

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 placements with 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 placements with 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
1.06.11	1,7	16,9	1,2	7,6	1,9	16,6	3,1	22,9	0,5	25,7	3,6	16,1
1.07.11	1,4	15,8	-0,4	6,7	1,6	16,0	2,5	24,0	2,3	24,7	2,9	18,3
1.08.11	1,0	16,3	1,0	6,3	1,7	17,5	3,7	26,5	1,0	23,2	-0,9	18,3
Reference data:												
Increase from the beginning of the current year	5,3		1,8		9,3		15,6		8,2		4,8	
Increase over the same period of the previous year	4,0		-2,0		4,3		4,4		15,1		3,1	

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	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Credit institutions registered by the Bank of Russia and other authorities	1178	1146	1140	1130	1129
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1058	1012	1006	1000	994
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)	1	2	1	0	1
Credit institutions with their banking licenses being revoked (cancelled)	119	132	133	130	134
Credit institutions licensed to conduct operations in foreign currency	701	677	673	673	669
Credit institutions holding general licences	291	283	281	277	275

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.10		1.01.11		1.04.11		1.07.11		1.08.11	
	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	598	56,5	585	57,8	581	57,8	578	57,8	575	57,8
of which the City of Moscow and Moscow Region	535	50,6	525	51,9	522	51,9	518	51,8	515	51,8
North-Western	75	7,1	71	7,0	70	7,0	70	7,0	70	7,0
Southern	113	10,7	47	4,6	47	4,7	47	4,7	46	4,6
North-Caucasian			57	5,6	56	5,6	56	5,6	56	5,6
Volga	125	11,8	118	11,7	117	11,6	116	11,6	116	11,7
Ural	54	5,1	51	5,0	51	5,1	50	5,0	48	4,8
Siberian	62	5,9	56	5,5	57	5,7	57	5,7	57	5,7
Far Eastern	31	2,9	27	2,7	27	2,7	26	2,6	26	2,6
Russian Federation	1058	100,0	1012	100,0	1006	100,0	1000	100,0	994	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	1.08.11	1.01.10	1.01.11	1.08.11	1.01.10	1.01.11	1.08.11	1.01.10	1.01.11	1.08.11	1.01.10	1.01.11	1.08.11	1.01.10	1.01.11	1.08.11
Central	598	585	575	159	119	119	528	484	459	70	69	66	18	18	18	17	17	16
of which the City of Moscow and Moscow Region ¹	535	525	515	131	101	102	134	127	130	20	20	21	16	16	16	4	4	5
North-Western	75	71	70	29	25	16	357	342	315	343	356	366	2	2	2	11	12	11
Southern	113	47	46	100	22	20	384	284	285	180	412	432	5	2	2	12	10	10
North-Caucasian		57	56		74	76		99	96		76	73	0	3	3	0	3	3
Volga	125	118	116	132	102	104	562	526	523	219	239	238	6	6	6	18	18	18
Ural	54	51	48	120	112	106	246	224	226	141	137	147	4	4	4	8	8	8
Siberian	62	56	57	38	28	26	356	338	325	356	402	392	2	2	2	11	12	11
Far Eastern	31	27	26	23	12	11	149	135	128	276	346	346	1	1	1	5	5	5
Russian Federation	1058	1012	994	601	494	478	2582	2432	2357	156	161	160	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)	1.01.10		1.01.11		1.04.11		1.07.11		1.08.11	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	14 092 987	47,9	16 139 126	47,7	16 574 851	48,7	17 312 488	49,1	17 431 165	49,0
From 6 to 20	6 018 106	20,4	7 051 684	20,9	6 899 634	20,3	7 027 533	19,9	7 280 592	20,5
From 21 to 50	3 572 615	12,1	3 931 248	11,6	3 891 916	11,4	4 015 364	11,4	4 089 331	11,5
From 51 to 200	3 920 972	13,3	4 616 510	13,7	4 600 255	13,5	4 757 490	13,5	4 669 267	13,1
From 201 to 500	1 382 703	4,7	1 584 615	4,7	1 571 483	4,6	1 638 163	4,6	1 640 101	4,6
From 501	442 642	1,5	481 445	1,4	471 215	1,4	485 559	1,4	479 491	1,3
Total	29 430 025	100,0	33 804 628	100,0	34 009 354	100,0	35 236 598	100,0	35 589 947	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	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Central	55,3	54,9	55,5	56,0	55,8
of which the City of Moscow and Moscow Region	55,7	55,3	56,0	56,4	56,2
North-Western	70,6	71,9	69,4	67,9	68,2
Southern	52,9	69,0	67,9	69,0	69,1
North-Caucasian		45,5	46,9	46,7	46,8
Volga	45,0	43,4	44,4	44,6	44,4
Ural	57,0	60,2	61,0	62,8	64,5
Siberian	81,4	78,7	78,4	77,0	76,8
Far Eastern	65,1	72,6	73,7	74,1	74,4
Russian Federation	47,9	47,7	48,7	49,1	49,0

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.11 - 1.08.11)

Groups of credit institutions ranged by assets as of 1.01.11		Number of credit institutions as of 1.01.11	Groups as of 1.08.11						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	26	2				1
4	From 51 to 200	150			4	137	5		2	2
5	From 201 to 500	300				10	268	17	3	2
6	From 501	512				1	27	474	8	2
Became operating after 1.01.11								3		
Total over the period								13		8
Total as of 1.01.11¹		1012								
Total as of 1.08.11¹		994	5	15	30	150	300	494		

	- 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)

	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Credit institutions with foreign participation over 50%					
Assets	18,3	18,0	17,3	17,0	17,4
Own funds (capital)	17,0	19,1	17,7	17,2	17,6
Correspondent accounts with non-resident banks	15,6	20,3	19,0	20,7	12,7
Loans and other placements with non-financial organisations	14,8	15,1	14,5	14,4	14,8
Loans and other placements with individuals	25,1	25,7	22,3	21,4	22,1
Loans, deposits and other placements with credit institutions	31,7	25,1	24,7	26,0	27,1
Individual deposits	12,0	11,5	11,2	10,7	11,0
Funds raised from organisations ¹	18,5	17,6	17,4	17,5	18,2
Profit (loss) of the current year	29,8	20,7	16,7	16,5	15,2
Reference data:					
Number of credit institutions	108	111	109	109	110
of which 100% foreign-owned credit institutions					
Assets	11,3	11,0	10,5	10,1	10,2
Own funds (capital)	11,0	12,1	11,6	11,1	11,2
Correspondent accounts with non-resident banks	9,0	9,2	8,3	7,5	6,6
Loans and other placements with non-financial organisations	9,1	9,2	8,8	8,7	8,7
Loans and other placements with individuals	15,6	14,9	11,6	10,8	10,7
Loans, deposits and other placements with credit institutions	23,8	20,0	20,3	20,6	21,6
Individual deposits	6,2	5,3	5,2	4,9	4,9
Funds raised from organisations ¹	11,1	11,0	10,9	10,6	11,4
Profit (loss) of the current year	27,4	15,1	11,4	11,2	10,1
Reference data:					
Number of credit institutions	82	80	78	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

	1.01.10		1.01.11		1.04.11		1.07.11		1.08.11	
	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	800,8	2,7	814,9	2,4	511,2	1,5	1400,3	4,0	1377,1	3,9
Own funds (capital)	70,3	1,5	105,4	2,2	57,4	1,2	140,1	2,9	142,1	3,0
Loans and other placements with non-financial organisations	267,5	2,1	300,0	2,1	167,4	1,2	695,6	4,6	690,0	4,5
of which overdue claims	91,4	12,0	24,3	3,3	18,1	2,5	72,9	9,4	91,8	11,6
Loans and other placements with individuals	71,9	2,0	70,8	1,7	66,8	1,6	135,2	3,0	135,1	2,9
of which overdue claims	10,3	4,2	8,9	3,2	7,0	2,4	18,6	6,4	19,2	6,5
Individual deposits	125,9	1,7	164,5	1,7	136,6	1,4	289,3	2,8	279,7	2,6
Funds raised from organisations	319,8	3,3	335,2	3,0	201,5	1,8	609,0	5,2	624,9	5,4
Reference data:										
Number of credit institutions ¹	18	1,7	14	1,4	12	1,2	11	1,2	9	0,9

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		1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
1.	Money, precious metals and gemstones	795,8	912,6	747,2	788,2	814,3
1.1.	of which: money	747,0	862,4	707,8	740,6	752,5
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 755,2	1 809,0	1 599,1	1 559,0	1 191,4
3.	Correspondent accounts with credit institutions	839,2	853,6	824,6	773,4	772,3
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	171,7	164,3	135,0	139,2	134,1
3.2.	Correspondent accounts with non-resident banks	667,6	689,3	689,7	634,2	638,2
4.	Securities acquired by credit institutions, total	4 309,4	5 829,0	5 983,7	5 810,7	5 941,3
	of which					
4.1.	Debt securities	3 379,1	4 419,9	4 483,8	4 269,5	4 345,9
4.2.	Shares	411,8	710,9	692,2	770,3	813,1
4.3.	Discounted promissory notes	234,0	330,0	349,6	331,0	328,1
4.4.	Shares in associates and subsidiaries	284,5	368,2	458,0	439,9	454,2
5.	Other participation in authorised capital	72,6	132,1	155,5	177,0	177,7
6.	Loans, total	19 878,4	22 166,7	22 696,5	24 045,9	24 539,2
	of which:					
6.1.	Loans, deposits and other placements	19 847,1	22 140,2	22 666,3	24 008,0	24 499,1
	of which overdue claims	1 014,7	1 035,9	1 040,2	1 081,9	1 101,7
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	12 541,7	14 062,9	14 368,6	15 120,5	15 370,7
	of which overdue claims	762,5	743,4	733,2	773,5	789,0
6.1.2.	Loans and other placements with individuals	3 573,8	4 084,8	4 192,8	4 552,9	4 721,8
	of which overdue claims	243,0	282,3	288,4	289,9	293,6
6.1.3.	Loans, deposits and other placements with credit institutions	2 725,9	2 921,1	2 983,1	3 212,8	3 259,9
	of which overdue claims	1,9	4,6	13,0	4,5	4,9
7.	Fixed assets (tangible and intangible) and inventories	790,7	864,6	871,2	881,0	887,2
8.	Allocation of profit	71,4	132,1	53,6	89,1	108,9
8.1.	of which income tax	68,4	122,7	48,6	88,8	98,2
9.	Other assets, total	917,4	1 105,0	1 077,9	1 112,3	1 157,6
	of which:					
9.1.	Float	434,3	524,6	462,0	474,5	489,6
9.2.	Receivables	125,8	154,5	162,7	169,4	188,7
9.3.	Deferred expenses	74,4	77,9	79,5	80,5	81,2
Banking sector assets		29 430,0	33 804,6	34 009,4	35 236,6	35 589,9

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
1.	Funds and profit of credit institutions	3 766,4	4 339,1	4 351,5	4 441,6	4 546,6
	Of which:					
1.1.	Funds of credit institutions	2 432,8	2 599,6	2 603,3	2 606,3	2 620,7
1.2.	Profit (losses), including financial result of the previous year	1 333,5	1 739,5	1 748,2	1 835,2	1 925,8
	Of which:					
1.2.1.	Profit (losses) of the current year	205,1	573,4	214,3	444,2	528,5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 423,1	325,7	312,3	312,2	311,3
3.	Accounts of credit institutions	273,1	255,7	195,6	252,7	211,5
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	168,0	154,4	122,9	136,9	130,7
3.2.	Correspondent accounts of non-resident credit institutions	97,1	93,9	67,8	108,8	66,6
4.	Loans, deposits and other funds raised from other credit institutions	3 117,3	3 754,9	3 613,2	3 537,4	3 777,5
5.	Clients' funds ²	17 131,4	21 080,9	21 344,6	22 422,4	22 438,9
	Of which:					
5.1.	Budgetary funds in settlement accounts	20,4	32,7	37,7	36,3	47,9
5.2.	Government and other extra-budgetary funds in settlement accounts	13,7	12,0	16,8	17,5	17,9
5.3.	Funds of legal entities in settlement and other accounts	3 857,4	4 845,1	4 897,8	4 926,3	4 731,7
5.4.	Clients' float	209,7	220,6	269,2	274,6	271,6
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	5 466,6	6 035,6	5 994,0	6 535,7	6 624,5
5.6.	Individual deposits	7 485,0	9 818,0	10 018,0	10 516,5	10 618,9
5.7.	Clients' funds in factoring and forfeiting operations	10,1	15,7	14,4	14,1	14,2
6.	Bonds	412,7	537,9	547,7	574,8	609,4
7.	Promissory notes and bank acceptances	748,6	797,3	807,6	811,9	814,3
8.	Other liabilities ¹ , total	2 557,4	2 713,0	2 836,9	2 883,6	2 880,6
	Of which:					
8.1.	Provisions	2 050,6	2 192,0	2 217,5	2 255,6	2 248,6
8.2.	Float	257,9	255,1	303,6	288,4	286,4
8.3.	Payables	45,2	44,7	64,3	80,5	77,2
8.4.	Deferred income	4,9	5,5	4,7	5,1	4,9
8.5.	Interest payable	198,9	215,7	246,8	253,9	263,5
	Of which:					
	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		29 430,0	33 804,6	34 009,4	35 236,6	35 589,9

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		1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
1.	Money, precious metals and gemstones	2,7	2,7	2,2	2,2	2,3
1.1.	of which: money	2,5	2,6	2,1	2,1	2,1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6,0	5,4	4,7	4,4	3,3
3.	Correspondent accounts with credit institutions	2,9	2,5	2,4	2,2	2,2
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,6	0,5	0,4	0,4	0,4
3.2.	Correspondent accounts with non-resident banks	2,3	2,0	2,0	1,8	1,8
4.	Securities acquired by credit institutions, total	14,6	17,2	17,6	16,5	16,7
	of which					
4.1.	Debt securities	11,5	13,1	13,2	12,1	12,2
4.2.	Shares	1,4	2,1	2,0	2,2	2,3
4.3.	Discounted promissory notes	0,8	1,0	1,0	0,9	0,9
4.4.	Shares in associates and subsidiaries	1,0	1,1	1,3	1,2	1,3
5.	Other participation in authorised capital	0,2	0,4	0,5	0,5	0,5
6.	Loans, total	67,5	65,6	66,7	68,2	68,9
	of which:					
6.1.	Loans, deposits and other placements	67,4	65,5	66,6	68,1	68,8
	of which overdue claims	3,4	3,1	3,1	3,1	3,1
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	42,6	41,6	42,2	42,9	43,2
	of which overdue claims	2,6	2,2	2,2	2,2	2,2
6.1.2.	Loans and other placements with individuals	12,1	12,1	12,3	12,9	13,3
	of which overdue claims	0,8	0,8	0,8	0,8	0,8
6.1.3.	Loans, deposits and other placements with credit institutions	9,3	8,6	8,8	9,1	9,2
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
7.	Fixed assets (tangible and intangible) and inventories	2,7	2,6	2,6	2,5	2,5
8.	Allocation of profit	0,2	0,4	0,2	0,3	0,3
8.1.	of which income tax	0,2	0,4	0,1	0,3	0,3
9.	Other assets, total	3,1	3,3	3,2	3,2	3,3
	of which:					
9.1.	Float	1,5	1,6	1,4	1,3	1,4
9.2.	Receivables	0,4	0,5	0,5	0,5	0,5
9.3.	Deferred expenses	0,3	0,2	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)

Liabilities ¹		1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
1.	Funds and profit of credit institutions	12,8	12,8	12,8	12,6	12,8
	Of which:					
1.1.	Funds of credit institutions	8,3	7,7	7,7	7,4	7,4
1.2.	Profit (losses), including financial result of the previous year	4,5	5,1	5,1	5,2	5,4
	Of which:					
1.2.1.	Profit (losses) of the current year	0,7	1,7	0,6	1,3	1,5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4,8	1,0	0,9	0,9	0,9
3.	Accounts of credit institutions	0,9	0,8	0,6	0,7	0,6
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,5	0,4	0,4	0,4
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,2	0,3	0,2
4.	Loans, deposits and other funds raised from other credit institutions	10,6	11,1	10,6	10,0	10,6
5.	Clients' funds ²	58,2	62,4	62,8	63,6	63,0
	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	0,0	0,0	0,0	0,0	0,1
5.3.	Funds of legal entities in settlement and other accounts	13,1	14,3	14,4	14,0	13,3
5.4.	Clients' float	0,7	0,7	0,8	0,8	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	18,6	17,9	17,6	18,5	18,6
5.6.	Individual deposits	25,4	29,0	29,5	29,8	29,8
5.7.	Clients' funds in factoring and forfeiting operations	0,0	0,0	0,0	0,0	0,0
6.	Bonds	1,4	1,6	1,6	1,6	1,7
7.	Promissory notes and bank acceptances	2,5	2,4	2,4	2,3	2,3
8.	Other liabilities ¹ , total	8,7	8,0	8,3	8,2	8,1
	Of which:					
8.1.	Provisions	7,0	6,5	6,5	6,4	6,3
8.2.	Float	0,9	0,8	0,9	0,8	0,8
8.3.	Payables	0,2	0,1	0,2	0,2	0,2
8.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
8.5.	Interest payable	0,7	0,6	0,7	0,7	0,7
	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.

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

	Rubles					Foreign Currency					Total				
	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
1. Loans, deposits and other placements, total	13872,8	16099,2	16759,0	17837,0	18369,1	5974,4	6041,0	5907,2	6171,1	6130,0	19847,1	22140,2	22666,3	24008,0	24499,1
Of which															
- overdue claims	835,1	886,2	891,5	950,2	966,1	179,6	149,7	148,8	131,6	135,6	1014,7	1035,9	1040,2	1081,9	1101,7
1.1 Loans and other placements with non-financial resident organisations	8812,6	10085,6	10542,6	11156,1	11389,6	2954,8	2758,2	2579,7	2641,8	2639,5	11767,4	12843,8	13122,3	13797,9	14029,1
Of which															
- overdue claims	599,0	635,5	634,7	680,2	692,2	123,0	98,6	89,3	76,6	75,3	722,0	734,1	724,0	756,8	767,5
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	269,7	315,2	330,8	366,7	375,9	6,4	6,3	6,0	6,0	6,1	276,2	321,4	336,9	372,7	382,0
Of which															
- overdue claims	21,9	28,1	28,6	29,1	29,0	0,3	0,5	0,4	0,4	0,4	22,2	28,6	29,0	29,6	29,5
1.2 Loans and other placements with non-resident legal entities (except banks)	308,1	319,1	370,6	328,3	342,7	466,3	900,0	875,7	994,2	998,9	774,3	1219,1	1246,3	1322,5	1341,6
Of which															
- overdue claims	19,2	2,8	1,5	3,6	3,4	21,3	6,5	7,6	13,1	18,2	40,6	9,3	9,2	16,7	21,5
1.3 Loans, deposits and other placements with financial sector	827,5	1280,7	1242,1	1348,1	1477,3	313,0	395,9	424,9	391,6	389,8	1140,5	1676,7	1667,0	1739,7	1867,2
Of which															
- overdue claims	7,2	9,5	9,2	17,6	18,3	0,8	0,6	0,9	0,7	0,8	8,0	10,0	10,1	18,2	19,0
of which:															
1.3.1 Resident credit institutions	562,2	911,6	811,7	872,8	968,7	240,9	298,1	329,6	314,1	319,6	803,0	1209,7	1141,3	1186,8	1288,3
Of which															
- overdue claims	0,9	4,4	4,4	4,2	4,8	0,1	0,0	0,0	0,0	0,1	0,9	4,4	4,5	4,3	4,9
1.3.2 Resident financial institutions of different forms of ownership	265,3	369,2	430,3	475,3	508,6	72,1	97,8	95,3	77,6	70,3	337,5	467,0	525,7	552,9	578,9
Of which															
- overdue claims	6,4	5,1	4,8	13,3	13,4	0,7	0,6	0,8	0,6	0,7	7,1	5,6	5,6	14,0	14,1
1.4 Loans, deposits and other placements with non-resident banks	208,5	190,2	258,1	304,6	296,3	1714,4	1521,2	1583,7	1721,4	1675,3	1922,9	1711,4	1841,8	2026,0	1971,6
Of which															
- overdue claims	0,2	0,1	0,1	0,1	0,0	0,8	0,0	8,4	0,1	0,0	1,0	0,1	8,6	0,2	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	230,0	261,7	240,3	214,3	215,7	0,1	0,4	0,4	0,4	0,3	230,1	262,1	240,7	214,7	216,0
Of which															
- overdue claims	0,2	0,0	0,0	0,1	0,1	0,0	0,0	0,0	0,0	0,0	0,2	0,0	0,0	0,1	0,1
1.6 Loans and other placements with resident individuals	3168,0	3722,7	3867,8	4245,6	4411,5	395,6	348,8	316,0	298,2	300,9	3563,6	4071,4	4183,7	4543,8	4712,4
Of which															
- overdue claims	209,3	238,2	245,7	248,5	252,1	33,5	43,6	42,1	40,8	40,9	242,8	281,7	287,8	289,3	293,1
1.7 Loans and other placements with non-resident individuals	1,9	2,5	3,0	3,1	3,3	8,3	10,8	6,2	6,0	6,1	10,2	13,4	9,1	9,1	9,4
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,1	0,2	0,4	0,5	0,4	0,4	0,2	0,6	0,6	0,6	0,6
Reference data:															
Provisions on loans, deposits and other placements	1820,6	1904,2	1919,2	1951,8	1945,5	0,0	0,0	0,0	0,0	0,0	1820,6	1904,2	1919,2	1951,8	1945,5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,3	39,7	41,3	42,7	42,0	9,0	6,3	5,8	5,3	4,2	51,3	46,0	47,1	47,9	46,1
Credit institutions' portfolio of promissory notes of residents	210,1	308,7	327,0	304,3	300,0	21,4	17,1	18,9	23,1	24,4	231,6	325,8	346,0	327,4	324,5
Credit institutions' portfolio of promissory notes of non-residents	0,7	2,4	1,8	1,8	1,8	1,7	1,8	1,8	1,9	1,9	2,5	4,2	3,7	3,6	3,6

