

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

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The Central Bank of the Russian Federation

Banking Supervision Department

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

Table 1

Macroeconomic indicators

Indicator		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12	1.01.13
1.	Banking sector assets (billion rubles)	20 125,1	28 022,3	29 430,0	33 804,6	41 627,5	49 509,6
	as % of GDP	60,5	67,9	75,8	73,0	74,6	79,1
2.	Banking sector own funds (capital) (billion rubles)	2 671,5	3 811,1	4 620,6	4 732,3	5 242,1	6 112,9
	as % of GDP	8,0	9,2	11,9	10,2	9,4	9,8
	as % of the banking sector assets	13,3	13,6	15,7	14,0	12,6	12,3
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	12 287,1	16 526,9	16 115,5	18 147,7	23 266,2	27 708,5
	as % of GDP	37,0	40,0	41,5	39,2	41,7	44,3
	as % of the banking sector assets	61,1	59,0	54,8	53,7	55,9	56,0
	of which:						
	loans and other placements with individuals, including overdue claims (billion rubles)	2 971,1	4 017,2	3 573,8	4 084,8	5 550,9	7 737,1
	as % of GDP	8,9	9,7	9,2	8,8	9,9	12,4
	as % of the banking sector assets	14,8	14,3	12,1	12,1	13,3	15,6
	as % of income of the population	13,9	15,9	12,4	12,7	15,8	19,8
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	544,0	791,9	621,5	595,8	711,3	691,7
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	10,4	11,8	10,3	9,0	8,5	7,9
4.	Securities acquired by credit institutions (billion rubles) ¹	2 250,6	2 365,2	4 309,4	5 829,0	6 211,7	7 034,9
	as % of GDP	6,8	5,7	11,1	12,6	11,1	11,2
	as % of the banking sector assets	11,2	8,4	14,6	17,2	14,9	14,2
5.	Individual deposits (billion rubles)	5 159,2	5 907,0	7 485,0	9 818,0	11 871,4	14 251,0
	as % of GDP	15,5	14,3	19,3	21,2	21,3	22,8
	as % of the banking sector liabilities ²	25,6	21,1	25,4	29,0	28,5	28,8
	as % of income of the population	24,2	23,4	26,1	30,6	33,7	36,5
6.	Funds raised from organisations (billion rubles) ³	7 053,1	8 774,6	9 557,2	11 126,9	13 995,7	15 648,2
	as % of GDP	21,2	21,3	24,6	24,0	25,1	25,0
	as % of the banking sector liabilities ²	35,0	31,3	32,5	32,9	33,6	31,6
Reference data							
Indicator (billion rubles)		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12	1.01.13
Gross Domestic Product		33 247,5	41 276,8	38 807,2	46 308,5	55 799,6	62 599,1
Fixed capital investment of organisations of all forms of ownership (except small businesses)		5 217,2	6 705,5	6 040,8	6 625,0	8 406,6	8 768,4
Income of the population		21 311,5	25 244,0	28 708,4	32 099,7	35 192,6	39 005,3

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

² In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities».

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other placements with individuals		Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	6,9	14,5	5,6	24,4
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	6,9	26,7	2,0	8,9
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	6,1	31,2	5,4	16,4
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	7,3	20,9	2,8	25,8
1.02.12	-1,1	23,9	0,6	11,5	-0,9	24,1	0,6	36,8	-2,0	19,6	-3,7	26,1
1.03.12	-0,7	20,7	-0,2	15,4	-0,9	22,6	2,1	38,9	1,3	18,9	-2,4	20,3
1.04.12	1,6	22,1	2,1	16,2	1,9	23,3	3,5	40,6	1,6	19,6	0,9	18,6
1.05.12	1,5	23,3	0,3	14,0	2,4	24,2	3,8	42,0	2,3	19,8	0,5	20,9
1.06.12	2,5	24,4	1,3	14,1	2,3	24,7	4,0	43,3	2,0	21,7	4,8	22,3
1.07.12	2,4	25,6	0,1	14,6	1,3	24,4	3,3	44,4	2,6	22,0	-0,5	18,2
1.08.12	1,9	26,7	1,9	15,7	1,0	23,5	2,8	43,1	0,0	20,8	1,5	21,1
1.09.12	1,0	25,0	2,0	17,2	2,1	22,0	3,6	43,2	1,6	21,6	1,7	18,3
1.10.12	0,7	19,3	-0,7	15,5	0,6	16,9	2,5	41,7	0,2	19,6	2,0	9,6
1.11.12	2,7	22,4	2,8	17,5	1,4	17,1	2,9	42,7	1,1	21,3	3,2	16,1
1.12.12	1,2	19,5	4,1	20,4	0,3	13,5	2,4	41,8	1,8	21,5	-0,5	10,5
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	6,1	20,0	4,1	11,8
1.02.13	-2,2	17,7	0,3	16,3	-0,2	13,5	0,8	39,6	-1,3	20,9	-2,2	13,6
1.03.13	1,5	20,3	0,9	17,5	0,4	15,0	1,7	39,1	2,3	22,1	1,7	18,3
Reference data:												
Increase from the beginning of the current year	-0,7		1,2		0,2		2,4		1,0		-0,5	
Increase over the same period of the previous year	-1,8		0,5		-1,8		2,6		-0,7		-6,0	

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

	2005	2006	2007	2008	2009	2010	2011	2012
Assets	36,6	44,0	44,1	39,2	5,0	14,9	23,1	18,9
Own funds (capital)	31,2	36,3	57,8	42,7	21,2	2,4	10,8	16,6
Loans and other placements with non-financial organisations	31,3	39,8	51,5	34,3	0,3	12,1	26,0	12,7
Loans and other placements with individuals	96,2	78,3	57,8	35,2	-11,0	14,3	35,9	39,4
Individual deposits	39,4	38,0	35,4	14,5	26,7	31,2	20,9	20,0
Funds raised from organisations	43,7	52,6	47,2	24,4	8,9	16,4	25,8	11,8
Reference Data:								
Gross Domestic Product	26,9	24,6	23,5	24,2	-6,0	19,3	20,5	12,2

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Credit institutions registered by the Bank of Russia and other authorities	1146	1112	1094	1094	1093
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1012	978	956	955	956
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)	2	0	1	1	0
Credit institutions with their banking licenses being revoked (cancelled)	132	134	137	138	137
Credit institutions licensed to conduct operations in foreign currency	677	661	648	648	650
Credit institutions holding general licences	283	273	270	270	270

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.11		1.01.12		1.01.13		1.02.13		1.03.13	
	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	585	57,8	572	58,5	564	59,0	565	59,2	566	59,2
of which the City of Moscow and Moscow Region	525	51,9	512	52,4	506	52,9	507	53,1	510	53,3
North-Western	71	7,0	69	7,1	70	7,3	70	7,3	70	7,3
Southern	47	4,6	45	4,6	46	4,8	46	4,8	46	4,8
North-Caucasian	57	5,6	56	5,7	50	5,2	49	5,1	49	5,1
Volga	118	11,7	111	11,3	106	11,1	106	11,1	106	11,1
Ural	51	5,0	45	4,6	44	4,6	44	4,6	44	4,6
Siberian	56	5,5	54	5,5	53	5,5	52	5,4	52	5,4
Far Eastern	27	2,7	26	2,7	23	2,4	23	2,4	23	2,4
Russian Federation	1012	100,0	978	100,0	956	100,0	955	100,0	956	100,0

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.12	1.01.13	1.03.13	1.01.12	1.01.13	1.03.13	1.01.12	1.01.13	1.03.13	1.01.12	1.01.13	1.03.13	1.01.12	1.01.13	1.03.13	1.01.12	1.01.13	1.03.13
Central	572	564	566	120	102	85	463	356	348	67	53	53	18	20	20	16	15	15
of which the City of Moscow and Moscow Region ¹	512	506	510	104	90	73	131	127	126	21	21	22	16	18	18	5	5	6
North-Western	69	70	70	12	9	9	306	302	296	378	382	375	2	2	2	11	13	13
Southern	45	46	46	20	17	17	282	232	223	434	368	354	2	2	2	10	10	10
North-Caucasian	56	50	49	81	82	81	96	87	86	70	66	66	4	4	4	3	4	4
Volga	111	106	106	99	85	81	520	433	408	248	227	218	6	6	6	19	18	18
Ural	45	44	44	98	80	80	227	174	175	159	140	141	4	4	4	8	7	8
Siberian	54	53	52	26	21	21	321	248	241	401	335	330	2	2	2	11	11	11
Far Eastern	26	23	23	8	7	7	128	114	110	376	380	367	1	1	1	5	5	5
Russian Federation	978	956	956	464	403	381	2343	1946	1887	162	143	141	38	41	41	83	83	83

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.11		1.01.12		1.01.13		1.02.13		1.03.13	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	16 139 126	47,7	20 804 718	50,0	24 894 916	50,3	24 581 918	50,8	25 056 373	51,0
From 6 to 20	7 051 684	20,9	8 413 454	20,2	9 660 925	19,5	9 197 581	19,0	9 377 121	19,1
From 21 to 50	3 931 248	11,6	4 564 408	11,0	5 745 193	11,6	5 567 673	11,5	5 590 494	11,4
From 51 to 200	4 616 510	13,7	5 389 002	13,0	6 399 522	12,9	6 380 138	13,2	6 433 691	13,1
From 201 to 500	1 584 615	4,7	1 916 580	4,6	2 246 789	4,5	2 161 376	4,5	2 167 927	4,4
From 501	481 445	1,4	539 359	1,3	562 302	1,1	540 007	1,1	539 382	1,1
Total	33 804 628	100,0	41 627 520	100,0	49 509 647	100,0	48 428 692	100,0	49 164 988	100,0

Table 8

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

	(%)				
Federal district	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Central	54,9	56,3	56,4	57,0	57,1
of which the City of Moscow and Moscow Region	55,3	56,8	56,9	57,4	57,6
North-Western	71,9	68,7	66,2	65,4	65,6
Southern	69,0	68,6	68,7	69,3	68,9
North-Caucasian	45,5	43,4	52,8	47,0	45,3
Volga	43,4	44,8	46,5	46,2	46,3
Ural	60,2	66,5	68,8	68,9	68,5
Siberian	78,7	75,1	72,9	74,1	74,3
Far Eastern	72,6	74,8	82,9	82,9	83,2
Russian Federation	47,7	50,0	50,3	50,8	51,0

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.13 - 1.03.13)

Groups of credit institutions ranged by assets as of 1.01.13		Number of credit institutions as of 1.01.13	Groups as of 1.03.13						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14	1					
3	From 21 to 50	30		1	29					
4	From 51 to 200	150				143	7			
5	From 201 to 500	300				7	281	11	1	
6	From 501	456					12	443		
Became operating after 1.01.13										
Total over the period									1	
Total as of 1.01.13¹		956								
Total as of 1.03.13¹		956	5	15	30	150	300	454		

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

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

Table 10

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

	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Credit institutions with foreign participation over 50%					
Assets	18,0	16,9	17,8	17,6	17,6
Own funds (capital)	19,1	17,6	19,3	19,2	19,7
Correspondent accounts with non-resident banks	20,3	14,3	21,7	19,8	17,1
Loans and other placements with non-financial organisations	15,1	14,0	14,2	14,2	14,2
Loans and other placements with individuals	25,7	22,0	22,6	22,6	22,7
Loans, deposits and other placements with credit institutions	25,1	30,0	27,3	24,8	25,2
Individual deposits	11,5	11,4	13,5	13,7	13,7
Funds raised from organisations ¹	17,6	17,4	18,6	18,0	18,0
Profit (loss) of the current year	20,7	17,4	19,6	18,1	17,6
Reference data:					
Number of credit institutions	111	113	117	117	118
of which 100% foreign-owned credit institutions					
Assets	11,0	10,0	9,8	9,6	9,5
Own funds (capital)	12,1	11,1	11,4	11,4	11,8
Correspondent accounts with non-resident banks	9,2	6,9	15,2	13,0	10,9
Loans and other placements with non-financial organisations	9,2	8,3	7,5	7,5	7,5
Loans and other placements with individuals	14,9	10,7	11,1	11,2	11,2
Loans, deposits and other placements with credit institutions	20,0	24,2	20,0	18,5	18,7
Individual deposits	5,3	5,4	6,1	6,2	6,2
Funds raised from organisations ¹	11,0	10,7	11,0	10,3	10,1
Profit (loss) of the current year	15,1	12,0	13,4	15,2	15,6
Reference data:					
Number of credit institutions	80	77	73	73	73

¹ Including deposits, government extra-budgetary funds, funds of the Ministry of Finance, financial agencies, individual entrepreneurs and clients in factoring and forfeiting operations, certificates of deposit, float and funds written down from clients' accounts but not entered in a credit institution's correspondent account (excluding funds, raised from credit institutions).

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.11		1.01.12		1.01.13		1.02.13		1.03.13	
	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	814,9	2,4	1852,4	4,5	1943,6	3,9	1906,8	3,9	1883,6	3,8
Own funds (capital)	105,4	2,2	249,7	4,8	212,4	3,5	211,1	3,4	214,9	3,5
Loans and other placements with non-financial organisations	300,0	2,1	680,0	3,8	685,9	3,4	676,3	3,4	669,8	3,3
of which overdue claims	24,3	3,3	163,4	19,9	230,2	24,9	230,0	24,6	226,2	24,2
Loans and other placements with individuals	70,8	1,7	129,3	2,3	142,3	1,8	143,6	1,8	147,4	1,9
of which overdue claims	8,9	3,2	19,5	6,7	12,9	4,1	13,0	4,0	13,4	4,0
Individual deposits	164,5	1,7	303,2	2,6	298,7	2,1	293,6	2,1	302,1	2,1
Funds raised from organisations	335,2	3,0	799,6	5,7	778,2	5,0	753,2	4,9	763,5	4,9
Reference data:										
Number of credit institutions ¹	14	1,4	8	0,8	5	0,5	5	0,5	5	0,5

¹ Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2014" 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		1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
1.	Money, precious metals and gemstones	912,6	1 225,6	1 554,0	1 247,3	1 241,4
1.1.	of which: money	862,4	1 125,0	1 423,5	1 128,8	1 125,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 809,0	1 747,4	2 159,9	1 427,1	1 525,6
3.	Accounts with credit institutions of which:	853,6	1 000,6	1 483,3	1 682,4	1 510,9
3.1.	Correspondent accounts with correspondent credit institutions	164,3	227,4	315,8	344,9	303,5
3.2.	Correspondent accounts with non-resident banks	689,3	773,1	1 167,5	1 315,9	1 192,7
4.	Securities acquired by credit institutions, total of which	5 829,0	6 211,7	7 034,9	7 086,9	7 156,1
4.1.	Debt securities	4 419,9	4 676,2	5 265,1	5 294,8	5 343,7
4.2.	Shares	710,9	914,4	791,6	779,9	770,2
4.3.	Discounted promissory notes	330,0	233,9	398,8	431,8	459,7
4.4.	Shares in associates and subsidiaries	368,2	387,3	579,4	580,5	582,5
5.	Other participation in authorised capital	132,1	291,9	333,4	333,3	333,4
6.	Derivatives with fair value being an asset	-	-	163,9	160,7	146,4
7.	Loans, total of which:	22 166,7	28 737,0	33 993,1	33 831,3	34 560,9
7.1.	Loans, deposits and other placements	22 140,2	28 699,2	33 960,1	33 786,7	34 515,0
	of which overdue claims of which:	1 035,9	1 133,0	1 257,4	1 282,9	1 288,2
7.1.1.	Loans and other placements with non-financial organisations	14 062,9	17 715,3	19 971,4	19 924,9	20 002,7
	of which overdue claims	743,4	822,6	924,1	934,7	935,9
7.1.2.	Loans and other placements with individuals	4 084,8	5 550,9	7 737,1	7 795,6	7 924,3
	of which overdue claims	282,3	291,1	313,0	326,5	331,8
7.1.3.	Loans, deposits and other placements with credit institutions	2 921,1	3 958,0	4 230,4	4 155,6	4 673,5
	of which overdue claims	4,6	5,1	5,2	5,7	5,8
8.	Fixed assets (tangible and intangible), other real estate and inventories	864,6	973,8	1 090,5	1 104,1	1 108,7
8.1	of which real estate, temporarily out of use in operating activities	-	-	96,7	101,7	104,8
9.	Allocation of profit	132,1	173,2	210,2	218,7	185,0
9.1.	of which income tax	122,7	155,4	204,4	213,0	184,0
10.	Other assets, total of which:	1 105,0	1 266,4	1 486,3	1 336,9	1 396,6
10.1.	Float	524,6	589,8	647,8	466,1	501,0
10.2.	Receivables	154,5	181,0	210,0	211,6	218,5
10.3.	Deferred expenses	77,9	94,3	121,5	123,0	122,9
Banking sector assets		33 804,6	41 627,5	49 509,6	48 428,7	49 165,0

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
1.	Funds and profit of credit institutions	4 339,1	4 963,0	5 911,0	5 988,4	6 002,1
	Of which:					
1.1.	Funds of credit institutions	2 599,6	2 719,9	3 049,7	3 068,3	3 078,4
1.2.	Profit (losses), including financial result of the previous year	1 739,5	2 243,1	2 861,3	2 920,1	2 923,7
	Of which:					
1.2.1.	Profit (losses) of the current year	573,4	848,2	1 011,9	80,3	151,4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	325,7	1 212,1	2 690,9	2 197,8	2 194,1
3.	Accounts of credit institutions	255,7	336,4	462,8	508,6	492,9
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	154,4	216,6	289,6	303,5	262,9
3.2.	Correspondent accounts of non-resident credit institutions	93,9	105,5	145,5	86,5	116,3
4.	Loans, deposits and other funds raised from other credit institutions	3 754,9	4 560,2	4 738,4	4 509,8	4 576,9
5.	Clients' funds ²	21 080,9	26 082,1	30 120,0	29 601,8	30 189,5
	Of which:					
5.1.	Budgetary funds in settlement accounts	32,7	37,8	38,5	46,6	52,3
5.2.	Government and other extra-budgetary funds in settlement accounts	12,0	7,1	1,6	2,9	2,7
5.3.	Funds of legal entities in settlement and other accounts	4 845,1	5 326,7	5 706,6	6 045,2	6 005,7
5.4.	Clients' float	220,6	288,1	296,4	365,7	393,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	9 619,5	8 871,1	9 144,0
5.6.	Individual deposits	9 818,0	11 871,4	14 251,0	14 069,3	14 396,2
5.7.	Clients' funds in factoring and forfeiting operations	15,7	21,9	37,2	31,9	29,6
6.	Bonds	537,9	666,7	1 037,4	1 077,0	1 116,1
7.	Promissory notes and bank acceptances	797,3	859,5	1 149,3	1 190,0	1 211,3
8.	Derivatives with fair value being a liability	-	-	135,3	137,7	123,5
9.	Other liabilities ¹ , total	2 713,0	2 947,5	3 264,7	3 217,8	3 258,8
	Of which:					
9.1.	Provisions	2 192,0	2 318,8	2 441,3	2 486,9	2 521,4
9.2.	Float	255,1	325,0	395,3	276,3	252,1
9.3.	Payables	44,7	46,4	72,3	86,8	91,1
9.4.	Deferred income	5,5	5,5	10,2	8,9	8,8
9.5.	Interest payable	215,7	251,7	345,5	358,9	385,4
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,9	0,9
Banking sector liabilities¹		33 804,6	41 627,5	49 509,6	48 428,7	49 165,0

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities».

