

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"

№ 83 September 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

Table 1

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

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

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans provided to individuals		Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.08	6,9	44,1	3,1	57,8	3,1	51,5	3,2	57,8	6,9	35,4	8,6	47,2
1.02.08	0,1	43,5	4,1	61,4	4,1	54,6	1,4	57,9	-0,6	34,5	-0,4	48,3
1.03.08	2,9	43,9	0,9	61,8	2,0	53,3	2,6	57,6	1,9	32,9	1,9	46,6
1.04.08	2,9	37,5	1,9	41,6	3,7	53,9	3,5	56,5	1,7	31,9	5,1	36,4
1.05.08	1,9	37,4	1,8	41,1	3,2	54,5	4,5	56,5	3,1	32,0	-1,4	32,1
1.06.08	3,3	32,5	1,5	27,5	2,4	52,4	3,7	55,4	3,2	33,8	6,2	24,8
1.07.08	2,8	34,8	1,1	27,9	2,6	51,2	3,6	53,5	2,1	32,2	4,7	34,8
1.08.08	1,0	34,0	1,3	26,4	2,8	48,5	4,2	52,5	1,4	31,0	-2,2	32,4
1.09.08	3,2	34,6	2,8	27,5	3,4	47,1	4,0	51,0	2,2	31,0	5,4	36,0
1.10.08	2,2	35,6	1,3	25,9	1,7	44,1	3,3	50,7	-1,5	26,9	5,7	39,5
1.11.08	2,9	39,1	6,4	31,3	2,0	42,0	1,6	47,4	-6,0	18,0	-0,6	40,9
1.12.08	2,6	37,7	9,2	41,2	0,7	36,8	-0,7	40,9	-0,2	14,4	-6,9	28,0
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	6,9	14,5	5,6	24,4
1.02.09	6,2	47,7	1,0	38,4	6,9	37,9	0,5	34,0	3,5	19,3	3,1	28,8
1.03.09	-1,9	40,9	0,7	38,1	-0,4	34,7	-1,6	28,4	1,7	19,0	-1,5	24,5
1.04.09	-2,3	33,8	0,7	36,4	-1,5	27,9	-2,5	21,0	-0,3	16,6	-2,0	16,1
1.05.09	-1,7	29,1	7,5	44,1	0,5	24,5	-1,6	14,0	1,6	14,9	-0,4	17,3
1.06.09	-2,3	22,2	-0,5	41,4	-1,5	19,7	-1,9	7,9	0,3	11,7	0,6	11,1
1.07.09	1,3	20,5	-0,8	38,8	-1,2	15,3	-1,1	3,0	2,8	12,5	4,2	10,5
1.08.09	0,2	19,5	1,8	39,5	-0,2	12,0	-0,4	-1,5	1,9	13,0	-0,7	12,2
Reference data:												
Increase from the beginning of the current year	-0,7		10,6		2,4		-8,3		12,0		3,2	
Increase over the same period of the previous year	15,7		13,2		22,7		25,8		13,4		14,4	

Institutional features of the banking sector

Table 3

Number of Russian credit institutions

Indicator	1.01.08	1.01.09	1.04.09	1.07.09	1.08.09
Credit institutions registered by the Bank of Russia and other authorities	1296	1228	1210	1200	1197
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1136	1108	1094	1083	1080
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	4	3
Credit institutions with their banking licenses being revoked (cancelled)	157	117	114	113	114
Credit institutions licensed to conduct operations in foreign currency	754	736	728	718	715
Credit institutions holding general licences	300	298	294	294	294

Table 4

Operating credit institutions (CIs), by federal districts

Federal district	1.01.08		1.01.09		1.04.09		1.07.09		1.08.09	
	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	612	56,5	608	56,3
of which the City of Moscow and Moscow Region	568	50,0	556	50,2	553	50,5	545	50,3	541	50,1
North-Western	81	7,1	79	7,1	77	7,0	77	7,1	77	7,1
Southern	118	10,4	115	10,4	113	10,3	113	10,4	114	10,6
Volga	134	11,8	131	11,8	127	11,6	126	11,6	126	11,7
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	64	5,9	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	1083	100,0	1080	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	1.08.09	1.01.08	1.01.09	1.08.09	1.01.08	1.01.09	1.08.09	1.01.08	1.01.09	1.08.09	1.01.08	1.01.09	1.08.09	1.01.08	1.01.09	1.08.09
Central	632	621	608	184	177	164	574	584	561	70	73	73	18	17	18	17	17	17
of which the City of Moscow and Moscow Region*	568	556	541	153	145	134	130	138	134	18	20	20	16	15	15	4	4	4
North-Western	81	79	77	53	32	30	378	375	364	282	338	340	3	2	2	11	11	11
Southern	118	115	114	116	103	97	369	400	384	158	183	182	5	5	5	11	12	12
Volga	134	131	126	143	143	134	603	631	603	218	230	232	6	6	6	17	18	18
Ural	63	58	56	136	126	123	261	273	247	131	148	138	4	4	4	8	8	7
Siberian	68	68	64	49	47	39	387	384	386	331	334	375	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	1080	720	661	612	2735	2809	2702	147	159	160	40	39	39	79	81	82

* 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		1.07.09		1.08.09	
	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	13 329 987	48,0	13 400 937	48,2
From 6 to 20	4 308 447	21,4	5 906 199	21,1	6 014 723	21,1	5 652 435	20,3	5 640 800	20,3
From 21 to 50	2 578 014	12,8	3 725 544	13,3	3 666 901	12,9	3 612 430	13,0	3 603 003	12,9
From 51 to 200	3 036 498	15,1	3 726 736	13,3	3 627 711	12,7	3 553 847	12,8	3 560 966	12,8
From 201 to 1000	1 683 793	8,4	1 712 472	6,1	1 602 575	5,6	1 621 463	5,8	1 618 411	5,8
From 1001	15 436	0,1	10 294	0,0	7 048	0,0	6 076	0,0	5 344	0,0
Total	20 125 125	100,0	28 022 329	100,0	28 527 085	100,0	27 776 238	100,0	27 829 461	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	1.07.09	1.08.09
Central	49,2	52,6	54,0	54,6	54,7
of which the City of Moscow and Moscow Region	49,6	53,0	54,4	55,0	55,1
North-Western	67,7	68,1	70,4	72,3	70,3
Southern	52,1	53,8	55,1	54,4	54,9
Volga	42,0	47,8	48,6	46,6	46,9
Ural	47,4	52,9	55,8	56,2	55,8
Siberian	69,1	70,0	71,2	68,1	68,0
Far Eastern	58,2	62,5	64,1	64,1	64,9
Russian Federation	42,3	46,2	47,7	48,0	48,2

Table 8

Operating credit institutions ranged by assets (distribution and change over the period 1.01.09 - 1.08.09)

Groups of credit institutions ranged by assets as of 1.01.09		Number of credit institutions as of 1.01.09	Groups as of 1.08.09						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	137	7		3	1
5	From 201 to 1000	800				11	760	4	25	
6	From 1001	106					28	74	4	
Became operating after 1.01.09							4			
Total over the period									32	1
Total as of 1.01.09*		1108								
Total as of 1.08.09*		1080	5	15	30	150	800	79		

	- 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		1.07.09		1.08.09	
	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	838,9	3,0	768,0	2,8
Own funds (capital)	26,2	0,8	62,6	1,6	40,6	1,0	57,8	1,4	66,8	1,6
Loans and other placements with non-financial organisations	277,0	2,3	290,6	2,3	257,1	2,0	294,2	2,3	255,1	2,0
of which overdue claims	14,9	7,8	16,6	6,2	31,1	6,9	43,2	7,1	68,0	10,0
Loans provided to individuals	57,5	1,4	102,6	2,6	94,7	2,4	85,6	2,3	84,3	2,3
of which overdue claims	3,2	2,4	5,6	3,8	6,7	3,7	8,0	3,8	8,7	3,9
Individual deposits	73,2	1,3	123,1	2,1	119,4	1,9	116,4	1,8	118,2	1,8
Funds raised from organisations	192,9	2,2	299,7	3,4	283,2	3,2	330,5	3,6	301,8	3,3
Reference data:										
Number of credit institutions *	7	0,6	20	1,8	18	1,6	19	1,8	19	1,8

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

Activities of Credit Institutions Main Trends

Table 11

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.08	1.01.09	1.04.09	1.07.09	1.08.09
1.	Money, precious metals and gemstones	501,7	829,3	675,6	598,6	586,2
1.1.	of which: money	487,1	795,1	636,3	552,4	539,6
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 294,7	2 078,7	1 902,8	1 720,8	1 214,1
3.	Correspondent accounts with credit institutions of which:	413,3	1 238,8	956,0	905,4	934,9
3.1.	Correspondent accounts with correspondent credit institutions	105,6	395,8	288,8	192,9	195,3
3.2.	Correspondent accounts with non-resident banks	307,7	843,0	667,2	712,5	739,6
4.	Securities acquired by credit institutions, total* of which	2 250,6	2 365,2	2 650,0	2 908,6	3 166,7
4.1.	Debt securities*	1 541,4	1 760,3	1 994,4	2 225,9	2 462,7
4.2.	Shares*	316,3	193,4	228,4	296,0	304,1
4.3.	Discounted promissory notes	251,1	199,5	201,6	167,8	184,8
4.4.	Shares in associates and subsidiaries	141,9	212,0	225,6	219,0	215,2
4a.	Securities under REPO agreement	304,1	-	-	-	-
5.	Other participation in authorised capital	25,2	45,1	48,6	61,2	61,5
6.	Loans, total of which:	14 288,6	19 941,0	20 604,5	19 915,2	20 253,6
6.1.	Loans, deposits and other placements of which overdue claims	14 258,8	19 884,8	20 561,3	19 879,0	20 216,2
	of which:	184,1	422,0	642,6	830,1	908,5
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	9 316,0	12 509,7	13 115,8	12 829,3	12 805,2
		86,1	266,4	454,0	612,7	682,7
6.1.2.	Loans provided to individuals of which overdue claims	2 971,1	4 017,2	3 871,7	3 697,9	3 682,2
		96,5	148,6	182,1	211,4	219,6
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	1 418,1	2 501,2	2 664,6	2 376,8	2 800,6
		0,2	1,3	2,3	1,6	1,7
7.	Fixed assets (tangible and intangible) and inventories	434,8	544,1	658,2	678,7	684,1
8.	Allocation of profit	122,7	109,8	55,5	55,7	48,0
8.1.	of which income tax	-	-	55,0	55,6	47,8
9.	Other assets, total of which:	489,6	870,4	975,9	931,9	880,3
9.1.	Float	171,9	520,3	573,5	491,6	397,9
9.2.	Receivables	81,4	129,3	135,7	138,9	153,2
9.3.	Deferred expenses	196,5	69,0	61,4	60,1	64,5
Banking sector assets		20 125,1	28 022,3	28 527,1	27 776,2	27 829,5

* 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	1.07.09	1.08.09
1.	Funds and profit of credit institutions	2 809,2	3 109,2	3 236,5	3 280,7	3 327,7
	Of which:					
1.1.	Funds of credit institutions	2 182,2	1 789,4	1 947,3	2 114,5	2 156,3
1.2.	Profit (losses), including financial result of the previous year	627,0	1 319,8	1 289,2	1 166,2	1 171,3
	Of which:					
1.2.1.	Profit (losses) of the current year	508,0	409,2	58,3	6,8	31,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	34,0	3 370,4	3 293,5	2 002,8	1 936,5
3.	Accounts of credit institutions	194,4	346,0	217,6	201,3	209,3
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	124,5	252,4	164,4	145,8	150,0
3.2.	Correspondent accounts of non-resident credit institutions	18,4	77,7	47,4	49,1	53,7
4.	Loans, deposits and other funds raised from other credit institutions	2 807,4	3 639,6	3 700,4	3 409,3	3 308,4
5.	Clients' funds**	12 252,3	14 748,5	15 013,5	15 687,1	15 750,5
	Of which:					
5.1.	Budgetary funds in settlement accounts	20,1	15,6	19,2	22,2	24,3
5.2.	Government and other extra-budgetary funds in settlement accounts	25,0	14,2	24,5	23,6	23,9
5.3.	Funds of legal entities in settlement and other accounts	3 232,9	3 521,0	3 474,5	3 602,5	3 542,5
5.4.	Clients' float	262,0	281,5	308,9	299,2	270,2
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	3 520,0	4 945,4	4 912,7	5 180,1	5 206,5
5.6.	Individual deposits	5 159,2	5 907,0	6 197,3	6 491,2	6 613,6
5.7.	Clients' funds in factoring and forfeiting operations	13,5	10,7	8,9	9,5	9,6
6.	Bonds	290,2	375,3	371,9	341,8	348,3
7.	Promissory notes and bank acceptances	822,2	756,3	653,1	626,1	664,0
8.	Other liabilities*, total	915,3	1 677,0	2 040,6	2 227,1	2 284,9
	Of which:					
8.1.	Provisions	586,3	1 022,7	1 325,1	1 572,2	1 667,8
8.2.	Float	156,0	431,6	405,2	358,6	330,4
8.3.	Payables	27,6	33,9	44,3	61,7	48,3
8.4.	Deferred income	27,3	4,7	4,9	3,5	3,7
8.5.	Interest payable	118,1	184,1	261,2	231,1	234,6
	Of which:					
	Overdue interest	0,0	0,0	0,1	0,0	0,0
Banking sector liabilities*		20 125,1	28 022,3	28 527,1	27 776,2	27 829,5

* 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».