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

	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	67,4	65,5	66,6	68,1	68,8
Of which:					
- overdue claims	5,1	4,7	4,6	4,5	4,5
	3,4	3,1	3,1	3,1	3,1
1.1 Loans and other placements with non-financial resident organisations	59,3	58,0	57,9	57,5	57,3
	40,0	38,0	38,6	39,2	39,4
Of which:					
- overdue claims	3,6	3,3	3,2	3,2	3,1
	2,5	2,2	2,1	2,1	2,2
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,4	1,5	1,5	1,6	1,6
	0,9	1,0	1,0	1,1	1,1
Of which:					
- overdue claims	0,1	0,1	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)	3,9	5,5	5,5	5,5	5,5
	2,6	3,6	3,7	3,8	3,8
Of which:					
- overdue claims	0,2	0,0	0,0	0,1	0,1
	0,1	0,0	0,0	0,0	0,1
1.3 Loans, deposits and other placements with financial sector	5,7	7,6	7,4	7,2	7,6
	3,9	5,0	4,9	4,9	5,2
Of which:					
- overdue claims	0,0	0,0	0,0	0,1	0,1
	0,0	0,0	0,0	0,1	0,1
of which:					
1.3.1 Resident credit institutions	4,0	5,5	5,0	4,9	5,3
	2,7	3,6	3,4	3,4	3,6
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	1,7	2,1	2,3	2,3	2,4
	1,1	1,4	1,5	1,6	1,6
Of which					
- overdue claims	0,0	0,0	0,0	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	9,7	7,7	8,1	8,4	8,0
	6,5	5,1	5,4	5,7	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	1,2	1,2	1,1	0,9	0,9
	0,8	0,8	0,7	0,6	0,6
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	18,0	18,4	18,5	18,9	19,2
	12,1	12,0	12,3	12,9	13,2
Of which:					
- overdue claims	1,2	1,3	1,3	1,2	1,2
	0,8	0,8	0,8	0,8	0,8
1.7 Loans and other placements with non-resident individuals	0,1	0,1	0,0	0,0	0,0
	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	9,2	8,6	8,5	8,1	7,9
	6,2	5,6	5,6	5,5	5,5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,3	0,2	0,2	0,2	0,2
	0,2	0,1	0,1	0,1	0,1
Credit institutions' portfolio of promissory notes of residents	1,2	1,5	1,5	1,4	1,3
	0,8	1,0	1,0	0,9	0,9
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

	1.01.10		1.01.11		1.04.11		1.07.11		1.08.11	
	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	4 075,4	100,0	5 499,0	100,0	5 634,0	100,0	5 479,6	100,0	5 613,2	100,0
- in rubles	3 309,3	81,2	4 567,6	83,1	4 778,9	84,8	4 632,0	84,5	4 754,1	84,7
- in foreign currency	766,1	18,8	931,4	16,9	855,1	15,2	847,6	15,5	859,1	15,3
Of which:										
Securities at fair value through profit or loss	1 469,8	36,1	1 654,8	30,1	1 657,9	29,4	1 707,3	31,2	1 752,4	31,2
- in rubles	1 309,8	32,1	1 428,6	26,0	1 475,0	26,2	1 498,6	27,3	1 543,2	27,5
- in foreign currency	160,0	3,9	226,2	4,1	182,9	3,2	208,6	3,8	209,2	3,7
Securities available for sale	2 157,1	52,9	3 005,5	54,7	3 012,3	53,5	2 813,4	51,3	2 886,5	51,4
- in rubles	1 678,4	41,2	2 448,5	44,5	2 489,5	44,2	2 310,7	42,2	2 373,3	42,3
- in foreign currency	478,6	11,7	557,0	10,1	522,8	9,3	502,8	9,2	513,2	9,1
Securities held-to-maturity	150,6	3,7	458,3	8,3	492,6	8,7	504,6	9,2	505,6	9,0
- in rubles	116,6	2,9	432,4	7,9	466,2	8,3	478,9	8,7	478,4	8,5
- in foreign currency	34,0	0,8	25,9	0,5	26,4	0,5	25,7	0,5	27,2	0,5
Shares in associates and subsidiaries	284,5	7,0	368,2	6,7	458,0	8,1	439,9	8,0	454,2	8,1
- in rubles	191,6	4,7	246,8	4,5	336,3	6,0	330,7	6,0	346,6	6,2
- in foreign currency	92,9	2,3	121,4	2,2	121,7	2,2	109,2	2,0	107,6	1,9
Reference data:										
Revaluation of securities	16,3		54,1		51,6		41,3		58,3	
Provisions for losses on securities available for sale	13,9		15,2		14,1		16,5		16,9	
Provisions for losses on securities held-to-maturity	2,4		3,9		3,7		2,6		2,6	
Provisions for losses on portfolio of shares in associates and subsidiaries	2,3		3,1		5,2		5,3		5,3	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.10		1.01.11		1.04.11		1.07.11		1.08.11	
	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	3 379,1	100,0	4 419,9	100,0	4 483,8	100,0	4 269,5	100,0	4 345,9	100,0
- in rubles	2 741,3	81,1	3 661,2	82,8	3 795,1	84,6	3 575,0	83,7	3 660,4	84,2
- in foreign currency	637,8	18,9	758,7	17,2	688,7	15,4	694,5	16,3	685,5	15,8
of which: revaluation	10,5	0,3	17,0	0,4	27,2	0,6	21,4	0,5	28,8	0,7
Debt securities at book value held (without revaluation)	3 368,6	100,0	4 402,9	100,0	4 456,6	100,0	4 248,1	100,0	4 317,1	100,0
of which:										
debt securities of the Russian Federation	767,9	22,8	1 177,5	26,7	1 420,9	31,9	1 569,3	36,9	1 619,7	37,5
- in rubles	656,5	19,5	1 113,4	25,3	1 350,6	30,3	1 469,7	34,6	1 519,3	35,2
- in foreign currency	111,4	3,3	64,1	1,5	70,3	1,6	99,7	2,3	100,5	2,3
debt securities of the Bank of Russia	283,1	8,4	588,5	13,4	401,9	9,0	18,3	0,4	33,4	0,8
- in rubles	283,1	8,4	588,5	13,4	401,9	9,0	18,3	0,4	33,4	0,8
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	229,6	6,8	284,3	6,5	281,0	6,3	252,6	5,9	255,1	5,9
- in rubles	229,6	6,8	284,3	6,5	281,0	6,3	252,5	5,9	255,0	5,9
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0
debt securities of resident credit institutions	289,3	8,6	365,0	8,3	376,6	8,5	357,5	8,4	364,3	8,4
- in rubles	252,2	7,5	345,0	7,8	357,7	8,0	357,4	8,4	364,2	8,4
- in foreign currency	37,1	1,1	20,0	0,5	18,9	0,4	0,1	0,0	0,1	0,0
other debt securities of residents	759,2	22,5	901,1	20,5	975,4	21,9	1 032,3	24,3	1 033,9	23,9
- in rubles	759,1	22,5	893,4	20,3	968,2	21,7	1 032,2	24,3	1 033,9	23,9
- in foreign currency	0,1	0,0	7,7	0,2	7,2	0,2	0,1	0,0	0,1	0,0
debt securities of other countries	33,5	1,0	59,6	1,4	49,2	1,1	49,9	1,2	45,7	1,1
- in rubles	0,0	0,0	6,6	0,2	5,3	0,1	5,1	0,1	5,1	0,1
- in foreign currency	33,5	1,0	53,0	1,2	43,9	1,0	44,8	1,1	40,6	0,9
debt securities of non-resident banks	90,1	2,7	189,3	4,3	172,0	3,9	163,2	3,8	144,6	3,3
- in rubles	28,9	0,9	20,0	0,5	24,4	0,5	15,1	0,4	13,1	0,3
- in foreign currency	61,1	1,8	169,4	3,8	147,6	3,3	148,1	3,5	131,5	3,0
other debt securities of non-residents	539,7	16,0	469,9	10,7	446,5	10,0	524,8	12,4	536,5	12,4
- in rubles	174,6	5,2	138,4	3,1	132,2	3,0	164,6	3,9	164,8	3,8
- in foreign currency	365,1	10,8	331,5	7,5	314,4	7,1	360,2	8,5	371,7	8,6
debt securities delivered without derecognition in the balance sheet	362,7	10,8	355,3	8,1	319,9	7,2	265,7	6,3	269,4	6,2
- in rubles	334,0	9,9	243,2	5,5	234,7	5,3	225,7	5,3	230,3	5,3
- in foreign currency	28,7	0,9	112,1	2,5	85,2	1,9	40,0	0,9	39,1	0,9
overdue debt securities	13,4	0,4	12,3	0,3	13,1	0,3	14,4	0,3	14,5	0,3
- in rubles	12,9	0,4	11,4	0,3	11,9	0,3	13,0	0,3	12,6	0,3
- in foreign currency	0,5	0,0	0,9	0,0	1,2	0,0	1,4	0,0	1,9	0,0
Reference data:										
Provisions for losses on debt securities	19,5		20,6		20,7		21,1		20,9	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.10		1.01.11		1.04.11		1.07.11		1.08.11	
	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	411,8	100,0	710,9	100,0	692,2	100,0	770,3	100,0	813,1	100,0
- in rubles	376,4	91,4	659,7	92,8	647,5	93,5	726,3	94,3	747,0	91,9
- in foreign currency	35,3	8,6	51,3	7,2	44,7	6,5	44,0	5,7	66,1	8,1
of which: revaluation	5,8	1,4	37,0	5,2	24,4	3,5	19,9	2,6	29,5	3,6
Shares held at book value (without revaluation)	406,0	100,0	673,9	100,0	667,9	100,0	750,3	100,0	783,6	100,0
of which shares of:										
resident credit institutions	4,6	1,1	5,7	0,8	11,2	1,7	16,5	2,2	16,7	2,1
- in rubles	4,5	1,1	5,7	0,8	11,2	1,7	16,5	2,2	16,7	2,1
- 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	354,2	87,2	588,0	87,3	575,9	86,2	648,2	86,4	640,5	81,7
- in rubles	344,7	84,9	586,4	87,0	574,4	86,0	646,7	86,2	638,8	81,5
- in foreign currency	9,5	2,3	1,6	0,2	1,5	0,2	1,4	0,2	1,8	0,2
non-resident credit institutions	6,4	1,6	28,1	4,2	18,4	2,8	14,0	1,9	13,9	1,8
- 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	6,4	1,6	28,1	4,2	18,4	2,8	14,0	1,9	13,9	1,8
other non-residents	27,0	6,6	22,2	3,3	27,2	4,1	29,7	4,0	52,6	6,7
- in rubles	8,4	2,1	8,4	1,2	8,4	1,3	8,4	1,1	8,4	1,1
- in foreign currency	18,6	4,6	13,8	2,0	18,7	2,8	21,3	2,8	44,3	5,6
shares delivered without derecognition in the balance sheet	13,8	3,4	29,9	4,4	35,1	5,3	41,9	5,6	59,8	7,6
- in rubles	13,1	3,2	22,1	3,3	29,1	4,3	34,7	4,6	53,7	6,9
- in foreign currency	0,7	0,2	7,7	1,1	6,1	0,9	7,3	1,0	6,1	0,8
Reference data:										
Provisions for losses on shares	8,2		10,6		10,1		12,0		12,6	

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

(billion rubles)

	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Portfolio of promissory notes discounted by a credit institution, in rubles	210,8	311,1	328,8	306,1	301,8
of which promissory notes, not paid when due	2,6	3,4	3,8	3,6	3,2
Portfolio of promissory notes discounted by a credit institution, in foreign currency	23,2	18,9	20,8	25,0	26,3
of which promissory notes, not paid when due	0,32	0,13	0,02	0,02	0,02
Total	234,0	330,0	349,6	331,0	328,1

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.10		1.01.11		1.04.11		1.07.11		1.08.11	
	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	234,0	100,0	330,0	100,0	349,6	100,0	331,0	100,0	328,1	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	180,0	76,9	272,7	82,6	295,6	84,6	278,9	84,2	273,8	83,5
- other promissory notes of residents	51,6	22,0	53,1	16,1	50,3	14,4	48,5	14,6	50,7	15,4
- 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	2,4	1,0	4,2	1,3	3,6	1,0	3,6	1,1	3,6	1,1
Reference data:										
Provisions for losses on promissory notes	8,1		10,7		11,5		11,2		12,6	

¹ including overdue promissory notes.

Table 23

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
1.	Funds raised from organisations, total	9 557,2	11 126,9	11 190,6	11 766,5	11 658,2
	- in rubles	6 398,0	7 786,3	7 875,4	8 511,2	8 459,3
	- in foreign currency	3 159,3	3 340,5	3 315,1	3 255,3	3 198,9
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	3 857,4	4 845,1	4 897,8	4 926,3	4 731,7
	- in rubles	3 099,7	4 134,9	4 048,9	4 049,3	3 937,0
	- in foreign currency	757,6	710,2	848,9	877,0	794,7
	Of which:					
1.1.1	Funds of individual entrepreneurs	90,6	121,2	115,9	124,4	121,1
	- in rubles	88,9	119,6	114,0	122,8	119,6
	- in foreign currency	1,7	1,6	2,0	1,5	1,5
1.2.	Government and other extra budgetary funds in settlement accounts	13,7	12,0	16,8	17,5	17,9
1.3.	Float	209,5	218,4	267,5	272,8	270,0
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	5 466,6	6 035,6	5 994,0	6 535,7	6 624,5
	- in rubles	3 198,6	3 541,2	3 669,1	4 305,3	4 364,2
	- in foreign currency	2 268,0	2 494,4	2 324,9	2 230,4	2 260,2
	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	267,0	464,3	718,9	1 177,2	1 230,1
1.4.2.	Certificates of deposit	20,1	15,4	14,0	13,4	14,3
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,0	0,3	0,0
1.5.	Clients' funds in factoring and forfeiting operations	10,1	15,7	14,4	14,1	14,2
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	0,1	0,0	0,1	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	739,4	955,7	708,8	758,7	658,2
	- in rubles	652,9	826,0	622,6	666,9	582,0
	- in foreign currency	86,6	129,7	86,2	91,8	76,2
	with maturity from 31 days to 1 year	2 202,0	2 065,1	2 287,6	2 708,7	2 848,4
	- in rubles	1 658,8	1 597,2	1 916,3	2 440,1	2 566,4
	- in foreign currency	543,2	467,8	371,3	268,6	282,0
	with maturity in excess of 1 year	2 525,1	3 014,8	2 997,6	3 068,3	3 117,8
	- in rubles	886,9	1 118,0	1 130,2	1 198,3	1 215,7
	- in foreign currency	1 638,2	1 896,8	1 867,5	1 870,0	1 902,1
	Reference data					
	Funds raised from non-resident organisations, total	1 430,8	1 704,6	1 652,1	1 730,7	1 663,3
	- in rubles	215,1	299,7	328,2	353,3	379,7
	- in foreign currency	1 215,7	1 404,9	1 323,9	1 377,4	1 283,6
	of which:					
	Funds of non-resident organisations in settlement and other accounts	113,8	195,2	191,6	255,2	209,8
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	203,9	269,3	272,8	251,3	223,3
	Other funds raised from non-resident legal entities	1 101,7	1 228,8	1 171,5	1 210,0	1 216,6
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,3	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.)

	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Issued debt obligations - total	1 196,8	1 364,6	1 382,9	1 414,2	1 451,9
including:					
bonds:	412,7	537,9	547,7	574,8	609,4
of which					
with maturities less than one year	3,9	0,0	0,0	0,0	0,0
with maturities in excess of one year	408,8	537,9	547,7	574,8	608,4
deposit certificates ¹	20,1	15,4	14,0	13,4	14,3
of which					
with maturities in excess of one year	8,8	3,6	3,0	2,2	3,1
with maturities in excess of one year	10,6	11,4	10,7	11,0	11,1
savings certificates ²	15,5	14,0	13,6	14,0	13,9
of which					
with maturities in excess of one year	10,0	8,2	7,1	6,6	6,4
with maturities in excess of one year	3,8	4,2	4,9	5,8	5,9
promissory notes and banker's acceptances	748,6	797,3	807,6	811,9	814,3
of which					
with maturities in excess of one year	420,3	407,8	382,6	393,1	391,7
with maturities in excess of one year	315,2	375,4	408,9	406,3	407,2

¹ Included in corporate deposits.

² Included in retail deposits.

Individual deposit structure

(billion rubles)

		1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
1	Individual deposits	7 485,0	9 818,0	10 018,0	10 516,5	10 618,9
	- of which savings certificates	15,5	14,0	13,6	14,0	13,9
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 232,1	1 733,0	1 625,7	1 871,0	1 903,4
	- in rubles	1 060,8	1 546,4	1 438,2	1 684,3	1 715,0
	- in foreign currency	171,3	186,5	187,5	186,7	188,4
1.2.	Individual deposits with maturity from 31 days to 1 year	1 481,6	1 730,3	1 801,3	1 816,6	1 815,8
	- in rubles	965,9	1 353,3	1 443,8	1 467,5	1 479,5
	- in foreign currency	515,6	377,0	357,5	349,1	336,3
1.3.	Individual deposits with maturity in excess of 1 year	4 771,3	6 354,7	6 591,1	6 828,9	6 899,7
	- in rubles	3 484,4	5 018,8	5 244,8	5 472,8	5 563,8
	- in foreign currency	1 286,9	1 335,9	1 346,2	1 356,1	1 335,9
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	84,0	103,3	107,4	113,7	114,6

Table 26

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

(billion rubles)

	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Loans, deposits and other funds raised from other credit institutions, total	3 117,3	3 754,9	3 613,2	3 537,4	3 777,5
- in rubles	1 420,5	1 832,1	1 764,0	1 772,1	1 916,2
- in foreign currency	1 696,8	1 922,8	1 849,2	1 765,3	1 861,2
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 234,2	1 696,6	1 646,6	1 673,1	1 799,5
- in rubles	1 019,4	1 407,6	1 331,5	1 357,5	1 483,7
- in foreign currency	214,8	289,0	315,1	315,6	315,8
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	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	1 883,1	2 058,3	1 966,7	1 864,2	1 978,0
- in rubles	401,1	424,5	432,5	414,6	432,6
- in foreign currency	1 482,0	1 633,8	1 534,1	1 449,7	1 545,4
of which					
overdue debt	0,2	0,0	0,0	0,3	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,2	0,0	0,0	0,3	0,0

Table 27

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.08.11

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, %
25% and more	1	19 470	40,6	54 194	0,2
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	79	28 434	59,4	23 101 251	64,9
No budgetary funds	914	0	0,0	12 434 502	34,9
Data not available	0	0	0,0	0	0,0
Total	994	47 904	100,0	35 589 947	100,0

¹ Without government and other extra-budgetary funds

Funds raised from and placed with non-residents

№	Indicator	1.01.10		1.01.11		1.04.11		1.07.11		1.08.11	
		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)	1 515,1	5,1	1 808,3	5,3	1 759,8	5,2	1 844,7	5,2	1 778,3	5,0
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 419,4	4,8	1 693,3	5,0	1 635,8	4,8	1 716,7	4,9	1 649,6	4,6
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 305,6	4,4	1 498,1	4,4	1 444,2	4,2	1 461,6	4,1	1 439,9	4,0
1.2	Individual deposits (excluding saving certificates)	84,0	0,3	103,3	0,3	107,4	0,3	113,7	0,3	114,6	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	64,1	0,2	76,5	0,2	80,1	0,2	84,8	0,2	85,8	0,2
1.3	Funds in other accounts	11,7	0,0	11,7	0,0	16,6	0,0	14,3	0,0	14,1	0,0
2.	Funds in correspondent and other accounts of credit institutions	105,1	0,4	101,3	0,3	72,6	0,2	115,8	0,3	80,8	0,2
3.	Loans, deposits and other funds raised from credit institutions	1 883,1	6,4	2 058,3	6,1	1 966,7	5,8	1 864,2	5,3	1 978,0	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	3 503,2	11,9	3 967,9	11,7	3 799,2	11,2	3 824,8	10,9	3 837,0	10,8
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	87,8	0,3	83,8	0,2	81,7	0,2	91,0	0,3	88,5	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	2 707,4	9,2	2 943,9	8,7	3 097,2	9,1	3 357,7	9,5	3 322,6	9,3
	of which overdue claims	41,8	0,1	10,0	0,0	18,3	0,1	17,4	0,0	22,1	0,1
	of which:										
1.1.	Loans, deposits and other placements	1 922,9	6,5	1 711,4	5,1	1 841,8	5,4	2 026,0	5,8	1 971,6	5,5
1.2	Loans and other placements with legal entities	774,3	2,6	1 219,1	3,6	1 246,3	3,7	1 322,5	3,8	1 341,6	3,8
1.3	Loans and other placements with individuals	10,2	0,0	13,3	0,0	9,1	0,0	9,1	0,0	9,4	0,0
2.	Correspondent accounts with banks	667,6	2,3	689,3	2,0	689,7	2,0	634,2	1,8	638,2	1,8
3.	Securities acquired by credit institutions, total	699,1	2,4	773,4	2,3	717,0	2,1	785,2	2,2	797,0	2,2
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	663,3	2,3	718,9	2,1	667,7	2,0	737,9	2,1	726,8	2,0
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	33,4	0,1	50,3	0,1	45,6	0,1	43,7	0,1	66,6	0,2
3.3	Discounted promissory notes	2,5	0,0	4,2	0,0	3,7	0,0	3,6	0,0	3,6	0,0
4.	Shares in associates and subsidiaries	94,2	0,3	122,7	0,4	124,5	0,4	111,9	0,3	110,2	0,3
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	4 168,3	14,2	4 529,3	13,4	4 628,3	13,6	4 889,0	13,9	4 868,1	13,7
	Reference data:										
	Overdue interest on claims of credit institutions	2,7	0,0	0,7	0,0	0,5	0,0	0,6	0,0	0,6	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.

