	4667187	9099415
Penza Region	5769867	0	0	717419	2864211	2182294
Samara Region	86509175	10799	232640	19022691	21579666	44970920
Saratov Region	21148467	0	0	3698088	2279829	15128103
Ulyanovsk Region	2421243	41436	0	1032849	314174	1031119
Ural Federal District	311385543	219412	740521	71483947	59538334	169855310
Kurgan Region	647721	0	586	308558	24500	310258
Sverdlovsk Region	130500095	66958	225761	28290014	24940093	75409504
Tyumen Region	126416495	83839	115544	28607617	31303671	60261279
Chelyabinsk Region	53821232	68615	398630	14277758	3270070	33874269
Siberian Federal District	153254702	57042	261471	34250710	32438890	84528552
Republic of Altai	3814514	0	0	868978	258112	2686489
Republic of Buryatiya	2538087	18692	278	501602	2036	1935105
Republic of Tuva	223354	0	3702	79102	1100	139192
Republic of Khakassia	3421859	0	10	867338	161938	2315065
Altai Territory	6486254	3659	3493	3009096	788043	2608900
Zabaykal Territory	1490294	0	26604	353452	253647	855742
Krasnoyarsk Territory	16019242	7242	32301	5552970	1191082	8972631
Irkutsk Region	7470221	0	22648	2274849	1454770	3673970
Kemerovo Region	13090113	0	124948	2052555	940469	9940998
Novosibirsk Region	86724064	26708	47328	15113383	26675537	43780923
Omsk Region	6084418	741	0	2117561	368089	3560004
Tomsk Region	5892282	0	159	1459824	344067	4059533
Far Eastern Federal District	106917767	13262	245114	28430241	13835852	63820416
Republic of Sakha (Yakutia)	9716129	0	4603	3866764	1771420	4047090
Kamchatka Territory	7282541	0	122	2095164	1063514	4112780
Primorskiy Territory	28503886	1282	5707	10699650	5359598	12246611
Khabarovsk Territory	22043960	3640	7875	5148908	1758286	15003424
Amur Region	32914005	6210	8711	3579025	2977655	26312434
Magadan Region	2223183	0	218096	742651	342622	918980
Sakhalin Region	4234063	2130	0	2298079	562757	1179097
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 1.07.09

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	5749193216	2444929	14671312	1667248868	1963269394	2007075159
Belgorod Region	53867223	8590	260387	13212236	4133286	36119689
Bryansk Region	25077662	68280	64198	4480815	1315513	19079662
Vladimir Region	45768958	60092	101818	7560699	3466527	34456684
Voronezh Region	96191428	124839	246694	16876688	4473155	74318937
Ivanovo Region	26599020	45086	69292	5323053	1369881	19715646
Kaluga Region	35752373	84355	40066	7415721	1990690	26179328
Kostroma Region	22054050	13744	31842	2508595	2868663	16586397
Kursk Region	29197854	11356	33865	5659911	1715341	21716185
Lipetsk Region	39920942	63868	33273	8491224	3807058	27461750
Moscow Region	375500702	487650	3781427	114888149	18887150	236246001
Orel Region	21051692	9372	41769	2942256	1943978	16080698
Ryazan Region	34123783	38380	116027	6872144	1875557	25140471
Smolensk Region	28158991	46887	43262	5330655	2634437	20023027
Tambov Region	23081994	17175	23383	4213466	727331	18075846
Tver Region	39054720	67949	58357	7706708	4167940	26986308
Tula Region	50669320	36729	81682	8631840	4640254	36964589
Yaroslavl Region	52614431	19808	51146	10707018	2134631	39174548
City of Moscow	4750508073	1240769	9592824	1434427690	1901118002	1312749393
North-Western Federal District	1134007296	2419204	1320672	247439962	349476017	521026108
Republic of Karelia	18418872	5637	19092	3848511	704516	13664513
Komi Republic	44574706	26315	44151	7731369	2492345	34041055
Akhangel'sk Region	47685195	17230	127739	6650790	7123032	33531805
Vologda Region	52304806	35355	123697	9009900	8849317	33939635
Kaliningrad Region	38057390	103641	118004	8742404	4765800	23952455
Leningrad Region	44706320	164943	366837	8571525	3590894	31486933
Murmansk Region	40680902	50166	131496	6704026	2811364	30848486
Novgorod Region	16587346	43322	94193	3991540	1040531	11314145
Pskov Region	14814735	6925	89880	3383794	873732	10421476
St Petersburg	816177024	1965670	205583	188806103	317224486	297825605
Southern Federal District	541808433	905786	1363412	126910747	40373441	370262186
Republic of Adygeya	5961989	18461	1080	1001794	159932	4759325
Republik of Daghestan	16106108	139386	90863	6031780	481095	9200696
Republic of Ingushetia	1750940	829	0	691679	55330	988512
Kabardino-Balkar Republic	10296813	11728	33409	2459423	188136	7510019
Republic of Kalmykia	2715996	21681	26662	598330	173981	1887227
Karachai-Cherkess Republic	4235233	7051	33466	1173828	112392	2901219
Republic of North Ossetia - Alania	11563760	17875	13481	2435852	183929	8900120
Chechen Republic	7339514	114414	128591	5579737	607119	907239
Krasnodar Territory	182976068	114470	169921	40864505	11638449	129652994
Stavropol Territory	74374499	165924	567925	16871527	6873256	49776970
Astrakhan Region	24817558	31645	47669	5219248	1027314	18335582
Volgograd Region	72259841	46744	24136	14720796	6642672	50593007
Rostov Region	127410114	215578	226209	29262248	12229836	84849276
Volga Federal District	1219381795	1782935	2411799	281947518	221575927	706259387