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
1.	Money, precious metals and gemstones	2,7	2,9	3,1	2,6	2,5
1.1.	of which: money	2,6	2,7	2,9	2,3	2,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	5,4	4,2	4,4	2,9	3,1
3.	Accounts with credit institutions of which:	2,5	2,4	3,0	3,5	3,1
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,5	0,6	0,7	0,6
3.2.	Correspondent accounts with non-resident banks	2,0	1,9	2,4	2,7	2,4
4.	Securities acquired by credit institutions, total of which	17,2	14,9	14,2	14,6	14,6
4.1.	Debt securities	13,1	11,2	10,6	10,9	10,9
4.2.	Shares	2,1	2,2	1,6	1,6	1,6
4.3.	Discounted promissory notes	1,0	0,6	0,8	0,9	0,9
4.4.	Shares in associates and subsidiaries	1,1	0,9	1,2	1,2	1,2
5.	Other participation in authorised capital	0,4	0,7	0,7	0,7	0,7
6.	Derivatives with fair value being an asset	-	-	0,3	0,3	0,3
7.	Loans, total of which:	65,6	69,0	68,7	69,9	70,3
7.1.	Loans, deposits and other placements of which overdue claims	65,5	68,9	68,6	69,8	70,2
	of which:	3,1	2,7	2,5	2,6	2,6
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	41,6	42,6	40,3	41,1	40,7
	of which overdue claims	2,2	2,0	1,9	1,9	1,9
7.1.2.	Loans and other placements with individuals of which overdue claims	12,1	13,3	15,6	16,1	16,1
	of which overdue claims	0,8	0,7	0,6	0,7	0,7
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	8,6	9,5	8,5	8,6	9,5
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,6	2,3	2,2	2,3	2,3
8.1	of which real estate, temporarily out of use in operating activities	-	-	0,2	0,2	0,2
9.	Allocation of profit	0,4	0,4	0,4	0,5	0,4
9.1.	of which income tax	0,4	0,4	0,4	0,4	0,4
10.	Other assets, total of which:	3,3	3,0	3,0	2,8	2,8
10.1.	Float	1,6	1,4	1,3	1,0	1,0
10.2.	Receivables	0,5	0,4	0,4	0,4	0,4
10.3.	Deferred expenses	0,2	0,2	0,2	0,3	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities¹		1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
1.	Funds and profit of credit institutions	12,8	11,9	11,9	12,4	12,2
	Of which:					
1.1.	Funds of credit institutions	7,7	6,5	6,2	6,3	6,3
1.2.	Profit (losses), including financial result of the previous year	5,1	5,4	5,8	6,0	5,9
	Of which:					
1.2.1.	Profit (losses) of the current year	1,7	2,0	2,0	0,2	0,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,0	2,9	5,4	4,5	4,5
3.	Accounts of credit institutions	0,8	0,8	0,9	1,1	1,0
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,5	0,6	0,6	0,5
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,3	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	11,1	11,0	9,6	9,3	9,3
5.	Clients' funds ²	62,4	62,7	60,8	61,1	61,4
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	14,3	12,8	11,5	12,5	12,2
5.4.	Clients' float	0,7	0,7	0,6	0,8	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,9	20,1	19,4	18,3	18,6
5.6.	Individual deposits	29,0	28,5	28,8	29,1	29,3
5.7.	Clients' funds in factoring and forfeiting operations	0,0	0,1	0,1	0,1	0,1
6.	Bonds	1,6	1,6	2,1	2,2	2,3
7.	Promissory notes and bank acceptances	2,4	2,1	2,3	2,5	2,5
8.	Derivatives with fair value being a liability	-	-	0,3	0,3	0,3
9.	Other liabilities ¹ , total	8,0	7,1	6,6	6,6	6,6
	Of which:					
9.1.	Provisions	6,5	5,6	4,9	5,1	5,1
9.2.	Float	0,8	0,8	0,8	0,6	0,5
9.3.	Payables	0,1	0,1	0,1	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,6	0,6	0,7	0,7	0,8
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities».

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
1. Loans, deposits and other placements, total	16099,2	21378,5	26757,1	26462,9	26709,6	6041,0	7320,7	7203,0	7323,8	7805,4	22140,2	28699,2	33960,1	33786,7	34515,0
Of which															
- overdue claims	886,2	994,1	1122,8	1150,3	1159,4	149,7	138,9	134,6	132,7	128,8	1035,9	1133,0	1257,4	1282,9	1288,2
1.1 Loans and other placements with non-financial resident organisations	10085,6	12799,6	15097,0	15091,8	15126,4	2758,2	3088,3	2988,9	2956,7	3005,9	12843,8	15887,9	18086,0	18048,5	18132,3
Of which															
- overdue claims	635,5	721,9	805,4	817,7	822,3	98,6	67,9	58,0	56,6	52,6	734,1	789,8	863,4	874,3	874,8
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	315,2	430,8	568,4	560,9	569,8	6,3	7,0	5,3	5,2	5,5	321,4	437,9	573,7	566,1	575,3
Of which															
- overdue claims	28,1	27,3	24,9	25,9	27,2	0,5	0,5	0,4	0,3	0,4	28,6	27,9	25,2	26,2	27,6
1.2 Loans and other placements with non-resident legal entities (except banks)	319,1	469,4	509,6	515,9	507,4	900,0	1357,9	1375,9	1360,4	1363,0	1219,1	1827,4	1885,4	1876,4	1870,4
Of which															
- overdue claims	2,8	9,7	21,9	21,9	21,9	6,5	23,0	38,9	38,5	39,2	9,3	32,8	60,8	60,4	61,1
1.3 Loans, deposits and other placements with financial sector	1280,7	1836,6	2306,7	2017,0	2099,3	395,9	495,8	654,9	627,4	606,8	1676,7	2332,4	2961,6	2644,5	2706,1
Of which															
- overdue claims	9,5	17,9	18,5	19,9	19,5	0,6	1,3	1,6	1,6	0,6	10,0	19,2	20,1	21,5	20,1
of which:															
1.3.1 Resident credit institutions	911,6	1227,1	1478,1	1220,8	1271,1	298,1	419,7	537,6	512,6	496,5	1209,7	1646,8	2015,6	1733,4	1767,6
Of which															
- overdue claims	4,4	4,8	4,8	5,3	5,3	0,0	0,1	0,2	0,2	0,2	4,4	4,9	5,0	5,5	5,5
1.3.2 Resident financial institutions of different forms of ownership	369,2	609,5	828,6	796,2	828,3	97,8	76,1	117,4	114,8	110,3	467,0	685,6	945,9	911,1	938,5
Of which															
- overdue claims	5,1	13,0	13,6	14,6	14,2	0,6	1,2	1,4	1,4	0,4	5,6	14,3	15,0	15,9	14,6
1.4 Loans, deposits and other placements with non-resident banks	190,2	398,4	451,4	468,4	481,2	1521,2	1912,8	1763,4	1953,8	2424,7	1711,4	2311,2	2214,8	2422,2	2905,9
Of which															
- overdue claims	0,1	0,0	0,0	0,0	0,0	0,0	0,2	0,2	0,2	0,3	0,1	0,2	0,2	0,2	0,3
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	261,7	367,7	530,2	466,3	464,4	0,4	0,0	0,0	14,8	0,0	262,1	367,7	530,2	481,2	464,4
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	3722,7	5223,0	7484,4	7548,5	7675,8	348,8	316,7	237,6	232,1	233,2	4071,4	5539,7	7721,9	7780,6	7909,0
Of which															
- overdue claims	238,2	244,5	276,9	290,6	295,6	43,6	45,9	35,6	35,4	35,7	281,7	290,4	312,5	326,0	331,3
1.7 Loans and other placements with non-resident individuals	2,5	4,3	8,3	8,5	8,8	10,8	6,9	6,8	6,5	6,5	13,4	11,2	15,1	15,0	15,3
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,2	0,4	0,5	0,4	0,4	0,4	0,6	0,7	0,5	0,5	0,5
Reference data:															
Provisions on loans, deposits and other placements	1904,2	1987,9	2095,7	2118,8	2145,1	0,0	0,0	0,0	0,0	0,0	1904,2	1987,9	2095,7	2118,8	2145,1
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	39,7	42,2	58,7	62,7	65,4	6,3	4,7	4,6	4,3	4,4	46,0	46,9	63,4	67,0	69,8
Credit institutions' portfolio of promissory notes of residents	308,7	213,9	308,2	335,4	361,2	17,1	17,8	88,6	94,4	96,5	325,8	231,7	396,8	429,8	457,7
Credit institutions' portfolio of promissory notes of non-residents	2,4	0,0	0,0	0,0	0,0	1,8	2,1	2,0	2,0	2,0	4,2	2,1	2,0	2,0	2,0

Table 17

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

	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
1. Loans, deposits and other placements, total	100,0 65,5	100,0 68,9	100,0 68,6	100,0 69,8	100,0 70,2
Of which:					
- overdue claims	4,7 3,1	3,9 2,7	3,7 2,5	3,8 2,6	3,7 2,6
1.1 Loans and other placements with non-financial resident organisations	58,0 38,0	55,4 38,2	53,3 36,5	53,4 37,3	52,5 36,9
Of which:					
- overdue claims	3,3 2,2	2,8 1,9	2,5 1,7	2,6 1,8	2,5 1,8
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5	1,5	1,7	1,7	1,7
	1,0	1,1	1,2	1,2	1,2
Of which:					
- overdue claims	0,1 0,1	0,1 0,1	0,1 0,1	0,1 0,1	0,1 0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	5,5 3,6	6,4 4,4	5,6 3,8	5,6 3,9	5,4 3,8
Of which:					
- overdue claims	0,0 0,0	0,1 0,1	0,2 0,1	0,2 0,1	0,2 0,1
1.3 Loans, deposits and other placements with financial sector	7,6 5,0	8,1 5,6	8,7 6,0	7,8 5,5	7,8 5,5
Of which:					
- overdue claims	0,0 0,0	0,1 0,0	0,1 0,0	0,1 0,0	0,1 0,0
of which:					
1.3.1 Resident credit institutions	5,5 3,6	5,7 4,0	5,9 4,1	5,1 3,6	5,1 3,6
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.3.2 Resident financial institutions of different forms of ownership	2,1	2,4	2,8	2,7	2,7
	1,4	1,6	1,9	1,9	1,9
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.4 Loans, deposits and other placements with non-resident banks	7,7 5,1	8,1 5,6	6,5 4,5	7,2 5,0	8,4 5,9
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,2 0,8	1,3 0,9	1,6 1,1	1,4 1,0	1,3 0,9
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.6 Loans and other placements with resident individuals	18,4 12,0	19,3 13,3	22,7 15,6	23,0 16,1	22,9 16,1
Of which:					
- overdue claims	1,3 0,8	1,0 0,7	0,9 0,6	1,0 0,7	1,0 0,7
1.7 Loans and other placements with non-resident individuals	0,1 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
Reference data:					
Provision on loans, deposits and other placements	8,6 5,6	6,9 4,8	6,2 4,2	6,3 4,4	6,2 4,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2 0,1	0,2 0,1	0,2 0,1	0,2 0,1	0,2 0,1
Credit institutions' portfolio of promissory notes of residents	1,5 1,0	0,8 0,6	1,2 0,8	1,3 0,9	1,3 0,9
Credit institutions' portfolio of promissory notes of non-residents	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.11		1.01.12		1.01.13		1.02.13		1.03.13	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	5 499,0	100,0	5 977,9	100,0	6 636,1	100,0	6 655,1	100,0	6 696,4	100,0
- in rubles	4 567,6	83,1	5 008,9	83,8	5 451,0	82,1	5 480,2	82,3	5 487,2	81,9
- in foreign currency	931,4	16,9	969,0	16,2	1 185,1	17,9	1 174,9	17,7	1 209,3	18,1
Of which:										
Securities at fair value through profit or loss	1 654,8	30,1	1 662,6	27,8	1 782,6	26,9	1 813,6	27,3	1 825,0	27,3
- in rubles	1 428,6	26,0	1 458,8	24,4	1 640,3	24,7	1 676,3	25,2	1 675,3	25,0
- in foreign currency	226,2	4,1	203,8	3,4	142,3	2,1	137,3	2,1	149,7	2,2
Securities available for sale	3 005,5	54,7	3 074,5	51,4	3 464,7	52,2	3 498,3	52,6	3 529,0	52,7
- in rubles	2 448,5	44,5	2 465,4	41,2	2 723,6	41,0	2 763,1	41,5	2 775,2	41,4
- in foreign currency	557,0	10,1	609,1	10,2	741,1	11,2	735,2	11,0	753,7	11,3
Securities held-to-maturity	458,3	8,3	840,8	14,1	800,9	12,1	754,3	11,3	751,6	11,2
- in rubles	432,4	7,9	806,3	13,5	769,5	11,6	723,3	10,9	718,5	10,7
- in foreign currency	25,9	0,5	34,5	0,6	31,4	0,5	31,0	0,5	33,1	0,5
Shares in associates and subsidiaries	368,2	6,7	387,3	6,5	579,4	8,7	580,5	8,7	582,5	8,7
- in rubles	246,8	4,5	267,8	4,5	310,0	4,7	310,0	4,7	310,8	4,6
- in foreign currency	121,4	2,2	119,5	2,0	269,3	4,1	270,5	4,1	271,7	4,1
Reference data:										
Revaluation of securities	54,1		-63,5		31,4		37,0		31,1	
Provisions for losses on securities available for sale	15,2		20,4		27,2		32,3		32,9	
Provisions for losses on securities held-to-maturity	3,9		1,6		1,1		1,1		1,5	
Provisions for losses on portfolio of shares in associates and subsidiaries	3,1		7,9		8,4		8,3		8,3	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.11		1.01.12		1.01.13		1.02.13		1.03.13	
	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	4 419,9	100,0	4 676,2	100,0	5 265,1	100,0	5 294,8	100,0	5 343,7	100,0
- in rubles	3 661,2	82,8	3 907,2	83,6	4 434,5	84,2	4 475,3	84,5	4 492,1	84,1
- in foreign currency	758,7	17,2	769,0	16,4	830,6	15,8	819,4	15,5	851,6	15,9
of which: revaluation	17,0	0,4	-48,8	-1,0	50,6	1,0	54,3	1,0	49,9	0,9
Debt securities at book value held (without revaluation)	4 402,9	100,0	4 725,0	100,0	5 214,5	100,0	5 240,4	100,0	5 293,9	100,0
of which:										
debt securities of the Russian Federation	1 177,5	26,7	1 496,3	31,7	945,1	18,1	1 175,1	22,4	999,8	18,9
- in rubles	1 113,4	25,3	1 397,1	29,6	750,4	14,4	969,7	18,5	768,7	14,5
- in foreign currency	64,1	1,5	99,2	2,1	194,7	3,7	205,4	3,9	231,1	4,4
debt securities of the Bank of Russia	588,5	13,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	588,5	13,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- 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 federal districts and local government	284,3	6,5	223,7	4,7	98,1	1,9	120,1	2,3	156,0	2,9
- in rubles	284,3	6,5	223,6	4,7	98,1	1,9	120,1	2,3	156,0	2,9
- in foreign currency	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	365,0	8,3	408,5	8,6	492,9	9,5	560,4	10,7	553,1	10,4
- in rubles	345,0	7,8	408,5	8,6	487,4	9,3	555,0	10,6	546,4	10,3
- in foreign currency	20,0	0,5	0,0	0,0	5,5	0,1	5,4	0,1	6,7	0,1
other debt securities of residents	901,1	20,5	997,5	21,1	863,8	16,6	972,7	18,6	1 042,7	19,7
- in rubles	893,4	20,3	997,4	21,1	863,4	16,6	972,2	18,6	1 042,3	19,7
- in foreign currency	7,7	0,2	0,1	0,0	0,4	0,0	0,4	0,0	0,4	0,0
debt securities of other countries	59,6	1,4	40,3	0,9	19,6	0,4	20,2	0,4	21,5	0,4
- in rubles	6,6	0,2	5,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	53,0	1,2	35,3	0,7	19,6	0,4	20,2	0,4	21,5	0,4
debt securities of non-resident banks	189,3	4,3	169,5	3,6	218,4	4,2	216,0	4,1	226,2	4,3
- in rubles	20,0	0,5	23,0	0,5	42,4	0,8	41,1	0,8	45,5	0,9
- in foreign currency	169,4	3,8	146,5	3,1	176,0	3,4	174,8	3,3	180,7	3,4
other debt securities of non-residents	469,9	10,7	629,7	13,3	553,4	10,6	585,7	11,2	614,1	11,6
- in rubles	138,4	3,1	245,0	5,2	221,4	4,2	233,2	4,5	244,4	4,6
- in foreign currency	331,5	7,5	384,7	8,1	331,9	6,4	352,5	6,7	369,8	7,0
debt securities delivered without derecognition in the balance sheet	355,3	8,1	747,0	15,8	2 014,9	38,6	1 581,8	30,2	1 672,1	31,6
- in rubles	243,2	5,5	645,9	13,7	1 913,4	36,7	1 522,1	29,0	1 631,6	30,8
- in foreign currency	112,1	2,5	101,1	2,1	101,5	1,9	59,7	1,1	40,5	0,8
overdue debt securities	12,3	0,3	12,6	0,3	8,4	0,2	8,4	0,2	8,4	0,2
- in rubles	11,4	0,3	10,6	0,2	7,5	0,1	7,5	0,1	7,4	0,1
- in foreign currency	0,9	0,0	2,0	0,0	1,0	0,0	1,0	0,0	1,0	0,0
Reference data:										
Provisions for losses on debt securities	20,6		19,6		15,5		15,5		15,8	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.11		1.01.12		1.01.13		1.02.13		1.03.13	
	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	710,9	100,0	914,4	100,0	791,6	100,0	779,9	100,0	770,2	100,0
- in rubles	659,7	92,8	833,9	91,2	706,4	89,2	694,9	89,1	684,3	88,8
- in foreign currency	51,3	7,2	80,5	8,8	85,2	10,8	85,0	10,9	85,9	11,2
of which: revaluation	37,0	5,2	-14,7	-1,6	-19,1	-2,4	-17,3	-2,2	-18,7	-2,4
Shares held at book value (without revaluation)	673,9	100,0	929,1	100,0	810,8	100,0	797,2	100,0	788,9	100,0
of which shares of:										
resident credit institutions	5,7	0,8	10,6	1,1	8,5	1,0	7,0	0,9	7,9	1,0
- in rubles	5,7	0,8	10,5	1,1	8,4	1,0	7,0	0,9	7,8	1,0
- in foreign currency	0,0	0,0	0,1	0,0	0,0	0,0	0,1	0,0	0,0	0,0
other residents	588,0	87,3	786,6	84,7	646,1	79,7	646,0	81,0	636,2	80,6
- in rubles	586,4	87,0	784,2	84,4	644,2	79,5	644,1	80,8	634,4	80,4
- in foreign currency	1,6	0,2	2,4	0,3	1,9	0,2	1,9	0,2	1,8	0,2
non-resident credit institutions	28,1	4,2	13,9	1,5	8,5	1,0	8,7	1,1	10,2	1,3
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	28,1	4,2	13,9	1,5	8,5	1,0	8,7	1,1	10,2	1,3
other non-residents	22,2	3,3	64,5	6,9	73,8	9,1	73,6	9,2	73,6	9,3
- in rubles	8,4	1,2	8,4	0,9	8,4	1,0	8,4	1,0	8,7	1,1
- in foreign currency	13,8	2,0	56,2	6,0	65,4	8,1	65,3	8,2	64,9	8,2
shares delivered without derecognition in the balance sheet	29,9	4,4	53,5	5,8	74,0	9,1	61,8	7,8	60,9	7,7
- in rubles	22,1	3,3	45,5	4,9	64,6	8,0	52,7	6,6	52,1	6,6
- in foreign currency	7,7	1,1	8,0	0,9	9,4	1,2	9,0	1,1	8,8	1,1
Reference data:										
Provisions for losses on shares	10,6		14,7		21,3		26,3		27,0	