** 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	1.07.09	1.08.09
1.	Money, precious metals and gemstones	2,5	3,0	2,4	2,2	2,1
1.1.	of which: money	2,4	2,8	2,2	2,0	1,9
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6,4	7,4	6,7	6,2	4,4
3.	Correspondent accounts with credit institutions of which:	2,1	4,4	3,4	3,3	3,4
3.1.	Correspondent accounts with correspondent credit institutions	0,5	1,4	1,0	0,7	0,7
3.2.	Correspondent accounts with non-resident banks	1,5	3,0	2,3	2,6	2,7
4.	Securities acquired by credit institutions, total* of which	11,2	8,4	9,3	10,5	11,4
4.1.	Debt securities*	7,7	6,3	7,0	8,0	8,8
4.2.	Shares*	1,6	0,7	0,8	1,1	1,1
4.3.	Discounted promissory notes	1,2	0,7	0,7	0,6	0,7
4.4.	Shares in associates and subsidiaries	0,7	0,8	0,8	0,8	0,8
4a.	Securities under REPO agreement	1,5	-	-	-	-
5.	Other participation in authorised capital	0,1	0,2	0,2	0,2	0,2
6.	Loans, total of which:	71,0	71,2	72,2	71,7	72,8
6.1.	Loans, deposits and other placements of which overdue claims	70,9	71,0	72,1	71,6	72,6
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	0,9	1,5	2,3	3,0	3,3
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	46,3	44,6	46,0	46,2	46,0
6.1.2.	Loans provided to individuals of which overdue claims	0,4	1,0	1,6	2,2	2,5
6.1.2.	Loans provided to individuals of which overdue claims	14,8	14,3	13,6	13,3	13,2
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	0,5	0,5	0,6	0,8	0,8
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	7,0	8,9	9,3	8,6	10,1
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	2,4	2,5
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	3,2
9.2.	Receivables	0,9	1,9	2,0	1,8	1,4
9.3.	Deferred expenses	0,4	0,5	0,5	0,5	0,6
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	1.07.09	1.08.09
1.	Funds and profit of credit institutions	14,0	11,1	11,3	11,8	12,0
	Of which:					
1.1.	Funds of credit institutions	10,8	6,4	6,8	7,6	7,7
1.2.	Profit (losses), including financial result of the previous year	3,1	4,7	4,5	4,2	4,2
	Of which:					
1.2.1.	Profit (losses) of the current year	2,5	1,5	0,2	0,0	0,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	0,2	12,0	11,5	7,2	7,0
3.	Accounts of credit institutions	1,0	1,2	0,8	0,7	0,8
	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	11,9
5.	Clients' funds**	60,9	52,6	52,6	56,5	56,6
	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	13,0	12,7
5.4.	Clients' float	1,3	1,0	1,1	1,1	1,0
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,5	17,6	17,2	18,6	18,7
5.6.	Individual deposits	25,6	21,1	21,7	23,4	23,8
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	1,2	1,3
7.	Promissory notes and bank acceptances	4,1	2,7	2,3	2,3	2,4
8.	Other liabilities*, total	4,5	6,0	7,2	8,0	8,2
	Of which:					
8.1.	Provisions	2,9	3,6	4,6	5,7	6,0
8.2.	Float	0,8	1,5	1,4	1,3	1,2
8.3.	Payables	0,1	0,1	0,2	0,2	0,2
8.4.	Deferred income	0,1	0,0	0,0	0,0	0,0
8.5.	Interest payable	0,6	0,7	0,9	0,8	0,8
	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	1.07.09	1.08.09	1.01.08	1.01.09	1.04.09	1.07.09	1.08.09	1.01.08	1.01.09	1.04.09	1.07.09	1.08.09
1. Loans, deposits and other placements, total	10465,6	13874,9	13987,0	13893,0	13750,1	3793,2	6009,9	6574,3	5986,1	6466,1	14258,8	19884,8	20561,3	19879,0	20216,2
Of which															
- overdue claims	167,1	353,2	511,5	630,1	685,0	17,0	68,8	131,1	200,0	223,5	184,1	422,0	642,6	830,1	908,5
1.1 Loans and other placements with non-financial resident organisations	6838,8	8723,1	8917,8	8848,3	8771,3	1961,5	3032,2	3424,7	3291,9	3322,4	8800,3	11755,3	12342,5	12140,2	12093,7
Of which															
- overdue claims	74,9	214,7	346,3	428,3	477,9	10,6	46,1	88,3	147,5	169,1	85,4	260,8	434,6	575,8	647,0
of which:															
1.1.1. Loans to individual entrepreneurs	263,3	313,8	295,2	278,5	276,6	7,6	9,2	9,3	7,5	7,4	271,0	323,0	304,5	286,1	284,0
Of which															
- overdue claims	4,1	8,1	11,7	15,4	17,2	0,1	0,1	0,2	0,2	0,3	4,2	8,2	11,8	15,7	17,5
1.2 Loans and other placements with non-resident legal entities (except banks)	85,8	176,3	302,2	300,6	303,9	429,9	578,2	471,1	388,5	407,6	515,7	754,4	773,3	689,1	711,5
Of which															
- overdue claims	0,0	0,5	3,6	12,7	10,5	0,7	5,1	15,9	24,2	25,2	0,7	5,6	19,4	36,9	35,7
1.3 Loans, deposits and other placements with financial sector	627,6	778,8	771,1	809,4	758,8	155,6	232,0	305,8	269,1	278,4	783,2	1010,8	1077,0	1078,5	1037,1
Of which															
- overdue claims	0,4	6,4	4,1	4,4	4,6	0,0	0,3	1,0	0,9	0,7	0,5	6,7	5,0	5,2	5,3
of which:															
1.3.1 Resident credit institutions	450,3	512,9	493,9	548,9	522,2	116,3	164,1	230,7	181,4	190,8	566,6	677,0	724,6	730,4	713,0
Of which															
- overdue claims	0,2	1,2	1,3	1,1	1,1	0,0	0,1	0,1	0,1	0,1	0,2	1,2	1,4	1,2	1,2
1.3.2 Resident financial institutions of different forms of ownership	177,3	265,9	277,2	260,4	236,6	39,3	67,9	75,1	87,7	87,6	216,6	333,8	352,4	348,2	324,1
Of which															
- overdue claims	0,2	5,3	2,8	3,2	3,4	0,0	0,2	0,8	0,8	0,6	0,2	5,5	3,6	4,0	4,1
1.4 Loans, deposits and other placements with non-resident banks	64,0	239,1	210,6	190,6	196,8	787,5	1585,1	1729,4	1455,8	1890,9	851,5	1824,3	1940,0	1646,5	2087,6
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,9	0,4	0,5	0,0	0,1	0,9	0,4	0,5
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	119,5	156,5	162,7	177,1	176,5	0,3	0,2	0,3	0,2	0,2	119,7	156,7	163,0	177,3	176,7
Of which															
- overdue claims	1,0	0,2	0,3	0,3	0,4	0,0	0,0	0,0	0,0	0,0	1,0	0,2	0,3	0,3	0,4
1.6 Loans to resident individuals	2565,2	3534,3	3352,2	3235,8	3221,9	398,4	471,5	507,7	451,1	449,1	2963,6	4005,8	3859,9	3686,9	3671,0
Of which															
- overdue claims	90,7	131,4	157,2	184,4	191,7	5,7	17,0	24,6	26,7	27,7	96,4	148,3	181,9	211,1	219,3
1.7 Loans to non-resident individuals	1,5	2,9	2,9	1,9	1,9	6,0	8,5	8,9	9,1	9,2	7,5	11,4	11,8	11,1	11,2
Of which															
- overdue claims	0,0	0,1	0,0	0,0	0,0	0,1	0,2	0,2	0,2	0,3	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	1370,8	1464,7	0,0	0,0	0,0	0,0	0,0	531,7	898,5	1137,8	1370,8	1464,7
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,4	12,9	24,8	34,0	37,6	0,0	2,6	7,7	10,8	11,8	0,4	15,5	32,5	44,7	49,3
Credit institutions' portfolio of promissory notes of residents	247,4	184,7	176,4	146,7	157,2	2,5	9,8	19,6	18,9	25,3	249,9	194,5	196,1	165,7	182,5
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,4	0,0	0,3	0,3	1,2	4,6	5,4	1,8	1,9	1,2	5,0	5,5	2,1	2,3

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	1.07.09	1.08.09
1. Loans, deposits and other placements, total	100,0 70,9	100,0 71,0	100,0 72,1	100,0 71,6	100,0 72,6
Of which: - overdue claims	1,3 0,9	2,1 1,5	3,1 2,3	4,2 3,0	4,5 3,3
1.1 Loans and other placements with non-financial resident organisations	61,7 43,7	59,1 41,9	60,0 43,3	61,1 43,7	59,8 43,5
Of which: - overdue claims	0,6 0,4	1,3 0,9	2,1 1,5	2,9 2,1	3,2 2,3
of which: 1.1.1. Loans provided to individual entrepreneurs	1,9 1,3	1,6 1,2	1,5 1,1	1,4 1,0	1,4 1,0
Of which: - overdue claims	0,0 0,0	0,0 0,0	0,1 0,0	0,1 0,1	0,1 0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	3,6 2,6	3,8 2,7	3,8 2,7	3,5 2,5	3,5 2,6
Of which: - overdue claims	0,00 0,00	0,03 0,02	0,09 0,07	0,19 0,13	0,2 0,1
1.3 Loans, deposits and other placements with financial sector	5,5 3,9	5,1 3,6	5,2 3,8	5,4 3,9	5,1 3,7
Of which: - overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
of which: 1.3.1 Resident credit institutions	4,0 2,8	3,4 2,4	3,5 2,5	3,7 2,6	3,5 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 1,1	1,7 1,2	1,7 1,2	1,8 1,3	1,6 1,2
Of which - overdue claims	0,00 0,00	0,03 0,02	0,02 0,01	0,02 0,01	0,0 0,0
1.4 Loans, deposits and other placements with non-resident banks	6,0 4,2	9,2 6,5	9,4 6,8	8,3 5,9	10,3 7,5
Of which: - overdue claims	0,00 0,00	0,00 0,00	0,00 0,00	0,00 0,00	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	0,8 0,6	0,8 0,6	0,8 0,6	0,9 0,6	0,9 0,6
Of which: - overdue claims	0,01 0,01	0,00 0,00	0,00 0,00	0,00 0,00	0,0 0,0
1.6 Loans to resident individuals	20,8 14,7	20,1 14,3	18,8 13,5	18,5 13,3	18,2 13,2
Of which: - overdue claims	0,7 0,5	0,7 0,5	0,9 0,6	1,1 0,8	1,1 0,8
1.7 Loans to non-resident individuals	0,1 0,0	0,1 0,0	0,1 0,0	0,1 0,0	0,1 0,0
Of which: - overdue claims	0,00 0,00	0,00 0,00	0,00 0,00	0,00 0,00	0,0 0,0
Reference data:					
Provision on loans, deposits and other placements	3,7 2,6	4,5 3,2	5,5 4,0	6,9 4,9	7,2 5,3
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,0 0,0	0,1 0,1	0,2 0,1	0,2 0,2	0,2 0,2
Credit institutions' portfolio of promissory notes of residents	1,8 1,2	1,0 0,7	1,0 0,7	0,8 0,6	0,9 0,7
Credit institutions' portfolio of promissory notes of non-residents	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0

Table 17

The structure of credit institutions' security portfolio *

	1.02.08		1.01.09		1.04.09		1.07.09		1.08.09	
	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	2 740,9	100,0	2 982,0	100,0
- in rubles	1 800,8	85,5	1 674,1	77,3	1 703,9	69,6	1 940,6	70,8	2 157,4	72,3
- in foreign currency	304,9	14,5	491,6	22,7	744,5	30,4	800,3	29,2	824,6	27,7
Of which:										
Securities at fair value through profit or loss	1 595,3	75,8	623,2	28,8	713,3	29,1	853,6	31,1	1 007,8	33,8
- in rubles	1 445,8	68,7	541,0	25,0	544,3	22,2	682,9	24,9	839,4	28,1
- in foreign currency	149,5	7,1	82,2	3,8	169,0	6,9	170,7	6,2	168,4	5,6
Securities available for sale	310,9	14,8	1 154,4	53,3	1 305,7	53,3	1 485,1	54,2	1 574,6	52,8
- in rubles	219,1	10,4	848,6	39,2	875,4	35,8	979,4	35,7	1 044,7	35,0
- in foreign currency	91,8	4,4	305,8	14,1	430,3	17,6	505,7	18,5	529,9	17,8
Securities held-to-maturity	55,0	2,6	174,2	8,0	199,9	8,2	177,0	6,5	178,0	6,0
- in rubles	41,9	2,0	148,6	6,9	139,1	5,7	136,1	5,0	135,0	4,5
- in foreign currency	13,1	0,6	25,6	1,2	60,8	2,5	40,9	1,5	43,1	1,4
Shares in associates and subsidiaries	144,5	6,9	212,0	9,8	225,6	9,2	219,0	8,0	215,2	7,2
- in rubles	94,0	4,5	134,0	6,2	141,8	5,8	137,0	5,0	132,4	4,4
- in foreign currency	50,5	2,4	78,0	3,6	83,8	3,4	81,9	3,0	82,7	2,8
Reference data:										
Revaluation of securities	4,6		-177,5		-155,4		-91,6		-82,1	
Provisions for losses on securities available for sale	2,3		7,2		8,5		12,2		12,5	
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		4,4		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		1.07.09		1.08.09	
	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	2 225,9	100,0	2 462,7	100,0
- in rubles	1 440,8	86,0	1 376,8	78,2	1 361,5	68,3	1 537,9	69,1	1 751,9	71,1
- in foreign currency	234,0	14,0	383,5	21,8	632,9	31,7	688,0	30,9	710,8	28,9
of which: revaluation	2,4	0,1	-120,5	-6,8	-115,6	-5,8	-75,2	-3,4	-70,9	-2,9
Debt securities at book value held (without revaluation)	1 672,3	100,0	1 880,8	100,0	2 110,0	100,0	2 301,1	100,0	2 533,6	100,0
of which:										
debt securities of the Russian Federation	597,1	35,7	258,1	13,7	517,4	24,5	539,7	23,5	557,5	22,0
- in rubles	533,9	31,9	168,6	9,0	377,3	17,9	387,7	16,8	408,0	16,1
- in foreign currency	63,3	3,8	89,6	4,8	140,1	6,6	152,0	6,6	149,6	5,9
debt securities of the Bank of Russia	101,8	6,1	12,5	0,7	12,4	0,6	17,5	0,8	19,3	0,8
- in rubles	101,8	6,1	12,5	0,7	12,4	0,6	17,5	0,8	19,3	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	206,5	9,0	213,2	8,4
- in rubles	133,3	8,0	139,6	7,4	194,6	9,2	206,5	9,0	213,1	8,4
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	139,5	8,3	169,8	9,0	220,7	10,5	278,9	12,1	283,2	11,2
- in rubles	139,4	8,3	169,5	9,0	219,9	10,4	237,0	10,3	242,7	9,6
- in foreign currency	0,0	0,0	0,3	0,0	0,8	0,0	41,9	1,8	40,5	1,6
other debt securities of residents	416,6	24,9	360,5	19,2	365,7	17,3	470,6	20,5	530,5	20,9
- in rubles	416,6	24,9	358,8	19,1	364,4	17,3	470,4	20,4	530,2	20,9
- in foreign currency	0,0	0,0	1,7	0,1	1,3	0,1	0,2	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	1,3	31,3	1,2
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	56,3	3,4	27,8	1,5	30,7	1,5	30,1	1,3	31,3	1,2
debt securities of non-resident banks	41,3	2,5	70,0	3,7	81,3	3,9	66,9	2,9	69,9	2,8
- in rubles	17,2	1,0	29,1	1,5	39,9	1,9	24,3	1,1	24,3	1,0
- in foreign currency	24,1	1,4	40,9	2,2	41,4	2,0	42,6	1,9	45,6	1,8
other debt securities of non-residents	142,7	8,5	249,2	13,2	448,1	21,2	587,1	25,5	607,0	24,0
- in rubles	60,1	3,6	116,0	6,2	130,2	6,2	184,1	8,0	190,0	7,5
- in foreign currency	82,6	4,9	133,2	7,1	317,9	15,1	403,0	17,5	417,0	16,5
debt securities delivered without derecognition in the balance sheet	43,6	2,6	591,3	31,4	235,2	11,1	97,6	4,2	215,3	8,5
- in rubles	36,0	2,2	501,2	26,6	135,1	6,4	80,4	3,5	189,3	7,5
- in foreign currency	7,6	0,5	90,1	4,8	100,1	4,7	17,2	0,7	26,0	1,0
overdue debt securities	0,0	0,0	2,0	0,1	3,9	0,2	6,2	0,3	6,4	0,3
- in rubles	0,0	0,0	2,0	0,1	3,2	0,2	5,2	0,2	5,9	0,2
- in foreign currency	0,0	0,0	0,0	0,0	0,7	0,0	1,0	0,0	0,5	0,0
Reference data:										
Provisions for losses on debt securities	0,7		7,2		12,0		15,7		16,6	

Table 19

Structure of credit institutions' portfolio of shares

	1.02.08		1.01.09		1.04.09		1.07.09		1.08.09	
	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	296,0	100,0	304,1	100,0
- in rubles	266,0	92,9	163,3	84,5	200,6	87,8	265,7	89,8	273,0	89,8
- in foreign currency	20,4	7,1	30,1	15,5	27,8	12,2	30,3	10,2	31,1	10,2
of which: revaluation	2,1	0,7	-57,1	-29,5	-39,8	-17,4	-16,4	-5,5	-11,2	-3,7
Shares held at book value (without revaluation)	284,3	100,0	250,5	100,0	268,2	100,0	312,4	100,0	315,3	100,0
of which shares of:										
resident credit institutions	13,0	4,6	8,9	3,6	7,8	2,9	7,3	2,3	7,8	2,5
- in rubles	13,0	4,6	8,9	3,6	7,8	2,9	7,3	2,3	7,8	2,5
- 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	255,8	81,9	259,1	82,2
- in rubles	247,2	86,9	193,2	77,1	210,7	78,6	249,8	80,0	252,8	80,2
- in foreign currency	3,3	1,2	1,6	0,6	1,7	0,6	6,0	1,9	6,4	2,0
non-resident credit institutions	5,2	1,8	5,9	2,3	2,6	1,0	3,7	1,2	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	3,7	1,2	3,7	1,2
other non-residents	10,6	3,7	19,4	7,8	21,6	8,1	20,6	6,6	20,9	6,6
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,8	0,3	0,7	0,2
- in foreign currency	10,6	3,7	19,4	7,8	21,6	8,1	19,8	6,3	20,2	6,4
shares delivered without derecognition in the balance sheet	5,1	1,8	21,4	8,6	23,8	8,9	25,0	8,0	23,7	7,5
- in rubles	3,8	1,3	18,3	7,3	21,9	8,2	24,2	7,7	22,9	7,3
- 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		5,5		5,7	

