

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" (17th Issue) refers to this issue of the "Review of the Banking Sector of the Russian Federation"

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The Central Bank of the Russian Federation

Banking Regulation and Supervision Department

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

Table 1

Macroeconomic indicators

Indicator		1.01.07	1.01.08	1.01.09	1.01.10	1.01.11
1.	Banking sector assets (billion rubles) as % of GDP	13 963,5 51,9	20 125,1 60,5	28 022,3 67,9	29 430,0 75,9	33 804,6 75,2
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	1 692,7 6,3 12,1	2 671,5 8,0 13,3	3 811,1 9,2 13,6	4 620,6 11,9 15,7	4 732,3 10,5 14,0
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other funds provided to individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	8 030,5 29,8 57,5 1 882,7 7,0 13,5 10,9	12 287,1 37,0 61,1 2 971,1 8,9 14,8 13,9	16 526,9 40,0 59,0 4 017,2 9,7 14,3 15,9	16 115,5 41,5 54,8 3 573,8 9,2 12,1 12,6	18 147,7 40,4 53,7 4 084,8 9,1 12,1 12,9
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	364,2 9,6	543,6 10,4	694,1 11,1	544,3 9,4	559,2 8,7
4.	Securities acquired by credit institutions (billion rubles) ¹ as % of GDP as % of the banking sector assets	1 745,4 6,5 12,5	2 250,6 6,8 11,2	2 365,2 5,7 8,4	4 309,4 11,1 14,6	5 829,0 13,0 17,2
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	3 809,7 14,2 27,3 22,0	5 159,2 15,5 25,6 24,2	5 907,0 14,3 21,1 23,4	7 485,0 19,3 25,4 26,3	9 818,0 21,8 29,0 31,1
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	4 790,3 17,8 34,3	7 053,1 21,2 35,0	8 774,6 21,3 31,3	9 557,2 24,6 32,5	11 126,9 24,8 32,9
Reference data						
Indicator (billion rubles)		1.01.07	1.01.08	1.01.09	1.01.10	1.01.11
Gross Domestic Product		26 917,2	33 247,5	41 276,8	38 786,4	44 939,2
Fixed capital investment of organisations of all forms of ownership (except small businesses)		3 809,0	5 214,0	6 272,1	5 769,8	6 413,7
Income of the population		17 290,1	21 311,5	25 231,6	28 452,3	31 598,6

¹ For the purpose of time series' consistency indicators over the period up to 1.02.08 do not include securities under reverse repurchase agreement.

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».

³ 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 and other funds 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
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	6,9	14,5	5,6	24,4
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	6,9	26,7	2,0	8,9
1.02.10	-0,8	-1,9	0,4	20,5	-0,3	-6,5	-0,8	-12,2	0,2	22,7	-1,4	4,1
1.03.10	-0,4	-0,4	-0,5	19,0	-0,7	-6,8	-0,6	-11,2	2,3	23,4	-0,9	4,8
1.04.10	0,7	2,7	-0,3	17,9	0,0	-5,3	0,3	-8,7	1,6	25,8	2,7	9,8
1.05.10	1,0	5,4	-0,1	9,6	0,9	-4,9	1,0	-6,3	3,1	27,7	0,7	11,1
1.06.10	0,5	8,5	-3,2	6,6	1,9	-1,6	1,2	-3,3	1,7	29,4	2,0	12,5
1.07.10	2,3	9,5	0,5	8,0	2,1	1,6	1,6	-0,7	3,2	30,0	1,0	9,1
1.08.10	0,6	10,0	1,3	7,4	0,3	2,1	1,6	1,3	2,1	30,3	-0,9	8,9
1.09.10	1,1	9,3	1,2	9,3	1,2	3,3	2,0	4,0	1,2	30,8	1,8	9,4
1.10.10	2,5	12,6	-0,1	2,6	2,9	7,2	1,8	7,0	1,8	32,4	2,8	10,5
1.11.10	0,6	14,0	0,7	0,2	0,5	8,2	1,7	9,6	2,3	33,5	-1,5	11,3
1.12.10	2,4	13,9	1,1	0,4	1,6	9,5	1,5	11,5	1,9	32,2	3,9	12,7
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	6,1	31,2	5,4	16,4
1.02.11	-1,8	13,7	0,0	2,1	0,5	13,1	-0,1	15,1	-0,9	29,7	-4,0	13,4
1.03.11	2,0	16,4	-3,6	-1,1	0,4	14,2	0,6	16,4	2,0	29,3	2,3	17,1
1.04.11	0,4	16,1	1,5	0,6	1,3	15,7	2,2	18,6	1,0	28,5	2,4	16,7
1.05.11	0,5	15,6	2,2	2,9	1,7	16,6	2,8	20,7	2,1	27,3	-1,4	14,2
Reference data:												
Increase from the beginning of the current year	1,1		0,0		3,9		5,5		4,2		-0,8	
Increase over the same period of the previous year	0,5		-0,5		-0,1		-0,1		7,4		1,0	

Table 3**Banking sector indicators (annual growth rates, %)**

	2004	2005	2006	2007	2008	2009	2010
Assets	27,3	36,6	44,0	44,1	39,2	5,0	14,9
Own funds (capital)	16,2	31,2	36,3	57,8	42,7	21,2	2,4
Loans and other placements with non-financial organisations	38,0	31,3	39,8	51,5	34,3	0,3	12,1
Loans and other placements with individuals	116,4	96,2	78,3	57,8	35,2	-11,0	14,3
Individual deposits	30,4	39,4	38,0	35,4	14,5	26,7	31,2
Funds raised from organisations	36,9	43,7	52,6	47,2	24,4	8,9	16,4
Reference Data:							
Gross Domestic Product	28,9	26,9	24,6	23,5	24,2	-6,0	15,9

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Credit institutions registered by the Bank of Russia and other authorities	1228	1178	1146	1140	1139
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1108	1058	1012	1006	1003
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	3	1	2	1	2
Credit institutions with their banking licenses being revoked (cancelled)	117	119	132	133	134
Credit institutions licensed to conduct operations in foreign currency	736	701	677	673	672
Credit institutions holding general licences	298	291	283	281	279

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.09		1.01.10		1.01.11		1.04.11		1.05.11	
	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	621	56,0	598	56,5	585	57,8	581	57,8	580	57,8
of which the City of Moscow and Moscow Region	556	50,2	535	50,6	525	51,9	522	51,9	521	51,9
North-Western	79	7,1	75	7,1	71	7,0	70	7,0	70	7,0
Southern	115	10,4	113	10,7	47	4,6	47	4,7	47	4,7
North-Caucasian					57	5,6	56	5,6	56	5,6
Volga	131	11,8	125	11,8	118	11,7	117	11,6	116	11,6
Ural	58	5,2	54	5,1	51	5,0	51	5,1	51	5,1
Siberian	68	6,1	62	5,9	56	5,5	57	5,7	57	5,7
Far Eastern	36	3,2	31	2,9	27	2,7	27	2,7	26	2,6
Russian Federation	1108	100,0	1058	100,0	1012	100,0	1006	100,0	1003	100,0

Table 6

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		
	1.01.10	1.01.11	1.05.11	1.01.10	1.01.11	1.05.11	1.01.10	1.01.11	1.05.11	1.01.10	1.01.11	1.05.11	1.01.10	1.01.11	1.05.11	1.01.10	1.01.11	1.05.11
Central	598	585	580	159	119	119	528	484	473	70	69	68	18	18	18	17	17	16
of which the City of Moscow and Moscow Region ¹	535	525	521	131	101	102	134	127	129	20	20	21	16	16	16	4	4	4
North-Western	75	71	70	29	25	15	357	342	313	343	356	368	2	2	2	11	12	11
Southern	113	47	47	100	22	21	384	284	284	180	412	418	5	2	2	12	10	10
North-Caucasian		57	56		74	75		99	98		76	76		3	3		3	3
Volga	125	118	116	132	102	104	562	526	526	219	239	239	6	6	6	18	18	18
Ural	54	51	51	120	112	111	246	224	226	141	137	140	4	4	4	8	8	8
Siberian	62	56	57	38	28	26	356	338	332	356	402	400	2	2	2	11	12	12
Far Eastern	31	27	26	23	12	11	149	135	133	276	346	359	1	1	1	5	5	5
Russian Federation	1058	1012	1003	601	494	482	2582	2432	2385	156	161	161	39	38	38	81	83	83

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.09		1.01.10		1.01.11		1.04.11		1.05.11	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	12 941 083	46,2	14 092 987	47,9	16 139 126	47,7	16 574 851	48,7	16 672 154	48,8
From 6 to 20	5 906 199	21,1	6 018 106	20,4	7 051 684	20,9	6 899 634	20,3	6 852 171	20,1
From 21 to 50	3 725 544	13,3	3 572 615	12,1	3 931 248	11,6	3 891 916	11,4	3 943 464	11,5
From 51 to 200	3 726 736	13,3	3 920 972	13,3	4 616 510	13,7	4 600 255	13,5	4 663 940	13,6
From 201 to 500	1 271 471	4,5	1 382 703	4,7	1 584 615	4,7	1 571 483	4,6	1 582 081	4,6
From 501	451 295	1,6	442 642	1,5	481 445	1,4	471 215	1,4	469 013	1,4
Total	28 022 329	100,0	29 430 025	100,0	33 804 628	100,0	34 009 354	100,0	34 182 823	100,0

Table 8

**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	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Central	52,6	55,3	54,9	55,5	55,6
of which the City of Moscow and Moscow Region	53,0	55,7	55,3	56,0	56,0
North-Western	68,1	70,6	71,9	69,4	69,1
Southern	53,8	52,9	69,0	67,9	68,1
North-Caucasian			45,5	46,9	45,9
Volga	47,8	45,0	43,4	44,4	44,2
Ural	52,9	57,0	60,2	61,0	61,0
Siberian	70,0	81,4	78,7	78,4	77,5
Far Eastern	62,5	65,1	72,6	73,7	74,0
Russian Federation	46,2	47,9	47,7	48,7	48,8

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.11 - 1.05.11)

Groups of credit institutions ranged by assets as of 1.01.11		Number of credit institutions as of 1.01.11	Groups as of 1.05.11						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4	1						
2	From 6 to 20	15	1	13						1
3	From 21 to 50	30		1	27	2				
4	From 51 to 200	150			3	139	7		1	
5	From 201 to 500	300				9	276	13	1	1
6	From 501	512					17	489	5	1
Became operating after 1.01.11								1		
Total over the period									7	3
Total as of 1.01.11¹		1012								
Total as of 1.05.11¹		1003	5	15	30	150	300	503		

	- 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

¹ Credit institutions that have not provided their reporting are included only in the total as of the corresponding date

Table 10

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

	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Credit institutions with foreign participation over 50%					
Assets	18,7	18,3	18,0	17,3	17,4
Own funds (capital)	17,3	17,0	19,1	17,7	17,5
Correspondent accounts with non-resident banks	17,0	15,6	20,3	19,0	15,2
Loans and other placements with non-financial organisations	16,6	14,8	15,1	14,5	14,6
Loans and other placements with individuals	23,3	25,1	25,7	22,3	22,2
Loans, deposits and other placements with credit institutions	25,0	31,7	25,1	24,7	26,6
Individual deposits	10,3	12,0	11,5	11,2	11,1
Funds raised from organisations ¹	18,8	18,5	17,6	17,4	17,3
Profit (loss) of the current year	19,7	29,8	20,7	16,7	16,7
Reference data:					
Number of credit institutions	102	108	111	109	109
of which 100% foreign-owned credit institutions					
Assets	13,0	11,3	11,0	10,5	10,6
Own funds (capital)	12,2	11,0	12,1	11,6	11,5
Correspondent accounts with non-resident banks	12,1	9,0	9,2	8,3	8,6
Loans and other placements with non-financial organisations	11,6	9,1	9,2	8,8	9,0
Loans and other placements with individuals	15,4	15,6	14,9	11,6	11,5
Loans, deposits and other placements with credit institutions	21,6	23,8	20,0	20,3	20,6
Individual deposits	5,4	6,2	5,3	5,2	5,2
Funds raised from organisations ¹	12,6	11,1	11,0	10,9	10,9
Profit (loss) of the current year	14,8	27,4	15,1	11,4	11,6
Reference data:					
Number of credit institutions	76	82	80	78	78

¹ 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 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.09		1.01.10		1.01.11		1.04.11		1.05.11	
	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	749,2	2,7	800,8	2,7	814,9	2,4	511,2	1,5	497,4	1,5
Own funds (capital)	62,6	1,6	70,3	1,9	105,4	2,2	57,4	1,7	56,6	1,7
Loans and other placements with non-financial organisations	290,6	2,3	267,5	2,1	300,0	2,1	167,4	1,2	165,1	1,1
of which overdue claims	16,6	6,2	91,4	12,0	24,3	3,3	18,1	2,5	19,2	2,6
Loans and other funds provided to individuals	102,6	2,6	71,9	2,0	70,8	1,7	66,8	1,6	68,6	1,6
of which overdue claims	5,6	3,8	10,3	4,2	8,9	3,2	7,0	2,4	6,9	2,4
Individual deposits	123,1	2,1	125,9	1,7	164,5	1,7	136,6	1,4	136,4	1,3
Funds raised from organisations	299,7	3,4	319,8	3,3	335,2	3,0	201,5	1,8	191,3	1,7
Reference data:										
Number of credit institutions ¹	20	1,8	18	1,7	14	1,4	12	1,2	11	1,1

¹ Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2011" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into affect.

Activities of Credit Institutions Main Trends

Table 12

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
1.	Money, precious metals and gemstones	829,3	795,8	912,6	747,2	783,1
1.1.	of which: money	795,1	747,0	862,4	707,8	749,0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 078,7	1 755,2	1 809,0	1 599,1	1 158,9
3.	Correspondent accounts with credit institutions	1 238,8	839,2	853,6	824,6	840,3
3.1.	of which: Correspondent accounts with correspondent credit institutions	395,8	171,7	164,3	135,0	128,2
3.2.	Correspondent accounts with non-resident banks	843,0	667,6	689,3	689,7	712,1
4.	Securities acquired by credit institutions, total	2 365,2	4 309,4	5 829,0	5 983,7	6 044,4
4.1.	of which Debt securities	1 760,3	3 379,1	4 419,9	4 483,8	4 574,6
4.2.	Shares	193,4	411,8	710,9	692,2	668,3
4.3.	Discounted promissory notes	199,5	234,0	330,0	349,6	346,0
4.4.	Shares in associates and subsidiaries	212,0	284,5	368,2	458,0	455,5
5.	Other participation in authorised capital	45,1	72,6	132,1	155,5	159,7
6.	Loans, total	19 941,0	19 878,4	22 166,7	22 696,5	23 165,3
6.1.	of which: Loans, deposits and other placements	19 884,8	19 847,1	22 140,2	22 666,3	23 133,2
	of which overdue claims	422,0	1 014,7	1 035,9	1 040,2	1 033,5
6.1.1.	of which: Loans and other placements with non-financial organisations	12 509,7	12 541,7	14 062,9	14 368,6	14 610,8
	of which overdue claims	266,4	762,5	743,4	733,2	735,9
6.1.2.	Loans and other funds provided to individuals	4 017,2	3 573,8	4 084,8	4 192,8	4 310,0
	of which overdue claims	148,6	243,0	282,3	288,4	287,7
6.1.3.	Loans, deposits and other placements with credit institutions	2 501,2	2 725,9	2 921,1	2 983,1	3 134,6
	of which overdue claims	1,3	1,9	4,6	13,0	4,5
7.	Fixed assets (tangible and intangible) and inventories	544,1	790,7	864,6	871,2	872,7
8.	Allocation of profit	109,8	71,4	132,1	53,6	66,9
8.1.	of which income tax	-	68,4	122,7	48,6	66,8
9.	Other assets, total	870,4	917,4	1 105,0	1 077,9	1 091,6
9.1.	of which: Float	520,3	434,3	524,6	462,0	457,7
9.2.	Receivables	129,3	125,8	154,5	162,7	167,0
9.3.	Deferred expenses	69,0	74,4	77,9	79,5	79,8
Banking sector assets		28 022,3	29 430,0	33 804,6	34 009,4	34 182,8

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
1.	Funds and profit of credit institutions	3 109,2	3 766,4	4 339,1	4 351,5	4 392,0
	Of which:					
1.1.	Funds of credit institutions	1 789,4	2 432,8	2 599,6	2 603,3	2 599,8
1.2.	Profit (losses), including financial result of the previous year	1 319,8	1 333,5	1 739,5	1 748,2	1 792,2
	Of which:					
1.2.1.	Profit (losses) of the current year	409,2	205,1	573,4	214,3	291,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	3 370,4	1 423,1	325,7	312,3	320,2
3.	Accounts of credit institutions	346,0	273,1	255,7	195,6	197,8
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	252,4	168,0	154,4	122,9	117,1
3.2.	Correspondent accounts of non-resident credit institutions	77,7	97,1	93,9	67,8	73,1
4.	Loans, deposits and other funds raised from other credit institutions	3 639,6	3 117,3	3 754,9	3 613,2	3 658,1
5.	Clients' funds ²	14 748,5	17 131,4	21 080,9	21 344,6	21 404,9
	Of which:					
5.1.	Budgetary funds in settlement accounts	15,6	20,4	32,7	37,7	35,5
5.2.	Government and other extra-budgetary funds in settlement accounts	14,2	13,7	12,0	16,8	17,4
5.3.	Funds of legal entities in settlement and other accounts	3 521,0	3 857,4	4 845,1	4 897,8	4 559,2
5.4.	Clients' float	281,5	209,7	220,6	269,2	291,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	4 945,4	5 466,6	6 035,6	5 994,0	6 152,4
5.6.	Individual deposits	5 907,0	7 485,0	9 818,0	10 018,0	10 230,4
5.7.	Clients' funds in factoring and forfeiting operations	10,7	10,1	15,7	14,4	13,5
6.	Bonds	375,3	412,7	537,9	547,7	573,9
7.	Promissory notes and bank acceptances	756,3	748,6	797,3	807,6	808,9
8.	Other liabilities ¹ , total	1 677,0	2 557,4	2 713,0	2 836,9	2 827,0
	Of which:					
8.1.	Provisions	1 022,7	2 050,6	2 192,0	2 217,5	2 192,6
8.2.	Float	431,6	257,9	255,1	303,6	302,4
8.3.	Payables	33,9	45,2	44,7	64,3	68,2
8.4.	Deferred income	4,7	4,9	5,5	4,7	4,7
8.5.	Interest payable	184,1	198,9	215,7	246,8	259,1
	Of which:					
	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		28 022,3	29 430,0	33 804,6	34 009,4	34 182,8

¹ 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».

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
1.	Money, precious metals and gemstones	3,0	2,7	2,7	2,2	2,3
1.1.	of which: money	2,8	2,5	2,6	2,1	2,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	7,4	6,0	5,4	4,7	3,4
3.	Correspondent accounts with credit institutions	4,4	2,9	2,5	2,4	2,5
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	1,4	0,6	0,5	0,4	0,4
3.2.	Correspondent accounts with non-resident banks	3,0	2,3	2,0	2,0	2,1
4.	Securities acquired by credit institutions, total	8,4	14,6	17,2	17,6	17,7
	of which					
4.1.	Debt securities	6,3	11,5	13,1	13,2	13,4
4.2.	Shares	0,7	1,4	2,1	2,0	2,0
4.3.	Discounted promissory notes	0,7	0,8	1,0	1,0	1,0
4.4.	Shares in associates and subsidiaries	0,8	1,0	1,1	1,3	1,3
5.	Other participation in authorised capital	0,2	0,2	0,4	0,5	0,5
6.	Loans, total	71,2	67,5	65,6	66,7	67,8
	of which:					
6.1.	Loans, deposits and other placements	71,0	67,4	65,5	66,6	67,7
	of which overdue claims	1,5	3,4	3,1	3,1	3,0
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	44,6	42,6	41,6	42,2	42,7
	of which overdue claims	1,0	2,6	2,2	2,2	2,2
6.1.2.	Loans and other funds provided to individuals	14,3	12,1	12,1	12,3	12,6
	of which overdue claims	0,5	0,8	0,8	0,8	0,8
6.1.3.	Loans, deposits and other placements with credit institutions	8,9	9,3	8,6	8,8	9,2
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
7.	Fixed assets (tangible and intangible) and inventories	1,9	2,7	2,6	2,6	2,6
8.	Allocation of profit	0,4	0,2	0,4	0,2	0,2
8.1.	of which income tax	-	0,2	0,4	0,1	0,2
9.	Other assets, total	3,1	3,1	3,3	3,2	3,2
	of which:					
9.1.	Float	1,9	1,5	1,6	1,4	1,3
9.2.	Receivables	0,5	0,4	0,5	0,5	0,5
9.3.	Deferred expenses	0,2	0,3	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

Structure of liabilities¹, by source of funds (as percent of total liabilities)

Liabilities¹		1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
1.	Funds and profit of credit institutions	11,1	12,8	12,8	12,8	12,8
	Of which:					
1.1.	Funds of credit institutions	6,4	8,3	7,7	7,7	7,6
1.2.	Profit (losses), including financial result of the previous year	4,7	4,5	5,1	5,1	5,2
	Of which:					
1.2.1.	Profit (losses) of the current year	1,5	0,7	1,7	0,6	0,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	12,0	4,8	1,0	0,9	0,9
3.	Accounts of credit institutions	1,2	0,9	0,8	0,6	0,6
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,9	0,6	0,5	0,4	0,3
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,3	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	13,0	10,6	11,1	10,6	10,7
5.	Clients' funds ²	52,6	58,2	62,4	62,8	62,6
	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	0,0	0,0	0,0	0,1
5.3.	Funds of legal entities in settlement and other accounts	12,6	13,1	14,3	14,4	13,3
5.4.	Clients' float	1,0	0,7	0,7	0,8	0,9
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,6	18,6	17,9	17,6	18,0
5.6.	Individual deposits	21,1	25,4	29,0	29,5	29,9
5.7.	Clients' funds in factoring and forfeiting operations	0,0	0,0	0,0	0,0	0,0
6.	Bonds	1,3	1,4	1,6	1,6	1,7
7.	Promissory notes and bank acceptances	2,7	2,5	2,4	2,4	2,4
8.	Other liabilities ¹ , total	6,0	8,7	8,0	8,3	8,3
	Of which:					
8.1.	Provisions	3,6	7,0	6,5	6,5	6,4
8.2.	Float	1,5	0,9	0,8	0,9	0,9
8.3.	Payables	0,1	0,2	0,1	0,2	0,2
8.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
8.5.	Interest payable	0,7	0,7	0,6	0,7	0,8
	Of which:					
	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

¹ 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».