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				
	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Total	205 109,7	573 379,7	214 277,6	444 185,9	528 509,3	1 058	1 012	1 006	1 000	994	71 355,6	132 079,1	26 076,4	89 103,6	108 856,5
Profit-making CIs ¹	284 938,7	595 046,7	217 130,8	446 414,5	532 575,0	938	931	913	910	867	69 308,1	131 763,4	25 945,7	88 804,3	108 622,2
Loss-making CIs	-79 829,0	-21 667,0	-2 853,2	-2 228,6	-4 065,8	120	81	93	90	127	2 047,5	315,6	130,8	299,3	234,3
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total						1058	1012	1006	1000	994					

¹ including CIs with zero profit.

Table 30

Structure of operating credit institutions' income and expenses¹

	1.01.10		1.01.11		1.04.11		1.07.11	
	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	31 600,6	100,0	22 645,4	100,0	4 652,8	100,0	10 081,4	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 895,6	6,0	1 609,2	7,1	377,7	8,1	767,0	7,6
1.2. Interest income on loans to individuals	589,1	1,9	613,4	2,7	167,1	3,6	349,1	3,5
1.3. Income on securities	1 050,6	3,3	754,2	3,3	202,9	4,4	378,1	3,8
1.4. Income on operations with foreign currency	22 740,3	72,0	14 159,3	62,5	2 819,8	60,6	6 146,0	61,0
1.5. Commissions	473,3	1,5	513,3	2,3	121,7	2,6	261,3	2,6
1.6. Recovery of loss provision	3 616,7	11,5	4 118,9	18,2	750,1	16,1	1 698,9	16,9
1.7. Other income	1 234,9	3,9	877,2	3,9	213,5	4,6	481,0	4,8
Of which:								
1.7.1. Fines, penalties, forfeits	53,2	0,2	102,4	0,5	13,4	0,3	27,9	0,3
2. Expenses of credit institution, total	31 394,7	100,0	22 064,4	100,0	4 438,5	100,0	9 637,2	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	946,0	3,0	608,4	2,8	137,3	3,1	280,5	2,9
2.2. Interest expenses on funds raised from individuals	455,6	1,5	562,6	2,6	138,5	3,1	273,0	2,8
2.3. Expenses on operations with securities	681,2	2,2	394,3	1,8	103,8	2,3	192,1	2,0
2.4. Expenses on operations with foreign currency	22 581,7	71,9	14 114,1	64,0	2 822,0	63,6	6 134,2	63,7
2.5. Commissions	56,6	0,2	61,3	0,3	14,6	0,3	34,1	0,4
2.6. Expenses on loss provision	4 667,3	14,9	4 352,5	19,7	773,2	17,4	1 714,8	17,8
2.7. Management expenses (including personnel costs)	621,5	2,0	719,9	3,3	181,5	4,1	401,9	4,2
2.8. Other expenses	1 384,7	4,4	1 251,2	5,7	267,6	6,0	606,6	6,3
Of which:								
2.8.1. Fines, penalties, forfeits	1,4	0,0	1,6	0,0	0,4	0,0	0,8	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 1.08.11

	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	23 651 244 736	7 597 906 327	24 212 847 532	7 036 303 531
Belgorod Region	15 709 920	387 194	15 779 368	317 746
Bryansk Region	767 735	2 612	770 313	34
Vladimir Region	4 360 251	44 271	4 367 438	37 084
Voronezh Region	547 859	0	547 845	14
Ivanovo Region	11 233 565	529 431	11 230 320	532 676
Kaluga Region	12 635 651	448 062	12 631 004	452 709
Kostroma Region	64 988 175	6 283 481	63 382 454	7 889 202
Kursk Region	13 085 108	516 343	13 106 599	494 852
Lipetsk Region	23 256 523	3 171 966	23 256 971	3 171 518
Moscow Region	57 157 525	8 887 759	55 876 322	10 168 962
Orel Region	4 884 066	54 504	4 882 679	55 891
Ryazan Region	13 068 748	744 477	13 239 253	573 972
Smolensk Region	24 751 149	2 659 724	24 031 181	3 379 692
Tambov Region	2 268 260	203 889	2 272 187	199 962
Tver Region	8 361 849	412 802	8 353 159	421 492
Tula Region	10 116 353	505 998	10 068 738	553 613
Yaroslavl Region	7 349 244	301 636	7 353 988	296 892
City of Moscow	23 376 702 755	7 572 752 178	23 941 697 713	7 007 757 220
North-Western Federal District	967 108 833	211 722 676	977 729 975	201 101 534
Republic of Karelia	973 292	35 755	974 907	34 140
Komi Republic	12 448 864	753 505	12 318 083	884 286
Akhangel'sk Region	713 222	11 258	713 258	11 222
Vologda Region	55 437 145	10 519 857	55 312 022	10 644 980
Kaliningrad Region	56 192 781	14 613 464	55 865 988	14 940 257
Leningrad Region*	7 167 013	791 152	7 288 162	670 003
Murmansk Region	7 918 101	1 505 908	8 048 416	1 375 593
Novgorod Region	4 121 379	131 834	4 131 223	121 990
Pskov Region	2 351 244	52 422	2 356 211	47 455
St Petersburg	819 785 792	183 307 521	830 721 705	172 371 608
Southern Federal District	171 557 591	13 166 759	174 530 782	10 193 568
Republic of Adygeya	4 066 208	24 256	4 074 607	15 857
Republic of Kalmykia	958 814	83 650	944 234	98 230
Krasnodar Territory	83 819 503	3 606 848	84 053 097	3 373 254
Astrakhan Region	5 634 435	80 392	5 660 933	53 894
Volgograd Region	12 716 455	649 527	12 742 435	623 547
Rostov Region	64 362 176	8 722 086	67 055 476	6 028 786
North-Caucasian Federal District	54 383 452	3 377 444	54 456 706	3 304 190
Republic of Daghestan	22 970 007	621 413	23 034 919	556 501
Republic of Ingushetia	847 470	32 370	848 437	31 403
Kabardino-Balkar Republic	5 029 251	86 377	5 049 229	66 399
Karachai-Cherkess Republic	3 260 136	2 109 127	3 363 563	2 005 700
Republic of North Ossetia - Alania	7 620 866	145 422	7 584 335	181 953
Chechen Republic	0	0	0	0
Stavropol Territory	14 655 722	382 735	14 576 223	462 234
Volga Federal District	1 108 160 085	84 109 059	1 109 117 540	83 151 604

Republic of Bashkortostan	57 267 704	3 790 203	58 044 987	3 012 920
Republic of Marii El	1 794 404	12 740	1 801 249	5 895
Republic of Mordovia	17 038 164	269 610	17 040 583	267 191
Republic of Tatarstan	478 417 034	47 204 533	480 741 148	44 880 419
Udmurt Republic	21 560 144	1 079 300	20 911 390	1 728 054
Chuvash Republic	8 984 912	172 104	8 989 925	167 091
Perm Territory	27 835 914	2 934 241	27 942 167	2 827 988
Kirov Region	21 505 487	3 189 242	23 061 532	1 633 197
Nizhny Novgogrod Region	73 203 521	4 311 040	73 151 933	4 362 628
Orenburg Region	37 724 644	1 538 544	37 193 732	2 069 456
Penza Region	11 296 870	74 285	11 299 474	71 681
Samara Region	299 019 939	16 131 355	296 135 547	19 015 747
Saratov Region	44 353 869	3 046 699	44 629 368	2 771 200
Ulyanovsk Region	8 157 479	355 163	8 174 505	338 137
Ural Federal District	680 782 794	130 928 726	726 455 736	85 255 784
Kurgan Region	2 386 766	28 960	2 388 929	26 797
Sverdlovsk Region	275 629 770	45 752 330	299 277 766	22 104 334
Tyumen Region	299 320 785	75 358 696	319 006 616	55 672 865
Chelyabinsk Region	103 445 473	9 788 740	105 782 425	7 451 788
Siberian Federal District	478 456 897	92 973 164	478 101 721	93 328 340
Republic of Altai	13 215 117	51 522	13 243 251	23 388
Republic of Buryatiya	7 139 339	712 910	7 332 258	519 991
Republic of Tuva	400 938	2 808	403 066	680
Republic of Khakassia	7 927 135	113 209	7 919 886	120 458
Altai Territory	14 503 397	183 944	14 510 191	177 150
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10 208 740	358 545	10 228 268	339 017
Irkutsk Region	15 447 097	843 314	15 935 118	355 293
Kemerovo Region	24 570 094	528 795	24 580 947	517 942
Novosibirsk Region	357 952 222	87 562 542	356 613 982	88 900 782
Omsk Region	17 338 155	2 416 643	17 585 176	2 169 622
Tomsk Region	9 754 663	198 932	9 749 578	204 017
Far Eastern Federal District	326 261 448	17 807 068	321 257 989	22 810 527
Republic of Sakha (Yakutia)	17 286 031	461 624	17 334 901	412 754
Kamchatka Territory	13 066 932	888 894	13 128 395	827 431
Primorskiy Territory	80 673 793	5 625 792	81 759 433	4 540 152
Khabarovsk Territory	44 964 191	2 575 470	44 955 923	2 583 738
Amur Region	160 787 186	7 508 309	154 561 106	13 734 389
Magadan Region	0	0	0	0
Sakhalin Region	9 483 315	746 979	9 518 231	712 063
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 1.08.11

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	17 842 896 191	7 007 250 672	18 414 302 813	6 435 844 050
Belgorod Region	165 123 767	4 000 746	165 215 578	3 908 935
Bryansk Region	49 907 844	2 942 386	49 875 363	2 974 867
Vladimir Region	98 572 532	8 485 447	98 588 000	8 469 979
Voronezh Region	289 836 089	14 735 021	290 086 767	14 484 343
Ivanovo Region	53 770 083	3 692 551	53 814 148	3 648 486
Kaluga Region	74 009 801	7 162 037	74 016 437	7 155 401
Kostroma Region	57 958 441	2 188 762	57 849 656	2 297 547
Kursk Region	93 409 988	2 123 946	93 845 819	1 688 115
Lipetsk Region	101 775 252	4 075 385	101 793 145	4 057 492
Moscow Region	684 665 945	64 138 044	683 723 657	65 080 332
Orel Region	38 087 056	1 924 850	38 102 879	1 909 027
Ryazan Region	78 229 305	1 350 455	78 457 273	1 122 487
Smolensk Region	63 473 284	1 096 044	63 455 938	1 113 390
Tambov Region	48 142 070	2 201 973	48 175 252	2 168 791
Tver Region	70 432 945	6 463 185	70 405 259	6 490 871
Tula Region	91 304 214	25 717 256	91 319 025	25 702 445
Yaroslavl Region	144 239 717	2 219 804	144 311 597	2 147 924
City of Moscow	15 639 957 858	6 852 732 780	16 211 267 020	6 281 423 618
	2 272 367 072	416 671 411	2 258 030 957	431 007 526
North-Western Federal District				
Republic of Karelia	39 790 538	9 878 592	41 676 690	7 992 440
Komi Republic	80 739 293	5 064 826	81 054 296	4 749 823
Akhangel'sk Region	96 224 741	6 673 125	96 253 423	6 644 443
Vologda Region	117 989 894	13 927 439	117 926 867	13 990 466
Kaliningrad Region	89 219 238	24 439 191	76 246 332	37 412 097
Leningrad Region	39 567 105	1 198 380	39 675 009	1 090 476
Murmansk Region	59 018 973	16 303 959	67 452 165	7 870 767
Novgorod Region	39 730 228	602 121	38 792 701	1 539 648
Pskov Region	35 479 273	464 601	34 555 929	1 387 945
St Petersburg	1 674 607 789	338 119 177	1 664 397 545	348 329 421
Southern Federal District	1 162 270 539	62 484 267	1 161 890 395	62 864 411
Republic of Adygeya	18 365 994	182 973	18 379 850	169 117
Republic of Kalmykia	6 375 339	51 545	6 364 134	62 750
Krasnodar Territory	549 350 173	23 964 261	544 081 000	29 233 434
Astrakhan Region	57 076 676	1 057 170	57 103 765	1 030 081
Volgograd Region	149 899 614	3 568 284	150 008 399	3 459 499
Rostov Region	381 202 743	33 660 034	385 953 247	28 909 530
North-Caucasian Federal District	341 253 403	10 941 156	341 336 332	10 858 227
Republik of Daghestan	48 823 454	1 224 608	48 891 477	1 156 585
Republic of Ingushetia	8 017 585	74 979	8 012 725	79 839
Kabardino-Balkar Republic	28 109 663	861 047	28 054 106	916 604
Karachai-Cherkess Republic	14 259 898	2 399 072	14 359 043	2 299 927
Republic of North Ossetia - Alania	23 541 001	1 007 230	23 518 262	1 029 969
Chechen Republic	18 656 145	82 387	18 671 519	67 013
Stavropol Territory	199 845 657	5 291 833	199 829 200	5 308 290

Volga Federal District	3 037 995 411	189 446 899	3 057 762 390	169 679 920
Republic of Bashkortostan	302 555 081	41 208 465	317 232 148	26 531 398
Republic of Marii El	39 276 326	2 721 989	39 284 023	2 714 292
Republic of Mordovia	71 868 295	363 156	71 909 546	321 905
Republic of Tatarstan	624 537 613	49 587 174	626 993 730	47 131 057
Udmurt Republic	102 512 912	1 211 473	104 124 939	-400 554
Chuvash Republic	71 305 927	426 907	71 323 867	408 967
Perm Territory	242 551 697	27 695 018	246 843 011	23 403 704
Kirov Region	86 429 007	4 971 021	87 951 244	3 448 784
Nizhny Novgograd Region	426 043 455	14 271 526	425 837 751	14 477 230
Orenburg Region	114 893 948	2 659 515	114 863 654	2 689 809
Penza Region	65 957 689	2 964 835	65 957 488	2 965 036
Samara Region	662 757 702	31 849 394	657 820 438	36 786 658
Saratov Region	158 799 636	4 350 632	159 069 603	4 080 665
Ulyanovsk Region	68 506 123	5 165 794	68 550 948	5 120 969
Ural Federal District	1 653 452 259	290 475 790	1 690 116 422	253 811 627
Kurgan Region	34 684 139	144 099	34 687 320	140 918
Sverdlovsk Region	721 931 515	138 966 559	736 800 596	124 097 478
Tyumen Region	604 940 190	120 664 311	625 084 698	100 519 803
Chelyabinsk Region	291 896 415	30 700 821	293 543 808	29 053 428
Siberian Federal District	1 714 906 237	82 162 179	1 719 555 262	77 513 154
Republic of Altai	9 816 055	41 997	9 826 149	31 903
Republic of Buryatiya	52 351 577	2 173 862	52 523 367	2 002 072
Republic of Tuva	10 230 662	29 003	10 233 404	26 261
Republic of Khakassia	23 613 591	262 408	23 605 782	270 217
Altai Territory	169 254 834	4 599 298	169 295 599	4 558 533
Zabaykal Territory	45 287 631	287 450	45 264 331	310 750
Krasnoyarsk Territory	244 953 964	14 471 620	244 795 201	14 630 383
Irkutsk Region	199 258 173	4 812 403	199 750 612	4 319 964
Kemerovo Region	189 502 169	16 063 756	189 537 299	16 028 626
Novosibirsk Region	549 548 686	31 972 876	553 980 369	27 541 193
Omsk Region	137 736 115	5 735 065	137 427 034	6 044 146
Tomsk Region	83 352 780	1 712 441	83 316 115	1 749 106
Far Eastern Federal District	765 513 693	57 829 571	760 953 322	62 389 942
Republic of Sakha (Yakutia)	69 788 834	4 067 822	69 954 342	3 902 314
Kamchatka Territory	37 058 680	2 230 697	36 884 328	2 405 049
Primorskiy Territory	175 779 121	19 139 153	176 773 961	18 144 313
Khabarovsk Territory	286 520 643	23 779 901	286 782 806	23 517 738
Amur Region	80 823 874	-2 799 768	74 898 135	3 125 971
Magadan Region	53 580 956	6 304 504	53 602 268	6 283 192
Sakhalin Region	51 491 299	4 801 685	51 583 690	4 709 294
Jewish Autonomous Region	4 608 340	188 881	4 608 689	188 532
Chukotka Autonomous Area	5 861 946	116 696	5 865 103	113 539

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 1.08.11

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	3 866 850 149	1 508 240 870	689 999 047	439 477 163	227 235 967	17 167 081
Belgorod Region	903 544	37 357	4 472	0	1 643 716	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	227 585	201 779	9 921	0	77 965	0
Voronezh Region	2 492	2 750	0	0	206 973	0
Ivanovo Region	987 812	38 517	73 559	0	460 128	12 083
Kaluga Region	0	0	17 551	0	143 007	0
Kostroma Region	21 053 852	75 927	7 058	5 880	1 490 396	15 186
Kursk Region	1 446 885	1 024 473	0	0	400 531	0
Lipetsk Region	1 502 505	334 164	4 775	0	509 963	17 428
Moscow Region	7 744 175	1 831 385	296 126	0	3 174 171	396 511
Orel Region	0	0	17 994	9 500	406	0
Ryazan Region	523 236	409 054	335 965	0	193 901	38 898
Smolensk Region	609 144	381 245	1 110 224	44	726 304	0
Tambov Region	0	0	0	62	0	0
Tver Region	563 890	207 409	9 344	0	7 831	0
Tula Region	274 318	96 844	263	0	112	0
Yaroslavl Region	18 536	4 932	45 384	0	3 458	0
City of Moscow	3 830 992 175	1 503 595 034	688 066 411	439 461 677	218 197 105	16 686 975
North-Western Federal District	190 713 255	40 514 184	25 807 088	2 202 091	14 992 577	7 167 602
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 106 797	622 049	76 883	0	73 003	106 698
Akhangel'sk Region	0	0	112 472	0	0	0
Vologda Region	3 736 046	1 840 936	265 929	4 900	4 249 050	846 043
Kaliningrad Region	10 480 398	244 737	775 839	18	367 006	0
Leningrad Region	688 487	93 017	23 243	20	0	0
Murmansk Region	1 518 658	772 116	0	0	38 794	0
Novgorod Region	907 407	372 318	215 605	0	51 194	11 374
Pskov Region	38 711	0	0	0	0	0
St Petersburg	171 236 751	36 569 011	24 337 117	2 197 153	10 213 530	6 203 487
Southern Federal District	12 459 190	2 925 491	3 161 850	25 169	2 220 411	351 358
Republic of Adygeya	20 247	20 114	1 278	0	48 240	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 687 573	1 676 139	2 645 319	0	792 035	0
Astrakhan Region	1 395 483	904 192	14 376	5 288	292 191	0
Volgograd Region	943 406	161 083	21 430	0	989 959	351 358
Rostov Region	1 412 481	163 963	479 447	19 881	97 986	0
North-Caucasian Federal District	2 965 388	976 137	722 111	1 210	1 048 639	0
Republic of Dagestan	287 186	0	509 262	0	220 174	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	29 776	0	0	0
Karachai-Cherkess Republic	632 906	0	55 803	0	94 111	0
Republic of North Ossetia - Alania	0	0	16 270	1 000	182 479	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	2 045 296	976 137	111 000	210	551 875	0