Table 20

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.08	1.01.09	1.04.09	1.07.09	1.08.09
Portfolio of promissory notes discounted by a credit institution, in rubles	247,4	185,0	176,5	147,0	157,5
of which promissory notes, not paid when due	1,3	2,2	2,7	3,5	3,3
Portfolio of promissory notes discounted by a credit institution, in foreign currency	3,7	14,5	25,1	20,7	27,2
of which promissory notes, not paid when due	0,00	0,00	0,25	0,25	0,28
Total	251,1	199,5	201,6	167,8	184,8

Table 21

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

	1.01.08		1.01.09		1.04.09		1.07.09		1.08.09	
	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	167,8	100,0	184,8	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	99,5	59,3	115,9	62,7
- other promissory notes of residents	51,1	20,4	94,3	47,3	103,0	51,1	66,2	39,5	66,5	36,0
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	1,2	0,5	5,0	2,5	5,5	2,7	2,0	1,2	2,3	1,2
Reference data:										
Provisions for losses on promissory notes	4,5		5,9		7,2		8,0		8,9	

* including overdue promissory notes

Table 22

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.08	1.01.09	1.04.09	1.07.09	1.08.09
1.	Funds raised from organisations, total	7 053,1	8 774,6	8 729,6	9 114,5	9 052,4
	- in rubles	5 166,0	5 499,8	4 877,7	5 625,8	5 437,9
	- in foreign currency	1 887,0	3 274,8	3 851,9	3 488,8	3 614,4
	of which:					
1.1.	Funds of legal entities in settlement and other accounts*	3 232,9	3 521,0	3 474,5	3 602,5	3 542,5
	- in rubles	2 954,8	2 803,8	2 403,6	2 677,5	2 522,6
	- in foreign currency	278,1	717,1	1 070,9	925,0	1 019,9
	Of which:					
1.1.1	Funds of individual entrepreneurs	82,4	81,4	71,3	76,2	72,8
	- in rubles	81,8	77,1	68,7	74,5	70,9
	- in foreign currency	0,6	4,2	2,6	1,7	1,9
1.2.	Government and other extra budgetary funds in settlement accounts	25,0	14,2	24,5	23,6	23,9
1.3.	Float	261,7	281,3	308,6	298,9	269,9
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	3 520,0	4 945,4	4 912,7	5 180,1	5 206,5
	- in rubles	2 095,6	2 606,7	2 335,1	2 793,7	2 779,9
	- in foreign currency	1 424,5	2 338,7	2 577,7	2 386,4	2 426,6
	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	616,6	552,1
1.4.2.	Certificates of deposit	30,0	12,7	15,3	11,4	13,9
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,1	0,3	0,6	0,1	0,2
1.5.	Clients' funds in factoring and forfeiting operations	13,5	10,7	8,9	9,5	9,6
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	452,4	435,0
	- in rubles	361,6	474,0	316,9	368,4	350,7
	- in foreign currency	99,9	177,6	115,8	84,0	84,3
	with maturity from 31 days to 1 year	1 343,3	1 753,2	1 759,6	2 022,3	2 027,3
	- in rubles	1 120,7	1 142,7	1 089,1	1 501,2	1 507,4
	- in foreign currency	222,7	610,5	670,4	521,1	519,9
	with maturity in excess of 1 year	1 715,1	2 540,2	2 719,9	2 705,3	2 744,0
	- in rubles	613,2	989,6	929,0	924,0	921,7
	- in foreign currency	1 101,9	1 550,6	1 790,9	1 781,2	1 822,3
Reference data						
	Funds raised from non-resident organisations, total	1 252,3	1 613,9	1 745,3	1 566,7	1 578,1
	- in rubles	238,8	250,1	232,8	235,6	229,1
	- in foreign currency	1 013,5	1 363,8	1 512,5	1 331,1	1 348,9
	of which:					
	Funds of non-resident organisations in settlement and other accounts	136,4	139,8	155,1	142,4	139,5
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	249,0	214,8	204,2	197,7	215,6
	Other funds raised from non-resident legal entities	859,9	1 248,2	1 372,6	1 216,3	1 212,5
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,5	0,0	0,1

* 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	1.07.09	1.08.09
1	Individual deposits	5 159,2	5 907,0	6 197,3	6 491,2	6 613,6
	- of which savings certificates	22,4	18,0	16,3	16,0	15,9
1.1.	Individual demand deposits and deposits with maturity up to 30 days	962,9	1 005,7	920,6	1 033,1	1 032,4
	- in rubles	857,3	840,0	729,4	855,4	855,9
	- in foreign currency	105,6	165,7	191,3	177,7	176,6
1.2.	Individual deposits with maturity from 31 days to 1 year	977,0	1 052,6	1 216,5	1 245,5	1 289,6
	- in rubles	815,2	639,5	641,7	735,1	758,5
	- in foreign currency	161,8	413,1	574,8	510,4	531,1
1.3.	Individual deposits with maturity in excess of 1 year	3 219,3	3 848,7	4 060,2	4 212,6	4 291,5
	- in rubles	2 820,3	2 853,2	2 784,8	2 993,7	3 028,1
	- in foreign currency	399,0	995,5	1 275,4	1 218,9	1 263,4
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	52,7	61,1	69,2	71,3	73,9

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	1.07.09	1.08.09
Loans, deposits and other funds raised from other credit institutions, total	2807,4	3639,6	3700,4	3409,3	3308,4
- in rubles	989,5	1233,6	1259,2	1316,2	1305,3
- in foreign currency	1817,9	2406,0	2441,1	2093,1	2003,2
of which:					
- loans, deposits and other funds raised from resident credit institutions	671,3	972,2	1063,0	1093,5	1099,6
- in rubles	554,3	773,1	833,6	898,4	892,9
- in foreign currency	117,0	199,1	229,4	195,0	206,7
of which					
overdue debt	0,0	0,3	0,4	0,0	0,0
- in rubles	0,0	0,3	0,4	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2136,1	2667,4	2637,4	2315,8	2208,8
- in rubles	435,3	460,5	425,6	417,7	412,3
- in foreign currency	1700,9	2206,9	2211,7	1898,1	1796,5
of which					
overdue debt	0,0	0,0	0,0	0,1	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,1	0,0

Table 25

Funds raised from and placed with non-residents

№	Indicator	1.01.08		1.01.09		1.04.09		1.07.09		1.08.09	
		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	1 638,8	5,9	1 652,8	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	1 556,3	5,6	1 567,6	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	1 414,0	5,1	1 428,2	5,1
1.2	Individual deposits (excluding saving certificates)	52,7	0,3	61,1	0,2	69,2	0,2	71,3	0,3	73,9	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	53,4	0,2	56,7	0,2
1.3	Funds in other accounts	7,2	0,0	12,2	0,0	13,8	0,0	11,2	0,0	11,3	0,0
2.	Funds in correspondent and other accounts of credit institutions	70,0	0,3	93,6	0,3	53,1	0,2	55,5	0,2	59,3	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	2 315,8	8,3	2 208,8	7,9
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	4 010,1	14,4	3 920,9	14,1
	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	83,2	0,3	82,7	0,3
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	1 374,7	6,8	2 590,1	9,2	2 725,1	9,6	2 346,6	8,4	2 810,3	10,1
	of which overdue claims	0,8	0,0	5,9	0,0	20,6	0,1	37,6	0,1	36,5	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	1 646,5	5,9	2 087,6	7,5
1.2	Loans and other placements with legal entities	515,7	2,6	754,4	2,7	773,3	2,7	689,1	2,5	711,5	2,6
1.3	Loans provided to individuals	7,5	0,0	11,4	0,0	11,8	0,0	11,1	0,0	11,2	0,0
2.	Correspondent accounts with banks	307,7	1,5	843,0	3,0	667,2	2,3	712,5	2,6	739,6	2,7
3.	Securities acquired by credit institutions, total	243,8	1,2	377,4	1,3	589,8	2,1	710,4	2,6	735,1	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	684,1	2,5	708,2	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	24,3	0,1	24,6	0,1
3.3	Discounted promissory notes	1,2	0,0	5,0	0,0	5,5	0,0	2,1	0,0	2,3	0,0
4.	Shares in associates and subsidiaries	51,0	0,3	80,3	0,3	85,0	0,3	83,1	0,3	83,9	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	3 852,7	13,9	4 368,8	15,7
	Reference data:										
	Overdue interest on claims of credit institutions	0,007	0,0	0,080	0,0	0,877	0,0	1,429	0,0	2,018	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	1.07.09	1.08.09	1.01.08	1.01.09	1.04.09	1.07.09	1.08.09	1.01.08	1.01.09	1.04.09	1.07.09	1.08.09
Total	507 974,7	409 185,7	58 261,4	6 794,8	31 326,2	1 134	1 106	1 093	1 083	1 079	122 619,3	109 839,8	23 144,2	55 669,7	47 989,7
Profit-making CIs*	508 881,7	446 936,1	87 386,7	130 595,4	148 893,5	1 123	1 050	983	964	899	122 618,9	109 638,8	19 908,2	44 114,7	38 390,6
Loss-making CIs	-907,0	-37 750,4	-29 125,3	-123 800,7	-117 567,3	11	56	110	119	180	0,4	201,0	3 235,9	11 555,0	9 599,1
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	2	2	1	0	1	0,0	0,0	0,0	0,0	0,0
Total						1136	1108	1094	1083	1080					

* 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 1.08.09

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	16148479057	8356034490	16940486570	7564026977
Belgorod Region	9652845	737711	10028609	361947
Bryansk Region	1126816	42457	1127830	41443
Vladimir Region	3052912	76452	3055287	74077
Voronezh Region	11930632	1303297	11919451	1314478
Ivanovo Region	6551359	2318838	7108092	1762105
Kaluga Region	7057179	15117554	9864091	12310642
Kostroma Region	33260802	3702906	31603106	5360602
Kursk Region	8039649	554922	8138224	456347
Lipetsk Region	15670784	1553923	15642462	1582245
Moscow Region	147914575	25356914	148108111	25163378
Orel Region	1518757	88520	1519525	87752
Ryazan Region	8214492	665042	8218774	660760
Smolensk Region	10841437	1559393	10111727	2289103
Tambov Region	1433685	109860	1434778	108767
Tver Region	11053170	1182477	11049151	1186496
Tula Region	6557812	469168	6558179	468801
Yaroslavl Region	10654037	1330009	10686388	1297658
City of Moscow	15853948114	8299865047	16644312785	7509500376
North-Western Federal District	822751794	278158941	837476435	263434300
Republic of Karelia	698909	27542	702409	24042
Komi Republic	11897451	1226295	11907059	1216687
Akhangel'sk Region	1417582	66300	1422198	61684
Vologda Region	33770398	6751281	33833543	6688136
Kaliningrad Region	34478932	15961717	33777530	16663119
Leningrad Region	5085524	803442	5101588	787378
Murmansk Region	5976446	3703079	6282137	3397388
Novgorod Region	2605859	180731	2644540	142050
Pskov Region	1407737	66464	1412770	61431
St Petersburg	725412956	249372090	740392661	234392385
Southern Federal District	176180624	18095199	174122535	20153288
Republic of Adygeya	1608098	9643	1610984	6757
Republik of Daghestan	11597594	633987	11644269	587312
Republic of Ingushetia	154325	2054	147508	8871
Kabardino-Balkar Republic	4138688	104548	4149522	93714
Republic of Kalmykia	771609	95604	761505	105708
Karachai-Cherkess Republic	1738432	19950	1743893	14489
Republic of North Ossetia - Alania	3844766	103176	3859362	88580
Chechen Republic	0	0	0	0
Krasnodar Territory	67928828	5434109	68091260	5271677
Stavropol Territory	7758560	530691	7752411	536840
Astrakhan Region	3253303	76813	3262361	67755
Volgograd Region	13034314	831135	13144973	720476
Rostov Region	60352107	10253489	57954487	12651109
Volga Federal District	807694684	102647420	808863301	101478803
Republic of Bashkortostan	33411049	4284300	33815294	3880055
Republic of Marii El	1353284	6064	1356539	2809

1	2	3	4	5
Republic of Mordovia	10694822	337257	10718669	313410
Republic of Tatarstan	339306297	58606519	345839204	52073612
Udmurt Republic	16193478	1373571	16264776	1302273
Chuvash Republic	5190197	103609	5199719	94087
Perm Territory	23673510	3166675	23700942	3139243
Kirov Region	12421508	1649041	13288524	782025
Nizhny Novgogrod Region	59502191	6643738	59800570	6345359
Orenburg Region	27130225	1555719	27220295	1465649
Penza Region	7943479	100222	7941399	102302
Samara Region	236691925	21881459	230380346	28193038
Saratov Region	30468683	2562821	29624907	3406597
Ulyanovsk Region	3714036	376425	3712117	378344
Ural Federal District	490185977	115584761	496889323	108881415
Kurgan Region	1155022	8188	1157527	5683
Sverdlovsk Region	206385840	37138150	209884794	33639196
Tyumen Region	198690074	64605153	200406638	62888589
Chelyabinsk Region	83955041	13833270	85440364	12347947
Siberian Federal District	279245689	53901342	264939928	68207103
Republic of Altai	5212350	64551	5222151	54750
Republic of Buryatiya	3717604	467404	3841493	343515
Republic of Tuva	420796	13880	424801	9875
Republic of Khakassia	4641904	116436	4649568	108772
Altai Territory	10464789	258730	10466132	257387
Zabaykal Territory	4931696	37623	4924731	44588
Krasnoyarsk Territory	25261170	5576051	25174603	5662618
Irkutsk Region	9640465	1016871	10122783	534553
Kemerovo Region	17468274	716916	17604611	580579
Novosibirsk Region	179428600	41729556	164591880	56566276
Omsk Region	10538179	3160108	10395885	3302402
Tomsk Region	7519862	743216	7521290	741788
Far Eastern Federal District	163914502	16586260	158254012	22246750
Republic of Sakha (Yakutia)	11393428	669537	11418778	644187
Kamchatka Territory	10530230	1375302	10570253	1335279
Primorskiy Territory	42554286	4698128	41537169	5715245
Khabarovsk Territory	30807275	3223617	30898442	3132450
Amur Region	59752599	5662920	54930161	10485358
Magadan Region	3616840	223689	3600786	239743
Sakhalin Region	5259844	733067	5298423	694488
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 1.08.09

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	12744554005	7562806457	13527569144	6779791318
Belgorod Region	132602952	3453206	133256396	2799762
Bryansk Region	40472573	743630	40492504	723699
Vladimir Region	64336011	3050097	64349292	3036816
Voronezh Region	207439303	13980989	207907337	13512955
Ivanovo Region	36564296	4562440	37114420	4012316
Kaluga Region	46340224	23381055	49186135	20535144
Kostroma Region	34215140	2839002	34209563	2844579
Kursk Region	70921064	3479269	70995877	3404456
Lipetsk Region	78998014	2752572	78993246	2757340
Moscow Region	490766278	79300053	491275186	78791145
Orel Region	28441848	1044177	28424142	1061883
Ryazan Region	65059397	1905660	65568660	1396397
Smolensk Region	47048570	4250735	47100683	4198622
Tambov Region	34119198	971437	34132629	958006
Tver Region	58647948	2353755	58692900	2308803
Tula Region	77888932	9206234	78092376	9002790
Yaroslavl Region	99671142	2658885	99679050	2650977
City of Moscow	11131021115	7402873261	11908098748	6625795628
	1580046091	450352795	1599701031	430697855
North-Western Federal District				
Republic of Karelia	31294931	5631990	31350316	5576605
Komi Republic	56339390	3029205	56322056	3046539
Akhangel'sk Region	55730488	4983103	55882227	4831364
Vologda Region	105461572	3994347	105463011	3992908
Kaliningrad Region	71162194	19100249	70807144	19455299
Leningrad Region	52990238	10439013	52914243	10515008
Murmansk Region	47684746	10606229	47956952	10334023
Novgorod Region	31672904	2413464	31768833	2317535
Pskov Region	25297917	469999	25313237	454679
St Petersburg	1102411711	389685196	1121923012	370173895
Southern Federal District	1041437066	85381234	1040887271	85931029
Republic of Adygeya	11669603	131304	11671138	129769
Republic of Dagestan	26076488	1331084	26129620	1277952
Republic of Ingushetia	3587896	51011	3584002	54905
Kabardino-Balkar Republic	22191128	1059183	22222082	1028229
Republic of Kalmykia	6786534	89445	6781786	94193
Karachai-Cherkess Republic	11784712	325610	11791780	318542
Republic of North Ossetia - Alania	17712100	431691	17756353	387438
Chechen Republic	15730645	45135	15729942	45838
Krasnodar Territory	370263200	26789897	370568337	26484760
Stavropol Territory	124477129	4556757	124456406	4577480
Astrakhan Region	41240081	1316882	41296648	1260315
Volgograd Region	115102108	6364437	115283336	6183209
Rostov Region	274815442	42888798	273615841	44088399
Volga Federal District	2325881783	249535687	2327924723	247492747
Republic of Bashkortostan	181053622	92014731	181824467	91243886