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
1. Loans, deposits and other placements, total	13874,9	13872,8	16099,2	16759,0	17240,8	6009,9	5974,4	6041,0	5907,2	5892,4	19884,8	19847,1	22140,2	22666,3	23133,2
Of which															
- overdue claims	353,2	835,1	886,2	891,5	906,0	68,8	179,6	149,7	148,8	127,5	422,0	1014,7	1035,9	1040,2	1033,5
1.1 Loans and other placements with non-financial resident organisations	8723,1	8812,6	10085,6	10542,6	10839,7	3032,2	2954,8	2758,2	2579,7	2527,0	11755,3	11767,4	12843,8	13122,3	13366,7
Of which															
- overdue claims	214,7	599,0	635,5	634,7	648,8	46,1	123,0	98,6	89,3	79,8	260,8	722,0	734,1	724,0	728,6
of which:															
1.1.1. Loans and other funds provided to individual entrepreneurs	313,8	269,7	315,2	330,8	345,1	9,2	6,4	6,3	6,0	6,0	323,0	276,2	321,4	336,9	351,1
Of which															
- overdue claims	8,1	21,9	28,1	28,6	28,8	0,1	0,3	0,5	0,4	0,4	8,2	22,2	28,6	29,0	29,2
1.2 Loans and other placements with non-resident legal entities (except banks)	176,3	308,1	319,1	370,6	326,3	578,2	466,3	900,0	875,7	917,8	754,4	774,3	1219,1	1246,3	1244,1
Of which															
- overdue claims	0,5	19,2	2,8	1,5	1,5	5,1	21,3	6,5	7,6	5,8	5,6	40,6	9,3	9,2	7,3
1.3 Loans, deposits and other placements with financial sector	778,8	827,5	1280,7	1242,1	1343,1	232,0	313,0	395,9	424,9	426,6	1010,8	1140,5	1676,7	1667,0	1769,7
Of which															
- overdue claims	6,4	7,2	9,5	9,2	9,2	0,3	0,8	0,6	0,9	0,5	6,7	8,0	10,0	10,1	9,7
of which:															
1.3.1 Resident credit institutions	512,9	562,2	911,6	811,7	922,5	164,1	240,9	298,1	329,6	346,6	677,0	803,0	1209,7	1141,3	1269,0
Of which															
- overdue claims	1,2	0,9	4,4	4,4	4,3	0,1	0,1	0,0	0,0	0,0	1,2	0,9	4,4	4,5	4,3
1.3.2 Resident financial institutions of different forms of ownership	265,9	265,3	369,2	430,3	420,6	67,9	72,1	97,8	95,3	80,1	333,8	337,5	467,0	525,7	500,7
Of which															
- overdue claims	5,3	6,4	5,1	4,8	4,9	0,2	0,7	0,6	0,8	0,5	5,5	7,1	5,6	5,6	5,4
1.4 Loans, deposits and other placements with non-resident banks	239,1	208,5	190,2	258,1	276,9	1585,1	1714,4	1521,2	1583,7	1588,6	1824,3	1922,9	1711,4	1841,8	1865,5
Of which															
- overdue claims	0,0	0,2	0,1	0,1	0,1	0,1	0,8	0,0	8,4	0,0	0,1	1,0	0,1	8,6	0,1
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	156,5	230,0	261,7	240,3	223,8	0,2	0,1	0,4	0,4	0,3	156,7	230,1	262,1	240,7	224,2
Of which															
- overdue claims	0,2	0,2	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,2	0,2	0,0	0,0	0,0
1.6 Loans and other funds provided to resident individuals	3534,3	3168,0	3722,7	3867,8	3994,2	471,5	395,6	348,8	316,0	306,4	4005,8	3563,6	4071,4	4183,7	4300,6
Of which															
- overdue claims	131,4	209,3	238,2	245,7	246,1	17,0	33,5	43,6	42,1	41,0	148,3	242,8	281,7	287,8	287,1
1.7 Loans and other funds provided to non-resident individuals	2,9	1,9	2,5	3,0	3,0	8,5	8,3	10,8	6,2	6,3	11,4	10,2	13,4	9,1	9,3
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,1	0,2	0,2	0,4	0,5	0,4	0,2	0,2	0,6	0,6	0,5
Reference data:															
Provisions on loans, deposits and other placements	898,5	1820,6	1904,2	1919,2	1889,5	0,0	0,0	0,0	0,0	0,0	898,5	1820,6	1904,2	1919,2	1889,5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	12,9	42,3	39,7	41,3	41,1	2,6	9,0	6,3	5,8	4,6	15,5	51,3	46,0	47,1	45,7
Credit institutions' portfolio of promissory notes of residents	184,7	210,1	308,7	327,0	316,1	9,8	21,4	17,1	18,9	26,3	194,5	231,6	325,8	346,0	342,5
Credit institutions' portfolio of promissory notes of non-residents	0,4	0,7	2,4	1,8	1,8	4,6	1,7	1,8	1,8	1,8	5,0	2,5	4,2	3,7	3,5

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

	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
1. Loans, deposits and other placements, total	100,0 71,0	100,0 67,4	100,0 65,5	100,0 66,6	100,0 67,7
Of which:					
- overdue claims	2,1 1,5	5,1 3,4	4,7 3,1	4,6 3,1	4,5 3,0
1.1 Loans and other placements with non-financial resident organisations	59,1 41,9	59,3 40,0	58,0 38,0	57,9 38,6	57,8 39,1
Of which:					
- overdue claims	1,3 0,9	3,6 2,5	3,3 2,2	3,2 2,1	3,1 2,1
of which:					
1.1.1. Loans and other funds provided to individual entrepreneurs	1,6	1,4	1,5	1,5	1,5
	1,2	0,9	1,0	1,0	1,0
Of which:					
- overdue claims	0,0 0,0	0,1 0,1	0,1 0,1	0,1 0,1	0,1 0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	3,8 2,7	3,9 2,6	5,5 3,6	5,5 3,7	5,4 3,6
Of which:					
- overdue claims	0,0 0,0	0,2 0,1	0,0 0,0	0,0 0,0	0,0 0,0
1.3 Loans, deposits and other placements with financial sector	5,1 3,6	5,7 3,9	7,6 5,0	7,4 4,9	7,7 5,2
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	3,4 2,4	4,0 2,7	5,5 3,6	5,0 3,4	5,5 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
1.3.2 Resident financial institutions of different forms of ownership	1,7	1,7	2,1	2,3	2,2
	1,2	1,1	1,4	1,5	1,5
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.4 Loans, deposits and other placements with non-resident banks	9,2 6,5	9,7 6,5	7,7 5,1	8,1 5,4	8,1 5,5
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	0,8 0,6	1,2 0,8	1,2 0,8	1,1 0,7	1,0 0,7
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.6 Loans and other funds provided to resident individuals	20,1 14,3	18,0 12,1	18,4 12,0	18,5 12,3	18,6 12,6
Of which:					
- overdue claims	0,7 0,5	1,2 0,8	1,3 0,8	1,3 0,8	1,2 0,8
1.7 Loans and other funds provided to non-resident individuals	0,1 0,0	0,1 0,0	0,1 0,0	0,0 0,0	0,0 0,0
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
Reference data:					
Provision on loans, deposits and other placements	4,5 3,2	9,2 6,2	8,6 5,6	8,5 5,6	8,2 5,5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,1 0,1	0,3 0,2	0,2 0,1	0,2 0,1	0,2 0,1
Credit institutions' portfolio of promissory notes of residents	1,0 0,7	1,2 0,8	1,5 1,0	1,5 1,0	1,5 1,0
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 18

The structure of credit institutions' security portfolio¹

	1.01.09		1.01.10		1.01.11		1.04.11		1.05.11	
	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	2 165,7	100,0	4 075,4	100,0	5 499,0	100,0	5 634,0	100,0	5 698,4	100,0
- in rubles	1 674,1	77,3	3 309,3	81,2	4 567,6	83,1	4 778,9	84,8	4 868,4	85,4
- in foreign currency	491,6	22,7	766,1	18,8	931,4	16,9	855,1	15,2	830,0	14,6
Of which:										
Securities at fair value through profit or loss	623,2	28,8	1 469,8	36,1	1 654,8	30,1	1 657,9	29,4	1 745,7	30,6
- in rubles	541,0	25,0	1 309,8	32,1	1 428,6	26,0	1 475,0	26,2	1 559,8	27,4
- in foreign currency	82,2	3,8	160,0	3,9	226,2	4,1	182,9	3,2	185,9	3,3
Securities available for sale	1 154,4	53,3	2 157,1	52,9	3 005,5	54,7	3 012,3	53,5	2 987,4	52,4
- in rubles	848,6	39,2	1 678,4	41,2	2 448,5	44,5	2 489,5	44,2	2 489,2	43,7
- in foreign currency	305,8	14,1	478,6	11,7	557,0	10,1	522,8	9,3	498,2	8,7
Securities held-to-maturity	174,2	8,0	150,6	3,7	458,3	8,3	492,6	8,7	496,1	8,7
- in rubles	148,6	6,9	116,6	2,9	432,4	7,9	466,2	8,3	470,5	8,3
- in foreign currency	25,6	1,2	34,0	0,8	25,9	0,5	26,4	0,5	25,6	0,4
Shares in associates and subsidiaries	212,0	9,8	284,5	7,0	368,2	6,7	458,0	8,1	455,5	8,0
- in rubles	134,0	6,2	191,6	4,7	246,8	4,5	336,3	6,0	336,3	5,9
- in foreign currency	78,0	3,6	92,9	2,3	121,4	2,2	121,7	2,2	119,2	2,1
Reference data:										
Revaluation of securities	-177,5		16,3		54,1		51,6		40,4	
Provisions for losses on securities available for sale	7,2		13,9		15,2		14,1		14,6	
Provisions for losses on securities held-to-maturity	1,8		2,4		3,9		3,7		3,4	
Provisions for losses on portfolio of shares in associates and subsidiaries	2,1		2,3		3,1		5,2		5,2	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.09		1.01.10		1.01.11		1.04.11		1.05.11	
	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	1 760,3	100,0	3 379,1	100,0	4 419,9	100,0	4 483,8	100,0	4 574,6	100,0
- in rubles	1 376,8	78,2	2 741,3	81,1	3 661,2	82,8	3 795,1	84,6	3 907,6	85,4
- in foreign currency	383,5	21,8	637,8	18,9	758,7	17,2	688,7	15,4	666,9	14,6
of which: revaluation	-120,5	-6,8	10,5	0,3	17,0	0,4	27,2	0,6	27,7	0,6
Debt securities at book value held (without revaluation)	1 880,8	100,0	3 368,6	100,0	4 402,9	100,0	4 456,6	100,0	4 546,9	100,0
of which:										
debt securities of the Russian Federation	258,1	13,7	767,9	22,8	1 177,5	26,7	1 420,9	31,9	1 445,3	31,8
- in rubles	168,6	9,0	656,5	19,5	1 113,4	25,3	1 350,6	30,3	1 374,0	30,2
- in foreign currency	89,6	4,8	111,4	3,3	64,1	1,5	70,3	1,6	71,3	1,6
debt securities of the Bank of Russia	12,5	0,7	283,1	8,4	588,5	13,4	401,9	9,0	449,2	9,9
- in rubles	12,5	0,7	283,1	8,4	588,5	13,4	401,9	9,0	449,2	9,9
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	139,6	7,4	229,6	6,8	284,3	6,5	281,0	6,3	268,8	5,9
- in rubles	139,6	7,4	229,6	6,8	284,3	6,5	281,0	6,3	268,7	5,9
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	169,8	9,0	289,3	8,6	365,0	8,3	376,6	8,5	366,2	8,1
- in rubles	169,5	9,0	252,2	7,5	345,0	7,8	357,7	8,0	366,1	8,1
- in foreign currency	0,3	0,0	37,1	1,1	20,0	0,5	18,9	0,4	0,1	0,0
other debt securities of residents	360,5	19,2	759,2	22,5	901,1	20,5	975,4	21,9	989,2	21,8
- in rubles	358,8	19,1	759,1	22,5	893,4	20,3	968,2	21,7	989,1	21,8
- in foreign currency	1,7	0,1	0,1	0,0	7,7	0,2	7,2	0,2	0,1	0,0
debt securities of other countries	27,8	1,5	33,5	1,0	59,6	1,4	49,2	1,1	61,0	1,3
- in rubles	0,0	0,0	0,0	0,0	6,6	0,2	5,3	0,1	5,2	0,1
- in foreign currency	27,8	1,5	33,5	1,0	53,0	1,2	43,9	1,0	55,8	1,2
debt securities of non-resident banks	70,0	3,7	90,1	2,7	189,3	4,3	172,0	3,9	163,3	3,6
- in rubles	29,1	1,5	28,9	0,9	20,0	0,5	24,4	0,5	19,8	0,4
- in foreign currency	40,9	2,2	61,1	1,8	169,4	3,8	147,6	3,3	143,5	3,2
other debt securities of non-residents	249,2	13,2	539,7	16,0	469,9	10,7	446,5	10,0	490,8	10,8
- in rubles	116,0	6,2	174,6	5,2	138,4	3,1	132,2	3,0	169,2	3,7
- in foreign currency	133,2	7,1	365,1	10,8	331,5	7,5	314,4	7,1	321,6	7,1
debt securities delivered without derecognition in the balance sheet	591,3	31,4	362,7	10,8	355,3	8,1	319,9	7,2	299,5	6,6
- in rubles	501,2	26,6	334,0	9,9	243,2	5,5	234,7	5,3	226,2	5,0
- in foreign currency	90,1	4,8	28,7	0,9	112,1	2,5	85,2	1,9	73,3	1,6
overdue debt securities	2,0	0,1	13,4	0,4	12,3	0,3	13,1	0,3	13,7	0,3
- in rubles	2,0	0,1	12,9	0,4	11,4	0,3	11,9	0,3	12,5	0,3
- in foreign currency	0,0	0,0	0,5	0,0	0,9	0,0	1,2	0,0	1,2	0,0
Reference data:										
Provisions for losses on debt securities	7,2		19,5		20,6		20,7		21,4	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.09		1.01.10		1.01.11		1.04.11		1.05.11	
	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	193,4	100,0	411,8	100,0	710,9	100,0	692,2	100,0	668,3	100,0
- in rubles	163,3	84,5	376,4	91,4	659,7	92,8	647,5	93,5	624,4	93,4
- in foreign currency	30,1	15,5	35,3	8,6	51,3	7,2	44,7	6,5	43,9	6,6
of which: revaluation	-57,1	-29,5	5,8	1,4	37,0	5,2	24,4	3,5	12,7	1,9
Shares held at book value (without revaluation)	250,5	100,0	406,0	100,0	673,9	100,0	667,9	100,0	655,6	100,0
of which shares of:										
resident credit institutions	8,9	3,6	4,6	1,1	5,7	0,8	11,2	1,7	11,9	1,8
- in rubles	8,9	3,6	4,5	1,1	5,7	0,8	11,2	1,7	11,9	1,8
- 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	194,8	77,8	354,2	87,2	588,0	87,3	575,9	86,2	561,2	85,6
- in rubles	193,2	77,1	344,7	84,9	586,4	87,0	574,4	86,0	559,8	85,4
- in foreign currency	1,6	0,6	9,5	2,3	1,6	0,2	1,5	0,2	1,4	0,2
non-resident credit institutions	5,9	2,3	6,4	1,6	28,1	4,2	18,4	2,8	18,5	2,8
- 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	5,9	2,3	6,4	1,6	28,1	4,2	18,4	2,8	18,5	2,8
other non-residents	19,4	7,8	27,0	6,6	22,2	3,3	27,2	4,1	25,1	3,8
- in rubles	0,0	0,0	8,4	2,1	8,4	1,2	8,4	1,3	8,4	1,3
- in foreign currency	19,4	7,8	18,6	4,6	13,8	2,0	18,7	2,8	16,7	2,5
shares delivered without derecognition in the balance sheet	21,4	8,6	13,8	3,4	29,9	4,4	35,1	5,3	38,9	5,9
- in rubles	18,3	7,3	13,1	3,2	22,1	3,3	29,1	4,3	31,6	4,8
- in foreign currency	3,1	1,3	0,7	0,2	7,7	1,1	6,1	0,9	7,3	1,1
Reference data:										
Provisions for losses on shares	2,7		8,2		10,6		10,1		9,9	

Table 21**Credit institutions' portfolio of discounted promissory notes**

(billion rubles)

	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Portfolio of promissory notes discounted by a credit institution, in rubles	185,0	210,8	311,1	328,8	317,9
of which promissory notes, not paid when due	2,2	2,6	3,4	3,8	3,5
Portfolio of promissory notes discounted by a credit institution, in foreign currency	14,5	23,2	18,9	20,8	28,1
of which promissory notes, not paid when due	0,00	0,32	0,13	0,02	0,02
Total	199,5	234,0	330,0	349,6	346,0

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.09		1.01.10		1.01.11		1.04.11		1.05.11	
	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	199,5	100,0	234,0	100,0	330,0	100,0	349,6	100,0	346,0	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	100,2	50,2	180,0	76,9	272,7	82,6	295,6	84,6	294,1	85,0
- other promissory notes of residents	94,3	47,3	51,6	22,0	53,1	16,1	50,3	14,4	48,4	14,0
- 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	5,0	2,5	2,4	1,0	4,2	1,3	3,6	1,0	3,5	1,0
Reference data:										
Provisions for losses on promissory notes	5,9		8,1		10,7		11,5		11,0	

¹ including overdue promissory notes.

Table 23

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
1.	Funds raised from organisations, total	8 774,6	9 557,2	11 126,9	11 190,6	11 032,4
	- in rubles	5 499,8	6 398,0	7 786,3	7 875,4	7 821,7
	- in foreign currency	3 274,8	3 159,3	3 340,5	3 315,1	3 210,7
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	3 521,0	3 857,4	4 845,1	4 897,8	4 559,2
	- in rubles	2 803,8	3 099,7	4 134,9	4 048,9	3 824,5
	- in foreign currency	717,1	757,6	710,2	848,9	734,7
	Of which:					
1.1.1	Funds of individual entrepreneurs	81,4	90,6	121,2	115,9	107,3
	- in rubles	77,1	88,9	119,6	114,0	105,7
	- in foreign currency	4,2	1,7	1,6	2,0	1,6
1.2.	Government and other extra budgetary funds in settlement accounts	14,2	13,7	12,0	16,8	17,4
1.3.	Float	281,3	209,5	218,4	267,5	289,9
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	4 945,4	5 466,6	6 035,6	5 994,0	6 152,4
	- in rubles	2 606,7	3 198,6	3 541,2	3 669,1	3 835,6
	- in foreign currency	2 338,7	2 268,0	2 494,4	2 324,9	2 316,8
	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	257,4	267,0	464,3	718,9	767,8
1.4.2.	Certificates of deposit	12,7	20,1	15,4	14,0	13,7
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,3	0,0	0,0	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting operations	10,7	10,1	15,7	14,4	13,5
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	2,0	0,0	0,1	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	651,6	739,4	955,7	708,8	643,6
	- in rubles	474,0	652,9	826,0	622,6	567,8
	- in foreign currency	177,6	86,6	129,7	86,2	75,8
	with maturity from 31 days to 1 year	1 753,2	2 202,0	2 065,1	2 287,6	2 443,5
	- in rubles	1 142,7	1 658,8	1 597,2	1 916,3	2 096,1
	- in foreign currency	610,5	543,2	467,8	371,3	347,4
	with maturity in excess of 1 year	2 540,2	2 525,1	3 014,8	2 997,6	3 065,3
	- in rubles	989,6	886,9	1 118,0	1 130,2	1 171,7
	- in foreign currency	1 550,6	1 638,2	1 896,8	1 867,5	1 893,6
	Reference data					
	Funds raised from non-resident organisations, total	1 613,9	1 430,8	1 704,6	1 652,1	1 676,4
	- in rubles	250,1	215,1	299,7	328,2	342,1
	- in foreign currency	1 363,8	1 215,7	1 404,9	1 323,9	1 334,4
	of which:					
	Funds of non-resident organisations in settlement and other accounts	139,8	113,8	195,2	191,6	166,6
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	214,8	203,9	269,3	272,8	259,5
	Other funds raised from non-resident legal entities	1 248,2	1 101,7	1 228,8	1 171,5	1 234,7
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

¹ Funds mentioned in paragraphs 1.2, 1.3, 1.5 and 1.6 are not included.

Table 24

Main features of issued debt obligations of the banking sector (bln. rub.)

	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Issued debt obligations - total	1 162,2	1 196,8	1 364,6	1 382,9	1 410,4
including:					
bonds:	375,3	412,7	537,9	547,7	573,9
of which					
with maturities less than one year	0,6	3,9	0,0	0,0	0,0
with maturities in excess of one year	374,7	408,8	537,9	547,7	573,6
deposit certificates ¹	12,7	20,1	15,4	14,0	13,7
of which					
with maturities in excess of one year	7,8	8,8	3,6	3,0	2,8
with maturities in excess of one year	4,5	10,6	11,4	10,7	10,7
saving certificates ²	18,0	15,5	14,0	13,6	14,0
of which					
with maturities in excess of one year	11,6	10,0	8,2	7,1	7,0
with maturities in excess of one year	4,7	3,8	4,2	4,9	5,3
promissory notes and banker's acceptances	756,3	748,6	797,3	807,6	808,9
of which					
with maturities in excess of one year	365,5	420,3	407,8	382,6	397,6
with maturities in excess of one year	377,9	315,2	375,4	408,9	396,6

¹ Included in corporate deposits.² Included in retail deposits.