Volga Federal District	98 387 555	27 489 282	55 504 777	1 213 453	18 844 064	149 093
Republic of Bashkortostan	5 874 191	1 542 401	975 312	0	117 859	0
Republic of Marii El	0	0	0	0	38 855	0
Republic of Mordovia	409 700	142 439	58 311	0	813 735	0
Republic of Tatarstan	46 893 777	19 568 511	31 311 954	798 125	4 288 052	0
Udmurt Republic	1 574 602	21 737	77 612	0	1 208 917	0
Chuvash Republic	527 242	76 440	48 139	0	784 767	0
Perm Territory	1 338 361	0	4 382 828	0	249 753	0
Kirov Region	3 904 043	9 768	1 734 486	0	226 401	0
Nizhny Novgogrod Region	8 036 723	2 205 539	3 503 647	115	4 658 466	129 525
Orenburg Region	3 729 869	130 610	422 536	17 646	4 251 762	19 568
Penza Region	597 111	0	23 311	0	61 489	0
Samara Region	24 451 164	3 671 351	12 430 571	397 297	1 854 770	0
Saratov Region	1 050 669	120 486	535 446	270	259 238	0
Ulyanovsk Region	103	0	624	0	30 000	0
Ural Federal District	102 783 084	26 750 167	17 302 284	256 340	24 206 406	1 145 015
Kurgan Region	0	0	0	0	25 273	0
Sverdlovsk Region	53 247 512	6 212 443	10 845 863	100	8 209 378	0
Tyumen Region	30 133 923	8 675 940	6 028 104	256 240	15 103 930	1 145 015
Chelyabinsk Region	19 401 649	11 861 784	428 317	0	867 825	0
Siberian Federal District	38 507 917	8 924 400	18 719 940	9 156 547	6 782 663	203 475
Republic of Altai	455 995	440 093	1	0	216 005	0
Republic of Buryatiya	98 236	0	886 137	0	2 091	0
Republic of Tuva	4 956	5 387	0	0	0	0
Republic of Khakassia	192 211	93 828	0	0	212 157	0
Altai Territory	41 006	36 897	3 449	0	2 519	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 524	4 949	112 858	0	0	0
Irkutsk Region	219 458	0	104 508	0	120 240	0
Kemerovo Region	2 504 027	1 738 322	79 026	0	176 781	0
Novosibirsk Region	32 867 820	6 130 764	17 516 493	9 156 547	5 125 409	0
Omsk Region	1 857 098	474 160	127	0	874 205	203 475
Tomsk Region	262 586	0	17 341	0	53 256	0
Far Eastern Federal District	33 228 446	3 900 464	1 876 786	1 872 605	6 485 759	88 472
Republic of Sakha (Yakutia)	2 225 595	290 700	184 217	0	963 373	0
Kamchatka Territory	393 690	60 170	36 069	39 805	405 379	0
Primorskiy Territory	18 442 640	2 989 468	875 782	0	1 079 789	0
Khabarovsk Territory	1 524 081	271 731	226 642	0	124 863	0
Amur Region	10 611 764	288 395	64 652	1 832 800	3 869 998	88 472
Magadan Region	0	0	0	0	0	0
Sakhalin Region	30 676	0	489 424	0	42 357	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 1.08.11

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	3 921 914 188	1 517 371 479	699 566 280	447 385 922	243 783 919	20 192 257
Belgorod Region	903 544	37 357	5 026	0	1 643 716	0
Bryansk Region	0	0	159	0	0	0
Vladimir Region	227 585	201 779	8 996	0	29 515	0
Voronezh Region	2 492	2 750	1 124	0	206 973	0
Ivanovo Region	997 006	69 108	65 739	0	460 128	12 083
Kaluga Region	0	0	17 551	0	151 523	0
Kostroma Region	10 752 053	75 927	7 347	0	344 031	15 186
Kursk Region	1 446 885	1 024 473	0	0	400 531	0
Lipetsk Region	1 502 505	334 164	6 867	0	524 890	17 428
Moscow Region	7 744 176	1 831 385	296 684	0	6 282 659	2 245 291
Orel Region	0	0	17 994	9 500	406	0
Ryazan Region	523 236	409 054	335 965	0	190 328	38 898
Smolensk Region	343 381	318 253	239 517	44	76 646	0
Tambov Region	0	0	0	62	0	0
Tver Region	507 979	207 409	9 344	0	7 831	0
Tula Region	274 318	96 844	511	0	375 609	0
Yaroslavl Region	38 724	26 807	53 452	0	3 458	0
City of Moscow	3 896 650 304	1 512 736 169	698 500 004	447 376 316	233 085 675	17 863 371
North-Western Federal District	180 381 514	38 047 461	34 188 498	3 449 218	12 972 145	4 397 177
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 808 086	398 743	68 759	0	2 435	31 095
Akhangel'sk Region	22 759	24 866	112 472	0	0	0
Vologda Region	1 299 780	715 436	256 831	4 900	3 976 268	0
Kaliningrad Region	3 817 668	122 672	33 697	0	295 214	0
Leningrad Region	688 487	93 017	23 243	1 247 165	0	0
Murmansk Region	1 518 658	772 116	0	0	38 794	0
Novgorod Region	907 407	372 318	215 605	0	51 194	11 374
Pskov Region	38 711	0	0	0	0	0
St Petersburg	170 279 958	35 548 293	33 477 891	2 197 153	8 608 240	4 354 708
Southern Federal District	11 449 843	2 509 764	2 796 622	25 169	1 422 022	153 154
Republic of Adygeya	20 247	20 114	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 687 573	1 676 139	2 384 238	0	361 616	0
Astrakhan Region	466 328	488 465	19 801	5 288	253 074	0
Volgograd Region	863 214	161 083	23 060	0	685 148	153 154
Rostov Region	1 412 481	163 963	368 245	19 881	122 184	0
North-Caucasian Federal District	2 949 311	976 137	724 740	1 210	770 326	0
Republik of Dagestan	287 186	0	509 262	0	215 088	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	29 776	0	0	0
Karachai-Cherkess Republic	616 829	0	55 803	0	94 111	0
Republic of North Ossetia - Alania	0	0	16 270	1 000	180 805	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	2 045 296	976 137	113 629	210	280 322	0
Volga Federal District	97 266 086	27 389 445	55 401 135	1 214 115	18 039 446	149 093
Republic of Bashkortostan	5 594 936	1 542 401	978 795	0	97 567	0

Republic of Marii El	0	0	0	0	38 855	0
Republic of Mordovia	409 700	142 439	55 031	0	239 981	0
Republic of Tatarstan	46 801 257	19 568 511	31 199 885	798 125	5 726 740	0
Udmurt Republic	1 574 602	21 737	77 658	0	1 147 117	0
Chuvash Republic	527 242	76 440	43 365	43	784 767	0
Perm Territory	1 338 361	0	4 383 309	0	211 848	0
Kirov Region	3 904 043	9 768	1 734 486	0	226 401	0
Nizhny Novgograd Region	7 593 210	2 105 702	3 504 186	234	4 227 083	129 525
Orenburg Region	3 423 688	130 610	429 380	17 646	3 432 002	19 568
Penza Region	597 111	0	23 311	0	61 489	0
Samara Region	24 451 164	3 671 351	12 431 753	397 797	1 559 744	0
Saratov Region	1 050 669	120 486	539 352	270	265 852	0
Ulyanovsk Region	103	0	624	0	20 000	0
Ural Federal District	85 771 069	26 079 584	17 091 783	256 340	19 222 437	1 145 015
Kurgan Region	0	0	0	0	25 273	0
Sverdlovsk Region	36 753 502	5 541 860	10 631 081	100	3 422 954	0
Tyumen Region	30 133 923	8 675 940	6 047 022	256 240	14 880 638	1 145 015
Chelyabinsk Region	18 883 644	11 861 784	413 680	0	893 572	0
Siberian Federal District	15 696 798	3 436 403	1 498 932	0	2 054 530	146 929
Republic of Altai	0	0	1	0	61 411	0
Republic of Buryatiya	98 236	0	886 137	0	2 091	0
Republic of Tuva	4 956	5 387	0	0	0	0
Republic of Khakassia	192 211	93 828	0	0	212 157	0
Altai Territory	41 006	36 897	3 449	0	2 579	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 524	4 949	112 858	0	4 499	0
Irkutsk Region	219 458	0	104 508	0	120 240	0
Kemerovo Region	2 504 027	1 738 322	80 539	0	176 781	0
Novosibirsk Region	10 512 696	1 082 860	292 803	0	1 142 514	0
Omsk Region	1 857 098	474 160	1 276	0	279 002	146 929
Tomsk Region	262 586	0	17 361	0	53 256	0
Far Eastern Federal District	28 963 788	3 900 464	1 825 896	1 872 605	3 392 174	88 472
Republic of Sakha (Yakutia)	2 328 116	290 700	184 217	0	1 987 525	0
Kamchatka Territory	386 375	60 170	36 069	39 805	128 354	0
Primorskiy Territory	19 158 286	3 218 810	1 100 077	0	1 052 042	0
Khabarovsk Territory	808 435	42 389	2 347	0	181 896	0
Amur Region	6 251 900	288 395	7 641	1 832 800	0	88 472
Magadan Region	0	0	6 121	0	0	0
Sakhalin Region	30 676	0	489 424	0	42 357	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 1.08.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	15 926 161 658	10 267 463 087	1 111 685 718	3 718 013 701
Belgorod Region	8 925 309	7 260 536	370 000	885 724
Bryansk Region	723 671	73 109	650 000	562
Vladimir Region	2 436 576	1 445 257	105 200	886 119
Voronezh Region	231 858	193 943	12 700	25 215
Ivanovo Region	7 292 657	3 933 730	155 020	3 099 244
Kaluga Region	7 163 501	2 492 884	1 280 000	3 114 353
Kostroma Region	35 030 882	12 271 352	39 853	20 212 160
Kursk Region	9 465 142	8 594 429	0	649 075
Lipetsk Region	17 016 926	13 074 771	765 600	1 259 785
Moscow Region	35 934 973	17 588 962	988 003	15 885 337
Orel Region	3 687 721	2 249 868	61 000	1 291 791
Ryazan Region	8 811 059	7 379 676	350 000	1 035 900
Smolensk Region	17 689 807	11 644 251	2 090 055	3 609 680
Tambov Region	1 517 991	1 281 686	0	236 305
Tver Region	5 879 401	3 937 659	332 635	1 609 107
Tula Region	7 672 331	6 492 280	108 095	1 036 565
Yaroslavl Region	4 690 393	3 715 108	474 752	496 917
City of Moscow	15 751 991 460	10 163 833 586	1 103 902 805	3 662 679 862
North-Western Federal District	599 415 789	439 045 374	45 953 663	72 829 175
Republic of Karelia	662 589	208 292	160 000	182 047
Komi Republic	7 239 608	3 385 669	2 615 000	1 134 801
Akhangel'sk Region	219 879	174 248	27 590	13 808
Vologda Region	39 023 907	24 149 049	2 672 294	10 818 056
Kaliningrad Region	35 653 782	29 004 726	4 446 440	1 360 832
Leningrad Region	3 552 087	2 474 393	350 000	565 751
Murmansk Region	4 147 468	1 799 722	89 000	2 140 706
Novgorod Region	1 558 649	1 103 885	500	439 503
Pskov Region	1 228 119	1 082 263	0	145 856
St Petersburg	506 129 701	375 663 127	35 592 839	56 027 815
Southern Federal District	115 269 522	80 207 982	5 643 386	24 998 086
Republic of Adygeya	2 775 156	2 015 279	60 000	699 877
Republic of Kalmykia	607 778	433 833	30	173 915
Krasnodar Territory	50 781 187	35 465 411	3 358 416	8 936 794
Astrakhan Region	2 346 983	956 960	31 000	722 709
Volgograd Region	8 349 866	6 629 940	726 000	793 001
Rostov Region	50 408 552	34 706 559	1 467 940	13 671 790
North-Caucasian Federal District	31 234 272	18 916 042	3 444 297	8 097 723
Republic of Daghestan	11 178 955	6 279 594	526 912	4 229 877
Republic of Ingushetia	286 079	92 953	0	193 126
Kabardino-Balkar Republic	3 464 165	2 505 408	248 500	710 257
Karachai-Cherkess Republic	1 917 879	1 284 988	98 500	469 391
Republic of North Ossetia - Alania	4 995 789	4 461 495	34 385	476 123
Chechen Republic	0	0	0	0

Stavropol Territory	9 391 405	4 291 604	2 536 000	2 018 949
Volga Federal District	727 565 493	460 709 730	31 463 861	215 786 065
Republic of Bashkortostan	39 190 088	20 139 522	1 399 016	16 888 499
Republic of Marii El	1 191 061	830 509	100 400	63 093
Republic of Mordovia	11 757 462	9 368 293	430 400	1 366 522
Republic of Tatarstan	291 922 739	226 572 409	14 982 773	41 982 367
Udmurt Republic	15 376 126	8 330 306	226 671	5 988 701
Chuvash Republic	5 400 244	2 936 644	360 500	1 992 373
Perm Territory	16 263 092	10 752 373	68 000	5 327 208
Kirov Region	14 063 578	11 098 431	345 180	2 423 136
Nizhny Novgogrod Region	40 655 210	31 670 820	1 361 030	5 006 229
Orenburg Region	22 878 816	13 454 414	907 250	7 885 971
Penza Region	7 469 703	5 686 046	601 000	893 826
Samara Region	227 706 813	100 137 995	7 171 641	116 340 508
Saratov Region	28 320 051	15 171 913	3 465 000	8 872 177
Ulyanovsk Region	5 370 510	4 560 055	45 000	755 455
Ural Federal District	435 576 670	207 069 282	35 886 751	158 620 320
Kurgan Region	1 551 889	1 431 351	30 900	86 892
Sverdlovsk Region	167 235 973	73 767 668	17 023 579	69 438 706
Tyumen Region	203 561 046	94 007 547	13 015 311	73 301 974
Chelyabinsk Region	63 227 762	37 862 716	5 816 961	15 792 748
Siberian Federal District	307 568 049	181 053 983	20 470 992	94 850 470
Republic of Altai	10 912 721	3 342 241	205 000	7 070 810
Republic of Buryatiya	4 202 333	2 160 781	50 000	1 991 552
Republic of Tuva	213 487	125 287	270	86 730
Republic of Khakassia	5 650 806	1 998 167	381 590	2 989 924
Altai Territory	11 517 320	8 945 556	445 002	1 772 285
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 979 273	4 010 509	511 895	2 128 538
Irkutsk Region	11 332 684	7 390 291	795 176	3 025 976
Kemerovo Region	13 105 317	7 599 970	1 740 092	3 765 255
Novosibirsk Region	226 331 235	135 457 991	15 653 967	65 941 181
Omsk Region	11 305 867	5 791 886	678 000	4 374 634
Tomsk Region	6 017 006	4 231 304	10 000	1 703 585
Far Eastern Federal District	226 306 042	77 845 541	10 484 168	121 601 860
Republic of Sakha (Yakutia)	8 932 706	5 763 491	252 750	2 716 356
Kamchatka Territory	9 417 501	6 421 852	1 364 547	1 546 793
Primorskiy Territory	42 366 537	31 370 123	135 935	8 501 284
Khabarovsk Territory	36 255 289	17 954 524	5 450 200	12 429 695
Amur Region	124 957 772	13 186 716	3 064 736	95 550 537
Magadan Region	0	0	0	0
Sakhalin Region	4 376 237	3 148 835	216 000	857 195
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 1.08.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	9 921 463 546	6 511 871 487	1 141 247 417	1 667 251 171
Belgorod Region	148 512 414	135 704 347	370 000	11 280 681
Bryansk Region	36 387 633	25 041 232	650 000	7 772 012
Vladimir Region	68 771 863	49 199 843	95 000	19 041 234
Voronezh Region	260 612 439	156 928 504	12 700	102 154 735
Ivanovo Region	38 684 154	27 703 756	90 020	8 161 398
Kaluga Region	56 507 627	34 949 168	1 280 000	15 976 018
Kostroma Region	37 113 438	26 243 591	39 853	6 168 613
Kursk Region	83 137 441	73 004 468	0	9 908 954
Lipetsk Region	88 673 270	70 657 960	760 000	13 924 379
Moscow Region	348 316 776	199 021 447	988 003	118 806 163
Orel Region	24 551 636	18 944 056	61 000	5 203 739
Ryazan Region	69 058 152	49 353 494	350 000	11 776 697
Smolensk Region	55 923 681	44 671 853	355 055	10 379 909
Tambov Region	42 088 086	37 706 900	0	3 522 186
Tver Region	57 974 755	42 186 051	314 585	12 488 070
Tula Region	80 877 383	61 925 548	108 095	12 754 102
Yaroslavl Region	127 040 066	73 130 833	164 752	40 652 599
City of Moscow	8 297 232 732	5 385 498 436	1 135 608 354	1 257 279 682
North-Western Federal District	1 583 616 677	1 050 303 154	42 840 545	390 256 018
Republic of Karelia	34 291 133	15 820 118	160 000	15 381 003
Komi Republic	48 104 282	21 688 069	2 470 000	23 031 237
Akhangel'sk Region	54 740 869	32 133 469	27 590	17 302 611
Vologda Region	97 029 297	67 060 573	835 100	20 582 107
Kaliningrad Region	69 879 880	51 792 796	2 830 506	11 561 144
Leningrad Region	31 436 686	26 598 128	350 000	2 597 298
Murmansk Region	41 706 688	23 889 353	89 000	17 245 047
Novgorod Region	32 076 594	17 743 581	500	9 906 413
Pskov Region	29 307 578	21 932 818	0	6 140 812
St Petersburg	1 145 043 670	771 644 249	36 077 849	266 508 346
Southern Federal District	1 011 925 259	704 026 604	5 393 537	257 595 556
Republic of Adygeya	16 070 362	11 278 947	60 000	4 731 415
Republic of Kalmykia	5 509 759	3 357 568	30	2 152 161
Krasnodar Territory	474 317 135	324 076 292	3 193 267	126 136 893
Astrakhan Region	49 946 841	29 820 753	31 000	11 089 047
Volgograd Region	128 324 443	87 719 840	641 000	29 786 927
Rostov Region	337 756 719	247 773 204	1 468 240	83 699 113
North-Caucasian Federal District	277 739 874	181 491 538	3 395 897	86 190 799
Republic of Dagestan	32 557 095	19 150 906	537 012	12 726 265
Republic of Ingushetia	6 647 716	4 087 322	0	2 560 394
Kabardino-Balkar Republic	23 651 596	18 610 268	248 500	4 791 706
Karachai-Cherkess Republic	12 167 760	7 814 672	30 000	4 258 088
Republic of North Ossetia - Alania	11 859 141	9 654 353	44 385	2 136 617

Chechen Republic	14 163 089	11 515 022	0	2 648 067
Stavropol Territory	176 693 477	110 658 995	2 536 000	57 069 662
Volga Federal District	2 389 951 734	1 531 140 451	31 502 928	738 145 332
Republic of Bashkortostan	192 028 732	112 316 148	1 289 319	72 681 080
Republic of Marii El	35 472 439	26 685 717	100 400	6 985 253
Republic of Mordovia	63 505 470	51 322 102	380 400	9 830 721
Republic of Tatarstan	424 188 963	326 244 093	15 392 727	72 886 660
Udmurt Republic	87 229 905	52 290 315	226 681	30 807 604
Chuvash Republic	61 949 117	41 994 507	185 500	18 895 028
Perm Territory	202 725 447	135 302 721	68 000	66 236 741
Kirov Region	71 986 097	52 654 499	345 180	16 417 654
Nizhny Novgograd Region	360 665 060	259 313 845	1 371 230	83 709 587
Orenburg Region	93 019 457	62 455 071	742 200	29 266 408
Penza Region	57 180 398	37 885 541	601 150	11 824 660
Samara Region	554 815 178	262 989 421	7 290 141	273 245 233
Saratov Region	130 843 437	69 978 571	3 465 000	31 672 526
Ulyanovsk Region	54 342 034	39 707 900	45 000	13 686 177
Ural Federal District	1 246 084 943	711 521 854	23 303 724	467 675 809
Kurgan Region	30 018 561	15 995 893	30 900	13 717 273
Sverdlovsk Region	588 846 450	373 530 293	4 449 552	192 647 383
Tyumen Region	393 801 475	175 600 852	13 006 311	187 324 497
Chelyabinsk Region	233 418 457	146 394 816	5 816 961	73 986 656
Siberian Federal District	1 450 721 839	776 048 180	9 052 097	611 344 555
Republic of Altai	8 433 373	3 115 906	0	5 146 770
Republic of Buryatiya	44 692 781	19 312 739	50 000	22 275 970
Republic of Tuva	9 177 364	1 186 564	270	7 676 112
Republic of Khakassia	20 072 958	8 668 886	381 590	10 709 165
Altai Territory	151 517 945	112 477 217	445 002	36 823 063
Zabaykal Territory	39 700 096	14 222 128	0	23 994 133
Krasnoyarsk Territory	216 610 511	106 818 775	511 895	102 906 436
Irkutsk Region	173 328 988	80 414 062	795 176	91 335 810
Kemerovo Region	137 720 175	78 297 286	1 740 133	53 594 288
Novosibirsk Region	461 103 390	250 230 935	4 620 029	184 152 475
Omsk Region	117 060 145	60 219 077	498 000	44 213 321
Tomsk Region	71 304 113	41 084 605	10 002	28 517 012
Far Eastern Federal District	486 490 784	265 035 206	8 221 691	196 182 873
Republic of Sakha (Yakutia)	37 753 257	23 119 046	252 750	13 937 010
Kamchatka Territory	21 852 179	15 949 642	1 363 900	3 816 037
Primorskiy Territory	70 114 779	48 740 113	385 935	17 419 190
Khabarovsk Territory	259 631 201	126 251 448	5 200 200	120 877 786
Amur Region	31 350 717	12 689 827	802 906	14 483 820
Magadan Region	50 649 303	28 044 538	0	21 441 701
Sakhalin Region	13 091 067	8 593 412	216 000	3 806 228
Jewish Autonomous Region	1 718 851	1 464 596	0	254 255
Chukotka Autonomous Area	329 430	182 584	0	146 846