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Portfolio of promissory notes discounted by a credit institution, in rubles	311,1	213,9	308,2	335,4	361,2
of which promissory notes, not paid when due	3,4	1,8	4,4	4,4	4,9
Portfolio of promissory notes discounted by a credit institution, in foreign currency	18,9	19,9	90,6	96,3	98,5
of which promissory notes, not paid when due	0,13	0,03	0,01	0,01	0,01
Total	330,0	233,9	398,8	431,8	459,7

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.11		1.01.12		1.01.13		1.02.13		1.03.13	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	330,0	100,0	233,9	100,0	398,8	100,0	431,8	100,0	459,7	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	272,7	82,6	199,2	85,2	338,5	84,9	370,3	85,8	393,0	85,5
- other promissory notes of residents	53,1	16,1	32,5	13,9	58,3	14,6	59,5	13,8	64,7	14,1
- 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	4,2	1,3	2,1	0,9	2,0	0,5	2,0	0,5	2,0	0,4
Reference data:										
Provisions for losses on promissory notes	10,7		8,6		10,2		10,8		12,2	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.02.12	1.01.13	1.02.13	1.03.13
Land temporarily out of use in operating activities	69,5	49,3	49,2	49,2
Land temporarily out of use in operating activities, leased out	0,5	0,9	0,7	0,7
Land temporarily out of use in operating activities, at current (fair) value	6,3	7,9	7,7	7,8
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,8	2,7	2,6
Real estate (except land) temporarily out of use in operating activities*	3,2	4,2	4,0	4,1
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,3	11,5	11,1
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	8,8	12,7
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	13,9	14,5	14,3
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,4	2,4	2,2
Non-current inventories	50,4	66,2	66,5	67,3
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	12,5	13,8	28,9	29,4

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
1.	Funds raised from organisations, total	11 126,9	13 995,7	15 648,2	15 305,6	15 564,4
	- in rubles	7 786,3	10 330,4	11 054,1	10 604,5	10 690,6
	- in foreign currency	3 340,5	3 665,3	4 594,1	4 701,1	4 873,8
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	4 845,1	5 326,7	5 706,6	6 045,2	6 005,7
	- in rubles	4 134,9	4 701,0	4 821,8	4 893,7	4 825,2
	- in foreign currency	710,2	625,7	884,8	1 151,4	1 180,5
	Of which:					
1.1.1	Funds of individual entrepreneurs	121,2	146,0	172,8	165,2	159,7
	- in rubles	119,6	144,0	170,0	162,6	157,0
	- in foreign currency	1,6	2,0	2,8	2,6	2,7
1.2.	Government and other extra budgetary funds in settlement accounts	12,0	7,1	1,6	2,9	2,7
1.3.	Float	218,4	272,7	283,3	354,5	382,4
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	9 619,5	8 871,1	9 144,0
	- in rubles	3 541,2	5 488,0	6 089,7	5 534,7	5 663,6
	- in foreign currency	2 494,4	2 879,4	3 529,8	3 336,5	3 480,4
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	464,3	916,5	761,0	501,0	452,6
1.4.2.	Certificates of deposit	15,4	13,4	4,1	3,3	3,0
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	15,7	21,9	37,2	31,9	29,6
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,1	0,0	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	955,7	1 387,5	1 553,4	1 051,9	1 033,0
	- in rubles	826,0	1 191,4	1 362,2	935,5	928,7
	- in foreign currency	129,7	196,1	191,3	116,4	104,3
	with maturity from 31 days to 1 year	2 065,1	3 183,5	3 321,2	3 034,5	3 123,8
	- in rubles	1 597,2	2 728,6	2 838,8	2 624,3	2 692,5
	- in foreign currency	467,8	454,9	482,3	410,1	431,3
	with maturity in excess of 1 year	3 014,8	3 796,4	4 744,9	4 784,8	4 987,2
	- in rubles	1 118,0	1 568,1	1 888,7	1 974,8	2 042,4
	- in foreign currency	1 896,8	2 228,3	2 856,2	2 809,9	2 944,8
	Reference data					
	Funds raised from non-resident organisations, total	1 704,6	1 924,3	2 750,8	2 794,9	2 882,5
	- in rubles	299,7	381,2	507,4	542,9	545,1
	- in foreign currency	1 404,9	1 543,1	2 243,5	2 252,0	2 337,4
	of which:					
	Funds of non-resident organisations in settlement and other accounts	195,2	179,7	228,2	276,7	256,4
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	269,3	350,1	418,2	376,2	410,3
	Other funds raised from non-resident legal entities	1 228,8	1 381,6	2 088,3	2 124,2	2 201,2
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

Table 25

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

	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Issued debt obligations - total	1 364,6	1 551,1	2 419,2	2 515,0	2 591,4
including:					
bonds:	537,9	666,7	1 037,4	1 077,0	1 116,1
of which					
with maturities less than one year	0,0	1,2	17,1	17,1	8,2
with maturities in excess of one year	537,9	665,5	1 020,3	1 049,9	1 107,9
deposit certificates ¹	15,4	13,4	4,1	3,3	3,0
of which					
with maturities in excess of one year	3,6	2,3	2,7	2,0	1,7
with maturities in excess of one year	11,4	11,0	1,3	1,3	1,3
savings certificates ²	14,0	11,5	228,4	244,7	260,9
of which					
with maturities in excess of one year	8,2	4,8	61,8	62,0	63,4
with maturities in excess of one year	4,2	5,3	162,0	177,5	191,8
promissory notes and banker's acceptances	797,3	859,5	1 149,3	1 190,0	1 211,3
of which					
with maturities in excess of one year	407,8	483,1	596,6	631,2	639,7
with maturities in excess of one year	375,4	359,7	528,6	532,7	547,5

¹ Included in corporate deposits.

² Included in retail deposits.

Individual deposit structure

		(billion rubles)				
		1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
1	Individual deposits	9 818,0	11 871,4	14 251,0	14 069,3	14 396,2
	- of which savings certificates	14,0	11,5	228,4	244,7	260,9
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 733,0	2 281,3	2 723,8	2 351,1	2 476,9
	- in rubles	1 546,4	2 059,3	2 474,9	2 101,8	2 227,0
	- in foreign currency	186,5	222,1	248,9	249,3	249,9
1.2.	Individual deposits with maturity from 31 days to 1 year	1 730,3	2 376,7	3 138,2	3 196,0	3 195,6
	- in rubles	1 353,3	1 981,1	2 684,5	2 746,5	2 756,3
	- in foreign currency	377,0	395,6	453,8	449,5	439,3
1.3.	Individual deposits with maturity in excess of 1 year	6 354,7	7 213,4	8 389,0	8 522,2	8 723,6
	- in rubles	5 018,8	5 661,9	6 604,1	6 727,9	6 885,2
	- in foreign currency	1 335,9	1 551,5	1 784,9	1 794,2	1 838,5
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	103,3	134,7	167,1	164,0	163,0

Table 27

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

(billion rubles)

	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Loans, deposits and other funds raised from other credit institutions, total	3 754,9	4 560,2	4 738,4	4 509,8	4 576,9
- in rubles	1 832,1	2 197,7	2 530,1	2 384,4	2 432,5
- in foreign currency	1 922,8	2 362,5	2 208,2	2 125,4	2 144,3
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 696,6	2 123,6	2 500,9	2 329,2	2 375,3
- in rubles	1 407,6	1 767,2	2 061,1	1 885,8	1 933,2
- in foreign currency	289,0	356,4	439,8	443,4	442,1
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	2 058,3	2 436,6	2 237,4	2 180,6	2 201,6
- in rubles	424,5	430,5	469,0	498,6	499,3
- in foreign currency	1 633,8	2 006,0	1 768,4	1 682,0	1 702,3
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

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.03.13

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	19 637	37,5	68 046	0,1
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	77	32 683	62,5	31 871 559	64,8
No budgetary funds	876	0	0,0	17 225 383	35,0
Data not available	2	0	0,0	0	0,0
Total	956	52 320	100,0	49 164 988	100,0

¹ Without government and other extra-budgetary funds.

Table 29

Funds raised from and placed with non-residents

№	Indicator	1.01.11		1.01.12		1.01.13		1.02.13		1.03.13	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	1 808,3	5,3	2 059,6	4,9	2 924,6	5,9	2 965,6	6,1	3 052,0	6,2
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 693,3	5,0	1 911,3	4,6	2 734,7	5,5	2 777,1	5,7	2 867,9	5,8
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 498,1	4,4	1 731,7	4,2	2 506,5	5,1	2 500,4	5,2	2 611,6	5,3
1.2	Individual deposits (excluding saving certificates)	103,3	0,3	134,7	0,3	167,1	0,3	164,0	0,3	163,0	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	76,5	0,2	98,9	0,2	121,5	0,2	121,1	0,3	118,6	0,2
1.3	Funds in other accounts	11,7	0,0	13,5	0,0	22,8	0,0	24,5	0,1	21,1	0,0
2.	Funds in correspondent and other accounts of credit institutions	101,3	0,3	119,9	0,3	173,2	0,4	94,7	0,2	124,9	0,3
3.	Loans, deposits and other funds raised from credit institutions	2 058,3	6,1	2 436,6	5,9	2 237,4	4,5	2 180,6	4,5	2 201,6	4,5
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	3 967,9	11,7	4 616,0	11,1	5 335,2	10,8	5 240,8	10,8	5 378,5	10,9
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	83,8	0,2	124,9	0,3	237,7	0,5	236,4	0,5	240,2	0,5
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	2 943,9	8,7	4 149,8	10,0	4 115,3	8,3	4 313,5	8,9	4 791,6	9,7
	of which overdue claims	10,0	0,0	33,6	0,1	61,4	0,1	61,1	0,1	62,0	0,1
	of which:										
1.1.	Loans, deposits and other placements	1 711,4	5,1	2 311,2	5,6	2 214,8	4,5	2 422,2	5,0	2 905,9	5,9
1.2	Loans and other placements with legal entities	1 219,1	3,6	1 827,4	4,4	1 885,4	3,8	1 876,4	3,9	1 870,4	3,8
1.3	Loans and other placements with individuals	13,3	0,0	11,2	0,0	15,1	0,0	15,0	0,0	15,3	0,0
2.	Correspondent accounts with banks	689,3	2,0	773,1	1,9	1 167,5	2,4	1 315,9	2,7	1 192,7	2,4
3.	Securities acquired by credit institutions, total	773,4	2,3	919,9	2,2	875,6	1,8	906,2	1,9	947,6	1,9
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	718,9	2,1	839,4	2,0	791,3	1,6	821,9	1,7	861,8	1,8
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	50,3	0,1	78,4	0,2	82,2	0,2	82,3	0,2	83,9	0,2
3.3	Discounted promissory notes	4,2	0,0	2,1	0,0	2,0	0,0	2,0	0,0	2,0	0,0
4.	Shares in associates and subsidiaries	122,7	0,4	122,9	0,3	273,0	0,6	274,1	0,6	275,4	0,6
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	4 529,3	13,4	5 965,7	14,3	6 431,5	13,0	6 809,8	14,1	7 207,5	14,7
	Reference data:										
	Overdue interest on claims of credit institutions	0,7	0,0	1,8	0,0	1,5	0,0	1,5	0,0	1,5	0,0

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». Unless specified other.

² Data as of 1.01.13 and 1.02.13 is corrected in connection with credit institutions' reporting refinements.

Financial Condition

Table 30

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				
	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Total	573 379,7	848 216,8	1 011 888,7	80 275,9	151 401,6	1 012	978	956	954	954	132 079,1	173 170,6	210 229,8	15 574,4	33 840,7
Profit-making CIs ¹	595 046,7	853 842,3	1 021 250,1	95 625,7	171 514,2	931	928	901	776	780	131 763,4	172 913,2	209 438,1	14 903,0	32 781,5
Loss-making CIs	-21 667,0	-5 625,5	-9 361,4	-15 349,8	-20 112,6	81	50	55	178	174	315,6	257,4	791,7	671,4	1 059,2
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	0	1	2	0,0	0,0	0,0	0,0	0,0
Total						1012	978	956	955	956					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.11		1.01.12		1.10.12		1.01.13	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institution, total	22 645,4	100,0	27 399,1	100,0	24 785,6	100,0	31 905,4	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 609,2	7,1	1 637,0	6,0	1 485,4	6,0	2 041,8	6,4
1.2. Interest income on loans to individuals	613,4	2,7	778,7	2,8	801,1	3,2	1 136,4	3,6
1.3. Income on securities	754,2	3,3	799,0	2,9	808,4	3,3	1 214,7	3,8
1.4. Income on operations with foreign currency	14 159,3	62,5	17 923,0	65,4	17 030,3	68,7	21 100,8	66,1
1.5. Commissions	513,3	2,3	587,1	2,1	486,7	2,0	689,7	2,2
1.6. Recovery of loss provision	4 118,9	18,2	3 963,9	14,5	2 760,1	11,1	3 942,6	12,4
1.7. Other income	877,2	3,9	1 710,4	6,2	1 413,6	5,7	1 779,5	5,6
Of which:								
1.7.1. Fines, penalties, forfeits	102,4	0,5	68,6	0,3	40,2	0,2	57,6	0,2
2. Expenses of credit institution, total	22 064,4	100,0	26 550,8	100,0	24 035,5	100,0	30 892,5	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	608,4	2,8	629,8	2,4	674,8	2,8	941,3	3,0
2.2. Interest expenses on funds raised from individuals	562,6	2,6	542,8	2,0	483,4	2,0	665,9	2,2
2.3. Expenses on operations with securities	394,3	1,8	495,5	1,9	556,8	2,3	874,9	2,8
2.4. Expenses on operations with foreign currency	14 114,1	64,0	17 829,3	67,2	16 990,7	70,7	21 042,2	68,1
2.5. Commissions	61,3	0,3	88,6	0,3	84,2	0,4	124,3	0,4
2.6. Expenses on loss provision	4 352,5	19,7	4 074,1	15,3	2 927,8	12,2	4 147,9	13,4
2.7. Management expenses (including personnel costs)	719,9	3,3	894,0	3,4	731,2	3,0	1 061,0	3,4
2.8. Other expenses	1 251,2	5,7	1 996,6	7,5	1 586,6	6,6	2 035,0	6,6
Of which:								
2.8.1. Fines, penalties, forfeits	1,6	0,0	1,7	0,0	1,8	0,0	2,7	0,0

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

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

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

Table 32.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.03.13

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	33 399 472 652	10 479 490 921	33 815 316 878	10 063 646 695
Belgorod Region	18 701 513	1 320 416	18 712 462	1 309 467
Bryansk Region	0	0	0	0
Vladimir Region	7 496 585	1 105 534	7 504 920	1 097 199
Voronezh Region	1 393 811	37 846	1 430 954	703
Ivanovo Region	13 907 837	751 370	13 947 181	712 026
Kaluga Region	19 261 352	1 351 137	19 223 529	1 388 960
Kostroma Region	123 776 332	11 449 481	125 240 863	9 984 950
Kursk Region	15 214 501	583 205	15 227 715	569 991
Lipetsk Region	27 823 020	1 292 063	27 820 163	1 294 920
Moscow Region	102 775 692	12 974 091	100 376 178	15 373 605
Orel Region	2 742 244	770 874	3 321 423	191 695
Ryazan Region	15 844 626	794 569	16 073 928	565 267
Smolensk Region	39 445 421	4 191 483	36 796 260	6 840 644
Tambov Region	2 967 874	24 381	2 970 171	22 084
Tver Region	10 837 561	610 561	10 870 022	578 100
Tula Region	14 785 448	598 467	14 774 317	609 598
Yaroslavl Region	9 142 489	312 053	9 159 205	295 337
City of Moscow	32 973 356 346	10 441 323 390	33 391 867 587	10 022 812 149
North-Western Federal District	1 125 983 218	256 842 422	1 172 526 819	210 298 821
Republic of Karelia	1 203 522	37 902	1 211 509	29 915
Komi Republic	5 403 098	686 372	5 432 228	657 242
Akhangel'sk Region	1 375 910	26 435	1 378 269	24 076
Vologda Region	70 971 214	6 943 761	70 978 576	6 936 399
Kaliningrad Region	21 946 522	7 845 015	22 079 686	7 711 851
Leningrad Region*	10 586 565	1 002 109	10 556 349	1 032 325
Murmansk Region	6 671 726	1 442 632	6 963 244	1 151 114
Novgorod Region	4 793 536	106 193	4 822 585	77 144
Pskov Region	2 591 647	33 411	2 597 035	28 023
St Petersburg	1 000 439 478	238 718 592	1 046 507 338	192 650 732
Southern Federal District	230 453 109	15 799 234	231 080 797	15 171 546
Republic of Adygeya	5 446 186	40 128	5 463 366	22 948
Republic of Kalmykia	1 119 209	111 484	1 125 591	105 102
Krasnodar Territory	116 727 184	4 876 019	117 030 741	4 572 462
Astrakhan Region	9 144 944	458 331	9 187 045	416 230
Volgograd Region	16 532 900	1 081 945	16 591 303	1 023 542
Rostov Region	81 482 686	9 231 327	81 682 751	9 031 262
North-Caucasian Federal District	54 920 327	3 188 672	55 382 015	2 726 984
Republik of Daghestan	21 747 561	314 878	21 816 294	246 145
Republic of Ingushetia	948 910	11 357	956 724	3 543
Kabardino-Balkar Republic	6 080 976	101 061	6 108 472	73 565
Karachai-Cherkess Republic	6 749 411	2 408 869	7 105 837	2 052 443
Republic of North Ossetia - Alania	11 092 810	194 707	11 079 628	207 889
Chechen Republic	0	0	0	0
Stavropol Territory	8 300 659	157 800	8 315 060	143 399
Volga Federal District	1 328 522 764	115 985 901	1 332 277 588	112 231 077

Republic of Bashkortostan	77 096 751	5 411 428	77 755 912	4 752 267
Republic of Marii El	2 197 300	11 069	2 205 360	3 009
Republic of Mordovia	19 884 356	343 512	19 885 620	342 248
Republic of Tatarstan	601 594 063	68 892 266	602 132 542	68 353 787
Udmurt Republic	30 239 304	2 437 662	30 907 164	1 769 802
Chuvash Republic	9 960 258	305 930	9 962 627	303 561
Perm Territory	34 565 689	2 454 216	34 529 976	2 489 929
Kirov Region	29 960 852	1 430 254	30 110 599	1 280 507
Nizhny Novgogrod Region	85 821 793	5 053 826	86 419 359	4 456 260
Orenburg Region	44 808 201	1 573 305	44 558 427	1 823 079
Penza Region	3 877 866	9 657	3 887 523	0
Samara Region	317 158 576	22 329 467	318 053 873	21 434 170
Saratov Region	66 080 515	5 667 368	66 569 910	5 177 973
Ulyanovsk Region	5 277 240	65 941	5 298 696	44 485
Ural Federal District	912 284 550	128 375 204	931 845 209	108 814 545
Kurgan Region	2 728 278	32 183	2 736 890	23 571
Sverdlovsk Region	399 163 593	37 406 533	405 634 363	30 935 763
Tyumen Region	400 024 371	76 511 465	410 156 710	66 379 126
Chelyabinsk Region	110 368 308	14 425 023	113 317 246	11 476 085
Siberian Federal District	493 840 771	97 823 579	518 524 359	73 139 991
Republic of Altai	1 352 095	40 542	1 354 681	37 956
Republic of Buryatiya	9 346 469	880 165	9 378 752	847 882
Republic of Tuva	501 491	4 001	504 218	1 274
Republic of Khakassia	5 423 546	74 159	5 442 864	54 841
Altai Territory	17 385 019	244 442	17 409 014	220 447
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	12 142 877	281 589	12 191 027	233 439
Irkutsk Region	18 636 901	1 185 294	19 165 853	656 342
Kemerovo Region	28 077 726	2 608 828	29 031 803	1 654 751
Novosibirsk Region	364 064 146	87 940 430	386 365 696	65 638 880
Omsk Region	26 306 929	4 328 920	27 073 498	3 562 351
Tomsk Region	10 603 572	235 209	10 606 953	231 828
Far Eastern Federal District	480 445 388	41 559 102	483 269 299	38 735 191
Republic of Sakha (Yakutia)	23 911 053	896 264	23 883 576	923 741
Kamchatka Territory	16 138 338	1 473 996	16 416 266	1 196 068
Primorskiy Territory	87 402 465	8 846 013	89 259 835	6 988 643
Khabarovsk Territory	25 229 322	1 447 035	25 266 640	1 409 717
Amur Region	313 010 885	27 859 640	313 645 928	27 224 597
Magadan Region	0	0	0	0
Sakhalin Region	14 753 325	1 036 154	14 797 054	992 425
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities».