Table 25

Individual deposit structure

		(billion rubles)				
		1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
1	Individual deposits	5 907,0	7 485,0	9 818,0	10 018,0	10 230,4
	- of which savings certificates	18,0	15,5	14,0	13,6	14,0
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 005,7	1 232,1	1 733,0	1 625,7	1 753,7
	- in rubles	840,0	1 060,8	1 546,4	1 438,2	1 568,2
	- in foreign currency	165,7	171,3	186,5	187,5	185,5
1.2.	Individual deposits with maturity from 31 days to 1 year	1 052,6	1 481,6	1 730,3	1 801,3	1 805,2
	- in rubles	639,5	965,9	1 353,3	1 443,8	1 454,7
	- in foreign currency	413,1	515,6	377,0	357,5	350,5
1.3.	Individual deposits with maturity in excess of 1 year	3 848,7	4 771,3	6 354,7	6 591,1	6 671,5
	- in rubles	2 853,2	3 484,4	5 018,8	5 244,8	5 328,7
	- in foreign currency	995,5	1 286,9	1 335,9	1 346,2	1 342,8
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	61,1	84,0	103,3	107,4	112,5

Table 26

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

(billion rubles)

	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Loans, deposits and other funds raised from other credit institutions, total	3 639,6	3 117,3	3 754,9	3 613,2	3 658,1
- in rubles	1 233,6	1 420,5	1 832,1	1 764,0	1 882,2
- in foreign currency	2 406,0	1 696,8	1 922,8	1 849,2	1 775,9
of which:					
- loans, deposits and other funds raised from resident credit institutions	972,2	1 234,2	1 696,6	1 646,6	1 744,2
- in rubles	773,1	1 019,4	1 407,6	1 331,5	1 448,7
- in foreign currency	199,1	214,8	289,0	315,1	295,5
of which					
overdue debt	0,3	0,0	0,0	0,0	0,0
- in rubles	0,3	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 667,4	1 883,1	2 058,3	1 966,7	1 913,9
- in rubles	460,5	401,1	424,5	432,5	433,5
- in foreign currency	2 206,9	1 482,0	1 633,8	1 534,1	1 480,4
of which					
overdue debt	0,0	0,2	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,2	0,0	0,0	0,0

Table 27

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.05.11

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
No budgetary funds	922	0	0,0	11 935 156	34,9
Less than 5%	80	20 829	58,7	22 199 567	64,9
From 5 to 15%	0	0	0,0	0	0,0
From 15 to 25%	0	0	0,0	0	0,0
25% and more	1	14 640	41,3	48 100	0,1
Data not available	0	0	0,0	0	0,0
Total	1003	35 469	100,0	34 182 823	100,0

¹ Without government and other extra-budgetary funds

Funds raised from and placed with non-residents

№	Indicator	1.01.09		1.01.10		1.01.11		1.04.11		1.05.11	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	1 676,0	6,0	1 515,1	5,1	1 808,3	5,3	1 759,8	5,2	1 789,3	5,2
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 602,6	5,7	1 419,4	4,8	1 693,3	5,0	1 635,8	4,8	1 660,8	4,9
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 463,0	5,2	1 305,6	4,4	1 498,1	4,4	1 444,2	4,2	1 494,2	4,4
1.2	Individual deposits (excluding saving certificates)	61,1	0,2	84,0	0,3	103,3	0,3	107,4	0,3	112,5	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	45,3	0,2	64,1	0,2	76,5	0,2	80,1	0,2	83,2	0,2
1.3	Funds in other accounts	12,2	0,0	11,7	0,0	11,7	0,0	16,6	0,0	16,0	0,0
2.	Funds in correspondent and other accounts of credit institutions	93,6	0,3	105,1	0,4	101,3	0,3	72,6	0,2	80,8	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 667,4	9,5	1 883,1	6,4	2 058,3	6,1	1 966,7	5,8	1 913,9	5,6
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	4 436,9	15,8	3 503,2	11,9	3 967,9	11,7	3 799,2	11,2	3 783,9	11,1
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	106,7	0,4	87,8	0,3	83,8	0,2	81,7	0,2	79,3	0,2
	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	2 590,1	9,2	2 707,4	9,2	2 943,9	8,7	3 097,2	9,1	3 119,0	9,1
	of which overdue claims	5,9	0,0	41,8	0,1	10,0	0,0	18,3	0,1	8,0	0,0
	of which:										
1.1.	Loans, deposits and other placements	1 824,3	6,5	1 922,9	6,5	1 711,4	5,1	1 841,8	5,4	1 865,5	5,5
1.2	Loans and other placements with legal entities	754,4	2,7	774,3	2,6	1 219,1	3,6	1 246,3	3,7	1 244,1	3,6
1.3	Loans and other funds provided to individuals	11,4	0,0	10,2	0,0	13,3	0,0	9,1	0,0	9,3	0,0
2.	Correspondent accounts with banks	843,0	3,0	667,6	2,3	689,3	2,0	689,7	2,0	712,1	2,1
3.	Securities acquired by credit institutions, total	377,4	1,3	699,1	2,4	773,4	2,3	717,0	2,1	762,2	2,2
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	347,0	1,2	663,3	2,3	718,9	2,1	667,7	2,0	715,1	2,1
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	25,3	0,1	33,4	0,1	50,3	0,1	45,6	0,1	43,6	0,1
3.3	Discounted promissory notes	5,0	0,0	2,5	0,0	4,2	0,0	3,7	0,0	3,5	0,0
4.	Shares in associates and subsidiaries	80,3	0,3	94,2	0,3	122,7	0,4	124,5	0,4	121,9	0,4
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	3 890,8	13,9	4 168,3	14,2	4 529,3	13,4	4 628,3	13,6	4 715,1	13,8
	Reference data:										
	Overdue interest on claims of credit institutions	0,1	0,0	2,7	0,0	0,7	0,0	0,5	0,0	0,5	0,0

¹ 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.

² Between 01.04.07 and 01.01.09 preference shares were included into debt securities.

Financial Condition

Table 29

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				
	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Total	409 185,7	205 109,7	573 379,7	214 277,6	291 067,4	1 106	1 058	1 012	1 006	1 003	109 839,8	71 355,6	132 079,1	26 076,4	57 899,7
Profit-making CIs ¹	446 936,1	284 938,7	595 046,7	217 130,8	295 272,6	1 050	938	931	913	850	109 638,8	69 308,1	131 763,4	25 945,7	57 465,0
Loss-making CIs	-37 750,4	-79 829,0	-21 667,0	-2 853,2	-4 205,2	56	120	81	93	153	201,0	2 047,5	315,6	130,8	434,7
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	2	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total						1108	1058	1012	1006	1003					

¹ including CIs with zero profit.

Table 30

Structure of operating credit institutions' income and expenses¹

	1.01.09		1.01.10		1.01.11		1.04.11	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institution, total	17 574,1	100,0	31 600,6	100,0	22 645,4	100,0	4 652,8	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 469,3	8,4	1 895,6	6,0	1 609,2	7,1	377,7	8,1
1.2. Interest income on loans to individuals	550,8	3,1	589,1	1,9	613,4	2,7	167,1	3,6
1.3. Income on securities	611,3	3,5	1 050,6	3,3	754,2	3,3	202,9	4,4
1.4. Income on operations with foreign currency	10 943,0	62,3	22 740,3	72,0	14 159,3	62,5	2 819,8	60,6
1.5. Commissions	500,9	2,9	473,3	1,5	513,3	2,3	121,7	2,6
1.6. Recovery of loss provision	2 257,2	12,8	3 616,7	11,5	4 118,9	18,2	750,1	16,1
1.7. Other income	1 241,6	7,1	1 234,9	3,9	877,2	3,9	213,5	4,6
Of which:								
1.7.1. Fines, penalties, forfeits	28,4	0,2	53,2	0,2	102,4	0,5	13,4	0,3
2. Expenses of credit institution, total	17 155,6	100,0	31 394,7	100,0	22 064,4	100,0	4 438,5	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	631,9	3,7	946,0	3,0	608,4	2,8	137,3	3,1
2.2. Interest expenses on funds raised from individuals	345,9	2,0	455,6	1,5	562,6	2,6	138,5	3,1
2.3. Expenses on operations with securities	609,8	3,6	681,2	2,2	394,3	1,8	103,8	2,3
2.4. Expenses on operations with foreign currency	10 700,5	62,4	22 581,7	71,9	14 114,1	64,0	2 822,0	63,6
2.5. Commissions	64,6	0,4	56,6	0,2	61,3	0,3	14,6	0,3
2.6. Expenses on loss provision	2 712,9	15,8	4 667,3	14,9	4 352,5	19,7	773,2	17,4
2.7. Management expenses (including personnel costs)	670,2	3,9	621,5	2,0	719,9	3,3	181,5	4,1
2.8. Other expenses	1 419,8	8,3	1 384,7	4,4	1 251,2	5,7	267,6	6,0
Of which:								
2.8.1. Fines, penalties, forfeits	1,4	0,0	1,4	0,0	1,6	0,0	0,4	0,0

¹ According to Profit and Loss Reporting of Credit Institutions (form 0409102).

On credit institutions that filed their reporting with the Bank of Russia.

Some indicators that characterise assets and liabilities of credit institutions by federal districts and subjects of the Russian Federation
Table 31.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.05.11

	thousand rubles			
	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	22 645 537 870	7 358 607 020	23 067 551 509	6 936 593 381
Belgorod Region	14 465 618	336 644	14 473 123	329 139
Bryansk Region	773 475	2 442	775 883	34
Vladimir Region	4 045 511	46 081	4 046 604	44 988
Voronezh Region	455 470	0	455 456	14
Ivanovo Region	10 482 151	542 922	10 445 043	580 030
Kaluga Region	11 030 880	543 988	11 019 028	555 840
Kostroma Region	65 393 071	7 028 111	65 303 688	7 117 494
Kursk Region	13 124 377	509 892	13 114 205	520 064
Lipetsk Region	22 513 069	1 039 699	22 516 285	1 036 483
Moscow Region	54 156 205	9 180 092	53 536 786	9 799 511
Orel Region	3 807 928	39 462	3 804 862	42 528
Ryazan Region	12 555 889	714 253	12 700 762	569 380
Smolensk Region	22 465 178	2 810 425	21 976 578	3 299 025
Tambov Region	2 057 518	225 450	2 059 313	223 655
Tver Region	8 053 891	422 138	8 043 695	432 334
Tula Region	9 766 314	544 428	9 746 937	563 805
Yaroslavl Region	6 334 657	348 853	6 337 610	345 900
City of Moscow	22 384 056 668	7 334 272 140	22 807 195 651	6 911 133 157
North-Western Federal District	929 098 613	212 187 654	939 396 546	201 889 721
Republic of Karelia	1 011 298	32 805	1 014 871	29 232
Komi Republic	13 138 512	847 769	13 032 915	953 366
Akhangel'sk Region	756 558	9 807	761 971	4 394
Vologda Region	50 700 399	6 391 635	50 586 919	6 505 115
Kaliningrad Region	57 079 761	12 693 811	57 516 207	12 257 365
Leningrad Region*	6 614 501	672 142	6 631 917	654 726
Murmansk Region	8 011 596	1 559 424	8 089 500	1 481 520
Novgorod Region	3 971 289	125 838	3 977 751	119 376
Pskov Region	1 955 837	43 108	1 959 705	39 240
St Petersburg	785 858 862	189 811 315	795 824 790	179 845 387
Southern Federal District	162 100 802	10 441 308	162 126 036	10 416 074
Republic of Adygeya	3 956 987	23 219	3 963 684	16 522
Republic of Kalmykia	978 292	88 818	963 528	103 582
Krasnodar Territory	77 467 380	3 619 292	77 699 190	3 387 482
Astrakhan Region	5 416 525	82 031	5 446 751	51 805
Volgograd Region	11 887 205	679 103	11 947 752	618 556
Rostov Region	62 394 413	5 948 845	62 105 131	6 238 127
North-Caucasian Federal District	52 750 940	3 648 098	53 007 738	3 391 300
Republik of Daghestan	22 372 997	675 361	22 497 039	551 319
Republic of Ingushetia	1 069 249	15 512	1 072 355	12 406
Kabardino-Balkar Republic	4 594 345	89 443	4 610 608	73 180
Karachai-Cherkess Republic	3 236 745	2 227 715	3 321 856	2 142 604
Republic of North Ossetia - Alania	7 209 207	180 653	7 221 192	168 668
Chechen Republic	0	0	0	0
Stavropol Territory	14 268 397	459 414	14 284 688	443 123
Volga Federal District	1 048 471 791	89 708 841	1 049 319 212	88 861 420

Republic of Bashkortostan	57 013 710	3 957 854	57 649 020	3 322 544
Republic of Marii El	1 634 559	9 489	1 638 265	5 783
Republic of Mordovia	16 318 960	265 467	16 311 811	272 616
Republic of Tatarstan	448 440 454	50 492 540	449 944 378	48 988 616
Udmurt Republic	20 070 002	868 576	19 644 583	1 293 995
Chuvash Republic	8 104 569	125 436	8 112 456	117 549
Perm Territory	27 870 915	4 688 885	28 050 087	4 509 713
Kirov Region	20 743 816	2 864 712	22 329 866	1 278 662
Nizhny Novgograd Region	70 470 837	4 249 099	70 223 299	4 496 637
Orenburg Region	35 831 161	1 628 367	35 450 796	2 008 732
Penza Region	10 672 024	85 027	10 674 655	82 396
Samara Region	281 109 648	17 265 899	279 017 156	19 358 391
Saratov Region	42 022 549	2 844 510	42 086 366	2 780 693
Ulyanovsk Region	8 168 587	362 980	8 186 474	345 093
Ural Federal District	669 141 691	116 144 352	700 171 769	85 114 274
Kurgan Region	2 165 728	5 319	2 168 913	2 134
Sverdlovsk Region	282 848 110	42 075 975	303 822 003	21 102 082
Tyumen Region	285 324 254	62 830 271	293 537 589	54 616 936
Chelyabinsk Region	98 803 599	11 232 787	100 643 264	9 393 122
Siberian Federal District	459 752 549	106 362 666	465 342 158	100 773 057
Republic of Altai	12 244 582	60 797	12 278 168	27 211
Republic of Buryatiya	6 561 897	642 516	6 738 803	465 610
Republic of Tuva	389 453	2 358	391 114	697
Republic of Khakassia	7 421 353	133 764	7 433 516	121 601
Altai Territory	13 641 688	193 024	13 641 881	192 831
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	9 936 029	374 252	9 918 601	391 680
Irkutsk Region	14 505 857	357 488	14 449 717	413 628
Kemerovo Region	26 504 264	680 227	26 614 537	569 954
Novosibirsk Region	342 508 686	101 222 356	347 334 902	96 396 140
Omsk Region	16 920 198	2 454 227	17 422 210	1 952 215
Tomsk Region	9 118 542	241 657	9 118 709	241 490
Far Eastern Federal District	295 447 753	23 421 294	293 515 805	25 353 242
Republic of Sakha (Yakutia)	16 316 493	413 124	16 274 985	454 632
Kamchatka Territory	12 387 285	946 958	12 462 705	871 538
Primorskiy Territory	69 748 233	5 891 869	69 958 045	5 682 057
Khabarovsk Territory	42 613 935	2 671 808	42 743 179	2 542 564
Amur Region	146 103 241	12 730 583	143 750 252	15 083 572
Magadan Region	0	0	0	0
Sakhalin Region	8 278 566	766 952	8 326 639	718 879
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

¹ 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 31.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.05.11

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	17 100 481 228	6 786 428 477	17 540 564 246	6 346 345 459
Belgorod Region	165 729 264	4 618 882	165 771 474	4 576 672
Bryansk Region	45 360 639	3 066 367	45 367 982	3 059 024
Vladimir Region	89 475 589	7 856 701	89 509 345	7 822 945
Voronezh Region	271 822 960	14 106 971	272 096 767	13 833 164
Ivanovo Region	52 487 728	3 828 692	52 489 836	3 826 584
Kaluga Region	70 365 624	7 352 143	70 334 678	7 383 089
Kostroma Region	59 235 621	1 673 765	58 566 333	2 343 053
Kursk Region	87 668 829	2 816 213	88 309 896	2 175 146
Lipetsk Region	100 149 254	1 807 113	100 153 526	1 802 841
Moscow Region	663 378 740	64 707 150	663 136 516	64 949 374
Orel Region	36 718 238	1 921 867	36 737 023	1 903 082
Ryazan Region	75 859 797	1 390 475	76 083 569	1 166 703
Smolensk Region	66 859 451	1 057 641	66 882 571	1 034 521
Tambov Region	45 298 064	2 331 695	45 305 704	2 324 055
Tver Region	65 986 641	5 776 381	65 994 399	5 768 623
Tula Region	91 226 814	25 121 843	91 030 286	25 318 371
Yaroslavl Region	126 637 229	1 811 578	126 660 584	1 788 223
City of Moscow	14 986 220 746	6 635 183 000	15 426 133 757	6 195 269 989
North-Western Federal District	2 149 832 650	429 854 046	2 141 555 987	438 130 709
Republic of Karelia	38 053 805	10 218 732	38 832 341	9 440 196
Komi Republic	77 987 563	5 113 462	78 264 035	4 836 990
Akhangel'sk Region	92 048 850	7 567 241	92 068 544	7 547 547
Vologda Region	112 208 461	8 603 130	112 151 214	8 660 377
Kaliningrad Region	85 315 366	23 961 406	75 609 140	33 667 632
Leningrad Region	38 344 937	1 137 778	38 330 405	1 152 310
Murmansk Region	65 351 620	14 069 951	71 096 426	8 325 145
Novgorod Region	38 436 214	2 564 326	37 618 421	3 382 119
Pskov Region	32 862 012	411 737	32 334 420	939 329
St Petersburg	1 569 223 822	356 206 283	1 565 251 041	360 179 064
Southern Federal District	1 087 055 497	56 695 220	1 083 919 696	59 831 021
Republic of Adygeya	17 706 271	187 773	17 712 308	181 736
Republic of Kalmykia	6 967 174	52 690	6 960 335	59 529
Krasnodar Territory	504 283 701	21 069 051	499 590 247	25 762 505
Astrakhan Region	56 971 219	1 074 060	56 984 717	1 060 562
Volgograd Region	144 684 682	3 537 162	144 769 446	3 452 398
Rostov Region	356 442 450	30 774 484	357 902 643	29 314 291
North-Caucasian Federal District	309 859 639	10 864 529	310 206 067	10 518 101
Republic of Daghestan	45 868 403	1 371 327	45 987 477	1 252 253
Republic of Ingushetia	7 018 902	56 617	7 024 689	50 830
Kabardino-Balkar Republic	31 910 559	1 431 220	31 875 183	1 466 596
Karachai-Cherkess Republic	17 599 973	2 579 831	17 700 987	2 478 817
Republic of North Ossetia - Alania	25 755 071	1 092 239	25 800 253	1 047 057
Chechen Republic	17 351 890	58 883	17 374 712	36 061
Stavropol Territory	164 354 841	4 274 412	164 442 766	4 186 487

Volga Federal District	2 910 238 742	179 482 517	2 918 008 255	171 713 004
Republic of Bashkortostan	314 234 416	31 409 741	321 929 571	23 714 586
Republic of Marii El	36 757 342	2 522 675	36 769 411	2 510 606
Republic of Mordovia	66 484 894	353 167	66 494 082	343 979
Republic of Tatarstan	586 655 237	55 712 862	588 164 058	54 204 041
Udmurt Republic	101 576 376	1 467 675	103 273 250	-229 199
Chuvash Republic	69 121 277	442 767	69 171 801	392 243
Perm Territory	241 644 061	23 654 355	242 154 579	23 143 837
Kirov Region	83 502 290	4 941 703	85 127 996	3 315 997
Nizhny Novgogrod Region	400 009 125	13 374 927	397 997 268	15 386 784
Orenburg Region	110 870 945	2 950 195	110 897 086	2 924 054
Penza Region	66 702 326	1 824 417	66 688 075	1 838 668
Samara Region	612 296 862	32 193 302	608 809 531	35 680 633
Saratov Region	153 886 752	3 911 210	154 004 369	3 793 593
Ulyanovsk Region	66 496 839	4 723 521	66 527 178	4 693 182
Ural Federal District	1 591 958 782	267 723 293	1 612 447 078	247 234 997
Kurgan Region	32 423 055	106 543	32 428 776	100 822
Sverdlovsk Region	695 472 550	133 864 775	706 695 931	122 641 394
Tyumen Region	578 794 537	106 482 030	587 442 040	97 834 527
Chelyabinsk Region	285 268 640	27 269 945	285 880 331	26 658 254
Siberian Federal District	1 607 545 565	83 585 727	1 615 458 150	75 673 142
Republic of Altai	9 485 403	53 806	9 504 740	34 469
Republic of Buryatiya	49 414 445	2 108 237	49 583 175	1 939 507
Republic of Tuva	9 171 917	27 110	9 171 491	27 536
Republic of Khakassia	21 901 831	248 853	21 914 394	236 290
Altai Territory	161 940 766	4 603 623	161 995 045	4 549 344
Zabaykal Territory	41 665 715	373 972	41 644 529	395 158
Krasnoyarsk Territory	230 636 806	13 573 290	230 495 812	13 714 284
Irkutsk Region	185 991 061	4 426 113	187 090 644	3 326 530
Kemerovo Region	178 293 652	16 927 319	178 405 683	16 815 288
Novosibirsk Region	511 503 046	32 991 734	518 199 583	26 295 197
Omsk Region	131 273 743	6 119 947	131 206 051	6 187 639
Tomsk Region	76 267 180	2 131 723	76 247 003	2 151 900
Far Eastern Federal District	678 525 563	54 388 938	677 225 164	55 689 337
Republic of Sakha (Yakutia)	66 154 434	3 494 784	66 287 765	3 361 453
Kamchatka Territory	35 220 069	2 642 117	35 138 732	2 723 454
Primorskiy Territory	172 984 173	18 651 511	173 073 315	18 562 369
Khabarovsk Territory	218 078 214	16 888 888	218 584 414	16 382 688
Amur Region	72 352 195	1 257 361	70 365 534	3 244 022
Magadan Region	51 069 226	6 196 192	51 014 867	6 250 551
Sakhalin Region	52 649 144	4 924 979	52 731 470	4 842 653
Jewish Autonomous Region	4 447 970	212 274	4 449 599	210 645
Chukotka Autonomous Area	5 570 138	120 832	5 579 468	111 502

¹ 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 32.1

Securities acquired by credit institutions registered in respective regions, as of 1.05.11

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	4 096 460 211	1 341 631 749	552 830 677	442 949 145	228 506 859	19 142 207
Belgorod Region	706 561	37 060	3 121	0	1 545 464	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	230 006	203 877	9 855	0	128 956	0
Voronezh Region	2 494	2 741	0	0	210 710	0
Ivanovo Region	986 327	48 775	73 568	0	322 823	12 310
Kaluga Region	53 925	0	146 065	0	139 072	0
Kostroma Region	27 189 583	75 905	35 935	5 880	2 929 829	14 673
Kursk Region	1 534 796	1 141 175	0	0	498 520	0
Lipetsk Region	1 376 418	314 236	4 825	0	602 193	17 050
Moscow Region	7 584 148	1 405 798	270 451	0	3 836 033	482 088
Orel Region	0	0	0	9 500	406	0
Ryazan Region	932 113	684 022	116 208	0	280 888	39 771
Smolensk Region	806 508	300 115	816 024	44	471 039	0
Tambov Region	0	0	0	62	0	0
Tver Region	785 246	205 642	11 021	0	47 978	0
Tula Region	320 494	98 079	288	0	112	0
Yaroslavl Region	15 532	2 028	19 857	0	4 500	0
City of Moscow	4 053 936 060	1 337 112 296	551 323 459	442 933 659	217 488 336	18 576 315
North-Western Federal District	184 297 739	34 370 498	23 110 070	2 203 071	14 868 300	7 581 478
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 084 202	604 253	90 253	980	151 571	151 724
Akhangel'sk Region	0	0	119 989	0	0	0
Vologda Region	3 070 878	1 162 258	305 252	4 900	3 585 562	853 872
Kaliningrad Region	14 136 768	514 948	776 647	18	370 607	0
Leningrad Region	651 737	52 387	22 576	20	0	0
Murmansk Region	1 495 578	939 552	0	0	0	0
Novgorod Region	907 441	368 823	251 143	0	51 018	11 190
Pskov Region	18 409	0	0	0	10 014	0
St Petersburg	161 932 726	30 728 277	21 544 210	2 197 153	10 699 528	6 564 692
Southern Federal District	12 895 278	2 831 537	3 068 824	63 756	1 747 966	359 558
Republic of Adygeya	20 280	20 218	1 278	0	133 346	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 429 593	1 685 004	2 581 927	38 587	742 346	0
Astrakhan Region	1 368 570	896 661	39 335	5 288	245 902	0
Volgograd Region	914 459	60 151	14 214	0	523 555	359 558
Rostov Region	2 162 376	169 503	432 070	19 881	102 817	0
North-Caucasian Federal District	3 101 911	995 613	848 280	1 210	1 070 109	0
Republic of Dagestan	0	0	745 282	0	212 518	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	32 962	0	0	0
Karachai-Cherkess Republic	683 829	0	53 316	0	92 958	0
Republic of North Ossetia - Alania	0	0	16 720	1 000	180 931	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	2 418 082	995 613	0	210	583 702	0