1	2	3	4	5	6	7
Republic of Bashkortostan	155223846	363526	259339	33175498	46495586	74327480
Republic of Marii El	12030080	26214	97783	2047002	779159	8867212
Republic of Mordovia	19149888	72950	81155	4223898	1393684	13278490
Republic of Tatarstan	256710283	320033	428631	69160938	80811797	104404575
Udmurt Republic	43786339	94300	5432	11319219	3026476	29066605
Chuvash Republic	28391090	56104	92571	5522281	2069340	20455853
Perm Territory	123724397	158769	201375	22888614	31930882	68297154
Kirov Region	35064862	152405	138003	6582480	2142846	25804085
Nizhny Novgogrod Region	155491237	105936	357988	46080998	9363736	99143088
Orenburg Region	56668550	93817	141802	10834881	8141189	37272216
Penza Region	34629380	38257	80636	6672235	4083871	23698287
Samara Region	194371796	143898	343664	40979338	25282052	126655090
Saratov Region	74095625	69755	98119	16369595	4809521	52498459
Ulyanovsk Region	30044422	86971	85301	6090541	1245788	22490793
Ural Federal District	694422928	744341	1646463	153272681	135366816	391241310
Kurgan Region	15396506	45152	31124	3815979	807705	10663345
Sverdlovsk Region	245218601	287662	884693	56779624	34989635	149149002
Tyumen Region	302961244	251191	223193	60918041	82036800	153066339
Chelyabinsk Region	130846577	160336	507453	31759037	17532676	78362624
Siberian Federal District	578717314	651508	1352451	129960707	56690633	386516121
Republic of Altai	3151466	3622	1971	899477	167525	2071736
Republic of Buryatiya	15453787	39607	13815	3248900	622860	11422967
Republic of Tuva	2714574	69320	71825	567554	144915	1856056
Republic of Khakassia	9876239	21673	19754	2312952	443588	6990730
Altai Territory	52890053	52254	210899	11456331	4105878	36893649
Zabaykal Territory	18344604	47129	53932	3641340	1037382	13495238
Krasnoyarsk Territory	99282980	140654	224076	24116593	11202584	62738537
Irkutsk Region	78214827	59719	350679	18175275	7029510	52338941
Kemerovo Region	83362778	81088	204646	15672814	6768698	60341303
Novosibirsk Region	128103533	56038	64860	31595771	19880486	75124572
Omsk Region	52487925	62383	47184	10576324	3179189	38425216
Tomsk Region	34834548	18021	88810	7697376	2108018	24817176
Far Eastern Federal District	301049818	375374	813575	70254666	26789676	201717164
Republic of Sakha (Yakutia)	40816444	97973	64336	13040824	3096047	24413295
Kamchatka Territory	19070582	11344	455	3638638	1071411	14293228
Primorskiy Territory	78800088	99829	103231	19161875	8278405	50825735
Khabarovsk Territory	85761191	51209	112675	16666185	8885827	59769370
Amur Region	25108422	43455	246443	5234538	2276611	17255058
Magadan Region	12816333	22680	237953	3401399	1110867	8025983
Sakhalin Region	30140981	43084	46939	6948197	1541200	21319262
Jewish Autonomous Region	3143935	1719	1543	738539	112603	2285499
Chukotka Autonomous Area	5391842	4081	0	1424471	416705	3529734

Table 34.1

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.07.09

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	5027561055	12840582	13461	864447258	2222471437	1710585580
Belgorod Region	295936	0	0	10263	0	285421
Bryansk Region	39499	0	0	5508	0	33916
Vladimir Region	72089	0	0	6129	0	65913
Voronezh Region	1301359	0	0	32225	0	1268510
Ivanovo Region	609383	0	0	12783	51475	545071
Kaluga Region	1095193	0	0	46226	703990	344708
Kostroma Region	3651830	0	0	299666	576697	2769633
Kursk Region	353057	0	0	86302	0	266716
Lipetsk Region	1239818	0	0	334335	300210	605234
Moscow Region	16927672	0	0	1479434	2475906	12886545
Orel Region	89270	0	0	1977	0	87243
Ryazan Region	654625	0	0	36900	5819	611747
Smolensk Region	1255982	0	0	210521	111154	933987
Tambov Region	102839	0	0	22187	62581	18008
Tver Region	950841	0	0	279444	29593	641699
Tula Region	444165	0	0	24840	2033	417252
Yaroslavl Region	1319825	0	0	227191	97000	995509
City of Moscow	4997157672	12840582	13461	861331327	2218054979	1687808468
North-Western Federal District	197754819	5569	0	36445934	87289146	67748199
Republic of Karelia	17682	0	0	10262	0	6304
Komi Republic	1110190	0	0	42936	0	1062790
Akhangel'sk Region	65342	0	0	1917	9810	53598
Vologda Region	5835264	0	0	2639882	1316704	1743671
Kaliningrad Region	8107118	5569	0	1158779	2888095	3942559
Leningrad Region	720740	0	0	57272	939	656813
Murmansk Region	1600844	0	0	610081	0	862995
Novgorod Region	138397	0	0	26221	0	112109
Pskov Region	63480	0	0	29203	0	34227
St Petersburg	180095762	0	0	31869381	83073598	59273133
Southern Federal District	12418415	0	0	747093	2129628	9428004
Republic of Adygeya	6797	0	0	239	0	6546
Republik of Dagestan	500760	0	0	5096	129924	361675
Republic of Ingushetia	10239	0	0	391	0	9803
Kabardino-Balkar Republic	84192	0	0	3261	0	80713
Republic of Kalmykia	91106	0	0	23	44073	47010
Karachai-Cherkess Republic	49897	0	0	34116	0	15599
Republic of North Ossetia - Alania	74548	0	0	3265	0	71058
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	4672681	0	0	397761	345887	3861867
Stavropol Territory	451199	0	0	20321	0	429809
Astrakhan Region	58746	0	0	21297	0	31640
Volgograd Region	557729	0	0	12431	130965	414316
Rostov Region	5860521	0	0	248892	1478779	4097968
Volga Federal District	75538904	6666	0	6146026	32246176	36410581