Table 32.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.03.13

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	26 137 430 993	9 678 683 258	26 579 607 739	9 236 506 512
Belgorod Region	116 822 533	21 219 369	115 534 815	22 507 087
Bryansk Region	60 779 643	3 206 633	59 905 923	4 080 353
Vladimir Region	118 837 101	9 640 151	118 199 692	10 277 560
Voronezh Region	750 376 008	24 643 705	747 893 739	27 125 974
Ivanovo Region	67 973 980	5 030 686	67 936 339	5 068 327
Kaluga Region	93 796 708	7 863 587	93 485 442	8 174 853
Kostroma Region	83 183 046	4 233 322	84 109 699	3 306 669
Kursk Region	62 091 387	3 632 160	62 076 918	3 646 629
Lipetsk Region	96 292 945	4 786 111	96 244 113	4 834 943
Moscow Region	927 263 444	72 986 279	924 827 312	75 422 411
Orel Region	46 066 192	3 033 417	46 577 102	2 522 507
Ryazan Region	89 975 810	3 190 111	87 791 147	5 374 774
Smolensk Region	85 237 351	6 791 465	85 473 286	6 555 530
Tambov Region	51 148 840	2 141 691	51 088 248	2 202 283
Tver Region	85 676 282	7 686 866	85 320 399	8 042 749
Tula Region	117 069 690	15 150 289	117 888 472	14 331 507
Yaroslavl Region	256 919 850	16 942 119	255 935 702	17 926 267
City of Moscow	23 027 920 183	9 466 505 297	23 479 319 391	9 015 106 089
North-Western Federal District	2 941 304 734	509 232 740	2 898 771 521	551 765 953
Republic of Karelia	50 417 631	7 449 605	55 580 415	2 286 821
Komi Republic	90 815 917	6 006 049	90 560 712	6 261 254
Akhangel'sk Region	128 010 301	7 818 790	128 225 947	7 603 144
Vologda Region	119 605 470	13 180 996	115 395 660	17 390 806
Kaliningrad Region	105 128 440	30 591 874	65 155 873	70 564 441
Leningrad Region	20 533 309	7 518 139	24 709 451	3 341 997
Murmansk Region	68 356 218	29 455 475	89 312 440	8 499 253
Novgorod Region	48 406 739	810 398	46 479 870	2 737 267
Pskov Region	54 076 688	670 174	49 458 496	5 288 366
St Petersburg	2 255 954 021	405 731 240	2 233 892 657	427 792 604
Southern Federal District	1 545 807 840	100 007 814	1 532 780 911	113 034 743
Republic of Adygeya	25 186 963	115 012	25 144 097	157 878
Republic of Kalmykia	9 901 172	85 180	9 885 967	100 385
Krasnodar Territory	676 015 649	36 401 700	665 289 657	47 127 692
Astrakhan Region	57 074 729	4 043 776	57 098 520	4 019 985
Volgograd Region	160 524 669	7 973 730	156 154 368	12 344 031
Rostov Region	617 104 658	51 388 416	619 208 302	49 284 772
North-Caucasian Federal District	454 768 544	9 432 572	452 153 612	12 047 504
Republic of Dagestan	59 976 104	444 364	58 577 291	1 843 177
Republic of Ingushetia	11 312 365	88 839	11 307 431	93 773
Kabardino-Balkar Republic	37 804 066	986 866	37 430 680	1 360 252
Karachai-Cherkess Republic	19 947 950	1 180 562	19 956 483	1 172 029
Republic of North Ossetia - Alania	30 450 083	1 133 053	30 324 385	1 258 751
Chechen Republic	21 692 448	120 527	21 565 761	247 214
Stavropol Territory	273 585 528	5 478 361	272 991 581	6 072 308

Volga Federal District	4 285 424 176	293 195 007	4 328 684 552	249 934 631
Republic of Bashkortostan	329 386 319	59 453 803	363 950 531	24 889 591
Republic of Marii El	52 957 461	826 261	52 640 423	1 143 299
Republic of Mordovia	89 280 297	570 585	89 953 287	-102 405
Republic of Tatarstan	773 241 912	78 651 686	769 982 971	81 910 627
Udmurt Republic	130 812 244	2 814 166	145 947 664	-12 321 254
Chuvash Republic	82 872 455	571 807	82 736 063	708 199
Perm Territory	351 468 230	4 758 455	355 100 021	1 126 664
Kirov Region	112 640 313	1 829 634	113 066 109	1 403 838
Nizhny Novgograd Region	720 225 827	53 861 519	715 768 444	58 318 902
Orenburg Region	137 332 871	9 339 668	138 305 001	8 367 538
Penza Region	75 759 119	4 189 651	75 656 337	4 292 433
Samara Region	1 165 946 383	55 022 812	1 162 551 987	58 417 208
Saratov Region	181 428 906	14 513 810	180 714 171	15 228 545
Ulyanovsk Region	82 071 839	6 791 150	82 311 543	6 551 446
Ural Federal District	2 263 638 830	378 088 025	2 310 830 034	330 896 821
Kurgan Region	41 150 794	161 556	41 047 371	264 979
Sverdlovsk Region	1 098 687 147	220 864 111	1 140 696 075	178 855 183
Tyumen Region	777 890 844	126 754 043	782 735 067	121 909 820
Chelyabinsk Region	345 910 045	30 308 315	346 351 521	29 866 839
Siberian Federal District	2 431 149 381	158 230 004	2 463 529 830	125 849 555
Republic of Altai	7 051 596	207 100	7 057 727	200 969
Republic of Buryatiya	61 004 597	1 686 376	59 059 447	3 631 526
Republic of Tuva	12 343 779	24 086	12 348 683	19 182
Republic of Khakassia	31 186 600	361 099	31 142 730	404 969
Altai Territory	131 226 967	9 446 494	131 364 331	9 309 130
Zabaykal Territory	39 458 239	1 637 507	39 407 282	1 688 464
Krasnoyarsk Territory	436 380 171	19 640 729	437 927 699	18 093 201
Irkutsk Region	306 709 825	6 057 719	307 288 474	5 479 070
Kemerovo Region	177 117 640	40 061 933	199 529 755	17 649 818
Novosibirsk Region	971 033 117	67 793 180	989 176 817	49 649 480
Omsk Region	183 392 891	5 607 996	175 092 672	13 908 215
Tomsk Region	74 243 959	5 705 785	74 134 213	5 815 531
Far Eastern Federal District	1 108 937 488	90 969 581	1 116 820 640	83 086 429
Republic of Sakha (Yakutia)	80 440 085	6 385 744	82 213 066	4 612 763
Kamchatka Territory	44 329 236	3 034 298	44 305 389	3 058 145
Primorskiy Territory	228 725 388	22 273 541	233 147 763	17 851 166
Khabarovsk Territory	460 912 742	33 394 445	460 256 835	34 050 352
Amur Region	128 564 276	7 839 874	128 983 689	7 420 461
Magadan Region	88 250 326	9 154 883	88 248 460	9 156 749
Sakhalin Region	64 285 635	8 441 547	66 233 274	6 493 908
Jewish Autonomous Region	6 001 194	297 795	6 001 601	297 388
Chukotka Autonomous Area	7 428 606	147 454	7 430 563	145 497

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities».

Table 33.1

Securities acquired by credit institutions registered in respective regions, as of 1.03.13

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	4 777 243 333	925 049 902	669 075 738	570 033 828	276 646 932	92 838 661
Belgorod Region	1 740 698	36 908	5 431	0	3 008 441	124 002
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 425 448	282 151	75 085	0	838 131	0
Voronezh Region	649 602	105 816	0	0	0	0
Ivanovo Region	1 367 371	68 938	16 424	0	222 870	118 595
Kaluga Region	0	0	509 585	0	0	0
Kostroma Region	48 418 669	0	0	5 880	767 297	0
Kursk Region	1 384 324	1 026 927	0	0	809 684	0
Lipetsk Region	1 990 625	333 774	92 713	0	220 920	0
Moscow Region	11 064 411	531 539	1 096 955	0	2 167 598	58 414
Orel Region	0	0	0	0	451 554	0
Ryazan Region	1 154 214	850 753	294 776	0	0	0
Smolensk Region	1 447 212	621 334	950 631	44	1 501 191	0
Tambov Region	0	0	0	0	0	0
Tver Region	614 259	187 128	19 279	0	0	0
Tula Region	439 873	218 795	3 639	0	14 911	0
Yaroslavl Region	12 398	0	64	0	4 735	0
City of Moscow	4 705 534 229	920 785 839	666 011 156	570 027 904	266 639 600	92 537 650
North-Western Federal District	225 040 299	17 370 909	17 702 479	3 046 403	23 294 001	1 970 115
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 339 953	399 537	49 598	0	51 821	377 316
Akhangel'sk Region	0	0	2 099	0	0	0
Vologda Region	5 717 229	903 287	44 119	1 000	464 621	0
Kaliningrad Region	4 849 759	127 820	31 870	0	592 910	0
Leningrad Region	814 665	235 794	100 492	20	45 052	0
Murmansk Region	719 815	718 996	0	0	0	0
Novgorod Region	849 130	340 269	206 398	0	498 785	0
Pskov Region	81 653	0	0	0	0	0
St Petersburg	210 668 095	14 645 206	17 267 903	3 045 383	21 640 812	1 592 799
Southern Federal District	14 350 993	3 989 235	7 410 848	25 169	4 487 228	111 245
Republic of Adygeya	20 078	20 034	1 278	0	99 555	0
Republic of Kalmykia	0	0	48 785	0	0	0
Krasnodar Territory	8 533 389	2 605 333	6 780 156	0	3 678 283	89 949
Astrakhan Region	1 768 122	1 041 086	163 396	5 288	386 267	0
Volgograd Region	1 195 264	162 163	7 167	0	177 415	21 296
Rostov Region	2 834 140	160 619	410 066	19 881	145 708	0
North-Caucasian Federal District	941 231	228 007	164 183	0	738 282	0
Republik of Daghestan	0	0	16 011	0	289 115	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 562	0	26 200	0	0	0
Karachai-Cherkess Republic	715 893	0	20 194	0	0	0
Republic of North Ossetia - Alania	0	0	101 778	0	154 112	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	220 776	228 007	0	0	295 055	0

Volga Federal District	111 284 779	13 603 590	37 087 462	1 177 551	20 023 940	873 766
Republic of Bashkortostan	6 183 043	866 393	1 443 749	0	1 518 736	0
Republic of Marii El	0	0	0	0	79 608	0
Republic of Mordovia	406 174	95 186	39 876	0	590 534	0
Republic of Tatarstan	51 996 636	8 274 825	15 612 898	762 595	6 275 800	0
Udmurt Republic	2 922 765	0	18 218	0	722 089	553 178
Chuvash Republic	190 751	87 595	239 334	0	262 572	0
Perm Territory	1 213 643	0	4 899 551	0	321 559	0
Kirov Region	5 142 961	0	196 102	0	254 756	0
Nizhny Novgorod Region	8 582 859	2 273 125	5 170 282	115	4 100 904	279 465
Orenburg Region	6 962 062	128 008	481 545	35 246	2 961 309	41 123
Penza Region	324 607	79 141	0	0	62 969	0
Samara Region	25 952 091	1 209 048	8 195 803	379 595	2 763 665	0
Saratov Region	1 407 187	590 269	720 054	0	109 439	0
Ulyanovsk Region	0	0	70 050	0	0	0
Ural Federal District	137 046 934	29 030 019	17 011 565	3 721	16 883 770	949 137
Kurgan Region	0	0	0	0	13 964	0
Sverdlovsk Region	77 914 941	9 363 496	13 635 500	3 721	5 023 865	0
Tyumen Region	42 096 788	13 100 091	3 091 448	0	10 381 336	515 095
Chelyabinsk Region	17 035 205	6 566 432	284 617	0	1 464 605	434 042
Siberian Federal District	37 468 400	3 602 220	19 814 337	8 202 467	13 554 416	1 499 640
Republic of Altai	91 746	0	0	0	161 455	0
Republic of Buryatiya	49 478	0	595 287	0	604 400	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 944	14 707	0	0	0	0
Altai Territory	41 440	36 501	2 787	0	1 104	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	3 085	3 380	1 147	0	0	0
Irkutsk Region	183 019	12 748	114 061	0	315 425	30 730
Kemerovo Region	2 700 466	1 075 544	61 214	0	2 127 818	0
Novosibirsk Region	31 079 423	2 095 834	18 162 542	8 202 467	6 791 319	1 023 089
Omsk Region	2 817 154	210 456	875 391	0	3 483 778	445 821
Tomsk Region	487 645	153 050	1 908	0	69 117	0
Far Eastern Federal District	40 334 564	6 915 364	1 930 165	42 095	5 580 518	240 985
Republic of Sakha (Yakutia)	1 515 119	160 603	341 485	0	369 711	0
Kamchatka Territory	323 907	102 371	35 202	42 095	404 100	0
Primorskiy Territory	10 757 555	3 399 627	173 517	0	1 588 355	0
Khabarovsk Territory	1 045 872	0	432 328	0	0	0
Amur Region	25 679 630	3 252 763	246 191	0	3 174 768	240 985
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 012 481	0	701 442	0	43 584	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 33.2

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

1.03.13

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	4 829 371 315	930 828 891	677 811 435	576 989 150	290 618 003	94 033 777
Belgorod Region	1 740 698	36 908	6 145	0	3 008 441	124 002
Bryansk Region	0	0	165	0	0	0
Vladimir Region	196 085	114 471	75 085	2 243	147 747	0
Voronezh Region	649 602	105 816	0	0	0	0
Ivanovo Region	1 367 371	68 938	16 925	0	222 870	118 595
Kaluga Region	0	0	509 585	0	0	0
Kostroma Region	17 105 144	0	309	0	239 129	0
Kursk Region	1 384 324	1 026 927	0	0	809 684	0
Lipetsk Region	1 990 625	333 774	93 159	0	220 920	0
Moscow Region	11 064 411	531 539	1 097 092	0	2 166 298	58 414
Orel Region	0	0	0	0	451 554	0
Ryazan Region	1 154 214	850 753	294 776	0	0	0
Smolensk Region	614 693	174 092	113 000	44	14 530	0
Tambov Region	0	0	0	0	0	0
Tver Region	614 259	187 128	19 279	0	0	0
Tula Region	439 873	218 795	4 189	0	338 121	0
Yaroslavl Region	12 398	0	64	0	0	0
City of Moscow	4 791 037 618	927 179 750	675 581 662	576 986 863	282 998 709	93 732 766
North-Western Federal District	219 783 418	16 300 194	27 417 436	4 293 548	22 629 518	1 819 384
Republic of Karelia	0	0	0	0	0	0
Komi Republic	985 457	323 087	47 809	0	51 821	226 585
Akhangel'sk Region	0	0	2 099	0	0	0
Vologda Region	2 112 387	903 287	44 119	1 000	464 621	0
Kaliningrad Region	4 849 759	127 820	31 870	0	592 910	0
Leningrad Region	814 665	235 794	100 492	20	45 052	0
Murmansk Region	719 815	718 996	0	0	0	0
Novgorod Region	849 130	340 269	206 398	0	498 785	0
Pskov Region	81 653	0	0	0	0	0
St Petersburg	209 370 552	13 650 941	26 984 649	4 292 528	20 976 329	1 592 799
Southern Federal District	12 729 085	3 513 730	7 232 641	25 169	2 753 232	89 949
Republic of Adygeya	20 078	20 034	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 920 507	2 605 333	6 735 033	0	2 395 820	89 949
Astrakhan Region	834 096	565 581	166 243	5 288	201 704	0
Volgograd Region	1 120 264	162 163	8 163	0	0	0
Rostov Region	2 834 140	160 619	321 924	19 881	155 708	0
North-Caucasian Federal District	225 338	228 007	166 395	0	738 282	0
Republik of Daghestan	0	0	16 011	0	289 115	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 562	0	26 200	0	0	0
Karachai-Cherkess Republic	0	0	20 194	0	0	0
Republic of North Ossetia - Alania	0	0	101 778	0	154 112	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	220 776	228 007	2 212	0	295 055	0
Volga Federal District	110 465 299	13 601 584	37 020 111	1 177 551	19 579 264	873 766
Republic of Bashkortostan	5 892 291	864 387	1 373 513	0	1 698 950	0

Republic of Marii El	0	0	0	0	79 608	0
Republic of Mordovia	406 175	95 186	39 876	0	123 525	0
Republic of Tatarstan	51 906 153	8 274 825	15 613 778	762 595	6 275 800	0
Udmurt Republic	2 922 765	0	18 218	0	722 089	553 178
Chuvash Republic	190 751	87 595	237 410	0	262 572	0
Perm Territory	1 213 643	0	4 899 780	0	181 753	0
Kirov Region	5 142 961	0	196 102	0	254 756	0
Nizhny Novgograd Region	8 144 614	2 273 125	5 171 431	115	4 649 139	279 465
Orenburg Region	6 962 062	128 008	483 383	35 246	2 960 092	41 123
Penza Region	324 607	79 141	0	0	95 616	0
Samara Region	25 952 091	1 209 048	8 196 057	379 595	2 159 279	0
Saratov Region	1 407 186	590 269	720 513	0	116 085	0
Ulyanovsk Region	0	0	70 050	0	0	0
Ural Federal District	121 769 490	27 790 416	16 673 137	3 721	13 931 714	949 137
Kurgan Region	0	0	0	0	13 964	0
Sverdlovsk Region	62 637 497	8 123 893	13 293 875	3 721	2 263 204	0
Tyumen Region	42 096 788	13 100 091	3 094 591	0	10 164 194	515 095
Chelyabinsk Region	17 035 205	6 566 432	284 671	0	1 490 352	434 042
Siberian Federal District	20 340 120	2 332 264	2 184 005	0	8 450 779	476 551
Republic of Altai	91 746	0	0	0	161 685	0
Republic of Buryatiya	49 478	0	595 287	0	604 400	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 944	14 707	0	0	0	0
Altai Territory	41 440	36 501	2 787	0	1 164	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	3 085	3 380	1 147	0	12 415	0
Irkutsk Region	183 019	12 748	114 748	0	315 425	30 730
Kemerovo Region	2 700 466	1 075 544	61 786	0	2 128 684	0
Novosibirsk Region	13 951 143	825 878	529 636	0	1 543 873	0
Omsk Region	2 817 154	210 456	876 362	0	3 614 016	445 821
Tomsk Region	487 645	153 050	2 252	0	69 117	0
Far Eastern Federal District	29 017 121	5 194 162	1 691 615	42 095	2 508 295	240 985
Republic of Sakha (Yakutia)	1 622 330	160 603	341 485	0	872 144	0
Kamchatka Territory	317 605	102 371	35 202	42 095	29 959	0
Primorskiy Territory	10 777 759	3 399 627	190 314	0	1 562 608	0
Khabarovsk Territory	1 025 668	0	415 531	0	0	0
Amur Region	14 261 278	1 531 561	7 641	0	0	240 985
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 012 481	0	701 442	0	43 584	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 34.1

