

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

## *ANALYTICAL DATA*

(INTERNET-VERSION)

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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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<b>Table of Contents</b>	<b>Tables</b>
General Information on the Russian Banking Sector	1-11
Banking sector in the economy of Russia	1-3
Institutional features of the banking sector	4-11
Activities of Credit Institutions	12-38.2
Main trends	12-28
Financial condition	29-30
Regional breakdown	31.1-38.2
Macprudential Indicators of the Banking Sector	39-65
Some indicators of the banking sector financial soundness	39
Capital adequacy	40-45
Credit risk	46-55
Market risk	56-61
Liquidity of credit institutions	62-65

**The Central Bank of the Russian Federation**

Banking Regulation and Supervision Department

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

**Table 1**

**Macroeconomic indicators**

Indicator		1.01.07	1.01.08	1.01.09	1.01.10	1.01.11
1.	Banking sector assets (billion rubles) as % of GDP	13 963,5 51,9	20 125,1 60,5	28 022,3 67,9	29 430,0 75,9	33 804,6 75,2
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	1 692,7 6,3 12,1	2 671,5 8,0 13,3	3 811,1 9,2 13,6	4 620,6 11,9 15,7	4 732,3 10,5 14,0
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other funds provided to individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	8 030,5 29,8 57,5 1 882,7 7,0 13,5 10,9	12 287,1 37,0 61,1 2 971,1 8,9 14,8 13,9	16 526,9 40,0 59,0 4 017,2 9,7 14,3 15,9	16 115,5 41,5 54,8 3 573,8 9,2 12,1 12,6	18 147,7 40,4 53,7 4 084,8 9,1 12,1 12,9
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	364,2 9,6	543,6 10,4	694,1 11,1	544,3 9,4	559,2 8,7
4.	Securities acquired by credit institutions (billion rubles) <sup>1</sup> 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 <sup>2</sup> 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) <sup>3</sup> as % of GDP as % of the banking sector liabilities <sup>2</sup>	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
<b>Reference data</b>						
<b>Indicator (billion rubles)</b>		<b>1.01.07</b>	<b>1.01.08</b>	<b>1.01.09</b>	<b>1.01.10</b>	<b>1.01.11</b>
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

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

<sup>2</sup> 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».

<sup>3</sup> Including deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, certificates of deposit, float and funds written down from clients' accounts but not entered in a credit institution's correspondent account (without funds, raised from credit institutions).

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other funds provided to individuals		Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	6,9	14,5	5,6	24,4
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	6,9	26,7	2,0	8,9
1.02.10	-0,8	-1,9	0,4	20,5	-0,3	-6,5	-0,8	-12,2	0,2	22,7	-1,4	4,1
1.03.10	-0,4	-0,4	-0,5	19,0	-0,7	-6,8	-0,6	-11,2	2,3	23,4	-0,9	4,8
1.04.10	0,7	2,7	-0,3	17,9	0,0	-5,3	0,3	-8,7	1,6	25,8	2,7	9,8
1.05.10	1,0	5,4	-0,1	9,6	0,9	-4,9	1,0	-6,3	3,1	27,7	0,7	11,1
1.06.10	0,5	8,5	-3,2	6,6	1,9	-1,6	1,2	-3,3	1,7	29,4	2,0	12,5
1.07.10	2,3	9,5	0,5	8,0	2,1	1,6	1,6	-0,7	3,2	30,0	1,0	9,1
1.08.10	0,6	10,0	1,3	7,4	0,3	2,1	1,6	1,3	2,1	30,3	-0,9	8,9
1.09.10	1,1	9,3	1,2	9,3	1,2	3,3	2,0	4,0	1,2	30,8	1,8	9,4
1.10.10	2,5	12,6	-0,1	2,6	2,9	7,2	1,8	7,0	1,8	32,4	2,8	10,5
1.11.10	0,6	14,0	0,7	0,2	0,5	8,2	1,7	9,6	2,3	33,5	-1,5	11,3
1.12.10	2,4	13,9	1,1	0,4	1,6	9,5	1,5	11,5	1,9	32,2	3,9	12,7
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	6,1	31,2	5,4	16,4
1.02.11	-1,8	13,7	0,0	2,1	0,5	13,1	-0,1	15,1	-0,9	29,7	-4,0	13,4
1.03.11	2,0	16,4	-3,6	-1,1	0,4	14,2	0,6	16,4	2,0	29,3	2,3	17,1
1.04.11	0,4	16,1	1,5	0,6	1,3	15,7	2,2	18,6	1,0	28,5	2,4	16,7
1.05.11	0,5	15,6	2,2	2,9	1,7	16,6	2,8	20,7	2,1	27,3	-1,4	14,2
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
<b>Reference data:</b>												
Increase from the beginning of the current year	2,8		1,2		5,8		8,7		4,7		2,8	
Increase over the same period of the previous year	1,0		-3,7		1,8		1,1		9,2		3,0	

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

	2004	2005	2006	2007	2008	2009	2010
Assets	27,3	36,6	44,0	44,1	39,2	5,0	14,9
Own funds (capital)	16,2	31,2	36,3	57,8	42,7	21,2	2,4
Loans and other placements with non-financial organisations	38,0	31,3	39,8	51,5	34,3	0,3	12,1
Loans and other placements with individuals	116,4	96,2	78,3	57,8	35,2	-11,0	14,3
Individual deposits	30,4	39,4	38,0	35,4	14,5	26,7	31,2
Funds raised from organisations	36,9	43,7	52,6	47,2	24,4	8,9	16,4
<b>Reference Data:</b>							
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	1.05.11	1.06.11
Credit institutions registered by the Bank of Russia and other authorities	1178	1146	1140	1139	1138
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1058	1012	1006	1003	1003
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	2	1	2	1
Credit institutions with their banking licenses being revoked (cancelled)	119	132	133	134	134
Credit institutions licensed to conduct operations in foreign currency	701	677	673	672	672
Credit institutions holding general licences	291	283	281	279	279

Table 5

## Operating credit institutions (CIs), by federal districts

Federal district	1.01.10		1.01.11		1.04.11		1.05.11		1.06.11	
	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	580	57,8	580	57,8
of which the City of Moscow and Moscow Region	535	50,6	525	51,9	522	51,9	521	51,9	521	51,9
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	47	4,7
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	11,6
Ural	54	5,1	51	5,0	51	5,1	51	5,1	51	5,1
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
<b>Russian Federation</b>	<b>1058</b>	<b>100,0</b>	<b>1012</b>	<b>100,0</b>	<b>1006</b>	<b>100,0</b>	<b>1003</b>	<b>100,0</b>	<b>1003</b>	<b>100,0</b>

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	1.06.11	1.01.10	1.01.11	1.06.11	1.01.10	1.01.11	1.06.11	1.01.10	1.01.11	1.06.11	1.01.10	1.01.11	1.06.11	1.01.10	1.01.11	1.06.11
Central	598	585	580	159	119	119	528	484	469	70	69	67	18	18	18	17	17	16
of which the City of Moscow and Moscow Region <sup>1</sup>	535	525	521	131	101	102	134	127	130	20	20	21	16	16	16	4	4	5
North-Western	75	71	70	29	25	15	357	342	316	343	356	372	2	2	2	11	12	11
Southern	113	47	47	100	22	21	384	284	284	180	412	418	5	2	2	12	10	10
North-Caucasian		57	56		74	76		99	99		76	75	0	3	3	0	3	3
Volga	125	118	116	132	102	104	562	526	524	219	239	238	6	6	6	18	18	18
Ural	54	51	51	120	112	111	246	224	227	141	137	140	4	4	4	8	8	8
Siberian	62	56	57	38	28	26	356	338	331	356	402	399	2	2	2	11	12	12
Far Eastern	31	27	26	23	12	11	149	135	132	276	346	357	1	1	1	5	5	5
<b>Russian Federation</b>	<b>1058</b>	<b>1012</b>	<b>1003</b>	<b>601</b>	<b>494</b>	<b>483</b>	<b>2582</b>	<b>2432</b>	<b>2382</b>	<b>156</b>	<b>161</b>	<b>160</b>	<b>39</b>	<b>38</b>	<b>38</b>	<b>81</b>	<b>83</b>	<b>83</b>

<sup>1</sup> 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		1.05.11		1.06.11	
	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	16 672 154	48,8	16 918 529	48,7
From 6 to 20	6 018 106	20,4	7 051 684	20,9	6 899 634	20,3	6 852 171	20,1	7 017 407	20,2
From 21 to 50	3 572 615	12,1	3 931 248	11,6	3 891 916	11,4	3 943 464	11,5	3 986 024	11,5
From 51 to 200	3 920 972	13,3	4 616 510	13,7	4 600 255	13,5	4 663 940	13,6	4 752 214	13,7
From 201 to 500	1 382 703	4,7	1 584 615	4,7	1 571 483	4,6	1 582 081	4,6	1 601 728	4,6
From 501	442 642	1,5	481 445	1,4	471 215	1,4	469 013	1,4	476 443	1,4
<b>Total</b>	<b>29 430 025</b>	<b>100,0</b>	<b>33 804 628</b>	<b>100,0</b>	<b>34 009 354</b>	<b>100,0</b>	<b>34 182 823</b>	<b>100,0</b>	<b>34 752 345</b>	<b>100,0</b>



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	1.05.11	1.06.11
Central	55,3	54,9	55,5	55,6	55,5
of which the City of Moscow and Moscow Region	55,7	55,3	56,0	56,0	55,9
North-Western	70,6	71,9	69,4	69,1	68,7
Southern	52,9	69,0	67,9	68,1	68,8
North-Caucasian		45,5	46,9	45,9	45,2
Volga	45,0	43,4	44,4	44,2	44,6
Ural	57,0	60,2	61,0	61,0	61,4
Siberian	81,4	78,7	78,4	77,5	77,7
Far Eastern	65,1	72,6	73,7	74,0	73,9
<b>Russian Federation</b>	<b>47,9</b>	<b>47,7</b>	<b>48,7</b>	<b>48,8</b>	<b>48,7</b>

Table 9

**Operating credit institutions ranged by assets (distribution and change over the period 1.01.11 - 1.06.11)**

Groups of credit institutions ranged by assets as of 1.01.11		Number of credit institutions as of 1.01.11	Groups as of 1.06.11						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
<b>1</b>	First 5	5	4	1						
<b>2</b>	From 6 to 20	15	1	13						1
<b>3</b>	From 21 to 50	30		1	26	3				
<b>4</b>	From 51 to 200	150			4	139	6		1	
<b>5</b>	From 201 to 500	300				8	272	18	1	1
<b>6</b>	From 501	512					22	483	6	1
Became operating after 1.01.11								2		
<b>Total over the period</b>									8	3
<b>Total as of 1.01.11<sup>1</sup></b>		<b>1012</b>								
<b>Total as of 1.06.11<sup>1</sup></b>		<b>1003</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>503</b>		

	- 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

<sup>1</sup> 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	1.05.11	1.06.11
<b>Credit institutions with foreign participation over 50%</b>					
Assets	18,3	18,0	17,3	17,4	17,4
Own funds (capital)	17,0	19,1	17,7	17,5	17,4
Correspondent accounts with non-resident banks	15,6	20,3	19,0	15,2	22,9
Loans and other placements with non-financial organisations	14,8	15,1	14,5	14,6	14,7
Loans and other placements with individuals	25,1	25,7	22,3	22,2	22,1
Loans, deposits and other placements with credit institutions	31,7	25,1	24,7	26,6	25,6
Individual deposits	12,0	11,5	11,2	11,1	11,1
Funds raised from organisations <sup>1</sup>	18,5	17,6	17,4	17,3	17,8
Profit (loss) of the current year	29,8	20,7	16,7	16,7	17,2
<b>Reference data:</b>					
Number of credit institutions	108	111	109	109	109
<b>of which 100% foreign-owned credit institutions</b>					
Assets	11,3	11,0	10,5	10,6	10,5
Own funds (capital)	11,0	12,1	11,6	11,5	11,3
Correspondent accounts with non-resident banks	9,0	9,2	8,3	8,6	5,8
Loans and other placements with non-financial organisations	9,1	9,2	8,8	9,0	9,1
Loans and other placements with individuals	15,6	14,9	11,6	11,5	11,5
Loans, deposits and other placements with credit institutions	23,8	20,0	20,3	20,6	21,0
Individual deposits	6,2	5,3	5,2	5,2	5,2
Funds raised from organisations <sup>1</sup>	11,1	11,0	10,9	10,9	10,8
Profit (loss) of the current year	27,4	15,1	11,4	11,6	11,8
<b>Reference data:</b>					
Number of credit institutions	82	80	78	78	78

<sup>1</sup> 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 measures<sup>1</sup>

	1.01.10		1.01.11		1.04.11		1.05.11		1.06.11	
	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	497,4	1,5	505,1	1,5
Own funds (capital)	70,3	1,5	105,4	2,2	57,4	1,2	56,6	1,2	56,0	1,2
Loans and other placements with non-financial organisations	267,5	2,1	300,0	2,1	167,4	1,2	165,1	1,1	169,1	1,1
of which overdue claims	91,4	12,0	24,3	3,3	18,1	2,5	19,2	2,6	18,7	2,5
Loans and other funds provided to individuals	71,9	2,0	70,8	1,7	66,8	1,6	68,6	1,6	70,1	1,6
of which overdue claims	10,3	4,2	8,9	3,2	7,0	2,4	6,9	2,4	6,5	2,2
Individual deposits	125,9	1,7	164,5	1,7	136,6	1,4	136,4	1,3	138,6	1,3
Funds raised from organisations	319,8	3,3	335,2	3,0	201,5	1,8	191,3	1,7	186,7	1,6
<b>Reference data:</b>										
Number of credit institutions <sup>1</sup>	18	1,7	14	1,4	12	1,2	11	1,1	11	1,1

<sup>1</sup> 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	1.05.11	1.06.11
1.	Money, precious metals and gemstones	795,8	912,6	747,2	783,1	773,4
1.1.	of which: money	747,0	862,4	707,8	749,0	736,6
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 755,2	1 809,0	1 599,1	1 158,9	1 134,1
3.	Correspondent accounts with credit institutions	839,2	853,6	824,6	840,3	878,5
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	171,7	164,3	135,0	128,2	131,5
3.2.	Correspondent accounts with non-resident banks	667,6	689,3	689,7	712,1	746,9
4.	Securities acquired by credit institutions, total	4 309,4	5 829,0	5 983,7	6 044,4	6 100,5
	of which					
4.1.	Debt securities	3 379,1	4 419,9	4 483,8	4 574,6	4 594,4
4.2.	Shares	411,8	710,9	692,2	668,3	725,0
4.3.	Discounted promissory notes	234,0	330,0	349,6	346,0	341,7
4.4.	Shares in associates and subsidiaries	284,5	368,2	458,0	455,5	439,4
5.	Other participation in authorised capital	72,6	132,1	155,5	159,7	162,7
6.	Loans, total	19 878,4	22 166,7	22 696,5	23 165,3	23 639,1
	of which:					
6.1.	Loans, deposits and other placements	19 847,1	22 140,2	22 666,3	23 133,2	23 606,7
	of which overdue claims	1 014,7	1 035,9	1 040,2	1 033,5	1 059,2
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	12 541,7	14 062,9	14 368,6	14 610,8	14 883,9
	of which overdue claims	762,5	743,4	733,2	735,9	757,8
6.1.2.	Loans and other funds provided to individuals	3 573,8	4 084,8	4 192,8	4 310,0	4 441,9
	of which overdue claims	243,0	282,3	288,4	287,7	290,9
6.1.3.	Loans, deposits and other placements with credit institutions	2 725,9	2 921,1	2 983,1	3 134,6	3 189,8
	of which overdue claims	1,9	4,6	13,0	4,5	4,4
7.	Fixed assets (tangible and intangible) and inventories	790,7	864,6	871,2	872,7	876,7
8.	Allocation of profit	71,4	132,1	53,6	66,9	74,2
8.1.	of which income tax	68,4	122,7	48,6	66,8	74,0
9.	Other assets, total	917,4	1 105,0	1 077,9	1 091,6	1 113,2
	of which:					
9.1.	Float	434,3	524,6	462,0	457,7	463,5
9.2.	Receivables	125,8	154,5	162,7	167,0	162,8
9.3.	Deferred expenses	74,4	77,9	79,5	79,8	80,6
<b>Banking sector assets</b>		<b>29 430,0</b>	<b>33 804,6</b>	<b>34 009,4</b>	<b>34 182,8</b>	<b>34 752,3</b>

Table 13

Structure of liabilities<sup>1</sup>, by source of funds

(billion rubles)

Liabilities <sup>1</sup>		1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
1.	Funds and profit of credit institutions	3 766,4	4 339,1	4 351,5	4 392,0	4 438,0
	Of which:					
1.1.	Funds of credit institutions	2 432,8	2 599,6	2 603,3	2 599,8	2 598,2
1.2.	Profit (losses), including financial result of the previous year	1 333,5	1 739,5	1 748,2	1 792,2	1 839,8
	Of which:					
1.2.1.	Profit (losses) of the current year	205,1	573,4	214,3	291,1	365,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 423,1	325,7	312,3	320,2	311,3
3.	Accounts of credit institutions	273,1	255,7	195,6	197,8	216,8
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	168,0	154,4	122,9	117,1	124,6
3.2.	Correspondent accounts of non-resident credit institutions	97,1	93,9	67,8	73,1	84,9
4.	Loans, deposits and other funds raised from other credit institutions	3 117,3	3 754,9	3 613,2	3 658,1	3 687,8
5.	Clients' funds <sup>2</sup>	17 131,4	21 080,9	21 344,6	21 404,9	21 857,7
	Of which:					
5.1.	Budgetary funds in settlement accounts	20,4	32,7	37,7	35,5	37,9
5.2.	Government and other extra-budgetary funds in settlement accounts	13,7	12,0	16,8	17,4	19,1
5.3.	Funds of legal entities in settlement and other accounts	3 857,4	4 845,1	4 897,8	4 559,2	4 859,9
5.4.	Clients' float	209,7	220,6	269,2	291,8	262,5
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	5 466,6	6 035,6	5 994,0	6 152,4	6 279,2
5.6.	Individual deposits	7 485,0	9 818,0	10 018,0	10 230,4	10 280,3
5.7.	Clients' funds in factoring and forfeiting operations	10,1	15,7	14,4	13,5	14,7
6.	Bonds	412,7	537,9	547,7	573,9	573,3
7.	Promissory notes and bank acceptances	748,6	797,3	807,6	808,9	824,1
8.	Other liabilities <sup>1</sup> , total	2 557,4	2 713,0	2 836,9	2 827,0	2 843,4
	Of which:					
8.1.	Provisions	2 050,6	2 192,0	2 217,5	2 192,6	2 219,2
8.2.	Float	257,9	255,1	303,6	302,4	281,4
8.3.	Payables	45,2	44,7	64,3	68,2	65,2
8.4.	Deferred income	4,9	5,5	4,7	4,7	4,8
8.5.	Interest payable	198,9	215,7	246,8	259,1	272,8
	Of which:					
	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>29 430,0</b>	<b>33 804,6</b>	<b>34 009,4</b>	<b>34 182,8</b>	<b>34 752,3</b>

<sup>1</sup> 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».

<sup>2</sup> 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	1.05.11	1.06.11
1.	Money, precious metals and gemstones	2,7	2,7	2,2	2,3	2,2
1.1.	of which: money	2,5	2,6	2,1	2,2	2,1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6,0	5,4	4,7	3,4	3,3
3.	Correspondent accounts with credit institutions	2,9	2,5	2,4	2,5	2,5
	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	2,1	2,1
4.	Securities acquired by credit institutions, total	14,6	17,2	17,6	17,7	17,6
	of which					
4.1.	Debt securities	11,5	13,1	13,2	13,4	13,2
4.2.	Shares	1,4	2,1	2,0	2,0	2,1
4.3.	Discounted promissory notes	0,8	1,0	1,0	1,0	1,0
4.4.	Shares in associates and subsidiaries	1,0	1,1	1,3	1,3	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	67,8	68,0
	of which:					
6.1.	Loans, deposits and other placements	67,4	65,5	66,6	67,7	67,9
	of which overdue claims	3,4	3,1	3,1	3,0	3,0
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	42,6	41,6	42,2	42,7	42,8
	of which overdue claims	2,6	2,2	2,2	2,2	2,2
6.1.2.	Loans and other funds provided to individuals	12,1	12,1	12,3	12,6	12,8
	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	9,2	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	2,6	2,5
8.	Allocation of profit	0,2	0,4	0,2	0,2	0,2
8.1.	of which income tax	0,2	0,4	0,1	0,2	0,2
9.	Other assets, total	3,1	3,3	3,2	3,2	3,2
	of which:					
9.1.	Float	1,5	1,6	1,4	1,3	1,3
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
<b>Banking sector assets</b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

**Structure of liabilities<sup>1</sup>, by source of funds (as percent of total liabilities)**

Liabilities <sup>1</sup>		1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
1.	Funds and profit of credit institutions	12,8	12,8	12,8	12,8	12,8
	Of which:					
1.1.	Funds of credit institutions	8,3	7,7	7,7	7,6	7,5
1.2.	Profit (losses), including financial result of the previous year	4,5	5,1	5,1	5,2	5,3
	Of which:					
1.2.1.	Profit (losses) of the current year	0,7	1,7	0,6	0,9	1,1
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	0,6	0,6
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,5	0,4	0,3	0,4
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,2	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	10,6	11,1	10,6	10,7	10,6
5.	Clients' funds <sup>2</sup>	58,2	62,4	62,8	62,6	62,9
	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	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	13,1	14,3	14,4	13,3	14,0
5.4.	Clients' float	0,7	0,7	0,8	0,9	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	18,6	17,9	17,6	18,0	18,1
5.6.	Individual deposits	25,4	29,0	29,5	29,9	29,6
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	1,7	1,6
7.	Promissory notes and bank acceptances	2,5	2,4	2,4	2,4	2,4
8.	Other liabilities <sup>1</sup> , total	8,7	8,0	8,3	8,3	8,2
	Of which:					
8.1.	Provisions	7,0	6,5	6,5	6,4	6,4
8.2.	Float	0,9	0,8	0,9	0,9	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	0,8	0,8
	Of which:					
	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

<sup>1</sup> 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».

<sup>2</sup> Including certificates of deposit and savings certificates.



Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
<b>1. Loans, deposits and other placements, total</b>	<b>13872,8</b>	<b>16099,2</b>	<b>16759,0</b>	<b>17240,8</b>	<b>17458,2</b>	<b>5974,4</b>	<b>6041,0</b>	<b>5907,2</b>	<b>5892,4</b>	<b>6148,4</b>	<b>19847,1</b>	<b>22140,2</b>	<b>22666,3</b>	<b>23133,2</b>	<b>23606,7</b>
Of which															
- overdue claims	835,1	886,2	891,5	906,0	931,7	179,6	149,7	148,8	127,5	127,6	1014,7	1035,9	1040,2	1033,5	1059,2
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>8812,6</b>	<b>10085,6</b>	<b>10542,6</b>	<b>10839,7</b>	<b>10943,8</b>	<b>2954,8</b>	<b>2758,2</b>	<b>2579,7</b>	<b>2527,0</b>	<b>2689,3</b>	<b>11767,4</b>	<b>12843,8</b>	<b>13122,3</b>	<b>13366,7</b>	<b>13633,1</b>
Of which															
- overdue claims	599,0	635,5	634,7	648,8	669,7	123,0	98,6	89,3	79,8	78,7	722,0	734,1	724,0	728,6	748,4
of which:															
1.1.1. Loans and other funds provided to individual entrepreneurs	269,7	315,2	330,8	345,1	355,4	6,4	6,3	6,0	6,0	6,2	276,2	321,4	336,9	351,1	361,6
Of which															
- overdue claims	21,9	28,1	28,6	28,8	29,1	0,3	0,5	0,4	0,4	0,4	22,2	28,6	29,0	29,2	29,6
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>308,1</b>	<b>319,1</b>	<b>370,6</b>	<b>326,3</b>	<b>306,9</b>	<b>466,3</b>	<b>900,0</b>	<b>875,7</b>	<b>917,8</b>	<b>943,8</b>	<b>774,3</b>	<b>1219,1</b>	<b>1246,3</b>	<b>1244,1</b>	<b>1250,7</b>
Of which															
- overdue claims	19,2	2,8	1,5	1,5	2,9	21,3	6,5	7,6	5,8	6,4	40,6	9,3	9,2	7,3	9,3
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>827,5</b>	<b>1280,7</b>	<b>1242,1</b>	<b>1343,1</b>	<b>1366,0</b>	<b>313,0</b>	<b>395,9</b>	<b>424,9</b>	<b>426,6</b>	<b>375,1</b>	<b>1140,5</b>	<b>1676,7</b>	<b>1667,0</b>	<b>1769,7</b>	<b>1741,0</b>
Of which															
- overdue claims	7,2	9,5	9,2	9,2	9,7	0,8	0,6	0,9	0,5	0,6	8,0	10,0	10,1	9,7	10,4
of which:															
1.3.1 Resident credit institutions	562,2	911,6	811,7	922,5	916,9	240,9	298,1	329,6	346,6	294,8	803,0	1209,7	1141,3	1269,0	1211,7
Of which															
- overdue claims	0,9	4,4	4,4	4,3	4,2	0,1	0,0	0,0	0,0	0,0	0,9	4,4	4,5	4,3	4,3
1.3.2 Resident financial institutions of different forms of ownership	265,3	369,2	430,3	420,6	449,1	72,1	97,8	95,3	80,1	80,2	337,5	467,0	525,7	500,7	529,3
Of which															
- overdue claims	6,4	5,1	4,8	4,9	5,5	0,7	0,6	0,8	0,5	0,6	7,1	5,6	5,6	5,4	6,1
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>208,5</b>	<b>190,2</b>	<b>258,1</b>	<b>276,9</b>	<b>274,2</b>	<b>1714,4</b>	<b>1521,2</b>	<b>1583,7</b>	<b>1588,6</b>	<b>1703,8</b>	<b>1922,9</b>	<b>1711,4</b>	<b>1841,8</b>	<b>1865,5</b>	<b>1978,1</b>
Of which															
- overdue claims	0,2	0,1	0,1	0,1	0,1	0,8	0,0	8,4	0,0	0,0	1,0	0,1	8,6	0,1	0,1
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>230,0</b>	<b>261,7</b>	<b>240,3</b>	<b>223,8</b>	<b>204,3</b>	<b>0,1</b>	<b>0,4</b>	<b>0,4</b>	<b>0,3</b>	<b>0,4</b>	<b>230,1</b>	<b>262,1</b>	<b>240,7</b>	<b>224,2</b>	<b>204,7</b>
Of which															
- overdue claims	0,2	0,0	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,2	0,0	0,0	0,0	0,1
<b>1.6 Loans and other funds provided to resident individuals</b>	<b>3168,0</b>	<b>3722,7</b>	<b>3867,8</b>	<b>3994,2</b>	<b>4124,7</b>	<b>395,6</b>	<b>348,8</b>	<b>316,0</b>	<b>306,4</b>	<b>307,9</b>	<b>3563,6</b>	<b>4071,4</b>	<b>4183,7</b>	<b>4300,6</b>	<b>4432,6</b>
Of which															
- overdue claims	209,3	238,2	245,7	246,1	249,0	33,5	43,6	42,1	41,0	41,3	242,8	281,7	287,8	287,1	290,3
<b>1.7 Loans and other funds provided to non-resident individuals</b>	<b>1,9</b>	<b>2,5</b>	<b>3,0</b>	<b>3,0</b>	<b>2,9</b>	<b>8,3</b>	<b>10,8</b>	<b>6,2</b>	<b>6,3</b>	<b>6,4</b>	<b>10,2</b>	<b>13,4</b>	<b>9,1</b>	<b>9,3</b>	<b>9,3</b>
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,1	0,2	0,4	0,5	0,4	0,5	0,2	0,6	0,6	0,5	0,6
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	1820,6	1904,2	1919,2	1889,5	1909,8	0,0	0,0	0,0	0,0	0,0	1820,6	1904,2	1919,2	1889,5	1909,8
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,3	39,7	41,3	41,1	42,3	9,0	6,3	5,8	4,6	4,3	51,3	46,0	47,1	45,7	46,6
Credit institutions' portfolio of promissory notes of residents	210,1	308,7	327,0	316,1	310,3	21,4	17,1	18,9	26,3	27,8	231,6	325,8	346,0	342,5	338,1
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	1,8	1,9	2,5	4,2	3,7	3,5	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	1.05.11	1.06.11
<b>1. Loans, deposits and other placements, total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
	<b>67,4</b>	<b>65,5</b>	<b>66,6</b>	<b>67,7</b>	<b>67,9</b>
Of which:					
- overdue claims	5,1	4,7	4,6	4,5	4,5
	3,4	3,1	3,1	3,0	3,0
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>59,3</b>	<b>58,0</b>	<b>57,9</b>	<b>57,8</b>	<b>57,8</b>
	<b>40,0</b>	<b>38,0</b>	<b>38,6</b>	<b>39,1</b>	<b>39,2</b>
Of which:					
- overdue claims	3,6	3,3	3,2	3,1	3,2
	2,5	2,2	2,1	2,1	2,2
of which:					
1.1.1. Loans and other funds provided to individual entrepreneurs	1,4	1,5	1,5	1,5	1,5
	0,9	1,0	1,0	1,0	1,0
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>3,9</b>	<b>5,5</b>	<b>5,5</b>	<b>5,4</b>	<b>5,3</b>
	<b>2,6</b>	<b>3,6</b>	<b>3,7</b>	<b>3,6</b>	<b>3,6</b>
Of which:					
- overdue claims	0,2	0,0	0,0	0,0	0,0
	0,1	0,0	0,0	0,0	0,0
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>5,7</b>	<b>7,6</b>	<b>7,4</b>	<b>7,7</b>	<b>7,4</b>
	<b>3,9</b>	<b>5,0</b>	<b>4,9</b>	<b>5,2</b>	<b>5,0</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	4,0	5,5	5,0	5,5	5,1
	2,7	3,6	3,4	3,7	3,5
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	1,7	2,1	2,3	2,2	2,2
	1,1	1,4	1,5	1,5	1,5
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>9,7</b>	<b>7,7</b>	<b>8,1</b>	<b>8,1</b>	<b>8,4</b>
	<b>6,5</b>	<b>5,1</b>	<b>5,4</b>	<b>5,5</b>	<b>5,7</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>1,2</b>	<b>1,2</b>	<b>1,1</b>	<b>1,0</b>	<b>0,9</b>
	<b>0,8</b>	<b>0,8</b>	<b>0,7</b>	<b>0,7</b>	<b>0,6</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.6 Loans and other funds provided to resident individuals</b>	<b>18,0</b>	<b>18,4</b>	<b>18,5</b>	<b>18,6</b>	<b>18,8</b>
	<b>12,1</b>	<b>12,0</b>	<b>12,3</b>	<b>12,6</b>	<b>12,8</b>
Of which:					
- overdue claims	1,2	1,3	1,3	1,2	1,2
	0,8	0,8	0,8	0,8	0,8
<b>1.7 Loans and other funds provided to non-resident individuals</b>	<b>0,1</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>Reference data:</b>					
Provision on loans, deposits and other placements	9,2	8,6	8,5	8,2	8,1
	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	1,5	1,4
	0,8	1,0	1,0	1,0	1,0
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio<sup>1</sup>

	1.01.10		1.01.11		1.04.11		1.05.11		1.06.11	
	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
<b>Securities, total</b>	<b>4 075,4</b>	<b>100,0</b>	<b>5 499,0</b>	<b>100,0</b>	<b>5 634,0</b>	<b>100,0</b>	<b>5 698,4</b>	<b>100,0</b>	<b>5 758,8</b>	<b>100,0</b>
- in rubles	3 309,3	81,2	4 567,6	83,1	4 778,9	84,8	4 868,4	85,4	4 952,5	86,0
- in foreign currency	766,1	18,8	931,4	16,9	855,1	15,2	830,0	14,6	806,3	14,0
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	1 745,7	30,6	1 760,4	30,6
- in rubles	1 309,8	32,1	1 428,6	26,0	1 475,0	26,2	1 559,8	27,4	1 572,4	27,3
- in foreign currency	160,0	3,9	226,2	4,1	182,9	3,2	185,9	3,3	187,9	3,3
Securities available for sale	2 157,1	52,9	3 005,5	54,7	3 012,3	53,5	2 987,4	52,4	3 046,7	52,9
- in rubles	1 678,4	41,2	2 448,5	44,5	2 489,5	44,2	2 489,2	43,7	2 555,2	44,4
- in foreign currency	478,6	11,7	557,0	10,1	522,8	9,3	498,2	8,7	491,5	8,5
Securities held-to-maturity	150,6	3,7	458,3	8,3	492,6	8,7	496,1	8,7	498,5	8,7
- in rubles	116,6	2,9	432,4	7,9	466,2	8,3	470,5	8,3	472,6	8,2
- in foreign currency	34,0	0,8	25,9	0,5	26,4	0,5	25,6	0,4	25,8	0,4
Shares in associates and subsidiaries	284,5	7,0	368,2	6,7	458,0	8,1	455,5	8,0	439,4	7,6
- in rubles	191,6	4,7	246,8	4,5	336,3	6,0	336,3	5,9	339,5	5,9
- in foreign currency	92,9	2,3	121,4	2,2	121,7	2,2	119,2	2,1	99,9	1,7
Reference data:										
Revaluation of securities	16,3		54,1		51,6		40,4		28,8	
Provisions for losses on securities available for sale	13,9		15,2		14,1		14,6		15,9	
Provisions for losses on securities held-to-maturity	2,4		3,9		3,7		3,4		3,2	
Provisions for losses on portfolio of shares in associates and subsidiaries	2,3		3,1		5,2		5,2		5,4	

<sup>1</sup> Excluding promissory notes.

Table 19

## The structure of credit institutions' portfolio of debt securities

	1.01.10		1.01.11		1.04.11		1.05.11		1.06.11	
	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	4 574,6	100,0	4 594,4	100,0
- in rubles	2 741,3	81,1	3 661,2	82,8	3 795,1	84,6	3 907,6	85,4	3 935,9	85,7
- in foreign currency	637,8	18,9	758,7	17,2	688,7	15,4	666,9	14,6	658,5	14,3
of which: revaluation	10,5	0,3	17,0	0,4	27,2	0,6	27,7	0,6	19,9	0,4
Debt securities at book value held (without revaluation)	3 368,6	100,0	4 402,9	100,0	4 456,6	100,0	4 546,9	100,0	4 574,5	100,0
of which:										
debt securities of the Russian Federation	767,9	22,8	1 177,5	26,7	1 420,9	31,9	1 445,3	31,8	1 455,5	31,8
- in rubles	656,5	19,5	1 113,4	25,3	1 350,6	30,3	1 374,0	30,2	1 390,7	30,4
- in foreign currency	111,4	3,3	64,1	1,5	70,3	1,6	71,3	1,6	64,7	1,4
debt securities of the Bank of Russia	283,1	8,4	588,5	13,4	401,9	9,0	449,2	9,9	460,5	10,1
- in rubles	283,1	8,4	588,5	13,4	401,9	9,0	449,2	9,9	460,5	10,1
- 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	268,8	5,9	273,9	6,0
- in rubles	229,6	6,8	284,3	6,5	281,0	6,3	268,7	5,9	273,9	6,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	289,3	8,6	365,0	8,3	376,6	8,5	366,2	8,1	363,5	7,9
- in rubles	252,2	7,5	345,0	7,8	357,7	8,0	366,1	8,1	363,5	7,9
- 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	989,2	21,8	997,1	21,8
- in rubles	759,1	22,5	893,4	20,3	968,2	21,7	989,1	21,8	996,9	21,8
- in foreign currency	0,1	0,0	7,7	0,2	7,2	0,2	0,1	0,0	0,2	0,0
debt securities of other countries	33,5	1,0	59,6	1,4	49,2	1,1	61,0	1,3	61,7	1,3
- in rubles	0,0	0,0	6,6	0,2	5,3	0,1	5,2	0,1	5,3	0,1
- in foreign currency	33,5	1,0	53,0	1,2	43,9	1,0	55,8	1,2	56,4	1,2
debt securities of non-resident banks	90,1	2,7	189,3	4,3	172,0	3,9	163,3	3,6	159,4	3,5
- in rubles	28,9	0,9	20,0	0,5	24,4	0,5	19,8	0,4	13,3	0,3
- in foreign currency	61,1	1,8	169,4	3,8	147,6	3,3	143,5	3,2	146,1	3,2
other debt securities of non-residents	539,7	16,0	469,9	10,7	446,5	10,0	490,8	10,8	491,3	10,7
- in rubles	174,6	5,2	138,4	3,1	132,2	3,0	169,2	3,7	166,3	3,6
- in foreign currency	365,1	10,8	331,5	7,5	314,4	7,1	321,6	7,1	325,0	7,1
debt securities delivered without derecognition in the balance sheet	362,7	10,8	355,3	8,1	319,9	7,2	299,5	6,6	297,7	6,5
- in rubles	334,0	9,9	243,2	5,5	234,7	5,3	226,2	5,0	233,0	5,1
- in foreign currency	28,7	0,9	112,1	2,5	85,2	1,9	73,3	1,6	64,7	1,4
overdue debt securities	13,4	0,4	12,3	0,3	13,1	0,3	13,7	0,3	13,9	0,3
- in rubles	12,9	0,4	11,4	0,3	11,9	0,3	12,5	0,3	12,6	0,3
- in foreign currency	0,5	0,0	0,9	0,0	1,2	0,0	1,2	0,0	1,2	0,0
<b>Reference data:</b>										
Provisions for losses on debt securities	19,5		20,6		20,7		21,4		21,2	

Table 20

## Structure of credit institutions' portfolio of shares

	1.01.10		1.01.11		1.04.11		1.05.11		1.06.11	
	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	668,3	100,0	725,0	100,0
- in rubles	376,4	91,4	659,7	92,8	647,5	93,5	624,4	93,4	677,1	93,4
- in foreign currency	35,3	8,6	51,3	7,2	44,7	6,5	43,9	6,6	47,9	6,6
of which: revaluation	5,8	1,4	37,0	5,2	24,4	3,5	12,7	1,9	8,9	1,2
Shares held at book value (without revaluation)	406,0	100,0	673,9	100,0	667,9	100,0	655,6	100,0	716,1	100,0
of which shares of:										
resident credit institutions	4,6	1,1	5,7	0,8	11,2	1,7	11,9	1,8	13,7	1,9
- in rubles	4,5	1,1	5,7	0,8	11,2	1,7	11,9	1,8	13,7	1,9
- 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	561,2	85,6	610,8	85,3
- in rubles	344,7	84,9	586,4	87,0	574,4	86,0	559,8	85,4	609,4	85,1
- in foreign currency	9,5	2,3	1,6	0,2	1,5	0,2	1,4	0,2	1,4	0,2
non-resident credit institutions	6,4	1,6	28,1	4,2	18,4	2,8	18,5	2,8	19,2	2,7
- 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	18,5	2,8	19,2	2,7
other non-residents	27,0	6,6	22,2	3,3	27,2	4,1	25,1	3,8	27,9	3,9
- in rubles	8,4	2,1	8,4	1,2	8,4	1,3	8,4	1,3	8,4	1,2
- in foreign currency	18,6	4,6	13,8	2,0	18,7	2,8	16,7	2,5	19,5	2,7
shares delivered without derecognition in the balance sheet	13,8	3,4	29,9	4,4	35,1	5,3	38,9	5,9	44,5	6,2
- in rubles	13,1	3,2	22,1	3,3	29,1	4,3	31,6	4,8	36,7	5,1
- in foreign currency	0,7	0,2	7,7	1,1	6,1	0,9	7,3	1,1	7,8	1,1
<b>Reference data:</b>										
Provisions for losses on shares	8,2		10,6		10,1		9,9		11,4	

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

(billion rubles)

	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
Portfolio of promissory notes discounted by a credit institution, in rubles	210,8	311,1	328,8	317,9	312,0
of which promissory notes, not paid when due	2,6	3,4	3,8	3,5	3,5
Portfolio of promissory notes discounted by a credit institution, in foreign currency	23,2	18,9	20,8	28,1	29,7
of which promissory notes, not paid when due	0,32	0,13	0,02	0,02	0,02
<b>Total</b>	<b>234,0</b>	<b>330,0</b>	<b>349,6</b>	<b>346,0</b>	<b>341,7</b>

### The structure of credit institutions' portfolio of discounted promissory notes<sup>1</sup>

	1.01.10		1.01.11		1.04.11		1.05.11		1.06.11	
	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
<b>Discounted promissory notes, total</b>	<b>234,0</b>	<b>100,0</b>	<b>330,0</b>	<b>100,0</b>	<b>349,6</b>	<b>100,0</b>	<b>346,0</b>	<b>100,0</b>	<b>341,7</b>	<b>100,0</b>
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	294,1	85,0	288,4	84,4
- other promissory notes of residents	51,6	22,0	53,1	16,1	50,3	14,4	48,4	14,0	49,7	14,5
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	2,4	1,0	4,2	1,3	3,6	1,0	3,5	1,0	3,6	1,1
<b>Reference data:</b>										
Provisions for losses on promissory notes	8,1		10,7		11,5		11,0		11,4	

<sup>1</sup> including overdue promissory notes.

Table 23

## Funds raised by credit institutions from organisations

(billion rubles)

		1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
1.	Funds raised from organisations, total	9 557,2	11 126,9	11 190,6	11 032,4	11 433,1
	- in rubles	6 398,0	7 786,3	7 875,4	7 821,7	8 050,6
	- in foreign currency	3 159,3	3 340,5	3 315,1	3 210,7	3 382,5
	of which:					
1.1.	Funds of legal entities in settlement and other accounts <sup>1</sup>	3 857,4	4 845,1	4 897,8	4 559,2	4 859,9
	- in rubles	3 099,7	4 134,9	4 048,9	3 824,5	3 902,6
	- in foreign currency	757,6	710,2	848,9	734,7	957,3
	Of which:					
1.1.1	Funds of individual entrepreneurs	90,6	121,2	115,9	107,3	117,0
	- in rubles	88,9	119,6	114,0	105,7	115,4
	- in foreign currency	1,7	1,6	2,0	1,6	1,6
1.2.	Government and other extra budgetary funds in settlement accounts	13,7	12,0	16,8	17,4	19,1
1.3.	Float	209,5	218,4	267,5	289,9	260,3
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	5 466,6	6 035,6	5 994,0	6 152,4	6 279,2
	- in rubles	3 198,6	3 541,2	3 669,1	3 835,6	3 998,3
	- in foreign currency	2 268,0	2 494,4	2 324,9	2 316,8	2 280,9
	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	767,8	942,9
1.4.2.	Certificates of deposit	20,1	15,4	14,0	13,7	13,4
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,0	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting operations	10,1	15,7	14,4	13,5	14,7
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	0,1	0,0	0,0	0,0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	739,4	955,7	708,8	643,6	635,1
	- in rubles	652,9	826,0	622,6	567,8	535,7
	- in foreign currency	86,6	129,7	86,2	75,8	99,4
	with maturity from 31 days to 1 year	2 202,0	2 065,1	2 287,6	2 443,5	2 574,3
	- in rubles	1 658,8	1 597,2	1 916,3	2 096,1	2 287,4
	- in foreign currency	543,2	467,8	371,3	347,4	286,9
	with maturity in excess of 1 year	2 525,1	3 014,8	2 997,6	3 065,3	3 069,8
	- in rubles	886,9	1 118,0	1 130,2	1 171,7	1 175,1
	- in foreign currency	1 638,2	1 896,8	1 867,5	1 893,6	1 894,6
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	1 430,8	1 704,6	1 652,1	1 676,4	1 719,8
	- in rubles	215,1	299,7	328,2	342,1	341,6
	- in foreign currency	1 215,7	1 404,9	1 323,9	1 334,4	1 378,2
	of which:					
	Funds of non-resident organisations in settlement and other accounts	113,8	195,2	191,6	166,6	246,0
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	203,9	269,3	272,8	259,5	240,0
	Other funds raised from non-resident legal entities	1 101,7	1 228,8	1 171,5	1 234,7	1 218,1
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

<sup>1</sup> 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	1.05.11	1.06.11
<b>Issued debt obligations - total</b>	<b>1 196,8</b>	<b>1 364,6</b>	<b>1 382,9</b>	<b>1 410,4</b>	<b>1 424,8</b>
including:					
bonds:	412,7	537,9	547,7	573,9	573,3
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	573,6	571,8
deposit certificates <sup>1</sup>	20,1	15,4	14,0	13,7	13,4
of which					
with maturities in excess of one year	8,8	3,6	3,0	2,8	2,5
with maturities in excess of one year	10,6	11,4	10,7	10,7	10,7
saving certificates <sup>2</sup>	15,5	14,0	13,6	14,0	14,0
of which					
with maturities in excess of one year	10,0	8,2	7,1	7,0	6,8
with maturities in excess of one year	3,8	4,2	4,9	5,3	5,5
promissory notes and banker's acceptances	748,6	797,3	807,6	808,9	824,1
of which					
with maturities in excess of one year	420,3	407,8	382,6	397,6	403,7
with maturities in excess of one year	315,2	375,4	408,9	396,6	405,1

<sup>1</sup> Included in corporate deposits.