Table 34.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.08.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	5 808 141 105	3 452 111 359	1 907 440 940	283 286 940
Belgorod Region	200 236	129 708	70 528	0
Bryansk Region	0	0	0	0
Vladimir Region	848	0	0	848
Voronezh Region	0	0	0	0
Ivanovo Region	229 020	156 306	3 045	69 669
Kaluga Region	33 630	29 928	0	3 702
Kostroma Region	4 930 331	3 904 020	98 535	797 685
Kursk Region	231 525	205 981	0	889
Lipetsk Region	170 811	146 701	0	24 110
Moscow Region	5 592 511	1 774 472	515 934	3 302 105
Orel Region	415	0	415	0
Ryazan Region	85 517	40 540	28 843	16 134
Smolensk Region	1 178 328	119 724	372 008	618 382
Tambov Region	830	0	830	0
Tver Region	2 391	984	1 244	163
Tula Region	342 621	261 961	0	80 660
Yaroslavl Region	16 143	3 211	1 587	11 345
City of Moscow	5 795 125 948	3 445 337 823	1 906 347 971	278 361 248
North-Western Federal District	138 158 567	78 762 454	38 850 496	13 850 459
Republic of Karelia	0	0	0	0
Komi Republic	299 740	75 925	185 097	27 787
Akhangel'sk Region	1 606	0	1 359	247
Vologda Region	6 162 945	1 125 318	4 753 034	12 221
Kaliningrad Region	5 352 102	3 557 641	1 223 810	201 128
Leningrad Region	461 189	343 806	100 766	16 617
Murmansk Region	546 246	345 484	180 502	20 260
Novgorod Region	8 371	0	3 004	5 367
Pskov Region	0	0	0	0
St Petersburg	125 326 368	73 314 280	32 402 924	13 566 832
Southern Federal District	8 291 919	2 576 159	3 539 044	459 890
Republic of Adygeya	1 225	0	415	810
Republic of Kalmykia	9 510	6 394	1 400	1 716
Krasnodar Territory	1 402 871	808 476	126 834	272 272
Astrakhan Region	2 892	0	1 071	1 821
Volgograd Region	3 812	0	554	3 258
Rostov Region	6 871 609	1 761 289	3 408 770	180 013
North-Caucasian Federal District	1 083 299	576 400	236 664	270 235
Republic of Dagestan	153 845	70 420	21 676	61 749
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	608	0	608	0
Karachai-Cherkess Republic	744 628	505 980	61 691	176 957
Republic of North Ossetia - Alania	4 814	0	4 221	593

Chechen Republic	0	0	0	0
Stavropol Territory	179 404	0	148 468	30 936
Volga Federal District	42 298 704	35 353 926	2 059 689	4 436 575
Republic of Bashkortostan	823 591	586 669	53 866	183 056
Republic of Marii El	415	0	415	0
Republic of Mordovia	58 544	22 413	35 177	954
Republic of Tatarstan	27 899 452	25 700 573	936 046	930 876
Udmurt Republic	867 086	636 465	69 227	161 394
Chuvash Republic	76 485	0	415	76 070
Perm Territory	1 388 740	1 137 389	128 458	122 893
Kirov Region	1 166 207	821 041	71 136	274 030
Nizhny Novgogrod Region	2 346 018	1 426 534	171 343	661 026
Orenburg Region	637 687	534 472	25 236	77 979
Penza Region	415	0	415	0
Samara Region	6 625 072	4 174 833	557 191	1 888 305
Saratov Region	237 300	148 164	10 055	54 382
Ulyanovsk Region	171 692	165 373	709	5 610
Ural Federal District	70 409 870	32 850 766	30 398 691	1 053 648
Kurgan Region	0	0	0	0
Sverdlovsk Region	21 946 521	14 310 261	6 915 146	642 856
Tyumen Region	43 437 771	17 430 490	19 620 386	358 388
Chelyabinsk Region	5 025 578	1 110 015	3 863 159	52 404
Siberian Federal District	53 428 333	32 431 995	11 834 925	2 593 083
Republic of Altai	0	0	0	0
Republic of Buryatiya	18 489	0	18 324	165
Republic of Tuva	414	0	414	0
Republic of Khakassia	3 531	0	3 531	0
Altai Territory	9 380	4 748	276	4 356
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	79 142	66 528	5 975	6 639
Irkutsk Region	46 261	7 164	37 866	1 231
Kemerovo Region	60 488	37 633	9 145	13 710
Novosibirsk Region	52 424 473	31 633 705	11 735 092	2 487 346
Omsk Region	757 428	660 440	23 887	73 101
Tomsk Region	28 727	21 777	415	6 535
Far Eastern Federal District	8 183 422	3 714 518	547 712	1 087 365
Republic of Sakha (Yakutia)	73 213	55 359	17 710	144
Kamchatka Territory	220 722	212 797	3 782	4 143
Primorskiy Territory	1 446 023	1 088 536	72 744	108 900
Khabarovsk Territory	1 314 750	1 211 977	356	99 651
Amur Region	5 043 096	1 075 266	449 023	863 589
Magadan Region	0	0	0	0
Sakhalin Region	85 618	70 583	4 097	10 938
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 1.08.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	5 394 603 727	3 062 381 160	1 920 975 556	250 114 476
Belgorod Region	3 427 778	3 028 948	71 497	327 333
Bryansk Region	1 581 841	1 547 897	0	33 944
Vladimir Region	2 503 259	2 436 149	0	67 110
Voronezh Region	13 394 624	12 337 188	2 353	966 237
Ivanovo Region	4 633 808	4 559 709	3 045	71 054
Kaluga Region	3 825 361	3 683 121	55	142 185
Kostroma Region	887 048	780 560	98 120	8 368
Kursk Region	1 551 037	1 353 672	0	172 710
Lipetsk Region	929 276	814 418	0	114 858
Moscow Region	34 390 893	28 380 695	515 934	5 494 264
Orel Region	453 095	450 622	415	2 058
Ryazan Region	450 773	350 935	28 843	70 995
Smolensk Region	674 694	463 527	60 031	151 136
Tambov Region	1 901 820	1 900 431	830	559
Tver Region	191 712	131 208	830	59 315
Tula Region	25 112 468	24 893 353	0	219 115
Yaroslavl Region	1 332 069	838 191	968	402 733
City of Moscow	5 297 362 171	2 974 430 536	1 920 192 635	241 810 502
North-Western Federal District	265 704 983	185 897 856	36 094 606	31 536 436
Republic of Karelia	9 625 836	9 468 739	0	157 097
Komi Republic	1 572 963	1 315 071	185 097	72 795
Akhangel'sk Region	1 587 502	1 496 609	1 359	88 810
Vologda Region	12 622 131	11 810 191	172 061	392 975
Kaliningrad Region	18 305 893	16 541 198	16 150	1 699 525
Leningrad Region	681 356	550 921	100 766	29 669
Murmansk Region	9 956 779	9 671 175	180 502	104 470
Novgorod Region	342 031	251 850	3 004	87 177
Pskov Region	219 000	196 945	0	22 055
St Petersburg	210 791 492	134 595 157	35 435 667	28 881 863
Southern Federal District	51 870 153	42 968 660	3 507 384	2 922 644
Republic of Adygeya	112 343	52 361	415	59 567
Republic of Kalmykia	7 794	6 394	1 400	0
Krasnodar Territory	18 966 339	16 240 520	95 415	1 768 383
Astrakhan Region	790 724	784 125	830	5 769
Volgograd Region	2 544 168	2 452 806	554	90 808
Rostov Region	29 448 785	23 432 454	3 408 770	998 117
North-Caucasian Federal District	6 507 754	5 035 352	237 494	1 233 321
Republic of Dagestan	617 675	370 782	22 506	224 387
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	549 687	549 079	608	0
Karachai-Cherkess Republic	987 946	759 373	61 691	166 882
Republic of North Ossetia - Alania	60 858	0	4 221	56 637

Chechen Republic	0	0	0	0
Stavropol Territory	4 291 588	3 356 118	148 468	785 415
Volga Federal District	124 255 862	113 553 163	2 058 029	7 762 114
Republic of Bashkortostan	23 595 961	22 856 331	53 451	572 979
Republic of Marii El	2 565 707	2 558 745	415	6 532
Republic of Mordovia	60 897	22 413	35 039	3 445
Republic of Tatarstan	30 751 448	29 176 762	936 046	350 805
Udmurt Republic	604 383	342 061	69 227	193 095
Chuvash Republic	219 946	20 205	0	199 741
Perm Territory	19 731 507	18 675 838	128 458	927 108
Kirov Region	2 707 725	2 490 394	71 136	146 195
Nizhny Novgogrod Region	10 105 816	8 315 604	171 066	1 474 690
Orenburg Region	1 588 429	1 373 651	24 683	190 095
Penza Region	1 087 240	1 070 176	553	16 511
Samara Region	20 600 218	16 361 460	557 191	3 370 578
Saratov Region	1 128 777	797 315	10 055	295 449
Ulyanovsk Region	9 507 808	9 492 208	709	14 891
Ural Federal District	185 090 648	143 284 840	28 812 118	5 290 744
Kurgan Region	1 223	0	0	1 223
Sverdlovsk Region	118 531 028	108 274 828	5 365 088	4 494 699
Tyumen Region	42 667 080	15 484 020	19 583 871	292 982
Chelyabinsk Region	23 891 317	19 525 992	3 863 159	501 840
Siberian Federal District	56 792 810	46 646 825	634 949	5 259 367
Republic of Altai	191	0	0	191
Republic of Buryatiya	1 246 622	1 146 104	18 324	82 194
Republic of Tuva	414	0	414	0
Republic of Khakassia	102 038	86 761	4 638	10 639
Altai Territory	3 561 138	3 415 758	276	144 900
Zabaykal Territory	108 278	4 026	0	104 252
Krasnoyarsk Territory	12 536 488	11 470 324	5 975	977 935
Irkutsk Region	3 019 050	2 530 291	37 451	450 237
Kemerovo Region	8 334 552	7 861 983	9 145	462 267
Novosibirsk Region	22 847 986	15 947 471	533 870	2 201 238
Omsk Region	3 765 783	3 011 337	24 441	728 429
Tomsk Region	1 270 270	1 172 770	415	97 085
Far Eastern Federal District	32 825 170	28 330 395	547 712	2 894 619
Republic of Sakha (Yakutia)	216 796	168 956	17 710	27 364
Kamchatka Territory	995 824	954 397	3 782	37 243
Primorskiy Territory	3 610 359	2 646 276	72 744	716 538
Khabarovsk Territory	21 279 919	18 473 513	356	1 949 185
Amur Region	721 358	233 753	449 023	20 972
Magadan Region	5 783 206	5 782 791	0	415
Sakhalin Region	217 706	70 709	4 097	142 900
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	2	0	0	2

Table 35.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.08.11

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with 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	633 946 690	86 090 666	4 591 383	68 657	205 559 160	39 417 157
Belgorod Region	86 633	0	0	0	20 793	0
Bryansk Region	73 109	0	0	0	0	0
Vladimir Region	36 449	0	15 000	0	47 651	848
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	103 430	0	0	0	93 417	3 788
Kaluga Region	128 563	0	0	0	69 983	0
Kostroma Region	378 648	29 318	14 703	0	631 208	56 913
Kursk Region	42 081	0	0	0	53 625	0
Lipetsk Region	562 139	0	0	0	15 251	201
Moscow Region	497 674	14 283	10 000	0	507 131	34 529
Orel Region	36 016	0	0	0	29 298	0
Ryazan Region	251 720	0	0	0	42 936	5 578
Smolensk Region	371 318	11 703	5 000	0	57 038	8 410
Tambov Region	44 876	0	0	0	13 388	0
Tver Region	16 361	0	0	0	12 385	160
Tula Region	61 099	0	0	0	22 072	3 280
Yaroslavl Region	87 257	0	0	0	20 362	0
City of Moscow	631 169 317	86 035 362	4 546 680	68 657	203 922 622	39 303 450
North-Western Federal District	15 218 332	1 677 450	76 520	11 855	2 665 273	948 850
Republic of Karelia	11 036	0	0	0	588	0
Komi Republic	388 612	14 280	0	0	30 863	8 097
Akhangel'sk Region	41 092	0	0	0	4 062	0
Vologda Region	866 697	2 892	30 000	0	171 929	0
Kaliningrad Region	892 918	9 291	9 689	0	325 864	32 041
Leningrad Region	438 694	196 013	0	0	19 386	403
Murmansk Region	128 562	19 656	0	0	100 286	5 070
Novgorod Region	178 492	0	0	0	27 134	0
Pskov Region	26 041	0	0	0	1 493	0
St Petersburg	12 246 188	1 435 318	36 831	11 855	1 983 668	903 239
Southern Federal District	2 558 342	20 329	0	0	767 011	9 684
Republic of Adygeya	49 375	0	0	0	46 070	0
Republic of Kalmykia	25 760	0	0	0	7 319	0
Krasnodar Territory	410 976	1 386	0	0	387 513	2 113
Astrakhan Region	42 152	0	0	0	20 593	0
Volgograd Region	231 370	0	0	0	33 467	941
Rostov Region	1 798 709	18 943	0	0	272 049	6 630
North-Caucasian Federal District	828 446	70 427	0	0	499 394	5 789
Republic of Dagestan	58 833	2 307	0	0	51 267	539
Republic of Ingushetia	43	0	0	0	0	0
Kabardino-Balkar Republic	44 406	0	0	0	12 544	0
Karachai-Cherkess Republic	12 116	68 120	0	0	12 108	2 759

Republic of North Ossetia - Alania	219 425	0	0	0	25 239	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	493 623	0	0	0	398 236	2 491
Volga Federal District	19 509 176	524 468	99 597	0	19 479 297	344 020
Republic of Bashkortostan	466 309	0	30 000	0	861 890	44 502
Republic of Marii El	579	0	0	0	6	0
Republic of Mordovia	112 048	0	0	0	17 303	0
Republic of Tatarstan	7 591 117	434 541	20 000	0	3 765 860	61 246
Udmurt Republic	160 678	0	0	0	480 150	0
Chuvash Republic	145 799	0	0	0	50 824	0
Perm Territory	346 837	0	11 000	0	168 806	0
Kirov Region	313 525	2 824	0	0	150 158	4 770
Nizhny Novgograd Region	677 902	35 420	38 597	0	444 617	100 190
Orenburg Region	839 578	0	0	0	197 752	141
Penza Region	3 531 995	0	0	0	39 584	0
Samara Region	4 532 801	27 968	0	0	12 254 746	128 239
Saratov Region	541 876	23 715	0	0	993 074	0
Ulyanovsk Region	248 132	0	0	0	54 527	4 932
Ural Federal District	9 025 063	932 807	14 000	0	6 242 395	46 765
Kurgan Region	19 781	0	0	0	2 518	0
Sverdlovsk Region	3 639 868	123 280	10 000	0	4 980 503	33 784
Tyumen Region	3 118 661	604 007	4 000	0	752 856	12 543
Chelyabinsk Region	2 246 753	205 520	0	0	506 518	438
Siberian Federal District	11 039 524	3 944 316	30 000	0	11 187 616	506 148
Republic of Altai	97 313	0	0	0	122 188	0
Republic of Buryatiya	57 665	0	0	0	50 823	165
Republic of Tuva	5 424	0	0	0	7 592	0
Republic of Khakassia	21 555	0	0	0	32 334	0
Altai Territory	176 275	0	10 000	0	87 725	117
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	120 219	0	0	0	304 833	1 976
Irkutsk Region	102 770	3 375	10 000	0	97 466	277
Kemerovo Region	37 921	0	0	0	263 977	1 110
Novosibirsk Region	9 966 911	3 936 834	0	0	9 983 634	493 781
Omsk Region	203 142	2 975	0	0	200 577	8 673
Tomsk Region	250 329	1 132	10 000	0	36 467	49
Far Eastern Federal District	3 436 017	195 603	6 041	2 861	5 863 065	89 283
Republic of Sakha (Yakutia)	94 621	0	0	2 861	66 146	0
Kamchatka Territory	268 230	3 520	0	0	83 022	0
Primorskiy Territory	1 201 468	15 771	3 135	0	302 403	136
Khabarovsk Territory	1 102 268	151 260	0	0	971 536	14 777
Amur Region	747 511	25 052	2 906	0	4 423 853	74 358
Magadan Region	0	0	0	0	0	0
Sakhalin Region	21 919	0	0	0	16 105	12
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 1.08.11

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 placements with 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	324 385 012	79 436 206	4 565 348	68 657	118 136 486	33 854 028
Belgorod Region	4 107 831	879 506	0	0	265 773	19 077
Bryansk Region	1 581 197	0	0	0	179 013	4 415
Vladimir Region	1 903 582	0	15 000	0	1 169 789	5 690
Voronezh Region	7 317 052	107 684	0	0	3 425 715	346 695
Ivanovo Region	1 243 346	0	0	0	263 821	3 854
Kaluga Region	1 419 649	32 884	0	0	655 147	1 402
Kostroma Region	1 887 974	0	14 703	0	407 158	322
Kursk Region	6 240 169	381 078	0	0	436 777	16 097
Lipetsk Region	6 807 598	0	0	0	813 822	830
Moscow Region	15 748 193	184 713	10 000	0	2 174 217	432 311
Orel Region	1 115 505	0	0	0	254 668	448
Ryazan Region	2 314 795	27 026	0	0	458 423	6 936
Smolensk Region	1 089 812	0	5 000	0	346 874	33 514
Tambov Region	1 277 103	0	0	0	44 764	203
Tver Region	1 438 648	0	0	0	259 001	21 392
Tula Region	1 149 643	13 108	0	0	500 228	14 259
Yaroslavl Region	7 910 835	136 778	0	0	3 144 619	151 827
City of Moscow	259 832 080	77 673 429	4 520 645	68 657	103 336 677	32 794 756
North-Western Federal District	74 446 721	5 260 799	76 520	11 855	14 892 167	4 066 871
Republic of Karelia	775 228	0	0	0	415 034	13 417
Komi Republic	2 326 333	439 361	0	0	283 618	9 368
Akhangel'sk Region	2 058 959	80 751	0	0	358 495	8 222
Vologda Region	10 587 042	19 797	30 000	0	1 265 191	49 640
Kaliningrad Region	10 592 001	231 638	9 689	0	1 085 593	375 627
Leningrad Region	1 234 828	197 321	0	0	113 500	6 993
Murmansk Region	3 628 974	105 417	0	0	313 740	29 993
Novgorod Region	1 244 741	40 840	0	0	449 073	23 069
Pskov Region	1 196 493	24 572	0	0	121 590	5 954
St Petersburg	40 802 122	4 121 102	36 831	11 855	10 486 333	3 544 588
Southern Federal District	75 664 400	3 496 845	24 861	0	14 544 756	401 699
Republic of Adygeya	2 857 560	0	0	0	142 369	3 216
Republic of Kalmykia	204 692	0	0	0	9 158	0
Krasnodar Territory	47 825 051	166 027	24 861	0	7 102 744	283 242
Astrakhan Region	483 485	0	0	0	422 890	72
Volgograd Region	6 042 515	847 700	0	0	2 493 703	16 169
Rostov Region	18 251 097	2 483 118	0	0	4 373 892	99 000
North-Caucasian Federal District	11 620 871	93 068	0	0	3 309 475	70 542
Republik of Dagestan	226 485	2 307	0	0	240 848	522
Republic of Ingushetia	586 353	0	0	0	6 154	0
Kabardino-Balkar Republic	466 828	0	0	0	69 533	0
Karachai-Cherkess Republic	622 773	68 120	0	0	52 406	2 759