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.03.13

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	23 627 649 102	13 973 893 777	1 566 486 032	6 609 003 223
Belgorod Region	10 015 633	7 371 549	290 000	1 858 065
Bryansk Region	0	0	0	0
Vladimir Region	3 505 835	2 238 028	263 200	996 137
Voronezh Region	363 138	292 526	86	70 526
Ivanovo Region	9 463 757	5 178 501	370 060	3 655 781
Kaluga Region	13 987 579	2 837 886	5 735 000	4 534 666
Kostroma Region	59 999 663	8 831 840	49 753	49 580 446
Kursk Region	11 528 431	9 972 808	250 000	1 095 432
Lipetsk Region	21 791 258	15 995 652	1 600 000	2 147 992
Moscow Region	71 143 545	38 272 407	1 355 808	30 249 919
Orel Region	1 729 769	145 529	160 000	1 145 713
Ryazan Region	10 993 536	8 322 092	1 210 000	1 397 005
Smolensk Region	27 203 363	17 177 164	1 382 769	6 559 195
Tambov Region	2 137 439	1 592 791	300 000	244 332
Tver Region	7 299 798	4 330 107	925 050	2 044 641
Tula Region	11 385 321	9 810 717	0	1 301 117
Yaroslavl Region	6 604 712	5 422 681	172 337	872 629
City of Moscow	23 358 496 325	13 836 101 499	1 552 421 969	6 501 249 627
North-Western Federal District	704 847 959	508 816 030	48 106 766	98 919 758
Republic of Karelia	957 924	246 874	380 000	271 900
Komi Republic	3 020 498	1 824 253	718 000	478 154
Akhangel'sk Region	598 912	528 035	0	50 853
Vologda Region	54 356 671	26 741 503	2 119 100	23 566 186
Kaliningrad Region	13 606 227	8 214 815	3 799 689	1 490 107
Leningrad Region	5 297 462	3 086 318	1 093 030	894 107
Murmansk Region	3 966 518	1 681 539	205 000	2 030 424
Novgorod Region	1 920 240	1 169 623	100 500	576 275
Pskov Region	1 652 257	1 452 158	0	200 099
St Petersburg	619 471 250	463 870 912	39 691 447	69 361 653
Southern Federal District	160 182 494	101 124 453	9 208 584	44 682 909
Republic of Adygeya	3 976 706	2 921 128	87 000	968 578
Republic of Kalmykia	690 607	528 072	30	162 505
Krasnodar Territory	75 110 915	47 276 496	5 599 905	18 963 849
Astrakhan Region	2 321 693	877 752	90 200	788 723
Volgograd Region	12 731 897	8 893 221	2 350 080	973 828
Rostov Region	65 350 676	40 627 784	1 081 369	22 825 426
North-Caucasian Federal District	34 830 022	21 356 008	4 904 262	8 564 614
Republic of Daghestan	12 219 284	6 818 425	275 547	5 125 312
Republic of Ingushetia	499 294	271 790	0	227 504
Kabardino-Balkar Republic	4 463 769	3 190 836	439 000	833 933
Karachai-Cherkess Republic	4 801 108	3 659 645	619 500	521 963
Republic of North Ossetia - Alania	6 963 960	5 980 110	79 885	902 870
Chechen Republic	0	0	0	0

Stavropol Territory	5 882 607	1 435 202	3 490 330	953 032
Volga Federal District	902 468 153	534 732 473	37 914 597	298 648 605
Republic of Bashkortostan	54 147 355	26 440 645	5 513 045	20 997 878
Republic of Marii El	1 656 083	1 355 711	140 400	116 646
Republic of Mordovia	13 870 707	11 390 081	140 000	1 938 793
Republic of Tatarstan	397 186 414	283 404 788	16 087 010	82 464 672
Udmurt Republic	20 773 007	6 338 476	1 148 100	12 615 741
Chuvash Republic	6 714 283	3 205 951	180 500	3 142 625
Perm Territory	21 362 833	11 124 788	1 188 000	8 870 445
Kirov Region	19 059 958	13 968 633	180	4 195 980
Nizhny Novgogrod Region	53 078 796	38 476 240	1 477 059	7 621 577
Orenburg Region	28 219 000	13 223 133	485 050	13 636 714
Penza Region	2 623 506	1 895 626	0	629 989
Samara Region	243 528 571	103 261 288	7 635 253	128 125 533
Saratov Region	35 992 644	17 577 802	3 920 000	13 106 327
Ulyanovsk Region	4 254 996	3 069 311	0	1 185 685
Ural Federal District	611 082 938	250 186 959	43 106 652	267 833 456
Kurgan Region	1 892 057	1 738 804	700	148 300
Sverdlovsk Region	249 290 324	96 847 511	13 035 272	129 744 916
Tyumen Region	288 497 808	113 337 773	23 665 288	115 803 168
Chelyabinsk Region	71 402 749	38 262 871	6 405 392	22 137 072
Siberian Federal District	302 301 142	155 783 368	28 622 430	103 681 021
Republic of Altai	806 339	617 519	0	183 820
Republic of Buryatiya	6 068 535	1 787 131	0	3 920 782
Republic of Tuva	245 527	112 747	0	132 780
Republic of Khakassia	3 963 041	1 552 506	175 590	2 062 842
Altai Territory	14 175 520	10 553 779	1 440 000	2 023 965
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	7 349 580	3 614 299	606 434	3 067 820
Irkutsk Region	14 644 793	9 020 490	1 119 549	4 214 730
Kemerovo Region	16 214 786	7 870 719	2 275 437	6 068 630
Novosibirsk Region	217 161 136	110 755 703	21 259 720	72 413 445
Omsk Region	14 747 734	5 757 833	1 735 500	6 843 160
Tomsk Region	6 924 151	4 140 642	10 200	2 749 047
Far Eastern Federal District	366 263 136	87 911 110	13 970 213	253 202 600
Republic of Sakha (Yakutia)	12 963 538	7 504 351	2 200	5 027 019
Kamchatka Territory	12 509 207	8 218 794	2 220 650	1 983 006
Primorskiy Territory	57 364 908	39 644 612	179 435	15 005 234
Khabarovsk Territory	19 514 470	9 886 942	4 230 300	5 248 218
Amur Region	254 910 132	17 800 152	5 514 628	224 102 686
Magadan Region	0	0	0	0
Sakhalin Region	9 000 881	4 856 259	1 823 000	1 836 437
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 rubles by head-offices and branches of credit institutions, located in respective regions, as of 1.03.13

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	14 887 471 692	9 142 876 833	1 591 780 186	3 111 016 642
Belgorod Region	49 906 869	40 268 256	290 000	5 361 224
Bryansk Region	49 443 894	37 476 511	0	7 763 346
Vladimir Region	72 151 330	49 016 331	105 000	22 155 609
Voronezh Region	706 922 544	455 824 124	86	218 733 656
Ivanovo Region	38 853 461	26 044 751	370 060	6 484 812
Kaluga Region	74 627 051	46 102 132	5 685 000	14 784 892
Kostroma Region	24 252 078	18 126 547	49 753	5 771 194
Kursk Region	46 546 691	41 527 751	250 000	4 544 377
Lipetsk Region	54 199 249	31 092 745	1 600 000	19 790 482
Moscow Region	535 781 128	269 946 834	1 355 803	246 429 589
Orel Region	21 886 755	15 347 714	160 000	3 735 710
Ryazan Region	77 621 347	54 786 136	1 210 200	12 699 812
Smolensk Region	72 751 303	56 171 404	355 850	9 994 690
Tambov Region	19 479 923	17 033 397	300 000	2 146 210
Tver Region	71 230 492	48 532 244	945 000	12 428 481
Tula Region	102 664 489	87 809 764	0	13 057 794
Yaroslavl Region	238 067 225	106 857 203	292 855	117 563 478
City of Moscow	12 631 085 863	7 740 912 989	1 578 810 579	2 387 571 286
North-Western Federal District	2 084 527 528	1 293 185 986	47 817 613	613 675 505
Republic of Karelia	43 399 837	14 049 869	380 000	23 975 133
Komi Republic	61 681 718	19 025 135	718 000	38 220 078
Akhangel'sk Region	58 802 131	38 621 713	0	6 136 159
Vologda Region	93 484 595	63 029 916	2 072 100	17 660 413
Kaliningrad Region	85 103 293	57 984 409	3 799 689	19 491 508
Leningrad Region	14 839 338	10 023 992	1 093 030	2 760 664
Murmansk Region	56 579 760	22 564 427	205 000	30 402 364
Novgorod Region	39 607 890	19 112 474	100 500	15 275 929
Pskov Region	47 237 137	32 586 049	0	9 937 891
St Petersburg	1 583 791 829	1 016 188 002	39 449 294	449 815 366
Southern Federal District	1 279 404 866	783 518 145	9 698 535	428 639 970
Republic of Adygeya	22 607 976	14 543 307	87 000	7 672 253
Republic of Kalmykia	8 564 185	4 944 121	30	3 620 034
Krasnodar Territory	589 752 891	343 762 354	5 501 756	215 215 185
Astrakhan Region	20 829 589	10 728 347	735 000	8 512 486
Volgograd Region	97 109 583	68 551 396	2 343 080	24 361 216
Rostov Region	540 540 642	340 988 620	1 031 669	169 258 796
North-Caucasian Federal District	376 462 667	215 393 170	4 584 762	147 292 498
Republic of Dagestan	41 321 778	24 059 971	275 547	16 986 260
Republic of Ingushetia	8 865 712	5 584 229	0	3 281 483
Kabardino-Balkar Republic	31 851 698	23 096 738	439 000	8 315 204
Karachai-Cherkess Republic	17 358 159	11 047 400	290 000	6 019 968
Republic of North Ossetia - Alania	17 369 860	12 390 111	89 885	4 888 769

Chechen Republic	16 245 509	10 117 606	0	6 127 903
Stavropol Territory	243 449 951	129 097 115	3 490 330	101 672 911
Volga Federal District	3 398 666 772	1 936 741 981	35 113 480	1 232 186 735
Republic of Bashkortostan	284 153 591	142 074 936	2 941 624	127 744 396
Republic of Marii El	49 447 706	33 625 940	140 400	11 781 256
Republic of Mordovia	80 450 735	60 118 031	140 000	13 994 865
Republic of Tatarstan	552 884 063	387 203 961	16 086 964	135 053 699
Udmurt Republic	108 469 848	48 340 359	1 148 100	55 140 577
Chuvash Republic	73 788 448	43 663 440	30 500	28 900 626
Perm Territory	306 559 954	187 310 988	1 188 000	116 885 823
Kirov Region	90 993 883	54 665 814	180	25 246 831
Nizhny Novgorod Region	622 768 664	385 707 832	1 397 259	164 817 456
Orenburg Region	72 730 344	44 003 271	485 000	26 876 555
Penza Region	31 782 453	24 281 515	150	7 179 787
Samara Region	1 020 013 948	457 600 920	7 635 303	489 015 449
Saratov Region	81 009 847	51 632 510	3 920 000	22 496 521
Ulyanovsk Region	23 613 288	16 512 464	0	7 052 894
Ural Federal District	1 840 953 903	926 198 802	40 962 762	797 164 986
Kurgan Region	35 904 050	17 103 231	700	18 510 194
Sverdlovsk Region	907 756 013	508 354 361	11 036 382	367 534 232
Tyumen Region	613 588 883	245 039 283	23 520 288	301 991 050
Chelyabinsk Region	283 704 957	155 701 927	6 405 392	109 129 510
Siberian Federal District	2 090 861 010	972 087 334	13 978 605	1 005 685 744
Republic of Altai	5 816 491	1 676 798	0	4 134 693
Republic of Buryatiya	49 905 657	24 285 431	0	24 322 651
Republic of Tuva	11 138 192	1 764 074	0	9 212 918
Republic of Khakassia	27 809 110	10 450 350	196 590	14 522 548
Altai Territory	113 530 304	62 735 064	1 440 000	49 142 850
Zabaykal Territory	14 559 379	2 627 314	0	11 932 065
Krasnoyarsk Territory	393 060 626	166 802 128	606 434	206 320 546
Irkutsk Region	272 898 145	113 710 694	1 119 549	151 700 193
Kemerovo Region	139 301 828	52 821 052	2 275 483	83 566 051
Novosibirsk Region	839 511 716	430 516 236	6 595 049	356 185 450
Omsk Region	159 543 547	75 281 732	1 735 500	60 407 664
Tomsk Region	63 786 015	29 416 461	10 000	34 238 115
Far Eastern Federal District	752 409 910	362 730 288	8 313 594	350 506 515
Republic of Sakha (Yakutia)	40 790 290	26 050 072	42 203	13 834 355
Kamchatka Territory	21 592 430	15 298 978	1 800 600	4 321 234
Primorskiy Territory	127 987 069	85 057 578	274 435	38 980 281
Khabarovsk Territory	416 487 456	171 586 894	4 070 300	217 484 727
Amur Region	42 124 848	12 457 935	303 056	27 945 602
Magadan Region	81 953 647	40 334 454	0	41 226 720
Sakhalin Region	18 548 235	9 991 472	1 823 000	5 740 566
Jewish Autonomous Region	2 363 919	1 608 371	0	755 548
Chukotka Autonomous Area	562 016	344 534	0	217 482

Table 35.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.03.13

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	7 458 091 082	4 182 238 955	2 786 776 094	223 602 255
Belgorod Region	890 228	851 868	38 360	0
Bryansk Region	0	0	0	0
Vladimir Region	834 449	673 132	0	161 317
Voronezh Region	459	0	459	0
Ivanovo Region	187 683	108 701	66 970	0
Kaluga Region	1 854	1 824	0	30
Kostroma Region	5 512 980	4 211 448	62 714	450 837
Kursk Region	291 514	273 339	0	535
Lipetsk Region	29 675	0	0	29 675
Moscow Region	6 817 601	2 919 604	673 524	3 224 473
Orel Region	61 879	0	61 879	0
Ryazan Region	36 149	24 764	0	11 385
Smolensk Region	894 982	108 327	211 586	563 357
Tambov Region	919	0	919	0
Tver Region	132 810	0	132 809	1
Tula Region	323 918	210 126	52 054	61 738
Yaroslavl Region	20 299	3 062	6 259	10 978
City of Moscow	7 442 053 683	4 172 852 760	2 785 468 561	219 087 929
North-Western Federal District	153 883 689	85 887 499	54 413 826	9 239 841
Republic of Karelia	0	0	0	0
Komi Republic	63 129	28 879	30 620	3 630
Akhangel'sk Region	1 658	0	1 531	127
Vologda Region	1 750 952	622 488	96 529	55 189
Kaliningrad Region	1 167 288	729 415	155 129	282 744
Leningrad Region	453 205	341 177	59 711	9 029
Murmansk Region	247 329	165 239	82 090	0
Novgorod Region	2 814	0	0	2 814
Pskov Region	0	0	0	0
St Petersburg	150 197 314	84 000 301	53 988 216	8 886 308
Southern Federal District	6 547 711	4 348 433	1 369 827	468 525
Republic of Adygeya	885	0	459	426
Republic of Kalmykia	2 698	292	1 531	875
Krasnodar Territory	1 265 158	767 811	288 256	136 285
Astrakhan Region	2 677	0	857	1 820
Volgograd Region	821 010	0	809 898	4 860
Rostov Region	4 455 283	3 580 330	268 826	324 259
North-Caucasian Federal District	982 384	619 314	75 826	287 244
Republic of Dagestan	56 407	21 434	7 470	27 503
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	826	0	826	0
Karachai-Cherkess Republic	915 658	597 880	61 329	256 449
Republic of North Ossetia - Alania	6 656	0	6 201	455

Chechen Republic	0	0	0	0
Stavropol Territory	2 837	0	0	2 837
Volga Federal District	49 792 417	36 836 261	9 327 693	2 840 147
Republic of Bashkortostan	1 712 603	1 333 165	181 400	198 038
Republic of Marii El	459	0	459	0
Republic of Mordovia	3 956	0	2 909	1 047
Republic of Tatarstan	32 847 646	26 339 405	5 420 738	409 825
Udmurt Republic	616 311	233 106	236 035	147 170
Chuvash Republic	60 000	0	3 380	19 876
Perm Territory	1 486 112	1 198 555	126 492	161 065
Kirov Region	460 166	447 932	986	11 248
Nizhny Novgogrod Region	1 513 443	1 080 589	180 743	192 178
Orenburg Region	446 947	158 201	139 872	142 757
Penza Region	0	0	0	0
Samara Region	10 519 386	5 997 159	3 030 493	1 489 896
Saratov Region	124 022	48 149	2 909	66 958
Ulyanovsk Region	1 366	0	1 277	89
Ural Federal District	80 032 266	32 928 015	44 439 878	1 361 147
Kurgan Region	0	0	0	0
Sverdlovsk Region	20 943 621	12 512 639	8 093 080	227 827
Tyumen Region	52 393 583	19 365 553	30 713 761	1 121 118
Chelyabinsk Region	6 695 062	1 049 823	5 633 037	12 202
Siberian Federal District	39 951 197	21 050 832	15 762 363	1 611 771
Republic of Altai	0	0	0	0
Republic of Buryatiya	84 384	21 870	62 331	183
Republic of Tuva	404	0	404	0
Republic of Khakassia	0	0	0	0
Altai Territory	42 491	37 564	306	4 621
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	7 334	0	5 516	1 818
Irkutsk Region	41 556	4 570	36 680	306
Kemerovo Region	33 893	0	24 059	9 834
Novosibirsk Region	37 770 680	19 330 870	15 385 159	1 528 420
Omsk Region	1 964 175	1 652 697	246 892	64 586
Tomsk Region	6 280	3 261	1 016	2 003
Far Eastern Federal District	16 119 477	4 994 443	8 997 685	339 442
Republic of Sakha (Yakutia)	119 604	43 009	17 751	58 844
Kamchatka Territory	512 871	409 482	3 429	9 715
Primorskiy Territory	3 714 828	1 910 233	1 703 546	96 865
Khabarovsk Territory	588 904	588 365	360	179
Amur Region	10 975 738	1 951 493	7 162 510	168 257
Magadan Region	0	0	0	0
Sakhalin Region	207 532	91 861	110 089	5 582
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 35.2

Distribution of loans, deposits and other placements in foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.03.13

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	6 805 408 988	3 548 730 582	2 795 647 705	207 995 633
Belgorod Region	4 003 315	3 960 223	39 608	3 484
Bryansk Region	2 067 190	2 048 936	0	18 254
Vladimir Region	2 952 859	2 927 550	0	25 309
Voronezh Region	23 055 900	22 382 906	1 990	612 754
Ivanovo Region	1 096 103	1 017 121	66 970	0
Kaluga Region	4 272 853	4 177 096	0	95 757
Kostroma Region	861 277	279 999	4 017	2 216
Kursk Region	292 944	273 339	0	1 965
Lipetsk Region	50 111	0	0	50 111
Moscow Region	65 071 421	59 622 245	665 471	4 783 705
Orel Region	220 568	158 689	61 879	0
Ryazan Region	118 691	105 586	0	13 105
Smolensk Region	5 838 804	5 718 884	46 048	73 872
Tambov Region	1 385 584	1 384 665	919	0
Tver Region	284 712	134 542	132 350	17 438
Tula Region	14 287 246	14 121 134	52 054	114 058
Yaroslavl Region	15 805 085	15 648 124	1 073	80 217
City of Moscow	6 663 744 325	3 414 769 543	2 794 575 326	202 103 388
North-Western Federal District	310 284 081	225 037 955	54 409 356	18 465 545
Republic of Karelia	6 958 303	6 887 859	0	70 444
Komi Republic	1 040 744	991 943	30 620	18 181
Akhangel'sk Region	1 212 977	1 205 740	1 531	5 706
Vologda Region	2 273 688	963 260	96 529	248 886
Kaliningrad Region	22 825 191	21 887 648	155 129	732 093
Leningrad Region	287 555	219 730	59 711	8 114
Murmansk Region	17 564 476	17 441 435	82 090	40 951
Novgorod Region	267 930	228 992	0	38 938
Pskov Region	37 846	36 027	0	1 819
St Petersburg	257 815 371	175 175 321	53 983 746	17 300 413
Southern Federal District	76 665 366	72 835 678	1 229 796	2 153 949
Republic of Adygeya	33 182	29 843	459	2 880
Republic of Kalmykia	1 823	292	1 531	0
Krasnodar Territory	29 551 672	27 818 240	219 744	1 353 738
Astrakhan Region	372 775	369 125	0	3 650
Volgograd Region	3 553 725	2 765 133	739 236	49 356
Rostov Region	43 152 189	41 853 045	268 826	744 325
North-Caucasian Federal District	4 176 066	3 525 496	75 826	573 031
Republic of Daghestan	22 235	0	7 470	14 765
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	557 183	556 357	826	0
Karachai-Cherkess Republic	280 834	217 927	61 329	1 578
Republic of North Ossetia - Alania	45 519	0	6 201	39 318