<sup>2</sup> Included in retail deposits.

## Individual deposit structure

(billion rubles)

		1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
1	Individual deposits	7 485,0	9 818,0	10 018,0	10 230,4	10 280,3
	- of which savings certificates	15,5	14,0	13,6	14,0	14,0
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 232,1	1 733,0	1 625,7	1 753,7	1 721,8
	- in rubles	1 060,8	1 546,4	1 438,2	1 568,2	1 537,4
	- in foreign currency	171,3	186,5	187,5	185,5	184,4
1.2.	Individual deposits with maturity from 31 days to 1 year	1 481,6	1 730,3	1 801,3	1 805,2	1 813,2
	- in rubles	965,9	1 353,3	1 443,8	1 454,7	1 464,6
	- in foreign currency	515,6	377,0	357,5	350,5	348,6
1.3.	Individual deposits with maturity in excess of 1 year	4 771,3	6 354,7	6 591,1	6 671,5	6 745,3
	- in rubles	3 484,4	5 018,8	5 244,8	5 328,7	5 395,5
	- in foreign currency	1 286,9	1 335,9	1 346,2	1 342,8	1 349,8
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	84,0	103,3	107,4	112,5	113,7

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	1.05.11	1.06.11
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>3 117,3</b>	<b>3 754,9</b>	<b>3 613,2</b>	<b>3 658,1</b>	<b>3 687,8</b>
- in rubles	1 420,5	1 832,1	1 764,0	1 882,2	1 886,2
- in foreign currency	1 696,8	1 922,8	1 849,2	1 775,9	1 801,6
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 234,2	1 696,6	1 646,6	1 744,2	1 735,9
- in rubles	1 019,4	1 407,6	1 331,5	1 448,7	1 441,0
- in foreign currency	214,8	289,0	315,1	295,5	295,0
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	1 913,9	1 951,9
- in rubles	401,1	424,5	432,5	433,5	445,3
- in foreign currency	1 482,0	1 633,8	1 534,1	1 480,4	1 506,6
of which					
overdue debt	0,2	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,2	0,0	0,0	0,0	0,0

Table 27

**Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.06.11**

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts <sup>1</sup>		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
No budgetary funds	925	0	0,0	12 611 765	36,3
Less than 5%	77	20 856	55,0	22 089 272	63,6
From 5 to 15%	0	0	0,0	0	0,0
From 15 to 25%	0	0	0,0	0	0,0
25% and more	1	17 076	45,0	51 308	0,2
Data not available	0	0	0,0	0	0,0
<b>Total</b>	<b>1003</b>	<b>37 932</b>	<b>100,0</b>	<b>34 752 345</b>	<b>100,0</b>

<sup>1</sup> 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		1.05.11		1.06.11	
		billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %
<b>Raised funds</b>											
1.	<b>Clients' funds (except credit institutions)</b>	1 515,1	5,1	1 808,3	5,3	1 759,8	5,2	1 789,3	5,2	1 833,9	5,3
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	1 660,8	4,9	1 704,0	4,9
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	1 494,2	4,4	1 458,1	4,2
1.2	Individual deposits (excluding saving certificates)	84,0	0,3	103,3	0,3	107,4	0,3	112,5	0,3	113,7	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	83,2	0,2	84,8	0,2
1.3	Funds in other accounts	11,7	0,0	11,7	0,0	16,6	0,0	16,0	0,0	16,1	0,0
2.	<b>Funds in correspondent and other accounts of credit institutions</b>	105,1	0,4	101,3	0,3	72,6	0,2	80,8	0,2	92,2	0,3
3.	<b>Loans, deposits and other funds raised from credit institutions</b>	1 883,1	6,4	2 058,3	6,1	1 966,7	5,8	1 913,9	5,6	1 951,9	5,6
4.	<b>Loans from other countries</b>	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<b>Raised funds, total</b>	3 503,2	11,9	3 967,9	11,7	3 799,2	11,2	3 783,9	11,1	3 877,9	11,2
	<b>Reference data:</b>										
	Liabilities of authorized banks to non-residents on issued debt securities - total <sup>2</sup>	87,8	0,3	83,8	0,2	81,7	0,2	79,3	0,2	88,4	0,3
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>Placed funds</b>											
1.	<b>Loans, total</b>	2 707,4	9,2	2 943,9	8,7	3 097,2	9,1	3 119,0	9,1	3 238,1	9,3
	of which overdue claims	41,8	0,1	10,0	0,0	18,3	0,1	8,0	0,0	10,1	0,0
	of which:										
1.1.	Loans, deposits and other placements	1 922,9	6,5	1 711,4	5,1	1 841,8	5,4	1 865,5	5,5	1 978,1	5,7
1.2	Loans and other placements with legal entities	774,3	2,6	1 219,1	3,6	1 246,3	3,7	1 244,1	3,6	1 250,7	3,6
1.3	Loans and other funds provided to individuals	10,2	0,0	13,3	0,0	9,1	0,0	9,3	0,0	9,3	0,0
2.	<b>Correspondent accounts with banks</b>	667,6	2,3	689,3	2,0	689,7	2,0	712,1	2,1	746,9	2,1
3.	<b>Securities acquired by credit institutions, total</b>	699,1	2,4	773,4	2,3	717,0	2,1	762,2	2,2	763,1	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	715,1	2,1	712,4	2,1
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	43,6	0,1	47,1	0,1
3.3	Discounted promissory notes	2,5	0,0	4,2	0,0	3,7	0,0	3,5	0,0	3,6	0,0
4.	<b>Shares in associates and subsidiaries</b>	94,2	0,3	122,7	0,4	124,5	0,4	121,9	0,4	102,6	0,3
5.	<b>Loans provided to other countries</b>	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	<b>Placed funds, total</b>	4 168,3	14,2	4 529,3	13,4	4 628,3	13,6	4 715,1	13,8	4 850,8	14,0
	<b>Reference data:</b>										
	Overdue interest on claims of credit institutions	2,7	0,0	0,7	0,0	0,5	0,0	0,5	0,0	0,5	0,0

<sup>1</sup> 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.

<sup>2</sup> Between 01.04.07 and 01.01.09 preference shares were included into debt securities.

## Financial Condition

Table 29

### Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
Total	205 109,7	573 379,7	214 277,6	291 067,4	365 903,6	1 058	1 012	1 006	1 003	1 003	71 355,6	132 079,1	26 076,4	57 899,7	73 565,2
Profit-making CIs <sup>1</sup>	284 938,7	595 046,7	217 130,8	295 272,6	370 411,4	938	931	913	850	850	69 308,1	131 763,4	25 945,7	57 465,0	73 037,7
Loss-making CIs	-79 829,0	-21 667,0	-2 853,2	-4 205,2	-4 507,8	120	81	93	153	153	2 047,5	315,6	130,8	434,7	527,5
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
<b>Total</b>						<b>1058</b>	<b>1012</b>	<b>1006</b>	<b>1003</b>	<b>1003</b>					

<sup>1</sup> including CIs with zero profit.

Table 30

Structure of operating credit institutions' income and expenses<sup>1</sup>

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

<sup>1</sup> 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 liabilities<sup>1</sup> of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.06.11**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	22 861 878 544	7 645 464 248	23 347 445 734	7 159 897 058
Belgorod Region	15 085 100	343 319	15 106 002	322 417
Bryansk Region	776 191	2 403	778 559	35
Vladimir Region	4 031 663	51 303	4 038 151	44 815
Voronezh Region	546 836	0	546 822	14
Ivanovo Region	10 860 322	533 364	10 813 640	580 046
Kaluga Region	11 495 581	542 790	11 488 400	549 971
Kostroma Region	64 214 147	6 734 448	63 723 076	7 225 519
Kursk Region	12 829 828	460 668	12 846 258	444 238
Lipetsk Region	23 134 011	905 979	23 140 804	899 186
Moscow Region	53 465 066	9 583 193	53 151 018	9 897 241
Orel Region	3 989 838	26 725	3 988 220	28 343
Ryazan Region	13 014 934	707 851	13 176 335	546 450
Smolensk Region	23 191 252	2 679 295	22 500 030	3 370 517
Tambov Region	2 374 188	207 047	2 376 443	204 792
Tver Region	8 030 993	404 552	8 019 978	415 567
Tula Region	9 897 259	549 790	9 867 237	579 812
Yaroslavl Region	6 551 816	336 926	6 564 599	324 143
City of Moscow	22 598 389 519	7 621 394 595	23 085 320 162	7 134 463 952
<b>North-Western Federal District</b>	930 097 971	209 518 230	950 173 353	189 442 848
Republic of Karelia	965 509	34 585	969 285	30 809
Komi Republic	12 978 370	897 401	12 912 606	963 165
Akhangel'sk Region	686 284	7 401	689 369	4 316
Vologda Region	51 405 607	6 740 294	51 173 536	6 972 365
Kaliningrad Region	57 866 424	12 690 357	58 776 016	11 780 765
Leningrad Region*	6 723 605	691 439	6 755 200	659 844
Murmansk Region	8 172 209	1 290 536	8 063 483	1 399 262
Novgorod Region	3 937 203	129 291	3 945 816	120 678
Pskov Region	2 089 037	49 885	2 094 973	43 949
St Petersburg	785 273 723	186 987 041	804 793 069	167 467 695
<b>Southern Federal District</b>	168 514 884	10 409 038	168 413 624	10 510 298
Republic of Adygeya	3 981 877	24 492	3 992 632	13 737
Republic of Kalmykia	958 899	91 704	946 134	104 469
Krasnodar Territory	82 817 839	3 544 622	83 009 066	3 353 395
Astrakhan Region	5 406 750	74 469	5 409 822	71 397
Volgograd Region	12 106 495	701 472	12 153 357	654 610
Rostov Region	63 243 024	5 972 279	62 902 613	6 312 690
<b>North-Caucasian Federal District</b>	52 822 230	3 417 184	52 982 152	3 257 262
Republic of Daghestan	22 440 140	614 420	22 540 844	513 716
Republic of Ingushetia	990 523	18 379	991 731	17 171
Kabardino-Balkar Republic	4 705 227	95 608	4 724 313	76 522
Karachai-Cherkess Republic	3 149 268	2 092 176	3 238 821	2 002 623
Republic of North Ossetia - Alania	7 426 483	183 410	7 403 770	206 123
Chechen Republic	0	0	0	0
Stavropol Territory	14 110 589	413 191	14 082 673	441 107
<b>Volga Federal District</b>	1 076 864 866	90 369 741	1 079 989 738	87 244 869



Republic of Bashkortostan	57 764 085	4 117 834	58 479 313	3 402 606
Republic of Marii El	1 703 574	9 245	1 707 366	5 453
Republic of Mordovia	16 665 536	262 723	16 656 354	271 905
Republic of Tatarstan	461 167 935	53 097 281	465 568 220	48 696 996
Udmurt Republic	20 135 599	896 688	19 691 747	1 340 540
Chuvash Republic	8 325 383	137 823	8 339 753	123 453
Perm Territory	27 767 226	3 337 863	27 789 785	3 315 304
Kirov Region	20 912 860	3 018 354	22 580 308	1 350 906
Nizhny Novgogrod Region	75 967 041	4 464 599	75 856 674	4 574 966
Orenburg Region	36 463 676	1 592 141	36 115 690	1 940 127
Penza Region	10 838 152	79 967	10 841 276	76 843
Samara Region	288 598 891	15 948 303	285 534 468	19 012 726
Saratov Region	42 660 400	3 072 571	42 922 988	2 809 983
Ulyanovsk Region	7 894 508	334 349	7 905 796	323 061
<b>Ural Federal District</b>	<b>677 381 012</b>	<b>121 123 116</b>	<b>713 594 600</b>	<b>84 909 528</b>
Kurgan Region	2 350 200	27 328	2 351 729	25 799
Sverdlovsk Region	290 512 505	42 732 887	311 911 640	21 333 752
Tyumen Region	281 155 770	68 615 976	294 898 291	54 873 455
Chelyabinsk Region	103 362 537	9 746 925	104 432 940	8 676 522
<b>Siberian Federal District</b>	<b>471 993 346</b>	<b>104 228 165</b>	<b>473 709 749</b>	<b>102 511 762</b>
Republic of Altai	12 384 044	55 358	12 414 526	24 876
Republic of Buryatiya	6 908 880	628 644	7 063 892	473 632
Republic of Tuva	380 349	2 350	382 005	694
Republic of Khakassia	7 591 687	123 769	7 590 075	125 381
Altai Territory	13 954 848	190 592	13 962 496	182 944
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	9 980 169	347 471	9 966 412	361 228
Irkutsk Region	14 677 554	391 533	14 649 477	419 610
Kemerovo Region	26 988 100	540 646	27 006 843	521 903
Novosibirsk Region	352 739 863	99 663 143	354 272 809	98 130 197
Omsk Region	17 030 114	2 064 231	17 048 850	2 045 495
Tomsk Region	9 357 738	220 428	9 352 364	225 802
<b>Far Eastern Federal District</b>	<b>306 413 359</b>	<b>21 849 324</b>	<b>304 610 432</b>	<b>23 652 251</b>
Republic of Sakha (Yakutia)	16 520 501	429 730	16 517 148	433 083
Kamchatka Territory	13 208 907	914 962	13 282 270	841 599
Primorskiy Territory	72 587 061	5 796 550	73 499 018	4 884 593
Khabarovsk Territory	43 485 177	2 594 681	43 517 242	2 562 616
Amur Region	152 163 198	11 560 177	149 307 107	14 416 268
Magadan Region	0	0	0	0
Sakhalin Region	8 448 515	553 224	8 487 647	514 092
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

<sup>1</sup> 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 liabilities<sup>1</sup> with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.06.11**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	17 241 495 361	7 048 636 191	17 744 660 186	6 545 471 366
Belgorod Region	167 007 225	4 493 027	167 055 121	4 445 131
Bryansk Region	46 113 852	3 009 070	46 087 391	3 035 531
Vladimir Region	89 169 344	7 549 048	89 195 697	7 522 695
Voronezh Region	272 442 015	14 015 380	272 690 657	13 766 738
Ivanovo Region	52 590 253	3 710 523	52 579 481	3 721 295
Kaluga Region	71 427 071	7 351 833	71 462 977	7 315 927
Kostroma Region	57 213 473	2 142 761	57 007 549	2 348 685
Kursk Region	88 901 799	2 776 773	89 558 115	2 120 457
Lipetsk Region	101 775 433	1 947 659	101 787 084	1 936 008
Moscow Region	670 615 223	64 775 386	670 464 396	64 926 213
Orel Region	37 371 641	1 906 234	37 388 647	1 889 228
Ryazan Region	77 340 534	1 393 638	77 570 572	1 163 600
Smolensk Region	67 511 246	1 107 951	67 527 564	1 091 633
Tambov Region	46 849 334	2 260 074	46 864 396	2 245 012
Tver Region	66 883 654	5 594 125	66 875 295	5 602 484
Tula Region	92 324 313	25 504 222	92 299 762	25 528 773
Yaroslavl Region	131 187 320	2 152 992	131 249 130	2 091 182
City of Moscow	15 104 771 631	6 896 945 495	15 606 996 352	6 394 720 774
<b>North-Western Federal District</b>	2 172 855 700	435 807 473	2 172 377 128	436 286 045
Republic of Karelia	37 954 469	9 966 838	39 013 783	8 907 524
Komi Republic	78 836 119	5 025 942	79 062 437	4 799 624
Akhangel'sk Region	95 102 039	6 392 736	95 120 354	6 374 421
Vologda Region	113 917 757	13 988 449	113 771 450	14 134 756
Kaliningrad Region	86 173 304	24 856 325	75 540 443	35 489 186
Leningrad Region	38 958 542	1 124 482	38 964 504	1 118 520
Murmansk Region	62 811 226	14 265 596	68 719 683	8 357 139
Novgorod Region	38 612 514	4 683 461	37 678 699	5 617 276
Pskov Region	33 753 086	421 988	33 091 782	1 083 292
St Petersburg	1 586 736 644	355 081 656	1 591 413 993	350 404 307
<b>Southern Federal District</b>	1 103 142 966	56 545 007	1 099 028 306	60 659 667
Republic of Adygeya	18 002 677	180 022	18 012 086	170 613
Republic of Kalmykia	7 070 057	52 496	7 061 888	60 665
Krasnodar Territory	515 948 914	20 966 170	510 748 604	26 166 480
Astrakhan Region	56 728 710	1 077 207	56 729 432	1 076 485
Volgograd Region	146 450 320	3 628 588	146 529 554	3 549 354
Rostov Region	358 942 288	30 640 524	359 946 742	29 636 070
<b>North-Caucasian Federal District</b>	317 571 984	10 874 618	317 726 383	10 720 219
Republik of Daghestan	46 448 827	1 274 997	46 532 881	1 190 943
Republic of Ingushetia	7 449 325	57 541	7 450 202	56 664
Kabardino-Balkar Republic	32 757 330	1 431 686	32 738 052	1 450 964
Karachai-Cherkess Republic	18 153 630	2 500 538	18 239 786	2 414 382
Republic of North Ossetia - Alania	26 922 437	1 090 626	26 931 913	1 081 150
Chechen Republic	18 742 226	62 038	18 753 320	50 944
Stavropol Territory	167 098 209	4 457 192	167 080 229	4 475 172

<b>Volga Federal District</b>	2 948 302 701	187 499 561	2 961 735 077	174 067 185
Republic of Bashkortostan	312 941 965	35 550 735	323 378 234	25 114 466
Republic of Marii El	38 039 431	2 644 967	37 924 146	2 760 252
Republic of Mordovia	69 671 071	329 132	69 669 290	330 913
Republic of Tatarstan	595 029 576	56 430 783	599 571 090	51 889 269
Udmurt Republic	101 319 945	1 387 563	103 010 459	-302 951
Chuvash Republic	69 918 007	453 787	69 983 414	388 380
Perm Territory	239 758 199	24 577 220	240 602 686	23 732 733
Kirov Region	83 626 648	4 980 354	85 248 318	3 358 684
Nizhny Novgograd Region	405 703 650	14 956 554	404 918 092	15 742 112
Orenburg Region	112 828 554	2 939 976	112 855 375	2 913 155
Penza Region	67 438 570	1 828 596	67 422 923	1 844 243
Samara Region	630 357 552	32 011 899	625 189 623	37 179 828
Saratov Region	154 133 342	4 455 881	154 407 411	4 181 812
Ulyanovsk Region	67 536 191	4 952 114	67 554 016	4 934 289
<b>Ural Federal District</b>	1 623 085 945	279 227 531	1 651 396 660	250 916 816
Kurgan Region	33 412 986	144 114	33 418 250	138 850
Sverdlovsk Region	710 553 264	138 907 958	724 869 679	124 591 543
Tyumen Region	589 851 309	112 015 812	603 962 012	97 905 109
Chelyabinsk Region	289 268 386	28 159 647	289 146 719	28 281 314
<b>Siberian Federal District</b>	1 626 466 798	81 736 719	1 630 270 696	77 932 821
Republic of Altai	9 624 801	51 255	9 641 684	34 372
Republic of Buryatiya	50 796 630	2 074 604	50 939 213	1 932 021
Republic of Tuva	9 598 271	26 218	9 601 034	23 455
Republic of Khakassia	22 346 742	246 803	22 341 277	252 268
Altai Territory	164 499 074	4 612 993	164 445 069	4 666 998
Zabaykal Territory	43 639 605	366 728	43 635 882	370 451
Krasnoyarsk Territory	234 655 046	14 249 854	234 453 318	14 451 582
Irkutsk Region	187 102 311	4 640 944	187 095 268	4 647 987
Kemerovo Region	175 740 525	16 424 635	175 787 213	16 377 947
Novosibirsk Region	517 614 631	31 054 225	521 631 454	27 037 402
Omsk Region	131 513 686	6 209 863	131 381 173	6 342 376
Tomsk Region	79 335 476	1 778 597	79 318 111	1 795 962
<b>Far Eastern Federal District</b>	707 900 860	58 477 477	706 449 513	59 928 824
Republic of Sakha (Yakutia)	70 579 105	3 165 985	70 695 346	3 049 744
Kamchatka Territory	35 734 165	2 599 623	35 616 977	2 716 811
Primorskiy Territory	175 846 765	20 101 533	176 530 117	19 418 181
Khabarovsk Territory	236 827 835	20 765 452	237 156 867	20 436 420
Amur Region	75 732 959	607 948	73 236 515	3 104 392
Magadan Region	52 983 612	6 363 502	52 957 122	6 389 992
Sakhalin Region	49 489 626	4 559 931	49 545 435	4 504 122
Jewish Autonomous Region	4 560 775	189 802	4 560 640	189 937
Chukotka Autonomous Area	6 146 018	123 701	6 150 494	119 225