1	2	3	4	5	6	7
Republic of Bashkortostan	3231915	0	0	250014	355010	2625207
Republic of Marii El	2674	0	0	31	0	2643
Republic of Mordovia	324317	0	0	35460	8764	268375
Republic of Tatarstan	41419447	6666	0	3228199	26915041	10815701
Udmurt Republic	576560	0	0	54453	42868	478925
Chuvash Republic	76505	0	0	1486	3292	71669
Perm Territory	3234773	0	0	739568	38173	2457032
Kirov Region	725428	0	0	21967	59838	643532
Nizhny Novgorod Region	4729461	0	0	235621	2111773	2375952
Orenburg Region	1419042	0	0	101943	751986	565064
Penza Region	87452	0	0	972	0	85985
Samara Region	16262590	0	0	938595	1741837	13368980
Saratov Region	3055581	0	0	462274	181172	2387122
Ulyanovsk Region	393159	0	0	75443	36422	264394
Ural Federal District	83974880	31686	0	12567045	12561591	50860629
Kurgan Region	6886	0	0	76	0	6560
Sverdlovsk Region	23373078	0	0	2031527	2574221	18690719
Tyumen Region	47073404	30826	0	2518549	9343577	27558614
Chelyabinsk Region	13521512	860	0	8016893	643793	4604736
Siberian Federal District	50598663	0	0	2672737	27138614	17096222
Republic of Altai	28096	0	0	17615	0	10433
Republic of Buryatiya	225497	0	0	3107	0	80228
Republic of Tuva	9690	0	0	0	0	9690
Republic of Khakassia	95812	0	0	2498	0	84242
Altai Territory	271693	0	0	59472	6790	205371
Zabaykal Territory	42235	0	0	53	0	41948
Krasnoyarsk Territory	4136351	0	0	189442	262819	3668104
Irkutsk Region	534550	0	0	137790	137727	255856
Kemerovo Region	537847	0	0	90048	4703	442754
Novosibirsk Region	42276232	0	0	1717000	26157588	10882128
Omsk Region	1709906	0	0	388082	516629	805055
Tomsk Region	730754	0	0	67630	52358	610413
Far Eastern Federal District	19989252	0	0	1970789	2536581	14967748
Republic of Sakha (Yakutia)	591879	0	0	12319	33794	493310
Kamchatka Territory	1239909	0	0	315452	87613	782746
Primorskiy Territory	5004574	0	0	995890	413616	3325287
Khabarovsk Territory	2829683	0	0	200495	37757	2553456
Amur Region	9506318	0	0	124419	1929495	7376033
Magadan Region	114788	0	0	33610	0	58208
Sakhalin Region	702101	0	0	288604	34306	378708
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 1.07.09