Chechen Republic	0	0	0	0
Stavropol Territory	3 270 295	2 751 212	0	517 370
Volga Federal District	153 120 641	138 169 971	9 404 539	4 724 628
Republic of Bashkortostan	19 082 753	18 363 165	260 095	366 544
Republic of Marii El	628 955	607 329	459	21 167
Republic of Mordovia	158 432	153 101	2 756	2 575
Republic of Tatarstan	40 405 077	34 342 866	5 420 738	270 415
Udmurt Republic	365 527	11 698	236 035	117 794
Chuvash Republic	124 711	0	1 837	122 874
Perm Territory	2 822 536	2 122 425	126 492	573 619
Kirov Region	506 531	459 483	986	46 062
Nizhny Novgogrod Region	46 489 981	45 246 693	180 437	922 845
Orenburg Region	1 259 710	896 588	139 872	223 250
Penza Region	11 520	7 946	153	3 421
Samara Region	40 594 892	35 492 282	3 030 493	1 860 633
Saratov Region	270 356	70 615	2 909	190 826
Ulyanovsk Region	399 660	395 780	1 277	2 603
Ural Federal District	274 823 367	224 878 243	40 724 950	1 387 390
Kurgan Region	889	0	0	889
Sverdlovsk Region	199 820 352	192 524 779	4 418 656	1 010 956
Tyumen Region	54 041 002	17 231 076	30 673 257	179 516
Chelyabinsk Region	20 961 124	15 122 388	5 633 037	196 029
Siberian Federal District	109 092 558	103 412 238	2 188 435	2 904 190
Republic of Altai	52	0	0	52
Republic of Buryatiya	199 066	111 103	62 331	25 632
Republic of Tuva	404	0	404	0
Republic of Khakassia	136 584	135 600	0	984
Altai Territory	2 121 191	2 077 741	306	43 144
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	17 251 388	16 740 480	5 547	471 000
Irkutsk Region	3 625 300	3 320 246	127 516	176 352
Kemerovo Region	24 632 122	24 389 879	24 059	216 904
Novosibirsk Region	58 018 992	54 121 950	1 720 364	1 626 743
Omsk Region	2 694 766	2 117 419	246 892	329 522
Tomsk Region	412 693	397 820	1 016	13 857
Far Eastern Federal District	51 215 915	40 170 116	8 995 235	1 563 585
Republic of Sakha (Yakutia)	132 412	43 009	17 751	71 652
Kamchatka Territory	615 528	598 089	3 429	14 010
Primorskiy Territory	3 460 875	1 470 693	1 703 546	283 950
Khabarovsk Territory	29 682 694	28 079 070	360	1 123 129
Amur Region	7 988 726	814 321	7 160 060	10 187
Magadan Region	8 873 692	8 873 622	0	70
Sakhalin Region	461 972	291 312	110 089	60 571
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	16	0	0	16

Table 36.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.03.13

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	778 474 442	87 690 080	5 030 608	502 257	252 379 336	35 014 962
Belgorod Region	103 105	0	0	0	18 656	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	100 820	0	0	0	25 696	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	181 106	0	0	0	252 003	0
Kaluga Region	106 359	0	0	0	173 589	0
Kostroma Region	317 826	0	4 703	0	1 984 961	64 415
Kursk Region	186 065	0	0	0	34 851	0
Lipetsk Region	622 185	0	0	0	14 581	0
Moscow Region	780 614	15 909	10 000	153 101	323 833	96 611
Orel Region	0	0	0	0	13 864	0
Ryazan Region	371 553	0	0	0	30 351	6 799
Smolensk Region	436 852	12 945	5 000	0	258 983	80 537
Tambov Region	54 454	0	0	0	24 385	0
Tver Region	30 014	0	0	0	13 015	1
Tula Region	52 888	0	0	0	10 955	3 323
Yaroslavl Region	105 144	0	0	0	22 429	0
City of Moscow	775 025 457	87 661 226	5 010 905	349 156	249 177 184	34 763 276
North-Western Federal District	19 068 035	804 612	51 520	0	3 083 893	476 464
Republic of Karelia	10 474	0	0	0	726	0
Komi Republic	124 418	0	0	0	2 150	0
Akhangel'sk Region	46 450	0	0	0	2 131	0
Vologda Region	1 778 485	39 937	30 000	0	818 942	1 268
Kaliningrad Region	292 513	0	9 689	0	28 625	10 992
Leningrad Region	600 760	1 001	0	0	19 997	1 634
Murmansk Region	73 282	2 242	0	0	19 761	0
Novgorod Region	191 229	0	0	0	18 316	0
Pskov Region	33 200	0	0	0	1 881	0
St Petersburg	15 917 224	761 432	11 831	0	2 171 364	462 570
Southern Federal District	3 545 380	2 988	0	0	1 093 301	43 410
Republic of Adygeya	47 922	0	0	0	34 170	0
Republic of Kalmykia	5 058	0	0	0	7 277	0
Krasnodar Territory	803 787	2 882	0	0	696 405	20 855
Astrakhan Region	73 142	0	0	0	30 662	0
Volgograd Region	302 084	0	0	0	61 732	0
Rostov Region	2 313 387	106	0	0	263 055	22 555
North-Caucasian Federal District	924 995	0	3 000	0	658 536	2 060
Republic of Dagestan	203 629	0	3 000	0	107 006	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	135 562	0	0	0	116 064	0
Karachai-Cherkess Republic	2 529	0	0	0	17 030	2 060

Republic of North Ossetia - Alania	337 739	0	0	0	39 963	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	245 536	0	0	0	378 473	0
Volga Federal District	17 815 240	630 560	100 000	0	18 673 013	300 460
Republic of Bashkortostan	1 523 206	0	30 000	0	1 353 111	21 480
Republic of Marii El	0	0	0	0	873	0
Republic of Mordovia	266 592	0	0	0	29 527	0
Republic of Tatarstan	10 191 549	480 764	20 000	0	4 379 958	31 293
Udmurt Republic	69 103	0	0	0	447 880	0
Chuvash Republic	91 953	0	0	0	67 015	0
Perm Territory	78 932	0	11 000	0	133 063	750
Kirov Region	451 527	0	0	0	172 324	712
Nizhny Novgogrod Region	559 105	94 060	4 000	0	427 814	21 310
Orenburg Region	594 614	0	35 000	0	207 018	69
Penza Region	127 243	0	0	0	15 769	0
Samara Region	3 285 349	50 875	0	0	10 316 982	224 846
Saratov Region	552 545	4 861	0	0	1 088 666	0
Ulyanovsk Region	23 522	0	0	0	33 013	0
Ural Federal District	13 785 140	792 284	90 000	1 458	5 922 269	31 349
Kurgan Region	63 273	0	0	0	3 000	0
Sverdlovsk Region	5 154 818	169 983	90 000	0	4 317 292	29 822
Tyumen Region	6 344 843	333 937	0	0	1 241 250	1 108
Chelyabinsk Region	2 222 206	288 364	0	1 458	360 727	419
Siberian Federal District	7 490 283	1 839 603	57 480	404	8 344 515	241 019
Republic of Altai	24 285	0	0	0	47 123	0
Republic of Buryatiya	92 240	0	0	0	63 592	183
Republic of Tuva	694	0	0	404	8 437	0
Republic of Khakassia	67 476	0	0	0	24 702	0
Altai Territory	264 755	0	10 000	0	66 831	78
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	147 002	0	0	0	207 656	1 818
Irkutsk Region	148 624	2 721	10 000	0	126 446	306
Kemerovo Region	27 325	0	0	0	258 000	3 050
Novosibirsk Region	6 278 731	1 836 707	27 480	0	7 203 731	235 555
Omsk Region	213 406	0	0	0	289 895	29
Tomsk Region	225 745	175	10 000	0	48 102	0
Far Eastern Federal District	3 052 972	22 642	6 041	2 861	5 567 200	11 682
Republic of Sakha (Yakutia)	210 615	0	0	2 861	98 805	0
Kamchatka Territory	119 227	0	0	0	88 224	0
Primorskiy Territory	1 472 627	1 309	3 135	0	313 707	221
Khabarovsk Territory	295 650	0	0	0	296 354	0
Amur Region	912 011	21 333	2 906	0	4 751 934	11 461
Magadan Region	0	0	0	0	0	0
Sakhalin Region	42 842	0	0	0	18 176	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 36.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.03.13

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	461 389 688	79 254 812	4 992 103	502 257	153 620 540	30 388 156
Belgorod Region	3 466 577	0	0	0	33 485	0
Bryansk Region	1 014 611	0	0	0	97 324	1 342
Vladimir Region	1 866 662	0	0	0	493 753	2 342
Voronezh Region	23 479 925	172 379	0	0	5 027 666	314 494
Ivanovo Region	1 602 459	0	0	0	334 196	0
Kaluga Region	2 832 820	0	0	0	423 363	2 062
Kostroma Region	1 249 230	0	4 703	0	400 901	124
Kursk Region	489 605	0	0	0	167 564	700
Lipetsk Region	3 530 643	0	0	0	1 022 454	308
Moscow Region	18 493 811	95 350	10 000	153 101	3 196 045	466 590
Orel Region	840 171	0	0	0	141 721	0
Ryazan Region	3 447 530	59 063	0	0	263 070	7 440
Smolensk Region	4 105 773	12 945	5 000	0	275 546	22 023
Tambov Region	1 118 552	0	0	0	40 846	0
Tver Region	1 126 326	0	0	0	183 563	9 000
Tula Region	2 638 931	0	0	0	244 604	10 772
Yaroslavl Region	11 108 002	3 199	0	0	2 945 704	15 685
City of Moscow	378 978 060	78 911 876	4 972 400	349 156	138 328 735	29 535 274
	91 528 244	4 113 252	51 520	0	16 599 703	2 948 001
North-Western Federal District						
Republic of Karelia	1 096 814	816 342	0	0	462 256	11 427
Komi Republic	4 372 045	0	0	0	263 306	333
Akhangel'sk Region	1 942 759	34 733	0	0	122 809	3 714
Vologda Region	9 968 533	25 142	30 000	0	701 064	51 277
Kaliningrad Region	6 606 713	230 120	9 689	0	841 509	130 698
Leningrad Region	845 321	1 001	0	0	119 361	4 041
Murmansk Region	5 356 280	2 242	0	0	367 057	15 669
Novgorod Region	1 894 069	39 086	0	0	419 299	16 603
Pskov Region	2 901 125	0	0	0	136 189	263
St Petersburg	56 544 585	2 964 586	11 831	0	13 166 853	2 713 976
Southern Federal District	62 398 982	4 545 930	24 861	0	15 910 557	376 296
Republic of Adygeya	3 133 086	0	0	0	147 429	413
Republic of Kalmykia	379 408	0	0	0	15 657	0
Krasnodar Territory	40 047 072	139 304	24 861	0	7 895 620	251 046
Astrakhan Region	510 341	0	0	0	208 491	21
Volgograd Region	3 112 612	1 176 748	0	0	1 341 971	7 197
Rostov Region	15 216 463	3 229 878	0	0	6 301 389	117 619
North-Caucasian Federal District	12 952 697	107 649	3 000	0	4 689 695	98 667
Republik of Daghestan	669 494	0	3 000	0	502 193	42
Republic of Ingushetia	1 325 616	0	0	0	203 377	0
Kabardino-Balkar Republic	922 236	107 649	0	0	245 678	0
Karachai-Cherkess Republic	1 050 081	0	0	0	197 419	1 578

Republic of North Ossetia - Alania	907 857	0	0	0	104 647	840
Chechen Republic	87 705	0	0	0	3 495	0
Stavropol Territory	7 989 708	0	0	0	3 432 886	96 207
Volga Federal District	107 827 671	1 155 943	100 000	0	42 857 050	1 064 902
Republic of Bashkortostan	8 082 929	0	30 000	0	3 882 151	88 680
Republic of Marii El	850 894	0	0	0	186 341	6 010
Republic of Mordovia	1 444 105	0	0	0	149 549	0
Republic of Tatarstan	16 976 110	506 170	20 000	0	4 294 321	20 708
Udmurt Republic	3 320 611	0	0	0	1 232 316	32 724
Chuvash Republic	1 528 144	0	0	0	421 624	28 036
Perm Territory	13 462 352	39 644	11 000	0	2 992 453	156 214
Kirov Region	3 607 029	0	0	0	433 719	3 899
Nizhny Novgogrod Region	26 405 959	494 829	4 000	0	5 941 457	195 066
Orenburg Region	1 692 253	0	35 000	0	489 173	19 219
Penza Region	3 076 948	0	0	0	89 428	511
Samara Region	24 523 716	87 860	0	0	21 363 968	498 881
Saratov Region	1 078 812	27 327	0	0	1 157 733	14 096
Ulyanovsk Region	1 777 809	113	0	0	222 817	858
Ural Federal District	36 491 473	1 376 007	91 124	1 458	20 790 557	372 303
Kurgan Region	726 073	0	0	0	276 868	3
Sverdlovsk Region	22 424 333	944 054	91 124	0	13 217 158	235 990
Tyumen Region	5 007 557	143 589	0	0	3 787 818	20 344
Chelyabinsk Region	8 333 510	288 364	0	1 458	3 508 713	115 966
Siberian Federal District	63 228 108	830 571	30 000	404	33 640 741	698 545
Republic of Altai	138 284	0	0	0	124 214	47
Republic of Buryatiya	858 762	1 614	0	0	520 927	3 115
Republic of Tuva	80 235	0	0	404	260 496	0
Republic of Khakassia	512 581	0	0	0	242 193	675
Altai Territory	19 018 516	76 102	10 000	0	864 827	6 178
Zabaykal Territory	208 766	0	0	0	316 745	0
Krasnoyarsk Territory	5 567 012	284 940	0	0	5 866 125	89 674
Irkutsk Region	5 318 784	81 899	10 000	0	3 587 080	28 738
Kemerovo Region	2 291 436	0	0	0	3 138 159	43 617
Novosibirsk Region	23 131 376	273 685	0	0	15 660 912	467 126
Omsk Region	5 253 545	69 780	0	0	2 456 859	57 553
Tomsk Region	848 811	42 551	10 000	0	602 204	1 822
Far Eastern Federal District	13 046 456	376 236	46 041	2 861	7 910 081	217 335
Republic of Sakha (Yakutia)	346 930	0	40 000	2 861	177 828	757
Kamchatka Territory	710 854	0	0	0	107 061	1 394
Primorskiy Territory	1 856 450	30 194	3 135	0	1 393 269	19 700
Khabarovsk Territory	8 016 340	346 042	0	0	4 964 101	191 831
Amur Region	482 140	0	2 906	0	727 375	657
Magadan Region	1 052 779	0	0	0	446 459	42
Sakhalin Region	88 761	0	0	0	87 599	2 938
Jewish Autonomous Region	492 202	0	0	0	5 933	0
Chukotka Autonomous Area	0	0	0	0	456	16

Table 37.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.03.13

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	19 482 135 889	4 593 914	590 168	4 036 592 729	4 984 635 893	10 270 862 708
Belgorod Region	13 642 281	0	0	3 313 851	1 629 519	8 668 690
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 070 553	0	81	1 499 327	487 614	3 059 985
Voronezh Region	145 427	0	0	144 037	3	1 364
Ivanovo Region	9 117 537	0	0	2 735 866	737 860	5 553 843
Kaluga Region	15 756 521	0	318	2 555 116	1 289 572	11 899 267
Kostroma Region	67 734 299	0	0	4 076 402	4 256 862	59 331 532
Kursk Region	11 340 413	0	0	2 401 171	266 600	8 651 137
Lipetsk Region	21 733 858	0	0	3 595 861	4 915 421	13 216 180
Moscow Region	72 359 626	2 699	0	11 578 115	22 509 348	38 056 702
Orel Region	2 715 123	0	0	405 549	63 885	2 232 649
Ryazan Region	12 558 652	0	0	3 655 479	508 315	8 159 527
Smolensk Region	25 436 635	0	0	8 670 534	3 158 087	13 564 512
Tambov Region	2 418 756	0	0	644 663	393 559	1 371 216
Tver Region	8 386 188	331	0	3 690 195	317 330	4 351 479
Tula Region	11 306 168	0	0	1 982 914	1 553 065	7 651 783
Yaroslavl Region	5 449 213	0	0	2 057 510	859 507	2 317 440
City of Moscow	19 196 964 639	4 590 884	589 769	3 983 586 139	4 941 689 346	10 082 775 402
North-Western Federal District	789 414 213	1 006 182	2 327	330 751 248	238 304 351	209 243 252
Republic of Karelia	868 693	0	0	702 146	37 031	122 967
Komi Republic	3 709 236	0	0	1 399 303	462 832	1 750 320
Akhangel'sk Region	895 681	12	0	373 736	247 994	273 928
Vologda Region	47 752 970	0	0	11 819 544	11 525 631	24 215 140
Kaliningrad Region	14 536 023	0	0	7 299 106	1 494 790	5 662 729
Leningrad Region	7 716 375	5 423	0	1 575 180	751 741	5 338 989
Murmansk Region	3 802 119	0	0	1 876 868	83 378	1 776 219
Novgorod Region	3 489 912	0	287	1 494 040	156 308	1 778 953
Pskov Region	1 664 130	0	0	789 377	23 500	845 176
St Petersburg	704 979 074	1 000 747	2 040	303 421 948	223 521 146	167 478 831
Southern Federal District	165 433 221	86 925	80 426	42 058 623	15 634 580	106 941 429
Republic of Adygeya	4 288 120	0	0	1 122 871	610 720	2 542 685
Republic of Kalmykia	495 723	0	0	313 763	30 000	151 181
Krasnodar Territory	86 806 057	21 866	42 154	19 394 725	9 534 615	57 432 277
Astrakhan Region	6 849 468	0	0	4 540 448	842 277	1 422 208
Volgograd Region	11 253 531	9 006	0	2 944 703	1 621 104	6 647 668
Rostov Region	55 740 322	56 053	38 272	13 742 113	2 995 864	38 745 410
North-Caucasian Federal District	34 134 595	0	4 807	14 092 145	1 752 683	18 090 044
Republic of Daghestan	13 151 306	0	138	6 322 469	557 337	6 204 891
Republic of Ingushetia	460 369	0	0	285 117	0	173 393
Kabardino-Balkar Republic	3 840 792	0	0	1 007 653	56 430	2 751 660
Karachai-Cherkess Republic	3 572 848	0	0	2 389 962	669 642	510 303
Republic of North Ossetia - Alania	7 689 007	0	4 669	1 519 905	334 251	5 820 372
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 420 273	0	0	2 567 039	135 023	2 629 425
Volga Federal District	824 595 372	7 023 066	1 712 710	167 006 209	178 792 298	466 752 271