<sup>1</sup> 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 1.06.11

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
<b>Central Federal District</b>	4 109 667 731	1 352 569 363	605 607 449	424 886 878	224 114 159	19 314 802
Belgorod Region	815 649	36 941	3 967	0	1 614 016	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	230 544	205 000	9 875	0	189 969	0
Voronezh Region	2 473	2 721	0	0	207 204	0
Ivanovo Region	1 007 223	48 934	159 013	0	455 243	12 614
Kaluga Region	55 405	0	147 832	0	140 426	0
Kostroma Region	24 796 968	76 571	36 089	5 880	1 926 035	15 118
Kursk Region	1 539 141	1 148 877	0	0	500 433	0
Lipetsk Region	1 371 879	314 535	4 692	0	518 842	17 493
Moscow Region	7 614 444	1 668 490	282 926	0	3 386 649	645 663
Orel Region	0	0	0	9 500	406	0
Ryazan Region	775 705	538 993	286 208	0	231 753	39 173
Smolensk Region	776 459	599 672	800 019	44	383 276	0
Tambov Region	0	0	0	62	0	0
Tver Region	731 347	205 789	10 775	0	7 711	0
Tula Region	320 439	98 671	268	0	112	0
Yaroslavl Region	8 565	2 040	44 682	0	0	0
City of Moscow	4 069 621 490	1 347 622 129	603 821 103	424 871 392	214 552 084	18 584 741
<b>North-Western Federal District</b>	187 658 823	30 727 084	23 702 775	2 203 071	17 036 263	8 804 480
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 118 936	604 919	81 336	980	102 470	151 719
Akhangel'sk Region	0	0	113 962	0	0	0
Vologda Region	3 034 805	1 530 731	271 233	4 900	3 948 070	852 611
Kaliningrad Region	14 241 245	531 526	775 877	18	331 411	0
Leningrad Region	633 443	52 708	23 243	20	0	0
Murmansk Region	1 560 795	880 111	0	0	38 636	0
Novgorod Region	907 039	371 918	237 783	0	51 252	11 459
Pskov Region	18 478	0	0	0	0	0
St Petersburg	165 144 082	26 755 171	22 199 341	2 197 153	12 564 424	7 788 691
<b>Southern Federal District</b>	12 898 359	2 832 531	3 173 975	63 756	1 599 080	356 856
Republic of Adygeya	20 319	20 318	1 278	0	105 377	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 647 440	1 687 949	2 690 310	38 587	599 560	0
Astrakhan Region	1 489 243	898 330	37 920	5 288	207 219	0
Volgograd Region	784 417	60 681	14 137	0	603 893	356 856
Rostov Region	1 956 940	165 253	430 330	19 881	83 031	0
<b>North-Caucasian Federal District</b>	2 894 988	1 000 534	814 848	1 210	1 169 378	0
Republic of Dagestan	50 091	0	708 986	0	212 576	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	39 585	0	0	0
Karachai-Cherkess Republic	739 293	0	58 921	0	93 344	0
Republic of North Ossetia - Alania	0	0	7 356	1 000	181 453	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	2 105 604	1 000 534	0	210	682 005	0

<b>Volga Federal District</b>	101 716 653	27 735 032	54 511 237	1 272 772	19 417 450	207 635
Republic of Bashkortostan	6 359 199	1 475 072	1 037 717	0	178 606	0
Republic of Marii El	0	0	0	0	99 044	0
Republic of Mordovia	601 925	142 268	56 072	0	833 106	0
Republic of Tatarstan	53 117 236	19 975 700	30 587 639	830 534	4 297 484	0
Udmurt Republic	2 055 015	569 381	59 092	0	1 372 634	0
Chuvash Republic	458 447	76 486	47 628	0	843 285	0
Perm Territory	1 462 881	0	4 704 522	0	250 849	0
Kirov Region	3 061 353	9 690	1 772 473	0	178 668	0
Nizhny Novgogrod Region	8 336 162	2 829 226	3 478 121	115	5 053 523	187 880
Orenburg Region	3 512 087	60 053	470 152	17 646	3 833 696	19 755
Penza Region	1 216 522	0	54	0	61 482	0
Samara Region	20 461 271	2 468 824	11 538 991	424 207	2 156 679	0
Saratov Region	1 066 301	119 992	758 726	270	254 460	0
Ulyanovsk Region	8 254	8 340	50	0	3 934	0
<b>Ural Federal District</b>	106 352 065	25 501 050	17 510 467	256 340	28 263 624	723 944
Kurgan Region	0	0	0	0	5 000	0
Sverdlovsk Region	57 158 685	6 423 449	5 744 059	100	8 717 850	0
Tyumen Region	29 387 513	8 743 510	11 418 219	256 240	19 116 477	723 944
Chelyabinsk Region	19 805 867	10 334 091	348 189	0	424 297	0
<b>Siberian Federal District</b>	40 842 411	9 683 566	17 875 846	7 535 520	11 690 078	202 018
Republic of Altai	536 131	524 671	1	0	433 512	0
Republic of Buryatiya	98 998	0	872 913	0	153 549	0
Republic of Tuva	4 883	5 327	0	0	0	0
Republic of Khakassia	150 477	78 334	0	0	217 332	0
Altai Territory	46 352	42 823	5 490	0	5 566	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	100 390	101 692	129 519	0	0	0
Irkutsk Region	235 777	0	101 255	0	53 420	0
Kemerovo Region	2 013 031	1 004 856	79 431	0	233 510	0
Novosibirsk Region	35 224 688	7 403 512	16 657 172	7 535 520	9 384 176	0
Omsk Region	2 129 180	522 351	13 740	0	1 153 594	202 018
Tomsk Region	302 504	0	16 325	0	55 419	0
<b>Far Eastern Federal District</b>	32 360 991	5 432 248	1 785 819	3 212 515	8 737 151	89 184
Republic of Sakha (Yakutia)	2 317 934	259 720	103 667	0	1 110 948	0
Kamchatka Territory	349 442	60 459	32 918	39 805	367 593	0
Primorskiy Territory	17 481 768	3 745 112	857 520	0	848 526	0
Khabarovsk Territory	1 582 012	295 995	276 432	0	122 922	0
Amur Region	10 481 463	981 185	62 787	3 172 710	6 245 156	89 184
Magadan Region	0	0	0	0	0	0
Sakhalin Region	148 372	89 777	452 495	0	42 006	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  
1.06.11**

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
<b>Central Federal District</b>	4 173 488 525	1 362 659 728	614 344 325	431 174 609	248 610 111	24 428 207
Belgorod Region	815 649	36 941	4 622	0	1 614 016	0
Bryansk Region	0	0	574	0	0	0
Vladimir Region	230 544	205 000	8 996	0	26 638	0
Voronezh Region	2 473	2 721	1 142	0	207 204	0
Ivanovo Region	1 030 463	73 200	151 080	0	455 243	12 614
Kaluga Region	55 405	0	147 832	0	148 941	0
Kostroma Region	10 848 761	76 571	36 272	0	485 549	15 118
Kursk Region	1 539 141	1 148 877	0	0	500 433	0
Lipetsk Region	1 371 879	314 535	4 947	0	521 384	17 493
Moscow Region	7 614 444	1 668 490	283 049	0	7 113 225	4 521 534
Orel Region	0	0	0	9 500	406	0
Ryazan Region	775 705	538 993	286 208	0	226 983	39 173
Smolensk Region	249 483	225 726	198 503	44	49 176	0
Tambov Region	0	0	0	62	0	0
Tver Region	673 636	205 789	10 775	0	7 711	0
Tula Region	320 439	98 671	516	0	380 054	0
Yaroslavl Region	29 361	24 032	51 444	0	0	0
City of Moscow	4 147 931 142	1 358 040 182	613 158 365	431 165 003	236 873 148	19 822 275
<b>North-Western Federal District</b>	172 857 128	28 263 965	32 087 332	3 450 198	14 095 758	3 988 470
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 827 926	382 494	73 293	980	12 509	64 190
Akhangel'sk Region	23 535	25 082	113 962	0	0	0
Vologda Region	1 327 166	718 974	263 285	4 900	3 948 070	0
Kaliningrad Region	3 833 681	121 864	33 735	0	247 693	0
Leningrad Region	633 443	52 708	23 243	1 247 165	0	0
Murmansk Region	1 560 795	880 111	0	0	38 636	0
Novgorod Region	907 039	371 918	237 783	0	51 252	11 459
Pskov Region	18 478	0	0	0	0	0
St Petersburg	162 725 065	25 710 814	31 342 031	2 197 153	9 797 598	3 912 821
<b>Southern Federal District</b>	11 818 991	2 422 159	2 811 614	63 756	652 388	116 707
Republic of Adygeya	20 319	20 318	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 647 440	1 687 949	2 435 429	38 587	168 827	0
Astrakhan Region	490 536	487 958	41 132	5 288	57 530	0
Volgograd Region	703 756	60 681	14 546	0	318 803	116 707
Rostov Region	1 956 940	165 253	319 229	19 881	107 228	0
<b>North-Caucasian Federal District</b>	2 879 288	1 000 534	819 091	1 210	847 725	0
Republik of Dagestan	50 091	0	709 150	0	209 612	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	39 585	0	0	0
Karachai-Cherkess Republic	723 593	0	58 921	0	93 344	0
Republic of North Ossetia - Alania	0	0	7 356	1 000	179 779	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	2 105 604	1 000 534	4 079	210	364 990	0
<b>Volga Federal District</b>	100 802 360	27 735 032	54 401 835	1 273 434	18 796 546	207 635
Republic of Bashkortostan	5 974 642	1 475 072	1 040 307	0	126 467	0

Republic of Marii El	0	0	0	0	99 044	0
Republic of Mordovia	601 925	142 268	52 695	0	229 218	0
Republic of Tatarstan	53 026 822	19 975 700	30 478 965	830 534	5 718 341	0
Udmurt Republic	2 055 015	569 381	60 420	0	1 311 685	0
Chuvash Republic	458 447	76 486	41 317	43	843 285	0
Perm Territory	1 462 881	0	4 705 331	0	213 558	0
Kirov Region	3 061 353	9 690	1 772 473	0	178 668	0
Nizhny Novgograd Region	8 103 406	2 829 226	3 478 660	234	4 593 312	187 880
Orenburg Region	3 305 521	60 053	472 406	17 646	3 206 315	19 755
Penza Region	1 216 522	0	54	0	61 482	0
Samara Region	20 461 271	2 468 824	11 539 992	424 707	1 953 901	0
Saratov Region	1 066 301	119 992	759 165	270	261 270	0
Ulyanovsk Region	8 254	8 340	50	0	0	0
<b>Ural Federal District</b>	<b>90 039 334</b>	<b>24 872 342</b>	<b>17 288 995</b>	<b>256 340</b>	<b>22 771 315</b>	<b>723 944</b>
Kurgan Region	0	0	0	0	5 000	0
Sverdlovsk Region	41 564 894	5 953 587	5 560 989	100	3 408 259	0
Tyumen Region	29 387 513	8 743 510	11 424 862	256 240	18 908 012	723 944
Chelyabinsk Region	19 086 927	10 175 245	303 144	0	450 044	0
<b>Siberian Federal District</b>	<b>13 535 406</b>	<b>3 095 400</b>	<b>1 492 516</b>	<b>0</b>	<b>3 060 373</b>	<b>144 772</b>
Republic of Altai	0	0	1	0	90 204	0
Republic of Buryatiya	98 998	0	872 913	0	153 549	0
Republic of Tuva	4 883	5 327	0	0	0	0
Republic of Khakassia	150 477	78 334	0	0	217 332	0
Altai Territory	46 352	42 823	5 501	0	5 626	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	100 390	101 692	129 519	0	8 235	0
Irkutsk Region	235 777	0	101 255	0	53 420	0
Kemerovo Region	2 013 031	1 004 856	79 533	0	233 510	0
Novosibirsk Region	8 453 814	1 340 017	272 345	0	1 615 887	0
Omsk Region	2 129 180	522 351	15 118	0	627 191	144 772
Tomsk Region	302 504	0	16 331	0	55 419	0
<b>Far Eastern Federal District</b>	<b>28 957 447</b>	<b>5 432 248</b>	<b>1 736 710</b>	<b>3 212 515</b>	<b>3 192 968</b>	<b>89 184</b>
Republic of Sakha (Yakutia)	2 419 118	259 720	103 667	0	1 133 573	0
Kamchatka Territory	341 030	60 459	32 918	39 805	111 877	0
Primorskiy Territory	18 222 908	3 977 200	1 095 984	0	820 779	0
Khabarovsk Territory	840 872	63 907	38 172	0	179 955	0
Amur Region	6 985 147	981 185	7 641	3 172 710	904 778	89 184
Magadan Region	0	0	5 833	0	0	0
Sakhalin Region	148 372	89 777	452 495	0	42 006	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 1.06.11**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
<b>Central Federal District</b>	15 124 559 419	9 838 870 605	1 057 971 297	3 472 825 427
Belgorod Region	8 532 153	7 144 484	190 000	843 277
Bryansk Region	723 672	73 109	650 000	563
Vladimir Region	2 197 552	1 294 596	65 200	837 756
Voronezh Region	222 740	191 499	11 500	19 741
Ivanovo Region	6 729 829	3 700 445	130 020	2 801 986
Kaluga Region	8 453 553	2 534 418	2 737 000	2 882 517
Kostroma Region	32 032 138	10 985 052	54 853	17 770 832
Kursk Region	8 320 533	7 491 528	0	597 821
Lipetsk Region	17 199 407	13 224 738	1 092 500	1 237 644
Moscow Region	32 512 388	16 179 432	599 807	14 334 578
Orel Region	3 011 647	1 875 412	0	1 130 168
Ryazan Region	8 814 388	7 344 635	440 000	982 396
Smolensk Region	16 560 254	10 839 950	1 855 055	3 509 340
Tambov Region	1 527 872	1 301 927	0	225 945
Tver Region	5 323 659	3 734 087	110 283	1 479 289
Tula Region	7 487 550	6 308 279	164 595	978 912
Yaroslavl Region	4 503 655	3 732 023	282 611	485 597
City of Moscow	14 960 406 429	9 740 914 991	1 049 587 873	3 422 707 065
<b>North-Western Federal District</b>	579 533 307	419 394 726	48 344 862	68 425 385
Republic of Karelia	582 543	226 866	75 000	167 187
Komi Republic	7 552 567	3 178 026	3 165 000	1 142 503
Akhangel'sk Region	210 235	176 670	17 590	11 742
Vologda Region	35 882 859	24 064 696	1 592 200	9 261 778
Kaliningrad Region	35 452 840	29 209 690	4 136 695	1 381 375
Leningrad Region	3 368 175	2 304 455	364 500	534 737
Murmansk Region	4 489 344	1 819 817	413 600	2 061 001
Novgorod Region	1 556 031	1 151 083	500	392 064
Pskov Region	1 233 426	1 087 727	0	145 699
St Petersburg	489 205 287	356 175 696	38 579 777	53 327 299
<b>Southern Federal District</b>	110 987 635	77 139 350	6 197 304	23 354 920
Republic of Adygeya	2 535 822	1 776 320	140 000	619 502
Republic of Kalmykia	575 273	410 311	30	164 932
Krasnodar Territory	48 513 313	33 316 573	4 069 124	8 206 203
Astrakhan Region	2 373 618	1 046 505	21 000	654 198
Volgograd Region	8 408 502	6 267 861	1 267 000	680 967
Rostov Region	48 581 107	34 321 780	700 150	13 029 118
<b>North-Caucasian Federal District</b>	29 436 471	18 274 980	2 850 035	7 720 711
Republic of Daghestan	10 358 306	6 207 772	176 425	3 940 836
Republic of Ingushetia	585 620	60 750	0	524 870
Kabardino-Balkar Republic	3 310 010	2 705 192	215 500	389 318
Karachai-Cherkess Republic	1 740 573	1 099 268	110 000	466 305
Republic of North Ossetia - Alania	4 793 087	4 227 808	31 110	484 883
Chechen Republic	0	0	0	0



Stavropol Territory	8 648 875	3 974 190	2 317 000	1 914 499
<b>Volga Federal District</b>	690 306 328	446 222 021	16 545 341	204 801 446
Republic of Bashkortostan	39 116 559	19 473 989	3 240 016	15 596 952
Republic of Marii El	1 061 997	829 409	400	59 888
Republic of Mordovia	11 213 341	9 175 685	200 400	1 243 732
Republic of Tatarstan	271 806 044	219 214 886	4 875 773	38 030 903
Udmurt Republic	13 821 818	7 210 017	328 500	5 393 396
Chuvash Republic	5 055 341	2 890 154	365 500	1 696 436
Perm Territory	16 476 550	10 663 357	410 000	4 952 044
Kirov Region	14 265 307	11 037 829	450 000	2 220 906
Nizhny Novgogrod Region	39 984 936	30 574 600	1 029 280	4 745 903
Orenburg Region	22 412 167	13 304 186	998 200	7 194 082
Penza Region	7 187 385	5 518 644	601 000	821 808
Samara Region	218 120 765	96 684 459	3 706 272	113 789 678
Saratov Region	24 181 482	14 827 655	340 000	8 270 233
Ulyanovsk Region	5 602 636	4 817 151	0	785 485
<b>Ural Federal District</b>	420 323 735	203 551 497	29 941 283	150 366 644
Kurgan Region	1 483 097	1 367 618	30 900	83 479
Sverdlovsk Region	171 833 223	75 760 011	18 548 405	67 888 300
Tyumen Region	185 774 314	89 814 905	4 619 545	67 465 775
Chelyabinsk Region	61 233 101	36 608 963	6 742 433	14 929 090
<b>Siberian Federal District</b>	295 964 575	174 830 010	18 386 462	90 768 876
Republic of Altai	10 139 107	3 497 714	23 000	6 514 214
Republic of Buryatiya	4 093 081	2 028 402	235 000	1 829 679
Republic of Tuva	213 762	135 345	270	76 947
Republic of Khakassia	5 489 289	2 043 591	401 590	2 781 358
Altai Territory	11 217 507	8 519 745	720 005	1 606 820
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 868 579	4 138 139	291 895	2 112 712
Irkutsk Region	10 873 996	7 279 073	712 820	2 787 728
Kemerovo Region	13 310 278	8 100 640	1 430 092	3 779 546
Novosibirsk Region	217 269 238	129 418 595	13 900 790	64 056 327
Omsk Region	10 456 570	5 347 271	661 000	3 606 843
Tomsk Region	6 033 168	4 321 495	10 000	1 616 702
<b>Far Eastern Federal District</b>	207 120 278	72 465 205	10 876 621	109 307 887
Republic of Sakha (Yakutia)	7 527 122	5 412 186	52 750	1 911 320
Kamchatka Territory	8 928 702	6 023 971	1 397 900	1 441 099
Primorskiy Territory	39 823 172	29 425 476	199 635	7 927 550
Khabarovsk Territory	34 114 201	16 980 975	5 130 200	11 526 335
Amur Region	112 886 571	11 862 382	3 927 136	85 742 480
Magadan Region	0	0	0	0
Sakhalin Region	3 840 510	2 760 215	169 000	759 103
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 1.06.11**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
<b>Central Federal District</b>	9 400 513 963	6 227 424 545	1 086 671 336	1 539 986 380
Belgorod Region	150 671 315	137 304 227	190 000	11 722 273
Bryansk Region	34 065 002	23 361 901	650 000	7 522 420
Vladimir Region	66 024 940	47 147 670	55 000	18 347 435
Voronezh Region	243 254 477	150 147 095	11 500	91 575 682
Ivanovo Region	34 946 743	24 673 761	130 020	8 005 069
Kaluga Region	55 529 311	33 028 400	2 737 000	15 431 621
Kostroma Region	33 936 213	24 609 607	54 853	6 117 359
Kursk Region	77 735 236	67 780 075	0	9 721 539
Lipetsk Region	88 948 340	70 427 836	1 075 000	14 205 176
Moscow Region	339 633 221	201 514 735	599 807	109 211 326
Orel Region	23 536 682	17 930 980	0	5 284 085
Ryazan Region	67 946 381	49 208 530	440 000	12 138 543
Smolensk Region	60 416 439	48 418 273	315 055	10 312 007
Tambov Region	40 726 199	35 032 828	0	4 832 294
Tver Region	51 337 284	36 797 484	110 233	12 279 101
Tula Region	82 583 202	63 392 366	164 595	12 365 409
Yaroslavl Region	115 450 971	68 646 737	122 611	35 766 363
City of Moscow	7 833 772 007	5 128 002 040	1 080 015 662	1 155 148 678
<b>North-Western Federal District</b>	1 516 364 641	1 006 637 593	45 943 505	366 900 166
Republic of Karelia	32 999 966	15 032 356	75 000	14 583 717
Komi Republic	47 067 048	21 143 638	3 040 000	22 033 506
Akhangel'sk Region	53 751 784	31 874 194	17 590	17 069 800
Vologda Region	93 299 655	63 523 434	965 000	20 623 677
Kaliningrad Region	66 357 671	49 581 045	2 492 695	10 775 173
Leningrad Region	30 819 889	26 224 688	364 500	2 340 440
Murmansk Region	40 489 891	22 917 275	413 600	16 669 719
Novgorod Region	31 365 899	18 078 266	500	9 384 745
Pskov Region	28 384 242	21 369 125	0	5 815 797
St Petersburg	1 091 828 596	736 893 572	38 574 620	247 603 592
<b>Southern Federal District</b>	955 619 663	665 004 310	5 741 455	242 410 219
Republic of Adygeya	15 756 385	11 198 660	140 000	4 417 725
Republic of Kalmykia	5 924 779	3 830 899	30	1 893 850
Krasnodar Territory	442 810 703	300 829 319	3 838 975	118 036 152
Astrakhan Region	50 162 826	29 833 501	21 000	11 017 204
Volgograd Region	125 791 787	85 815 031	1 131 000	30 002 305
Rostov Region	315 173 183	233 496 900	610 450	77 042 983
<b>North-Caucasian Federal District</b>	257 243 766	170 434 530	2 920 135	80 928 449
Republic of Dagestan	30 542 255	18 127 778	236 525	12 144 220
Republic of Ingushetia	6 044 548	3 355 249	0	2 689 299
Kabardino-Balkar Republic	28 797 853	24 499 744	215 500	4 079 615
Karachai-Cherkess Republic	16 059 671	12 171 177	110 000	3 707 304
Republic of North Ossetia - Alania	17 437 435	13 373 338	41 110	1 952 701