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	4341369189	11759761	13322	797035607	2071745648	1328054087
Belgorod Region	13502883	0	0	656209	2807809	4062191
Bryansk Region	3645506	0	0	141263	247826	2876701
Vladimir Region	8193901	708	0	480920	444483	4383531
Voronezh Region	26684414	1489	0	855607	4430252	18293964
Ivanovo Region	4029966	70	0	127669	120522	3493188
Kaluga Region	8739606	770	0	1764226	366461	4620761
Kostroma Region	2394612	0	0	139006	195579	1688278
Kursk Region	3783374	0	0	393920	96706	2527950
Lipetsk Region	5203096	0	0	321747	497299	3570612
Moscow Region	68957662	106	0	7650677	8842776	48438439
Orel Region	2293525	19	0	58883	72074	1943524
Ryazan Region	5146902	830	0	341003	630844	3777979
Smolensk Region	6993672	19	0	290846	378187	3359813
Tambov Region	2849963	0	0	155750	86157	1570079
Tver Region	6844740	207	0	534715	456974	4175913
Tula Region	15117123	0	0	742175	4430521	6469500
Yaroslavl Region	9357894	390	0	600568	835506	7301320
City of Moscow	4147630350	11755153	13322	781780423	2046805672	1205500344
North-Western Federal District	383937937	168037	0	60503294	92661509	210869569
Republic of Karelia	4138886	469	0	610721	54668	3010613
Komi Republic	5844506	1	0	496671	21649	3673495
Akhangel'sk Region	5282440	10543	0	656013	119262	4090987
Vologda Region	17167332	110	0	2361146	7086793	6881401
Kaliningrad Region	16025820	27398	0	1418928	3119665	11106078
Leningrad Region	11169406	55	0	2045651	1913716	6255934
Murmansk Region	8424752	0	0	1168299	236162	6219172
Novgorod Region	4101161	1354	0	939453	297326	2380399
Pskov Region	2547350	0	0	200577	233211	1509792
St Petersburg	309236284	128107	0	50605835	79579057	165741698
Southern Federal District	96863043	6938	0	8001887	16030638	64028486
Republic of Adygeya	549831	0	0	6996	0	462203
Republik of Daghestan	1731854	31	0	73036	131645	1490696
Republic of Ingushetia	178930	0	0	11440	0	159032
Kabardino-Balkar Republic	1376201	0	0	86188	1947	963727
Republic of Kalmykia	295738	21	0	4073	45540	221341
Karachai-Cherkess Republic	463862	0	0	231	0	234331
Republic of North Ossetia - Alania	1061906	50	0	45893	51003	903114
Chechen Republic	45249	0	0	12906	0	32343
Krasnodar Territory	39560490	3583	0	2929749	8181360	26651622
Stavropol Territory	9999951	12	0	523072	447207	7949247
Astrakhan Region	3564746	0	0	702852	88796	2347740
Volgograd Region	13464336	2521	0	1558999	2521504	8421520
Rostov Region	24569949	720	0	2046452	4561636	14191570
Volga Federal District	288810972	844477	0	24411451	106998928	127541660

1	2	3	4	5	6	7
Republic of Bashkortostan	91708966	817389	0	8521803	63543210	15880837
Republic of Marii El	1764643	0	0	102060	467009	823513
Republic of Mordovia	2756482	6	0	128778	77699	2041713
Republic of Tatarstan	55393838	6763	0	4458648	29084433	19174135
Udmurt Republic	4645722	18136	0	326034	334317	3214085
Chuvash Republic	5016465	0	0	88263	577481	1656115
Perm Territory	27306924	335	0	3521995	2971662	13934661
Kirov Region	3137020	11	0	162071	221254	1999938
Nizhny Novgogrod Region	29934782	750	0	2676436	4443740	19023910
Orenburg Region	6978658	29	0	822278	1066609	4672101
Penza Region	3091715	0	0	276289	124064	2387643
Samara Region	42360642	525	0	2022170	2941301	31767447
Saratov Region	11376623	533	0	732777	1084744	8669388
Ulyanovsk Region	3338492	0	0	571849	61405	2296174
Ural Federal District	175119668	67193	138	14322345	50630478	88040108
Kurgan Region	1254666	0	0	11327	176137	852493
Sverdlovsk Region	59344175	33221	0	4126146	17491531	32870261
Tyumen Region	67988305	32457	138	3651137	9888082	41517666
Chelyabinsk Region	46532522	1515	0	6533735	23074728	12799688
Siberian Federal District	113370242	30733	0	7783533	33941568	54380908
Republic of Altai	203911	0	0	21388	10263	134714
Republic of Buryatiya	1729832	0	0	67236	4427	891878
Republic of Tuva	120957	0	0	1184	20157	85442
Republic of Khakassia	1021417	4	0	2724	5319	947654
Altai Territory	7418544	147	0	495026	964097	3802661
Zabaykal Territory	1353535	0	0	177940	115780	836611
Krasnoyarsk Territory	12931705	8977	0	1278371	653972	7703446
Irkutsk Region	11089318	6	0	1073945	466593	6881566
Kemerovo Region	12185571	0	0	1380779	1802206	8013546
Novosibirsk Region	50618312	20670	0	1694707	28914195	14562949
Omsk Region	10016215	679	0	830522	761985	7201094
Tomsk Region	4680925	250	0	759711	222574	3319347
Far Eastern Federal District	51559213	7363	1	7150828	5550792	32048356
Republic of Sakha (Yakutia)	3023381	6	0	93452	37952	2114112
Kamchatka Territory	2662409	62	0	409804	88893	1953256
Primorskiy Territory	15219644	3043	0	2436954	1278867	9979576
Khabarovsk Territory	15621503	1553	0	783664	206979	11442567
Amur Region	4956165	0	0	76547	3224892	1361178
Magadan Region	2476507	153	0	180669	6336	1822539
Sakhalin Region	7179570	2546	1	3157666	702336	3024264
Jewish Autonomous Region	221108	0	0	3571	4537	200736
Chukotka Autonomous Area	198926	0	0	8501	0	150128