Republic of Bashkortostan	60 527 929	10 344	0	9 162 551	13 164 692	38 054 282
Republic of Marii El	1 760 951	0	0	516 736	169 025	1 050 613
Republic of Mordovia	16 173 626	0	0	3 035 444	1 433 217	11 524 553
Republic of Tatarstan	364 704 164	6 985 591	1 709 180	75 386 954	110 297 524	168 716 586
Udmurt Republic	22 989 113	0	0	6 340 146	1 327 990	15 268 922
Chuvash Republic	7 250 847	0	0	2 170 880	1 228 632	3 718 646
Perm Territory	25 707 896	9 265	0	5 542 277	5 097 081	14 998 918
Kirov Region	23 262 609	331	0	4 206 823	2 123 222	16 594 469
Nizhny Novgogrod Region	63 112 628	7 100	1 167	14 107 042	5 423 405	43 438 127
Orenburg Region	29 407 453	10 402	1 144	5 281 000	7 231 630	16 863 470
Penza Region	3 079 070	0	0	782 990	362 223	1 906 935
Samara Region	148 211 866	33	1 219	31 982 431	28 350 337	87 359 848
Saratov Region	54 576 495	0	0	7 596 405	2 236 845	44 675 476
Ulyanovsk Region	3 830 725	0	0	894 530	346 475	2 581 426
Ural Federal District	626 854 201	190 460	84 536	113 814 664	151 804 943	354 828 197
Kurgan Region	1 630 210	0	453	511 754	250 835	861 090
Sverdlovsk Region	286 570 049	16 913	671	60 293 678	46 482 904	178 610 306
Tyumen Region	258 556 874	114 385	55 696	35 265 201	99 967 359	119 896 321
Chelyabinsk Region	80 097 068	59 162	27 716	17 744 031	5 103 845	55 460 480
Siberian Federal District	314 813 499	55 361	6 929	70 502 553	54 375 221	185 767 645
Republic of Altai	826 702	0	0	212 058	340 433	264 750
Republic of Buryatiya	7 023 773	0	0	2 246 734	239 794	4 509 224
Republic of Tuva	295 246	0	0	206 974	0	88 245
Republic of Khakassia	4 226 896	76	0	896 462	491 829	2 782 663
Altai Territory	11 408 984	0	672	3 498 755	1 233 696	6 620 418
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	9 727 621	12 927	5 823	2 354 997	707 144	6 400 088
Irkutsk Region	14 660 514	0	0	3 612 002	1 689 461	9 268 876
Kemerovo Region	20 970 358	0	0	3 759 178	846 896	16 338 286
Novosibirsk Region	218 022 038	42 358	434	47 977 669	46 375 909	120 196 764
Omsk Region	18 919 979	0	0	3 499 485	2 212 409	13 089 161
Tomsk Region	8 731 388	0	0	2 238 239	237 650	6 209 170
Far Eastern Federal District	345 837 321	27 600	166 350	50 406 531	38 336 536	255 974 194
Republic of Sakha (Yakutia)	19 187 771	10 135	2 948	4 628 372	2 465 620	12 006 974
Kamchatka Territory	12 225 321	9 174	2 131	3 170 834	1 666 878	7 121 751
Primorskiy Territory	65 387 280	661	846	19 846 958	4 314 962	41 009 718
Khabarovsk Territory	19 058 418	0	0	5 167 130	1 813 173	12 002 602
Amur Region	218 039 552	1	160 425	12 525 206	27 030 938	178 200 389
Magadan Region	0	0	0	0	0	0
Sakhalin Region	11 938 979	7 629	0	5 068 031	1 044 965	5 632 760
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 rubles by head-offices and branches of credit institutions located in respective regions, as of 1.03.13

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	13 058 503 469	1 658 506	173 332	3 035 295 439	4 214 301 690	5 654 099 685
Belgorod Region	104 752 851	2 396	9 625	16 289 473	14 384 457	73 899 422
Bryansk Region	55 379 862	4 589	14 614	6 389 220	5 979 800	42 858 097
Vladimir Region	110 053 975	11 263	8 294	11 411 158	10 887 712	87 470 997
Voronezh Region	259 965 135	164 733	930	37 059 168	36 421 042	185 914 529
Ivanovo Region	57 790 016	17 268	121	6 077 860	3 400 294	48 164 613
Kaluga Region	83 492 442	47 083	4 462	12 693 442	5 944 107	64 687 758
Kostroma Region	53 185 407	10 893	0	3 965 758	6 352 268	42 822 189
Kursk Region	55 809 812	5 861	8	7 660 909	3 036 954	44 692 210
Lipetsk Region	81 061 584	3 635	4 744	10 051 940	9 270 887	61 645 596
Moscow Region	775 404 150	415 818	15 020	185 210 438	78 132 217	508 836 830
Orel Region	43 233 786	501	0	5 014 959	1 921 566	36 150 275
Ryazan Region	75 842 797	23 504	0	9 974 110	4 644 587	60 883 213
Smolensk Region	55 366 445	18 857	8 367	7 079 321	3 916 381	44 226 225
Tambov Region	48 570 279	2 245	149	5 731 890	2 129 573	40 625 179
Tver Region	77 743 605	3 323	0	10 887 890	4 940 935	61 774 184
Tula Region	101 610 843	8 889	1 837	12 298 228	13 440 701	75 593 063
Yaroslavl Region	114 876 893	8 047	0	18 481 581	22 922 885	72 938 745
City of Moscow	10 904 363 587	909 601	105 161	2 669 018 094	3 986 575 324	4 100 916 560
North-Western Federal District	2 264 223 659	2 180 149	27 208	516 402 514	449 256 455	1 276 108 255
Republic of Karelia	35 193 733	3 060	817	5 001 871	1 268 112	28 671 470
Komi Republic	80 991 318	11 206	9 319	8 789 400	6 348 501	65 641 446
Akhangel'sk Region	122 305 681	16 270	4 396	21 708 038	24 226 565	76 144 885
Vologda Region	87 472 739	14 623	0	14 395 583	9 883 238	62 832 334
Kaliningrad Region	84 501 229	5 870	0	20 355 086	6 252 939	57 705 767
Leningrad Region	20 942 071	22 307	0	4 720 655	2 515 957	13 562 330
Murmansk Region	76 324 541	3 529	798	14 784 239	4 802 705	56 529 651
Novgorod Region	32 604 999	6 831	742	6 316 345	2 624 638	23 492 049
Pskov Region	27 960 133	1 957	1 833	4 582 426	1 903 466	21 334 445
St Petersburg	1 695 927 215	2 094 496	9 303	415 748 871	389 430 334	870 193 878
Southern Federal District	965 482 206	173 159	94 429	177 521 439	73 132 322	712 418 362
Republic of Adygeya	14 635 022	3 018	0	1 796 843	959 040	11 850 804
Republic of Kalmykia	6 074 085	7 694	907	723 253	317 355	5 010 480
Krasnodar Territory	430 558 129	36 134	53 163	80 656 668	32 569 524	316 163 300
Astrakhan Region	52 864 959	2 112	0	9 774 095	2 699 419	40 303 040
Volgograd Region	138 590 761	36 772	2 087	20 769 832	7 054 248	110 461 805
Rostov Region	322 759 250	87 429	38 272	63 800 748	29 532 736	228 628 933
North-Caucasian Federal District	273 255 915	632 299	32 986	52 119 808	19 847 134	199 835 802
Republic of Dagestan	43 348 039	239 194	4 448	10 352 446	2 613 683	29 994 761
Republic of Ingushetia	4 281 981	26 658	0	1 058 318	184 900	2 975 624
Kabardino-Balkar Republic	24 465 530	623	38	4 130 917	1 237 001	19 020 550
Karachai-Cherkess Republic	12 099 566	3 886	0	2 903 176	920 120	8 257 486
Republic of North Ossetia - Alania	26 300 143	0	5 264	3 046 627	898 684	22 297 287
Chechen Republic	9 153 457	174 616	550	4 755 085	389 280	3 766 898

Stavropol Territory	153 607 199	187 322	22 686	25 873 239	13 603 466	113 523 196
Volga Federal District	2 556 037 293	7 535 952	1 774 452	434 295 236	430 236 710	1 669 674 982
Republic of Bashkortostan	322 099 467	32 062	465	41 519 080	95 291 562	184 562 999
Republic of Marii El	28 094 904	2 891	0	3 017 302	3 085 889	21 915 015
Republic of Mordovia	40 518 875	146 083	528	5 708 007	3 862 964	30 602 413
Republic of Tatarstan	513 410 190	6 996 002	1 710 320	95 855 225	143 662 403	263 255 108
Udmurt Republic	87 005 831	2 296	0	14 957 416	9 923 379	61 962 592
Chuvash Republic	60 495 989	18 748	8 250	8 847 054	5 296 591	46 130 650
Perm Territory	218 659 475	83 802	11 022	47 586 475	22 196 615	148 320 379
Kirov Region	72 633 094	10 983	8	10 618 715	5 751 411	55 776 205
Nizhny Novgorod Region	360 024 264	88 535	20 960	80 761 382	47 572 178	230 538 848
Orenburg Region	118 188 081	22 569	18 057	16 920 344	13 957 050	82 590 440
Penza Region	69 843 156	27 856	0	8 835 923	3 610 401	57 183 977
Samara Region	421 342 462	38 217	4 842	62 595 103	59 491 171	297 333 885
Saratov Region	165 269 138	14 088	0	26 228 640	10 782 587	127 862 082
Ulyanovsk Region	78 452 367	51 820	0	10 844 570	5 752 509	61 640 389
Ural Federal District	1 439 456 851	423 226	265 841	253 042 988	284 926 723	889 979 531
Kurgan Region	29 461 274	8 672	2 513	3 705 263	2 154 931	23 532 872
Sverdlovsk Region	582 972 660	96 106	128 982	114 805 889	91 586 034	371 777 608
Tyumen Region	585 327 596	167 305	75 721	84 542 694	172 569 240	323 939 203
Chelyabinsk Region	241 695 321	151 143	58 625	49 989 142	18 616 518	170 729 848
Siberian Federal District	1 318 217 685	230 391	96 503	218 464 479	131 063 418	959 492 641
Republic of Altai	6 092 601	1 578	2 417	804 244	761 452	4 508 554
Republic of Buryatiya	44 532 163	7 444	0	7 771 432	4 390 302	32 259 992
Republic of Tuva	4 890 190	2 762	372	857 285	147 864	3 868 091
Republic of Khakassia	20 458 194	7 460	0	3 288 581	1 188 455	15 865 947
Altai Territory	108 073 185	3 068	6 678	13 772 171	12 400 029	81 690 665
Zabaykal Territory	37 176 113	28 948	0	5 431 597	1 675 457	29 935 959
Krasnoyarsk Territory	241 852 584	54 007	33 110	49 996 635	22 986 771	164 332 626
Irkutsk Region	146 041 214	31 057	3 839	22 193 161	15 211 384	108 218 942
Kemerovo Region	179 451 733	10 396	30 003	22 734 428	18 491 515	137 742 228
Novosibirsk Region	343 376 772	57 268	3 208	66 060 046	36 373 701	238 428 479
Omsk Region	117 876 651	19 806	13 871	13 554 005	12 109 595	91 845 317
Tomsk Region	68 396 285	6 597	3 005	12 000 894	5 326 893	50 795 841
Far Eastern Federal District	701 639 208	149 827	183 503	134 711 819	57 808 026	506 883 102
Republic of Sakha (Yakutia)	74 930 191	45 116	8 823	17 705 317	6 015 255	50 916 251
Kamchatka Territory	38 326 182	9 051	2 131	6 243 034	2 350 655	29 376 331
Primorskiy Territory	196 271 442	10 639	3 759	54 715 591	12 424 584	128 739 360
Khabarovsk Territory	224 535 650	32 786	1 311	30 223 208	22 922 838	170 942 326
Amur Region	64 214 360	21 826	5 410	7 940 976	5 128 117	50 943 512
Magadan Region	28 465 333	6 068	161 834	3 822 748	3 437 759	20 978 861
Sakhalin Region	62 510 324	23 628	164	12 654 689	4 987 238	44 568 457
Jewish Autonomous Region	5 326 850	67	71	568 654	171 650	4 578 835
Chukotka Autonomous Area	7 058 876	646	0	837 602	369 930	5 839 169

Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.03.13**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra- budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	7 153 276 133	39 294 207	167	1 115 564 897	3 357 239 023	2 289 640 978
Belgorod Region	1 298 266	0	0	37 028	0	1 261 230
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 095 642	0	0	18 514	801	1 076 321
Voronezh Region	703	0	0	171	0	529
Ivanovo Region	702 650	0	0	35 704	6 138	660 808
Kaluga Region	1 379 084	0	0	139 865	10 289	1 228 930
Kostroma Region	8 060 326	0	0	325 028	686 082	7 031 705
Kursk Region	569 489	0	0	110 737	0	341 649
Lipetsk Region	1 283 706	0	0	762 746	0	520 957
Moscow Region	13 661 292	0	0	276 344	4 112 343	9 206 245
Orel Region	189 136	0	0	70 996	30 681	87 459
Ryazan Region	561 133	0	0	45 996	1 165	512 421
Smolensk Region	4 323 020	0	0	479 915	391 534	3 450 467
Tambov Region	21 824	0	0	1 512	0	20 299
Tver Region	575 088	0	0	30 904	232 076	312 044
Tula Region	608 656	0	0	83 482	0	525 020
Yaroslavl Region	284 992	0	0	23 940	0	260 997
City of Moscow	7 118 661 126	39 294 207	167	1 113 122 015	3 351 767 914	2 263 143 897
North-Western Federal District	175 347 808	5 881	0	30 659 288	56 892 946	84 177 646
Republic of Karelia	29 903	0	0	26 816	0	2 687
Komi Republic	647 466	0	0	6 571	2 117	638 778
Akhangel'sk Region	23 985	0	0	45	9 489	14 451
Vologda Region	6 374 707	0	0	1 972 798	892 040	3 508 869
Kaliningrad Region	7 547 496	0	0	3 218 604	1 658 237	2 641 444
Leningrad Region	1 027 383	0	0	128 452	0	892 373
Murmansk Region	1 134 692	0	0	825 316	0	270 472
Novgorod Region	76 670	0	0	8 004	0	68 660
Pskov Region	27 944	0	0	6 764	0	21 175
St Petersburg	158 457 562	5 881	0	24 465 918	54 331 063	76 118 737
Southern Federal District	12 301 481	0	0	2 762 331	2 323 875	6 888 505
Republic of Adygeya	22 835	0	0	4 258	0	18 565
Republic of Kalmykia	104 264	0	0	18	43 129	61 117
Krasnodar Territory	3 738 929	0	0	276 244	166 125	3 090 802
Astrakhan Region	415 648	0	0	360 899	0	44 776
Volgograd Region	417 902	0	0	20 669	219 392	154 751
Rostov Region	7 601 903	0	0	2 100 243	1 895 229	3 518 494
North-Caucasian Federal District	2 324 418	0	0	152 179	980	2 145 122
Republik of Daghestan	230 971	0	0	68 506	0	157 228
Republic of Ingushetia	3 464	0	0	208	0	3 197
Kabardino-Balkar Republic	72 945	0	0	393	0	72 537
Karachai-Cherkess Republic	1 673 746	0	0	48 083	31	1 605 167
Republic of North Ossetia - Alania	199 889	0	0	5 989	0	193 545
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	143 403	0	0	29 000	949	113 448
Volga Federal District	96 117 811	5 698	0	6 252 550	41 696 284	46 685 552
Republic of Bashkortostan	3 316 111	0	0	166 448	150 023	2 995 977
Republic of Marii El	2 986	0	0	1	0	2 985
Republic of Mordovia	321 110	0	0	107 184	0	211 556
Republic of Tatarstan	57 236 330	5 698	0	1 927 337	36 428 273	18 182 669
Udmurt Republic	1 230 779	0	0	37 958	400 420	792 117
Chuvash Republic	265 112	0	0	24 398	0	240 665
Perm Territory	2 462 001	0	0	176 685	28 630	2 256 686
Kirov Region	1 267 628	0	0	43 268	371 611	852 563
Nizhny Novgorod Region	3 801 109	0	0	781 713	778 171	2 195 522
Orenburg Region	1 817 090	0	0	42 031	512 705	1 262 350
Penza Region	0	0	0	0	0	0
Samara Region	19 235 887	0	0	2 151 397	2 788 222	13 602 841
Saratov Region	5 117 587	0	0	785 449	238 229	4 054 228
Ulyanovsk Region	44 081	0	0	8 681	0	35 393
Ural Federal District	73 226 018	30 483	0	14 008 007	11 573 031	35 285 258
Kurgan Region	23 265	0	0	121	0	23 104
Sverdlovsk Region	25 039 866	0	0	1 220 025	5 130 217	16 497 434
Tyumen Region	37 334 026	30 146	0	7 134 967	6 171 668	14 542 724
Chelyabinsk Region	10 828 861	337	0	5 652 894	271 146	4 221 996
Siberian Federal District	56 682 875	0	4 247	8 724 828	7 010 195	33 995 981
Republic of Altai	37 898	0	0	24 124	0	13 774
Republic of Buryatiya	838 763	0	0	7 504	0	168 498
Republic of Tuva	1 266	0	0	0	0	1 266
Republic of Khakassia	54 334	0	0	2 483	0	49 779
Altai Territory	205 779	0	0	30 132	0	175 630
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	231 690	0	0	23 240	0	208 450
Irkutsk Region	652 048	0	0	122 917	39 179	356 646
Kemerovo Region	1 633 401	0	0	1 346 818	0	286 521
Novosibirsk Region	51 735 268	0	4 247	6 744 586	6 970 355	31 867 718
Omsk Region	1 065 625	0	0	375 682	661	688 609
Tomsk Region	226 803	0	0	47 342	0	179 090
Far Eastern Federal District	36 976 598	0	0	2 330 202	3 630 466	28 914 095
Republic of Sakha (Yakutia)	920 994	0	0	34 407	66 752	748 594
Kamchatka Territory	1 189 136	0	0	280 258	85 737	808 319
Primorskiy Territory	6 699 252	0	0	968 322	279 033	5 426 697
Khabarovsk Territory	1 393 899	0	0	133 061	41 322	1 184 434
Amur Region	25 809 175	0	0	554 197	3 096 381	20 204 155
Magadan Region	0	0	0	0	0	0
Sakhalin Region	964 142	0	0	359 957	61 241	541 896
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 38.2

Distribution of clients' funds in foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.03.13