Chechen Republic	13 682 582	11 494 341	0	2 188 241
Stavropol Territory	144 679 422	87 412 903	2 317 000	54 167 069
<b>Volga Federal District</b>	<b>2 293 100 001</b>	<b>1 493 499 285</b>	<b>17 097 990</b>	<b>696 107 732</b>
Republic of Bashkortostan	200 446 332	122 585 923	3 240 351	68 702 644
Republic of Marii El	34 081 006	26 057 973	400	6 543 386
Republic of Mordovia	61 342 706	49 664 544	180 400	9 366 238
Republic of Tatarstan	391 225 498	309 196 891	5 505 727	67 199 613
Udmurt Republic	85 831 506	52 210 452	328 510	29 266 322
Chuvash Republic	60 726 334	41 487 918	290 500	18 079 526
Perm Territory	201 163 409	135 378 660	410 000	63 904 772
Kirov Region	69 791 854	50 889 467	450 000	15 477 903
Nizhny Novgograd Region	338 306 429	246 791 353	1 016 480	77 490 776
Orenburg Region	91 684 870	61 009 433	998 200	28 829 700
Penza Region	57 572 480	38 486 943	601 150	11 712 215
Samara Region	523 310 438	253 632 732	3 736 272	255 269 262
Saratov Region	124 289 343	66 908 999	340 000	30 843 023
Ulyanovsk Region	53 327 796	39 197 997	0	13 422 352
<b>Ural Federal District</b>	<b>1 205 175 851</b>	<b>704 028 359</b>	<b>16 418 649</b>	<b>438 616 805</b>
Kurgan Region	28 877 518	15 599 670	30 900	12 988 711
Sverdlovsk Region	573 608 776	368 629 874	5 134 771	179 264 796
Tyumen Region	371 554 168	171 468 015	4 510 545	176 373 429
Chelyabinsk Region	231 135 389	148 330 800	6 742 433	69 989 869
<b>Siberian Federal District</b>	<b>1 380 176 797</b>	<b>739 090 097</b>	<b>8 827 744</b>	<b>580 620 431</b>
Republic of Altai	8 390 544	3 214 676	23 000	4 980 508
Republic of Buryatiya	43 234 811	18 394 568	190 000	21 569 587
Republic of Tuva	8 588 024	1 113 483	270	7 237 448
Republic of Khakassia	19 153 860	8 203 070	401 590	10 247 129
Altai Territory	146 938 544	109 507 259	720 005	34 979 946
Zabaykal Territory	38 369 673	12 849 113	0	23 870 192
Krasnoyarsk Territory	206 125 755	102 099 603	291 895	98 027 303
Irkutsk Region	162 315 545	76 575 738	712 820	84 407 786
Kemerovo Region	137 171 348	80 428 265	1 430 133	51 549 877
Novosibirsk Region	431 271 061	230 890 955	4 667 029	175 003 587
Omsk Region	110 640 337	56 908 782	381 000	41 307 159
Tomsk Region	67 977 295	38 904 585	10 002	27 439 909
<b>Far Eastern Federal District</b>	<b>449 751 572</b>	<b>244 344 204</b>	<b>7 492 391</b>	<b>182 001 093</b>
Republic of Sakha (Yakutia)	33 403 277	20 584 909	52 750	12 386 865
Kamchatka Territory	20 758 422	14 993 244	1 397 900	3 570 246
Primorskiy Territory	88 002 280	63 228 116	459 635	20 524 548
Khabarovsk Territory	210 656 069	91 238 907	4 870 200	107 693 018
Amur Region	28 541 154	11 905 290	542 906	13 623 395
Magadan Region	49 449 074	28 480 114	0	20 067 451
Sakhalin Region	17 043 542	12 357 219	169 000	3 794 221
Jewish Autonomous Region	1 612 834	1 400 233	0	212 601
Chukotka Autonomous Area	284 920	156 172	0	128 748

Table 34.1

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.06.11**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
<b>Central Federal District</b>	5 820 229 798	3 439 276 099	1 912 637 581	291 486 918
Belgorod Region	220 366	148 908	71 458	0
Bryansk Region	0	0	0	0
Vladimir Region	860	0	0	860
Voronezh Region	0	0	0	0
Ivanovo Region	285 119	213 069	3 088	68 962
Kaluga Region	70 043	66 191	0	3 852
Kostroma Region	5 270 147	3 876 227	79 462	1 067 121
Kursk Region	176 194	151 184	0	1 013
Lipetsk Region	165 450	148 763	0	16 687
Moscow Region	5 554 283	1 860 907	395 907	3 297 469
Orel Region	421	0	421	0
Ryazan Region	85 276	36 463	29 247	19 566
Smolensk Region	1 519 821	127 324	357 501	949 151
Tambov Region	842	0	842	0
Tver Region	1 805	1 221	421	163
Tula Region	369 286	286 612	0	82 674
Yaroslavl Region	15 955	3 256	1 330	11 369
City of Moscow	5 806 493 930	3 432 355 974	1 911 697 904	285 968 031
<b>North-Western Federal District</b>	139 091 679	78 683 017	40 134 667	13 418 853
Republic of Karelia	0	0	0	0
Komi Republic	279 273	76 056	168 808	21 892
Akhangel'sk Region	1 668	0	1 371	297
Vologda Region	1 495 079	1 031 619	148 265	11 477
Kaliningrad Region	4 611 625	2 947 370	1 088 076	201 465
Leningrad Region	367 339	348 556	1 998	16 785
Murmansk Region	461 702	357 204	91 876	12 622
Novgorod Region	7 650	0	2 356	5 294
Pskov Region	0	0	0	0
St Petersburg	131 867 343	73 922 212	38 631 917	13 149 021
<b>Southern Federal District</b>	5 340 200	2 417 809	587 597	412 410
Republic of Adygeya	1 243	0	421	822
Republic of Kalmykia	9 644	6 484	1 420	1 740
Krasnodar Territory	1 169 959	672 827	67 441	229 894
Astrakhan Region	2 997	0	1 086	1 911
Volgograd Region	32 475	0	28 630	3 845
Rostov Region	4 123 882	1 738 498	488 599	174 198
<b>North-Caucasian Federal District</b>	1 087 384	733 167	222 984	131 233
Republic of Dagestan	143 766	73 168	6 962	63 636
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 273	0	617	656
Karachai-Cherkess Republic	707 500	611 928	64 668	30 904
Republic of North Ossetia - Alania	3 828	0	3 228	600

Chechen Republic	0	0	0	0
Stavropol Territory	231 017	48 071	147 509	35 437
<b>Volga Federal District</b>	<b>44 389 227</b>	<b>36 160 122</b>	<b>4 085 375</b>	<b>3 695 596</b>
Republic of Bashkortostan	1 122 084	900 875	104 994	116 215
Republic of Marii El	421	0	421	0
Republic of Mordovia	34 899	22 724	11 207	968
Republic of Tatarstan	29 597 026	25 866 018	2 884 214	519 959
Udmurt Republic	686 003	660 150	2 835	23 018
Chuvash Republic	35 452	0	421	35 031
Perm Territory	1 349 662	1 113 155	112 167	124 340
Kirov Region	809 336	716 196	421	92 719
Nizhny Novgogrod Region	2 507 868	1 515 439	178 861	724 117
Orenburg Region	657 500	566 834	15 029	75 637
Penza Region	421	0	421	0
Samara Region	7 143 790	4 456 141	763 467	1 919 374
Saratov Region	244 116	148 350	10 198	58 528
Ulyanovsk Region	200 649	194 240	719	5 690
<b>Ural Federal District</b>	<b>64 035 376</b>	<b>30 370 393</b>	<b>26 686 945</b>	<b>1 145 499</b>
Kurgan Region	0	0	0	0
Sverdlovsk Region	20 816 066	12 999 106	7 000 741	737 820
Tyumen Region	37 983 789	16 211 864	15 662 397	355 388
Chelyabinsk Region	5 235 521	1 159 423	4 023 807	52 291
<b>Siberian Federal District</b>	<b>64 691 226</b>	<b>41 818 128</b>	<b>12 601 937</b>	<b>2 813 529</b>
Republic of Altai	0	0	0	0
Republic of Buryatiya	35 590	0	35 423	167
Republic of Tuva	421	0	421	0
Republic of Khakassia	3 581	0	3 581	0
Altai Territory	9 958	4 810	281	4 867
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	81 167	68 258	6 059	6 850
Irkutsk Region	74 968	36 159	37 397	1 412
Kemerovo Region	61 754	38 515	8 912	14 327
Novosibirsk Region	63 621 178	40 931 900	12 507 674	2 723 972
Omsk Region	768 562	707 359	1 768	59 435
Tomsk Region	34 047	31 127	421	2 499
<b>Far Eastern Federal District</b>	<b>9 581 655</b>	<b>3 654 341</b>	<b>1 707 194</b>	<b>1 202 377</b>
Republic of Sakha (Yakutia)	74 076	56 137	17 919	20
Kamchatka Territory	212 251	203 666	4 375	4 210
Primorskiy Territory	1 457 814	1 051 467	131 964	95 975
Khabarovsk Territory	1 390 109	1 195 437	84 566	107 302
Amur Region	6 352 033	1 067 639	1 464 210	983 653
Magadan Region	0	0	0	0
Sakhalin Region	95 372	79 995	4 160	11 217
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 1.06.11**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
<b>Central Federal District</b>	5 420 022 684	3 067 347 286	1 924 833 461	255 842 242
Belgorod Region	4 024 592	3 623 027	72 440	329 125
Bryansk Region	1 592 700	1 556 044	0	36 656
Vladimir Region	2 813 223	2 740 342	0	72 881
Voronezh Region	12 860 488	11 829 198	2 386	937 599
Ivanovo Region	4 901 693	4 807 900	3 088	89 468
Kaluga Region	4 639 451	4 447 111	56	192 039
Kostroma Region	942 752	854 200	79 041	9 511
Kursk Region	2 199 370	2 000 160	0	175 213
Lipetsk Region	1 025 549	914 809	0	110 740
Moscow Region	29 621 543	23 771 082	395 907	5 454 554
Orel Region	491 168	469 669	421	20 676
Ryazan Region	511 975	383 937	29 247	98 791
Smolensk Region	694 217	457 248	63 268	173 701
Tambov Region	1 966 934	1 954 940	842	11 152
Tver Region	266 490	201 301	0	64 793
Tula Region	24 927 359	24 700 268	0	227 091
Yaroslavl Region	1 230 887	750 277	702	396 793
City of Moscow	5 325 312 293	2 981 885 773	1 924 186 063	247 441 459
<b>North-Western Federal District</b>	271 574 078	187 299 228	39 336 231	32 372 988
Republic of Karelia	9 710 592	9 550 689	0	159 903
Komi Republic	1 637 023	1 396 452	168 808	71 763
Akhangel'sk Region	1 479 221	1 380 651	1 371	96 434
Vologda Region	12 736 686	11 923 183	148 265	388 356
Kaliningrad Region	20 170 233	18 370 309	13 052	1 736 751
Leningrad Region	603 453	569 529	1 998	31 926
Murmansk Region	8 726 812	8 523 418	91 876	110 796
Novgorod Region	4 418 335	4 322 370	2 356	93 609
Pskov Region	202 859	178 147	0	24 712
St Petersburg	211 888 864	131 084 480	38 908 505	29 658 738
<b>Southern Federal District</b>	45 861 891	39 532 511	568 120	3 022 884
Republic of Adygeya	125 894	66 698	421	58 775
Republic of Kalmykia	7 904	6 484	1 420	0
Krasnodar Territory	15 930 975	13 172 543	48 208	1 829 337
Astrakhan Region	815 945	809 289	842	5 814
Volgograd Region	2 573 807	2 401 509	28 630	106 040
Rostov Region	26 407 366	23 075 988	488 599	1 022 918
<b>North-Caucasian Federal District</b>	6 412 803	5 093 228	223 826	1 094 073
Republic of Dagestan	645 437	412 203	7 804	225 430
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 089 466	1 088 193	617	656
Karachai-Cherkess Republic	1 073 923	988 574	64 668	20 681
Republic of North Ossetia - Alania	75 895	15 998	3 228	56 669

Chechen Republic	0	0	0	0
Stavropol Territory	3 528 082	2 588 260	147 509	790 637
<b>Volga Federal District</b>	121 440 252	108 443 522	4 083 691	8 039 085
Republic of Bashkortostan	23 115 186	22 302 467	104 573	580 463
Republic of Marii El	2 464 656	2 456 751	421	7 438
Republic of Mordovia	37 379	22 724	11 067	3 588
Republic of Tatarstan	33 010 310	29 457 962	2 884 214	390 515
Udmurt Republic	769 385	563 705	2 835	202 845
Chuvash Republic	219 098	20 879	0	198 219
Perm Territory	15 712 470	14 626 108	112 167	974 069
Kirov Region	2 543 942	2 467 576	421	75 945
Nizhny Novgogrod Region	10 766 210	8 949 874	178 580	1 524 336
Orenburg Region	1 743 334	1 510 188	14 468	218 678
Penza Region	1 425 794	1 406 319	561	18 914
Samara Region	21 455 598	16 840 213	763 467	3 526 071
Saratov Region	1 147 126	805 852	10 198	301 863
Ulyanovsk Region	7 029 764	7 012 904	719	16 141
<b>Ural Federal District</b>	179 429 743	141 163 888	25 078 098	5 452 542
Kurgan Region	1 216	0	0	1 216
Sverdlovsk Region	120 037 000	109 589 001	5 428 905	4 618 529
Tyumen Region	37 572 314	14 314 445	15 625 386	298 181
Chelyabinsk Region	21 819 213	17 260 442	4 023 807	534 616
<b>Siberian Federal District</b>	57 576 558	46 045 678	622 167	5 468 652
Republic of Altai	193	0	0	193
Republic of Buryatiya	1 237 538	1 115 395	35 423	86 720
Republic of Tuva	421	0	421	0
Republic of Khakassia	77 371	61 488	4 704	11 179
Altai Territory	3 615 754	3 463 437	281	151 829
Zabaykal Territory	118 721	4 082	0	114 639
Krasnoyarsk Territory	12 197 204	11 091 173	6 059	1 013 098
Irkutsk Region	3 185 265	2 671 810	36 976	475 392
Kemerovo Region	8 990 753	8 517 404	8 912	463 156
Novosibirsk Region	22 870 944	14 702 671	526 641	2 292 619
Omsk Region	3 964 782	3 199 498	2 329	761 356
Tomsk Region	1 317 612	1 218 720	421	98 471
<b>Far Eastern Federal District</b>	33 536 447	28 011 573	1 529 520	2 987 188
Republic of Sakha (Yakutia)	221 938	172 065	17 919	29 150
Kamchatka Territory	993 552	951 142	4 375	37 568
Primorskiy Territory	6 149 829	4 989 167	131 964	851 449
Khabarovsk Territory	18 316 850	15 538 564	84 566	1 884 086
Amur Region	1 462 881	130 972	1 286 536	27 508
Magadan Region	6 107 225	6 106 510	0	715
Sakhalin Region	284 102	123 153	4 160	156 642
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	70	0	0	70

Table 35.1

**Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.06.11**

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds provided to individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	607 686 555	77 620 423	4 145 893	41 548	202 257 037	39 723 138
Belgorod Region	95 464	0	0	0	21 605	0
Bryansk Region	73 109	0	0	0	0	0
Vladimir Region	30 700	0	15 000	0	49 357	860
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	114 324	0	0	0	33 258	9 810
Kaluga Region	126 467	0	0	0	58 237	0
Kostroma Region	347 645	28 380	14 703	0	619 648	40 128
Kursk Region	43 895	0	0	0	57 508	0
Lipetsk Region	552 559	0	0	0	13 712	263
Moscow Region	504 404	14 483	10 000	0	482 605	72 334
Orel Region	48 898	0	0	0	14 282	0
Ryazan Region	322 187	0	0	0	45 527	5 656
Smolensk Region	360 621	11 867	5 000	0	53 408	14 678
Tambov Region	44 876	0	0	0	13 273	0
Tver Region	16 568	0	0	0	12 139	163
Tula Region	57 446	6 311	0	0	23 869	3 325
Yaroslavl Region	88 490	0	0	0	14 892	0
City of Moscow	604 858 902	77 559 382	4 101 190	41 548	200 743 717	39 575 921
<b>North-Western Federal District</b>	15 964 612	1 568 271	74 689	12 018	2 545 723	982 972
Republic of Karelia	10 798	0	0	0	560	0
Komi Republic	378 462	22 692	0	0	30 710	0
Akhangel'sk Region	46 172	0	0	0	4 804	6
Vologda Region	853 565	2 933	30 000	0	153 487	0
Kaliningrad Region	1 062 526	9 578	9 689	0	342 466	58 538
Leningrad Region	435 344	198 697	0	0	19 097	408
Murmansk Region	129 140	19 455	0	0	105 829	5 232
Novgorod Region	186 515	0	0	0	27 211	0
Pskov Region	24 596	0	0	0	1 511	0
St Petersburg	12 837 494	1 314 916	35 000	12 018	1 860 048	918 788
<b>Southern Federal District</b>	2 583 568	8 909	0	0	768 512	13 880
Republic of Adygeya	50 954	0	0	0	46 021	0
Republic of Kalmykia	25 760	0	0	0	7 379	0
Krasnodar Territory	418 973	1 338	0	0	373 664	6 630
Astrakhan Region	45 029	0	0	0	19 940	0
Volgograd Region	258 366	0	0	0	32 368	1 147
Rostov Region	1 784 486	7 571	0	0	289 140	6 103
<b>North-Caucasian Federal District</b>	831 434	1 349	0	0	509 219	5 681
Republic of Dagestan	61 782	1 349	0	0	67 698	348
Republic of Ingushetia	43	0	0	0	0	0
Kabardino-Balkar Republic	50 380	0	0	0	8 713	0
Karachai-Cherkess Republic	13 516	0	0	0	12 653	2 807



Republic of North Ossetia - Alania	210 173	0	0	0	22 659	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	495 540	0	0	0	397 496	2 526
<b>Volga Federal District</b>	18 960 981	533 098	99 597	0	19 032 610	356 102
Republic of Bashkortostan	449 544	0	30 000	0	823 726	45 127
Republic of Marii El	579	0	0	0	0	0
Republic of Mordovia	83 959	0	0	0	14 514	0
Republic of Tatarstan	7 761 476	440 645	20 000	0	3 763 691	85 625
Udmurt Republic	202 343	0	0	0	451 310	0
Chuvash Republic	153 990	0	0	0	50 370	0
Perm Territory	350 974	0	11 000	0	113 915	0
Kirov Region	306 795	2 301	0	0	151 661	4 837
Nizhny Novgogrod Region	706 172	37 746	38 597	0	443 402	85 965
Orenburg Region	811 454	0	0	0	196 762	131
Penza Region	3 065 777	0	0	0	38 796	0
Samara Region	4 421 957	28 366	0	0	11 984 125	129 836
Saratov Region	517 917	24 040	0	0	951 736	0
Ulyanovsk Region	128 044	0	0	0	48 602	4 581
<b>Ural Federal District</b>	11 849 883	977 872	15 174	0	6 366 124	48 154
Kurgan Region	19 752	0	0	0	2 408	0
Sverdlovsk Region	6 563 450	127 556	11 174	0	5 090 935	35 036
Tyumen Region	2 798 785	641 908	4 000	0	760 624	12 691
Chelyabinsk Region	2 467 896	208 408	0	0	512 157	427
<b>Siberian Federal District</b>	11 346 676	4 184 665	30 000	0	11 268 544	569 203
Republic of Altai	95 125	0	0	0	105 392	0
Republic of Buryatiya	57 783	0	0	0	51 839	167
Republic of Tuva	5 345	0	0	0	7 439	0
Republic of Khakassia	19 864	0	0	0	32 394	0
Altai Territory	177 621	0	10 000	0	76 156	126
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	147 009	0	0	0	302 834	2 003
Irkutsk Region	98 885	3 434	10 000	0	99 035	281
Kemerovo Region	40 887	0	0	0	262 571	1 127
Novosibirsk Region	10 240 418	4 161 062	0	0	10 099 781	556 649
Omsk Region	214 024	19 021	0	0	195 397	8 800
Tomsk Region	249 715	1 148	10 000	0	35 706	50
<b>Far Eastern Federal District</b>	3 434 297	214 798	6 041	2 861	6 364 052	87 622
Republic of Sakha (Yakutia)	88 899	0	0	2 861	63 966	0
Kamchatka Territory	306 496	3 571	0	0	81 214	0
Primorskiy Territory	1 214 350	15 986	3 135	0	314 639	108
Khabarovsk Territory	1 044 977	129 593	0	0	962 310	16 907
Amur Region	754 555	65 648	2 906	0	4 925 262	70 607
Magadan Region	0	0	0	0	0	0
Sakhalin Region	25 020	0	0	0	16 661	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 35.2

**Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.06.11**

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds provided to individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	301 740 147	71 082 707	4 121 032	41 548	116 885 049	34 281 865
Belgorod Region	5 176 707	1 002 606	0	0	366 872	17 746
Bryansk Region	1 756 028	10 498	0	0	186 734	4 364
Vladimir Region	1 837 135	0	15 000	0	1 133 592	7 430
Voronezh Region	7 607 297	107 432	0	0	3 267 573	334 068
Ivanovo Region	1 538 225	63	0	0	234 957	18 803
Kaluga Region	1 487 744	33 267	0	0	651 476	4 422
Kostroma Region	1 912 024	0	14 703	0	405 599	264
Kursk Region	5 942 721	938 807	0	0	445 029	16 269
Lipetsk Region	6 403 440	0	0	0	770 603	1 113
Moscow Region	16 006 037	187 611	10 000	0	2 126 312	474 227
Orel Region	1 205 889	0	0	0	253 149	4 134
Ryazan Region	2 545 053	27 406	0	0	693 971	19 367
Smolensk Region	1 059 444	0	5 000	0	351 451	35 189
Tambov Region	1 379 710	0	0	0	114 619	138
Tver Region	1 184 288	0	0	0	271 209	21 699
Tula Region	1 170 881	19 604	0	0	504 406	14 594
Yaroslavl Region	7 690 731	274 020	0	0	2 704 013	132 954
City of Moscow	235 836 793	68 481 393	4 076 329	41 548	102 403 484	33 175 084
<b>North-Western Federal District</b>	74 078 010	5 539 027	74 689	12 018	14 329 974	4 111 161
Republic of Karelia	372 046	3 584	0	0	419 040	13 879
Komi Republic	2 235 145	322 916	0	0	277 953	1 332
Akhangel'sk Region	2 069 103	81 857	0	0	349 271	5 813
Vologda Region	10 491 332	20 069	30 000	0	1 241 260	43 722
Kaliningrad Region	10 627 685	495 475	9 689	0	1 087 143	376 673
Leningrad Region	1 143 757	200 024	0	0	109 703	8 397
Murmansk Region	3 297 280	106 421	0	0	350 812	32 958
Novgorod Region	1 246 325	37 450	0	0	447 575	24 069
Pskov Region	1 182 410	25 108	0	0	116 955	5 939
St Petersburg	41 412 927	4 246 123	35 000	12 018	9 930 262	3 598 379
<b>Southern Federal District</b>	74 527 017	3 112 082	24 861	0	14 393 851	410 996
Republic of Adygeya	2 812 809	0	0	0	137 946	3 113
Republic of Kalmykia	177 920	0	0	0	8 928	0
Krasnodar Territory	46 954 887	573 311	24 861	0	6 999 362	280 934
Astrakhan Region	532 391	0	0	0	424 593	72
Volgograd Region	6 730 126	665	0	0	2 682 825	23 670
Rostov Region	17 318 884	2 538 106	0	0	4 140 197	103 207
<b>North-Caucasian Federal District</b>	11 670 181	77 473	0	0	3 186 566	66 464
Republic of Dagestan	235 095	1 349	0	0	242 165	348
Republic of Ingushetia	693 626	0	0	0	5 303	0
Kabardino-Balkar Republic	784 117	50 270	0	0	63 319	0
Karachai-Cherkess Republic	668 542	0	0	0	48 274	2 807