Volga Federal District	99 717 939	23 945 728	53 959 604	1 134 715	20 233 096	200 432
Republic of Bashkortostan	6 684 117	1 358 208	1 022 475	0	145 956	0
Republic of Marii El	0	0	0	0	59 653	0
Republic of Mordovia	607 394	137 294	62 588	0	669 556	0
Republic of Tatarstan	49 131 058	16 602 633	30 409 661	692 477	4 452 063	0
Udmurt Republic	2 371 703	566 213	51 957	0	1 722 170	0
Chuvash Republic	552 455	76 052	43 096	0	1 052 559	0
Perm Territory	1 822 303	78 819	4 801 370	0	266 033	0
Kirov Region	3 526 380	23 941	1 726 525	0	231 931	0
Nizhny Novgogrod Region	8 232 933	2 764 417	3 390 659	115	5 128 041	189 358
Orenburg Region	3 642 283	70 065	267 336	17 646	3 337 742	11 074
Penza Region	1 316 213	0	54	0	61 477	0
Samara Region	20 745 197	2 140 385	11 438 336	424 207	2 790 572	0
Saratov Region	1 077 602	119 376	745 266	270	290 735	0
Ulyanovsk Region	8 301	8 325	281	0	24 608	0
Ural Federal District	103 287 166	26 777 008	17 727 351	256 340	29 068 394	552 989
Kurgan Region	0	0	0	0	20 283	0
Sverdlovsk Region	54 807 718	5 980 180	5 686 545	100	9 016 074	0
Tyumen Region	28 595 816	8 559 403	11 730 224	256 240	19 629 443	552 989
Chelyabinsk Region	19 883 632	12 237 425	310 582	0	402 594	0
Siberian Federal District	43 099 145	8 352 961	15 042 378	7 556 818	14 482 797	195 692
Republic of Altai	536 208	521 366	1	0	431 560	0
Republic of Buryatiya	98 315	0	847 992	0	152 737	0
Republic of Tuva	4 864	5 297	0	0	0	0
Republic of Khakassia	130 934	77 764	0	0	216 361	0
Altai Territory	56 269	42 543	5 541	0	1 562	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	100 221	100 906	129 519	0	0	0
Irkutsk Region	235 586	0	128 062	0	116 833	0
Kemerovo Region	2 011 441	1 002 387	80 176	0	289 184	0
Novosibirsk Region	37 379 172	6 081 319	13 823 687	7 556 818	11 702 404	0
Omsk Region	2 242 625	521 379	14 519	0	1 521 917	195 692
Tomsk Region	303 510	0	12 881	0	50 239	0
Far Eastern Federal District	31 701 794	6 355 382	1 720 224	1 339 910	7 918 012	87 120
Republic of Sakha (Yakutia)	2 133 083	243 428	115 352	0	907 342	0
Kamchatka Territory	349 367	60 143	64 089	0	341 971	0
Primorskiy Territory	16 731 169	4 797 356	858 368	0	898 161	0
Khabarovsk Territory	1 594 987	298 143	279 205	0	121 944	0
Amur Region	10 745 214	867 241	38 587	1 339 910	5 601 516	87 120
Magadan Region	0	0	0	0	0	0
Sakhalin Region	147 974	89 071	364 623	0	47 078	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 32.2

Securities acquired by head-offices and branches of credit institutions located in respective regions, as of 1.05.11

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	4 162 888 318	#####	558 870 566	449 258 125	254 241 694	24 233 276
Belgorod Region	706 561	37 060	3 302	0	1 545 464	0
Bryansk Region	0	0	324	0	0	0
Vladimir Region	230 006	203 877	8 996	0	26 468	0
Voronezh Region	2 494	2 741	1 103	0	210 710	0
Ivanovo Region	1 009 713	73 174	66 261	0	322 823	12 310
Kaluga Region	53 925	0	146 065	0	147 587	0
Kostroma Region	12 807 752	75 905	35 972	0	182 959	14 673
Kursk Region	1 534 796	1 141 175	0	0	498 520	0
Lipetsk Region	1 376 418	314 236	6 347	0	604 735	17 050
Moscow Region	7 584 148	1 405 798	270 451	0	7 751 795	4 334 354
Orel Region	0	0	0	9 500	406	0
Ryazan Region	932 113	684 022	116 208	0	275 501	39 771
Smolensk Region	275 739	224 366	205 900	44	69 339	0
Tambov Region	0	0	0	62	0	0
Tver Region	721 608	205 642	11 021	0	47 978	0
Tula Region	320 494	98 079	536	0	377 540	0
Yaroslavl Region	36 316	23 966	26 999	0	4 500	0
City of Moscow	4 135 296 235	#####	557 971 081	449 248 519	242 175 369	19 815 118
North-Western Federal District	169 664 691	32 290 123	31 295 656	3 450 247	12 313 872	2 788 027
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 804 533	381 875	83 304	980	17 355	64 412
Akhangel'sk Region	23 480	24 945	119 989	0	0	0
Vologda Region	1 318 159	716 524	296 847	4 900	3 540 810	0
Kaliningrad Region	3 920 642	115 853	34 505	0	286 889	0
Leningrad Region	651 737	52 387	22 576	1 247 165	0	0
Murmansk Region	1 495 578	939 552	0	0	0	0
Novgorod Region	907 441	368 823	251 143	0	51 018	11 190
Pskov Region	18 409	0	0	0	10 014	0
St Petersburg	159 524 712	29 690 164	30 487 292	2 197 202	8 407 786	2 712 425
Southern Federal District	11 900 683	2 423 879	2 725 176	63 756	767 768	117 882
Republic of Adygeya	20 280	20 218	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 432 654	1 685 004	2 343 203	38 587	236 326	0
Astrakhan Region	441 672	489 003	43 618	5 288	57 225	0
Volgograd Region	843 701	60 151	16 410	0	347 204	117 882
Rostov Region	2 162 376	169 503	320 667	19 881	127 013	0
North-Caucasian Federal District	3 086 280	995 613	850 030	1 210	749 473	0
Republik of Daghestan	0	0	745 282	0	209 612	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	32 962	0	0	0
Karachai-Cherkess Republic	668 198	0	53 316	0	92 958	0
Republic of North Ossetia - Alania	0	0	16 720	1 000	179 257	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	2 418 082	995 613	1 750	210	267 646	0
Volga Federal District	98 888 523	23 945 728	53 859 332	1 135 377	19 899 956	200 432
Republic of Bashkortostan	6 219 844	1 358 208	1 028 061	0	110 930	0

Republic of Marii El	0	0	0	0	59 653	0
Republic of Mordovia	607 394	137 294	56 596	0	203 952	0
Republic of Tatarstan	49 037 495	16 602 633	30 299 679	692 477	6 015 055	0
Udmurt Republic	2 371 703	566 213	55 846	0	1 645 887	0
Chuvash Republic	552 455	76 052	40 659	43	1 022 579	0
Perm Territory	1 822 303	78 819	4 803 164	0	229 535	0
Kirov Region	3 526 380	23 941	1 726 525	0	231 931	0
Nizhny Novgogrod Region	7 997 752	2 764 417	3 391 198	234	4 669 762	189 358
Orenburg Region	3 605 883	70 065	270 470	17 646	2 882 084	11 074
Penza Region	1 316 213	0	54	0	61 477	0
Samara Region	20 745 197	2 140 385	11 440 503	424 707	2 469 765	0
Saratov Region	1 077 603	119 376	746 296	270	297 346	0
Ulyanovsk Region	8 301	8 325	281	0	0	0
Ural Federal District	87 230 594	26 170 069	17 517 902	256 340	23 506 908	552 989
Kurgan Region	0	0	0	0	20 283	0
Sverdlovsk Region	39 502 029	5 530 916	5 460 480	100	3 626 357	0
Tyumen Region	28 595 816	8 559 403	11 747 389	256 240	19 431 927	552 989
Chelyabinsk Region	19 132 749	12 079 750	310 033	0	428 341	0
Siberian Federal District	13 387 378	2 705 820	1 493 435	0	3 581 353	139 749
Republic of Altai	0	0	1	0	90 152	0
Republic of Buryatiya	98 315	0	847 992	0	152 737	0
Republic of Tuva	4 864	5 297	0	0	0	0
Republic of Khakassia	130 934	77 764	0	0	216 361	0
Altai Territory	56 269	42 543	5 541	0	1 622	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	100 221	100 906	129 519	0	10 722	0
Irkutsk Region	235 586	0	128 062	0	116 833	0
Kemerovo Region	2 011 441	1 002 387	80 995	0	289 184	0
Novosibirsk Region	8 203 613	955 544	271 699	0	1 674 077	0
Omsk Region	2 242 625	521 379	15 830	0	979 426	139 749
Tomsk Region	303 510	0	13 796	0	50 239	0
Far Eastern Federal District	27 504 070	6 253 978	1 695 310	1 339 910	2 834 508	87 120
Republic of Sakha (Yakutia)	2 133 083	243 428	115 352	0	929 792	0
Kamchatka Territory	340 970	60 143	64 089	0	104 183	0
Primorskiy Territory	17 468 909	5 028 119	1 109 848	0	870 414	0
Khabarovsk Territory	857 247	67 380	27 725	0	178 977	0
Amur Region	6 555 887	765 837	7 641	1 339 910	704 064	87 120
Magadan Region	0	0	6 032	0	0	0
Sakhalin Region	147 974	89 071	364 623	0	47 078	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 33.1

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.05.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	14 944 757 364	9 774 830 437	1 064 677 421	3 362 179 623
Belgorod Region	8 480 260	6 977 344	235 000	798 381
Bryansk Region	723 674	73 109	650 000	565
Vladimir Region	2 129 336	1 273 316	25 200	830 820
Voronezh Region	164 761	136 769	8 100	19 892
Ivanovo Region	6 812 842	3 818 328	130 020	2 760 943
Kaluga Region	8 292 767	2 492 832	2 710 000	2 775 069
Kostroma Region	29 630 432	9 773 005	40 573	17 090 166
Kursk Region	8 250 156	7 424 710	0	587 047
Lipetsk Region	16 739 786	13 157 837	822 950	1 228 528
Moscow Region	33 085 959	16 205 526	1 908 085	13 627 917
Orel Region	2 815 312	1 751 029	0	1 064 283
Ryazan Region	8 661 744	7 334 217	360 000	911 144
Smolensk Region	15 554 531	10 572 324	1 385 055	3 198 931
Tambov Region	1 503 994	1 279 422	0	224 572
Tver Region	5 350 694	3 779 424	156 178	1 415 092
Tula Region	7 456 178	6 287 659	179 595	952 924
Yaroslavl Region	4 603 844	3 736 598	369 680	493 988
City of Moscow	14 784 501 094	9 678 756 988	1 055 696 985	3 314 199 361
North-Western Federal District	574 296 673	413 369 921	50 539 478	66 496 026
Republic of Karelia	548 660	225 725	100 000	158 825
Komi Republic	7 794 814	3 027 356	3 570 000	1 138 000
Akhangel'sk Region	206 449	172 476	17 590	12 150
Vologda Region	35 139 412	23 888 533	1 723 684	8 488 328
Kaliningrad Region	34 688 469	28 665 886	3 922 638	1 413 958
Leningrad Region	3 362 095	2 280 641	352 000	516 106
Murmansk Region	4 249 990	1 831 575	325 600	1 938 431
Novgorod Region	1 521 580	1 122 129	500	386 031
Pskov Region	1 224 651	1 082 459	0	142 192
St Petersburg	485 560 553	351 073 141	40 527 466	52 302 005
Southern Federal District	106 177 776	74 065 122	5 222 339	22 513 540
Republic of Adygeya	2 260 607	1 586 864	60 000	613 743
Republic of Kalmykia	633 068	442 736	10 030	180 302
Krasnodar Territory	45 040 530	31 606 145	2 831 244	7 738 335
Astrakhan Region	2 538 400	1 024 492	100 000	644 460
Volgograd Region	8 221 423	6 155 491	1 257 000	616 311
Rostov Region	47 483 748	33 249 394	964 065	12 720 389
North-Caucasian Federal District	29 388 687	18 297 309	2 961 050	7 491 470
Republic of Daghestan	10 246 503	6 147 896	166 440	3 845 217
Republic of Ingushetia	584 347	50 862	0	533 485
Kabardino-Balkar Republic	3 302 527	2 761 607	195 500	345 420
Karachai-Cherkess Republic	1 732 579	1 058 025	150 000	459 554
Republic of North Ossetia - Alania	4 681 232	4 140 877	15 110	475 959
Chechen Republic	0	0	0	0

Stavropol Territory	8 841 499	4 138 042	2 434 000	1 831 835
Volga Federal District	682 819 081	442 176 697	16 644 094	200 345 922
Republic of Bashkortostan	38 056 017	18 699 359	3 514 016	15 014 572
Republic of Marii El	1 041 050	769 313	40 400	59 037
Republic of Mordovia	10 902 193	8 634 543	425 400	1 196 136
Republic of Tatarstan	272 170 224	218 879 127	6 409 199	36 361 838
Udmurt Republic	13 193 137	6 957 138	242 562	5 228 028
Chuvash Republic	4 747 040	2 876 440	240 500	1 522 020
Perm Territory	16 066 080	10 654 210	53 000	4 821 310
Kirov Region	13 782 781	10 892 026	126 000	2 172 210
Nizhny Novgogrod Region	39 177 469	29 937 863	837 030	4 607 448
Orenburg Region	22 185 455	12 877 189	1 229 200	6 948 869
Penza Region	7 274 065	5 568 204	601 000	847 364
Samara Region	214 849 785	95 888 885	2 575 787	112 767 242
Saratov Region	23 611 339	14 573 593	350 000	8 016 209
Ulyanovsk Region	5 762 446	4 968 807	0	783 639
Ural Federal District	409 928 291	200 722 555	26 801 373	146 054 375
Kurgan Region	1 450 456	1 328 023	30 900	90 633
Sverdlovsk Region	167 290 310	74 244 820	15 745 522	66 999 970
Tyumen Region	182 665 376	88 643 914	6 476 780	64 370 670
Chelyabinsk Region	58 522 149	36 505 798	4 548 171	14 593 102
Siberian Federal District	291 321 963	171 557 772	19 857 695	88 029 700
Republic of Altai	10 063 299	3 667 260	288 000	6 002 366
Republic of Buryatiya	3 882 225	1 911 565	235 000	1 735 660
Republic of Tuva	215 877	140 157	270	74 250
Republic of Khakassia	5 328 743	1 941 741	456 590	2 662 222
Altai Territory	10 878 148	8 358 435	590 005	1 545 032
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 879 495	3 943 399	506 895	2 094 333
Irkutsk Region	10 569 307	7 197 080	639 320	2 649 231
Kemerovo Region	13 398 735	8 369 354	1 105 092	3 924 289
Novosibirsk Region	214 406 489	126 520 624	15 475 523	62 597 356
Omsk Region	9 906 127	5 375 540	551 000	3 173 034
Tomsk Region	5 793 518	4 132 617	10 000	1 571 927
Far Eastern Federal District	202 078 979	70 975 240	12 697 343	104 117 140
Republic of Sakha (Yakutia)	7 769 292	5 263 499	632 750	1 720 203
Kamchatka Territory	8 814 801	5 879 389	1 396 600	1 433 547
Primorskiy Territory	39 060 269	28 848 881	275 135	7 661 704
Khabarovsk Territory	33 324 990	16 732 679	4 860 200	11 220 300
Amur Region	109 237 026	11 574 009	5 193 658	81 365 069
Magadan Region	0	0	0	0
Sakhalin Region	3 872 601	2 676 783	339 000	716 317
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 33.2

Distribution of loans, deposits and other placements in rubles by head-offices and branches of credit institutions, located in respective regions, as of 1.05.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	9 318 706 084	6 213 172 236	1 092 182 902	1 485 490 493
Belgorod Region	149 272 814	136 026 015	235 000	11 630 993
Bryansk Region	33 841 398	22 869 304	650 000	7 813 869
Vladimir Region	66 705 085	47 788 730	15 000	18 327 094
Voronezh Region	241 607 389	151 108 945	8 100	88 495 807
Ivanovo Region	36 688 322	25 013 390	130 020	8 641 908
Kaluga Region	55 026 850	32 780 524	2 710 000	15 186 296
Kostroma Region	33 755 398	24 316 632	40 573	6 344 338
Kursk Region	75 831 493	65 844 986	0	9 745 441
Lipetsk Region	87 077 892	68 904 214	800 000	14 162 912
Moscow Region	340 845 487	202 075 311	1 908 085	104 209 221
Orel Region	22 774 173	17 251 131	0	5 207 227
Ryazan Region	66 286 830	47 363 542	360 000	12 058 297
Smolensk Region	59 299 138	46 946 887	220 055	10 286 409
Tambov Region	39 438 157	33 838 422	0	4 788 589
Tver Region	52 553 346	37 291 737	156 128	12 181 228
Tula Region	81 047 097	61 710 312	179 595	12 285 757
Yaroslavl Region	110 869 054	65 838 918	219 680	32 661 444
City of Moscow	7 765 786 161	5 126 203 236	1 084 550 666	1 111 463 663
North-Western Federal District	1 483 842 339	986 239 736	48 659 395	356 100 192
Republic of Karelia	32 866 215	14 829 325	100 000	14 168 311
Komi Republic	46 573 804	20 681 617	3 400 000	21 654 304
Akhangel'sk Region	54 107 123	31 674 110	22 590	17 010 486
Vologda Region	90 662 524	61 061 923	1 041 000	20 317 016
Kaliningrad Region	65 328 362	48 460 034	2 553 638	10 426 541
Leningrad Region	30 576 751	26 063 166	352 000	2 209 420
Murmansk Region	40 630 099	23 147 295	325 600	16 704 113
Novgorod Region	31 034 115	18 022 413	500	9 129 291
Pskov Region	27 805 774	20 935 103	0	5 642 975
St Petersburg	1 064 257 572	721 364 750	40 864 067	238 837 735
Southern Federal District	940 785 476	655 314 196	4 822 490	235 665 908
Republic of Adygeya	15 281 720	10 912 085	60 000	4 309 635
Republic of Kalmykia	5 695 327	3 701 310	30	1 793 987
Krasnodar Territory	433 363 467	295 539 889	2 766 095	114 388 713
Astrakhan Region	50 396 678	29 888 188	0	10 979 187
Volgograd Region	124 124 580	84 210 326	1 162 000	29 700 087
Rostov Region	311 923 704	231 062 398	834 365	74 494 299
North-Caucasian Federal District	251 362 802	166 572 906	3 481 150	78 375 983
Republic of Dagestan	29 935 778	17 878 664	216 540	11 753 036
Republic of Ingushetia	5 603 546	2 987 694	0	2 615 852
Kabardino-Balkar Republic	27 954 137	24 050 715	195 500	3 704 839
Karachai-Cherkess Republic	15 579 348	11 847 836	150 000	3 516 512
Republic of North Ossetia - Alania	17 053 009	13 049 009	25 110	1 908 604

Chechen Republic	13 502 563	11 521 737	0	1 980 826
Stavropol Territory	141 734 421	85 237 251	2 894 000	52 896 314
Volga Federal District	2 269 472 571	1 484 739 990	16 766 667	676 653 480
Republic of Bashkortostan	196 022 821	119 845 494	3 549 275	66 675 102
Republic of Marii El	32 746 880	24 924 446	40 400	6 401 157
Republic of Mordovia	58 288 375	46 536 362	395 400	9 180 499
Republic of Tatarstan	395 939 661	314 401 853	6 934 153	64 311 054
Udmurt Republic	85 308 303	52 714 442	242 572	28 327 050
Chuvash Republic	59 959 541	41 256 660	130 500	17 699 394
Perm Territory	201 048 829	137 018 438	53 000	62 406 802
Kirov Region	69 570 802	50 751 347	126 000	15 079 085
Nizhny Novgorod Region	338 798 295	247 153 056	774 230	75 316 176
Orenburg Region	89 816 444	59 299 569	994 200	28 504 816
Penza Region	57 159 228	37 963 852	601 150	11 764 135
Samara Region	507 625 580	247 380 362	2 575 787	247 052 428
Saratov Region	124 262 847	66 744 497	350 000	30 629 546
Ulyanovsk Region	52 924 965	38 749 612	0	13 306 236
Ural Federal District	1 185 571 256	694 894 954	13 974 354	425 709 480
Kurgan Region	27 883 219	14 969 598	30 900	12 622 381
Sverdlovsk Region	559 237 917	360 765 785	3 097 503	174 036 343
Tyumen Region	369 583 604	169 181 686	6 297 780	170 725 648
Chelyabinsk Region	228 866 516	149 977 885	4 548 171	68 325 108
Siberian Federal District	1 354 043 642	727 220 760	11 082 244	564 180 606
Republic of Altai	8 269 350	3 126 581	83 000	4 887 397
Republic of Buryatiya	42 161 467	17 661 790	235 000	21 110 650
Republic of Tuva	8 255 687	1 045 965	270	7 106 426
Republic of Khakassia	18 686 742	7 897 784	456 590	10 023 921
Altai Territory	144 258 494	107 769 178	590 005	34 145 394
Zabaykal Territory	36 272 565	11 245 427	0	23 376 445
Krasnoyarsk Territory	201 975 177	100 102 890	506 895	95 723 254
Irkutsk Region	160 266 146	77 529 112	639 320	81 377 545
Kemerovo Region	136 130 004	80 883 398	1 105 133	50 599 470
Novosibirsk Region	423 123 335	226 681 399	7 035 029	168 844 229
Omsk Region	109 468 971	56 719 718	421 000	40 079 313
Tomsk Region	65 175 704	36 557 518	10 002	26 906 562
Far Eastern Federal District	440 232 190	239 779 877	8 431 591	175 870 798
Republic of Sakha (Yakutia)	32 404 919	19 480 269	632 750	11 899 045
Kamchatka Territory	20 445 442	14 741 030	1 396 600	3 519 830
Primorskiy Territory	90 996 647	66 893 323	370 135	19 776 578
Khabarovsk Territory	191 891 539	78 899 538	4 750 200	103 133 077
Amur Region	36 140 151	18 023 173	942 906	13 283 095
Magadan Region	48 315 521	28 085 827	0	19 411 464
Sakhalin Region	18 230 282	12 157 430	339 000	4 539 307
Jewish Autonomous Region	1 550 622	1 357 514	0	193 108
Chukotka Autonomous Area	257 067	141 773	0	115 294