Table 35.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.07.09**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3079475640	1072839302	2006636338
Belgorod Region	208161	180000	28161
Bryansk Region	0	0	0
Vladimir Region	250	250	0
Voronezh Region	400000	400000	0
Ivanovo Region	1261503	190000	1071503
Kaluga Region	11405437	428000	10977437
Kostroma Region	3488194	2705934	782260
Kursk Region	152584	100000	52584
Lipetsk Region	831050	831050	0
Moscow Region	2845122	1766345	1078777
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	1430805	808851	621954
Tambov Region	29000	29000	0
Tver Region	38000	38000	0
Tula Region	250148	250148	0
Yaroslavl Region	0	0	0
City of Moscow	3057135386	1065111724	1992023662
North-Western Federal District	145991055	107965912	38025143
Republic of Karelia	28000	28000	0
Komi Republic	0	0	0
Akhangel'sk Region	72295	72295	0
Vologda Region	528567	528567	0
Kaliningrad Region	2760527	903855	1856672
Leningrad Region	339000	339000	0
Murmansk Region	1529297	215100	1314197
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	140733369	105879095	34854274
Southern Federal District	14083887	6803320	7280567
Republic of Adygeya	1000	1000	0
Republic of Dagestan	56200	56200	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	15000	15000	0
Chechen Republic	0	0	0
Krasnodar Territory	1692610	1327250	365360
Stavropol Territory	360000	360000	0
Astrakhan Region	85642	85600	42
Volgograd Region	1311023	1311023	0
Rostov Region	10522412	3607247	6915165
Volga Federal District	86353290	72085404	14267886
Republic of Bashkortostan	2878259	2864700	13559
Republic of Marii El	0	0	0
Republic of Mordovia	151650	151650	0
Republic of Tatarstan	14403841	7081679	7322162
Udmurt Republic	1020147	485000	535147

1	2	3	4
Chuvash Republic	97250	97250	0
Perm Territory	270031	215000	55031
Kirov Region	51300	51300	0
Nizhny Novgorod Region	5098793	3771612	1327181
Orenburg Region	1074314	808346	265968
Penza Region	0	0	0
Samara Region	60552061	55953417	4598644
Saratov Region	755644	605450	150194
Ulyanovsk Region	0	0	0
Ural Federal District	53766298	38217734	15548564
Kurgan Region	20000	20000	0
Sverdlovsk Region	31221659	24529324	6692335
Tyumen Region	20808386	12132710	8675676
Chelyabinsk Region	1716253	1535700	180553
Siberian Federal District	27031271	16250698	10780573
Republic of Altai	120000	120000	0
Republic of Buryatiya	57000	57000	0
Republic of Tuva	30000	30000	0
Republic of Khakassia	72538	72538	0
Altai Territory	555376	555376	0
Zabaykal Territory	2711000	2711000	0
Krasnoyarsk Territory	1135273	710970	424303
Irkutsk Region	61000	61000	0
Kemerovo Region	539100	539100	0
Novosibirsk Region	20162145	11179881	8982264
Omsk Region	1517839	143833	1374006
Tomsk Region	70000	70000	0
Far Eastern Federal District	2604797	2030851	573946
Republic of Sakha (Yakutia)	56000	56000	0
Kamchatka Territory	20950	20950	0
Primorskiy Territory	1571291	1159301	411990
Khabarovsk Territory	119686	0	119686
Amur Region	801544	769600	31944
Magadan Region	0	0	0
Sakhalin Region	35326	25000	10326
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 1.07.09**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3057315770	1064753892	1992561878
Belgorod Region	208161	180000	28161
Bryansk Region	0	0	0
Vladimir Region	107484	250	107234
Voronezh Region	400002	400002	0
Ivanovo Region	1126373	0	1126373
Kaluga Region	11386198	400000	10986198
Kostroma Region	970921	970921	0
Kursk Region	152584	100000	52584
Lipetsk Region	831050	831050	0
Moscow Region	3016931	1766345	1250586
Orel Region	198381	0	198381
Ryazan Region	0	0	0
Smolensk Region	90350	90350	0
Tambov Region	29000	29000	0
Tver Region	38000	38000	0
Tula Region	290148	290148	0
Yaroslavl Region	2703	2703	0
City of Moscow	3038467484	1059655123	1978812361
North-Western Federal District	151744721	114724602	37020119
Republic of Karelia	28000	28000	0
Komi Republic	0	0	0
Akhangel'sk Region	348295	348295	0
Vologda Region	547567	547567	0
Kaliningrad Region	1247043	476000	771043
Leningrad Region	339000	339000	0
Murmansk Region	1529297	215100	1314197
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	147705519	112770640	34934879
Southern Federal District	14841524	7288320	7553204
Republic of Adygeya	1000	1000	0
Republik of Daghestan	61200	61200	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Republic of Kalmykia	0	0	0
Karachai-Cherkess Republic	125895	40000	85895
Republic of North Ossetia - Alania	15000	15000	0
Chechen Republic	0	0	0
Krasnodar Territory	1692610	1327250	365360
Stavropol Territory	735416	710000	25416
Astrakhan Region	189295	85600	103695
Volgograd Region	1336023	1336023	0
Rostov Region	10685085	3712247	6972838
Volga Federal District	86787099	72133795	14653304
Republic of Bashkortostan	3166349	3152790	13559
Republic of Marii El	0	0	0
Republic of Mordovia	123950	123950	0
Republic of Tatarstan	14343842	7021680	7322162