Republic of North Ossetia - Alania	3 393 182	0	0	0	89 610	985
Chechen Republic	306 448	0	0	0	296	0
Stavropol Territory	5 589 171	25 854	0	0	2 737 599	62 324
<b>Volga Federal District</b>	101 549 209	1 961 410	99 597	0	40 429 435	1 299 441
Republic of Bashkortostan	10 194 895	214 076	30 000	0	3 068 725	103 160
Republic of Marii El	635 928	0	0	0	166 531	2 723
Republic of Mordovia	797 181	0	0	0	139 284	0
Republic of Tatarstan	13 823 065	466 160	20 000	0	2 950 076	40 204
Udmurt Republic	7 642 717	330 921	0	0	1 441 917	33 273
Chuvash Republic	3 559 982	0	0	0	561 613	23 929
Perm Territory	10 559 256	182 935	11 000	0	3 790 606	201 060
Kirov Region	2 303 664	2 301	0	0	487 261	10 528
Nizhny Novgogrod Region	13 504 053	386 573	38 597	0	5 043 024	273 456
Orenburg Region	3 103 928	23 928	0	0	1 244 725	34 074
Penza Region	4 003 150	115 895	0	0	226 649	807
Samara Region	26 967 616	83 754	0	0	19 002 554	554 232
Saratov Region	2 878 257	50 277	0	0	1 999 642	21 316
Ulyanovsk Region	1 575 517	104 590	0	0	306 828	679
<b>Ural Federal District</b>	37 362 563	1 941 598	15 174	0	18 499 923	425 430
Kurgan Region	646 705	0	0	0	270 464	36
Sverdlovsk Region	21 106 959	1 362 535	11 174	0	10 796 591	244 945
Tyumen Region	4 760 104	126 944	4 000	0	3 436 649	38 212
Chelyabinsk Region	10 848 795	452 119	0	0	3 996 219	142 237
<b>Siberian Federal District</b>	58 295 713	937 504	30 000	0	32 974 226	788 716
Republic of Altai	129 736	0	0	0	134 778	27
Republic of Buryatiya	2 168 731	0	0	0	1 180 950	3 747
Republic of Tuva	90 149	0	0	0	245 211	0
Republic of Khakassia	459 479	0	0	0	392 273	1 590
Altai Territory	11 116 808	267 694	10 000	0	1 934 288	48 789
Zabaykal Territory	576 230	4 082	0	0	1 020 230	5 551
Krasnoyarsk Territory	9 123 494	28 627	0	0	4 745 842	73 117
Irkutsk Region	4 743 547	66 282	10 000	0	3 847 858	45 277
Kemerovo Region	4 838 284	0	0	0	4 565 145	40 687
Novosibirsk Region	13 915 182	219 362	0	0	9 974 232	417 506
Omsk Region	7 435 613	190 999	0	0	3 699 369	144 355
Tomsk Region	3 698 460	160 458	10 000	0	1 234 050	8 070
<b>Far Eastern Federal District</b>	13 435 167	433 238	6 041	2 861	8 412 799	402 673
Republic of Sakha (Yakutia)	781 936	5 014	0	2 861	468 878	645
Kamchatka Territory	958 039	3 571	0	0	123 046	836
Primorskiy Territory	4 453 765	71 522	3 135	0	1 444 486	179 213
Khabarovsk Territory	5 481 286	322 957	0	0	4 762 183	212 188
Amur Region	387 605	30 174	2 906	0	1 147 726	4 702
Magadan Region	939 216	0	0	0	255 476	141
Sakhalin Region	106 424	0	0	0	208 982	4 948
Jewish Autonomous Region	326 896	0	0	0	1 897	0
Chukotka Autonomous Area	0	0	0	0	125	0

Table 36.1

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.06.11

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
<b>Central Federal District</b>	14 018 374 549	5 742 905	16 106 340	3 266 379 020	3 434 974 056	7 180 481 822
Belgorod Region	10 447 690	0	444	3 460 036	911 527	6 059 319
Bryansk Region	12 411	0	0	5 885	0	6 526
Vladimir Region	3 224 423	0	176	1 251 430	19 000	1 830 729
Voronezh Region	314	0	0	249	0	42
Ivanovo Region	6 802 831	0	0	1 990 963	634 036	4 077 872
Kaluga Region	7 862 837	934	0	1 328 091	609 973	5 911 977
Kostroma Region	35 570 321	0	0	2 715 449	4 517 240	28 303 226
Kursk Region	9 784 633	0	0	2 374 992	291 090	7 109 825
Lipetsk Region	18 039 843	0	25 349	4 429 742	3 046 843	10 534 108
Moscow Region	36 672 180	3 092	0	9 886 279	9 934 699	16 780 445
Orel Region	3 097 975	0	0	386 930	148 150	2 562 429
Ryazan Region	10 493 753	1	1	3 062 959	308 212	7 000 519
Smolensk Region	14 139 159	0	0	5 473 931	950 456	7 679 582
Tambov Region	1 978 321	0	0	659 513	197 800	1 120 779
Tver Region	6 171 505	348	4 128	2 570 705	296 915	3 285 860
Tula Region	7 457 354	0	0	1 384 272	634 823	5 323 203
Yaroslavl Region	4 493 494	0	0	1 602 206	727 014	1 945 951
City of Moscow	13 842 125 505	5 738 530	16 076 242	3 223 795 388	3 411 746 278	7 070 949 430
<b>North-Western Federal District</b>	650 698 031	942 410	132 096	215 216 004	260 398 418	168 557 247
Republic of Karelia	665 533	0	0	418 978	58 031	184 541
Komi Republic	9 290 825	0	0	2 636 591	842 563	5 685 396
Akhangel'sk Region	390 642	0	0	213 172	129 227	42 475
Vologda Region	38 360 909	1 792	30 611	8 268 606	12 066 717	17 478 654
Kaliningrad Region	38 424 246	945	31 475	8 963 300	5 292 899	23 939 036
Leningrad Region	5 072 320	21 711	5 510	1 164 184	406 395	3 394 043
Murmansk Region	5 375 553	0	0	1 819 186	373 802	3 153 818
Novgorod Region	2 774 394	0	288	1 071 237	79 802	1 617 583
Pskov Region	1 395 833	0	22 637	671 023	49 100	651 871
St Petersburg	548 947 776	917 962	41 575	189 989 727	241 099 882	112 409 830
<b>Southern Federal District</b>	121 932 310	32 675	225 731	31 908 888	11 129 173	78 346 109
Republic of Adygeya	3 189 191	0	0	942 339	228 819	2 012 304
Republic of Kalmykia	505 686	0	0	149 385	70 000	285 498
Krasnodar Territory	63 946 830	30 088	206 329	15 293 537	7 038 390	41 210 742
Astrakhan Region	3 676 414	0	11 895	1 897 481	417 250	1 338 208
Volgograd Region	7 436 180	1 495	6 076	2 914 485	1 018 943	3 461 027
Rostov Region	43 178 009	1 092	1 431	10 711 661	2 355 771	30 038 330
<b>North-Caucasian Federal District</b>	33 512 020	7 311	29 033	11 784 292	2 793 310	18 688 505
Republic of Dagestan	13 163 706	2 756	13 439	5 059 791	761 200	7 211 803
Republic of Ingushetia	671 886	0	0	222 681	0	446 613
Kabardino-Balkar Republic	3 073 277	0	3 721	763 763	43 919	2 210 795
Karachai-Cherkess Republic	1 512 144	0	0	744 367	370 689	396 323
Republic of North Ossetia - Alania	5 165 259	0	5 502	1 448 155	325 840	3 382 033
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	9 925 748	4 555	6 371	3 545 535	1 291 662	5 040 938
<b>Volga Federal District</b>	661 654 453	3 752 000	1 578 546	146 734 902	141 471 725	364 775 090

Republic of Bashkortostan	43 598 266	0	15 790	6 382 865	7 948 266	29 137 770
Republic of Marii El	1 423 591	0	4 176	486 186	11 650	918 332
Republic of Mordovia	13 902 725	0	0	3 356 656	963 143	9 432 692
Republic of Tatarstan	284 932 146	3 736 727	1 269 491	66 585 612	89 543 772	122 405 461
Udmurt Republic	13 981 920	0	0	2 333 208	1 360 705	10 245 077
Chuvash Republic	6 001 035	0	0	1 927 139	1 493 660	2 543 617
Perm Territory	19 389 091	2 684	2 430	3 689 566	3 673 954	11 999 743
Kirov Region	18 329 310	37	1 770	4 127 369	1 406 168	12 580 694
Nizhny Novgogrod Region	56 548 316	2 849	3 637	19 090 277	3 368 643	33 906 215
Orenburg Region	24 105 566	9 565	0	4 493 975	4 069 811	15 499 860
Penza Region	5 733 310	0	0	790 737	877 251	4 057 294
Samara Region	133 728 558	138	281 252	26 824 136	23 757 810	81 780 943
Saratov Region	34 071 673	0	0	5 071 878	1 628 127	27 310 715
Ulyanovsk Region	5 908 946	0	0	1 575 298	1 368 765	2 956 677
<b>Ural Federal District</b>	481 186 572	132 268	398 387	114 239 053	88 412 969	273 407 206
Kurgan Region	1 475 402	0	12 216	614 035	152 810	694 537
Sverdlovsk Region	222 396 284	24 831	25 787	64 556 247	26 869 350	129 731 307
Tyumen Region	183 619 637	74 189	302 122	31 075 521	57 625 225	93 216 872
Chelyabinsk Region	73 695 249	33 248	58 262	17 993 250	3 765 584	49 764 490
<b>Siberian Federal District</b>	274 044 401	48 773	370 899	70 572 188	35 110 339	164 894 514
Republic of Altai	10 032 990	0	0	452 577	534 481	8 999 498
Republic of Buryatiya	6 030 301	5 380	722	1 664 915	189 973	4 143 078
Republic of Tuva	227 040	0	3 244	127 139	0	96 485
Republic of Khakassia	6 054 351	97	44	1 606 510	403 003	3 945 690
Altai Territory	8 825 275	0	12 359	2 883 161	1 025 848	4 872 373
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 455 376	14 933	43 663	2 236 003	466 426	4 534 567
Irkutsk Region	11 246 173	0	8 959	2 993 200	1 245 629	6 947 628
Kemerovo Region	21 613 141	0	254 310	6 424 351	891 046	14 009 144
Novosibirsk Region	183 452 513	20 477	47 479	46 647 015	29 581 585	104 677 216
Omsk Region	11 340 400	7 876	0	3 552 152	559 251	7 147 570
Tomsk Region	7 766 841	10	119	1 985 165	213 097	5 521 265
<b>Far Eastern Federal District</b>	219 341 179	23 480	222 913	45 745 088	23 963 797	148 402 473
Republic of Sakha (Yakutia)	13 871 767	17 680	8 014	3 723 783	1 486 363	8 598 187
Kamchatka Territory	9 964 999	0	95	3 490 864	909 860	5 521 248
Primorskiy Territory	49 521 609	845	2 143	17 813 328	6 138 700	24 955 309
Khabarovsk Territory	35 360 292	2 450	14 607	7 162 955	2 821 374	25 220 895
Amur Region	104 734 347	1 930	197 334	11 545 815	12 026 904	80 937 745
Magadan Region	0	0	0	0	0	0
Sakhalin Region	5 888 165	575	720	2 008 343	580 596	3 169 089
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 1.06.11**

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
<b>Central Federal District</b>	9 370 244 142	1 902 725	10 308 266	2 493 508 890	2 914 652 343	3 854 880 121
Belgorod Region	81 387 069	17 701	240 417	17 191 384	7 142 750	56 684 510
Bryansk Region	39 529 063	23 223	87 266	6 103 121	1 514 985	31 773 876
Vladimir Region	78 999 942	24 149	101 812	11 298 712	5 813 979	61 382 363
Voronezh Region	179 536 547	141 485	110 011	23 444 246	12 618 949	142 998 816
Ivanovo Region	42 894 610	17 799	52 688	5 931 615	1 648 429	35 119 611
Kaluga Region	62 003 167	64 207	47 012	12 548 932	3 211 789	46 080 622
Kostroma Region	38 427 757	11 542	38 102	3 833 172	4 708 400	29 806 751
Kursk Region	45 406 619	15 165	25 952	7 774 640	2 376 954	34 956 600
Lipetsk Region	68 288 970	16 159	101 559	8 765 365	6 555 881	52 705 221
Moscow Region	562 100 642	337 758	1 182 803	131 894 215	50 789 400	376 131 195
Orel Region	33 277 702	8 570	29 715	4 719 198	1 304 724	27 138 527
Ryazan Region	57 784 693	17 910	174 752	9 796 156	3 445 519	44 214 902
Smolensk Region	43 705 348	12 350	23 181	7 415 987	2 893 541	33 280 965
Tambov Region	36 454 936	12 841	61 584	4 964 515	1 204 291	30 121 284
Tver Region	58 985 227	16 789	52 132	9 872 728	2 799 823	46 172 704
Tula Region	74 206 376	23 149	154 641	12 254 348	5 624 544	55 957 260
Yaroslavl Region	76 157 377	13 373	38 732	12 811 930	6 250 964	56 410 361
City of Moscow	7 791 098 097	1 128 555	7 785 907	2 202 888 626	2 794 747 421	2 693 944 553
<b>North-Western Federal District</b>	1 640 687 640	2 262 492	794 061	331 956 602	356 165 430	934 992 166
Republic of Karelia	28 131 746	5 047	27 130	4 274 119	1 381 816	22 359 555
Komi Republic	68 529 553	20 631	28 442	9 114 705	4 840 022	54 261 440
Akhangel'sk Region	89 280 636	19 758	103 180	11 954 555	17 538 354	59 408 195
Vologda Region	65 368 352	33 487	32 500	12 019 578	7 409 761	45 453 267
Kaliningrad Region	63 954 701	20 295	178 270	15 192 143	6 655 122	41 786 663
Leningrad Region	20 411 600	36 323	22 576	4 952 801	2 644 341	12 053 988
Murmansk Region	59 144 136	8 779	44 889	8 179 080	3 078 248	47 689 196
Novgorod Region	24 819 152	14 883	57 639	5 142 263	1 155 739	18 362 402
Pskov Region	22 736 352	7 802	109 335	3 855 770	1 629 928	17 045 434
St Petersburg	1 198 311 412	2 095 487	190 100	257 271 588	309 832 099	616 572 026
<b>Southern Federal District</b>	700 057 226	287 778	496 739	135 599 287	46 467 518	515 264 909
Republic of Adygeya	10 411 170	16 468	10	1 367 905	418 695	8 580 695
Republic of Kalmykia	4 540 926	33 916	21 880	661 669	332 492	3 484 235
Krasnodar Territory	324 412 468	122 518	256 853	69 422 835	23 966 546	229 427 479
Astrakhan Region	36 929 092	11 175	31 133	5 826 990	1 622 246	29 323 019
Volgograd Region	104 043 827	37 951	7 024	17 952 379	4 553 533	81 310 280
Rostov Region	219 719 743	65 750	179 839	40 367 509	15 574 006	163 139 201
<b>North-Caucasian Federal District</b>	197 362 477	460 719	703 273	45 764 551	9 138 395	140 814 856
Republic of Dagestan	28 173 923	82 018	54 039	7 584 666	929 646	19 371 355
Republic of Ingushetia	3 281 445	13 576	0	1 018 126	99 450	2 144 027
Kabardino-Balkar Republic	19 105 047	6 412	36 939	4 478 811	367 527	14 138 690
Karachai-Cherkess Republic	8 012 445	14 915	361	1 739 925	578 475	5 664 834
Republic of North Ossetia - Alania	19 029 622	6 433	17 788	3 177 269	522 701	15 281 557
Chechen Republic	6 978 154	160 709	194 952	3 965 188	524 550	2 125 715

Stavropol Territory	112 781 841	176 656	399 194	23 800 566	6 116 046	82 088 678
<b>Volga Federal District</b>	<b>1 959 798 545</b>	<b>4 734 956</b>	<b>3 008 749</b>	<b>384 433 341</b>	<b>328 847 308</b>	<b>1 232 834 422</b>
Republic of Bashkortostan	283 363 977	379 390	16 949	39 746 051	113 443 358	129 344 256
Republic of Marii El	20 788 027	6 950	51 127	3 223 718	1 586 459	15 895 234
Republic of Mordovia	31 836 198	99 582	55 388	5 896 224	2 458 711	23 158 808
Republic of Tatarstan	380 241 842	3 763 089	1 270 456	85 156 482	101 444 620	187 043 883
Udmurt Republic	66 642 662	13 415	2 282	15 430 607	4 455 438	46 539 115
Chuvash Republic	47 095 274	19 707	27 312	7 655 762	3 998 899	35 304 117
Perm Territory	170 940 900	93 618	247 243	36 822 399	21 735 426	111 635 179
Kirov Region	60 793 249	22 573	159 087	13 790 104	3 805 637	42 701 166
Nizhny Novgogrod Region	255 910 637	84 894	338 330	66 910 656	20 407 122	167 462 601
Orenburg Region	86 304 784	84 817	238 874	16 795 869	6 763 812	62 192 310
Penza Region	53 180 790	27 231	92 278	8 663 345	2 759 186	41 515 109
Samara Region	325 876 750	54 943	384 425	54 070 187	36 496 630	233 532 390
Saratov Region	117 934 621	49 141	68 012	21 080 965	5 428 109	91 044 415
Ulyanovsk Region	58 888 834	35 606	56 986	9 190 972	4 063 901	45 465 839
<b>Ural Federal District</b>	<b>1 093 683 618</b>	<b>407 121</b>	<b>1 203 942</b>	<b>216 141 918</b>	<b>198 948 797</b>	<b>668 808 008</b>
Kurgan Region	24 106 608	23 624	122 725	5 470 303	738 012	17 718 833
Sverdlovsk Region	414 742 754	106 990	493 602	91 375 906	52 746 976	266 979 341
Tyumen Region	466 658 341	153 402	496 065	75 542 014	135 048 652	253 504 773
Chelyabinsk Region	188 175 915	123 105	91 550	43 753 695	10 415 157	130 605 061
<b>Siberian Federal District</b>	<b>986 656 344</b>	<b>329 183</b>	<b>1 882 077</b>	<b>191 801 443</b>	<b>102 519 657</b>	<b>685 417 344</b>
Republic of Altai	5 462 144	4 834	2 182	581 119	446 313	4 398 272
Republic of Buryatiya	30 373 843	23 166	20 775	7 104 348	1 767 569	21 386 279
Republic of Tuva	4 356 511	45 943	142 571	808 325	65 517	3 277 686
Republic of Khakassia	16 399 124	10 565	39 169	3 224 818	872 723	12 105 305
Altai Territory	88 636 475	17 382	305 728	13 961 933	10 232 748	63 883 498
Zabaykal Territory	31 471 750	48 599	44 661	4 472 422	1 560 228	25 279 614
Krasnoyarsk Territory	173 315 255	59 638	259 757	38 874 575	26 272 825	106 781 267
Irkutsk Region	114 188 382	20 835	188 120	22 535 210	7 197 778	83 934 412
Kemerovo Region	151 024 979	30 596	557 561	26 237 208	18 210 699	105 744 981
Novosibirsk Region	227 720 035	38 459	97 117	48 380 732	26 157 763	150 975 079
Omsk Region	88 802 382	23 051	103 194	14 956 263	6 465 482	66 944 714
Tomsk Region	54 905 464	6 115	121 242	10 664 490	3 270 012	40 706 237
<b>Far Eastern Federal District</b>	<b>510 350 155</b>	<b>296 848</b>	<b>666 834</b>	<b>102 486 027</b>	<b>40 717 891</b>	<b>364 321 602</b>
Republic of Sakha (Yakutia)	64 208 258	60 991	185 065	19 464 887	3 614 646	40 683 465
Kamchatka Territory	31 117 996	2 041	241	5 754 742	1 394 363	23 888 572
Primorskiy Territory	143 230 863	36 721	22 681	33 106 300	14 746 772	94 545 198
Khabarovsk Territory	151 098 887	36 432	116 341	21 346 132	11 416 407	117 738 230
Amur Region	42 119 114	40 379	81 041	8 122 958	2 175 426	31 585 655
Magadan Region	23 165 858	7 628	235 074	4 750 695	4 021 333	14 126 834
Sakhalin Region	45 103 393	108 937	26 064	8 057 673	3 224 900	33 490 161
Jewish Autonomous Region	4 101 676	1 720	327	587 277	111 541	3 394 136
Chukotka Autonomous Area	6 204 110	1 999	0	1 295 363	12 503	4 869 351