Table 34.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.05.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	5 565 757 923	3 254 211 472	1 847 865 803	289 528 874
Belgorod Region	208 227	136 389	71 838	0
Bryansk Region	0	0	0	0
Vladimir Region	843	0	0	843
Voronezh Region	0	0	0	0
Ivanovo Region	294 407	223 812	3 025	67 570
Kaluga Region	65 399	61 539	0	3 860
Kostroma Region	5 121 246	3 716 587	80 894	1 078 580
Kursk Region	175 135	150 780	0	1 049
Lipetsk Region	158 291	145 761	0	12 530
Moscow Region	5 508 082	2 086 597	140 399	3 281 086
Orel Region	413	0	413	0
Ryazan Region	62 368	42 109	1 155	19 104
Smolensk Region	1 801 777	277 696	384 842	1 043 717
Tambov Region	825	0	825	0
Tver Region	10 353	6 981	617	2 755
Tula Region	350 060	274 528	0	75 532
Yaroslavl Region	15 185	3 072	1 302	10 811
City of Moscow	5 551 985 312	3 247 085 621	1 847 180 493	283 931 437
North-Western Federal District	141 650 709	78 573 394	42 837 281	13 400 858
Republic of Karelia	0	0	0	0
Komi Republic	353 942	76 023	241 399	23 013
Akhangel'sk Region	1 596	0	1 339	257
Vologda Region	1 744 775	1 313 574	110 150	11 676
Kaliningrad Region	4 584 390	2 930 870	1 077 988	208 378
Leningrad Region	369 311	350 334	1 958	17 019
Murmansk Region	529 704	356 960	112 347	60 397
Novgorod Region	6 666	0	2 309	4 357
Pskov Region	0	0	0	0
St Petersburg	134 060 325	73 545 633	41 289 791	13 075 761
Southern Federal District	5 480 382	2 523 985	557 769	483 643
Republic of Adygeya	3 434	0	413	3 021
Republic of Kalmykia	9 449	6 353	1 391	1 705
Krasnodar Territory	1 240 547	672 759	66 945	296 706
Astrakhan Region	2 937	0	1 064	1 873
Volgograd Region	32 360	0	28 052	4 308
Rostov Region	4 191 655	1 844 873	459 904	176 030
North-Caucasian Federal District	1 063 498	703 621	229 303	130 574
Republik of Dagestan	142 813	72 208	6 820	63 785
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 248	0	605	643
Karachai-Cherkess Republic	676 700	582 444	63 271	30 985
Republic of North Ossetia - Alania	3 774	0	3 164	610

Chechen Republic	0	0	0	0
Stavropol Territory	238 963	48 969	155 443	34 551
Volga Federal District	43 611 283	35 235 959	4 161 748	3 764 912
Republic of Bashkortostan	1 175 662	981 057	75 643	116 295
Republic of Marii El	413	0	413	0
Republic of Mordovia	25 977	21 896	3 132	949
Republic of Tatarstan	28 078 928	24 495 652	2 727 603	531 825
Udmurt Republic	674 724	566 452	85 408	22 864
Chuvash Republic	35 308	0	413	34 895
Perm Territory	1 394 563	1 077 025	192 689	124 849
Kirov Region	913 935	852 242	413	61 280
Nizhny Novgogrod Region	2 425 178	1 453 238	164 280	718 788
Orenburg Region	839 589	748 032	15 469	76 088
Penza Region	413	0	413	0
Samara Region	7 582 332	4 685 951	885 177	2 006 492
Saratov Region	262 377	163 236	9 991	60 585
Ulyanovsk Region	201 884	191 178	704	10 002
Ural Federal District	61 154 183	28 409 325	25 934 495	1 091 242
Kurgan Region	0	0	0	0
Sverdlovsk Region	20 250 972	12 570 518	6 835 409	763 978
Tyumen Region	34 562 083	14 715 614	13 934 225	274 190
Chelyabinsk Region	6 341 128	1 123 193	5 164 861	53 074
Siberian Federal District	64 179 077	41 596 138	12 152 194	2 886 938
Republic of Altai	0	0	0	0
Republic of Buryatiya	494	0	330	164
Republic of Tuva	412	0	412	0
Republic of Khakassia	13 302	0	13 302	0
Altai Territory	9 917	4 791	275	4 851
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	82 684	69 917	5 937	6 830
Irkutsk Region	75 174	37 088	36 639	1 447
Kemerovo Region	57 692	33 783	8 732	15 177
Novosibirsk Region	63 110 226	40 750 823	12 018 416	2 797 180
Omsk Region	811 293	684 810	67 738	58 745
Tomsk Region	17 883	14 926	413	2 544
Far Eastern Federal District	9 523 884	3 556 396	1 435 534	1 456 489
Republic of Sakha (Yakutia)	72 621	55 005	17 616	0
Kamchatka Territory	241 372	232 972	4 286	4 114
Primorskiy Territory	1 334 951	918 075	142 610	92 669
Khabarovsk Territory	1 273 942	1 159 771	367	110 947
Amur Region	6 503 049	1 108 067	1 266 580	1 237 391
Magadan Region	0	0	0	0
Sakhalin Region	97 949	82 506	4 075	11 368
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 34.2

Distribution of loans, deposits and other placements in foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.05.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	5 181 382 048	2 897 796 490	1 860 160 390	253 689 465
Belgorod Region	4 114 220	3 719 663	72 801	321 756
Bryansk Region	1 629 764	1 580 455	0	49 309
Vladimir Region	3 181 943	3 002 323	0	98 020
Voronezh Region	12 829 127	11 767 736	2 337	967 710
Ivanovo Region	4 870 037	4 769 066	3 025	96 686
Kaluga Region	4 336 696	4 142 244	55	194 079
Kostroma Region	934 631	844 517	80 481	9 633
Kursk Region	2 184 784	1 988 497	0	172 981
Lipetsk Region	726 886	622 968	0	103 918
Moscow Region	27 852 155	22 277 392	140 399	5 434 364
Orel Region	500 762	478 443	413	21 424
Ryazan Region	486 146	386 487	1 155	98 504
Smolensk Region	684 394	448 301	63 252	172 841
Tambov Region	2 003 623	1 991 462	825	11 336
Tver Region	407 711	338 452	205	68 635
Tula Region	24 500 351	24 278 038	0	222 313
Yaroslavl Region	937 956	576 695	687	360 574
City of Moscow	5 089 200 862	2 814 583 751	1 859 794 755	245 285 382
North-Western Federal District	265 629 226	178 339 094	42 054 908	32 853 916
Republic of Karelia	9 965 334	9 807 151	0	158 183
Komi Republic	1 677 964	1 364 123	241 399	72 442
Akhangel'sk Region	1 469 326	1 370 254	1 339	96 952
Vologda Region	7 205 440	6 431 629	110 150	381 532
Kaliningrad Region	19 170 603	17 349 590	24 653	1 747 195
Leningrad Region	613 544	579 336	1 958	32 250
Murmansk Region	8 765 879	8 492 053	112 347	160 686
Novgorod Region	2 299 606	2 203 635	2 309	93 662
Pskov Region	197 525	171 720	0	25 805
St Petersburg	214 264 005	130 569 603	41 560 753	30 085 209
Southern Federal District	45 972 003	39 583 416	538 007	3 084 241
Republic of Adygeya	131 262	71 324	413	59 525
Republic of Kalmykia	7 744	6 353	1 391	0
Krasnodar Territory	16 005 611	13 161 790	47 422	1 898 789
Astrakhan Region	814 640	807 787	825	6 028
Volgograd Region	2 485 649	2 294 466	28 052	106 002
Rostov Region	26 527 097	23 241 696	459 904	1 013 897
North-Caucasian Federal District	6 198 173	4 891 252	230 128	1 075 078
Republik of Daghestan	649 492	416 506	7 645	225 341
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 107 818	1 106 570	605	643
Karachai-Cherkess Republic	1 039 784	955 861	63 271	20 652
Republic of North Ossetia - Alania	76 673	18 111	3 164	55 398

Chechen Republic	0	0	0	0
Stavropol Territory	3 324 406	2 394 204	155 443	773 044
Volga Federal District	120 986 249	107 839 114	4 154 597	8 110 522
Republic of Bashkortostan	23 970 330	23 189 595	75 231	574 902
Republic of Marii El	2 354 499	2 343 307	413	10 719
Republic of Mordovia	28 479	21 896	2 994	3 589
Republic of Tatarstan	33 509 945	30 101 953	2 727 603	391 039
Udmurt Republic	843 470	558 561	85 408	199 501
Chuvash Republic	211 771	18 868	0	192 903
Perm Territory	16 346 597	15 184 096	192 689	969 677
Kirov Region	2 732 115	2 601 552	413	130 150
Nizhny Novgogrod Region	9 292 197	7 504 135	158 505	1 525 925
Orenburg Region	1 899 406	1 669 703	14 918	214 785
Penza Region	1 428 089	1 408 157	551	19 381
Samara Region	20 886 599	16 113 910	885 177	3 561 517
Saratov Region	877 305	535 827	9 991	299 245
Ulyanovsk Region	6 605 447	6 587 554	704	17 189
Ural Federal District	171 021 463	134 070 255	23 945 575	5 415 376
Kurgan Region	837	0	0	837
Sverdlovsk Region	116 070 243	106 204 412	4 882 753	4 581 611
Tyumen Region	34 499 402	13 113 028	13 897 961	299 980
Chelyabinsk Region	20 450 981	14 752 815	5 164 861	532 948
Siberian Federal District	57 329 709	45 800 498	592 123	5 525 670
Republic of Altai	192	0	0	192
Republic of Buryatiya	1 174 081	1 086 841	330	86 910
Republic of Tuva	412	0	412	0
Republic of Khakassia	74 965	49 134	14 402	11 429
Altai Territory	3 586 573	3 431 497	275	154 598
Zabaykal Territory	134 366	15 067	0	119 299
Krasnoyarsk Territory	11 538 321	10 436 271	5 937	1 011 362
Irkutsk Region	3 084 504	2 562 803	36 226	484 400
Kemerovo Region	9 107 160	8 638 927	8 732	458 144
Novosibirsk Region	22 977 603	14 868 574	457 108	2 329 460
Omsk Region	4 021 923	3 181 009	68 288	771 055
Tomsk Region	1 629 609	1 530 375	413	98 821
Far Eastern Federal District	31 606 626	26 435 844	1 261 445	2 985 103
Republic of Sakha (Yakutia)	264 239	213 879	17 616	29 887
Kamchatka Territory	992 264	950 070	4 286	37 423
Primorskiy Territory	5 868 562	4 671 853	142 610	873 633
Khabarovsk Territory	14 222 611	11 656 329	367	1 843 656
Amur Region	4 112 454	2 970 298	1 092 491	31 655
Magadan Region	5 849 241	5 848 619	0	622
Sakhalin Region	297 255	124 796	4 075	168 227
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 35.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.05.11

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds provided 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	585 184 444	77 566 311	4 145 893	40 751	200 008 296	39 491 134
Belgorod Region	94 055	0	0	0	20 359	0
Bryansk Region	73 109	0	0	0	0	0
Vladimir Region	30 770	0	15 000	0	49 523	843
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	111 499	0	0	0	31 436	9 612
Kaluga Region	107 214	0	0	0	53 573	0
Kostroma Region	330 543	25 594	14 703	0	864 430	34 396
Kursk Region	43 883	0	0	0	58 099	0
Lipetsk Region	552 676	0	0	0	14 638	287
Moscow Region	509 908	14 191	10 000	0	500 960	69 513
Orel Region	48 921	0	0	0	17 942	0
Ryazan Region	322 191	0	0	0	44 743	5 675
Smolensk Region	369 528	11 627	5 000	0	50 943	8 897
Tambov Region	44 876	0	0	0	13 333	0
Tver Region	21 769	0	0	0	12 956	1 246
Tula Region	51 551	0	0	0	23 551	3 387
Yaroslavl Region	82 656	0	0	0	13 068	0
City of Moscow	582 389 295	77 514 899	4 101 190	40 751	198 238 742	39 357 278
North-Western Federal District	15 808 546	2 217 924	129 689	12 242	2 437 199	864 052
Republic of Karelia	11 044	0	0	0	567	0
Komi Republic	377 389	22 234	0	0	27 160	0
Akhangel'sk Region	48 630	0	0	0	4 648	0
Vologda Region	841 017	2 874	30 000	0	147 709	0
Kaliningrad Region	1 058 752	9 757	9 689	0	367 911	59 620
Leningrad Region	469 997	202 409	55 000	0	18 645	416
Murmansk Region	112 282	19 617	0	0	106 890	5 146
Novgorod Region	187 950	0	0	0	27 745	0
Pskov Region	24 569	0	0	0	1 295	0
St Petersburg	12 676 916	1 961 033	35 000	12 242	1 734 629	798 870
Southern Federal District	2 565 880	44 337	0	0	735 961	11 394
Republic of Adygeya	49 245	0	0	0	43 302	0
Republic of Kalmykia	25 760	0	0	0	7 665	0
Krasnodar Territory	429 383	1 324	0	0	351 085	4 423
Astrakhan Region	43 376	0	0	0	19 600	0
Volgograd Region	255 065	0	0	0	32 047	1 018
Rostov Region	1 763 051	43 013	0	0	282 262	5 953
North-Caucasian Federal District	862 128	749	0	0	484 986	5 493
Republic of Dagestan	64 923	749	0	0	59 203	268
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	21 901	0	0	0	7 683	0
Karachai-Cherkess Republic	13 516	0	0	0	12 247	2 750

Republic of North Ossetia - Alania	266 716	0	0	0	22 370	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	495 072	0	0	0	383 483	2 475
Volga Federal District	19 039 240	524 176	99 597	0	18 768 006	352 539
Republic of Bashkortostan	443 767	0	30 000	0	800 640	44 217
Republic of Marii El	579	0	0	0	0	0
Republic of Mordovia	83 974	0	0	0	14 277	0
Republic of Tatarstan	7 907 006	431 756	20 000	0	3 789 315	85 931
Udmurt Republic	204 725	0	0	0	437 920	0
Chuvash Republic	157 683	0	0	0	49 691	0
Perm Territory	351 288	0	11 000	0	113 363	0
Kirov Region	317 685	1 980	0	0	154 078	4 739
Nizhny Novgorod Region	746 300	38 067	38 597	0	448 901	83 305
Orenburg Region	832 660	0	0	0	183 232	123
Penza Region	3 030 185	0	0	0	38 279	0
Samara Region	4 347 191	27 884	0	0	11 756 598	126 599
Saratov Region	505 854	24 489	0	0	932 526	0
Ulyanovsk Region	110 343	0	0	0	49 186	7 625
Ural Federal District	11 927 819	834 508	15 174	0	6 720 814	62 544
Kurgan Region	13 526	0	0	0	2 548	0
Sverdlovsk Region	6 609 626	124 897	11 174	0	5 432 209	49 704
Tyumen Region	2 807 540	505 408	4 000	0	756 006	12 441
Chelyabinsk Region	2 497 127	204 203	0	0	530 051	399
Siberian Federal District	11 882 735	4 150 232	30 000	0	10 920 728	522 464
Republic of Altai	96 773	0	0	0	100 561	0
Republic of Buryatiya	57 700	0	0	0	50 597	164
Republic of Tuva	5 081	0	0	0	7 423	0
Republic of Khakassia	18 866	0	0	0	32 153	0
Altai Territory	176 556	0	10 000	0	79 242	127
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	144 402	0	0	0	302 152	2 030
Irkutsk Region	97 572	4 900	10 000	0	89 630	275
Kemerovo Region	39 966	0	0	0	261 177	1 105
Novosibirsk Region	10 798 737	4 125 691	0	0	9 764 012	510 054
Omsk Region	197 448	18 517	0	0	198 959	8 658
Tomsk Region	249 634	1 124	10 000	0	34 822	51
Far Eastern Federal District	3 086 804	226 389	6 041	2 861	6 185 348	81 852
Republic of Sakha (Yakutia)	87 017	0	0	2 861	63 922	0
Kamchatka Territory	80 382	28 252	0	0	77 464	0
Primorskiy Territory	1 200 149	16 206	3 135	0	317 745	144
Khabarovsk Territory	1 035 399	125 705	0	0	967 743	16 231
Amur Region	653 315	56 226	2 906	0	4 741 791	65 477
Magadan Region	0	0	0	0	0	0
Sakhalin Region	30 542	0	0	0	16 683	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 35.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.05.11

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds provided 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	288 310 053	70 576 023	4 121 032	40 751	115 927 069	34 125 767
Belgorod Region	5 069 650	1 173 447	0	0	395 386	15 094
Bryansk Region	1 812 777	10 285	0	0	278 010	7 873
Vladimir Region	1 980 836	0	15 000	0	1 145 357	16 248
Voronezh Region	8 565 710	106 690	0	0	3 580 860	347 230
Ivanovo Region	3 226 384	21 658	0	0	500 824	23 659
Kaluga Region	1 479 558	33 893	0	0	659 187	4 289
Kostroma Region	1 781 521	0	14 703	0	664 401	188
Kursk Region	6 069 098	934 842	0	0	448 669	15 688
Lipetsk Region	6 071 048	0	0	0	842 890	1 032
Moscow Region	15 640 036	188 822	10 000	0	2 096 190	461 155
Orel Region	1 192 302	0	0	0	258 314	4 121
Ryazan Region	2 534 679	26 852	0	0	709 623	18 979
Smolensk Region	1 068 336	0	5 000	0	344 354	35 187
Tambov Region	1 394 649	0	0	0	113 953	143
Tver Region	1 160 621	0	0	0	271 611	22 361
Tula Region	1 229 046	13 024	0	0	505 575	15 209
Yaroslavl Region	7 323 076	277 731	0	0	2 307 187	112 724
City of Moscow	220 710 726	67 788 779	4 076 329	40 751	100 804 678	33 024 587
	73 217 003	6 294 924	129 689	12 242	14 051 123	3 963 361
North-Western Federal District						
Republic of Karelia	376 141	0	0	0	417 488	13 365
Komi Republic	2 224 656	239 744	0	0	282 966	1 201
Akhangel'sk Region	1 986 632	83 387	0	0	348 188	6 010
Vologda Region	10 574 414	20 314	30 000	0	1 236 253	45 022
Kaliningrad Region	10 466 266	505 433	9 689	0	1 079 794	374 830
Leningrad Region	1 157 004	203 709	55 000	0	106 755	8 247
Murmansk Region	3 254 197	130 983	0	0	408 207	20 158
Novgorod Region	1 226 312	36 695	0	0	460 055	23 584
Pskov Region	1 185 548	25 678	0	0	116 289	5 877
St Petersburg	40 765 833	5 048 981	35 000	12 242	9 595 128	3 465 067
Southern Federal District	64 446 662	3 175 954	24 861	0	14 240 950	397 440
Republic of Adygeya	2 802 548	0	0	0	126 640	3 026
Republic of Kalmykia	173 927	0	0	0	8 732	0
Krasnodar Territory	39 927 509	573 007	24 861	0	6 918 711	271 633
Astrakhan Region	531 388	0	0	0	419 493	68
Volgograd Region	5 949 106	652	0	0	2 675 554	22 924
Rostov Region	15 062 184	2 602 295	0	0	4 091 820	99 789
North-Caucasian Federal District	11 904 978	75 337	0	0	3 180 397	65 505
Republik of Daghestan	219 553	749	0	0	233 941	268
Republic of Ingushetia	718 717	0	0	0	4 713	0
Kabardino-Balkar Republic	914 415	49 256	0	0	61 021	0
Karachai-Cherkess Republic	701 495	0	0	0	46 022	2 750

Republic of North Ossetia - Alania	3 467 737	0	0	0	87 832	1 030
Chechen Republic	300 609	0	0	0	324	0
Stavropol Territory	5 582 452	25 332	0	0	2 746 544	61 457
Volga Federal District	102 745 205	1 922 986	99 597	0	39 885 020	1 255 941
Republic of Bashkortostan	9 354 297	211 444	30 000	0	3 025 830	97 941
Republic of Marii El	621 476	0	0	0	187 513	2 886
Republic of Mordovia	643 739	0	0	0	139 286	0
Republic of Tatarstan	14 327 963	457 766	20 000	0	2 915 545	39 200
Udmurt Republic	7 716 665	325 154	0	0	1 411 189	32 021
Chuvash Republic	3 575 154	0	0	0	551 734	19 068
Perm Territory	11 827 287	179 048	11 000	0	3 695 587	196 021
Kirov Region	2 458 736	1 980	0	0	477 168	10 368
Nizhny Novgogrod Region	13 973 638	356 272	38 597	0	4 984 856	267 235
Orenburg Region	3 080 571	24 375	0	0	1 287 820	33 992
Penza Region	4 066 808	106 956	0	0	228 695	730
Samara Region	26 739 802	89 104	0	0	18 631 461	533 842
Saratov Region	2 891 387	67 290	0	0	2 043 739	22 017
Ulyanovsk Region	1 467 682	103 597	0	0	304 597	620
Ural Federal District	37 655 366	1 706 621	15 174	0	18 619 661	440 021
Kurgan Region	641 974	0	0	0	268 265	30
Sverdlovsk Region	20 896 794	1 339 817	11 174	0	10 964 178	262 851
Tyumen Region	4 922 839	124 383	4 000	0	3 403 671	38 199
Chelyabinsk Region	11 193 759	242 421	0	0	3 983 547	138 941
Siberian Federal District	59 797 893	1 331 588	30 000	0	32 244 949	768 649
Republic of Altai	127 948	0	0	0	127 075	24
Republic of Buryatiya	2 051 722	0	0	0	1 143 300	2 959
Republic of Tuva	85 276	0	0	0	239 912	0
Republic of Khakassia	471 008	0	0	0	384 924	1 525
Altai Territory	11 031 737	272 399	10 000	0	1 920 488	49 383
Zabaykal Territory	549 977	12 520	0	0	1 001 545	5 057
Krasnoyarsk Territory	9 286 590	28 163	0	0	4 690 215	70 951
Irkutsk Region	5 430 697	63 665	10 000	0	3 741 774	43 492
Kemerovo Region	5 152 983	0	0	0	4 523 267	40 333
Novosibirsk Region	14 404 757	318 942	0	0	9 653 474	401 081
Omsk Region	7 485 502	189 678	0	0	3 613 257	145 863
Tomsk Region	3 719 696	446 221	10 000	0	1 205 718	7 981
Far Eastern Federal District	13 142 357	456 394	6 041	2 861	8 555 529	396 109
Republic of Sakha (Yakutia)	787 506	4 735	0	2 861	463 674	721
Kamchatka Territory	656 899	28 252	0	0	130 085	769
Primorskiy Territory	4 436 775	69 081	3 135	0	1 546 187	179 820
Khabarovsk Territory	5 251 296	324 761	0	0	4 764 476	205 729
Amur Region	515 780	29 565	2 906	0	1 140 035	4 372
Magadan Region	968 848	0	0	0	253 545	134
Sakhalin Region	216 075	0	0	0	255 325	4 564
Jewish Autonomous Region	309 178	0	0	0	2 150	0
Chukotka Autonomous Area	0	0	0	0	52	0