1	2	3	4
Udmurt Republic	1020147	485000	535147
Chuvash Republic	97250	97250	0
Perm Territory	270031	215000	55031
Kirov Region	126300	126300	0
Nizhny Novgogrod Region	5256211	3543612	1712599
Orenburg Region	1100314	834346	265968
Penza Region	0	0	0
Samara Region	60527061	55928417	4598644
Saratov Region	755644	605450	150194
Ulyanovsk Region	0	0	0
Ural Federal District	54359088	38811431	15547657
Kurgan Region	20000	20000	0
Sverdlovsk Region	31268059	24575724	6692335
Tyumen Region	20804776	12130007	8674769
Chelyabinsk Region	2266253	2085700	180553
Siberian Federal District	27225903	16445330	10780573
Republic of Altai	70000	70000	0
Republic of Buryatiya	57000	57000	0
Republic of Tuva	30000	30000	0
Republic of Khakassia	72538	72538	0
Altai Territory	880376	880376	0
Zabaykal Territory	2711000	2711000	0
Krasnoyarsk Territory	896303	472000	424303
Irkutsk Region	81000	81000	0
Kemerovo Region	539100	539100	0
Novosibirsk Region	20106147	11123883	8982264
Omsk Region	1712439	338433	1374006
Tomsk Region	70000	70000	0
Far Eastern Federal District	2604797	2030851	573946
Republic of Sakha (Yakutia)	56000	56000	0
Kamchatka Territory	20950	20950	0
Primorskiy Territory	1575891	1163901	411990
Khabarovsk Territory	119686	0	119686
Amur Region	796944	765000	31944
Magadan Region	0	0	0
Sakhalin Region	35326	25000	10326
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 36

Some indicators of the banking sector financial soundness (percent)

	1.01.06	1.01.07	1.01.08	1.07.08	1.01.09	1.07.09
Own funds (capital) adequacy						
Ratio of own funds (capital) to risk-weighted assets	16,0	14,9	15,5	14,8	16,8	18,5
Ratio of core capital to risk-weighted assets	11,4	10,6	11,6	11,4	10,6	11,9
Ratio of risk-weighted assets to total assets	63,9	65,0	66,7	70,5	64,9	64,5
Credit risk						
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	2,6	2,4	2,5	2,4	3,8	7,6
Loan loss provisions made as percent of total loans ¹	4,6	4,1	3,6	3,5	4,5	6,9
Ratio of total large credit risks to own funds (capital) (N7)	239,9	240,6	211,9	210,3	191,7	177,8
<i>Distribution of loans provided by credit institutions</i>						
agriculture, hunting and forestry	3,0	3,6	3,8	4,0	4,2	4,5
mining	3,5	3,9	3,1	2,5	3,3	3,8
manufacturing	16,3	14,6	13,5	13,8	14,4	15,3
production and distribution of energy, gas and water	2,3	2,0	1,7	1,6	1,9	2,0
constructing	4,6	4,9	6,0	6,4	6,1	6,2
wholesale and retail trade, car and household appliance repair	23,9	19,6	18,0	18,0	17,4	18,8
transport and communication	4,0	3,7	3,7	3,7	4,3	4,1
other economic activities	22,8	21,3	23,3	22,6	23,3	22,4
individuals ²	19,6	23,9	24,8	25,1	25,1	23,1
of which						
mortgage loans	1,0	3,0	5,1	5,8	6,6	6,3
<i>Geographical distribution of interbank loans and deposits ³</i>						
Russian Federation	47,4	35,9	40,0	41,8	27,1	29,7
United Kingdom	13,0	21,5	23,3	22,1	29,1	28,4
USA	9,0	7,7	4,1	5,3	7,1	5,1
Germany	9,5	7,9	6,8	4,8	7,5	5,6
Austria	5,2	7,0	6,1	3,7	5,7	6,8
France	3,0	3,8	3,5	3,2	4,0	5,0
Italy	1,2	1,2	1,7	1,7	1,5	2,2
Other	11,7	15,0	14,4	17,4	18,0	17,1
Liquidity						
Ratio of high liquid assets to total assets	15,2	13,6	12,1	10,7	14,5	13,2
Ratio of liquid assets to total assets	27,4	26,8	24,8	23,3	25,9	25,7
Ratio of high liquid assets to demand liabilities (N2)	54,7	51,4	48,4	45,4	74,9	67,8
Ratio of liquid assets to short-term liabilities (N3)	73,7	76,8	72,9	74,6	92,1	90,5
Ratio of clients' funds to total loans ⁴	103,1	101,7	94,8	90,5	84,6	89,4
Market risk ⁵ to total own funds (capital) ⁶	33,6	45,1	38,7	40,4	23,2	41,5
of which						
Foreign exchange risk	5,8	5,3	3,6	4,0	3,4	4,4
Interest rate risk	13,3	19,3	24,3	26,7	16,4	27,5
Equity position risk	14,4	20,4	10,8	9,7	3,4	9,6
Banks' financial result over the reporting period (billion rubles)	262,1	371,5	508,0	284,5	409,2	6,8
as percent of the banking sector assets ⁷	3,2	3,3	3,0	1,3	1,8	0,0
as percent of the banking sector own funds (capital) ⁷	24,2	26,3	22,7	10,0	13,3	0,2
Return on assets ⁸	3,2	3,3	3,0	2,9	1,8	0,5
Return on equity ⁸	24,2	26,3	22,7	21,4	13,3	3,6

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

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

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

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

⁵ Calculated under form 0409153.

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

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

⁸ Indicators are calculated as ratio of financial result (before tax) over 12 months before reporting date to average amount of assets (own funds (capital)) of credit institutions over the same period.