1	2	3	4	5
Republic of Marii El	28571795	2635677	28557260	2650212
Republic of Mordovia	50952394	506874	50969744	489524
Republic of Tatarstan	451637303	63273092	458070271	56840124
Udmurt Republic	107035664	2619112	107518886	2135890
Chuvash Republic	68939060	4071563	68992491	4018132
Perm Territory	234355697	9550115	234602522	9303290
Kirov Region	62467767	4890698	63344871	4013594
Nizhny Novgogrod Region	316080068	21075857	316292255	20863670
Orenburg Region	98226015	2710845	98300394	2636466
Penza Region	53083488	3236271	53119068	3200691
Samara Region	492269293	38792981	485989696	45072578
Saratov Region	121741376	3068158	120859592	3949942
Ulyanovsk Region	59468241	1089713	59483206	1074748
Ural Federal District	1283360311	224926154	1289662410	218624055
Kurgan Region	28018361	406335	28027283	397413
Sverdlovsk Region	590918349	120365469	593343926	117939892
Tyumen Region	421266324	82913130	423320443	80859011
Chelyabinsk Region	243157277	21241220	244970758	19427739
Siberian Federal District	1349663061	113812404	1338056012	125419453
Republic of Altai	10825802	1427208	10847714	1405296
Republic of Buryatiya	41011991	1595209	41142718	1464482
Republic of Tuva	7344004	33870	7349767	28107
Republic of Khakassia	20347113	348173	20343443	351843
Altai Territory	135188281	3538922	135265496	3461707
Zabaykal Territory	38468168	516154	38470794	513528
Krasnoyarsk Territory	197113040	15053122	197550491	14615671
Irkutsk Region	160196101	7193659	160878625	6511135
Kemerovo Region	165626728	14727616	165867647	14486697
Novosibirsk Region	386761148	57963347	373197160	71527335
Omsk Region	120618292	8425412	120704021	8339683
Tomsk Region	66162393	2989712	66438136	2713969
Far Eastern Federal District	434075353	48040569	428483210	53632712
Republic of Sakha (Yakutia)	63915822	1662571	64031702	1546691
Kamchatka Territory	25150568	2255062	25225314	2180316
Primorskiy Territory	102490264	15595915	101541915	16544264
Khabarovsk Territory	137751029	15529264	137966520	15313773
Amur Region	46099543	4395168	40975605	9519106
Magadan Region	16032755	2608720	16018394	2623081
Sakhalin Region	33470784	5760034	33552108	5678710
Jewish Autonomous Region	4205306	27623	4202358	30571
Chukotka Autonomous Area	4959282	206212	4969294	196200

* 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 1.08.09

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	2228323850	529863387	262209519	213967897	119686607	21622299
Belgorod Region	151023	43529	4705	0	537516	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	39234	44843	0	0	72291	0
Voronezh Region	314376	3236	3331	0	586318	0
Ivanovo Region	1251249	96528	16553	0	50924	5580
Kaluga Region	2234156	39368	231892	0	142397	0
Kostroma Region	11012293	115206	53474	0	514555	0
Kursk Region	284386	284601	0	0	643	0
Lipetsk Region	711631	122478	32575	0	1186802	0
Moscow Region	28986791	3474186	149222	105	8569491	1179544
Orel Region	0	0	0	0	41017	0
Ryazan Region	30349	41515	41208	25	118825	0
Smolensk Region	230487	107770	286031	44	460312	0
Tambov Region	0	0	4	0	0	0
Tver Region	2450613	274990	28564	0	200057	0
Tula Region	29337	16470	232	0	24876	0
Yaroslavl Region	99471	99612	957	0	95937	0
City of Moscow	2180498454	525099055	261360771	213967723	107084646	20437175
North-Western Federal District	98908818	7278801	13950791	366558	8984025	641558
Republic of Karelia	0	0	0	0	0	0
Komi Republic	990157	441495	64980	980	61632	0
Akhangel'sk Region	940	0	100602	0	1218	0
Vologda Region	2584219	474007	192671	4900	447382	418923
Kaliningrad Region	8109519	649861	329836	340008	291413	0
Leningrad Region	37975	30110	113	20	0	0
Murmansk Region	633512	77022	320	0	68305	78264
Novgorod Region	0	0	92366	0	0	32206
Pskov Region	0	0	0	0	0	0
St Petersburg	86552496	5606306	13169903	20650	8114075	112165
Southern Federal District	6719194	1766507	1014273	125829	1396316	188311
Republic of Adygeya	1421	1404	2398	0	0	0
Republik of Daghestan	0	0	75547	18445	181103	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	3430	0	421517	0
Republic of Kalmykia	0	0	0	0	0	0
Karachai-Cherkess Republic	47589	0	29813	0	47812	0
Republic of North Ossetia - Alania	0	0	675	0	192224	0
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	2758148	412106	496483	65587	248401	0
Stavropol Territory	919051	602091	0	210	78	0
Astrakhan Region	662023	503299	24514	5288	0	0
Volgograd Region	271846	139173	1940	0	281645	188311
Rostov Region	2059016	108434	379473	36299	23536	0
Volga Federal District	36246332	4856732	13582692	708103	10741068	243023
Republic of Bashkortostan	1961740	250298	71204	0	31496	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	60997	63891	35384	0	29522	0
Republic of Tatarstan	19206680	1936213	10308263	661177	3350686	5495
Udmurt Republic	58321	15868	16776	0	296364	0
Chuvash Republic	98139	51959	40	0	77164	0
Perm Territory	1027070	0	241206	0	389625	0
Kirov Region	649152	35374	8935	0	35379	0
Nizhny Novgogrod Region	1019824	345674	476119	0	2576348	66874
Orenburg Region	944515	62545	133026	17646	2059660	31733
Penza Region	344074	0	155	0	51219	0
Samara Region	10718106	2023004	2186880	29010	1366748	138921
Saratov Region	156763	71906	104579	270	364077	0
Ulyanovsk Region	951	0	125	0	112780	0
Ural Federal District	58552074	6971958	7350682	100	11450257	4349602
Kurgan Region	0	0	0	0	21056	0
Sverdlovsk Region	32869114	1904818	3991234	100	4033620	1861874
Tyumen Region	19416119	2572966	3208878	0	6809333	2487728
Chelyabinsk Region	6266841	2494174	150570	0	586248	0
Siberian Federal District	20379175	3008270	5211881	0	2303410	198718
Republic of Altai	47903	0	78	0	38717	0
Republic of Buryatiya	24717	0	379	0	8003	0
Republic of Tuva	8751	9516	0	0	0	0
Republic of Khakassia	15640	20517	0	0	57716	0
Altai Territory	23631	20326	2146	0	17850	0
Zabaykal Territory	155731	73195	0	0	0	0
Krasnoyarsk Territory	204976	163221	73407	0	168932	89611
Irkutsk Region	77340	0	10734	0	144451	0
Kemerovo Region	764460	721386	106089	0	51382	83
Novosibirsk Region	17725463	1777407	4847536	0	1498879	0
Omsk Region	1324433	216572	127	0	186498	109024
Tomsk Region	6130	6130	171385	0	130982	0
Far Eastern Federal District	13576991	3784247	795068	18	2953912	0
Republic of Sakha (Yakutia)	603564	232022	171683	0	1228639	0
Kamchatka Territory	295503	80436	18970	0	253361	0
Primorskiy Territory	4054031	1847719	304651	0	87620	0
Khabarovsk Territory	3561158	648187	126243	0	30269	0
Amur Region	5012975	925145	93422	18	1277452	0
Magadan Region	49760	50738	2468	0	110	0
Sakhalin Region	0	0	77631	0	76461	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 1.08.09**

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	2235800848	530636582	263149491	213059891	122519596	22127966
Belgorod Region	151023	43529	4705	0	540059	0
Bryansk Region	0	0	457	0	0	0
Vladimir Region	39234	44843	0	0	60140	0
Voronezh Region	314376	3236	3678	0	159236	0
Ivanovo Region	1210384	121020	6506	0	0	5580
Kaluga Region	2234156	39368	60743	0	52617	0
Kostroma Region	1997145	0	90	0	0	0
Kursk Region	284386	284601	0	0	643	0
Lipetsk Region	711631	122478	33878	0	1186802	0
Moscow Region	29007276	3474186	149222	105	8448181	1179544
Orel Region	0	0	0	0	41017	0
Ryazan Region	30349	41515	41208	25	109288	0
Smolensk Region	0	0	82080	44	36324	0
Tambov Region	0	0	4	0	0	0
Tver Region	2450613	274990	28564	0	0	0
Tula Region	29337	16470	480	0	34272	0
Yaroslavl Region	117493	122186	5360	0	95937	0
City of Moscow	2197223445	526048160	262732516	213059717	111755080	20942842
North-Western Federal District	91679164	6602030	13702915	1273752	8610339	222635
Republic of Karelia	0	0	0	0	0	0
Komi Republic	715413	216158	62975	980	0	0
Akhangel'sk Region	19283	25704	100602	0	1716	0
Vologda Region	990616	368957	197888	4900	0	0
Kaliningrad Region	1544284	404528	67176	8	279486	0
Leningrad Region	37975	30110	113	1247165	40000	0
Murmansk Region	633512	77022	320	0	68305	78264
Novgorod Region	750	985	92366	0	0	32206
Pskov Region	0	0	0	0	0	0
St Petersburg	87737331	5478566	13181475	20699	8220832	112165
Southern Federal District	6636873	1766507	858485	125829	1351602	101567
Republic of Adygeya	1421	1404	2398	0	0	0
Republic of Dagestan	0	0	75815	18445	177118	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	3430	0	421517	0
Republic of Kalmykia	0	0	0	0	0	0
Karachai-Cherkess Republic	9323	0	29813	0	0	0
Republic of North Ossetia - Alania	0	0	675	0	190550	0
Chechen Republic	0	0	0	0	188089	0
Krasnodar Territory	2714093	412106	421906	65587	191095	0
Stavropol Territory	919051	602091	2434	210	78	0
Astrakhan Region	662023	503299	28932	5288	0	0
Volgograd Region	271846	139173	3199	0	119526	101567
Rostov Region	2059016	108434	289883	36299	63629	0
Volga Federal District	36404565	4856732	13407906	708765	10478860	243023
Republic of Bashkortostan	2119973	250298	73108	0	29244	0
Republic of Marii El	0	0	0	0	0	0

1	2	3	4	5	6	7
Republic of Mordovia	60997	63891	35384	0	0	0
Republic of Tatarstan	19206680	1936213	10126412	661177	3360148	5495
Udmurt Republic	58321	15868	16776	0	296364	0
Chuvash Republic	98139	51959	40	43	77164	0
Perm Territory	1027070	0	242660	0	377084	0
Kirov Region	649152	35374	8935	0	35379	0
Nizhny Novgorod Region	1019824	345674	476658	119	2457843	66874
Orenburg Region	944515	62545	134112	17646	2057454	31733
Penza Region	344074	0	155	0	51219	0
Samara Region	10718106	2023004	2187477	29510	1372934	138921
Saratov Region	156763	71906	106064	270	364027	0
Ulyanovsk Region	951	0	125	0	0	0
Ural Federal District	58400945	6875534	7086834	100	10560164	4349602
Kurgan Region	0	0	0	0	21056	0
Sverdlovsk Region	32719709	1808394	3718536	100	3489557	1861874
Tyumen Region	19414395	2572966	3216768	0	6568150	2487728
Chelyabinsk Region	6266841	2494174	151530	0	481401	0
Siberian Federal District	20325706	3008270	5114208	150	2313041	198718
Republic of Altai	13928	0	78	0	38717	0
Republic of Buryatiya	24717	0	379	0	8003	0
Republic of Tuva	8751	9516	0	0	0	0
Republic of Khakassia	15640	20517	0	0	57716	0
Altai Territory	23631	20326	2179	0	13876	0
Zabaykal Territory	155731	73195	0	0	0	0
Krasnoyarsk Territory	204976	163221	73407	0	168932	89611
Irkutsk Region	77340	0	10734	0	144451	0
Kemerovo Region	764460	721386	106101	0	52624	83
Novosibirsk Region	17705969	1777407	4847951	0	1517952	0
Omsk Region	1324433	216572	1524	0	186498	109024
Tomsk Region	6130	6130	71855	150	124272	0
Far Eastern Federal District	13458335	3784247	795068	18	1681994	0
Republic of Sakha (Yakutia)	602315	232022	171683	0	1369202	0
Kamchatka Territory	286629	80436	18970	0	144079	0
Primorskiy Territory	4054031	1847719	414185	0	61873	0
Khabarovsk Territory	3561158	648187	16709	0	30269	0
Amur Region	4904442	925145	93422	18	0	0
Magadan Region	49760	50738	2468	0	110	0
Sakhalin Region	0	0	77631	0	76461	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 1.08.09

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	11813838675	7871839243	602687148	2703278768
Belgorod Region	6337334	5213727	150000	621060
Bryansk Region	698969	551166	0	61203
Vladimir Region	2057969	1247233	145000	665736
Voronezh Region	8310596	3432076	850700	3881975
Ivanovo Region	4423839	2943870	30000	1411272
Kaluga Region	3853855	1840082	346000	1538580
Kostroma Region	19135576	5088543	470000	7852392
Kursk Region	6522614	4881971	500600	952410
Lipetsk Region	10391936	8217690	418500	1202159
Moscow Region	67731867	33262330	13255441	15018027
Orel Region	815980	552995	0	257636
Ryazan Region	5786440	5044422	195000	528218
Smolensk Region	7593061	6238150	210000	1047017
Tambov Region	1083397	960978	0	122419
Tver Region	6132204	4803601	250100	1078242
Tula Region	5064601	4327572	141000	502029
Yaroslavl Region	6880555	4506477	554150	1179722
City of Moscow	11651017882	7778726360	585170657	2665358671
North-Western Federal District	586488246	430538808	63011887	62717620
Republic of Karelia	502478	232709	15000	140569
Komi Republic	8069300	2855562	3611700	1422653
Akhangel'sk Region	784387	574704	27543	163570
Vologda Region	23989198	15865437	3380000	3451046
Kaliningrad Region	22509706	18601159	879884	2480445
Leningrad Region	3383140	2448314	78000	447439
Murmansk Region	3883035	2053240	80000	1719431
Novgorod Region	1560658	1084411	500	443245
Pskov Region	907612	765967	10000	130945
St Petersburg	520898732	386057305	54929260	52318277
Southern Federal District	116982700	74628747	5474830	31945131
Republic of Adygeya	1033530	544382	1000	488148
Republik of Daghestan	5744860	2962652	54668	2718975
Republic of Ingushetia	70897	68267	0	2630
Kabardino-Balkar Republic	2502185	2125214	100	376459
Republic of Kalmykia	556722	422067	0	134655
Karachai-Cherkess Republic	1054807	730821	78000	245986
Republic of North Ossetia - Alania	2422164	2032574	9910	378585
Chechen Republic	0	0	0	0
Krasnodar Territory	42796649	25618689	2994020	11117753
Stavropol Territory	5273710	2978174	784700	1510836
Astrakhan Region	1705190	892156	0	461030
Volgograd Region	8956226	7027336	706000	1071659
Rostov Region	44865760	29226415	846432	13438415