Table 36.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.05.11

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	13 772 350 351	5 513 254	14 543 029	3 214 586 924	3 276 351 409	7 138 259 837
Belgorod Region	9 940 702	0	1 035	3 058 256	853 087	6 004 592
Bryansk Region	14 189	0	0	7 644	0	6 541
Vladimir Region	3 223 971	0	195	1 336 816	19 000	1 809 522
Voronezh Region	315	0	0	249	0	43
Ivanovo Region	6 498 165	0	0	1 700 617	710 077	4 049 072
Kaluga Region	7 453 717	553	0	1 171 776	501 279	5 754 770
Kostroma Region	34 751 851	0	0	2 967 134	3 886 289	27 701 611
Kursk Region	10 092 789	0	0	2 750 472	279 723	7 054 590
Lipetsk Region	17 617 564	0	26 620	3 741 546	3 455 952	10 387 428
Moscow Region	36 121 518	4 358	0	9 129 182	9 995 549	16 872 069
Orel Region	2 930 359	0	0	389 169	114 000	2 398 542
Ryazan Region	10 077 427	1	1	2 620 533	305 862	6 989 943
Smolensk Region	13 185 128	0	0	4 919 325	1 115 864	7 129 975
Tambov Region	1 702 930	0	0	384 248	202 100	1 116 375
Tver Region	6 012 505	174	3 010	2 370 325	333 620	3 291 697
Tula Region	7 330 049	0	0	1 249 996	662 819	5 272 212
Yaroslavl Region	4 189 676	0	0	1 415 155	767 714	1 859 832
City of Moscow	13 601 207 496	5 508 168	14 512 168	3 175 374 481	3 253 148 474	7 030 561 023
North-Western Federal District	656 551 846	1 458 932	138 667	223 090 138	257 607 242	166 738 509
Republic of Karelia	715 611	0	0	452 803	65 731	191 742
Komi Republic	9 500 270	0	0	2 535 897	750 604	6 051 819
Akhangel'sk Region	424 120	0	0	269 513	100 162	44 331
Vologda Region	37 923 140	1 800	46 680	7 543 537	12 092 886	17 611 477
Kaliningrad Region	38 435 166	1 013	29 423	8 627 752	5 534 838	23 850 240
Leningrad Region	4 906 066	24 035	3 248	1 022 090	359 847	3 319 402
Murmansk Region	5 464 969	0	0	2 003 336	380 152	3 022 543
Novgorod Region	2 802 214	0	323	1 119 410	80 433	1 586 389
Pskov Region	1 268 485	0	22 471	559 812	49 000	635 937
St Petersburg	555 111 805	1 432 084	36 522	198 955 988	238 193 589	110 424 629
Southern Federal District	116 358 361	24 854	157 587	28 231 109	9 626 184	77 955 837
Republic of Adygeya	3 201 206	0	0	1 000 811	218 754	1 964 364
Republic of Kalmykia	525 366	0	0	171 556	70 000	282 573
Krasnodar Territory	59 150 642	23 890	144 381	12 737 460	5 292 175	40 749 782
Astrakhan Region	3 627 503	0	7 626	1 460 374	781 050	1 363 300
Volgograd Region	7 106 801	120	4 962	2 823 505	920 140	3 312 019
Rostov Region	42 746 843	844	618	10 037 403	2 344 065	30 283 799
North-Caucasian Federal District	34 900 734	3 359	23 927	13 342 010	2 763 507	18 558 949
Republic of Daghestan	14 630 993	2 972	8 235	6 590 701	760 913	7 180 277
Republic of Ingushetia	684 341	0	0	151 506	0	517 629
Kabardino-Balkar Republic	3 005 262	0	2 724	739 686	26 211	2 194 952
Karachai-Cherkess Republic	1 616 043	0	0	952 165	333 726	329 206
Republic of North Ossetia - Alania	5 005 913	0	5 270	1 384 854	277 370	3 335 411
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	9 958 182	387	7 698	3 523 098	1 365 287	5 001 474
Volga Federal District	647 896 845	3 724 372	1 610 302	134 504 610	139 235 907	364 658 036

Republic of Bashkortostan	42 669 396	0	14 541	5 591 561	7 727 221	29 170 471
Republic of Marii El	1 366 515	0	2 655	418 181	1 450	935 229
Republic of Mordovia	13 518 996	0	0	2 970 557	1 013 917	9 371 370
Republic of Tatarstan	284 307 780	3 707 550	1 321 028	65 593 942	89 308 455	122 415 384
Udmurt Republic	13 811 745	0	157	2 239 072	1 233 716	10 249 711
Chuvash Republic	5 565 487	0	0	1 732 730	1 249 871	2 542 562
Perm Territory	19 539 663	1 732	3 670	3 936 717	3 741 781	11 827 964
Kirov Region	17 931 399	11	1 729	2 841 068	1 347 111	13 535 145
Nizhny Novgogrod Region	51 214 320	2 921	2 102	13 897 551	3 340 253	33 723 125
Orenburg Region	23 485 295	11 090	9	4 048 625	3 927 643	15 440 196
Penza Region	5 570 914	0	0	690 402	868 206	4 002 718
Samara Region	129 374 157	1 068	264 411	24 136 827	22 775 918	81 095 817
Saratov Region	33 440 582	0	0	4 796 300	1 325 534	27 248 144
Ulyanovsk Region	6 100 596	0	0	1 611 077	1 374 831	3 100 200
Ural Federal District	476 093 000	154 847	347 853	107 444 395	89 706 972	272 804 795
Kurgan Region	1 293 535	0	10 962	527 928	93 500	656 860
Sverdlovsk Region	216 883 098	45 595	9 575	60 141 030	26 618 590	128 981 507
Tyumen Region	186 267 296	74 433	268 295	30 667 146	59 557 212	93 500 157
Chelyabinsk Region	71 649 071	34 819	59 021	16 108 291	3 437 670	49 666 271
Siberian Federal District	268 515 931	59 055	359 954	62 123 828	35 756 317	166 286 611
Republic of Altai	9 908 284	0	0	520 577	528 487	8 753 300
Republic of Buryatiya	5 732 388	13 459	899	1 371 610	206 026	4 106 370
Republic of Tuva	236 870	0	3 331	141 313	0	92 131
Republic of Khakassia	5 998 157	36	44	1 583 393	445 499	3 886 756
Altai Territory	8 658 369	0	9 908	2 778 153	1 035 214	4 811 617
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 321 796	11 859	51 511	1 968 402	331 500	4 828 908
Irkutsk Region	10 926 524	0	8 112	2 999 323	1 143 586	6 698 095
Kemerovo Region	21 160 955	0	239 294	3 811 521	1 153 543	15 926 692
Novosibirsk Region	179 466 728	27 246	46 751	42 040 249	29 499 310	104 781 718
Omsk Region	11 551 558	6 427	0	3 065 534	1 235 012	6 916 799
Tomsk Region	7 554 302	28	104	1 843 753	178 140	5 484 225
Far Eastern Federal District	213 345 659	10 237	216 162	41 184 343	24 545 419	146 434 536
Republic of Sakha (Yakutia)	13 848 357	6 285	6 508	3 824 835	1 583 878	8 373 980
Kamchatka Territory	9 142 411	0	14	2 723 166	820 048	5 565 313
Primorskiy Territory	46 806 964	637	4 627	15 875 855	6 079 331	24 219 126
Khabarovsk Territory	34 655 765	810	15 562	6 647 788	2 606 972	25 324 157
Amur Region	102 895 153	1 930	189 329	9 881 697	12 850 368	79 926 314
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 997 009	575	122	2 231 002	604 822	3 025 646
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 36.2

Distribution of clients' funds in rubles by head-offices and branches of credit institutions located in respective regions, as of 1.05.11

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	9 167 552 802	1 973 666	9 346 256	2 481 515 892	2 743 081 209	3 830 967 267
Belgorod Region	80 138 318	18 054	119 496	15 359 993	8 048 787	56 406 342
Bryansk Region	38 793 538	19 298	77 791	5 215 633	1 541 925	31 853 452
Vladimir Region	79 133 944	32 831	66 082	10 768 080	5 221 144	62 863 696
Voronezh Region	179 517 295	145 341	98 206	23 547 409	12 774 064	142 712 264
Ivanovo Region	42 596 397	11 529	42 829	5 446 987	1 762 825	35 211 767
Kaluga Region	61 190 743	46 080	42 647	11 634 977	3 480 013	45 890 729
Kostroma Region	38 340 725	11 388	36 180	3 681 321	4 913 399	29 669 081
Kursk Region	45 238 919	13 712	21 660	8 181 417	1 800 802	34 897 551
Lipetsk Region	67 969 011	19 246	111 922	8 572 896	6 616 520	52 481 862
Moscow Region	554 369 202	327 019	1 029 945	127 862 760	46 786 154	376 071 504
Orel Region	32 761 769	9 774	25 575	4 316 823	1 285 216	27 006 126
Ryazan Region	56 993 880	18 191	163 529	8 869 727	3 459 755	44 307 538
Smolensk Region	43 590 406	14 048	20 297	7 379 435	3 007 547	33 058 149
Tambov Region	36 155 092	31 103	53 144	4 387 814	1 427 474	30 158 590
Tver Region	58 121 651	14 928	42 592	8 823 892	2 970 975	46 162 691
Tula Region	74 486 946	33 373	123 899	11 579 847	6 571 388	55 923 203
Yaroslavl Region	74 580 562	19 794	41 425	11 418 361	6 288 420	56 302 627
City of Moscow	7 603 574 404	1 187 957	7 229 037	2 204 468 520	2 625 124 801	2 669 990 095
North-Western Federal District	1 631 021 664	2 643 329	782 171	321 219 791	362 167 384	927 034 382
Republic of Karelia	28 011 771	5 475	9 595	4 048 195	1 403 525	22 419 944
Komi Republic	68 017 691	37 928	28 279	8 344 626	5 048 629	54 184 925
Akhangel'sk Region	86 488 607	9 729	91 901	10 274 848	17 079 633	58 873 559
Vologda Region	68 208 153	28 762	58 548	11 989 929	9 955 392	45 498 222
Kaliningrad Region	63 459 518	25 519	184 150	15 023 321	6 546 671	41 408 129
Leningrad Region	19 206 274	37 226	19 426	4 445 096	2 677 607	11 580 739
Murmansk Region	61 791 657	11 291	60 448	8 579 721	5 513 368	47 435 004
Novgorod Region	25 397 638	8 180	59 156	5 904 293	1 062 754	18 227 652
Pskov Region	22 104 673	10 895	104 881	3 583 654	1 442 335	16 888 725
St Petersburg	1 188 335 682	2 468 324	165 787	249 026 108	311 437 470	610 517 483
Southern Federal District	688 001 356	300 279	451 501	124 892 504	46 175 806	514 406 949
Republic of Adygeya	10 332 729	6 643	8	1 401 446	380 279	8 507 201
Republic of Kalmykia	4 640 844	32 807	19 711	684 536	325 205	3 558 043
Krasnodar Territory	314 705 364	134 767	218 173	62 173 689	23 137 098	228 277 306
Astrakhan Region	36 724 384	8 026	22 850	5 179 023	2 038 138	29 302 304
Volgograd Region	103 354 406	38 052	12 621	17 683 015	4 299 231	81 071 474
Rostov Region	218 243 629	79 984	178 138	37 770 795	15 995 855	163 690 621
North-Caucasian Federal District	194 318 170	390 980	555 508	42 971 767	9 434 210	140 490 964
Republic of Dagestan	29 296 404	83 049	41 670	8 793 410	932 032	19 324 780
Republic of Ingushetia	3 298 640	1 581	0	885 631	76 200	2 317 341
Kabardino-Balkar Republic	18 304 325	7 217	31 366	3 745 846	436 722	14 010 293
Karachai-Cherkess Republic	7 683 042	14 303	349	1 566 700	546 400	5 544 731
Republic of North Ossetia - Alania	18 722 486	6 290	16 029	2 891 454	658 231	15 123 898
Chechen Republic	6 110 579	107 170	124 687	3 192 892	524 063	2 153 993

Stavropol Territory	110 902 694	171 370	341 407	21 895 834	6 260 562	82 015 928
Volga Federal District	1 941 394 206	4 653 478	2 920 655	359 060 817	336 335 193	1 230 167 649
Republic of Bashkortostan	282 687 758	307 660	14 828	35 230 271	116 635 056	129 765 039
Republic of Marii El	20 243 887	9 155	49 682	2 770 642	1 468 668	15 888 387
Republic of Mordovia	31 734 664	101 041	46 588	5 229 136	3 060 947	23 110 832
Republic of Tatarstan	378 389 866	3 740 914	1 322 044	84 103 181	100 455 929	186 327 351
Udmurt Republic	67 404 666	13 645	2 546	15 643 253	4 853 713	46 619 011
Chuvash Republic	46 379 646	26 336	24 569	6 206 077	4 929 135	35 090 170
Perm Territory	172 810 266	81 834	248 486	35 090 568	24 433 197	112 083 635
Kirov Region	58 482 963	22 476	144 873	10 858 217	3 756 502	43 371 806
Nizhny Novgorod Region	253 665 860	80 843	278 708	62 368 920	23 428 304	166 715 650
Orenburg Region	85 422 064	86 906	217 160	15 684 009	6 708 980	62 327 606
Penza Region	52 601 171	36 514	91 031	7 833 231	3 102 335	41 406 248
Samara Region	318 140 023	64 337	360 936	50 007 015	34 516 850	231 652 944
Saratov Region	115 374 862	45 800	64 137	19 315 380	4 975 822	90 665 959
Ulyanovsk Region	58 056 510	36 017	55 067	8 720 917	4 009 755	45 143 011
Ural Federal District	1 072 792 383	424 742	1 086 228	209 819 238	184 119 124	667 161 993
Kurgan Region	22 892 946	13 187	108 890	4 263 570	656 971	17 794 960
Sverdlovsk Region	405 733 253	141 060	466 229	85 202 793	50 041 183	266 173 924
Tyumen Region	454 441 078	139 964	421 750	75 358 362	122 715 990	252 828 247
Chelyabinsk Region	189 725 106	130 531	89 359	44 994 513	10 704 980	130 364 862
Siberian Federal District	983 323 161	294 927	1 667 557	185 344 138	109 443 310	681 064 174
Republic of Altai	5 615 079	5 453	1 332	743 615	419 075	4 435 720
Republic of Buryatiya	29 597 903	26 816	14 990	6 202 211	2 040 857	21 225 804
Republic of Tuva	4 047 611	11 612	101 397	564 856	120 996	3 222 909
Republic of Khakassia	16 033 846	5 937	37 146	2 866 906	908 163	12 106 843
Altai Territory	87 191 510	20 941	284 200	12 588 436	10 345 409	63 667 523
Zabaykal Territory	30 769 517	12 142	35 798	4 221 255	1 578 056	24 845 268
Krasnoyarsk Territory	171 647 844	57 266	222 589	36 860 810	27 296 038	106 456 429
Irkutsk Region	121 404 788	31 419	170 975	21 293 351	16 088 845	83 465 359
Kemerovo Region	154 393 657	36 996	496 921	29 659 560	19 013 370	104 916 135
Novosibirsk Region	220 770 748	48 837	92 850	46 498 971	21 391 448	149 835 370
Omsk Region	87 745 840	28 880	91 369	14 020 427	6 552 104	66 544 619
Tomsk Region	54 104 818	8 628	117 990	9 823 740	3 688 949	40 342 195
Far Eastern Federal District	505 968 130	267 508	587 605	98 510 600	44 221 077	360 548 135
Republic of Sakha (Yakutia)	60 126 465	35 818	125 212	16 255 563	3 534 259	39 947 862
Kamchatka Territory	30 695 822	4 825	121	5 699 662	1 370 569	23 551 247
Primorskiy Territory	140 419 133	20 975	26 236	30 559 375	15 784 954	93 170 344
Khabarovsk Territory	152 128 734	52 365	114 246	22 043 312	13 378 137	116 240 113
Amur Region	41 265 278	26 709	65 107	7 232 741	2 262 085	31 569 201
Magadan Region	23 362 780	4 814	224 917	5 018 187	4 334 668	13 753 432
Sakhalin Region	48 357 192	117 769	31 226	10 205 988	3 465 151	34 326 728
Jewish Autonomous Region	3 993 914	1 374	540	512 502	83 751	3 389 339
Chukotka Autonomous Area	5 618 812	2 859	0	983 270	7 503	4 599 869

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.05.11**

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	4 821 014 216	24 487 681	498	673 483 695	2 196 804 178	1 687 346 529
Belgorod Region	327 643	0	0	13 819	1 210	312 592
Bryansk Region	33	0	0	33	0	0
Vladimir Region	44 615	0	0	6 244	0	38 037
Voronezh Region	14	0	0	0	0	11
Ivanovo Region	575 129	0	0	7 976	5 826	561 326
Kaluga Region	553 077	0	0	89 050	99 908	363 669
Kostroma Region	5 433 500	0	0	157 830	568 736	4 697 583
Kursk Region	519 219	0	0	185 756	0	333 452
Lipetsk Region	1 028 733	0	0	431 338	110 009	486 817
Moscow Region	9 197 526	0	0	182 565	3 588 020	5 321 877
Orel Region	42 280	0	0	14	0	42 266
Ryazan Region	559 356	0	0	90 274	1 288	466 915
Smolensk Region	1 623 293	0	0	42 864	38 381	1 541 802
Tambov Region	222 981	0	0	63 658	137 511	21 100
Tver Region	428 788	0	0	127 663	22 354	278 517
Tula Region	548 142	0	0	22 166	0	525 976
Yaroslavl Region	329 826	0	0	57 419	55 004	214 379
City of Moscow	4 799 580 061	24 487 681	498	672 005 026	2 192 175 931	1 672 140 210
North-Western Federal District	159 458 870	0	0	32 263 155	54 395 116	68 214 597
Republic of Karelia	29 181	0	0	19 981	0	5 708
Komi Republic	926 625	0	0	13 614	0	912 551
Akhangel'sk Region	4 373	0	0	449	34	3 826
Vologda Region	5 849 366	0	0	2 768 750	848 131	2 232 315
Kaliningrad Region	10 101 027	0	0	1 374 950	3 011 689	5 634 548
Leningrad Region	633 603	0	0	56 340	13 549	560 734
Murmansk Region	1 282 610	0	0	662 457	1 224	574 933
Novgorod Region	118 324	0	0	35 277	0	83 043
Pskov Region	39 053	0	0	4 605	0	34 443
St Petersburg	140 474 708	0	0	27 326 732	50 520 489	58 172 496
Southern Federal District	7 476 456	0	0	552 274	1 562 262	5 151 575
Republic of Adygeya	16 250	0	0	1 024	0	15 216
Republic of Kalmykia	102 603	0	0	135	38 737	63 731
Krasnodar Territory	2 728 624	0	0	134 091	10 200	2 461 396
Astrakhan Region	49 321	0	0	20 001	0	21 033
Volgograd Region	604 017	0	0	15 896	481 084	107 012
Rostov Region	3 975 641	0	0	381 127	1 032 241	2 483 187
North-Caucasian Federal District	3 342 616	0	0	351 535	643	2 981 238
Republik of Daghestan	536 426	0	0	59 022	0	469 378
Republic of Ingushetia	12 390	0	0	9 267	0	2 869
Kabardino-Balkar Republic	71 108	0	0	2 312	0	68 787
Karachai-Cherkess Republic	2 121 562	0	0	244 435	643	1 876 353
Republic of North Ossetia - Alania	164 341	0	0	3 224	0	160 991
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	436 789	0	0	33 275	0	402 860
Volga Federal District	73 330 735	5 763	0	6 422 526	28 021 228	37 426 031
Republic of Bashkortostan	2 808 635	0	0	125 120	433 268	2 246 794
Republic of Marii El	5 691	0	0	29	0	5 662
Republic of Mordovia	251 619	0	0	7 066	0	244 022
Republic of Tatarstan	39 072 127	5 763	0	1 601 739	23 798 173	13 044 700
Udmurt Republic	797 493	0	0	16 005	54 370	727 105
Chuvash Republic	116 222	0	0	6 804	5 225	104 091
Perm Territory	4 381 379	0	0	2 361 991	0	2 019 388
Kirov Region	1 273 126	0	0	78 908	365 064	829 106
Nizhny Novgorod Region	3 550 045	0	0	241 940	1 136 801	2 130 888
Orenburg Region	1 776 852	0	0	256 951	933 538	586 313
Penza Region	81 032	0	0	7 942	0	72 870
Samara Region	16 130 185	0	0	1 287 628	1 087 032	13 001 610
Saratov Region	2 744 784	0	0	420 498	151 994	2 138 245
Ulyanovsk Region	341 545	0	0	9 905	55 763	275 237
Ural Federal District	63 539 326	26 432	0	12 923 300	7 738 718	31 452 795
Kurgan Region	1 670	0	0	1	0	1 636
Sverdlovsk Region	17 239 058	22	0	683 226	2 230 665	14 178 296
Tyumen Region	37 471 312	26 106	0	7 447 788	5 349 334	13 779 582
Chelyabinsk Region	8 827 286	304	0	4 792 285	158 719	3 493 281
Siberian Federal District	66 939 079	0	15 921	5 740 089	26 127 399	27 936 830
Republic of Altai	26 847	0	0	12 013	0	14 800
Republic of Buryatiya	457 813	0	0	4 069	0	92 570
Republic of Tuva	689	0	0	0	0	689
Republic of Khakassia	89 519	0	0	836	0	72 561
Altai Territory	186 441	0	0	39 778	0	146 425
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	386 790	0	0	20 285	58 414	307 872
Irkutsk Region	407 117	0	0	126 797	102 070	176 225
Kemerovo Region	552 066	0	0	111 533	5 961	434 391
Novosibirsk Region	63 758 677	0	15 921	5 282 527	25 867 199	25 854 591
Omsk Region	837 048	0	0	79 066	93 535	664 120
Tomsk Region	236 072	0	0	63 185	220	172 586
Far Eastern Federal District	23 777 360	0	0	2 926 107	2 108 385	18 228 872
Republic of Sakha (Yakutia)	448 927	0	0	45 884	65 455	279 859
Kamchatka Territory	862 161	0	0	105 891	76 993	662 058
Primorskiy Territory	4 646 545	0	0	1 575 009	226 036	2 772 491
Khabarovsk Territory	2 286 848	0	0	199 340	16 403	1 988 975
Amur Region	14 827 797	0	0	651 080	1 651 244	12 241 689
Magadan Region	0	0	0	0	0	0
Sakhalin Region	705 082	0	0	348 903	72 254	283 800
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 37.2