Capital Adequacy

Table 37

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

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures*		CIs with capital less than 45 million rubles		CIs with capital from 45 to 90 million rubles		CIs with capital from 90 to 180 million rubles		CIs with capital more than 180 million rubles	
		Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs
1.01.07	1 692,7			4,3	204	11,0	168	21,6	161	1 655,7	655
1.01.08	2 671,5			2,8	135	8,5	124	19,3	149	2 641,0	726
1.07.08	2 983,7			2,3	117	6,5	98	20,2	155	2 954,6	755
1.08.08	3 022,9			2,1	112	7,0	103	19,8	150	2 994,0	758
1.09.08	3 108,5			2,1	110	6,6	98	19,8	152	3 080,0	764
1.10.08	3 148,9			2,1	109	6,9	101	19,3	146	3 120,7	768
1.11.08	3 351,3	26,2	7	2,1	110	6,6	97	19,2	146	3 297,3	762
1.12.08	3 659,1	8,0	16	2,0**	109**	6,2	92	18,6	144	3 624,3	752
1.01.09	3 811,1	62,6	20	2,0	107	6,0	90	18,4	142	3 722,0	747
1.02.09	3 847,6	54,2	20	2,2	110	5,9	88	18,1	140	3 767,3	747
1.03.09	3 874,8	42,3	18	1,7**	105**	5,8	87	17,3	134	3 807,8	753
1.04.09	3 900,3	40,6	18	1,3**	104**	5,6	83	18,2	140	3 834,7	748
1.05.09	4 193,6	134,7	19	2,0	100	5,4	79	18,7	142	4 033,0	748
1.06.09	4 173,8	122,4	19	1,9	98	5,3	78	19,0	144	4 025,1	747
1.07.09	4 141,9	57,8	19	2,0	100	5,0	73	18,5	140	4 058,5	751
Reference data: own funds (capital) adequacy ratio as of 1.07.09, %	18,5	10,6***		44,9		37,1		30,1		18,8	

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

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

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

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

Indicators	1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	766,1	925,0	971,3	1 054,0	1 067,0
Banking sector own funds (capital), billion rubles	2 671,5	3 811,1	3 900,3	4 173,8	4 141,9
Ratio of authorised capital to own funds (capital) of credit institutions, percent	28,7	24,3	24,9	25,3	25,8

Table 39

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

Indicators	1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
1. Factors of own funds (capital) increase	107,3	113,3	115,6	111,8	112,8
1.1. Authorised capital	28,7	24,3	24,9	25,3	25,8
1.2. Issue income	26,6	20,5	20,2	19,2	19,4
1.3. Credit institutions' profit and funds	37,6	35,6	35,7	33,4	33,2
1.4. Subordinated loans	11,6	30,6	32,0	29,3	29,9
1.5. Increase in value of property due to revaluation	2,7	2,3	2,7	4,6	4,6
1.6. Other factors of increase	0,2	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	7,3	13,3	15,6	11,8	12,8
2.1. Losses	0,7	1,4	2,4	3,6	4,5
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,0	0,0	0,0	0,0	0,0
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0,3	5,2	6,1	1,3	1,3
2.6. Credit institutions' portfolio of shares	6,1	6,0	6,3	6,0	6,1
2.7. Other factors	0,1	0,6	0,8	0,8	0,8
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	1.01.09	1.04.09	1.06.09	1.07.09
1 st group of assets	10,0	16,6	13,5	12,3	12,0
2 nd group of assets	28,8	30,3	27,7	31,8	29,4
3 rd group of assets	225,4	492,5	462,5	392,8	402,3
4 th group of assets	437,6	641,0	717,1	769,6	766,6
5 th group of assets	12 719,5	17 002,3	17 366,0	16 916,6	16 693,8
Risk-weighted assets of credit institutions	13 421,4	18 182,7	18 586,8	18 123,2	17 904,1

* 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	1.01.09	1.04.09	1.06.09	1.07.09
1	Banking sector own funds (capital), billion rubles	2 671,5	3 811,1	3 900,3	4 173,8	4 141,9
2	Risk-weighted assets, billion rubles	17 233,0	22 691,2	23 128,3	22 673,7	22 370,0
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	13 421,4	18 182,7	18 586,8	18 123,2	17 904,1
	- the value of credit risk on contingent credit liabilities, billion rubles	1 728,6	2 169,4	2 044,1	2 011,6	1 885,4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles	159,1	223,2	160,3	142,7	125,3
	- market risk, billion rubles	959,0	820,1	913,6	946,7	982,0
	- 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	1295,8	1423,5	1449,5	1473,1
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	15,5	16,8	16,9	18,4	18,5

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

Table 42

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

Own funds (capital) adequacy ratio	1.01.08		1.01.09		1.04.09		1.06.09		1.07.09	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% *	0	0,0	9	1,4	11	1,3	9	1,7	10	1,7
From 10% to 12%	88	21,7	32	18,3	25	15,9	25	15,1	18	10,5
From 12% to 14%	129	17,2	70	18,2	56	17,2	37	11,6	44	11,6
14% and more	915	61,1	994	62,1	1001	65,6	1015	71,6	1010	76,3
Banking sector, total	1136	100,0	1108	100,0	1094	100,0	1087	100,0	1083	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	1.01.09	1.04.09	1.06.09	1.07.09
Overdue claims on loans, deposits and other placements, billion rubles	184,1	422,0	642,6	782,3	830,1
Of which					
- among 20 largest-asset credit institutions, billion rubles	120,3	274,3	430,3	507,0	549,1
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	1,3	2,1	3,1	3,9	4,2
Overdue claims in rubles					
- billion rubles	167,1	353,2	511,5	598,9	630,1
- as percent of total loans, deposits and other placements in rubles	1,6	2,5	3,7	4,3	4,5
Overdue claims in foreign currency					
- billion rubles	17,0	68,8	131,1	183,4	200,0
- as percent of total loans, deposits and other placements in foreign currency	0,4	1,1	2,0	3,0	3,3
- dollar equivalent, billion	0,69	2,34	3,85	5,92	6,39