1	2	3	4	5
Volga Federal District	604555486	385837935	17481644	185757296
Republic of Bashkortostan	23687800	13498780	761864	8667033
Republic of Marii El	589977	566520	400	23057
Republic of Mordovia	7578216	6439263	70000	896853
Republic of Tatarstan	247071098	198461396	4898782	39247653
Udmurt Republic	12960664	5284299	635281	5844427
Chuvash Republic	3989399	2142877	375000	1440866
Perm Territory	16322919	10864692	73000	4950316
Kirov Region	8476266	6066020	663649	1381827
Nizhny Novgograd Region	32392271	23893277	3036450	4368116
Orenburg Region	18972952	12066664	826200	4821312
Penza Region	5815023	5232653	240300	230373
Samara Region	204574680	87355920	5720481	106615020
Saratov Region	19272982	11613867	160100	6794018
Ulyanovsk Region	2851239	2351707	20137	476425
Ural Federal District	321227168	173576124	20494316	106283920
Kurgan Region	806358	719628	25050	61680
Sverdlovsk Region	129477985	71925588	4738672	45568532
Tyumen Region	137368823	68354867	10427815	47622926
Chelyabinsk Region	53574002	32576041	5302779	13030782
Siberian Federal District	195386064	90777267	5743796	80587899
Republic of Altai	4308286	3204889	120000	958119
Republic of Buryatiya	2674900	1494335	30000	1085493
Republic of Tuva	278687	171209	270	107208
Republic of Khakassia	3435370	1516385	211300	1573692
Altai Territory	8254852	5153519	1309000	1384286
Zabaykal Territory	4167654	63067	820000	3284587
Krasnoyarsk Territory	15876915	10207126	228770	4492744
Irkutsk Region	6929334	4451168	398366	1873878
Kemerovo Region	11903359	7419793	18000	4462516
Novosibirsk Region	125140483	49597304	2454090	56999104
Omsk Region	7356974	4253352	144000	2753632
Tomsk Region	5059250	3245120	10000	1612640
Far Eastern Federal District	111651943	47952976	4084874	53219381
Republic of Sakha (Yakutia)	4847871	2934168	211600	1383404
Kamchatka Territory	6911400	4017360	814450	1050020
Primorskiy Territory	29327116	21339899	371800	5417588
Khabarovsk Territory	22445837	11474158	1460000	8575768
Amur Region	43638716	5437048	1110000	35418001
Magadan Region	2349809	1152195	0	1056470
Sakhalin Region	2131194	1598148	117024	318130
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 1.08.09**

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	7124419199	4959633902	607526067	1094230244
Belgorod Region	122082173	104388846	150000	16181398
Bryansk Region	35340019	20821939	0	11222199
Vladimir Region	56641723	39061753	135000	16890194
Voronezh Region	188615210	131350716	550700	53858909
Ivanovo Region	31365889	22039583	0	9137135
Kaluga Region	40978883	25301820	346000	13819722
Kostroma Region	27810825	17322226	470000	7679581
Kursk Region	64148967	49568708	500600	13881095
Lipetsk Region	68519035	53909279	410000	13925404
Moscow Region	291166158	190321995	13255441	58040023
Orel Region	24308649	15342524	0	7551941
Ryazan Region	58195221	39013968	195000	14186299
Smolensk Region	42143947	27999904	25000	13214930
Tambov Region	29147004	21672003	0	7008309
Tver Region	48913304	31289970	250100	15343213
Tula Region	69768576	44024977	141000	20072369
Yaroslavl Region	88206119	59788051	554150	19165909
City of Moscow	5837067497	4066415640	590543076	783051614
North-Western Federal District	1231635135	810567014	60855197	302802563
Republic of Karelia	28078909	12683597	15000	12594267
Komi Republic	48381619	20453801	3470000	21278263
Akhangel'sk Region	49367342	24537797	27543	21916733
Vologda Region	93642545	63524395	1380000	24676610
Kaliningrad Region	58247814	45650236	814884	10660995
Leningrad Region	38706142	26468652	78000	11591752
Murmansk Region	38875030	22856570	80000	15316291
Novgorod Region	28170186	15175486	500	10091657
Pskov Region	21853090	15701074	10000	5728033
St Petersburg	826312458	563515406	54979270	168947962
Southern Federal District	899791431	603765306	6039920	263920130
Republic of Adygeya	10318932	6573682	1000	3744250
Republic of Dagestan	18126123	11270006	54768	6792784
Republic of Ingushetia	2759467	1701635	0	1057832
Kabardino-Balkar Republic	19207517	13262436	0	5900398
Republic of Kalmykia	6047560	2563035	0	3484525
Karachai-Cherkess Republic	10423815	6649962	78000	3695853
Republic of North Ossetia - Alania	14914866	9774144	24910	4824717
Chechen Republic	12669231	11459209	0	1210022
Krasnodar Territory	318709627	209241859	3224010	95995886
Stavropol Territory	109774585	75422232	1179700	31217613
Astrakhan Region	35563999	15533357	0	13037280
Volgograd Region	99151940	62138417	641000	32132383
Rostov Region	242123769	178175332	836532	60826587

1	2	3	4	5
Volga Federal District	1968543060	1284547203	17269675	603490085
Republic of Bashkortostan	149407583	87166936	791864	59326755
Republic of Marii El	25211443	16839365	400	6906397
Republic of Mordovia	44954901	34766952	30000	9626313
Republic of Tatarstan	348018866	270508110	4898783	62829362
Udmurt Republic	96745653	63622830	635281	28558386
Chuvash Republic	61676180	39903494	375002	19709761
Perm Territory	205380099	144228267	73000	58743615
Kirov Region	52862309	36448909	663649	15176091
Nizhny Novgorod Region	266900319	185775927	3006450	68223072
Orenburg Region	83132812	50871149	651200	30578450
Penza Region	45361583	28543254	240300	13474851
Samara Region	433255113	232414758	5723509	183245848
Saratov Region	101771078	56271909	160100	32617288
Ulyanovsk Region	53865121	37185343	20137	14473896
Ural Federal District	1027036368	614802036	18654316	354121736
Kurgan Region	24716442	12239993	25050	12373178
Sverdlovsk Region	487720971	329567784	2952672	134182522
Tyumen Region	307990583	143778911	10373815	141846101
Chelyabinsk Region	206608372	129215348	5302779	65719935
Siberian Federal District	1162367515	615938012	5408796	477044323
Republic of Altai	9519079	5116028	0	4272778
Republic of Buryatiya	36028774	13843061	30000	19797888
Republic of Tuva	6680653	827688	270	5827228
Republic of Khakassia	18112029	6327102	211300	11098837
Altai Territory	122285929	81647046	1309000	36769693
Zabaykal Territory	34137382	9654223	820000	22113847
Krasnoyarsk Territory	167352043	79412764	228770	82784455
Irkutsk Region	141319571	69807862	398366	65239331
Kemerovo Region	147969987	91348817	18000	52988120
Novosibirsk Region	314724592	175492392	2274090	109592642
Omsk Region	105748194	53099176	109000	39724641
Tomsk Region	58489282	29361853	10000	26834863
Far Eastern Federal District	336309611	185812751	3224524	128187842
Republic of Sakha (Yakutia)	50367808	30721221	251600	17746551
Kamchatka Territory	20194416	11923068	814100	5149383
Primorskiy Territory	76960844	47003147	371800	26980925
Khabarovsk Territory	118739829	64178093	1460000	44492126
Amur Region	34423051	13368812	210000	18199320
Magadan Region	9872677	6255530	0	3349379
Sakhalin Region	19825181	8889251	117024	9826342
Jewish Autonomous Region	3693501	1953513	0	1731628
Chukotka Autonomous Area	2232304	1520116	0	712188

Table 31.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.08.09

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	6113401661	3503776652	1991931419	429882778
Belgorod Region	152601	37070	115481	50
Bryansk Region	2592	2592	0	0
Vladimir Region	7074	3126	0	3948
Voronezh Region	224827	190533	32	31950
Ivanovo Region	407535	385507	4004	18024
Kaluga Region	11754994	2944444	6011968	2071710
Kostroma Region	1948742	1107601	643526	197615
Kursk Region	271965	208755	0	2398
Lipetsk Region	40532	12703	0	2111
Moscow Region	5683433	2921321	49489	2706751
Orel Region	0	0	0	0
Ryazan Region	266091	247430	981	17680
Smolensk Region	975508	80814	627571	267123
Tambov Region	17847	16576	953	318
Tver Region	61994	26315	381	35298
Tula Region	297277	275328	0	21949
Yaroslavl Region	655312	203465	383829	68018
City of Moscow	6090633337	3495113072	1984093204	424437835
North-Western Federal District	190755294	127822571	44340151	15617403
Republic of Karelia	0	0	0	0
Komi Republic	539749	243553	221119	75077
Akhangel'sk Region	51311	47586	1468	2257
Vologda Region	4922613	1722011	3159345	41257
Kaliningrad Region	7550529	4544864	1946167	631110
Leningrad Region	236259	215723	1956	18580
Murmansk Region	1923661	1372401	484313	66947
Novgorod Region	8994	0	794	8200
Pskov Region	0	0	0	0
St Petersburg	175522178	119676433	38524989	14773975
Southern Federal District	5177075	2920491	1323913	874178
Republic of Adygeya	0	0	0	0
Republik of Dagestan	40626	10701	7304	22621
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	10511	9527	984	0
Republic of Kalmykia	15465	0	794	14671
Karachai-Cherkess Republic	0	0	0	0
Republic of North Ossetia - Alania	4785	0	2372	2413
Chechen Republic	0	0	0	0
Krasnodar Territory	1024437	287613	123510	554821
Stavropol Territory	262629	0	226951	35678
Astrakhan Region	5494	0	1271	4223
Volgograd Region	162013	4916	151309	5788
Rostov Region	3651115	2607734	809418	233963

1	2	3	4	5
Volga Federal District	54540423	43131247	2525426	7582653
Republic of Bashkortostan	1335848	1165896	36647	40960
Republic of Marii El	476	0	476	0
Republic of Mordovia	99494	93113	3208	3173
Republic of Tatarstan	33567454	30993030	428731	1045759
Udmurt Republic	531060	493092	18005	19963
Chuvash Republic	3864	1004	0	2860
Perm Territory	967489	841678	0	125811
Kirov Region	894337	629412	252585	124
Nizhny Novgograd Region	3843413	2082643	470794	1289976
Orenburg Region	467686	423085	32443	12158
Penza Region	222	0	222	0
Samara Region	12011284	5743122	1175362	4996198
Saratov Region	600535	474348	106731	19456
Ulyanovsk Region	217261	190824	222	26215
Ural Federal District	62583381	36411833	21796405	1668557
Kurgan Region	0	0	0	0
Sverdlovsk Region	18944293	11722784	6217885	569963
Tyumen Region	37911635	23418335	11547291	800531
Chelyabinsk Region	5727453	1270714	4031229	298063
Siberian Federal District	32668745	12103322	18191185	1217586
Republic of Altai	0	0	0	0
Republic of Buryatiya	87362	53153	19112	189
Republic of Tuva	127	0	127	0
Republic of Khakassia	13476	0	13408	68
Altai Territory	56007	19956	318	35733
Zabaykal Territory	1588	0	0	1588
Krasnoyarsk Territory	2327762	1473940	228704	617506
Irkutsk Region	135377	102305	9945	23127
Kemerovo Region	88989	24768	21062	43159
Novosibirsk Region	28673443	9342594	17818072	378645
Omsk Region	947139	811556	80437	55146
Tomsk Region	337475	275050	0	62425
Far Eastern Federal District	6937703	3834335	1561314	1535427
Republic of Sakha (Yakutia)	142660	120788	21445	427
Kamchatka Territory	593603	589023	4351	229
Primorskiy Territory	1367132	197596	1028513	135577
Khabarovsk Territory	2119034	1446830	458354	213850
Amur Region	2648667	1443915	32581	1170990
Magadan Region	604	604	0	0
Sakhalin Region	66003	35579	16070	14354
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 1.08.09

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	5692375038	3157583369	1997228806	363104652
Belgorod Region	2424087	1768919	116592	405910
Bryansk Region	289870	103390	0	169614
Vladimir Region	2468449	2262494	0	205955
Voronezh Region	11906233	10198362	667	1641652
Ivanovo Region	2362829	2267520	3210	92099
Kaluga Region	11150049	4193310	6011841	309768
Kostroma Region	1554997	882270	643526	23852
Kursk Region	2885333	2590832	0	233689
Lipetsk Region	1031476	893858	0	137618
Moscow Region	20999504	14931879	48568	6013185
Orel Region	639412	551779	0	87633
Ryazan Region	1034714	802518	1616	230580
Smolensk Region	3698443	3053471	7634	637338
Tambov Region	773112	723130	953	49029
Tver Region	776853	558407	381	195847
Tula Region	8402880	7862725	0	517075
Yaroslavl Region	1428101	669812	384750	373478
City of Moscow	5618548696	3103268693	1990009068	351780330
North-Western Federal District	316322540	214948492	39980470	55053574
Republic of Karelia	5372882	5083872	0	289010
Komi Republic	2211775	1796523	221119	194133
Akhangel'sk Region	4522321	4352307	1468	167613
Vologda Region	2553825	1972315	70837	486115
Kaliningrad Region	14768768	11219654	675629	2830952
Leningrad Region	6827961	6487887	1956	323669
Murmansk Region	9662711	8672454	484313	483598
Novgorod Region	2069960	1836821	794	210285
Pskov Region	238815	179270	0	59545
St Petersburg	268093522	173347389	38524354	50008654
Southern Federal District	64908425	55165664	1358714	6611830
Republic of Adygeya	99118	28492	0	70626
Republik of Daghestan	642438	417059	8098	217281
Republic of Ingushetia	2958	0	0	2958
Kabardino-Balkar Republic	888576	871738	984	14858
Republic of Kalmykia	27301	11617	794	14890
Karachai-Cherkess Republic	234621	233835	0	786
Republic of North Ossetia - Alania	200869	66418	2372	132079
Chechen Republic	0	0	0	0
Krasnodar Territory	19590847	15352615	157517	3045633
Stavropol Territory	3220073	1996992	226951	995179
Astrakhan Region	1054837	910463	1271	40948
Volgograd Region	4540582	3419693	151309	375633
Rostov Region	34406205	31856742	809418	1700959

1	2	3	4	5
Volga Federal District	119131842	99101054	2508594	15361847
Republic of Bashkortostan	14143887	12874423	36171	817474
Republic of Marii El	2457983	2340688	476	31251
Republic of Mordovia	136313	93113	3176	40024
Republic of Tatarstan	38182223	35981029	428731	660892
Udmurt Republic	1338015	1040804	18005	271131
Chuvash Republic	3811217	3576429	0	234788
Perm Territory	6523185	4767596	1270	1746149
Kirov Region	3760339	3387699	252585	107839
Nizhny Novgogrod Region	15874510	12109125	470476	2999356
Orenburg Region	1257424	994651	15136	245325
Penza Region	2843006	2807617	254	35135
Samara Region	27207852	18045827	1175361	7779972
Saratov Region	874541	380611	106731	372828
Ulyanovsk Region	721347	701442	222	19683
Ural Federal District	144509544	117027508	19723263	4647559
Kurgan Region	186841	182626	0	4215
Sverdlovsk Region	100433404	92403494	4312555	2891418
Tyumen Region	32060517	17834902	11379479	619429
Chelyabinsk Region	11828782	6606486	4031229	1132497
Siberian Federal District	86656273	52051628	17968515	8993979
Republic of Altai	1368104	1364681	0	3423
Republic of Buryatiya	1038581	870869	19112	133692
Republic of Tuva	127	0	127	0
Republic of Khakassia	128643	78879	14361	35403
Altai Territory	2600629	2209919	318	353493
Zabaykal Territory	271767	116198	0	155569
Krasnoyarsk Territory	10400034	9141437	5240	1222263
Irkutsk Region	5108040	4144673	9945	947662
Kemerovo Region	13177788	12229002	21538	898279
Novosibirsk Region	45317867	16555663	17816802	3515096
Omsk Region	5054227	3437982	81072	1444160
Tomsk Region	2190466	1902325	0	284939
Far Eastern Federal District	27473784	20868959	1561314	4512224
Republic of Sakha (Yakutia)	855036	783601	21445	49990
Kamchatka Territory	1055445	995138	4351	54777
Primorskiy Territory	9927262	7190177	1028513	1704671
Khabarovsk Territory	13210663	9851593	458354	2375222
Amur Region	1864868	1729971	32581	102316
Magadan Region	282418	282380	0	38
Sakhalin Region	277117	35596	16070	224738
Jewish Autonomous Region	975	503	0	472
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 1.08.09**