Distribution of clients' funds in foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.05.11

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	4 239 505 394	20 531 703	16 419	622 238 647	2 107 396 570	1 344 185 240
Belgorod Region	11 256 088	0	0	517 389	3 683 016	3 382 653
Bryansk Region	3 045 491	0	0	102 557	39 632	2 370 665
Vladimir Region	7 373 852	484	0	440 633	267 486	4 102 845
Voronezh Region	27 642 726	8	0	347 155	7 622 164	16 165 178
Ivanovo Region	3 796 296	20	0	193 589	16 102	3 146 774
Kaluga Region	7 348 062	645	0	860 937	579 722	3 779 497
Kostroma Region	2 306 333	52	0	110 306	113 312	1 748 073
Kursk Region	3 780 026	0	0	918 020	58 791	1 979 899
Lipetsk Region	5 327 080	0	0	661 470	165 373	3 684 988
Moscow Region	63 363 651	93	0	7 735 897	8 767 182	41 721 445
Orel Region	1 773 320	16	0	116 388	8 077	1 225 042
Ryazan Region	5 269 621	0	0	393 558	841 412	2 903 179
Smolensk Region	7 143 882	5	0	581 645	155 529	2 643 391
Tambov Region	2 422 207	0	0	100 864	159 196	1 178 732
Tver Region	5 634 915	176	0	808 267	314 416	3 098 903
Tula Region	11 151 957	0	0	4 099 777	137 673	3 749 968
Yaroslavl Region	6 175 904	53	0	478 831	536 110	4 321 511
City of Moscow	4 064 693 983	20 530 151	16 419	603 771 364	2 083 931 377	1 242 982 497
North-Western Federal District	373 899 957	175 654	0	38 632 044	107 018 909	204 441 605
Republic of Karelia	2 989 446	119	0	141 092	62 716	2 429 913
Komi Republic	4 799 678	0	0	215 418	5 874	3 018 414
Akhangel'sk Region	7 519 743	6 525	0	572 280	2 218 160	4 102 610
Vologda Region	8 766 433	96	0	886 540	2 655 126	3 165 864
Kaliningrad Region	16 497 462	2 291	0	1 661 229	3 678 371	10 648 482
Leningrad Region	3 775 998	0	0	466 978	268 460	3 026 074
Murmansk Region	8 096 878	0	0	1 220 270	989 444	4 978 636
Novgorod Region	2 722 839	113	0	581 651	111 370	1 829 788
Pskov Region	2 280 495	60 639	0	130 517	220 545	1 367 765
St Petersburg	316 450 985	105 871	0	32 756 069	96 808 843	169 874 059
Southern Federal District	67 996 072	1 773	0	6 474 114	5 001 840	47 418 129
Republic of Adygeya	534 682	0	0	22 806	0	378 732
Republic of Kalmykia	267 780	19	0	1 057	38 737	187 856
Krasnodar Territory	30 970 285	1 033	0	2 576 492	1 362 528	24 352 034
Astrakhan Region	3 891 500	91	0	816 670	0	2 081 565
Volgograd Region	11 241 484	0	0	935 389	2 130 435	6 492 410
Rostov Region	21 090 341	630	0	2 121 700	1 470 140	13 925 532
North-Caucasian Federal District	15 550 736	11	0	778 098	444 317	12 256 720
Republik of Daghestan	1 602 310	0	0	66 586	0	1 455 934
Republic of Ingushetia	147 525	0	0	11 132	0	126 735
Kabardino-Balkar Republic	1 667 913	0	0	50 688	1 597	990 466
Karachai-Cherkess Republic	2 291 852	0	0	201 907	0	2 056 147
Republic of North Ossetia - Alania	955 682	0	0	65 611	0	794 139
Chechen Republic	60 935	0	0	2 051	0	58 884

Stavropol Territory	8 824 519	11	0	380 123	442 720	6 774 415
Volga Federal District	198 458 295	3 736 321	0	22 415 180	32 894 598	111 172 263
Republic of Bashkortostan	23 041 580	3 712 141	0	5 260 670	1 258 254	9 654 782
Republic of Marii El	1 406 777	0	0	117 576	264 055	671 760
Republic of Mordovia	2 171 709	92	0	152 485	310 345	1 004 256
Republic of Tatarstan	47 431 584	5 852	0	2 156 046	23 750 013	17 033 889
Udmurt Republic	3 907 437	16 719	0	227 477	133 400	2 414 541
Chuvash Republic	2 551 019	309	0	169 961	475 986	1 336 470
Perm Territory	23 057 220	291	0	6 920 940	635 433	10 882 889
Kirov Region	3 082 972	98	0	253 166	394 293	1 781 052
Nizhny Novgograd Region	25 225 852	634	0	2 561 360	3 046 873	15 456 103
Orenburg Region	5 914 991	185	0	741 225	561 396	3 832 585
Penza Region	3 163 231	0	0	203 061	88 281	1 970 262
Samara Region	41 938 118	0	0	2 347 826	1 317 328	33 601 094
Saratov Region	10 933 452	0	0	755 121	623 113	8 246 868
Ulyanovsk Region	4 632 353	0	0	548 266	35 828	3 285 712
Ural Federal District	152 036 805	59 945	0	16 333 109	29 610 297	81 175 082
Kurgan Region	1 023 726	3	0	137 628	50 024	570 974
Sverdlovsk Region	36 451 418	31 781	0	3 118 921	2 482 068	26 246 316
Tyumen Region	81 035 183	27 638	0	7 586 090	14 160 553	43 733 011
Chelyabinsk Region	33 526 478	523	0	5 490 470	12 917 652	10 624 781
Siberian Federal District	98 958 779	11 405	0	11 689 207	19 905 381	46 462 648
Republic of Altai	144 865	0	0	12 185	0	87 899
Republic of Buryatiya	3 440 301	0	0	496 304	556 856	801 761
Republic of Tuva	321 226	0	0	213 788	0	53 949
Republic of Khakassia	581 741	87	0	3 246	0	492 415
Altai Territory	7 947 181	119	0	338 726	787 263	3 482 154
Zabaykal Territory	1 665 507	0	0	75 833	0	602 722
Krasnoyarsk Territory	13 293 866	3	0	1 381 904	138 985	7 726 462
Irkutsk Region	9 447 613	1	0	1 342 172	386 664	4 618 443
Kemerovo Region	16 705 923	0	0	4 888 035	3 000 219	6 686 458
Novosibirsk Region	33 416 473	10 452	0	2 289 753	14 457 143	13 486 448
Omsk Region	7 861 920	527	0	403 072	283 910	5 516 229
Tomsk Region	4 132 163	216	0	244 189	294 341	2 907 708
Far Eastern Federal District	52 405 197	3 066	0	8 343 723	5 800 253	28 310 821
Republic of Sakha (Yakutia)	3 337 639	5	0	412 022	66 138	1 375 237
Kamchatka Territory	2 696 168	0	0	582 192	178 375	1 665 687
Primorskiy Territory	17 481 128	892	0	2 876 945	2 843 428	9 583 380
Khabarovsk Territory	15 768 661	8	0	1 253 681	744 730	11 033 640
Amur Region	3 124 882	0	0	320 754	1 324 516	997 739
Magadan Region	4 876 527	135	0	1 587 821	1 870	1 108 465
Sakhalin Region	4 798 621	2 026	0	1 302 483	641 196	2 345 340
Jewish Autonomous Region	210 107	0	0	7 825	0	145 602
Chukotka Autonomous Area	111 464	0	0	0	0	55 731

Table 38.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.05.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 398 519 711	1 704 766 419	1 693 753 292
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	5 000	5 000	0
Ivanovo Region	1 612 681	1 612 681	0
Kaluga Region	0	0	0
Kostroma Region	16 178 616	15 405 888	772 728
Kursk Region	0	0	0
Lipetsk Region	670 000	670 000	0
Moscow Region	1 817 988	1 794 611	23 377
Orel Region	28 000	28 000	0
Ryazan Region	0	0	0
Smolensk Region	3 056 536	2 687 695	368 841
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	377 720	368 095	9 625
Yaroslavl Region	10 000	10 000	0
City of Moscow	3 374 763 170	1 682 184 449	1 692 578 721
North-Western Federal District	64 339 180	41 337 153	23 002 027
Republic of Karelia	0	0	0
Komi Republic	20 000	20 000	0
Akhangel'sk Region	79 000	79 000	0
Vologda Region	681 983	545 363	136 620
Kaliningrad Region	5 529 407	5 323 870	205 537
Leningrad Region	40 000	40 000	0
Murmansk Region	189 897	0	189 897
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	57 798 893	35 328 920	22 469 973
Southern Federal District	7 398 856	4 562 324	2 836 532
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 393 091	1 789 395	603 696
Astrakhan Region	80 000	80 000	0
Volgograd Region	669 205	661 000	8 205
Rostov Region	4 256 560	2 031 929	2 224 631
North-Caucasian Federal District	1 130 007	1 130 007	0
Republic of Dagestan	435 762	435 762	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	5 000	5 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	20 000	20 000	0
Chechen Republic	0	0	0
Stavropol Territory	669 245	669 245	0
Volga Federal District	74 698 049	64 896 099	9 801 950
Republic of Bashkortostan	3 585 171	3 528 420	56 751
Republic of Marii El	0	0	0
Republic of Mordovia	285 985	285 985	0

Republic of Tatarstan	14 313 739	7 738 620	6 575 119
Udmurt Republic	991 116	505 848	485 268
Chuvash Republic	492 000	492 000	0
Perm Territory	250 000	250 000	0
Kirov Region	359 690	359 690	0
Nizhny Novgograd Region	3 684 603	2 806 650	877 953
Orenburg Region	1 234 806	1 148 991	85 815
Penza Region	0	0	0
Samara Region	48 824 645	47 124 224	1 700 421
Saratov Region	488 461	467 838	20 623
Ulyanovsk Region	187 833	187 833	0
Ural Federal District	59 235 041	42 050 509	17 184 532
Kurgan Region	30 000	30 000	0
Sverdlovsk Region	23 479 652	20 185 364	3 294 288
Tyumen Region	33 327 782	19 592 513	13 735 269
Chelyabinsk Region	2 397 607	2 242 632	154 975
Siberian Federal District	43 519 423	14 635 465	28 883 958
Republic of Altai	268 000	268 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	868 412	868 412	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	69 926	69 926	0
Irkutsk Region	325 750	325 750	0
Kemerovo Region	80 000	80 000	0
Novosibirsk Region	40 941 885	12 698 728	28 243 157
Omsk Region	965 450	324 649	640 801
Tomsk Region	0	0	0
Far Eastern Federal District	9 261 905	8 818 814	443 091
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	242 315	242 315	0
Primorskiy Territory	4 984 936	4 541 845	443 091
Khabarovsk Territory	0	0	0
Amur Region	4 004 654	4 004 654	0
Magadan Region	0	0	0
Sakhalin Region	30 000	30 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 38.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.05.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 425 122 563	1 706 541 279	1 718 581 284
Belgorod Region	0	0	0
Bryansk Region	410 000	410 000	0
Vladimir Region	40 537	0	40 537
Voronezh Region	5 000	5 000	0
Ivanovo Region	1 562 681	1 562 681	0
Kaluga Region	0	0	0
Kostroma Region	7 626 334	7 620 736	5 598
Kursk Region	0	0	0
Lipetsk Region	670 000	670 000	0
Moscow Region	2 510 178	1 994 046	516 132
Orel Region	151 165	28 000	123 165
Ryazan Region	50 000	50 000	0
Smolensk Region	100 000	100 000	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	377 720	368 095	9 625
Yaroslavl Region	39 680	39 680	0
City of Moscow	3 411 579 268	1 693 693 041	1 717 886 227
North-Western Federal District	62 010 018	38 730 314	23 279 704
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	79 000	79 000	0
Vologda Region	654 481	545 363	109 118
Kaliningrad Region	1 075 000	1 075 000	0
Leningrad Region	40 000	40 000	0
Murmansk Region	189 897	0	189 897
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	59 971 640	36 990 951	22 980 689
Southern Federal District	7 191 574	4 300 324	2 891 250
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 104 773	1 508 395	596 378
Astrakhan Region	133 628	80 000	53 628
Volgograd Region	618 205	610 000	8 205
Rostov Region	4 334 968	2 101 929	2 233 039
North-Caucasian Federal District	1 843 244	1 822 512	20 732
Republik of Daghestan	433 267	433 267	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	5 000	5 000	0
Karachai-Cherkess Republic	15 998	0	15 998
Republic of North Ossetia - Alania	322 000	322 000	0
Chechen Republic	0	0	0
Stavropol Territory	1 066 979	1 062 245	4 734
Volga Federal District	81 670 649	71 671 216	9 999 433
Republic of Bashkortostan	3 686 773	3 630 022	56 751
Republic of Marii El	0	0	0

Republic of Mordovia	202 985	202 985	0
Republic of Tatarstan	14 403 739	7 828 620	6 575 119
Udmurt Republic	901 116	415 848	485 268
Chuvash Republic	382 000	382 000	0
Perm Territory	250 000	250 000	0
Kirov Region	359 690	359 690	0
Nizhny Novgogrod Region	10 565 230	9 603 665	961 565
Orenburg Region	1 303 618	1 218 491	85 127
Penza Region	0	0	0
Samara Region	48 939 204	47 124 224	1 814 980
Saratov Region	488 461	467 838	20 623
Ulyanovsk Region	187 833	187 833	0
Ural Federal District	63 846 114	45 632 829	18 213 285
Kurgan Region	30 000	30 000	0
Sverdlovsk Region	23 773 958	20 277 364	3 496 594
Tyumen Region	33 322 816	19 587 833	13 734 983
Chelyabinsk Region	6 719 340	5 737 632	981 708
Siberian Federal District	5 471 246	3 053 933	2 417 313
Republic of Altai	268 000	268 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	868 412	868 412	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	269 926	269 926	0
Irkutsk Region	375 750	375 750	0
Kemerovo Region	80 227	80 227	0
Novosibirsk Region	2 329 219	713 964	1 615 255
Omsk Region	1 118 455	477 654	640 801
Tomsk Region	161 257	0	161 257
Far Eastern Federal District	9 371 905	8 928 814	443 091
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	242 315	242 315	0
Primorskiy Territory	4 992 936	4 549 845	443 091
Khabarovsk Territory	110 000	110 000	0
Amur Region	3 996 654	3 996 654	0
Magadan Region	0	0	0
Sakhalin Region	30 000	30 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 39

Some indicators of the banking sector financial soundness (percent)

	1.01.07	1.01.08	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Own funds (capital) adequacy							
Ratio of own funds (capital) to risk-weighted assets	14,9	15,5	16,8	20,9	18,1	17,2	17,3
Ratio of core capital to risk-weighted assets	10,6	11,6	10,6	13,2	11,4	11,3	11,5
Ratio of risk-weighted assets to total assets	65,0	66,7	64,9	60,6	59,6	60,2	61,3
Credit risk							
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	2,4	2,5	3,8	9,5	8,2	8,1	8,0
Loan loss provisions made as percent of total loans ¹	4,1	3,6	4,5	9,1	8,5	8,4	8,1
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	4,0	3,4	2,2	1,5	1,8	2,2	2,2
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	1,1	1,1	0,9	0,7	0,6	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	240,6	211,9	191,7	147,1	184,6	197,1	191,5
Distribution of loans provided by credit institutions							
agriculture, hunting and forestry	3,6	3,8	4,2	4,9	5,1	5,2	5,2
mining	3,9	3,1	3,3	3,9	3,6	3,4	3,6
manufacturing	14,6	13,5	14,4	15,7	16,0	15,7	15,5
production and distribution of energy, gas and water	2,0	1,7	1,9	2,4	2,6	2,5	2,5
constructing	4,9	6,0	6,1	6,2	5,9	6,1	6,0
wholesale and retail trade, car and household appliance repair	19,6	18,0	17,4	18,4	17,1	16,9	16,8
transport and communication	3,7	3,7	4,3	3,4	3,8	4,3	4,4
other economic activities	21,3	23,3	23,3	21,9	22,2	22,2	22,0
individuals ²	23,9	24,8	25,1	23,0	23,7	23,7	23,9
of which							
mortgage loans	3,0	5,1	6,6	6,5	6,6	6,6	6,5
Geographical distribution of interbank loans and deposits³							
Russian Federation	35,9	40,0	27,1	29,5	41,1	38,3	40,5
United Kingdom	21,5	23,3	29,1	21,7	21,4	20,5	18,5
USA	7,7	4,1	7,1	4,1	2,5	3,7	4,4
Germany	7,9	6,8	7,5	4,7	6,0	4,3	4,3
Austria	7,0	6,1	5,7	8,2	3,7	5,2	5,2
France	3,8	3,5	4,0	5,7	4,0	4,4	5,0
Italy	1,2	1,7	1,5	1,8	0,1	1,5	2,4
Cyprus	0,6	0,8	0,4	6,2	5,0	6,7	6,6
Netherlands	5,3	2,6	4,6	4,6	2,6	2,9	2,4
Other	9,1	11,0	13,1	13,4	13,6	12,7	10,7
Liquidity							
Ratio of high liquid assets to total assets	13,6	12,1	14,5	13,3	13,5	14,6	13,5
Ratio of liquid assets to total assets	26,8	24,8	25,9	28,0	26,8	26,4	24,9
Ratio of high liquid assets to demand liabilities (N2)	51,4	48,4	74,9	69,2	64,8	68,5	68,4
Ratio of liquid assets to short-term liabilities (N3)	76,8	72,9	92,1	102,4	94,3	97,3	95,4
Ratio of long-term (over 365 or 366 days) claims to own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	79,7	87,3	75,5	73,4	77,6	77,5	77,2
Ratio of clients' funds to total loans ⁴	101,7	94,8	84,6	99,9	109,5	108,3	106,9
Market risk⁵ to total own funds (capital)⁶	45,1	38,7	23,2	49,6	48,6	51,8	46,1
of which							
Interest rate risk	19,3	24,3	16,4	37,5	36,7	39,9	35,0
Equity position risk	20,4	10,8	3,4	8,7	8,6	8,3	7,7
Foreign exchange risk	5,3	3,6	3,4	3,5	3,2	3,6	3,5
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	0,5	0,4	1,5	2,1	2,2	2,3	2,3
Banks' financial result over the reporting period (billion rubles)							
as percent of the banking sector assets ⁷	371,5	508,0	409,2	205,1	573,4	214,3	291,1
as percent of the banking sector own funds (capital) ⁷	3,3	3,0	1,8	0,7	1,9	0,6	0,9
	26,3	22,7	13,3	4,9	12,5	4,6	6,2
Return on assets⁸	3,3	3,0	1,8	0,7	1,9	2,1	2,2
Return on equity⁸	26,3	22,7	13,3	4,9	12,5	14,6	15,2

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

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

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

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

⁵ Calculated under form 0409135 (before 1.01.11 - 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 40

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 ¹		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
1.01.09	3 811,1	62,6	20	2,0	107	6,0	90	18,4	142	3 722,0	747
1.01.10	4 620,6	70,3	18	1,0	54	0,6	10	25,7	216	4 522,9	760
1.02.10	4 637,0	64,5	18	0,9	51	0,6	10	25,8	217	4 545,2	760
1.03.10	4 612,6	61,1	18	0,7	41	0,5	8	26,6	223	4 523,7	758
1.04.10	4 600,1	71,5	18	0,7	42	0,5	7	26,6	221	4 500,9	759
1.05.10	4 597,3	74,1	18	0,7	41	0,4	7	26,6	220	4 495,4	761
1.06.10	4 449,7	73,1	17	0,7	41	0,3	5	26,1	218	4 349,5	758
1.07.10	4 472,7	76,7	17	-1,3 ³	42	0,4	6	25,6	212	4 371,3	761
1.08.10	4 528,9	85,6	17	0,7	40	0,5	8	25,1	209	4 417,0	763
1.09.10	4 584,9	90,8	17	0,7	40	0,4	7	24,9	207	4 467,9	765
1.10.10	4 581,0	99,4	16	0,7 ²	42 ²	0,4	6	24,5	202	4 456,0	764
1.11.10	4 613,1	98,9	14	0,7	41	0,5	8	23,8	196	4 489,2	766
1.12.10	4 661,9	106,0	14	0,7	41	0,4	7	23,3	191	4 531,5	770
1.01.11	4 732,3	105,4	14	0,7	38	0,4	7	23,2	187	4 602,6	766
1.02.11	4 732,4	105,6	14	0,7	38	0,5	8	23,1	185	4 602,5	766
1.03.11	4 562,3	111,5	14	0,3 ²	39 ²	0,6	9	21,9	174	4 428,0	774
1.04.11	4 629,3	57,4	12	0,7	38	0,6	10	21,7	171	4 548,8	775
1.05.11	4 732,0	56,6	11	0,6 ²	38 ²	0,6	9	21,0	165	4 653,1	780
Reference data: own funds (capital) adequacy ratio as of 1.05.11, %	17,3	15,5 ⁴		41,4 ⁴		43,6		31,2		17,3	

¹ Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2011" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into effect.

² 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.

³ Negative value of own funds (capital) of the CIs with capital less than 45 million rubles as of 1.07.10 derives from the figures of 1 CI (among them).

⁴ CIs with positive own funds (capital).

Table 41**Relation of authorised capital and own funds (capital) of credit institutions**

Indicators	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	925,0	1 173,1	1 201,0	1 203,0	1 205,1
Banking sector own funds (capital), billion rubles	3 811,1	4 620,6	4 732,3	4 629,3	4 732,0
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24,3	25,4	25,4	26,0	25,5

Table 42

Structure of own funds (capital) of the banking sector (percent) ¹

Indicators	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
1. Factors of own funds (capital) increase	113,3	110,9	112,4	116,3	115,2
1.1. Authorised capital	24,3	25,4	25,4	26,0	25,5
1.2. Issue income	20,5	20,3	21,7	22,0	21,5
1.3. Credit institutions' profit and funds	35,6	31,5	37,1	40,0	39,9
1.4. Subordinated loans	30,6	29,7	24,3	24,1	24,3
1.5. Increase in value of property due to revaluation	2,3	4,1	3,9	4,1	4,1
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	13,3	10,9	12,4	16,3	15,2
2.1. Losses	1,4	2,3	1,1	1,4	1,4
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	0,1	0,1	0,1
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	5,2	0,6	0,5	1,3	0,5
2.6. Credit institutions' portfolio of shares	6,0	7,1	10,0	12,8	12,5
2.7. Other factors	0,6	0,7	0,6	0,6	0,7
Own funds (capital), total	100,0	100,0	100,0	100,0	100,0

¹ Calculated by credit institutions' reporting by form 0409134.