Republic of North Ossetia - Alania	535 455	0	0	0	93 229	841
Chechen Republic	299 639	0	0	0	489	0
Stavropol Territory	8 883 338	22 641	0	0	2 846 816	66 420
Volga Federal District	100 712 655	1 824 938	99 597	0	41 181 979	1 343 033
Republic of Bashkortostan	8 762 150	210 788	30 000	0	3 112 961	143 714
Republic of Marii El	526 615	0	0	0	166 699	2 787
Republic of Mordovia	660 035	0	0	0	142 116	0
Republic of Tatarstan	13 430 846	459 763	20 000	0	2 995 304	16 957
Udmurt Republic	9 436 605	234 146	0	0	1 349 025	29 127
Chuvash Republic	3 536 155	0	0	0	547 111	24 321
Perm Territory	13 092 969	170 827	11 000	0	3 405 788	190 340
Kirov Region	2 329 055	2 824	0	0	484 300	9 324
Nizhny Novgogrod Region	13 477 499	397 466	38 597	0	5 802 323	322 401
Orenburg Region	2 928 971	0	0	0	1 123 300	20 579
Penza Region	4 432 099	107 646	0	0	231 672	885
Samara Region	24 102 270	82 768	0	0	19 523 275	561 785
Saratov Region	3 194 712	49 588	0	0	1 998 019	20 106
Ulyanovsk Region	802 674	109 122	0	0	300 086	707
Ural Federal District	37 345 175	1 869 269	15 174	0	19 112 161	414 592
Kurgan Region	654 760	0	0	0	273 615	46
Sverdlovsk Region	21 000 709	1 492 170	11 174	0	11 403 533	232 462
Tyumen Region	5 058 764	133 257	4 000	0	3 402 730	39 560
Chelyabinsk Region	10 630 942	243 842	0	0	4 032 283	142 524
Siberian Federal District	57 779 311	1 003 230	30 000	0	32 935 564	814 494
Republic of Altai	165 933	0	0	0	144 233	32
Republic of Buryatiya	2 144 222	0	0	0	1 120 790	3 974
Republic of Tuva	91 362	0	0	0	256 606	0
Republic of Khakassia	482 098	0	0	0	398 037	1 614
Altai Territory	11 805 012	263 928	10 000	0	1 936 228	48 324
Zabaykal Territory	537 187	4 026	0	0	977 315	6 200
Krasnoyarsk Territory	9 052 665	35 126	0	0	4 761 176	94 687
Irkutsk Region	4 470 580	152 237	10 000	0	3 821 582	45 445
Kemerovo Region	4 605 018	0	0	0	4 539 071	45 629
Novosibirsk Region	13 367 964	217 348	0	0	10 031 425	416 738
Omsk Region	7 513 691	172 388	0	0	3 733 005	144 169
Tomsk Region	3 543 579	158 177	10 000	0	1 216 096	7 682
Far Eastern Federal District	13 607 446	447 686	6 041	2 861	8 150 622	402 409
Republic of Sakha (Yakutia)	825 867	29 755	0	2 861	439 524	641
Kamchatka Territory	919 856	3 520	0	0	125 828	765
Primorskiy Territory	2 275 057	69 170	3 135	0	1 125 158	170 140
Khabarovsk Territory	7 549 583	315 486	0	0	4 952 770	220 586
Amur Region	609 010	29 755	2 906	0	1 069 045	4 939
Magadan Region	1 029 128	0	0	0	257 037	139
Sakhalin Region	62 844	0	0	0	178 681	5 199
Jewish Autonomous Region	336 101	0	0	0	2 527	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 1.08.11

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	14 714 105 093	5 028 776	14 813 992	3 291 530 497	3 765 141 017	7 514 598 473
Belgorod Region	11 054 803	0	543	3 746 697	954 300	6 325 813
Bryansk Region	7 490	0	0	4 289	0	3 201
Vladimir Region	3 511 088	0	91	1 588 180	24 005	1 819 711
Voronezh Region	340	0	0	278	0	39
Ivanovo Region	7 060 875	0	0	1 882 630	620 421	4 358 354
Kaluga Region	8 864 938	4 773	0	1 572 552	735 017	6 526 439
Kostroma Region	39 047 038	0	0	2 851 315	5 500 122	30 637 229
Kursk Region	9 799 075	0	0	2 326 430	249 100	7 207 362
Lipetsk Region	18 132 141	0	26 694	3 970 362	3 164 936	10 956 391
Moscow Region	38 782 382	3 780	3	9 640 177	11 419 023	17 628 320
Orel Region	3 571 481	0	0	688 651	111 320	2 770 902
Ryazan Region	10 531 114	1	1	2 782 228	318 877	7 297 309
Smolensk Region	15 250 675	0	0	5 511 730	1 292 855	8 427 316
Tambov Region	1 918 281	0	0	562 016	223 125	1 132 772
Tver Region	6 471 517	304	3 271	2 776 223	309 601	3 371 066
Tula Region	7 656 393	0	0	1 426 957	689 253	5 403 853
Yaroslavl Region	4 960 133	0	0	1 718 379	825 744	2 292 606
City of Moscow	14 527 485 329	5 019 918	14 783 389	3 248 481 403	3 738 703 318	7 398 439 790
North-Western Federal District	656 283 046	922 081	81 236	209 131 594	261 016 121	179 867 551
Republic of Karelia	668 050	0	0	425 286	69 031	168 161
Komi Republic	8 659 025	0	0	2 250 560	789 431	5 500 978
Akhangel'sk Region	418 913	0	0	225 386	148 218	40 875
Vologda Region	41 436 954	1 792	0	8 223 117	14 488 751	18 346 274
Kaliningrad Region	37 220 877	2 126	20 343	7 843 065	4 868 937	24 274 154
Leningrad Region	5 331 064	26 862	7 567	1 238 399	408 314	3 597 944
Murmansk Region	5 230 727	0	0	1 785 580	278 982	3 123 907
Novgorod Region	2 920 320	0	226	1 178 487	48 101	1 683 619
Pskov Region	1 630 997	0	18 264	870 854	59 100	681 646
St Petersburg	552 766 119	891 301	34 836	185 090 860	239 857 256	122 449 993
Southern Federal District	125 003 304	51 777	151 153	31 504 391	11 746 285	81 098 336
Republic of Adygeya	3 130 245	0	0	819 146	239 584	2 061 384
Republic of Kalmykia	489 411	0	0	124 669	70 000	294 294
Krasnodar Territory	64 730 849	49 062	135 830	14 420 342	7 331 058	42 562 734
Astrakhan Region	3 812 373	0	9 895	1 581 485	820 400	1 375 835
Volgograd Region	7 846 589	1 851	4 772	2 854 447	1 158 012	3 758 181
Rostov Region	44 993 837	864	656	11 704 302	2 127 231	31 045 908
North-Caucasian Federal District	35 641 856	1 275	18 242	13 448 078	2 161 651	19 769 477
Republic of Dagestan	14 809 047	0	2 388	6 096 755	924 464	7 710 162
Republic of Ingushetia	437 052	0	0	305 821	0	128 945
Kabardino-Balkar Republic	3 338 527	41	4 582	906 029	55 512	2 293 813
Karachai-Cherkess Republic	1 480 185	0	0	770 377	367 292	341 278
Republic of North Ossetia - Alania	5 377 782	0	5 627	1 402 314	333 792	3 633 078
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	10 199 263	1 234	5 645	3 966 782	480 591	5 662 201
Volga Federal District	688 281 381	4 458 261	1 838 901	149 179 561	150 227 087	378 966 412

Republic of Bashkortostan	44 484 320	0	12 200	6 841 510	8 007 517	29 465 328
Republic of Marii El	1 486 067	0	2 420	539 985	11 350	928 344
Republic of Mordovia	14 272 030	0	0	3 095 125	1 454 324	9 558 791
Republic of Tatarstan	306 406 675	4 439 045	1 545 818	71 924 555	95 759 365	131 148 924
Udmurt Republic	14 035 230	53	0	2 253 443	1 368 436	10 366 865
Chuvash Republic	6 472 642	0	0	1 793 593	1 867 962	2 754 288
Perm Territory	20 354 505	2 270	3 727	4 472 056	3 575 509	12 280 420
Kirov Region	17 615 320	9	1 563	3 104 896	1 418 321	12 869 011
Nizhny Novgogrod Region	53 160 371	462	3 276	14 776 236	3 798 887	34 445 098
Orenburg Region	25 083 422	16 243	0	4 558 648	4 578 431	15 890 488
Penza Region	6 171 006	0	0	818 794	959 050	4 376 275
Samara Region	136 892 039	179	269 897	27 898 769	24 319 599	83 362 145
Saratov Region	35 512 622	0	0	5 224 787	1 774 778	28 399 317
Ulyanovsk Region	6 335 132	0	0	1 877 164	1 333 558	3 121 118
Ural Federal District	503 332 840	172 545	331 976	124 358 457	107 323 221	266 873 481
Kurgan Region	1 484 934	0	10 782	593 445	163 571	714 150
Sverdlovsk Region	219 749 975	21 738	3 401	63 034 017	37 225 796	118 289 680
Tyumen Region	203 941 375	116 012	277 116	39 098 229	66 821 548	96 294 290
Chelyabinsk Region	78 156 556	34 795	40 677	21 632 766	3 112 306	51 575 361
Siberian Federal District	277 460 390	43 431	379 984	67 630 531	41 047 094	164 572 672
Republic of Altai	10 728 295	0	0	541 221	665 611	9 462 592
Republic of Buryatiya	6 259 369	1 894	1 467	1 681 181	183 135	4 357 432
Republic of Tuva	250 190	0	733	157 362	0	92 092
Republic of Khakassia	6 363 584	28	353	1 629 377	441 855	4 126 427
Altai Territory	9 159 341	0	11 119	3 089 799	970 257	5 059 672
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 635 277	13 583	29 475	2 277 402	527 217	4 630 063
Irkutsk Region	12 512 330	0	6 636	3 580 757	1 574 951	7 274 262
Kemerovo Region	19 123 660	0	291 748	3 767 023	629 760	14 403 707
Novosibirsk Region	185 689 622	24 137	38 289	45 553 641	35 118 283	101 920 130
Omsk Region	11 662 429	3 782	0	3 115 227	689 761	7 700 439
Tomsk Region	8 076 293	7	164	2 237 541	246 264	5 545 856
Far Eastern Federal District	229 528 941	18 903	239 419	50 181 877	25 549 947	152 582 409
Republic of Sakha (Yakutia)	14 465 267	10 153	4 934	3 905 798	1 483 360	8 999 832
Kamchatka Territory	9 693 564	0	14	2 947 393	966 026	5 761 084
Primorskiy Territory	57 088 954	747	2 112	22 831 014	7 789 086	25 895 345
Khabarovsk Territory	35 496 999	1 374	11 200	7 478 967	2 568 338	25 381 883
Amur Region	105 949 817	1 943	220 661	10 752 354	12 397 522	82 535 210
Magadan Region	0	0	0	0	0	0
Sakhalin Region	6 834 340	4 686	498	2 266 351	345 615	4 009 055
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 1.08.11

thousand rubles

1	2	of which				
		3	4	5	6	7
	Total	Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
Central Federal District	9 931 391 628	1 668 502	9 570 299	2 504 413 605	3 269 947 080	4 043 180 282
Belgorod Region	83 137 406	10 397	189 075	16 821 316	7 831 156	58 091 109
Bryansk Region	42 269 670	9 316	63 770	6 843 036	1 681 638	33 624 187
Vladimir Region	87 977 124	10 530	86 155	11 073 115	6 438 010	70 158 678
Voronezh Region	187 068 012	133 640	98 077	25 327 628	11 696 715	149 428 516
Ivanovo Region	43 840 063	14 504	38 574	5 786 222	1 643 260	36 228 443
Kaluga Region	63 690 632	54 765	45 282	12 630 433	3 663 001	47 195 869
Kostroma Region	41 254 613	11 170	37 453	4 123 487	5 872 139	31 169 901
Kursk Region	46 334 222	11 610	25 151	7 866 617	2 265 329	36 078 893
Lipetsk Region	63 181 690	14 666	109 463	9 307 105	6 219 513	47 426 975
Moscow Region	573 734 380	323 653	1 381 342	125 792 410	54 369 570	389 891 212
Orel Region	33 627 133	8 034	23 293	4 326 543	1 391 995	27 797 626
Ryazan Region	58 166 686	14 048	143 843	9 251 827	3 015 290	45 587 665
Smolensk Region	45 538 814	10 462	16 947	7 826 635	2 995 895	34 612 558
Tambov Region	36 680 681	16 360	63 234	4 858 327	1 075 884	30 618 358
Tver Region	61 946 242	12 998	38 274	10 162 272	3 250 300	48 407 389
Tula Region	75 847 040	21 233	167 929	11 680 713	5 779 679	57 953 354
Yaroslavl Region	80 452 170	18 886	37 946	14 587 867	6 907 032	58 332 473
City of Moscow	8 306 645 050	972 230	7 004 491	2 216 148 052	3 143 850 674	2 840 577 076
North-Western Federal District	1 692 245 876	2 088 828	603 191	349 776 621	348 981 574	976 035 688
Republic of Karelia	28 995 858	5 149	24 653	4 476 804	1 185 511	23 210 840
Komi Republic	70 082 617	10 219	18 681	8 936 086	4 956 782	55 871 509
Akhangel'sk Region	89 766 856	9 949	47 838	10 412 459	17 006 339	62 145 248
Vologda Region	65 034 152	30 982	1 150	12 345 644	4 861 538	47 305 943
Kaliningrad Region	64 307 556	20 227	158 204	15 042 760	5 663 263	43 244 869
Leningrad Region	20 934 109	47 895	11 821	4 955 937	2 804 645	12 825 600
Murmansk Region	57 955 232	4 793	20 665	8 036 188	2 666 435	47 060 495
Novgorod Region	26 323 214	10 911	64 014	6 116 289	1 094 750	18 938 684
Pskov Region	23 396 194	7 168	90 382	4 180 652	1 600 401	17 404 002
St Petersburg	1 245 450 088	1 941 535	165 783	275 273 802	307 141 910	648 028 498
Southern Federal District	728 047 651	263 439	394 463	138 064 413	52 694 656	534 705 971
Republic of Adygeya	11 022 598	10 738	98	1 565 959	522 332	8 891 762
Republic of Kalmykia	4 667 584	31 309	17 013	682 505	292 199	3 628 532
Krasnodar Territory	336 943 906	131 323	142 947	69 063 109	26 919 812	239 862 428
Astrakhan Region	38 296 123	10 817	36 601	6 590 073	1 726 179	29 773 966
Volgograd Region	106 964 839	24 764	5 659	17 879 987	5 266 318	83 472 668
Rostov Region	230 152 601	54 488	192 145	42 282 780	17 967 816	169 076 615
North-Caucasian Federal District	200 272 175	385 314	783 744	44 505 015	9 220 999	144 860 713
Republic of Dagestan	30 126 448	137 736	44 671	8 533 265	1 058 623	20 254 042
Republic of Ingushetia	2 911 820	22 758	0	881 258	122 500	1 876 971
Kabardino-Balkar Republic	19 301 559	5 223	50 194	4 001 406	458 206	14 655 796
Karachai-Cherkess Republic	8 175 844	10 411	361	1 777 433	602 408	5 773 409
Republic of North Ossetia - Alania	19 361 096	3 239	19 763	2 647 343	703 992	15 956 248
Chechen Republic	5 871 235	46 519	329 027	3 221 996	134 250	2 133 273

Stavropol Territory	114 524 173	159 428	339 728	23 442 314	6 141 020	84 210 974
Volga Federal District	1 988 133 279	5 404 645	3 118 965	365 833 711	331 862 095	1 275 064 333
Republic of Bashkortostan	277 502 140	421 374	12 630	35 878 744	106 439 783	134 181 274
Republic of Marii El	21 256 817	6 613	44 487	3 270 685	1 425 116	16 463 988
Republic of Mordovia	33 446 613	104 610	71 877	5 207 028	4 135 086	23 737 875
Republic of Tatarstan	398 955 313	4 466 147	1 547 101	85 790 290	108 477 926	196 887 490
Udmurt Republic	66 721 252	11 964	6 348	13 627 021	5 151 314	47 675 987
Chuvash Republic	47 984 435	18 378	38 211	6 969 039	4 341 125	36 463 079
Perm Territory	179 125 079	68 426	220 564	37 457 396	24 887 320	116 049 492
Kirov Region	59 890 677	26 672	133 681	10 220 930	5 319 430	43 872 127
Nizhny Novgograd Region	250 680 288	59 368	304 373	61 637 104	17 656 448	170 320 511
Orenburg Region	84 519 989	98 527	229 473	14 288 128	6 790 314	62 863 829
Penza Region	54 309 509	23 938	40 806	8 174 612	3 218 774	42 749 301
Samara Region	335 368 371	37 782	352 148	55 188 414	34 504 333	243 652 446
Saratov Region	118 359 382	23 406	58 516	19 288 992	5 202 592	93 459 993
Ulyanovsk Region	60 013 414	37 440	58 750	8 835 328	4 312 534	46 686 941
Ural Federal District	1 127 352 640	411 296	1 026 888	225 828 040	198 133 861	694 246 670
Kurgan Region	23 340 428	8 637	105 876	4 045 370	841 793	18 303 632
Sverdlovsk Region	419 646 470	100 904	341 151	87 664 471	52 025 440	276 782 202
Tyumen Region	481 123 835	184 497	500 846	80 135 826	136 021 221	262 298 642
Chelyabinsk Region	203 241 907	117 258	79 015	53 982 373	9 245 407	136 862 194
Siberian Federal District	1 031 198 195	274 825	1 727 960	200 654 566	110 262 385	712 729 808
Republic of Altai	5 908 850	13 195	1 903	784 895	576 381	4 523 867
Republic of Buryatiya	30 280 774	11 673	22 633	6 753 924	1 197 177	22 196 021
Republic of Tuva	4 457 664	13 207	125 915	780 822	96 468	3 429 491
Republic of Khakassia	17 303 381	5 244	29 874	3 427 264	977 752	12 667 908
Altai Territory	90 543 655	12 229	287 265	14 003 435	10 332 774	65 639 016
Zabaykal Territory	32 962 820	48 949	45 921	5 007 276	1 698 303	26 098 878
Krasnoyarsk Territory	178 088 087	49 272	178 790	39 188 880	27 042 622	110 819 550
Irkutsk Region	119 703 112	19 047	155 552	23 168 351	8 178 300	87 833 094
Kemerovo Region	163 132 973	32 095	599 272	33 164 083	19 953 775	109 098 568
Novosibirsk Region	239 844 096	40 835	79 955	48 473 029	29 185 867	159 067 947
Omsk Region	91 496 454	20 101	93 032	14 384 475	7 659 787	68 989 153
Tomsk Region	57 476 329	8 978	107 848	11 518 132	3 363 179	42 366 315
Far Eastern Federal District	526 885 659	200 200	629 394	106 311 122	41 561 139	376 522 116
Republic of Sakha (Yakutia)	63 138 305	36 075	115 351	17 551 230	3 598 743	41 630 296
Kamchatka Territory	32 183 050	1 182	183	5 866 251	1 798 540	24 465 108
Primorskiy Territory	145 938 249	20 034	15 499	37 704 667	14 567 584	93 025 283
Khabarovsk Territory	162 445 555	17 661	98 442	22 468 699	11 606 171	127 883 212
Amur Region	42 620 771	25 149	68 785	7 840 603	2 248 828	32 359 140
Magadan Region	23 275 164	5 024	305 570	4 919 908	3 571 813	14 442 585
Sakhalin Region	47 107 614	91 765	25 174	8 253 438	4 039 215	34 410 773
Jewish Autonomous Region	4 232 187	1 011	390	621 989	112 742	3 491 725
Chukotka Autonomous Area	5 944 764	2 299	0	1 084 337	17 503	4 813 994