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	411847371	186786050	755606	491476	161141817	26796732
Belgorod Region	137178	0	0	0	23960	50
Bryansk Region	59908	0	0	0	0	0
Vladimir Region	98638	0	15000	0	46407	1389
Voronezh Region	385713	0	0	0	310473	14031
Ivanovo Region	93783	0	0	0	18495	0
Kaluga Region	36190	6318	0	0	22391	8136
Kostroma Region	190768	25041	10000	0	745280	355
Kursk Region	29348	0	0	0	53274	0
Lipetsk Region	683985	0	0	0	31149	23
Moscow Region	1507415	35413	10000	0	818142	110892
Orel Region	80622	0	0	0	5259	0
Ryazan Region	163381	0	0	0	30883	0
Smolensk Region	242527	4469	0	0	219847	111
Tambov Region	436	0	0	0	2113	0
Tver Region	213267	0	4000	0	38673	1151
Tula Region	50229	0	0	0	19403	3710
Yaroslavl Region	233595	0	0	0	110513	536
City of Moscow	407640388	186714809	716606	491476	158645555	26656348
North-Western Federal District	42019100	5434608	64689	13408	4237161	845210
Republic of Karelia	5987	0	0	0	715	0
Komi Republic	482216	0	0	0	19030	0
Akhangel'sk Region	27108	0	0	0	4095	16
Vologda Region	367302	3417	10000	0	75486	31
Kaliningrad Region	558762	15162	9689	0	298489	58688
Leningrad Region	15272	0	0	0	4611	1457
Murmansk Region	156085	0	0	0	80587	4297
Novgorod Region	12368	0	0	0	15255	0
Pskov Region	28122	0	10000	0	90	0
St Petersburg	40365878	5416029	35000	13408	3738803	780721
Southern Federal District	3470449	5714	52906	24861	1112193	13514
Republic of Adygeya	42562	0	0	0	45816	0
Republik of Daghestan	90327	0	0	0	14349	1486
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	12906	0	0	0	27133	0
Republic of Kalmykia	23654	0	0	0	7754	0
Karachai-Cherkess Republic	8334	0	0	0	6445	0
Republic of North Ossetia - Alania	150626	0	0	0	25829	0
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	777867	5714	0	24861	410570	7695
Stavropol Territory	392889	0	0	0	166259	0
Astrakhan Region	56729	0	0	0	26348	0
Volgograd Region	429849	0	0	0	55330	605

1	2	3	4	5	6	7
Rostov Region	1484706	0	52906	0	326360	3728
Volga Federal District	13548345	548856	79649	17877	9468653	209680
Republic of Bashkortostan	581703	0	30000	0	482207	27803
Republic of Marii El	653	0	0	0	5	0
Republic of Mordovia	39763	0	0	0	18695	0
Republic of Tatarstan	5763271	454896	0	0	1658600	42551
Udmurt Republic	409484	0	0	0	207912	0
Chuvash Republic	90556	0	0	0	57814	0
Perm Territory	408452	0	11000	0	206524	802
Kirov Region	258596	0	3649	0	60157	0
Nizhny Novgorod Region	838954	91399	20000	17877	352522	56952
Orenburg Region	545622	0	15000	0	169157	163
Penza Region	954279	0	0	0	18291	0
Samara Region	3212189	2561	0	0	5578445	80933
Saratov Region	397919	0	0	0	623010	0
Ulyanovsk Region	46904	0	0	0	35314	476
Ural Federal District	10253720	883724	144000	0	4205521	33787
Kurgan Region	12344	0	0	0	2196	0
Sverdlovsk Region	6749866	576435	20000	0	2845616	29138
Tyumen Region	1598085	264097	124000	0	725772	4130
Chelyabinsk Region	1893425	43192	0	0	631937	519
Siberian Federal District	5001662	554005	24000	0	7300323	11912
Republic of Altai	73366	0	0	0	33001	0
Republic of Buryatiya	29956	0	0	0	37169	189
Republic of Tuva	3598	0	0	0	10561	0
Republic of Khakassia	16740	0	0	0	23020	0
Altai Territory	75898	0	0	0	64765	720
Zabaykal Territory	22181	0	0	0	54266	0
Krasnoyarsk Territory	513870	47835	0	0	369690	6867
Irkutsk Region	78408	6919	0	0	94977	334
Kemerovo Region	71867	0	0	0	119993	672
Novosibirsk Region	3888934	497024	24000	0	6395968	2163
Omsk Region	119516	2227	0	0	63419	789
Tomsk Region	107328	0	0	0	33494	178
Far Eastern Federal District	2193643	150935	12024	0	4229733	13584
Republic of Sakha (Yakutia)	250480	0	0	0	76954	249
Kamchatka Territory	59956	4073	0	0	42934	0
Primorskiy Territory	801710	28879	0	0	281604	420
Khabarovsk Territory	645751	104075	0	0	560528	10039
Amur Region	407466	13304	0	0	3174534	2876
Magadan Region	9942	604	0	0	81005	0
Sakhalin Region	18338	0	12024	0	12174	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 1.08.09

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	228186253	164525706	755606	491476	112006497	23881321
Belgorod Region	4356690	1134996	0	0	373873	5575
Bryansk Region	1557522	13500	0	0	217610	4474
Vladimir Region	1035367	0	15000	0	738532	14508
Voronezh Region	4455831	1029558	0	0	1861331	86258
Ivanovo Region	709343	0	0	0	394014	7172
Kaluga Region	1122221	0	0	0	231718	4083
Kostroma Region	790620	321632	10000	0	315464	641
Kursk Region	1949923	0	0	0	355957	2083
Lipetsk Region	1535610	0	0	0	336959	771
Moscow Region	9974774	280509	10000	0	1179939	567027
Orel Region	1280749	0	0	0	201973	6510
Ryazan Region	1335313	77683	0	0	463046	6530
Smolensk Region	857913	0	0	0	247180	67530
Tambov Region	1333441	0	0	0	107175	211
Tver Region	576675	1374	4000	0	218773	15133
Tula Region	1387715	27741	0	0	713753	27836
Yaroslavl Region	3266905	3417	0	0	794086	16365
City of Moscow	190659641	161635296	716606	491476	103255114	23048614
North-Western Federal District	72490940	13464951	64689	13408	11263128	2308605
Republic of Karelia	136728	0	0	0	328244	15579
Komi Republic	1991976	11012	0	0	287043	697
Akhangel'sk Region	1457776	126886	0	0	442445	3451
Vologda Region	6492696	68711	10000	0	822746	11691
Kaliningrad Region	6447179	638204	9689	0	634613	226479
Leningrad Region	1296271	1014	0	0	265407	25319
Murmansk Region	1316341	656422	0	0	413194	20093
Novgorod Region	345747	69337	0	0	349668	17052
Pskov Region	286335	0	10000	0	157323	3211
St Petersburg	52719891	11893365	35000	13408	7562445	1985033
Southern Federal District	28996146	5163546	52906	24861	9522675	273228
Republic of Adygeya	175732	0	0	0	89431	334
Republik of Dagestan	135791	0	0	0	154712	2859
Republic of Ingushetia	136568	0	0	0	4884	96
Kabardino-Balkar Republic	1287632	23819	0	0	92316	147
Republic of Kalmykia	29564	0	0	0	28807	95
Karachai-Cherkess Republic	398441	0	0	0	61221	0
Republic of North Ossetia - Alania	490721	0	0	0	228971	4160
Chechen Republic	25834	0	0	0	250	0
Krasnodar Territory	8034890	175691	0	24861	3111182	120263
Stavropol Territory	2851684	252108	0	0	1258207	36227
Astrakhan Region	696344	211721	0	0	378559	589
Volgograd Region	4032609	520230	0	0	1805037	21114

1	2	3	4	5	6	7
Rostov Region	10700336	3979977	52906	0	2309098	87344
Volga Federal District	83354890	4543554	79649	17877	22087664	707118
Republic of Bashkortostan	7070607	362921	30000	0	1462437	69012
Republic of Marii El	1218080	109000	0	0	160701	4293
Republic of Mordovia	665942	0	0	0	124452	9939
Republic of Tatarstan	12687801	1782326	0	0	1874538	13818
Udmurt Republic	3241732	325987	0	0	781395	18083
Chuvash Republic	1621322	178	0	0	369868	3574
Perm Territory	11863513	14177	11000	0	2259154	125289
Kirov Region	1081955	0	3649	0	297951	1455
Nizhny Novgograd Region	20492680	602757	20000	17877	3364505	196267
Orenburg Region	2304958	8970	15000	0	1095890	5213
Penza Region	1426014	739274	0	0	215493	58
Samara Region	16158676	572913	0	0	8396616	252581
Saratov Region	1697726	25051	0	0	1366639	7266
Ulyanovsk Region	1823884	0	0	0	318025	270
Ural Federal District	30247259	2549423	144000	0	10562914	261361
Kurgan Region	343033	0	0	0	209539	716
Sverdlovsk Region	18091050	1691937	20000	0	5220668	140800
Tyumen Region	5294217	143620	124000	0	2731500	22248
Chelyabinsk Region	6518959	713866	0	0	2401207	97597
Siberian Federal District	36090254	3218689	24000	0	19755611	353807
Republic of Altai	115808	0	0	0	58341	2
Republic of Buryatiya	916505	4235	0	0	848616	596
Republic of Tuva	46030	0	0	0	87341	0
Republic of Khakassia	389655	0	0	0	398062	2130
Altai Territory	3295773	30634	0	0	1312865	19854
Zabaykal Territory	826692	30165	0	0	665702	684
Krasnoyarsk Territory	4954286	1003707	0	0	2668440	28310
Irkutsk Region	2691522	457345	0	0	2565680	34305
Kemerovo Region	3672857	15642	0	0	2931680	28472
Novosibirsk Region	8562864	947908	24000	0	5287614	121956
Omsk Region	7372818	539494	0	0	2165604	113930
Tomsk Region	3245444	189559	0	0	765666	3568
Far Eastern Federal District	8968551	680574	12024	0	6498590	138968
Republic of Sakha (Yakutia)	2233901	0	0	0	513268	409
Kamchatka Territory	571903	4073	0	0	167553	107
Primorskiy Territory	2637798	420077	0	0	1701257	99167
Khabarovsk Territory	2111256	221683	0	0	2537196	35439
Amur Region	860002	34137	0	0	1101619	2824
Magadan Region	176706	604	0	0	118519	1
Sakhalin Region	289444	0	12024	0	308381	1021
Jewish Autonomous Region	81285	0	0	0	45597	0
Chukotka Autonomous Area	6256	0	0	0	5200	0

Table 33.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.08.09

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	8502714848	6237256	21305056	2119788943	2303643357	3959874065
Belgorod Region	7507695	0	9328	2408283	857750	4215299
Bryansk Region	378074	0	0	225689	0	152208
Vladimir Region	2333361	0	516	750134	40000	1485536
Voronezh Region	6807503	0	0	2330452	1604736	2857456
Ivanovo Region	4310107	362	0	1944450	468011	1871514
Kaluga Region	4265125	7299	0	790806	197384	3265804
Kostroma Region	19279894	0	0	4564625	1191812	13489779
Kursk Region	5639690	0	2218	1185929	332400	4114475
Lipetsk Region	10573531	0	15760	3239182	1765527	5550994
Moscow Region	108815423	1710	159160	77206077	12197856	19108084
Orel Region	875961	0	0	195286	56243	624156
Ryazan Region	6079724	452	1569	2082695	337565	3604721
Smolensk Region	4982816	0	0	3030172	238994	1706289
Tambov Region	1147749	0	0	505169	81073	561223
Tver Region	6296016	1446	4304	2841698	892903	2528849
Tula Region	4771804	0	0	1242787	788488	2698029
Yaroslavl Region	7197483	0	0	1973130	813662	4201422
City of Moscow	8301452892	6225987	21112201	2013272379	2281778953	3887838227
North-Western Federal District	492359960	2118816	311170	129790430	257452944	92937239
Republic of Karelia	399730	0	0	197178	46531	150683
Komi Republic	8777103	0	0	3351711	479873	4864965
Akhangel'sk Region	816546	0	0	173879	362836	255909
Vologda Region	24679240	3047	100012	4900334	9850855	9625779
Kaliningrad Region	18345907	17282	65277	5354838	2741627	9796089
Leningrad Region	2640369	21411	21298	741322	90376	1611212
Murmansk Region	4146073	0	0	1475307	250797	2392838
Novgorod Region	1814521	0	1435	814856	137228	855240
Pskov Region	948689	75	29254	481519	44900	391278
St Petersburg	429791782	2077001	93894	112299486	243447921	62993246
Southern Federal District	110054677	49947	285462	35607203	8391487	64983690
Republic of Adygeya	1202795	0	0	435675	29563	727306
Republik of Daghestan	7328570	0	17588	3714705	316937	3209314
Republic of Ingushetia	93098	0	0	61919	0	31030
Kabardino-Balkar Republic	2588522	82	2889	784972	117314	1595320
Republic of Kalmykia	229843	0	0	143361	0	85931
Karachai-Cherkess Republic	864986	0	12678	503566	120890	219682
Republic of North Ossetia - Alania	2488933	0	7564	816668	93148	1557123
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	46386077	43181	172957	13762565	3834388	28356101
Stavropol Territory	5291051	2501	13146	2066902	290494	2868466
Astrakhan Region	1762842	0	8440	689054	123590	932335
Volgograd Region	6302857	3301	4266	2532766	533141	3224744
Rostov Region	35515103	882	45934	10095050	2932022	22176338
Volga Federal District	414854666	350104	818766	103760694	103263092	204070541
Republic of Bashkortostan	22464075	32	7758	4228231	2533072	15627171
Republic of Marii El	1156069	123	28799	294054	4250	523958

1	2	3	4	5	6	7
Republic of Mordovia	8340441	0	562	2395698	635037	5243993
Republic of Tatarstan	169434755	266129	421459	46829151	58973190	61846245
Udmurt Republic	10042612	0	0	1275780	873439	7856698
Chuvash Republic	3348169	0	0	1564551	542167	1233078
Perm Territory	14696903	0	0	2557356	4509124	7609444
Kirov Region	10371849	0	7257	1897925	398263	7963303
Nizhny Novgorod Region	41310351	36965	86752	16081822	2514046	22448031
Orenburg Region	17381222	11213	0	3446665	4590218	9291896
Penza Region	5967394	0	0	843667	2860125	2257797
Samara Region	86269453	10256	266179	17470822	22285560	45583988
Saratov Region	21687888	0	0	3906132	2234920	15509088
Ulyanovsk Region	2383485	25386	0	968840	309681	1075851
Ural Federal District	310538353	374057	623334	68210157	66292778	170220106
Kurgan Region	632238	0	1873	281346	25500	319105
Sverdlovsk Region	132866121	91786	45268	26285786	29352392	75873641
Tyumen Region	118484509	218407	143194	26448165	29436919	60026053
Chelyabinsk Region	58555485	63864	432999	15194860	7477967	34001307
Siberian Federal District	150770016	380024	260898	36426215	27741176	84529565
Republic of Altai	3998864	0	0	770779	260497	2839770
Republic of Buryatiya	2772414	342470	604	573732	1950	1837316
Republic of Tuva	218351	0	4534	72248	1100	140327
Republic of Khakassia	3454055	0	10	822482	193936	2378805
Altai Territory	6571900	4805	2772	3058484	813626	2678521
Zabaykal Territory	1689804	0	20355	469169	283541	916502
Krasnoyarsk Territory	15492757	14894	33096	5122730	1163955	8985000
Irkutsk Region	7703420	0	21060	2646081	1372470	3641471
Kemerovo Region	13096655	0	129480	2097284	935190	9925551
Novosibirsk Region	84209568	17271	48790	17366052	22058484	43761350
Omsk Region	6057499	584	0	2018334	351070	3659934
Tomsk Region	5504729	0	197	1408840	305357	3765018
Far Eastern Federal District	108690015	8711	241699	29018384	13113848	65863433
Republic of Sakha (Yakutia)	8864006	0	4399	3112897	1488838	4225146
Kamchatka Territory	7679076	0	131	2165921	1371438	4132239
Primorskiy Territory	28731908	1038	1728	10325715	5333913	12887499
Khabarovsk Territory	24315951	866	9935	7149852	1938495	15150536
Amur Region	33037556	6491	7589	3613068	2059706	27314671
Magadan Region	2260017	0	217917	782108	337550	921805
Sakhalin Region	3801501	316	0	1868823	583908	1231537
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 1.08.09