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of  
1.06.11**

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
<b>Central Federal District</b>	5 018 770 281	27 216 711	109	904 451 322	2 170 741 247	1 692 018 871
Belgorod Region	320 466	0	0	7 913	1 235	311 287
Bryansk Region	34	0	0	34	0	0
Vladimir Region	42 792	0	0	8 522	0	34 264
Voronezh Region	14	0	0	0	0	11
Ivanovo Region	574 091	0	0	7 698	5 719	560 673
Kaluga Region	547 070	0	0	52 593	101 964	392 513
Kostroma Region	5 508 734	0	0	90 923	549 607	4 862 527
Kursk Region	438 925	0	0	108 429	0	330 491
Lipetsk Region	891 225	0	0	287 950	112 274	490 997
Moscow Region	9 340 692	0	0	235 701	3 643 857	5 374 996
Orel Region	28 147	0	0	14	0	28 133
Ryazan Region	538 304	0	0	59 100	1 265	477 691
Smolensk Region	1 697 842	0	0	66 599	39 694	1 591 527
Tambov Region	202 450	0	0	41 139	140 343	20 757
Tver Region	410 818	0	0	129 960	6 723	274 071
Tula Region	565 040	0	0	30 179	0	534 861
Yaroslavl Region	307 077	0	0	41 211	56 137	206 201
City of Moscow	4 997 356 560	27 216 711	109	903 283 357	2 166 082 429	1 676 527 871
<b>North-Western Federal District</b>	143 296 264	0	0	25 710 803	44 962 886	68 375 506
Republic of Karelia	30 720	0	0	23 977	0	5 804
Komi Republic	932 430	0	0	24 201	0	907 789
Akhangel'sk Region	4 285	0	0	458	35	3 729
Vologda Region	6 561 315	0	0	3 780 673	542 815	2 237 714
Kaliningrad Region	9 750 825	0	0	934 050	2 996 748	5 718 332
Leningrad Region	631 743	0	0	67 186	13 526	550 284
Murmansk Region	1 214 000	0	0	584 457	1 202	583 882
Novgorod Region	119 416	0	0	35 546	0	83 870
Pskov Region	43 468	0	0	8 502	0	34 962
St Petersburg	124 008 062	0	0	20 251 753	41 408 560	58 249 140
<b>Southern Federal District</b>	7 435 499	0	0	519 519	1 584 278	5 134 115
Republic of Adygeya	13 703	0	0	422	0	13 270
Republic of Kalmykia	103 473	0	0	32	39 535	63 906
Krasnodar Territory	2 705 984	0	0	165 744	10 013	2 414 458
Astrakhan Region	69 890	0	0	23 684	0	37 743
Volgograd Region	640 207	0	0	51 856	480 542	107 737
Rostov Region	3 902 242	0	0	277 781	1 054 188	2 497 001
<b>North-Caucasian Federal District</b>	3 222 682	0	0	99 686	633	3 105 830
Republic of Dagestan	503 228	0	0	53 946	0	437 198
Republic of Ingushetia	17 133	0	0	7 593	0	8 542
Kabardino-Balkar Republic	74 924	0	0	2 080	0	72 840
Karachai-Cherkess Republic	1 992 745	0	0	1 688	633	1 990 314
Republic of North Ossetia - Alania	200 437	0	0	10 834	0	189 498
Chechen Republic	0	0	0	0	0	0



Stavropol Territory	434 215	0	0	23 545	0	407 438
<b>Volga Federal District</b>	<b>72 391 978</b>	<b>6 611</b>	<b>0</b>	<b>5 538 390</b>	<b>28 248 820</b>	<b>37 492 256</b>
Republic of Bashkortostan	2 932 375	0	0	245 326	438 543	2 247 095
Republic of Marii El	5 362	0	0	28	0	5 334
Republic of Mordovia	250 288	0	0	6 825	0	242 755
Republic of Tatarstan	39 681 873	6 611	0	2 196 587	23 726 399	13 190 242
Udmurt Republic	841 668	0	0	22 347	55 490	763 827
Chuvash Republic	122 111	0	0	8 258	8 140	105 688
Perm Territory	3 184 463	0	0	1 009 651	202 520	1 972 292
Kirov Region	1 345 592	0	0	52 730	442 473	850 249
Nizhny Novgograd Region	3 553 840	0	0	374 501	1 124 553	2 011 965
Orenburg Region	1 703 197	0	0	183 202	826 055	618 559
Penza Region	75 492	0	0	4 936	0	69 609
Samara Region	15 603 927	0	0	1 028 252	1 144 560	13 044 598
Saratov Region	2 771 759	0	0	386 914	223 826	2 126 217
Ulyanovsk Region	320 031	0	0	18 833	56 261	243 826
<b>Ural Federal District</b>	<b>63 251 014</b>	<b>26 977</b>	<b>0</b>	<b>13 013 335</b>	<b>7 219 699</b>	<b>31 688 023</b>
Kurgan Region	25 073	0	0	2	0	24 931
Sverdlovsk Region	17 469 325	1	0	663 891	2 305 453	14 346 205
Tyumen Region	37 630 255	26 666	0	8 255 157	4 749 147	13 829 988
Chelyabinsk Region	8 126 361	310	0	4 094 285	165 099	3 486 899
<b>Siberian Federal District</b>	<b>66 330 644</b>	<b>0</b>	<b>15 388</b>	<b>5 639 533</b>	<b>26 251 825</b>	<b>27 475 775</b>
Republic of Altai	24 404	0	0	9 081	0	15 287
Republic of Buryatiya	464 415	0	0	12 460	0	93 195
Republic of Tuva	686	0	0	0	0	686
Republic of Khakassia	94 651	0	0	571	0	77 839
Altai Territory	179 058	0	0	36 151	0	142 708
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	355 854	0	0	11 451	59 617	284 646
Irkutsk Region	415 341	0	0	130 654	104 108	178 518
Kemerovo Region	515 944	0	0	80 398	6 084	429 460
Novosibirsk Region	63 169 760	0	15 388	5 170 088	25 988 159	25 425 962
Omsk Region	891 192	0	0	144 237	93 641	652 877
Tomsk Region	219 339	0	0	44 442	216	174 597
<b>Far Eastern Federal District</b>	<b>22 281 980</b>	<b>0</b>	<b>0</b>	<b>2 352 603</b>	<b>1 909 453</b>	<b>17 493 979</b>
Republic of Sakha (Yakutia)	428 555	0	0	58 787	30 314	280 181
Kamchatka Territory	832 168	0	0	121 530	78 592	615 912
Primorskiy Territory	4 054 029	0	0	1 201 251	34 205	2 744 579
Khabarovsk Territory	2 309 595	0	0	230 340	16 741	1 987 935
Amur Region	14 153 218	0	0	595 268	1 676 892	11 580 152
Magadan Region	0	0	0	0	0	0
Sakhalin Region	504 415	0	0	145 427	72 709	285 220
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 1.06.11**

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
<b>Central Federal District</b>	4 411 384 754	23 191 035	15 497	826 385 698	2 082 506 866	1 350 201 744
Belgorod Region	10 900 761	0	0	582 932	3 421 927	3 375 702
Bryansk Region	3 019 809	0	0	149 331	28 062	2 338 498
Vladimir Region	7 091 621	493	0	704 506	199 032	3 809 369
Voronezh Region	27 784 698	9	0	474 418	7 748 603	16 085 965
Ivanovo Region	3 689 440	21	0	151 312	11 128	3 085 197
Kaluga Region	7 279 206	630	0	1 015 813	393 223	3 763 135
Kostroma Region	2 316 944	52	0	108 072	139 826	1 733 890
Kursk Region	2 991 879	0	0	231 198	54 412	1 978 351
Lipetsk Region	5 064 560	0	0	392 727	167 198	3 693 548
Moscow Region	63 306 783	95	0	7 528 607	9 172 384	41 624 305
Orel Region	1 762 946	16	0	109 549	7 928	1 221 969
Ryazan Region	5 238 945	0	0	401 582	835 858	2 891 486
Smolensk Region	7 965 667	5	0	1 342 847	159 252	2 679 796
Tambov Region	2 418 974	0	0	108 484	162 490	1 170 351
Tver Region	5 463 566	180	0	475 973	380 801	3 139 401
Tula Region	11 468 498	0	0	1 804 799	2 917 600	3 738 754
Yaroslavl Region	6 494 328	54	0	887 544	322 522	4 332 222
City of Moscow	4 237 126 129	23 189 480	15 497	809 916 004	2 056 384 620	1 249 539 805
<b>North-Western Federal District</b>	372 435 211	171 497	0	54 957 934	90 212 425	203 347 301
Republic of Karelia	3 121 781	72	0	311 190	55 040	2 399 509
Komi Republic	4 757 229	0	0	129 318	5 814	2 981 786
Akhangel'sk Region	6 346 223	6 654	0	984 351	640 262	4 099 590
Vologda Region	17 992 583	99	0	10 962 756	1 787 560	3 179 216
Kaliningrad Region	16 961 600	2 333	0	1 880 059	3 621 951	10 687 059
Leningrad Region	3 851 606	0	0	510 492	334 083	2 995 067
Murmansk Region	8 144 506	0	0	1 317 855	980 971	4 941 028
Novgorod Region	6 134 060	114	0	4 045 122	66 883	1 819 721
Pskov Region	2 298 356	59 526	0	172 884	219 494	1 351 261
St Petersburg	302 827 267	102 699	0	34 643 907	82 500 367	168 893 064
<b>Southern Federal District</b>	69 672 626	1 808	0	8 292 767	4 669 283	47 317 421
Republic of Adygeya	535 906	0	0	23 384	0	377 683
Republic of Kalmykia	268 342	19	0	973	39 535	188 534
Krasnodar Territory	30 356 256	1 054	0	2 460 549	995 070	24 202 580
Astrakhan Region	4 418 619	92	0	1 403 847	0	2 079 229
Volgograd Region	11 625 214	0	0	1 401 409	2 125 108	6 441 566
Rostov Region	22 468 289	643	0	3 002 605	1 509 570	14 027 829
<b>North-Caucasian Federal District</b>	15 071 623	11	0	873 831	203 609	11 998 054
Republik of Daghestan	1 143 791	0	0	94 094	0	970 513
Republic of Ingushetia	154 102	0	0	10 005	0	133 227
Kabardino-Balkar Republic	1 690 338	0	0	61 586	1 572	1 028 401
Karachai-Cherkess Republic	2 210 094	0	0	2 767	0	2 173 531
Republic of North Ossetia - Alania	987 346	0	0	63 982	0	825 588
Chechen Republic	67 036	0	0	6 034	0	61 002

Stavropol Territory	8 818 916	11	0	635 363	202 037	6 805 792
<b>Volga Federal District</b>	200 129 083	3 811 475	0	24 353 797	33 331 857	111 005 068
Republic of Bashkortostan	24 482 920	3 786 722	0	6 533 347	1 238 598	9 680 554
Republic of Marii El	1 362 977	0	0	76 963	262 198	669 454
Republic of Mordovia	2 176 136	93	0	72 897	440 822	995 603
Republic of Tatarstan	47 808 060	6 702	0	2 808 957	23 676 849	17 159 655
Udmurt Republic	3 899 808	16 423	0	192 520	135 275	2 451 773
Chuvash Republic	2 454 812	307	0	103 427	475 727	1 308 246
Perm Territory	23 644 343	296	0	7 406 529	807 676	10 796 095
Kirov Region	3 211 760	97	0	207 031	471 411	1 775 967
Nizhny Novgograd Region	25 327 727	646	0	2 708 883	3 155 402	15 363 408
Orenburg Region	5 828 842	189	0	716 170	431 993	3 854 244
Penza Region	3 028 116	0	0	204 812	95 516	1 960 098
Samara Region	41 381 786	0	0	1 962 133	1 386 528	33 679 080
Saratov Region	10 649 247	0	0	578 677	707 072	8 030 629
Ulyanovsk Region	4 872 549	0	0	781 451	46 790	3 280 262
<b>Ural Federal District</b>	149 147 505	60 038	0	17 622 575	26 196 006	80 410 136
Kurgan Region	1 060 036	3	0	144 368	50 778	600 947
Sverdlovsk Region	36 074 036	31 272	0	3 361 025	2 240 878	25 631 064
Tyumen Region	80 888 974	28 230	0	8 670 359	13 385 067	43 605 979
Chelyabinsk Region	31 124 459	533	0	5 446 823	10 519 283	10 572 146
<b>Siberian Federal District</b>	108 664 378	11 313	0	11 933 158	29 197 331	46 619 101
Republic of Altai	135 609	0	0	9 254	0	81 891
Republic of Buryatiya	4 548 219	0	0	1 049 001	1 076 589	799 268
Republic of Tuva	104 377	0	0	36	0	51 686
Republic of Khakassia	596 803	88	0	2 588	0	506 812
Altai Territory	8 182 098	121	0	817 773	648 047	3 455 210
Zabaykal Territory	1 685 674	0	0	89 983	0	608 647
Krasnoyarsk Territory	22 207 134	3	0	1 392 754	9 277 758	7 451 516
Irkutsk Region	9 767 253	1	0	1 578 903	388 530	4 650 255
Kemerovo Region	16 276 091	0	0	4 721 375	2 752 102	6 686 440
Novosibirsk Region	33 492 870	10 343	0	1 613 333	14 628 245	14 046 686
Omsk Region	7 522 735	537	0	412 122	123 216	5 372 912
Tomsk Region	4 145 515	220	0	246 036	302 844	2 907 778
<b>Far Eastern Federal District</b>	53 179 392	3 119	0	7 741 692	5 968 133	28 471 839
Republic of Sakha (Yakutia)	3 027 552	5	0	171 091	30 995	1 362 230
Kamchatka Territory	2 699 306	0	0	593 943	191 568	1 648 770
Primorskiy Territory	18 530 731	899	0	3 861 853	2 900 793	9 644 168
Khabarovsk Territory	17 477 384	9	0	1 358 012	845 093	11 210 670
Amur Region	2 949 085	0	0	148 963	1 351 789	991 902
Magadan Region	3 705 708	138	0	563 423	1 909	1 133 980
Sakhalin Region	4 481 112	2 068	0	1 037 747	645 986	2 289 502
Jewish Autonomous Region	189 343	0	0	6 630	0	128 221
Chukotka Autonomous Area	119 171	0	0	30	0	62 396

Table 38.1

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.06.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	3 396 098 955	1 682 816 757	1 713 282 198
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	5 000	5 000	0
Ivanovo Region	1 694 538	1 694 538	0
Kaluga Region	0	0	0
Kostroma Region	13 990 469	13 210 640	779 829
Kursk Region	0	0	0
Lipetsk Region	770 000	770 000	0
Moscow Region	933 908	910 050	23 858
Orel Region	28 000	28 000	0
Ryazan Region	0	0	0
Smolensk Region	2 701 020	2 359 530	341 490
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	353 419	343 595	9 824
Yaroslavl Region	10 000	10 000	0
City of Moscow	3 375 612 601	1 663 485 404	1 712 127 197
<b>North-Western Federal District</b>	84 011 846	55 978 384	28 033 462
Republic of Karelia	0	0	0
Komi Republic	40 000	40 000	0
Akhangel'sk Region	52 000	52 000	0
Vologda Region	624 053	527 883	96 170
Kaliningrad Region	7 097 475	6 943 547	153 928
Leningrad Region	25 000	25 000	0
Murmansk Region	220 153	54 000	166 153
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	75 953 165	48 335 954	27 617 211
<b>Southern Federal District</b>	7 406 325	4 543 713	2 862 612
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 540 073	1 951 784	588 289
Astrakhan Region	0	0	0
Volgograd Region	547 017	540 000	7 017
Rostov Region	4 319 235	2 051 929	2 267 306
<b>North-Caucasian Federal District</b>	981 611	981 611	0
Republic of Dagestan	467 107	467 107	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	35 000	35 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	38 000	38 000	0
Chechen Republic	0	0	0
Stavropol Territory	441 504	441 504	0
<b>Volga Federal District</b>	77 300 098	68 502 493	8 797 605
Republic of Bashkortostan	3 536 900	3 534 421	2 479
Republic of Marii El	0	0	0
Republic of Mordovia	227 985	227 985	0

Republic of Tatarstan	15 094 356	9 495 050	5 599 306
Udmurt Republic	837 731	352 797	484 934
Chuvash Republic	233 000	233 000	0
Perm Territory	275 000	275 000	0
Kirov Region	107 581	107 581	0
Nizhny Novgogrod Region	4 075 222	3 142 297	932 925
Orenburg Region	1 247 753	1 157 364	90 389
Penza Region	0	0	0
Samara Region	51 004 001	49 337 480	1 666 521
Saratov Region	593 869	572 818	21 051
Ulyanovsk Region	66 700	66 700	0
<b>Ural Federal District</b>	<b>63 716 300</b>	<b>46 529 268</b>	<b>17 187 032</b>
Kurgan Region	30 000	30 000	0
Sverdlovsk Region	25 563 788	22 318 866	3 244 922
Tyumen Region	34 086 556	20 285 070	13 801 486
Chelyabinsk Region	4 035 956	3 895 332	140 624
<b>Siberian Federal District</b>	<b>46 453 138</b>	<b>15 663 724</b>	<b>30 789 414</b>
Republic of Altai	263 000	263 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	917 615	917 615	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	69 889	69 889	0
Irkutsk Region	297 750	297 750	0
Kemerovo Region	0	0	0
Novosibirsk Region	44 055 329	13 919 911	30 135 418
Omsk Region	849 555	195 559	653 996
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	<b>11 867 839</b>	<b>11 201 916</b>	<b>665 923</b>
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	239 333	239 333	0
Primorskiy Territory	7 513 653	6 870 572	643 081
Khabarovsk Territory	0	0	0
Amur Region	4 114 853	4 092 011	22 842
Magadan Region	0	0	0
Sakhalin Region	0	0	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 1.06.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	3 428 778 596	1 688 930 585	1 739 848 011
Belgorod Region	0	0	0
Bryansk Region	410 000	410 000	0
Vladimir Region	39 794	0	39 794
Voronezh Region	5 000	5 000	0
Ivanovo Region	1 639 538	1 639 538	0
Kaluga Region	0	0	0
Kostroma Region	6 517 030	6 517 030	0
Kursk Region	0	0	0
Lipetsk Region	770 000	770 000	0
Moscow Region	1 757 113	1 153 485	603 628
Orel Region	148 907	28 000	120 907
Ryazan Region	50 000	50 000	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	353 419	343 595	9 824
Yaroslavl Region	37 611	37 611	0
City of Moscow	3 417 050 184	1 677 976 326	1 739 073 858
<b>North-Western Federal District</b>	79 134 332	50 796 495	28 337 837
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	52 000	52 000	0
Vologda Region	595 984	527 883	68 101
Kaliningrad Region	1 083 491	1 083 491	0
Leningrad Region	25 000	25 000	0
Murmansk Region	220 153	54 000	166 153
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	77 157 704	49 054 121	28 103 583
<b>Southern Federal District</b>	7 207 840	4 277 713	2 930 127
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 225 386	1 630 784	594 602
Astrakhan Region	52 644	0	52 644
Volgograd Region	532 017	525 000	7 017
Rostov Region	4 397 793	2 121 929	2 275 864
<b>North-Caucasian Federal District</b>	1 214 963	1 194 611	20 352
Republik of Dagestan	461 107	461 107	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	35 000	35 000	0
Karachai-Cherkess Republic	15 705	0	15 705
Republic of North Ossetia - Alania	338 000	338 000	0
Chechen Republic	0	0	0
Stavropol Territory	365 151	360 504	4 647
<b>Volga Federal District</b>	84 603 225	75 707 684	8 895 541
Republic of Bashkortostan	3 662 012	3 651 099	10 913
Republic of Marii El	0	0	0

Republic of Mordovia	227 985	227 985	0
Republic of Tatarstan	15 223 922	9 633 050	5 590 872
Udmurt Republic	837 731	352 797	484 934
Chuvash Republic	183 000	183 000	0
Perm Territory	275 000	275 000	0
Kirov Region	107 581	107 581	0
Nizhny Novgogrod Region	10 951 235	10 018 310	932 925
Orenburg Region	1 371 551	1 281 864	89 687
Penza Region	0	0	0
Samara Region	51 102 639	49 337 480	1 765 159
Saratov Region	593 869	572 818	21 051
Ulyanovsk Region	66 700	66 700	0
<b>Ural Federal District</b>	<b>67 541 750</b>	<b>49 613 657</b>	<b>17 928 093</b>
Kurgan Region	30 000	30 000	0
Sverdlovsk Region	25 770 210	22 410 866	3 359 344
Tyumen Region	34 083 654	20 282 459	13 801 195
Chelyabinsk Region	7 657 886	6 890 332	767 554
<b>Siberian Federal District</b>	<b>5 297 683</b>	<b>2 781 683</b>	<b>2 516 000</b>
Republic of Altai	263 000	263 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	917 615	917 615	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	69 889	69 889	0
Irkutsk Region	297 750	297 750	0
Kemerovo Region	227	227	0
Novosibirsk Region	2 649 172	929 638	1 719 534
Omsk Region	957 560	303 564	653 996
Tomsk Region	142 470	0	142 470
<b>Far Eastern Federal District</b>	<b>12 037 839</b>	<b>11 371 916</b>	<b>665 923</b>
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	239 333	239 333	0
Primorskiy Territory	7 513 653	6 870 572	643 081
Khabarovsk Territory	170 000	170 000	0
Amur Region	4 114 853	4 092 011	22 842
Magadan Region	0	0	0
Sakhalin Region	0	0	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	1.05.11	1.06.11
<b>Own funds (capital) adequacy</b>							
Ratio of own funds (capital) to risk-weighted assets	15,5	16,8	20,9	18,1	17,2	17,3	17,2
Ratio of core capital to risk-weighted assets	11,6	10,6	13,2	11,4	11,3	11,5	11,4
Ratio of risk-weighted assets to total assets	66,7	64,9	60,6	59,6	60,2	61,3	61,4
<b>Credit risk</b>							
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>1</sup>	2,5	3,8	9,5	8,2	8,1	8,0	7,9
Loan loss provisions made as percent of total loans <sup>1</sup>	3,6	4,5	9,1	8,5	8,4	8,1	8,1
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	2,2	2,0
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	191,5	194,8
<i>Distribution of loans provided by credit institutions</i>							
agriculture, hunting and forestry	3,8	4,2	4,9	5,1	5,2	5,2	5,2
mining	3,1	3,3	3,9	3,6	3,4	3,6	3,4
manufacturing	13,5	14,4	15,7	16,0	15,7	15,5	15,5
production and distribution of energy, gas and water	1,7	1,9	2,4	2,6	2,5	2,5	2,5
constructing	6,0	6,1	6,2	5,9	6,1	6,0	6,1
wholesale and retail trade, car and household appliance repair	18,0	17,4	18,4	17,1	16,9	16,8	16,8
transport and communication	3,7	4,3	3,4	3,8	4,3	4,4	4,5
other economic activities	23,3	23,3	21,9	22,2	22,2	22,0	21,9
individuals <sup>2</sup>	24,8	25,1	23,0	23,7	23,7	23,9	24,1
of which							
mortgage loans	5,1	6,6	6,5	6,6	6,6	6,5	6,5
<i>Geographical distribution of interbank loans and deposits<sup>3</sup></i>							
Russian Federation	40,0	27,1	29,5	41,1	38,3	40,5	37,9
United Kingdom	23,3	29,1	21,7	21,4	20,5	18,5	18,3
USA	4,1	7,1	4,1	2,5	3,7	4,4	3,8
Germany	6,8	7,5	4,7	6,0	4,3	4,3	5,8
Austria	6,1	5,7	8,2	3,7	5,2	5,2	5,2
France	3,5	4,0	5,7	4,0	4,4	5,0	5,6
Italy	1,7	1,5	1,8	0,1	1,5	2,4	1,8
Cyprus	0,8	0,4	6,2	5,0	6,7	6,6	7,0
Netherlands	2,6	4,6	4,6	2,6	2,9	2,4	2,6
Other	11,0	13,1	13,4	13,6	12,7	10,7	12,0
<b>Liquidity</b>							
Ratio of high liquid assets to total assets	12,1	14,5	13,3	13,5	14,6	13,5	14,2
Ratio of liquid assets to total assets	24,8	25,9	28,0	26,8	26,4	24,9	25,2
Ratio of high liquid assets to demand liabilities (N2)	48,4	74,9	69,2	64,8	68,5	68,4	66,6
Ratio of liquid assets to short-term liabilities (N3)	72,9	92,1	102,4	94,3	97,3	95,4	90,0
Ratio of long-term (over 365 or 366 days) claims to own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	87,3	75,5	73,4	77,6	77,5	77,2	77,1
Ratio of clients' funds to total loans <sup>4</sup>	94,8	84,6	99,9	109,5	108,3	106,9	106,9
<b>Market risk<sup>5</sup> to total own funds (capital)<sup>6</sup></b>							
of which							
Interest rate risk	24,3	16,4	37,5	36,7	39,9	35,0	36,3
Equity position risk	10,8	3,4	8,7	8,6	8,3	7,7	8,2
Foreign exchange risk	3,6	3,4	3,5	3,2	3,6	3,5	2,5
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	0,4	1,5	2,1	2,2	2,3	2,3	2,4
<b>Banks' financial result over the reporting period (billion rubles)</b>							
as percent of the banking sector assets <sup>7</sup>	508,0	409,2	205,1	573,4	214,3	291,1	365,9
as percent of the banking sector own funds (capital) <sup>7</sup>	3,0	1,8	0,7	1,9	0,6	0,9	1,1
	22,7	13,3	4,9	12,5	4,6	6,2	7,8
<b>Return on assets<sup>8</sup></b>							
	3,0	1,8	0,7	1,9	2,1	2,2	2,3
<b>Return on equity<sup>8</sup></b>							
	22,7	13,3	4,9	12,5	14,6	15,2	16,0

<sup>1</sup> Calculated by form 0409115 paragraphs 1, 2, 3.