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.08.11**

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	4 836 254 100	37 173 397	267	735 153 183	2 156 009 549	1 673 700 667
Belgorod Region	315 901	0	0	8 740	1 218	305 861
Bryansk Region	33	0	0	33	0	0
Vladimir Region	36 625	0	0	6 318	0	30 117
Voronezh Region	14	0	0	0	0	11
Ivanovo Region	526 482	0	0	12 254	5 642	508 538
Kaluga Region	450 762	0	0	39 046	96	410 050
Kostroma Region	6 173 716	0	0	130 080	1 089 694	4 948 747
Kursk Region	494 047	0	0	92 363	0	337 973
Lipetsk Region	3 163 969	0	0	2 573 576	110 718	479 619
Moscow Region	9 338 773	0	0	247 972	3 625 841	5 400 210
Orel Region	40 176	0	0	9 050	0	31 126
Ryazan Region	565 052	0	0	103 284	1 846	459 714
Smolensk Region	1 716 278	0	0	84 584	31 620	1 600 024
Tambov Region	199 297	0	0	38 809	138 398	21 809
Tver Region	417 330	0	0	142 712	6 631	267 660
Tula Region	540 590	0	0	20 819	0	519 519
Yaroslavl Region	293 931	0	0	46 048	55 359	192 437
City of Moscow	4 811 981 124	37 173 397	267	731 597 495	2 150 942 486	1 658 187 252
North-Western Federal District	152 592 517	1 192	0	31 010 161	50 043 549	67 787 916
Republic of Karelia	34 102	0	0	23 560	0	8 240
Komi Republic	862 514	0	0	21 564	8 236	832 542
Akhangel'sk Region	11 179	0	0	452	6 954	3 696
Vologda Region	10 218 832	0	0	4 886 385	3 005 233	2 326 506
Kaliningrad Region	11 662 380	0	0	2 651 734	2 871 762	6 074 283
Leningrad Region	639 851	0	0	72 541	13 341	545 237
Murmansk Region	1 174 736	0	0	550 117	0	591 883
Novgorod Region	120 477	0	0	39 353	0	81 124
Pskov Region	46 992	0	0	12 062	0	34 888
St Petersburg	127 821 454	1 192	0	22 752 393	44 138 023	57 289 517
Southern Federal District	7 135 998	0	0	450 067	1 544 288	4 938 145
Republic of Adygeya	15 329	0	0	1 216	0	14 102
Republic of Kalmykia	97 591	0	0	651	38 987	57 953
Krasnodar Territory	2 527 738	0	0	136 857	15 215	2 248 779
Astrakhan Region	50 921	0	0	16 665	0	25 604
Volgograd Region	604 169	0	0	15 863	434 302	153 587
Rostov Region	3 840 250	0	0	278 815	1 055 784	2 438 120
North-Caucasian Federal District	3 255 925	0	0	244 804	626	2 998 204
Republic of Dagestan	540 486	0	0	56 034	0	473 121
Republic of Ingushetia	31 281	0	0	22 804	0	8 396
Kabardino-Balkar Republic	64 382	0	0	463	0	63 911
Karachai-Cherkess Republic	1 986 748	0	0	90 712	626	1 895 287
Republic of North Ossetia - Alania	174 943	0	0	16 528	0	158 275
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	458 085	0	0	58 263	0	399 214
Volga Federal District	65 153 371	5 594	0	5 651 553	20 051 918	38 010 823
Republic of Bashkortostan	2 657 208	0	0	140 695	280 722	2 233 958
Republic of Marii El	5 789	0	0	28	0	5 761
Republic of Mordovia	244 879	0	0	5 240	0	239 113
Republic of Tatarstan	32 214 430	5 594	0	3 116 265	15 113 599	13 313 711
Udmurt Republic	1 228 543	0	0	4 955	449 903	773 685
Chuvash Republic	165 744	0	0	5 204	49 547	110 752
Perm Territory	2 721 474	0	0	294 035	541 639	1 885 800
Kirov Region	1 626 463	0	0	101 430	435 210	1 089 433
Nizhny Novgograd Region	3 376 323	0	0	227 129	1 144 140	1 985 978
Orenburg Region	1 799 765	0	0	177 156	775 954	813 870
Penza Region	70 981	0	0	698	0	70 131
Samara Region	15 973 891	0	0	1 168 914	1 004 513	13 124 349
Saratov Region	2 733 763	0	0	371 018	179 918	2 146 600
Ulyanovsk Region	334 118	0	0	38 786	76 773	217 682
Ural Federal District	62 473 549	26 648	0	12 184 139	10 064 656	30 075 331
Kurgan Region	26 385	0	0	2	0	26 325
Sverdlovsk Region	18 531 668	2	0	880 031	4 408 433	13 078 628
Tyumen Region	37 063 590	26 340	0	8 547 384	5 501 689	13 455 726
Chelyabinsk Region	6 851 906	306	0	2 756 722	154 534	3 514 652
Siberian Federal District	60 753 405	0	5 960	7 334 284	20 663 362	26 758 812
Republic of Altai	22 993	0	0	7 997	0	14 961
Republic of Buryatiya	513 054	0	0	2 025	0	92 156
Republic of Tuva	668	0	0	0	0	668
Republic of Khakassia	86 725	0	0	0	0	69 046
Altai Territory	174 812	0	0	36 461	0	137 717
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	333 063	0	0	10 037	58 791	263 389
Irkutsk Region	346 602	0	0	101 742	61 059	181 002
Kemerovo Region	509 952	0	0	86 818	6 105	417 001
Novosibirsk Region	57 529 800	0	5 960	6 698 695	20 446 139	24 829 744
Omsk Region	1 040 183	0	0	366 754	91 054	581 627
Tomsk Region	195 553	0	0	23 755	214	171 501
Far Eastern Federal District	21 629 042	0	0	2 676 513	1 864 178	16 299 506
Republic of Sakha (Yakutia)	403 143	0	0	49 718	29 894	261 271
Kamchatka Territory	802 454	0	0	102 898	77 254	605 424
Primorskiy Territory	3 893 683	0	0	1 095 146	19 243	2 673 934
Khabarovsk Territory	2 339 580	0	0	373 082	19 319	1 856 361
Amur Region	13 483 201	0	0	718 096	1 646 756	10 605 139
Magadan Region	0	0	0	0	0	0
Sakhalin Region	706 981	0	0	337 573	71 712	297 377
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 1.08.11

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	4 248 194 111	33 202 206	6 227	670 987 927	2 072 038 155	1 337 870 286
Belgorod Region	10 054 412	0	0	458 133	3 252 617	3 254 239
Bryansk Region	2 955 999	0	0	132 258	76 298	2 250 396
Vladimir Region	8 070 262	484	0	462 635	276 128	4 869 032
Voronezh Region	25 303 202	8	0	524 772	3 984 000	17 241 131
Ivanovo Region	3 614 176	20	0	96 383	10 978	2 967 007
Kaluga Region	7 121 823	622	0	1 468 202	287 611	3 347 533
Kostroma Region	2 265 510	52	0	111 426	129 193	1 678 601
Kursk Region	4 222 537	0	0	1 329 264	50 648	2 055 468
Lipetsk Region	6 399 567	0	0	2 945 242	125 544	2 469 785
Moscow Region	63 123 619	93	0	7 913 003	9 099 947	40 902 963
Orel Region	1 768 918	16	0	162 269	7 833	1 146 260
Ryazan Region	4 765 666	0	0	337 283	617 033	2 705 731
Smolensk Region	5 899 333	10	0	1 010 646	175 881	2 652 426
Tambov Region	2 275 906	0	0	72 645	158 874	1 084 152
Tver Region	6 348 921	178	0	449 367	394 608	3 086 915
Tula Region	10 328 924	0	0	3 789 348	57 899	3 642 176
Yaroslavl Region	6 686 236	53	0	584 909	825 177	4 239 219
City of Moscow	4 076 989 100	33 200 670	6 227	649 140 142	2 052 507 886	1 238 277 252
North-Western Federal District	363 355 816	182 733	0	43 959 361	96 420 972	199 191 589
Republic of Karelia	2 871 130	66	0	157 321	54 372	2 325 010
Komi Republic	4 730 180	0	0	162 265	13 971	2 884 666
Akhangel'sk Region	6 614 033	6 562	0	650 348	1 032 052	4 223 122
Vologda Region	17 912 315	100	0	2 177 089	10 529 474	3 050 281
Kaliningrad Region	17 780 675	2 334	0	2 966 049	3 486 701	10 709 972
Leningrad Region	3 666 457	0	0	566 662	242 148	2 837 710
Murmansk Region	7 639 342	0	0	1 232 833	1 032 826	4 447 937
Novgorod Region	2 822 763	113	0	686 857	93 875	1 759 760
Pskov Region	2 200 859	58 722	0	163 531	206 096	1 294 655
St Petersburg	297 118 062	114 836	0	35 196 406	79 729 457	165 658 476
Southern Federal District	69 589 194	2 058	0	8 013 021	4 853 423	46 772 198
Republic of Adygeya	534 452	0	0	23 740	0	365 899
Republic of Kalmykia	271 402	19	0	1 579	38 987	192 067
Krasnodar Territory	31 116 822	1 316	0	2 970 210	917 542	24 266 716
Astrakhan Region	4 099 407	91	0	1 018 871	118 555	2 014 938
Volgograd Region	11 597 622	0	0	1 435 840	2 308 262	6 114 435
Rostov Region	21 969 489	632	0	2 562 781	1 470 077	13 818 143
North-Caucasian Federal District	14 625 300	11	0	683 731	213 370	11 483 153
Republik of Daghestan	1 071 640	0	0	60 204	0	931 050
Republic of Ingushetia	170 282	0	0	24 453	0	134 500
Kabardino-Balkar Republic	1 667 895	0	0	99 868	0	996 325
Karachai-Cherkess Republic	2 198 081	0	0	92 054	0	2 070 846
Republic of North Ossetia - Alania	911 563	0	0	46 511	0	761 988
Chechen Republic	80 567	0	0	6 282	0	74 285

Stavropol Territory	8 525 272	11	0	354 359	213 370	6 514 159
Volga Federal District	194 654 814	3 746 509	0	28 258 511	25 307 439	108 346 086
Republic of Bashkortostan	25 998 513	3 723 019	0	8 296 123	1 010 423	9 548 207
Republic of Marii El	1 375 142	0	0	106 255	268 522	666 538
Republic of Mordovia	1 829 165	92	0	183 232	48 958	970 109
Republic of Tatarstan	40 617 622	5 684	0	4 150 207	15 165 177	17 013 658
Udmurt Republic	3 754 487	16 198	0	206 367	114 511	2 253 540
Chuvash Republic	2 411 680	303	0	179 641	386 991	1 272 112
Perm Territory	23 309 771	292	0	6 349 089	2 101 988	10 168 901
Kirov Region	4 451 315	95	0	1 377 361	465 580	1 922 588
Nizhny Novgograd Region	24 356 516	637	0	2 221 492	3 195 068	14 685 302
Orenburg Region	6 085 487	189	0	1 337 333	380 575	3 608 377
Penza Region	2 955 131	0	0	269 841	44 074	1 868 129
Samara Region	41 810 924	0	0	2 163 587	1 439 934	33 439 680
Saratov Region	10 643 214	0	0	828 263	649 084	7 741 606
Ulyanovsk Region	5 055 847	0	0	589 720	36 554	3 187 339
Ural Federal District	149 744 042	59 328	0	17 909 938	26 856 500	80 813 752
Kurgan Region	1 173 760	0	0	254 946	42 174	584 388
Sverdlovsk Region	38 658 604	30 920	0	3 648 871	4 411 573	25 597 937
Tyumen Region	82 221 614	27 882	0	9 885 092	14 245 769	44 019 981
Chelyabinsk Region	27 690 064	526	0	4 121 029	8 156 984	10 611 446
Siberian Federal District	98 918 348	10 906	0	11 850 258	20 510 976	44 821 429
Republic of Altai	145 565	0	0	8 715	0	79 952
Republic of Buryatiya	3 522 163	0	0	448 436	585 468	788 336
Republic of Tuva	496 679	0	0	111 010	276 796	53 811
Republic of Khakassia	590 701	138	0	1 529	0	485 951
Altai Territory	8 389 393	120	0	267 170	1 363 785	3 364 627
Zabaykal Territory	1 646 899	0	0	48 953	0	598 415
Krasnoyarsk Territory	12 280 920	3	0	1 165 885	151 484	6 986 422
Irkutsk Region	10 172 276	51	0	2 072 367	349 285	4 602 604
Kemerovo Region	15 918 332	0	0	4 629 942	2 590 118	6 426 182
Novosibirsk Region	34 164 770	10 233	0	2 298 041	14 792 234	13 446 046
Omsk Region	7 440 049	143	0	548 218	107 020	5 141 643
Tomsk Region	4 150 601	218	0	249 992	294 786	2 847 440
Far Eastern Federal District	52 495 965	3 082	0	7 057 100	5 815 024	27 929 544
Republic of Sakha (Yakutia)	3 875 938	5	0	587 007	30 566	1 282 167
Kamchatka Territory	2 374 163	0	0	420 333	99 547	1 571 710
Primorskiy Territory	17 507 277	886	0	2 921 700	3 512 017	8 869 080
Khabarovsk Territory	17 000 691	8	0	1 360 304	200 785	11 673 588
Amur Region	2 959 797	0	0	123 077	1 333 059	982 970
Magadan Region	3 878 798	135	0	455 882	1 876	1 116 758
Sakhalin Region	4 598 536	2 048	0	1 188 230	637 174	2 251 334
Jewish Autonomous Region	187 277	0	0	535	0	127 047
Chukotka Autonomous Area	113 488	0	0	32	0	54 890

Table 38.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.08.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 468 697 149	1 698 454 334	1 770 242 815
Belgorod Region	15 000	15 000	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	5 000	5 000	0
Ivanovo Region	1 754 573	1 754 573	0
Kaluga Region	0	0	0
Kostroma Region	8 628 686	7 839 876	788 810
Kursk Region	150 000	150 000	0
Lipetsk Region	770 000	770 000	0
Moscow Region	1 126 545	1 103 017	23 528
Orel Region	15 009	0	15 009
Ryazan Region	0	0	0
Smolensk Region	2 938 097	2 581 882	356 215
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	325 687	317 106	8 581
Yaroslavl Region	10 000	10 000	0
City of Moscow	3 452 958 552	1 683 907 880	1 769 050 672
North-Western Federal District	96 407 877	69 086 467	27 321 410
Republic of Karelia	0	0	0
Komi Republic	88 277	80 000	8 277
Akhangel'sk Region	52 000	52 000	0
Vologda Region	884 525	728 370	156 155
Kaliningrad Region	4 800 002	4 293 460	506 542
Leningrad Region	95 000	95 000	0
Murmansk Region	163 917	0	163 917
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	90 324 156	63 837 637	26 486 519
Southern Federal District	7 537 817	4 609 570	2 928 247
Republic of Adygeya	0	0	0
Republic of Kalmykia	20 000	20 000	0
Krasnodar Territory	2 682 780	1 884 070	798 710
Astrakhan Region	0	0	0
Volgograd Region	609 232	595 000	14 232
Rostov Region	4 225 805	2 110 500	2 115 305
North-Caucasian Federal District	1 063 570	1 063 570	0
Republic of Dagestan	517 945	517 945	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25 000	25 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	35 000	35 000	0
Chechen Republic	0	0	0
Stavropol Territory	485 625	485 625	0
Volga Federal District	85 813 034	71 310 538	14 502 496
Republic of Bashkortostan	2 247 991	2 227 629	20 362
Republic of Marii El	0	0	0
Republic of Mordovia	107 790	107 790	0

Republic of Tatarstan	21 579 714	9 906 785	11 672 929
Udmurt Republic	1 450 342	972 037	478 305
Chuvash Republic	309 914	309 914	0
Perm Territory	0	0	0
Kirov Region	105 250	105 250	0
Nizhny Novgograd Region	3 758 865	3 125 927	632 938
Orenburg Region	1 007 372	854 442	152 930
Penza Region	39 000	39 000	0
Samara Region	54 645 565	53 121 226	1 524 339
Saratov Region	543 231	522 538	20 693
Ulyanovsk Region	18 000	18 000	0
Ural Federal District	57 984 372	39 900 803	18 083 569
Kurgan Region	30 000	30 000	0
Sverdlovsk Region	14 830 287	12 221 897	2 608 390
Tyumen Region	42 689 175	27 320 729	15 368 446
Chelyabinsk Region	434 910	328 177	106 733
Siberian Federal District	44 748 120	17 033 290	27 714 830
Republic of Altai	225 000	225 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 060 219	1 060 219	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	69 815	69 815	0
Irkutsk Region	264 750	264 750	0
Kemerovo Region	0	0	0
Novosibirsk Region	42 083 757	15 036 006	27 047 751
Omsk Region	1 044 579	377 500	667 079
Tomsk Region	0	0	0
Far Eastern Federal District	15 219 479	14 785 537	433 942
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	312 869	312 869	0
Primorskiy Territory	7 887 628	7 497 807	389 821
Khabarovsk Territory	113 840	100 000	13 840
Amur Region	6 835 142	6 804 861	30 281
Magadan Region	0	0	0
Sakhalin Region	70 000	70 000	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 1.08.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 492 837 495	1 701 853 484	1 790 984 011
Belgorod Region	15 000	15 000	0
Bryansk Region	650 000	650 000	0
Vladimir Region	36 927	0	36 927
Voronezh Region	5 000	5 000	0
Ivanovo Region	1 773 613	1 773 613	0
Kaluga Region	0	0	0
Kostroma Region	5 397 019	5 397 019	0
Kursk Region	150 000	150 000	0
Lipetsk Region	770 000	770 000	0
Moscow Region	2 046 526	1 402 452	644 074
Orel Region	134 282	0	134 282
Ryazan Region	80 000	80 000	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	325 687	317 106	8 581
Yaroslavl Region	49 752	49 752	0
City of Moscow	3 481 403 689	1 691 243 542	1 790 160 147
North-Western Federal District	96 457 657	66 635 686	29 821 971
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	52 000	52 000	0
Vologda Region	829 166	728 370	100 796
Kaliningrad Region	1 024 408	1 024 408	0
Leningrad Region	95 000	95 000	0
Murmansk Region	163 917	0	163 917
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	94 293 166	64 735 908	29 557 258
Southern Federal District	7 228 934	4 237 570	2 991 364
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 292 008	1 487 070	804 938
Astrakhan Region	41 546	0	41 546
Volgograd Region	584 232	570 000	14 232
Rostov Region	4 311 148	2 180 500	2 130 648
North-Caucasian Federal District	2 324 417	2 304 340	20 077
Republik of Daghestan	519 715	519 715	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25 000	25 000	0
Karachai-Cherkess Republic	15 493	0	15 493
Republic of North Ossetia - Alania	1 441 000	1 441 000	0
Chechen Republic	0	0	0
Stavropol Territory	323 209	318 625	4 584
Volga Federal District	93 361 335	78 733 442	14 627 893
Republic of Bashkortostan	2 218 003	2 189 325	28 678
Republic of Marii El	0	0	0

Republic of Mordovia	87 790	87 790	0
Republic of Tatarstan	22 283 398	10 618 785	11 664 613
Udmurt Republic	1 345 342	867 037	478 305
Chuvash Republic	189 914	189 914	0
Perm Territory	0	0	0
Kirov Region	105 250	105 250	0
Nizhny Novgogrod Region	10 680 878	10 047 940	632 938
Orenburg Region	1 091 180	938 942	152 238
Penza Region	39 000	39 000	0
Samara Region	54 776 654	53 126 226	1 650 428
Saratov Region	543 926	523 233	20 693
Ulyanovsk Region	0	0	0
Ural Federal District	61 669 410	42 652 551	19 016 859
Kurgan Region	30 000	30 000	0
Sverdlovsk Region	15 035 185	12 288 397	2 746 788
Tyumen Region	42 684 136	27 315 977	15 368 159
Chelyabinsk Region	3 920 089	3 018 177	901 912
Siberian Federal District	4 823 259	2 408 906	2 414 353
Republic of Altai	220 000	220 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 060 219	1 060 219	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	69 815	69 815	0
Irkutsk Region	264 750	264 750	0
Kemerovo Region	227	227	0
Novosibirsk Region	1 964 622	357 893	1 606 729
Omsk Region	1 103 081	436 002	667 079
Tomsk Region	140 545	0	140 545
Far Eastern Federal District	15 219 479	14 785 537	433 942
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	312 869	312 869	0
Primorskiy Territory	7 887 628	7 497 807	389 821
Khabarovsk Territory	113 840	100 000	13 840
Amur Region	6 835 142	6 804 861	30 281
Magadan Region	0	0	0
Sakhalin Region	70 000	70 000	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)

	1.01.08	1.01.09	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Own funds (capital) adequacy							
Ratio of own funds (capital) to risk-weighted assets	15,5	16,8	20,9	18,1	17,2	16,7	16,1
Ratio of core capital to risk-weighted assets	11,6	10,6	13,2	11,4	11,3	10,8	10,3
Ratio of risk-weighted assets to total assets	66,7	64,9	60,6	59,6	60,2	61,7	62,3
Credit risk							
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	2,5	3,8	9,5	8,2	8,1	7,8	7,6
Loan loss provisions made as percent of total loans ¹	3,6	4,5	9,1	8,5	8,4	8,1	7,9
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	3,4	2,2	1,5	1,8	2,2	2,1	1,7
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	1,1	0,9	0,7	0,6	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	211,9	191,7	147,1	184,6	197,1	200,5	201,2
<i>Distribution of loans provided by credit institutions</i>							
agriculture, hunting and forestry	3,8	4,2	4,9	5,1	5,2	5,3	5,3
mining	3,1	3,3	3,9	3,6	3,4	3,2	3,2
manufacturing	13,5	14,4	15,7	16,0	15,7	15,0	15,0
production and distribution of energy, gas and water	1,7	1,9	2,4	2,6	2,5	2,5	2,6
constructing	6,0	6,1	6,2	5,9	6,1	6,1	6,1
wholesale and retail trade, car and household appliance repair	18,0	17,4	18,4	17,1	16,9	16,9	16,7
transport and communication	3,7	4,3	3,4	3,8	4,3	4,4	4,4
other economic activities	23,3	23,3	21,9	22,2	22,2	22,2	22,1
individuals ²	24,8	25,1	23,0	23,7	23,7	24,3	24,7
of which							
mortgage loans	5,1	6,6	6,5	6,6	6,6	6,5	6,7
<i>Geographical distribution of interbank loans and deposits³</i>							
Russian Federation	40,0	27,1	29,5	41,1	38,3	36,7	39,5
United Kingdom	23,3	29,1	21,7	21,4	20,5	19,6	19,4
USA	4,1	7,1	4,1	2,5	3,7	3,0	3,2
Germany	6,8	7,5	4,7	6,0	4,3	5,9	3,6
Austria	6,1	5,7	8,2	3,7	5,2	5,2	4,1
France	3,5	4,0	5,7	4,0	4,4	4,7	4,0
Italy	1,7	1,5	1,8	0,1	1,5	2,9	4,9
Cyprus	0,8	0,4	6,2	5,0	6,7	7,2	7,3
Netherlands	2,6	4,6	4,6	2,6	2,9	2,6	2,9
Other	11,0	13,1	13,4	13,6	12,7	12,1	11,1
Liquidity							
Ratio of high liquid assets to total assets	12,1	14,5	13,3	13,5	14,6	13,8	12,8
Ratio of liquid assets to total assets	24,8	25,9	28,0	26,8	26,4	24,4	23,3
Ratio of high liquid assets to demand liabilities (N2)	48,4	74,9	69,2	64,8	68,5	64,6	64,5
Ratio of liquid assets to short-term liabilities (N3)	72,9	92,1	102,4	94,3	97,3	88,9	87,2
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	87,3	75,5	73,4	77,6	77,5	76,3	76,6
Ratio of clients' funds to total loans ⁴	94,8	84,6	99,9	109,5	108,3	107,6	105,4
Market risk⁵ to total own funds (capital)⁶							
of which							
Interest rate risk	24,3	16,4	37,5	36,7	39,9	37,6	37,7
Equity position risk	10,8	3,4	8,7	8,6	8,3	9,5	10,1
Foreign exchange risk	3,6	3,4	3,5	3,2	3,6	2,7	2,9
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	0,4	1,5	2,1	2,2	2,3	2,7	2,7
Banks' financial result over the reporting period (billion rubles)							
as percent of the banking sector assets ⁷	508,0	409,2	205,1	573,4	214,3	444,2	528,5
as percent of the banking sector own funds (capital) ⁷	3,0	1,8	0,7	1,9	0,6	1,3	1,5
	22,7	13,3	4,9	12,5	4,6	9,5	11,2
Return on assets⁸							
	3,0	1,8	0,7	1,9	2,1	2,3	2,5
Return on equity⁸							
	22,7	13,3	4,9	12,5	14,6	16,5	17,7

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

² From January 1, 2009 loans to individual entrepreneurs are divided by sectors of the economy.