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	5682368562	2231671	14515576	1565689081	1990587774	2027724312
Belgorod Region	56115501	7872	263044	13402862	5625685	36708266
Bryansk Region	25571341	34011	95825	4521542	1502520	19355141
Vladimir Region	46028029	53081	110485	7200750	3512497	35030656
Voronezh Region	100547995	108855	264998	17886613	4725810	77434035
Ivanovo Region	27116665	29524	69358	5275807	1456884	20232296
Kaluga Region	39138597	81695	45360	9998467	2270743	26709465
Kostroma Region	22663435	8207	41337	2515765	3063474	17008694
Kursk Region	31034939	6675	36050	6985589	1840233	22119482
Lipetsk Region	39586369	58875	68133	8018565	3382451	28013448
Moscow Region	390751824	566060	3987330	114201518	30741564	240101750
Orel Region	21106838	7344	52382	3057440	1548863	16416887
Ryazan Region	35382161	30256	112779	7491002	1983462	25700143
Smolensk Region	28321786	39559	46763	5299448	2564923	20282321
Tambov Region	23287710	7659	21455	4052594	801259	18382690
Tver Region	38641018	55848	53253	7562488	3309577	27599832
Tula Region	49502861	20418	100443	8469414	4539571	36197381
Yaroslavl Region	53114634	13195	52436	10523906	2564445	39516402
City of Moscow	4654456859	1102537	9094145	1329225311	1915153813	1320915423
North-Western Federal District	1059081144	2584255	1314705	223378770	293071809	527340632
Republic of Karelia	17845361	3954	27170	3213036	687693	13833681
Komi Republic	44242123	31373	47852	7326414	2390530	34243685
Akhangel'sk Region	46199192	35284	121030	6006592	5517406	34391677
Vologda Region	54296589	29377	140745	10576887	8797573	34526119
Kaliningrad Region	37687206	99737	133389	7751575	5219307	24263036
Leningrad Region	44981462	171297	328337	8862204	3026475	32108362
Murmansk Region	40767593	41219	110811	6192890	2985496	31288801
Novgorod Region	16951766	41389	106196	3941042	1196018	11600990
Pskov Region	15162253	4559	104342	3362932	1035895	10621684
St Petersburg	740947599	2126066	194833	166145198	262215416	300462597
Southern Federal District	547542172	806462	1445394	127907423	38006414	377626788
Republic of Adygeya	6123253	7005	1072	1024522	165808	4907955
Republik of Daghestan	16445772	61088	113327	6243536	445309	9490650
Republic of Ingushetia	1802574	784	0	745697	51000	997735
Kabardino-Balkar Republic	10212305	2245	47571	2066749	245901	7742718
Republic of Kalmykia	2621794	16884	21036	495247	155638	1929501
Karachai-Cherkess Republic	4239814	13476	35600	1159674	108188	2918002
Republic of North Ossetia - Alania	11609212	10138	13792	2362356	180012	9015513
Chechen Republic	8645699	175272	50234	6592035	850134	975742
Krasnodar Territory	186192795	137345	242374	40467581	11434516	133375376
Stavropol Territory	74129742	152384	626210	17841254	5076756	50283852
Astrakhan Region	25099109	26853	52008	5498322	1095019	18316845
Volgograd Region	72903152	28868	30628	14371351	6714677	51563202
Rostov Region	127516951	174120	211542	29039099	11483456	86109697
Volga Federal District	1208135110	1463820	2580598	262446761	218424815	717865590

1	2	3	4	5	6	7
Republic of Bashkortostan	156136440	357623	313226	26633344	53083026	75231995
Republic of Marii El	12310194	24898	93835	1901825	1008000	8960263
Republic of Mordovia	20287660	60562	93509	4854305	1710054	13484254
Republic of Tatarstan	241866327	296409	422869	65915138	67846197	105787452
Udmurt Republic	42239598	74338	4157	9479530	3126148	29342206
Chuvash Republic	28203782	15254	107333	5250651	2036997	20733729
Perm Territory	122080694	83876	222180	21569162	30615150	69326676
Kirov Region	35493052	126428	152870	6496164	2247544	26202857
Nizhny Novgograd Region	157769350	82305	343393	45719023	10672848	100533284
Orenburg Region	58242143	68617	161182	11587063	8218507	37902620
Penza Region	35225917	30274	96826	6378488	4393116	24284955
Samara Region	193682522	117124	396842	35368438	27326032	129472537
Saratov Region	74106735	53577	84725	15304264	4838459	53639146
Ulyanovsk Region	30490696	72535	87651	5989366	1302737	22963616
Ural Federal District	703834702	1410810	1630538	143498691	154472181	395001686
Kurgan Region	14844173	52584	42127	3148614	691702	10873482
Sverdlovsk Region	250375926	326488	727816	55452350	39669672	151071820
Tyumen Region	304969576	855295	298494	55711542	91066549	154094266
Chelyabinsk Region	133645027	176443	562101	29186185	23044258	78962118
Siberian Federal District	588429466	782306	1473947	135983832	56275823	391098284
Republic of Altai	3159040	1863	3547	846867	169660	2131432
Republic of Buryatiya	16102370	355624	14912	3508678	654462	11529270
Republic of Tuva	2561976	17238	71712	483163	145027	1841904
Republic of Khakassia	10112071	14355	32281	2390415	473069	7129572
Altai Territory	53010386	29528	251468	11572349	4096874	36963618
Zabaykal Territory	20158633	27582	57788	5093496	1129802	13801270
Krasnoyarsk Territory	102592387	175480	245711	26946167	11022693	63458669
Irkutsk Region	80908122	16430	303216	20130695	7836751	52403520
Kemerovo Region	84476537	44028	244761	16134579	6920342	60990623
Novosibirsk Region	128330882	32899	82154	31626854	18209951	77179257
Omsk Region	53206852	50880	62589	10588333	3221440	39117063
Tomsk Region	33810210	16399	103808	6662236	2395752	24552086
Far Eastern Federal District	299634085	239251	885623	62819590	28922266	205867367
Republic of Sakha (Yakutia)	38822217	43562	92455	11388381	2535619	24645871
Kamchatka Territory	19348234	1361	982	3539433	1226832	14539868
Primorskiy Territory	79545405	74365	97461	17579737	9069028	52421765
Khabarovsk Territory	87791458	48106	159671	14586161	11300312	61513705
Amur Region	24264619	31118	230518	4605011	1934217	17414089
Magadan Region	11940023	8707	238583	2539109	1128999	8007253
Sakhalin Region	29959540	28778	62117	6627188	1511906	21561196
Jewish Autonomous Region	3076462	1331	3836	644153	111353	2313123
Chukotka Autonomous Area	4886127	1923	0	1310417	104000	3450497

Table 34.1

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.08.09

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	5203472311	14693083	4233	954729495	2255537193	1767263366
Belgorod Region	358917	0	0	14088	0	344639
Bryansk Region	40946	0	0	5808	0	35111
Vladimir Region	72907	0	0	6069	0	66754
Voronezh Region	1267924	0	0	28779	0	1238959
Ivanovo Region	649100	0	0	23034	52846	573207
Kaluga Region	1108353	0	0	38317	715260	354386
Kostroma Region	3556487	0	0	126361	583399	2841538
Kursk Region	352122	0	0	83567	0	268540
Lipetsk Region	1556607	0	0	578148	337231	641204
Moscow Region	18473310	0	0	1583940	3419150	13383567
Orel Region	87030	0	0	5	0	86990
Ryazan Region	645616	0	0	46669	6372	592392
Smolensk Region	1387307	0	0	242036	112883	1031105
Tambov Region	108153	0	0	22831	63511	21686
Tver Region	1169086	0	0	466096	30096	672662
Tula Region	461935	0	0	8514	2075	450948
Yaroslavl Region	1283944	0	0	128751	98442	1056522
City of Moscow	5170892567	14693083	4233	951326482	2250115928	1743603156
North-Western Federal District	206031505	5389	0	43098126	88800168	68684283
Republic of Karelia	23882	0	0	17835	0	6025
Komi Republic	1177042	0	0	54437	0	1122541
Akhangel'sk Region	61356	0	0	227	8265	52824
Vologda Region	6577620	0	0	3075641	1469689	1814078
Kaliningrad Region	8588852	5389	0	1183019	2962582	4326499
Leningrad Region	748101	0	0	73142	329	671232
Murmansk Region	2024395	0	0	907276	10868	1070684
Novgorod Region	139768	0	0	26294	0	113421
Pskov Region	61071	0	0	26501	0	34335
St Petersburg	186629418	0	0	37733754	84348435	59472644
Southern Federal District	12406974	0	0	852991	2158001	9254902
Republic of Adygeya	6718	0	0	201	0	6501
Republik of Dagestan	578329	0	0	63109	131861	379091
Republic of Ingushetia	8529	0	0	495	0	7942
Kabardino-Balkar Republic	91896	0	0	5881	0	85835
Republic of Kalmykia	105476	0	0	976	44728	59772
Karachai-Cherkess Republic	14408	0	0	60	0	14016
Republic of North Ossetia - Alania	85667	0	0	3139	0	82402
Chechen Republic	0	0	0	0	0	0
Krasnodar Territory	4749931	0	0	465508	343295	3882688
Stavropol Territory	533809	0	0	30733	0	458515
Astrakhan Region	64958	0	0	20250	0	38794
Volgograd Region	566302	0	0	12237	136795	417267
Rostov Region	5600951	0	0	250402	1501322	3822079
Volga Federal District	78439433	7254	0	5583545	33447236	38693456

1	2	3	4	5	6	7
Republic of Bashkortostan	3551855	0	0	432966	357264	2759811
Republic of Marii El	2777	0	0	32	0	2745
Republic of Mordovia	310936	0	0	36261	8938	265681
Republic of Tatarstan	42474303	6797	0	2313263	28073146	11755375
Udmurt Republic	693992	0	0	56407	43505	594065
Chuvash Republic	92385	0	0	2197	1753	88405
Perm Territory	3002173	0	0	418841	20546	2562786
Kirov Region	778316	0	0	34897	61030	682339
Nizhny Novgogrod Region	4880555	457	0	323316	2144379	2406708
Orenburg Region	1396280	0	0	227851	606807	561615
Penza Region	100109	0	0	549	0	98494
Samara Region	17595794	0	0	1279800	1888856	14079143
Saratov Region	3185945	0	0	440516	189748	2530719
Ulyanovsk Region	374013	0	0	16649	51264	305570
Ural Federal District	86295201	30515	0	10987050	15547682	52663284
Kurgan Region	5508	0	0	432	0	4759
Sverdlovsk Region	24573220	0	0	2033271	2931200	19464487
Tyumen Region	50518362	29618	0	2885163	12360614	28539770
Chelyabinsk Region	11198111	897	0	6068184	255868	4654268
Siberian Federal District	53019069	0	0	2746866	28161267	18777303
Republic of Altai	24785	0	0	13581	0	11163
Republic of Buryatiya	339563	0	0	3702	0	89157
Republic of Tuva	9837	0	0	0	0	9837
Republic of Khakassia	107107	0	0	419	0	97445
Altai Territory	253836	0	0	31636	6891	215248
Zabaykal Territory	43457	0	0	54	0	43357
Krasnoyarsk Territory	5193294	0	0	231067	278528	4666860
Irkutsk Region	527475	0	0	126402	139821	258312
Kemerovo Region	558369	0	0	106836	4854	446511
Novosibirsk Region	43643925	0	0	1777064	27149665	11660158
Omsk Region	1759285	0	0	414117	526883	817953
Tomsk Region	558136	0	0	41988	54625	461302
Far Eastern Federal District	20880271	0	0	1876893	2947452	15798997
Republic of Sakha (Yakutia)	635054	0	0	28136	34296	521667
Kamchatka Territory	1288310	0	0	359101	88915	811186
Primorskiy Territory	5058525	0	0	751774	732764	3548870
Khabarovsk Territory	2935564	0	0	231684	38330	2626690
Amur Region	10136160	0	0	192939	2022109	7869483
Magadan Region	145324	0	0	26225	0	57918
Sakhalin Region	681334	0	0	287034	31038	363183
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 1.08.09

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	4513432887	13556168	4092	889533826	2115522708	1369483563
Belgorod Region	13910430	0	0	597014	2723700	4189535
Bryansk Region	3540800	0	0	126849	41680	3008965
Vladimir Region	8478677	719	0	462492	457453	4589662
Voronezh Region	28538136	830	0	922934	4964206	19275569
Ivanovo Region	4215796	71	0	151414	100570	3676351
Kaluga Region	9308553	781	0	1535706	944917	4786783
Kostroma Region	2300567	0	0	115849	177025	1753014
Kursk Region	4080126	0	0	660479	66483	2580797
Lipetsk Region	6018242	0	0	775554	621187	3804803
Moscow Region	71113621	107	0	7533260	9744274	50220138
Orel Region	2684050	19	0	73086	401540	1992176
Ryazan Region	5401547	536	0	500003	643401	3860873
Smolensk Region	7436846	19	0	467957	498794	3456006
Tambov Region	2933476	0	0	184539	92595	1605688
Tver Region	6873851	804	0	438226	464134	4288864
Tula Region	14911978	0	0	607167	4545055	6232434
Yaroslavl Region	9628587	326	0	448861	828943	7737394
City of Moscow	4312057604	13551956	4092	873932436	2088206751	1242424511
North-Western Federal District	396070994	166207	0	59743318	95984626	220520240
Republic of Karelia	3981690	477	0	454464	54562	3038944
Komi Republic	5996039	160	0	546040	22041	3762345
Akhangel'sk Region	5458512	10701	0	374897	472965	4251381
Vologda Region	17146131	111	0	5577124	3675250	6953657
Kaliningrad Region	16894742	27597	0	1850382	3141924	11544242
Leningrad Region	10420243	56	0	1036930	1949302	6496579
Murmansk Region	8919239	0	0	1286842	334153	6583589
Novgorod Region	3964711	1374	0	709529	311043	2461502
Pskov Region	2630820	0	0	235634	236270	1554116
St Petersburg	320658867	125731	0	47671476	85787116	173873885
Southern Federal District	99492749	7145	0	8905688	14952351	66662433
Republic of Adygeya	518639	0	0	8516	0	430248
Republic of Dagestan	1792483	32	0	97923	133607	1526341
Republic of Ingushetia	196105	0	0	8625	0	179439
Kabardino-Balkar Republic	1378981	0	0	70392	1999	992776
Republic of Kalmykia	298438	22	0	5754	45744	222604
Karachai-Cherkess Republic	469441	0	0	220	0	236612
Republic of North Ossetia - Alania	1062614	50	0	36311	51761	914075
Chechen Republic	254473	0	0	219778	0	34695
Krasnodar Territory	40132371	3636	0	2845317	7415715	28083964
Stavropol Territory	10427917	13	0	635317	447688	8189753
Astrakhan Region	3411568	103	0	425159	96795	2467458
Volgograd Region	14280747	2562	0	2121989	2384422	8823046
Rostov Region	25268972	727	0	2430387	4374620	14561422
Volga Federal District	292363323	901920	0	23164824	110087240	129363656