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

<sup>3</sup> Under 0409501 form "Information on interbank loans and deposits".

<sup>4</sup> Except loans, deposits and other funds, placed in interbank market.

<sup>5</sup> Calculated under form 0409135 (before 1.01.11 - under form 0409153).

<sup>6</sup> Capital of credit institutions that conduct operations that calculate market risk.

<sup>7</sup> Assets and capital calculated as averages over the reporting period.

<sup>8</sup> 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 <sup>1</sup>		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 <sup>3</sup>	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 <sup>2</sup>	42 <sup>2</sup>	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 <sup>2</sup>	39 <sup>2</sup>	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 <sup>2</sup>	38 <sup>2</sup>	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
Reference data: own funds (capital) adequacy ratio as of 1.06.11, %	17,2	15,2 <sup>4</sup>		38,9		55,3		31,2		17,2	

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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).

<sup>4</sup> 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	1.05.11	1.06.11
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 173,1	1 201,0	1 203,0	1 205,1	1 207,0
Banking sector own funds (capital), billion rubles	4 620,6	4 732,3	4 629,3	4 732,0	4 788,2
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	25,4	26,0	25,5	25,2

Table 42

**Structure of own funds (capital) of the banking sector (percent) <sup>1</sup>**

Indicators	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
<b>1. Factors of own funds (capital) increase</b>	<b>110,9</b>	<b>112,4</b>	<b>116,3</b>	<b>115,2</b>	<b>114,8</b>
1.1. Authorised capital	25,4	25,4	26,0	25,5	25,2
1.2. Issue income	20,3	21,7	22,0	21,5	21,3
1.3. Credit institutions' profit and funds	31,5	37,1	40,0	39,9	40,2
1.4. Subordinated loans	29,7	24,3	24,1	24,3	24,1
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
<b>2. Factors of own funds (capital) decrease</b>	<b>10,9</b>	<b>12,4</b>	<b>16,3</b>	<b>15,2</b>	<b>14,8</b>
2.1. Losses	2,3	1,1	1,4	1,4	1,3
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,0	0,1	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	0,5	0,3
2.6. Credit institutions' portfolio of shares	7,1	10,0	12,8	12,5	12,4
2.7. Other factors	0,7	0,6	0,6	0,7	0,7
<b>Own funds (capital), total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

<sup>1</sup> Calculated by credit institutions' reporting by form 0409134.

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

Risk-weighted assets <sup>1</sup>	1.01.10	1.01.11 <sup>2</sup>	1.04.11	1.05.11	1.06.11
1 <sup>st</sup> group of assets	15,9	0,0	0,0	0,0	0,0
2 <sup>nd</sup> group of assets	36,4	612,1	610,7	636,2	664,1
3 <sup>rd</sup> group of assets	496,4	86,2	88,5	96,0	99,0
4 <sup>th</sup> group of assets	948,3	19 450,0	19 756,0	20 216,4	20 564,6
5 <sup>th</sup> group of assets	16 332,4	13,3	10,6	11,2	11,1
Risk-weighted assets of credit institutions	17 829,4	20 161,7	20 465,8	20 959,8	21 338,9

<sup>1</sup> 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.

<sup>2</sup> 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	1.05.11	1.06.11
1	Banking sector own funds (capital), billion rubles	4 620,6	4 732,3	4 629,3	4 732,0	4 788,2
2	Risk-weighted assets, billion rubles	22 145,0	26 164,3	26 857,2	27 351,2	27 848,0
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	17 829,4	20 161,7	20 465,8	20 959,8	21 338,9
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	772,1	1 000,3	1 106,6	1 103,5	1 094,0
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	43,6	50,0	58,8	59,1	59,9
	- the value of credit risk on contingent credit liabilities, billion rubles	2 051,0	1 753,5	1 916,5	2 029,3	2 163,1
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles <sup>1</sup>	63,0	109,3	110,7	191,5	122,1
	- the value of operational risk, billion rubles	-	1 007,5	1 004,7	1 014,5	1 019,4
	- market risk, billion rubles	1 385,9	2 081,9	2 194,2	1 993,5	2 050,5
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	20,9	18,1	17,2	17,3	17,2

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.

<sup>1</sup>The 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		1.05.11		1.06.11	
	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% <sup>1</sup>	7	1,2	4	0,1	6	0,1	7	0,1	5	0,1
From 10% to 12%	21	3,5	53	6,4	60	7,6	75	11,5	83	10,6
From 12% to 14%	58	5,5	86	20,4	98	21,0	100	13,5	102	16,6
14% and more	972	89,9	868	73,1	842	71,3	821	74,9	813	72,7
Banking sector, total	1058	100,0	1012	100,0	1006	100,0	1003	100,0	1003	100,0

<sup>1</sup> 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)<sup>1</sup>

		1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
Loans	Standard	42,5	45,5	48,2	49,2	48,8
	Substandard	38,0	34,7	32,1	31,6	32,0
	Doubtful	9,8	11,4	11,4	11,2	11,2
	Problem	3,5	2,9	2,8	2,8	2,9
	Loss	6,2	5,4	5,4	5,3	5,1
Loan loss provision (LLP)	Estimated LLP	11,9	11,0	10,8	10,6	10,6
	Estimated LLP adjusted for collateral	9,2	8,8	8,6	8,3	8,3
	LLP made	9,3	8,8	8,6	8,4	8,3
	LLP made as percent of estimated LLP	78,1	79,8	79,8	78,8	78,6
	LLP made as percent of estimated LLP adjusted for collateral	100,7	100,2	100,1	100,1	100,1
<b>Справочно:</b>						
Loans classified according to point 3.10 of the Regulation of the Bank of Russia №254-P		14,8	15,9	16,1	15,5	15,2

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

Table 47

Structure of loans and claims grouped into homogeneous portfolios <sup>1</sup>

	1.01.10		1.01.11		1.04.11		1.05.11		1.06.11	
	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	4 303,5	100,0	4 431,0	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	360,3	8,4	369,7	8,3
1.2. Loans to individuals	3 297,1	91,7	3 732,2	91,8	3 841,9	91,8	3 943,2	91,6	4 061,3	91,7
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	-	18,2	-	18,3
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	-	7,1	-	6,9
4. Claims grouped into portfolios of homogeneous claims - total	16,1	100,0	22,2	100,0	27,5	100,0	29,3	100,0	30,6	100,0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	10,8	67,4	14,3	64,5	14,6	53,2	15,6	53,0	16,4	53,6
4.2. Portfolios of homogeneous claims to individuals	5,2	32,6	7,9	35,5	12,9	46,8	13,8	47,0	14,2	46,4
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	-	36,8	-	35,2

<sup>1</sup>Calculated on the basis of credit institutions' reporting by form 0409115.



Table 48

Homogeneous loans and claims to legal entities and provisions made as of 1.06.11<sup>1</sup>

	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	369 653,8	100,0	7 199,9	100,0	1,9
of which by quality categories					
1.1. Quality Category I	13 274,1	3,6	0,0	0,0	0,0
1.2. Quality Category II	349 757,3	94,6	3 245,3	45,1	0,9
1.3. Quality Category III	1 806,8	0,5	234,4	3,3	13,0
1.4. Quality Category IV	680,1	0,2	276,1	3,8	40,6
1.5. Quality Category V	4 065,6	1,1	3 443,2	47,8	84,7
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	7,62	100,0	0,08	100,0	1,0
of which by quality categories					
2.1. Quality Category I	0,00	0,0	0,00	0,0	0,0
2.2. Quality Category II	7,62	100,0	0,08	100,0	1,0
2.3. Quality Category III	0,00	0,0	0,00	0,0	0,0
2.4. Quality Category IV	0,00	0,0	0,00	0,0	0,0
2.5. Quality Category V	0,00	0,0	0,00	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	369 661,4		7 200,0		1,9
4. Homogeneous claims grouped into portfolios - total	16 370,0	100,0	5 079,5	100,0	31,0
of which by quality categories					
4.1. Quality Category I	6 635,3	40,5	0,0	0,0	0,0
4.2. Quality Category II	4 586,7	28,0	97,8	1,9	2,1
4.3. Quality Category III	142,3	0,9	22,5	0,4	15,8
4.4. Quality Category IV	40,2	0,2	12,5	0,2	31,2
4.5. Quality Category V	4965,6	30,3	4946,6	97,4	99,6
5. Claims for interest payments - total	2 257,3	100,0	739,8	100,0	32,8
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	758,5	33,6	711,7	96,2	93,8

<sup>1</sup> Calculated on the basis of credit institutions' reporting by form 0409115.

Homogeneous loans and claims to individuals and provisions made as of 1.06.11<sup>1</sup>

	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	4 061 311,7	100,0	298 397,4	100,0	7,3
1.1. by type of loans:	0,0	0,0	0,0	0,0	0
1.1.1. loans for residential real estate purchase (except mortgage), total	277 684,2	6,8	12 348,5	4,1	4,4
1.1.2. residential real estate (mortgage) loans, total	1 047 650,1	25,8	39 303,9	13,2	3,8
1.1.3. car loans, total	513 425,4	12,6	40 882,0	13,7	8,0
1.1.4. other consumer loans, total	2 200 018,4	54,2	204 791,4	68,6	9,3
1.2. by duration of past dues	0,0	0,0	0,0	0,0	0,0
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days <sup>2</sup>	1 765 515,1	43,5	22 064,5	7,4	1,3
1.2.2. a portfolio of loans without overdue payments	1 866 745,6	46,0	20 666,4	6,9	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	74 985,8	1,8	2 945,4	1,0	3,9
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	42 763,0	1,1	10 909,2	3,7	25,5
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	34 511,9	0,9	18 954,6	6,4	54,9
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	254 256,8	6,3	221 785,9	74,3	87,2
1.3. classified into the following loan quality categories:	0,0	0,0	0,0	0,0	0
1.3.1. Quality category II	3 687 526,8	90,8	39 006,2	13,1	1,1
1.3.2. Quality category III	63 865,4	1,6	7 620,3	2,6	11,9
1.3.3. Quality category IV	35 486,1	0,9	15 235,1	5,1	42,9
1.3.4. Quality category V	274 433,4	6,8	236 535,8	79,3	86,2
2. Claims grouped into portfolios of homogeneous claims - total	14 188,4	100,0	5 674,2	100,0	40,0
of which by quality categories					
2.1. Quality category I	124,1	0,9	0,0	0,0	0,0
2.2. Quality category II	7 754,5	54,7	88,2	1,6	1,1
2.3. Quality category III	242,6	1,7	38,6	0,7	15,9
2.4. Quality category IV	181,8	1,3	72,7	1,3	40,0
2.5. Quality category V	5885,4	41,5	5474,8	96,5	93,0
3. Claims for interest payments - total of which	59 215,4	100,0	21 860,3	100,0	36,9
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	25 349,7	42,8	21 031,0	96,2	83,0

<sup>1</sup> Calculated on the basis of credit institutions' reporting by form 0409115.

<sup>2</sup> 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 categories<sup>1</sup>**

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	1.05.11	1.06.11	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
Substandard	10,2	8,9	8,5	8,3	8,2	2,5	2,3	2,3	2,2	2,1
Doubtful	17,3	19,9	20,2	20,4	20,7	16,4	15,3	15,2	15,2	15,3
Problem	16,2	15,0	14,4	14,2	14,8	43,0	45,0	44,0	42,3	42,0
Loss	56,3	56,2	56,8	57,0	56,3	84,7	90,8	91,2	89,8	91,3

<sup>1</sup> 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	1.05.11	1.06.11
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>1014,7</b>	<b>1035,9</b>	<b>1040,2</b>	<b>1033,5</b>	<b>1059,2</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	652,7	730,0	743,2	748,5	770,8
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	906,0	931,7
- 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	127,5	127,6
- as percent of total loans, deposits and other placements in foreign currency	3,0	2,5	2,5	2,2	2,1
- dollar equivalent, billion \$	5,9	4,9	5,2	4,6	4,5
Overdue claims of loans and other placements with non-financial institutions					
Share of overdue claims in total volume of loans and other placements with non-financial institutions	6,1	5,3	5,1	5,0	5,1
Overdue claims of loans and other funds provided to individuals					
Share of overdue claims in total volume of loans and other funds provided to individuals	6,8	6,9	6,9	6,7	6,5

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	1.05.11	1.06.11	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
No loans, deposits and other placements	38	39	38	35	39	0,3	0,1	0,0	0,5	0,3
No overdue claims	138	142	135	133	130	1,4	1,9	2,2	2,0	1,9
Less than 5%	574	565	585	604	613	74,8	70,4	77,4	78,2	76,9
From 5 to 10%	202	187	164	161	149	14,5	23,2	16,0	17,0	18,4
From 10 to 15%	70	42	52	39	42	6,6	3,7	3,7	1,3	1,4
From 15 to 20%	16	20	16	12	14	1,0	0,3	0,3	0,7	0,7
From 20 to 60%	19	13	13	16	13	1,4	0,4	0,4	0,4	0,4
From 60 to 90%	1	4	2	2	2	0,00	0,03	0,03	0,03	0,02
90% and more	0	0	1	1	1	0,00	0,00	0,00	0,00	0,00

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

Indicators	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
Large credit risks of the banking sector total, bln rubles	6 797,9	8 736,3	9 123,0	9 063,6	9 326,1
Share of large credit risks in the banking sector assets, %	23,1	25,8	26,8	26,5	26,8

**Table 54****Structure of large credit exposures<sup>1</sup> grouped by types of collateral**

	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
Volume of large credit exposures, billion rubles	4 688,8	5 323,9	5 239,8	5 189,0	5 274,9
of which:					
Volume of secured loans , billion rubles	1 524,2	1 586,4	1 438,1	1 394,5	1 369,5
Volume of I quality category collateral, billion rubles	569,0	500,0	480,9	374,0	410,7
of which:					
collateral of quoted securities issued by corporate entities, billion rubles	170,6	98,6	111,8	3,4	24,1
Volume of II quality category collateral, billion rubles	1 107,1	1 429,2	1 398,5	1 394,0	1 285,9
of which:					
collateral of securities, issued by legal entities, billion rubles	160,4	589,9	541,2	546,3	417,7
collateral of proprietary rights (claims), billion rubles	508,7	430,3	488,9	450,2	468,5

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

Table 55

## Solvency and financial soundness indicators of borrower enterprises, by types of economic activity\*

(%)

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

\* Indicators are calculated on the basis of enterprises' limited selection from members of enterprises' monitoring conducted by the Bank of Russia

<sup>1</sup> Net gross assets in total assets (total of the balance)

<sup>2</sup> 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		1.05.11		1.06.11	
	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %
Market risk (MR), total	49,6	100,0	48,6	100,0	51,8	100,0	46,1	100,0	46,9	100,0
Of which										
- interest rate risk (IRR)	37,5	75,5	36,7	75,6	39,9	77,0	35,0	75,8	36,3	77,3
- equity position risk (EPR)	8,7	17,5	8,6	17,8	8,3	16,1	7,7	16,7	8,2	17,4
- foreign exchange risk (FER)	3,5	7,0	3,2	6,6	3,6	6,9	3,5	7,5	2,5	5,3
Reference data:										
Number of credit institutions <sup>1</sup>	656		641		642		630		630	
Share of credit institutions' assets <sup>1</sup> in total banking sector assets, %	62,8		90,9		91,9		91,6		91,5	

<sup>1</sup> 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	1.05.11	1.06.11
Share of assets in foreign currency in total assets, %	27,6	24,1	23,3	23,2	23,6
of which:					
- on 20 largest-asset credit institutions	28,7	25,6	24,9	24,8	25,3
Share of liabilities in foreign currency in total liabilities, %	25,3	22,7	22,4	21,8	22,0
of which:					
- on 20 largest-asset credit institutions	26,0	24,1	23,7	23,1	23,5
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	2,4	1,3	0,9	1,4	1,6
of which:					
- on 20 largest-asset credit institutions	2,7	1,6	1,2	1,7	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	1.05.11	1.06.11
<b>Balance sheet positions</b>					
Claims, bln rubles	8 128,8	8 143,6	7 917,7	7 920,5	8 206,4
Liabilities, bln rubles	7 436,5	7 690,0	7 604,6	7 452,4	7 661,4
Net balance sheet position, bln rubles	692,4	453,6	313,1	468,1	545,0
Net balance sheet position to own funds (capital), % <sup>1</sup>	15,0	9,6	6,8	9,9	11,4
<b>Off-balance sheet positions <sup>2</sup></b>					
Claims, bln rubles	3 070,2	3 485,7	4 711,0	4 821,0	4 532,6
Liabilities, bln rubles	3 128,1	3 396,1	4 447,7	4 645,5	4 519,0
Net balance sheet position, bln rubles	-57,9	89,6	263,3	175,5	13,6
Net balance sheet position to own funds (capital), % <sup>1</sup>	-1,3	1,9	5,7	3,7	0,3

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

<sup>2</sup> Forward & future transactions (in Section D of the Chart of Accounts)

Table 59

## Compliance with open foreign exchange position (OFP) requirements

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

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

Table 60

## Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFP)				
				Long	Short	Net		
<b>1. Credit institutions with net short OFXP</b>								
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
<b>2. Credit institutions with net long OFXP</b>								
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

Table 61

## Open currency positions of the banking sector by currencies as for 1.06.11

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
<b>USD</b>					
short	414	-43,4	-1,2	391,3	-434,6
long	507	19,5	1,7	54,5	-35,0
<b>EUR</b>					
short	465	-32,3	-0,8	-310,8	278,5
long	447	4,8	0,7	-6,4	11,3
<b>GBP</b>					
short	73	-2,5	-0,3	-11,0	8,5
long	283	5,5	0,2	3,3	2,2

## Liquidity of Credit Institutions

Table 62

### Relation of long-term assets and long-term liabilities<sup>1</sup> of the banking sector

	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18,0	27,3	23,1	23,9	24,8
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23,0	24,5	24,1	24,1	24,3
A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup>	-14,5	-7,8	-10,1	-9,3	-9,0

<sup>1</sup> 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.

<sup>2</sup> 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	1.05.11	1.06.11	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
Less than 0	611	594	592	591	594	92,8	61,5	90,1	89,9	88,5
From 0 to 20	407	365	352	354	346	6,9	36,7	8,3	8,5	9,7
More than 20	40	53	62	58	63	0,3	1,8	1,7	1,6	1,8
Data not available	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1058	1012	1006	1003	1003	100,0	100,0	100,0	100,0	100,0



Table 64

**The relation of short-term assets and short-term liabilities<sup>1</sup> of the banking sector**

	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
Liquid assets with maturity up to 30 days, as percent of liquid assets	59,9	48,5	55,6	53,8	53,8
Liabilities with maturity up to 30 days, as percent of total liabilities	41,9	42,0	43,2	42,5	43,9
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	6,0	21,1	8,2	9,8	13,3

<sup>1</sup> 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	1.05.11	1.06.11	1.01.10	1.01.11	1.04.11	1.05.11	1.06.11
Less than 0	485	455	445	403	381	31,9	21,7	27,9	26,2	22,8
From 0 to 20	243	250	215	204	216	48,8	20,4	44,2	44,2	21,1
More than 20	330	307	346	396	406	19,4	57,9	27,8	29,6	56,2
Data not available	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1058	1012	1006	1003	1003	100,0	100,0	100,0	100,0	100,0