Table 43**Risk-weighted assets of the banking sector (billion rubles)**

Risk-weighted assets ¹	1.01.09	1.01.10	1.01.11 ²	1.04.11	1.05.11
1 st group of assets	16,6	15,9	0,0	0,0	0,0
2 nd group of assets	30,3	36,4	612,1	610,7	636,2
3 rd group of assets	492,5	496,4	86,2	88,5	96,0
4 th group of assets	641,0	948,3	19 450,0	19 756,0	20 216,4
5 th group of assets	17 002,3	16 332,4	13,3	10,6	11,2
Risk-weighted assets of credit institutions	18 182,7	17 829,4	20 161,7	20 465,8	20 959,8

¹ Assets recognized in balance sheet are taken into account

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

² Methodology of calculation has been changed since 01.08.2010 in consequence of enactment of Bank of Russia Direction № 2324-U dated November 3, 2009.

Own funds (capital) adequacy ratio of the banking sector

		1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
1	Banking sector own funds (capital), billion rubles	3 811,1	4 620,6	4 732,3	4 629,3	4 732,0
2	Risk-weighted assets, billion rubles	22 691,2	22 145,0	26 164,3	26 857,2	27 351,2
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	18 182,7	17 829,4	20 161,7	20 465,8	20 959,8
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 295,8	772,1	1 000,3	1 106,6	1 103,5
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	-	43,6	50,0	58,8	59,1
	- the value of credit risk on contingent credit liabilities, billion rubles	2 169,4	2 051,0	1 753,5	1 916,5	2 029,3
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	223,2	63,0	109,3	110,7	191,5
	- the value of operational risk, billion rubles	-	-	1 007,5	1 004,7	1 014,5
	- market risk, billion rubles	820,1	1 385,9	2 081,9	2 194,2	1 993,5
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	16,8	20,9	18,1	17,2	17,3

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 the Bank of Russia Instruction No.110-I dated January 16, 2004.

¹The amount of provisions to forward and futures transactions is built up according to requirements of Chapter 4 of the Bank of Russia Regulation No. 283-P dated March 20, 2006 "On the Loss Provisioning Procedure for Credit Institutions" (code 8992).

Table 45

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

Own funds (capital) adequacy ratio	1.01.09		1.01.10		1.01.11		1.04.11		1.05.11	
	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% ¹	9	1,4	7	1,2	4	0,1	6	0,1	7	0,1
From 10% to 12%	32	18,3	21	3,5	53	6,4	60	7,6	75	11,5
From 12% to 14%	70	18,2	58	5,5	86	20,4	98	21,0	100	13,5
14% and more	994	62,1	972	89,9	868	73,1	842	71,3	821	74,9
Banking sector, total	1108	100,0	1058	100,0	1012	100,0	1006	100,0	1003	100,0

¹ CIs with negative capital on which measures on financial support are being taken by financial rehabilitator.

Credit risk

Table 46

Structure of loans of the banking sector (share of loans by quality categories and loan loss provisions as percent of total loans)¹

		1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Loans	Standard	51,3	42,5	45,5	48,2	49,2
	Substandard	35,2	38,0	34,7	32,1	31,6
	Doubtful	9,9	9,8	11,4	11,4	11,2
	Problem	1,8	3,5	2,9	2,8	2,8
	Loss	1,8	6,2	5,4	5,4	5,3
Loan loss provision (LLP)	Estimated LLP	6,1	11,9	11,0	10,8	10,6
	Estimated LLP adjusted for collateral	4,5	9,2	8,8	8,6	8,3
	LLP made	4,5	9,3	8,8	8,6	8,4
	LLP made as percent of estimated LLP	73,2	78,1	79,8	79,8	78,8
	LLP made as percent of estimated LLP adjusted for collateral	100,0	100,7	100,2	100,1	100,1
Справочно:						
Loans classified according to point 3.10 of the Regulation of the Bank of Russia №254-P		6,3	14,8	15,9	16,1	15,5

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

Table 47

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.09		1.01.10		1.01.11		1.04.11		1.05.11	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	4 158,7	100,0	3 595,5	100,0	4 064,7	100,0	4 185,0	100,0	4 303,5	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	471,1	11,3	298,3	8,3	332,6	8,2	343,1	8,2	360,3	8,4
1.2. Loans to individuals	3 687,5	88,7	3 297,1	91,7	3 732,2	91,8	3 841,9	91,8	3 943,2	91,6
1.3. Loans to credit institutions	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	20,6	-	17,7	-	17,9	-	18,0	-	18,2
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	4,6	-	8,1	-	7,3	-	7,3	-	7,1
4. Claims grouped into portfolios of homogeneous claims - total	15,4	100,0	16,1	100,0	22,2	100,0	27,5	100,0	29,3	100,0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	12,2	79,2	10,8	67,4	14,3	64,5	14,6	53,2	15,6	53,0
4.2. Portfolios of homogeneous claims to individuals	3,2	20,8	5,2	32,6	7,9	35,5	12,9	46,8	13,8	47,0
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	18,2	-	37,9	-	43,0	-	37,2	-	36,8

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

Table 48

Homogeneous loans and claims to legal entities and provisions made as of 1.05.11¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	360 271,5	100,0	7 148,5	100,0	2,0
of which by quality categories					
1.1. Quality Category I	12 885,1	3,6	0,0	0,0	0,0
1.2. Quality Category II	340 617,9	94,5	3 170,3	44,3	0,9
1.3. Quality Category III	1 912,0	0,5	247,5	3,5	12,9
1.4. Quality Category IV	656,3	0,2	261,4	3,7	39,8
1.5. Quality Category V	4 132,9	1,1	3 468,6	48,5	83,9
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,00	0,0	0,00	0,0	0,0
of which by quality categories					
2.1. Quality Category I	0,00	0,0	0,00	0,0	0,0
2.2. Quality Category II	0,00	0,0	0,00	0,0	0,0
2.3. Quality Category III	0,00	0,0	0,00	0,0	0,0
2.4. Quality Category IV	0,00	0,0	0,00	0,0	0,0
2.5. Quality Category V	0,00	0,0	0,00	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	360 271,5		7 148,5		2,0
4. Homogeneous claims grouped into portfolios - total	15 559,5	100,0	5 091,0	100,0	32,7
of which by quality categories					
4.1. Quality Category I	5 922,3	38,1	0,0	0,0	0,0
4.2. Quality Category II	4 490,5	28,9	96,4	1,9	2,1
4.3. Quality Category III	125,3	0,8	19,6	0,4	15,7
4.4. Quality Category IV	37,9	0,2	11,3	0,2	29,8
4.5. Quality Category V	4983,5	32,0	4963,7	97,5	99,6
5. Claims for interest payments - total	2 141,4	100,0	709,6	100,0	33,1
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	731,4	34,2	688,6	97,0	94,2

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

Table 49

Homogeneous loans and claims to individuals and provisions made as of 1.05.11¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	3 943 234,1	100,0	297 831,8	100,0	7,6
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	274 981,4	7,0	12 305,5	4,1	4,5
1.1.2. residential real estate (mortgage) loans, total	1 024 289,7	26,0	38 568,3	13,0	3,8
1.1.3. car loans, total	502 685,4	12,7	42 109,7	14,1	8,4
1.1.4. other consumer loans, total	2 119 083,3	53,7	203 741,3	68,4	9,6
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	1 714 717,4	43,5	22 704,0	7,6	1,3
1.2.2. a portfolio of loans without overdue payments	1 814 894,0	46,0	20 005,9	6,7	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	62 017,3	1,6	2 410,8	0,8	3,9
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	41 891,1	1,1	10 842,9	3,6	25,9
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	32 826,1	0,8	18 221,8	6,1	55,5
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	254 693,8	6,5	222 539,4	74,7	87,4
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	3 547 126,0	90,0	37 333,1	12,5	1,1
1.3.2. Quality category III	87 455,9	2,2	8 764,4	2,9	10,0
1.3.3. Quality category IV	34 165,4	0,9	14 570,9	4,9	42,6
1.3.4. Quality category V	274 486,8	7,0	237 163,3	79,6	86,4
2. Claims grouped into portfolios of homogeneous claims - total	13 782,2	100,0	5 706,0	100,0	41,4
of which by quality categories					
2.1. Quality category I	85,0	0,6	0,0	0,0	0,0
2.2. Quality category II	7 357,4	53,4	84,1	1,5	1,1
2.3. Quality category III	213,5	1,5	34,9	0,6	16,4
2.4. Quality category IV	164,8	1,2	67,2	1,2	40,8
2.5. Quality category V	5961,5	43,3	5519,9	96,7	92,6
3. Claims for interest payments - total	58 540,1	100,0	22 265,8	100,0	38,0
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	25 699,5	43,9	21 435,0	96,3	83,4

¹ Calculated on the basis of credit institutions' reporting by form 0409115.² Credit institutions, having grouped loans without overdue payments and loans with payments being overdue from 1 calendar day to 30 calendar days into one portfolio to make the minimum loan loss provisions (Variant 2 of the Table 3 in point 5.1 of Regulation №254-P).

Table 50

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Substandard	13,9	10,2	8,9	8,5	8,3	1,8	2,5	2,3	2,3	2,2
Doubtful	35,2	17,3	19,9	20,2	20,4	15,9	16,4	15,3	15,2	15,2
Problem	17,1	16,2	15,0	14,4	14,2	41,4	43,0	45,0	44,0	42,3
Loss	33,8	56,3	56,2	56,8	57,0	86,1	84,7	90,8	91,2	89,8

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

Table 51

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

Indicator	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Overdue claims on loans, deposits and other placements, billion rubles	422,0	1014,7	1035,9	1040,2	1033,5
Of which					
- among 20 largest-asset credit institutions, billion rubles	274,3	652,7	730,0	743,2	748,5
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	2,1	5,1	4,7	4,6	4,5
Overdue claims in rubles					
- billion rubles	353,2	835,1	886,2	891,5	906,0
- as percent of total loans, deposits and other placements in rubles	2,5	6,0	5,5	5,3	5,3
Overdue claims in foreign currency					
- billion rubles	68,8	179,6	149,7	148,8	127,5
- as percent of total loans, deposits and other placements in foreign currency	1,1	3,0	2,5	2,5	2,2
- dollar equivalent, billion \$	2,3	5,9	4,9	5,2	4,6
Overdue claims of loans and other placements with non-financial institutions	266,4	762,5	743,4	733,2	735,9
Share of overdue claims in total volume of loans and other placements with non-financial institutions	2,1	6,1	5,3	5,1	5,0
Overdue claims of loans and other funds provided to individuals	148,6	243,0	282,3	288,4	287,7
Share of overdue claims in total volume of loans and other funds provided to individuals	3,7	6,8	6,9	6,9	6,7

Table 52

Distribution of credit institutions by share of overdue claims in credit portfolio

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
No loans, deposits and other placements	40	38	39	38	35	0,1	0,3	0,1	0,0	0,5
No overdue claims	193	138	142	135	133	3,0	1,4	1,9	2,2	2,0
Less than 5%	729	574	565	585	604	89,3	74,8	70,4	77,4	78,2
From 5 to 10%	105	202	187	164	161	5,8	14,5	23,2	16,0	17,0
From 10 to 15%	23	70	42	52	39	1,3	6,6	3,7	3,7	1,3
From 15 to 20%	7	16	20	16	12	0,3	1,0	0,3	0,3	0,7
From 20 to 60%	8	19	13	13	16	0,1	1,4	0,4	0,4	0,4
From 60 to 90%	1	1	4	2	2	0,02	0,00	0,03	0,03	0,03
90% and more	0	0	0	1	1	0,00	0,00	0,00	0,00	0,00

Table 53**Credit risks of the banking sector**

Indicators	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Large credit risks of the banking sector total, bln rubles	7 306,7	6 797,9	8 736,3	9 123,0	9 063,6
Share of large credit risks in the banking sector assets, %	26,1	23,1	25,8	26,8	26,5

Table 54**Structure of large credit exposures¹ grouped by types of collateral**

	1.04.09	1.01.10	1.01.11	1.04.11	1.05.11
Volume of large credit exposures, billion rubles	4 850,5	4 688,8	5 323,9	5 239,8	5 189,0
of which:					
Volume of secured loans , billion rubles	1 241,6	1 524,2	1 586,4	1 438,1	1 394,5
Volume of I quality category collateral, billion rubles	469,5	569,0	500,0	480,9	374,0
of which:					
collateral of quoted securities issued by corporate entities, billion rubles	73,3	170,6	98,6	111,8	3,4
Volume of II quality category collateral, billion rubles	2 298,1	1 107,1	1 429,2	1 398,5	1 394,0
of which:					
collateral of securities, issuedby legal entities, billion rubles	88,8	160,4	589,9	541,2	546,3
collateral of proprietary rights (claims), billion rubles	453,4	508,7	430,3	488,9	450,2

¹ Calculated on the basis of credit institutions' reporting under form 0409117 "Information on large credit exposures" (includes information on 30 largest (for reported credit institution) credit exposures to corporate entities other than credit institutions. This form was puted into operation since reporting on 1.02.09.

Table 55

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		
	2008		2009		2010		2008		2009		2010		2008		2009		2010		2008	2009	2010
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	66,9	60,9	64,1	65,0	64,6	65,1	169,9	170,2	169,0	173,3	160,9	190,4	33,7	36,4	43,2	38,1	37,9	34,3	5,3	8,6	7,7
Agriculture, hunting and forestry	48,8	43,8	42,4	43,3	44,2	44,3	181,3	179,4	171,5	175,2	179,0	179,5	56,2	59,8	59,5	60,6	65,3	67,6	7,5	6,1	5,7
Mining	76,5	74,7	75,8	76,0	77,0	77,2	285,7	262,0	295,3	297,4	294,8	340,3	27,6	21,2	31,7	21,6	22,3	15,7	5,3	12,1	7,1
Manufacturing	53,9	45,9	47,0	47,7	44,6	46,2	157,4	150,5	135,4	139,3	127,6	149,7	40,6	50,5	52,4	51,3	52,4	46,7	6,3	4,8	9,2
Production and distribution of energy, gas and water	73,9	49,7	76,8	75,3	64,2	65,4	65,7	115,8	148,1	142,5	80,9	84,0	23,7	39,1	38,3	34,2	39,0	37,7	1,7	4,7	5,0
Construction	22,7	22,5	24,9	25,7	20,0	21,6	81,3	93,1	104,2	105,7	96,2	104,1	16,4	17,8	32,9	29,6	17,0	22,0	6,2	4,2	5,1
Wholesale and retail trade, car and household appliance repair	21,9	21,8	29,3	30,3	36,5	45,9	129,6	123,0	122,2	129,4	116,0	164,8	40,7	42,3	46,0	46,8	39,2	49,4	5,7	3,8	7,0
Transport and communication	52,2	49,7	47,1	52,6	62,1	63,5	104,6	118,9	78,0	84,4	126,8	127,7	43,2	47,0	48,0	38,3	45,1	48,5	5,0	7,8	16,2

* 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 56

Structure of market risk of the banking sector

Risk	1.01.09		1.01.10		1.01.11		1.04.11		1.05.11	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	23,2	100,0	49,6	100,0	48,6	100,0	51,8	100,0	46,1	100,0
Of which										
- interest rate risk (IRR)	16,4	70,7	37,5	75,5	36,7	75,6	39,9	77,0	35,0	75,8
- equity position risk (EPR)	3,4	14,7	8,7	17,5	8,6	17,8	8,3	16,1	7,7	16,7
- foreign exchange risk (FER)	3,4	14,6	3,5	7,0	3,2	6,6	3,6	6,9	3,5	7,5
Reference data:										
Number of credit institutions ¹	741		656		641		642		630	
Share of credit institutions' assets ¹ in total banking sector assets, %	93,1		62,8		90,9		91,9		91,6	

¹ Credit institutions that conduct operations on which market risk is calculated.

Comment: on the basis of reporting of credit institutions by 0409135 form (before 1.01.11 - by 0409153 form).

Table 57

Share of assets and liabilities in foreign currency in total assets and liabilities of the banking sector

	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Share of assets in foreign currency in total assets, %	32,3	27,6	24,1	23,3	23,2
of which:					
- on 20 largest-asset credit institutions	33,7	28,7	25,6	24,9	24,8
Share of liabilities in foreign currency in total liabilities, %	28,4	25,3	22,7	22,4	21,8
of which:					
- on 20 largest-asset credit institutions	28,9	26,0	24,1	23,7	23,1
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	3,8	2,4	1,3	0,9	1,4
of which:					
- on 20 largest-asset credit institutions	4,8	2,7	1,6	1,2	1,7

Table 58

Claims and liabilities on balance and off-balance sheet foreign exchange positions of the banking sector

	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Balance sheet positions					
Claims, bln rubles	9 040,6	8 128,8	8 143,6	7 917,7	7 920,5
Liabilities, bln rubles	7 963,2	7 436,5	7 690,0	7 604,6	7 452,4
Net balance sheet position, bln rubles	1 077,4	692,4	453,6	313,1	468,1
Net balance sheet position to own funds (capital), % ¹	28,3	15,0	9,6	6,8	9,9
Off-balance sheet positions ²					
Claims, bln rubles	3 453,2	3 070,2	3 485,7	4 711,0	4 821,0
Liabilities, bln rubles	3 603,5	3 128,1	3 396,1	4 447,7	4 645,5
Net balance sheet position, bln rubles	-150,4	-57,9	89,6	263,3	175,5
Net balance sheet position to own funds (capital), % ¹	-4,0	-1,3	1,9	5,7	3,7

¹ Own funds (capital) of credit institutions licensed to conduct operations in foreign currency.

² Forward & future transactions (in Section D of the Chart of Accounts)

Table 59

Compliance with open foreign exchange position (OFXP) requirements

	2009				2010				2011
	I	II	III	IV	I	II	III	IV	I
Number of credit institutions that exceeded the OFXP limits	23	6	7	6	5	4	6	6	6
Of which:									
- On 20 largest-asset credit institutions	0	1	0	0	1	0	0	0	0
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %									
- credit institutions with licence to conduct banking operations in foreign currency	1,0	1,2	0,5	0,5	2,2	0,7	0,8	0,2	0,2
- On 20 largest-asset credit institutions	0,0	1,0	0,0	0,0	2,7	0,0	0,0	0,0	0,0

Comment. Calculated on the basis of credit institutions' reporting by form 0409634.

Table 60

Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFPX)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.02.10	311	-55,4	44,9	7,2	-17,7	-10,5	862,4	-1,2
1.03.10	321	-92,1	75,9	7,5	-23,7	-16,2	1 024,3	-1,6
1.04.10	377	-96,8	73,1	5,6	-29,3	-23,7	1 157,0	-2,0
1.05.10	348	-44,0	22,7	35,1	-56,4	-21,3	2 360,4	-0,9
1.06.10	430	-71,0	35,9	6,3	-41,4	-35,1	1 258,6	-2,8
1.07.10	383	-84,9	44,1	6,1	-46,9	-40,8	1 119,3	-3,6
1.08.10	397	-95,3	53,7	5,5	-47,1	-41,6	1 127,9	-3,7
1.09.10	429	-37,8	13,7	5,6	-29,7	-24,0	1 246,6	-1,9
1.10.10	436	-54,8	8,1	28,4	-75,1	-46,7	1 930,5	-2,4
1.11.10	417	-92,9	30,8	35,3	-97,5	-62,1	1 748,3	-3,6
1.12.10	385	-47,4	-1,5	40,2	-89,0	-48,8	1 856,4	-2,6
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.02.11	409	-40,9	-5,7	37,5	-84,1	-46,6	2 189,6	-2,1
1.03.11	368	14,3	-46,0	15,8	-47,5	-31,6	1 551,9	-2,0
1.04.11	352	-110,9	65,8	28,3	-73,3	-45,0	1 717,8	-2,6
1.05.11	362	12,8	-34,5	16,6	-38,3	-21,7	1 301,2	-1,7
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.02.10	643	293,4	-192,0	127,3	-25,8	101,5	3 763,7	2,7
1.03.10	630	375,6	-260,9	127,4	-12,8	114,7	3 598,1	3,2
1.04.10	574	220,6	-145,2	118,7	-43,3	75,4	3 452,6	2,2
1.05.10	602	196,9	-124,4	90,0	-17,6	72,4	2 241,4	3,2
1.06.10	516	241,4	-167,1	106,9	-32,6	74,3	3 324,3	2,2
1.07.10	559	174,1	-99,3	114,2	-39,4	74,8	3 335,0	2,2
1.08.10	550	222,9	-140,2	116,7	-34,0	82,7	3 349,3	2,5
1.09.10	516	183,8	-99,2	122,8	-38,2	84,6	3 277,7	2,6
1.10.10	505	84,4	-34,8	89,2	-39,6	49,6	2 657,1	1,9
1.11.10	520	165,7	-102,9	91,4	-28,5	62,9	2 823,7	2,2
1.12.10	551	187,6	-127,2	83,7	-23,2	60,5	2 773,9	2,2
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.02.11	518	33,8	23,5	72,6	-15,3	57,3	2 545,3	2,3
1.03.11	560	-70,9	135,7	100,8	-36,0	64,8	3 178,9	2,0
1.04.11	571	29,7	30,1	87,2	-27,5	59,8	2 866,3	2,1
1.05.11	560	-25,4	130,5	123,3	-18,2	105,1	3 350,3	3,1

Table 61

Open currency positions of the banking sector by currencies as for 1.05.11

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	378	-18,0	-1,19	138,6	-156,5
long	543	37,9	1,21	167,5	-129,6
EUR					
short	429	-23,8	-1,30	-102,8	79,0
long	484	17,1	0,61	-228,2	245,3
GBP					
short	76	-3,3	-0,35	-10,8	7,5
long	282	4,8	0,14	6,0	-1,2

Liquidity of Credit Institutions

Table 62

Relation of long-term assets and long-term liabilities¹ of the banking sector

	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18,7	18,0	27,3	23,1	23,9
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,8	23,0	24,5	24,1	24,1
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-15,5	-14,5	-7,8	-10,1	-9,3

¹ 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.

² 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 63

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, %				
	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Less than 0	605	611	594	592	591	81,5	92,8	61,5	90,1	89,9
From 0 to 20	433	407	365	352	354	17,9	6,9	36,7	8,3	8,5
More than 20	68	40	53	62	58	0,6	0,3	1,8	1,7	1,6
Data not available	2	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1108	1058	1012	1006	1003	100,0	100,0	100,0	100,0	100,0

Table 64

The relation of short-term assets and short-term liabilities¹ of the banking sector

	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Liquid assets with maturity up to 30 days, as percent of liquid assets	53,6	59,9	48,5	55,6	53,8
Liabilities with maturity up to 30 days, as percent of total liabilities	40,1	41,9	42,0	43,2	42,5
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), %	6,4	6,0	21,1	8,2	9,8

¹ 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 65

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11	1.01.09	1.01.10	1.01.11	1.04.11	1.05.11
Less than 0	368	485	455	445	403	31,0	31,9	21,7	27,9	26,2
From 0 to 20	242	243	250	215	204	26,4	48,8	20,4	44,2	44,2
More than 20	496	330	307	346	396	42,6	19,4	57,9	27,8	29,6
Data not available	2	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1108	1058	1012	1006	1003	100,0	100,0	100,0	100,0	100,0