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		
	2007		2008		1 st quarter of 2009		2007		2008		1 st quarter of 2009		2007		2008		1 st quarter of 2009		1 st quarter of 2007	1 st quarter of 2008	1 st quarter of 2009
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	69,2	57,7	66,9	60,9	63,7	62,2	169,9	170,2	167,6	165,4	167,5	165,2	33,7	36,4	40,0	39,9	40,0	39,5	2,8	3,0	0,3
Agriculture, hunting and forestry	52,7	49,0	48,8	43,8	44,0	43,8	181,3	179,4	180,8	167,8	174,1	176,8	56,2	59,8	60,1	53,6	61,7	62,2	2,1	2,3	1,3
Mining	78,6	61,3	76,5	74,7	74,8	72,9	285,7	262,0	263,8	290,4	284,8	289,1	27,6	21,2	32,6	29,6	29,8	28,8	2,2	3,7	0,6
Manufacturing	56,0	53,5	53,9	45,9	43,3	41,6	157,4	150,5	144,5	135,3	132,3	126,5	40,6	50,5	47,1	48,6	50,5	51,6	4,7	2,3	-0,9
Production and distribution of energy, gas and water	72,0	75,0	73,9	49,7	80,1	78,9	65,7	115,8	123,5	104,4	188,4	169,9	23,7	39,1	41,8	39,1	31,0	27,1	2,3	1,6	1,5
Construction	34,4	26,2	22,7	22,5	21,0	19,6	81,3	93,1	99,9	96,1	86,0	86,0	16,4	17,8	21,5	23,7	22,5	22,2	0,3	0,5	0,5
Wholesale and retail trade, car and household appliance repair	21,0	18,9	21,9	21,8	24,1	23,7	129,6	123,0	123,9	119,2	117,1	119,8	40,7	42,3	44,1	43,4	39,8	40,4	0,6	1,5	0,0
Transport and communication	55,3	54,1	52,2	49,7	46,9	46,6	104,6	118,9	97,9	95,7	84,4	87,2	43,2	47,0	43,1	46,7	48,5	48,8	2,0	1,3	0,7

* 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		1.01.09		1.04.09		1.06.09		1.07.09	
	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %
Market risk (MR), total	38,7	100,0	23,2	100,0	40,7	100,0	40,6	100,0	41,5	100,0
Of which										
- interest rate risk (IRR)	24,3	62,8	16,4	70,7	29,4	72,2	28,1	69,2	27,5	66,3
- equity position risk (EPR)	10,8	27,9	3,4	14,7	6,2	15,2	8,3	20,5	9,6	23,2
- foreign exchange risk (FER)	3,6	9,3	3,4	14,6	5,1	12,6	4,1	10,2	4,4	10,5
Reference data:										
Number of credit institutions *	728		741		683		681		683	
Share of credit institutions' assets * in total banking sector assets, %	93,6		93,1		64,6		64,2		65,2	

* 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	1.01.09	1.04.09	1.06.09	1.07.09
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	19,2	18,7	20,1	21,0	19,5
Liabilities with maturity in excess of 1 year, as percent of total liabilities	22,3	24,8	25,2	24,5	24,3
A measure of using short-term liabilities to fund long-term liquid assets, percent**	-11,5	-15,5	-14,9	-14,3	-15,5

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

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

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

Table 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	1.01.09	1.04.09	1.06.09	1.07.09	1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
Less than 0	567	605	593	593	612	80,4	81,5	82,2	76,0	92,6
From 0 to 20	508	433	431	422	409	18,5	17,9	17,0	23,2	6,9
More than 20	59	68	69	71	62	1,1	0,6	0,8	0,9	0,5
Data not available	2	2	1	1	0	0,0	0,0	0,0	0,0	0,0
Total	1136	1108	1094	1087	1083	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	1.01.09	1.04.09	1.06.09	1.07.09
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	53,6	52,7	53,8	55,8
Liabilities with maturity up to 30 days, as percent of total liabilities	42,7	40,1	38,7	41,0	41,9
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	22,2	6,4	4,2	14,2	14,2

* 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.

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	1.01.09	1.04.09	1.06.09	1.07.09	1.01.08	1.01.09	1.04.09	1.06.09	1.07.09
Less than 0	305	368	387	363	367	19,0	31,0	37,7	24,9	30,9
From 0 to 20	280	242	225	210	239	19,9	26,4	21,1	20,1	10,0
More than 20	549	496	481	513	477	61,1	42,6	41,2	55,0	59,2
Data not available	2	2	1	1	0	0,0	0,0	0,0	0,0	0,0
Total	1136	1108	1094	1087	1083	100,0	100,0	100,0	100,0	100,0