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

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

⁵ Calculated by form 0409135 (before 1.01.11 - by 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
1.06.11	4 788,2	56,0	11	0,7	36	0,7	11	21,1	164	4 709,7	781
1.07.11	4 770,8	140,1	11	0,6	35	0,8	12	20,2	156	4 609,1	786
1.08.11	4 816,4	142,1	9	0,6	34	0,8	11	19,8	153	4 653,0	787
Reference data: own funds (capital) adequacy ratio as of 1.08.11, %	16,1	12,3 ⁴		37,0		29,6		30,7		16,2	

¹Credit 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.

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	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 173,1	1 201,0	1 203,0	1 199,3	1 199,3
Banking sector own funds (capital), billion rubles	4 620,6	4 732,3	4 629,3	4 770,8	4 816,4
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	25,4	26,0	25,1	24,9

Table 42

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

Indicators	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
1. Factors of own funds (capital) increase	110,9	112,4	116,3	115,6	115,8
1.1. Authorised capital	25,4	25,4	26,0	25,2	24,9
1.2. Issue income	20,3	21,7	22,0	21,4	21,2
1.3. Credit institutions' profit and funds	31,5	37,1	40,0	40,6	41,5
1.4. Subordinated loans	29,7	24,3	24,1	24,4	24,2
1.5. Increase in value of property due to revaluation	4,1	3,9	4,1	4,1	4,0
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	10,9	12,4	16,3	15,6	15,8
2.1. Losses	2,3	1,1	1,4	1,8	1,6
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	0,1	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	0,6	0,5	1,3	0,1	0,3
2.6. Credit institutions' portfolio of shares	7,1	10,0	12,8	12,8	13,0
2.7. Other factors	0,7	0,6	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	1.01.10	1.01.11 ²	1.04.11	1.07.11	1.08.11
1 st group of assets	15,9	0,0	0,0	0,0	0,0
2 nd group of assets	36,4	612,1	610,7	630,9	657,6
3 rd group of assets	496,4	86,2	88,5	98,8	98,1
4 th group of assets	948,3	19 450,0	19 756,0	21 010,2	21 404,2
5 th group of assets	16 332,4	13,3	10,6	1,8	1,7
Risk-weighted assets of credit institutions	17 829,4	20 161,7	20 465,8	21 741,6	22 161,5

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

		1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
1	Banking sector own funds (capital), billion rubles	4 620,6	4 732,3	4 629,3	4 770,8	4 816,4
2	Risk-weighted assets, billion rubles	22 145,0	26 164,3	26 857,2	28 494,6	29 936,6
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	17 829,4	20 161,7	20 465,8	21 741,6	22 161,5
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	772,1	1 000,3	1 106,6	1 119,3	1 129,1
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	43,6	50,0	58,8	61,3	61,9
	- the value of credit risk on contingent credit liabilities, billion rubles	2 051,0	1 753,5	1 916,5	2 175,2	2 318,7
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	63,0	109,3	110,7	124,4	132,1
	- the value of operational risk, billion rubles	-	1 007,5	1 004,7	1 094,4	1 898,0
	- market risk, billion rubles	1 385,9	2 081,9	2 194,2	2 178,2	2 235,4
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	20,9	18,1	17,2	16,7	16,1

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	1.01.10		1.01.11		1.04.11		1.07.11		1.08.11	
	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	7	1,2	4	0,1	6	0,1	3	0,1	3	0,0
From 10% to 12%	21	3,5	53	6,4	60	7,6	80	11,7	106	17,7
From 12% to 14%	58	5,5	86	20,4	98	21,0	97	16,6	117	16,4
14% and more	972	89,9	868	73,1	842	71,3	820	71,6	768	65,9
Banking sector, total	1058	100,0	1012	100,0	1006	100,0	1000	100,0	994	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

		1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Loans	Standard	42,5	45,5	48,2	48,8	49,5
	Substandard	38,0	34,7	32,1	31,3	31,1
	Doubtful	9,8	11,4	11,4	11,8	11,5
	Problem	3,5	2,9	2,8	3,2	3,1
	Loss	6,2	5,4	5,4	4,9	4,8
Loan loss provision (LLP)	Estimated LLP	11,9	11,0	10,8	10,5	10,3
	Estimated LLP adjusted for collateral	9,2	8,8	8,6	8,4	8,2
	LLP made	9,3	8,8	8,6	8,4	8,2
	LLP made as percent of estimated LLP	78,1	79,8	79,8	79,8	79,9
	LLP made as percent of estimated LLP adjusted for collateral	100,7	100,2	100,1	100,1	100,1
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		14,8	15,9	16,1	15,5	16,0

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

	1.01.10		1.01.11		1.04.11		1.07.11		1.08.11	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	3 595,5	100,0	4 064,7	100,0	4 185,0	100,0	4 558,7	100,0	4 724,0	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	298,3	8,3	332,6	8,2	343,1	8,2	394,4	8,7	402,1	8,5
1.2. Loans to individuals	3 297,1	91,7	3 732,2	91,8	3 841,9	91,8	4 164,2	91,3	4 321,9	91,5
1.3. Loans to credit institutions	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17,7	-	17,9	-	18,0	-	18,6	-	18,9
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	8,1	-	7,3	-	7,3	-	6,7	-	6,6
4. Claims grouped into portfolios of homogeneous claims - total	16,1	100,0	22,2	100,0	27,5	100,0	31,3	100,0	32,8	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	10,8	67,4	14,3	64,5	14,6	53,2	17,5	55,7	18,1	55,0
4.2. Portfolios of homogeneous claims on individuals	5,2	32,6	7,9	35,5	12,9	46,8	13,9	44,3	14,8	45,0
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	37,9	-	43,0	-	37,2	-	33,6	-	33,6

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

Table 48

Homogeneous loans and claims on legal entities and provisions made as of 1.08.11¹

	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	402 062,1	100,0	7 475,5	100,0	1,9
of which by quality categories					
1.1. Quality Category I	14 373,1	3,6	0,0	0,0	0,0
1.2. Quality Category II	380 842,7	94,7	3 562,0	47,6	0,9
1.3. Quality Category III	1 996,8	0,5	273,1	3,7	13,7
1.4. Quality Category IV	827,5	0,2	321,9	4,3	38,9
1.5. Quality Category V	3 875,8	1,0	3 317,2	44,4	85,6
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,41	100,0	0,00	100,0	0,2
of which by quality categories					
2.1. Quality Category I	0,30	72,8	0,00	0,0	0,0
2.2. Quality Category II	0,11	27,2	0,00	100,0	0,9
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	402 062,5		7 475,5		1,9
4. Homogeneous claims grouped into portfolios - total	18 051,1	100,0	5 717,8	100,0	31,7
of which by quality categories					
4.1. Quality Category I	6 812,4	37,7	0,0	0,0	0,0
4.2. Quality Category II	5 401,3	29,9	104,5	1,8	1,9
4.3. Quality Category III	187,5	1,0	24,0	0,4	12,8
4.4. Quality Category IV	40,5	0,2	10,7	0,2	26,3
4.5. Quality Category V	5609,3	31,1	5578,6	97,6	99,5
5. Claims for interest payments - total	2 635,6	100,0	816,1	100,0	31,0
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	839,3	31,8	787,4	96,5	93,8

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

Homogeneous loans and claims on individuals and provisions made as of 1.08.11¹

	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	4 321 901,1	100,0	302 964,0	100,0	7,0
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	290 357,2	6,7	12 339,6	4,1	4,3
1.1.2. residential real estate (mortgage) loans, total	1 091 578,8	25,3	38 619,0	12,7	3,5
1.1.3. car loans, total	535 580,1	12,4	40 402,2	13,3	7,5
1.1.4. other consumer loans, total	2 380 122,2	55,1	210 527,5	69,5	8,8
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	1 875 574,5	43,4	23 310,7	7,7	1,2
1.2.2. a portfolio of loans without overdue payments	2 013 826,4	46,6	21 426,5	7,1	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	71 133,5	1,6	2 823,1	0,9	4,0
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	47 088,1	1,1	12 292,1	4,1	26,1
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	33 274,5	0,8	18 126,5	6,0	54,5
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	256 741,4	5,9	223 909,3	73,9	87,2
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	3 940 413,5	91,2	41 388,6	13,7	1,1
1.3.2. Quality category III	68 345,1	1,6	8 090,4	2,7	11,8
1.3.3. Quality category IV	36 862,9	0,9	15 667,6	5,2	42,5
1.3.4. Quality category V	276 279,6	6,4	237 817,4	78,5	86,1
2. Claims grouped into portfolios of homogeneous claims - total	14 769,4	100,0	5 315,1	100,0	36,0
of which by quality categories					
2.1. Quality category I	101,8	0,7	0,0	0,0	0,0
2.2. Quality category II	8 886,4	60,2	102,4	1,9	1,2
2.3. Quality category III	286,2	1,9	48,1	0,9	16,8
2.4. Quality category IV	268,5	1,8	127,2	2,4	47,4
2.5. Quality category V	5226,5	35,4	5037,4	94,8	96,4
3. Claims for interest payments - total	63 918,7	100,0	22 354,5	100,0	35,0
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	25 818,1	40,4	21 425,5	95,8	83,0

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 %				
	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Substandard	10,2	8,9	8,5	7,6	7,7	2,5	2,3	2,3	2,0	2,0
Doubtful	17,3	19,9	20,2	22,7	22,5	16,4	15,3	15,2	16,2	16,1
Problem	16,2	15,0	14,4	16,2	16,1	43,0	45,0	44,0	43,0	43,2
Loss	56,3	56,2	56,8	53,5	53,8	84,7	90,8	91,2	92,2	92,0

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	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Overdue claims on loans, deposits and other placements, billion rubles	1014,7	1035,9	1040,2	1081,9	1101,7
Of which					
- among 20 largest-asset credit institutions, billion rubles	652,7	730,0	743,2	796,9	822,9
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	5,1	4,7	4,6	4,5	4,5
Overdue claims in rubles					
- billion rubles	835,1	886,2	891,5	950,2	966,1
- as percent of total loans, deposits and other placements in rubles	6,0	5,5	5,3	5,3	5,3
Overdue claims in foreign currency					
- billion rubles	179,6	149,7	148,8	131,6	135,6
- as percent of total loans, deposits and other placements in foreign currency	3,0	2,5	2,5	2,1	2,2
- dollar equivalent, billion \$	5,9	4,9	5,2	4,7	4,9
Overdue claims on loans and other placements with non-financial institutions	762,5	743,4	733,2	773,5	789,0
Share of overdue claims in total volume of loans and other placements with non-financial institutions	6,1	5,3	5,1	5,1	5,1
Overdue claims on loans and other funds provided to individuals	243,0	282,3	288,4	289,9	293,6
Share of overdue claims in total volume of loans and other placements with individuals	6,8	6,9	6,9	6,4	6,2

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, %				
	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
No overdue claims	138	142	135	131	126	1,4	1,9	2,2	1,9	1,8
Less than 5%	574	565	585	624	636	74,8	70,4	77,4	77,8	77,8
From 5 to 10%	202	187	164	137	127	14,5	23,2	16,0	14,6	14,9
From 10 to 15%	70	42	52	42	43	6,6	3,7	3,7	4,7	4,6
From 15 to 20%	16	20	16	11	12	1,0	0,3	0,3	0,3	0,3
From 20 to 60%	19	13	13	14	9	1,4	0,4	0,4	0,4	0,2
From 60 to 90%	1	4	2	1	2	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	1	1	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	38	39	38	39	38	0,3	0,1	0,0	0,4	0,4

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

Indicators	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Large credit risks of the banking sector total, bln rubles	6 797,9	8 736,3	9 123,0	9 566,6	9 689,0
Share of large credit risks in the banking sector assets, %	23,1	25,8	26,8	27,1	27,2

Table 54**Structure of large loans¹ grouped by types of collateral**

	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Volume of large loans, billion rubles	4 688,8	5 323,9	5 239,8	5 329,0	5 294,2
of which:					
Volume of secured loans , billion rubles	1 524,2	1 586,4	1 438,1	1 483,8	1 444,1
Volume of I quality category collateral, billion rubles	569,0	500,0	480,9	385,3	392,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	170,6	98,6	111,8	31,3	26,9
Volume of II quality category collateral, billion rubles	1 107,1	1 429,2	1 398,5	1 439,9	1 405,7
of which:					
collateral of securities, issued by legal entities, billion rubles	160,4	589,9	541,2	549,9	551,8
collateral of proprietary rights (claims), billion rubles	508,7	430,3	488,9	465,8	458,1

¹ Calculated on the basis of credit institutions' reporting by form 0409117 "Information on large loans" (includes information on 30 largest (for reported credit institution) loans to corporate entities other than credit institutions. This form has been in 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		
	2009		2010		1st quarter of 2011		2009		2010		1st quarter of 2011		2009		2010		1st quarter of 2011		1 st quarter of 2009	1 st quarter of 2010	1 st quarter of 2011
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	64,1	65,0	64,6	65,1	66,3	66,9	169,0	173,3	160,9	190,4	198,6	213,5	43,2	38,1	37,9	34,3	33,8	34,3	0,3	2,8	4,0
Agriculture, hunting and forestry	42,4	43,3	44,2	44,3	43,8	43,6	171,5	175,2	179,0	179,5	181,8	177,3	59,5	60,6	65,3	67,6	63,9	63,0	1,3	1,1	1,9
Mining	75,8	76,0	77,0	77,2	77,3	78,7	295,3	297,4	294,8	340,3	339,8	402,4	31,7	21,6	22,3	15,7	15,4	15,1	0,6	3,1	4,8
Manufacturing	47,0	47,7	44,6	46,2	47,7	47,4	135,4	139,3	127,6	149,7	153,2	161,8	52,4	51,3	52,4	46,7	47,2	47,9	-0,9	2,7	2,8
Production and distribution of energy, gas and water	76,8	75,3	64,2	65,4	65,5	66,0	148,1	142,5	80,9	84,0	83,6	90,6	38,3	34,2	39,0	37,7	40,2	36,1	1,5	2,5	3,7
Construction	24,9	25,7	20,0	21,6	23,8	22,5	104,2	105,7	96,2	104,1	106,2	108,8	32,9	29,6	17,0	22,0	22,9	22,5	0,5	0,5	1,1
Wholesale and retail trade, car and household appliance repair	29,3	30,3	36,5	45,9	43,8	43,4	122,2	129,4	116,0	164,8	168,9	156,8	46,0	46,8	39,2	49,4	49,3	48,4	0,0	1,5	2,2
Transport and communication	47,1	52,6	62,1	63,5	66,2	64,5	78,0	84,4	126,8	127,7	131,4	136,5	48,0	38,3	45,1	48,5	45,3	48,7	0,7	1,5	3,2

* 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	1.01.10		1.01.11		1.04.11		1.07.11		1.08.11	
	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	49,6	100,0	48,6	100,0	51,8	100,0	49,8	100,0	50,7	100,0
Of which										
- interest rate risk (IRR)	37,5	75,5	36,7	75,6	39,9	77,0	37,6	75,5	37,7	74,3
- equity position risk (EPR)	8,7	17,5	8,6	17,8	8,3	16,1	9,5	19,0	10,1	19,9
- foreign exchange risk (FER)	3,5	7,0	3,2	6,6	3,6	6,9	2,7	5,5	2,9	5,8
Reference data:										
Number of credit institutions ¹	656		641		642		618		623	
Share of credit institutions' assets ¹ in total banking sector assets, %	62,8		90,9		91,9		92,3		92,2	

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**

	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Share of assets in foreign currency in total assets, %	27,6	24,1	23,3	23,1	22,9
of which:					
- 20 largest-asset credit institutions	28,7	25,6	24,9	24,8	24,8
Share of liabilities in foreign currency in total liabilities, %	25,3	22,7	22,4	21,4	21,2
of which:					
- 20 largest-asset credit institutions	26,0	24,1	23,7	22,7	22,9
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	2,4	1,3	0,9	1,8	1,7
of which:					
- 20 largest-asset credit institutions	2,7	1,6	1,2	2,0	1,9

Table 58

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

	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Balance sheet positions					
Claims, bln rubles	8 128,8	8 143,6	7 917,7	8 157,0	8 152,0
Liabilities, bln rubles	7 436,5	7 690,0	7 604,6	7 523,1	7 535,4
Net balance sheet position, bln rubles	692,4	453,6	313,1	633,9	616,5
Net balance sheet position to own funds (capital), % ¹	15,0	9,6	6,8	13,3	12,8
Off-balance sheet positions ²					
Claims, bln rubles	3 070,2	3 485,7	4 711,0	4 918,2	4 886,5
Liabilities, bln rubles	3 128,1	3 396,1	4 447,7	4 988,2	4 965,9
Net balance sheet position, bln rubles	-57,9	89,6	263,3	-70,0	-79,4
Net balance sheet position to own funds (capital), % ¹	-1,3	1,9	5,7	-1,5	-1,6

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

² Forward & future transactions (Section D of the chart of accounts)

Table 59

Compliance with open foreign exchange position (OFP) requirements

	2009				2010				2011 г.	
	I	II	III	IV	I	II	III	IV	I	II
Number of credit institutions that exceeded the OFXP limits	23	6	7	6	5	4	6	6	6	4
Of which:										
- 20 largest-asset credit institutions	0	1	0	0	1	0	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	0,1
- On 20 largest-asset credit institutions	0,0	1,0	0,0	0,0	2,7	0,0	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 (OFP)				
				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
1.06.11	404	83,3	-119,1	17,5	-53,4	-35,9	1 569,5	-2,3
1.07.11	378	4,0	-31,1	48,8	-76,0	-27,1	1 835,9	-1,5
1.08.11	372	34,9	-61,8	13,3	-40,2	-26,9	1 323,0	-2,0
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
1.06.11	518	45,2	11,7	93,1	-36,2	56,9	3 170,9	1,8
1.07.11	540	114,9	-54,8	80,3	-20,2	60,1	2 947,3	2,0
1.08.11	541	106,4	-6,4	127,9	-27,9	100,0	3 441,6	2,9

Table 61

Open currency positions of the banking sector by currencies as of 1.08.11

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	363	-24,9	-1,0	233,1	-258,0
long	549	44,7	2,1	197,1	-152,5
EUR					
short	468	-23,9	-0,7	-192,7	168,7
long	435	9,3	0,7	-132,1	141,4
GBP					
short	76	-7,8	-0,5	-6,1	-1,7
long	275	3,5	0,1	2,9	0,6

Liquidity of Credit Institutions

Table 62

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

	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18,0	27,3	23,1	24,7	25,4
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23,0	24,5	24,1	24,1	24,7
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-14,5	-7,8	-10,1	-8,7	-9,0

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 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, %				
	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Less than 0	611	594	592	585	594	92,8	61,5	90,1	85,6	87,9
From 0 to 20	407	365	352	360	345	6,9	36,7	8,3	12,8	10,3
More than 20	40	53	62	55	55	0,3	1,8	1,7	1,7	1,8
Data not available	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1058	1012	1006	1000	994	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

	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Liquid assets with maturity up to 30 days, as percent of liquid assets	59,9	48,5	55,6	53,5	52,1
Liabilities with maturity up to 30 days, as percent of total liabilities	41,9	42,0	43,2	43,6	42,7
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), %	6,0	21,1	8,2	13,1	13,9

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, %				
	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11	1.01.10	1.01.11	1.04.11	1.07.11	1.08.11
Less than 0	485	455	445	375	378	31,9	21,7	27,9	23,0	21,7
From 0 to 20	243	250	215	235	215	48,8	20,4	44,2	49,0	17,5
More than 20	330	307	346	390	401	19,4	57,9	27,8	28,1	60,8
Data not available	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1058	1012	1006	1000	994	100,0	100,0	100,0	100,0	100,0