1	2	3	4	5	6	7
Republic of Bashkortostan	89923232	874124	0	7615194	66150372	12438497
Republic of Marii El	1832179	0	0	121128	465547	901932
Republic of Mordovia	2559866	62	0	127100	82744	1853260
Republic of Tatarstan	56355076	6896	0	3289810	30181125	20030522
Udmurt Republic	4859986	18494	0	370196	345275	3388685
Chuvash Republic	5208669	0	0	97774	630825	1734938
Perm Territory	25860004	339	0	2409979	2371907	14153433
Kirov Region	3335974	9	0	234372	207350	2132087
Nizhny Novgogrod Region	30924608	1218	0	2853816	4650685	19617248
Orenburg Region	7156549	49	0	1046302	914761	4780274
Penza Region	3301738	0	0	343737	141078	2513799
Samara Region	45676256	188	0	3298726	2673444	34301404
Saratov Region	11810583	541	0	852642	1219851	8996068
Ulyanovsk Region	3558603	0	0	504048	52276	2521509
Ural Federal District	171269491	66333	140	17337524	41039052	91900734
Kurgan Region	1337363	0	0	84583	178945	847312
Sverdlovsk Region	49238160	33873	0	4293474	5981419	34134018
Tyumen Region	70286090	31276	140	3531793	11622194	43096912
Chelyabinsk Region	50407878	1184	0	9427674	23256494	13822492
Siberian Federal District	117483508	31224	0	9953543	33343547	56944178
Republic of Altai	200143	0	0	18312	10421	133186
Republic of Buryatiya	2236978	0	0	566224	4981	997727
Republic of Tuva	120561	0	0	95	20559	85652
Republic of Khakassia	1081705	5	0	3444	5398	1007523
Altai Territory	8047723	149	0	398658	1192190	3833629
Zabaykal Territory	1366133	0	0	171506	117516	854383
Krasnoyarsk Territory	14211273	9110	0	1810763	904955	7864939
Irkutsk Region	11850985	7	0	1122223	979692	7110344
Kemerovo Region	12371146	0	0	1597155	1619297	8174633
Novosibirsk Region	50354229	21023	0	2673630	27337408	15536363
Omsk Region	10339517	676	0	894667	812794	7462017
Tomsk Region	5303115	254	0	696866	338336	3883782
Far Eastern Federal District	51921269	7244	1	5579777	6164792	33119655
Republic of Sakha (Yakutia)	3425456	6	0	204048	38518	2142796
Kamchatka Territory	2962309	63	0	612204	114040	2043996
Primorskiy Territory	15779607	3089	0	2157389	1767627	10336599
Khabarovsk Territory	16138785	1576	0	894576	246080	12005350
Amur Region	5026349	0	0	82257	3272336	1398048
Magadan Region	2519201	155	0	109705	2088	1715532
Sakhalin Region	5644234	2355	1	1508227	719498	3119331
Jewish Autonomous Region	230137	0	0	5548	4605	207826
Chukotka Autonomous Area	195191	0	0	5823	0	150177

Table 35.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.08.09**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3020796509	1101770026	1919026483
Belgorod Region	160000	160000	0
Bryansk Region	0	0	0
Vladimir Region	250	250	0
Voronezh Region	400000	400000	0
Ivanovo Region	1350038	270000	1080038
Kaluga Region	11468613	479200	10989413
Kostroma Region	4823854	3391680	1432174
Kursk Region	202793	100000	102793
Lipetsk Region	829650	829650	0
Moscow Region	2205694	1124666	1081028
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	1052016	436878	615138
Tambov Region	0	0	0
Tver Region	38000	38000	0
Tula Region	241248	241248	0
Yaroslavl Region	10000	10000	0
City of Moscow	2998014353	1094288454	1903725899
North-Western Federal District	113319412	75588190	37731222
Republic of Karelia	34867	34867	0
Komi Republic	0	0	0
Akhangel'sk Region	57295	57295	0
Vologda Region	530009	530009	0
Kaliningrad Region	3006688	1141348	1865340
Leningrad Region	324500	324500	0
Murmansk Region	1479832	146100	1333732
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	107886221	73354071	34532150
Southern Federal District	13891174	6512542	7378632
Republic of Adygeya	1000	1000	0
Republic of Dagestan	52500	52500	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	22000	22000	0
Chechen Republic	0	0	0
Krasnodar Territory	1855312	1444000	411312
Stavropol Territory	392500	392500	0
Astrakhan Region	91500	91500	0
Volgograd Region	1450770	1299461	151309
Rostov Region	9985592	3169581	6816011
Volga Federal District	84716234	71176263	13539971
Republic of Bashkortostan	2728864	2717800	11064
Republic of Marii El	0	0	0
Republic of Mordovia	138650	138650	0
Republic of Tatarstan	12448057	5903394	6544663
Udmurt Republic	754547	210000	544547

1	2	3	4
Chuvash Republic	87250	87250	0
Perm Territory	190000	190000	0
Kirov Region	31200	31200	0
Nizhny Novgorod Region	4880859	3547087	1333772
Orenburg Region	950480	929198	21282
Penza Region	0	0	0
Samara Region	61742601	56810384	4932217
Saratov Region	763726	611300	152426
Ulyanovsk Region	0	0	0
Ural Federal District	46400802	31720621	14680181
Kurgan Region	25000	25000	0
Sverdlovsk Region	29665097	23024548	6640549
Tyumen Region	14911750	7065004	7846746
Chelyabinsk Region	1798955	1606069	192886
Siberian Federal District	26815293	16364642	10450651
Republic of Altai	120000	120000	0
Republic of Buryatiya	36800	36800	0
Republic of Tuva	40000	40000	0
Republic of Khakassia	70170	70170	0
Altai Territory	659412	659412	0
Zabaykal Territory	2631000	2631000	0
Krasnoyarsk Territory	1086272	628759	457513
Irkutsk Region	70150	70150	0
Kemerovo Region	545678	529800	15878
Novosibirsk Region	20107195	11365847	8741348
Omsk Region	1448616	212704	1235912
Tomsk Region	0	0	0
Far Eastern Federal District	2473869	2122251	351618
Republic of Sakha (Yakutia)	77000	77000	0
Kamchatka Territory	71477	71477	0
Primorskiy Territory	1419488	1144274	275214
Khabarovsk Territory	43823	0	43823
Amur Region	852081	819500	32581
Magadan Region	0	0	0
Sakhalin Region	10000	10000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 35.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.08.09**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	2999248070	1092735722	1906512348
Belgorod Region	160000	160000	0
Bryansk Region	0	0	0
Vladimir Region	100620	250	100370
Voronezh Region	400002	400002	0
Ivanovo Region	1186083	30000	1156083
Kaluga Region	11418348	420000	10998348
Kostroma Region	871048	870254	794
Kursk Region	202793	100000	102793
Lipetsk Region	829650	829650	0
Moscow Region	2216920	1124666	1092254
Orel Region	202336	0	202336
Ryazan Region	0	0	0
Smolensk Region	100350	100350	0
Tambov Region	0	0	0
Tver Region	38000	38000	0
Tula Region	281248	281248	0
Yaroslavl Region	14150	14150	0
City of Moscow	2981226522	1088367152	1892859370
North-Western Federal District	118944915	82291500	36653415
Republic of Karelia	34867	34867	0
Komi Republic	0	0	0
Akhangel'sk Region	302295	302295	0
Vologda Region	530009	530009	0
Kaliningrad Region	1153887	411000	742887
Leningrad Region	324500	324500	0
Murmansk Region	1479832	146100	1333732
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	115119525	80542729	34576796
Southern Federal District	14823349	7178542	7644807
Republic of Adygeya	1000	1000	0
Republik of Daghestan	52500	52500	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Republic of Kalmykia	0	0	0
Karachai-Cherkess Republic	127607	40000	87607
Republic of North Ossetia - Alania	22000	22000	0
Chechen Republic	0	0	0
Krasnodar Territory	1819312	1408000	411312
Stavropol Territory	871423	845500	25923
Astrakhan Region	185473	91500	93973
Volgograd Region	1475770	1324461	151309
Rostov Region	10268264	3393581	6874683
Volga Federal District	85361035	71425566	13935469
Republic of Bashkortostan	2969864	2958800	11064
Republic of Marii El	0	0	0
Republic of Mordovia	130950	130950	0
Republic of Tatarstan	12448058	5903395	6544663

1	2	3	4
Udmurt Republic	754547	210000	544547
Chuvash Republic	87250	87250	0
Perm Territory	190000	190000	0
Kirov Region	251200	251200	0
Nizhny Novgogrod Region	5052006	3327087	1724919
Orenburg Region	995831	970198	25633
Penza Region	0	0	0
Samara Region	61717603	56785386	4932217
Saratov Region	763726	611300	152426
Ulyanovsk Region	0	0	0
Ural Federal District	47248231	32568971	14679260
Kurgan Region	25000	25000	0
Sverdlovsk Region	29717597	23077048	6640549
Tyumen Region	14956679	7110854	7845825
Chelyabinsk Region	2548955	2356069	192886
Siberian Federal District	27373034	16922383	10450651
Republic of Altai	70000	70000	0
Republic of Buryatiya	36800	36800	0
Republic of Tuva	40000	40000	0
Republic of Khakassia	70170	70170	0
Altai Territory	1094412	1094412	0
Zabaykal Territory	2631000	2631000	0
Krasnoyarsk Territory	904513	447000	457513
Irkutsk Region	80150	80150	0
Kemerovo Region	545678	529800	15878
Novosibirsk Region	20447195	11705847	8741348
Omsk Region	1453116	217204	1235912
Tomsk Region	0	0	0
Far Eastern Federal District	2473869	2122251	351618
Republic of Sakha (Yakutia)	77000	77000	0
Kamchatka Territory	71477	71477	0
Primorskiy Territory	1423988	1148774	275214
Khabarovsk Territory	43823	0	43823
Amur Region	847581	815000	32581
Magadan Region	0	0	0
Sakhalin Region	10000	10000	0
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
1.08.09	4 216,1	66,8	19	2,0	97	5,2	75	18,0	137	4 124,1	751
Reference data: own funds (capital) adequacy ratio as of 1.08.09, %	18,8	14,2***		45,2		37,4		29,6		19,0	

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

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

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

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

Indicators	1.01.08	1.01.09	1.04.09	1.07.09	1.08.09
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	766,1	925,0	971,3	1 067,0	1 128,0
Banking sector own funds (capital), billion rubles	2 671,5	3 811,1	3 900,3	4 141,9	4 216,1
Ratio of authorised capital to own funds (capital) of credit institutions, percent	28,7	24,3	24,9	25,8	26,8

Table 39

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

Indicators	1.01.08	1.01.09	1.04.09	1.07.09	1.08.09
1. Factors of own funds (capital) increase	107,3	113,3	115,6	112,8	111,9
1.1. Authorised capital	28,7	24,3	24,9	25,8	26,8
1.2. Issue income	26,6	20,5	20,2	19,4	18,3
1.3. Credit institutions' profit and funds	37,6	35,6	35,7	33,2	32,8
1.4. Subordinated loans	11,6	30,6	32,0	29,9	29,5
1.5. Increase in value of property due to revaluation	2,7	2,3	2,7	4,6	4,5
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	12,8	11,9
2.1. Losses	0,7	1,4	2,4	4,5	4,3
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,0	0,0	0,0	0,0	0,0
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0,3	5,2	6,1	1,3	0,8
2.6. Credit institutions' portfolio of shares	6,1	6,0	6,3	6,1	6,0
2.7. Other factors	0,1	0,6	0,8	0,8	0,7
Own funds (capital), total	100,0	100,0	100,0	100,0	100,0

* Calculated by credit institutions' reporting by form 0409134

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

(billion rubles)

Risk-weighted assets *	1.01.08	1.01.09	1.04.09	1.07.09	1.08.09
1 st group of assets	10,0	16,6	13,5	12,0	11,7
2 nd group of assets	28,8	30,3	27,7	29,4	29,1
3 rd group of assets	225,4	492,5	462,5	402,3	449,4
4 th group of assets	437,6	641,0	717,1	766,6	735,0
5 th group of assets	12 719,5	17 002,3	17 366,0	16 693,8	16 517,5
Risk-weighted assets of credit institutions	13 421,4	18 182,7	18 586,8	17 904,1	17 742,7

* 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	1.07.09	1.08.09
1	Banking sector own funds (capital), billion rubles	2 671,5	3 811,1	3 900,3	4 141,9	4 216,1
2	Risk-weighted assets, billion rubles	17 233,0	22 691,2	23 128,3	22 370,0	22 385,8
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	13 421,4	18 182,7	18 586,8	17 904,1	17 742,7
	- the value of credit risk on contingent credit liabilities, billion rubles	1 728,6	2 169,4	2 044,1	1 885,4	1 927,6
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles	159,1	223,2	160,3	125,3	114,8
	- market risk, billion rubles	959,0	820,1	913,6	982,0	1 025,4
	- 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	1473,1	1575,3
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	15,5	16,8	16,9	18,5	18,8

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		1.07.09		1.08.09	
	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	10	1,7	9	1,4
From 10% to 12%	88	21,7	32	18,3	25	15,9	18	10,5	27	14,7
From 12% to 14%	129	17,2	70	18,2	56	17,2	44	11,6	41	6,3
14% and more	915	61,1	994	62,1	1001	65,6	1010	76,3	1002	77,5
Banking sector, total	1136	100,0	1108	100,0	1094	100,0	1083	100,0	1080	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	1.07.09	1.08.09
Overdue claims on loans, deposits and other placements, billion rubles	184,1	422,0	642,6	830,1	908,5
Of which					
- among 20 largest-asset credit institutions, billion rubles	120,3	274,3	430,3	549,1	585,4
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	1,3	2,1	3,1	4,2	4,5
Overdue claims in rubles					
- billion rubles	167,1	353,2	511,5	630,1	685,0
- as percent of total loans, deposits and other placements in rubles	1,6	2,5	3,7	4,5	5,0
Overdue claims in foreign currency					
- billion rubles	17,0	68,8	131,1	200,0	223,5
- as percent of total loans, deposits and other placements in foreign currency	0,4	1,1	2,0	3,3	3,5
- dollar equivalent, billion	0,69	2,34	3,85	6,39	7,04

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		1.07.09		1.08.09	
	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	41,5	100,0	43,2	100,0
Of which										
- interest rate risk (IRR)	24,3	62,8	16,4	70,7	29,4	72,2	27,5	66,3	30,4	70,3
- equity position risk (EPR)	10,8	27,9	3,4	14,7	6,2	15,2	9,6	23,2	8,7	20,2
- foreign exchange risk (FER)	3,6	9,3	3,4	14,6	5,1	12,6	4,4	10,5	4,1	9,4
Reference data:										
Number of credit institutions *	728		741		683		683		681	
Share of credit institutions' assets * in total banking sector assets, %	93,6		93,1		64,6		65,2		63,7	

* 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	1.07.09	1.08.09
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	19,2	18,7	20,1	19,5	19,3
Liabilities with maturity in excess of 1 year, as percent of total liabilities	22,3	24,8	25,2	24,3	24,6
A measure of using short-term liabilities to fund long-term liquid assets, percent**	-11,5	-15,5	-14,9	-15,5	-16,2

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

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

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

Table 47

Distribution of credit institutions classified by use of short-term liabilities (less than 1 year) to fund long-term assets (in excess of 1 year)

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.08	1.01.09	1.04.09	1.07.09	1.08.09	1.01.08	1.01.09	1.04.09	1.07.09	1.08.09
Less than 0	567	605	593	612	614	80,4	81,5	82,2	92,6	93,0
From 0 to 20	508	433	431	409	394	18,5	17,9	17,0	6,9	6,4
More than 20	59	68	69	62	71	1,1	0,6	0,8	0,5	0,6
Data not available	2	2	1	0	1	0,0	0,0	0,0	0,0	0,0
Total	1136	1108	1094	1083	1080	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	1.07.09	1.08.09
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	53,6	52,7	55,8	55,1
Liabilities with maturity up to 30 days, as percent of total liabilities	42,7	40,1	38,7	41,9	40,1
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	11,4

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

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

Table 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	1.07.09	1.08.09	1.01.08	1.01.09	1.04.09	1.07.09	1.08.09
Less than 0	305	368	387	367	384	19,0	31,0	37,7	30,9	31,9
From 0 to 20	280	242	225	239	222	19,9	26,4	21,1	10,0	18,8
More than 20	549	496	481	477	473	61,1	42,6	41,2	59,2	49,3
Data not available	2	2	1	0	1	0,0	0,0	0,0	0,0	0,0
Total	1136	1108	1094	1083	1080	100,0	100,0	100,0	100,0	100,0