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	6 337 689 203	38 084 403	4 414	1 005 226 395	3 224 995 062	1 845 149 574
Belgorod Region	22 228 589	0	0	674 647	7 964 348	10 047 846
Bryansk Region	4 065 432	0	0	179 277	69 769	3 249 039
Vladimir Region	10 187 898	411	0	469 445	818 206	6 201 086
Voronezh Region	32 582 787	0	0	2 555 555	6 566 894	19 254 909
Ivanovo Region	4 975 110	23	0	174 655	216 195	3 962 721
Kaluga Region	8 139 852	674	0	837 966	635 917	4 796 133
Kostroma Region	3 160 533	56	0	99 834	636 216	1 986 948
Kursk Region	3 636 513	0	0	362 999	145 723	2 062 227
Lipetsk Region	4 819 006	0	0	873 546	124 585	3 029 296
Moscow Region	73 287 654	104	0	11 341 396	6 958 584	47 917 566
Orel Region	2 447 769	18	0	446 024	33 009	1 432 356
Ryazan Region	5 339 176	0	0	224 508	699 261	3 245 581
Smolensk Region	8 164 893	1 190	0	2 904 299	117 492	3 069 496
Tambov Region	2 200 048	0	0	64 423	7 968	1 281 921
Tver Region	7 913 835	5 700	0	191 519	758 900	3 958 485
Tula Region	11 575 777	0	0	1 780 708	3 647 775	4 165 013
Yaroslavl Region	8 029 337	29	0	723 326	646 067	5 243 965
City of Moscow	6 124 934 994	38 076 198	4 414	981 322 268	3 194 948 153	1 720 244 986
North-Western Federal District	456 878 328	69 820	0	56 493 781	121 121 114	245 373 712
Republic of Karelia	3 156 123	0	0	244 182	10 778	2 471 232
Komi Republic	6 236 880	0	0	517 232	5 644	3 786 697
Akhangel'sk Region	7 574 785	0	0	831 842	1 206 953	4 354 596
Vologda Region	16 860 627	4	0	5 097 544	5 642 804	3 995 447
Kaliningrad Region	20 687 414	175	0	2 883 554	2 488 339	12 984 439
Leningrad Region	3 309 184	0	0	669 108	600 086	1 829 882
Murmansk Region	8 464 069	0	0	2 048 544	373 510	4 940 579
Novgorod Region	3 329 959	123	0	695 377	28 031	2 153 778
Pskov Region	2 609 174	0	0	149 405	336 911	1 458 927
St Petersburg	384 650 113	69 518	0	43 356 993	110 428 058	207 398 135
Southern Federal District	92 460 855	2 441	0	12 508 354	7 496 602	61 436 527
Republic of Adygeya	557 624	0	0	29 190	0	377 903
Republic of Kalmykia	319 112	0	0	1 440	43 129	211 616
Krasnodar Territory	39 556 877	1 641	0	3 602 840	1 211 914	30 803 018
Astrakhan Region	3 999 336	98	0	798 731	45 425	2 583 530
Volgograd Region	11 700 181	0	0	910 221	640 330	7 901 515
Rostov Region	36 327 725	702	0	7 165 932	5 555 804	19 558 945
North-Caucasian Federal District	17 856 530	16 515	0	951 045	307 249	12 077 899
Republik of Daghestan	2 158 577	0	0	95 814	0	785 395
Republic of Ingushetia	187 077	0	0	4 216	0	155 871
Kabardino-Balkar Republic	1 702 997	0	0	46 448	10 411	1 248 485
Karachai-Cherkess Republic	683 187	0	0	49 426	10 258	542 034
Republic of North Ossetia - Alania	1 247 800	0	0	35 974	0	893 960
Chechen Republic	137 431	0	0	3 427	0	133 993

Stavropol Territory	11 739 461	16 515	0	715 740	286 580	8 318 161
Volga Federal District	285 456 685	1 089 623	0	35 306 157	59 780 133	146 919 058
Republic of Bashkortostan	23 247 056	772 649	0	2 072 351	3 300 374	13 042 981
Republic of Marii El	1 777 087	0	0	62 750	221 055	871 336
Republic of Mordovia	1 967 531	729	0	269 575	30 319	949 629
Republic of Tatarstan	70 786 497	5 952	0	3 596 892	36 263 789	25 242 077
Udmurt Republic	4 622 119	16 416	0	691 906	64 121	2 756 660
Chuvash Republic	4 380 888	0	0	599 992	663 784	1 815 743
Perm Territory	34 720 841	41	0	13 837 646	918 578	15 431 944
Kirov Region	5 101 150	70	0	1 078 815	1 618 091	1 859 389
Nizhny Novgogrod Region	43 387 449	293 527	0	5 623 932	4 504 463	20 105 944
Orenburg Region	8 331 207	4	0	669 623	1 643 321	5 119 038
Penza Region	4 284 994	182	0	592 305	25 463	2 311 181
Samara Region	62 075 644	0	0	3 647 959	9 089 915	43 471 565
Saratov Region	14 277 008	0	0	765 747	1 348 742	10 484 514
Ulyanovsk Region	6 497 214	53	0	1 796 664	88 118	3 457 057
Ural Federal District	192 426 730	60 249	0	20 895 777	30 104 802	113 373 708
Kurgan Region	1 215 927	0	0	121 611	34 438	641 497
Sverdlovsk Region	70 238 586	30 096	0	6 878 948	16 160 895	39 309 943
Tyumen Region	92 823 272	29 812	0	6 883 392	10 574 262	60 213 651
Chelyabinsk Region	28 148 945	341	0	7 011 826	3 335 207	13 208 617
Siberian Federal District	115 305 867	12 010	0	15 706 845	15 847 764	61 726 692
Republic of Altai	200 848	0	0	31 974	0	100 382
Republic of Buryatiya	3 799 077	0	0	177 265	117 569	1 616 106
Republic of Tuva	192 766	0	0	91 908	0	40 156
Republic of Khakassia	911 351	57	0	4 332	168 981	530 789
Altai Territory	9 242 204	97	0	361 769	1 962 335	3 979 259
Zabaykal Territory	1 687 504	0	0	104 913	18 851	613 813
Krasnoyarsk Territory	19 323 848	2	0	3 622 221	3 738 933	9 651 216
Irkutsk Region	10 897 264	88	0	921 025	497 939	5 417 422
Kemerovo Region	17 479 995	0	0	3 327 168	174 671	9 921 647
Novosibirsk Region	37 083 943	11 517	0	5 806 679	7 946 944	20 401 996
Omsk Region	8 813 479	17	0	1 065 725	184 277	6 224 572
Tomsk Region	5 673 588	232	0	191 866	1 037 264	3 229 334
Far Eastern Federal District	77 210 370	1 209	0	22 152 156	5 342 698	37 203 407
Republic of Sakha (Yakutia)	4 596 063	0	0	350 851	68 908	1 729 160
Kamchatka Territory	3 041 354	0	0	534 065	85 737	2 017 455
Primorskiy Territory	17 534 711	986	0	3 618 262	398 117	11 778 352
Khabarovsk Territory	32 497 948	0	0	15 691 825	259 251	14 308 709
Amur Region	6 642 382	0	0	271 420	2 387 005	2 940 144
Magadan Region	6 006 608	202	0	263 780	765 505	1 021 370
Sakhalin Region	6 449 013	21	0	1 418 403	1 367 871	3 108 401
Jewish Autonomous Region	297 049	0	0	3 050	10 304	224 397
Chukotka Autonomous Area	145 242	0	0	500	0	75 419

Table 39.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.03.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 295 031 595	2 231 293 651	2 063 737 944
Belgorod Region	80 000	80 000	0
Bryansk Region	0	0	0
Vladimir Region	809 866	809 866	0
Voronezh Region	452 349	452 349	0
Ivanovo Region	1 691 404	1 691 404	0
Kaluga Region	125 000	125 000	0
Kostroma Region	6 445 801	5 649 440	796 361
Kursk Region	0	0	0
Lipetsk Region	644 000	644 000	0
Moscow Region	1 069 706	1 069 706	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	887 311	684 500	202 811
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	432 000	432 000	0
Yaroslavl Region	155 000	155 000	0
City of Moscow	4 282 239 158	2 219 500 386	2 062 738 772
North-Western Federal District	73 273 284	47 302 148	25 971 136
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	33 000	33 000	0
Vologda Region	1 170 752	746 618	424 134
Kaliningrad Region	193 284	188 479	4 805
Leningrad Region	120 000	120 000	0
Murmansk Region	919 000	919 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	70 837 248	45 295 051	25 542 197
Southern Federal District	10 840 846	8 385 984	2 454 862
Republic of Adygeya	0	0	0
Republic of Kalmykia	80 000	80 000	0
Krasnodar Territory	5 444 324	4 927 540	516 784
Astrakhan Region	120 000	120 000	0
Volgograd Region	882 032	288 000	594 032
Rostov Region	4 314 490	2 970 444	1 344 046
North-Caucasian Federal District	989 936	989 936	0
Republic of Dagestan	379 936	379 936	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	15 000	15 000	0
Karachai-Cherkess Republic	260 000	260 000	0
Republic of North Ossetia - Alania	190 000	190 000	0
Chechen Republic	0	0	0
Stavropol Territory	145 000	145 000	0
Volga Federal District	85 357 964	77 380 209	7 977 755
Republic of Bashkortostan	4 141 364	2 973 929	1 167 435
Republic of Marii El	29 000	29 000	0
Republic of Mordovia	49 240	49 240	0

Republic of Tatarstan	29 222 222	24 075 155	5 147 067
Udmurt Republic	1 783 263	1 278 029	505 234
Chuvash Republic	542 223	505 479	36 744
Perm Territory	0	0	0
Kirov Region	482 452	482 452	0
Nizhny Novgorod Region	3 720 545	3 531 363	189 182
Orenburg Region	2 100 490	2 100 490	0
Penza Region	10 000	10 000	0
Samara Region	42 659 200	41 750 072	909 128
Saratov Region	582 965	560 000	22 965
Ulyanovsk Region	35 000	35 000	0
Ural Federal District	66 751 460	33 640 246	33 111 214
Kurgan Region	0	0	0
Sverdlovsk Region	10 281 247	5 828 939	4 452 308
Tyumen Region	55 531 431	27 040 022	28 491 409
Chelyabinsk Region	938 782	771 285	167 497
Siberian Federal District	32 282 818	22 477 049	9 805 769
Republic of Altai	125 000	125 000	0
Republic of Buryatiya	497 000	497 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	20 000	20 000	0
Altai Territory	779 000	779 000	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	280 200	280 200	0
Kemerovo Region	871 000	871 000	0
Novosibirsk Region	28 514 191	19 437 182	9 077 009
Omsk Region	1 196 427	467 667	728 760
Tomsk Region	0	0	0
Far Eastern Federal District	12 338 470	11 056 564	1 281 906
Republic of Sakha (Yakutia)	19 000	19 000	0
Kamchatka Territory	315 742	315 742	0
Primorskiy Territory	2 521 056	2 389 718	131 338
Khabarovsk Territory	3 674	0	3 674
Amur Region	9 428 998	8 282 104	1 146 894
Magadan Region	0	0	0
Sakhalin Region	50 000	50 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 39.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.03.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 303 549 483	2 234 403 140	2 069 146 343
Belgorod Region	80 000	80 000	0
Bryansk Region	0	0	0
Vladimir Region	37 119	0	37 119
Voronezh Region	452 435	452 435	0
Ivanovo Region	1 691 404	1 691 404	0
Kaluga Region	125 000	125 000	0
Kostroma Region	5 321 615	5 321 615	0
Kursk Region	0	0	0
Lipetsk Region	644 000	644 000	0
Moscow Region	1 069 706	1 069 706	0
Orel Region	60 427	0	60 427
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	432 000	432 000	0
Yaroslavl Region	52 338	52 338	0
City of Moscow	4 293 583 439	2 224 534 642	2 069 048 797
North-Western Federal District	84 513 087	58 360 158	26 152 929
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	33 000	33 000	0
Vologda Region	1 199 702	775 568	424 134
Kaliningrad Region	193 284	188 479	4 805
Leningrad Region	120 000	120 000	0
Murmansk Region	919 000	919 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	82 048 101	56 324 111	25 723 990
Southern Federal District	11 518 995	9 049 984	2 469 011
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	5 429 324	4 912 540	516 784
Astrakhan Region	710 524	700 000	10 524
Volgograd Region	902 032	308 000	594 032
Rostov Region	4 477 115	3 129 444	1 347 671
North-Caucasian Federal District	735 936	735 936	0
Republik of Daghestan	325 936	325 936	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	15 000	15 000	0
Karachai-Cherkess Republic	60 000	60 000	0
Republic of North Ossetia - Alania	190 000	190 000	0
Chechen Republic	0	0	0
Stavropol Territory	145 000	145 000	0
Volga Federal District	85 972 795	77 714 005	8 258 790
Republic of Bashkortostan	4 106 032	2 916 225	1 189 807
Republic of Marii El	29 000	29 000	0

Republic of Mordovia	49 240	49 240	0
Republic of Tatarstan	29 456 350	24 331 655	5 124 695
Udmurt Republic	1 783 263	1 278 029	505 234
Chuvash Republic	355 479	355 479	0
Perm Territory	0	0	0
Kirov Region	482 452	482 452	0
Nizhny Novgograd Region	3 771 614	3 536 363	235 251
Orenburg Region	2 100 490	2 100 490	0
Penza Region	10 000	10 000	0
Samara Region	43 210 910	42 030 072	1 180 838
Saratov Region	582 965	560 000	22 965
Ulyanovsk Region	35 000	35 000	0
Ural Federal District	70 749 862	37 437 908	33 311 954
Kurgan Region	0	0	0
Sverdlovsk Region	11 111 247	6 658 939	4 452 308
Tyumen Region	55 418 775	26 927 684	28 491 091
Chelyabinsk Region	4 219 840	3 851 285	368 555
Siberian Federal District	7 115 654	5 149 395	1 966 259
Republic of Altai	125 000	125 000	0
Republic of Buryatiya	497 000	497 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	20 000	20 000	0
Altai Territory	779 000	779 000	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	200 000	200 000	0
Irkutsk Region	280 200	280 200	0
Kemerovo Region	871 230	871 230	0
Novosibirsk Region	3 051 858	1 909 298	1 142 560
Omsk Region	1 196 427	467 667	728 760
Tomsk Region	94 939	0	94 939
Far Eastern Federal District	10 274 246	9 525 461	748 785
Republic of Sakha (Yakutia)	19 003	19 003	0
Kamchatka Territory	315 742	315 742	0
Primorskiy Territory	2 521 056	2 389 718	131 338
Khabarovsk Territory	3 674	0	3 674
Amur Region	7 364 771	6 750 998	613 773
Magadan Region	0	0	0
Sakhalin Region	50 000	50 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 40

Some indicators of the banking sector financial soundness (percent)

	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	18,1	14,7	13,7	13,6	13,4
Ratio of core capital to risk-weighted assets	11,4	9,3	8,5	8,4	8,3
Ratio the value of credit risk on balance sheet assets	59,6	58,8	50,7	52,7	51,4
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	8,2	6,6	6,0	6,2	6,1
Loan loss provisions made as percent of total loans ¹	8,5	6,9	6,1	6,2	6,2
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,8	1,4	1,5	1,5	1,4
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,6	0,7	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	184,6	228,4	209,0	204,2	204,3
Distribution of loans provided by credit institutions					
agriculture, hunting and forestry	5,1	4,8	4,6	4,6	4,6
mining	3,6	2,9	3,2	3,1	3,2
manufacturing	16,0	15,2	14,0	14,1	13,9
production and distribution of energy, gas and water	2,6	2,9	2,7	2,7	2,7
constructing	5,9	5,6	5,5	5,5	5,6
wholesale and retail trade, car and household appliance repair	17,1	15,6	14,9	14,9	14,9
transport and communication	3,8	5,4	5,4	5,3	5,3
other economic activities	22,2	22,3	20,5	20,5	20,3
individuals	23,7	25,3	29,2	29,4	29,7
of which					
mortgage loans	6,6	6,7	7,5	7,6	7,7
Geographical distribution of interbank loans and deposits²					
Russian Federation	41,1	41,6	47,1	41,3	37,4
United Kingdom	21,4	20,2	17,5	20,3	23,1
USA	2,5	3,0	3,6	4,1	5,1
Germany	6,0	4,2	1,6	2,2	3,0
Austria	3,7	6,6	5,9	6,4	6,3
France	4,0	2,7	1,6	2,2	2,5
Italy	0,1	2,7	2,7	0,7	0,9
Cyprus	5,0	6,6	8,7	9,0	8,4
Netherlands	2,6	3,2	1,5	2,1	1,8
Other	13,6	9,0	9,8	11,7	11,4
Liquidity					
Ratio of high liquid assets to total assets	13,5	11,8	11,1	11,9	11,8
Ratio of liquid assets to total assets	26,8	23,9	23,2	22,7	23,1
Ratio of high liquid assets to demand liabilities (N2)	64,8	60,1	58,0	64,3	62,7
Ratio of liquid assets to short-term liabilities (N3)	94,3	81,6	82,9	86,4	87,8
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	77,6	82,0	85,5	83,2	83,1
Ratio of clients' funds to total loans ³	109,5	105,3	101,2	99,8	101,0
Market risk⁴ to total own funds (capital)⁵	48,6	49,7	47,3	48,5	68,9
of which					
Interest rate risk	36,7	33,8	36,0	37,0	56,5
Equity position risk	8,6	12,9	6,0	5,7	7,0
Foreign exchange risk	3,2	3,0	5,4	5,7	5,4
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	4,2	2,2	2,2	2,2
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁶	573,4	848,2	1011,9	80,3	151,4
as percent of the banking sector own funds (capital) ⁶	1,9	2,4	2,3	0,2	0,3
Return on assets⁷	12,5	17,6	18,2	1,3	2,5
Return on equity⁷	1,9	2,4	2,3	2,2	2,2
Return on equity⁷	12,5	17,6	18,2	17,6	17,2

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

² By 0409501 form "Information on interbank loans and deposits".

³ Except loans, deposits and other funds, placed in interbank market.

⁴ Calculated by form 0409135 (before 1.01.11 - by form 0409153).

⁵ Capital of credit institutions that conduct operations that calculate market risk.

⁶ Assets and capital calculated as averages over the reporting period.

⁷ 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 41

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

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures ¹		CIs with capital less than 180 million rubles		CIs with capital from 180 to 300 million rubles		CIs with capital from 300 to 900 million rubles		CIs with capital more than 900 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	26,4	339	45,9	200	133,7	268	3 542,4	279
1.01.10	4 620,6	70,3	18	27,4	280	44,5	193	136,7	275	4 341,7	292
1.01.11	4 732,3	105,4	14	24,3	232	45,0	192	144,9	279	4 412,6	295
1.01.12	5 242,1	249,7	8	2,2	52	66,4	302	152,6	297	4 771,1	319
1.02.12	5 276,1	243,4	8	1,9	49	65,3	298	152,8	300	4 812,7	320
1.03.12	5 266,6	240,9	8	2,1	50	64,2	291	154,1	302	4 805,3	322
1.04.12	5 377,9	238,8	8	2,2	51	64,7	291	149,5	294	4 922,7	330
1.05.12	5 395,9	236,9	7	2,1	50	64,4	289	151,3	293	4 941,0	329
1.06.12	5 464,6	245,0	7	2,3	52	63,9	286	150,5	290	5 002,9	331
1.07.12	5 468,3	237,7	7	2,3	51	62,8	282	148,9	289	5 016,6	336
1.08.12	5 572,9	235,9	7	2,2 ²	52 ²	62,3	278	149,9	289	5 122,6	337
1.09.12	5 685,9	225,9	7	2,3	51	61,4	273	146,3	284	5 250,0	345
1.10.12	5 645,6	219,2	6	2,3	52	61,8	272	145,4	282	5 216,8	346
1.11.12	5 805,4	218,9	6	-0,5 ²	50 ²	62,1	271	142,3	276	5 382,7	352
1.12.12	6 042,5	223,1	6	2,4	49	60,8	264	144,3	279	5 612,0	354
1.01.13	6 112,9	212,4	5	2,4	53	57,1	247	148,7	293	5 692,3	357
1.02.13	6 133,6	211,1	5	2,2	47	57,4	247	149,8	293	5 713,0	357
1.03.13	6 187,7	214,9	5	2,1	45	57,4	247	148,6	290	5 764,6	361
Reference data: own funds (capital) adequacy ratio as of 1.03.13, %	13,4	12,9		36,3		24,6		17,2		13,2	

¹Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2014" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into affect.

² Including CIs with negative own funds (capital) which banking license was revoked or on which the decision on insolvency prevention was taken after the reporting date.

Table 42**Relation of authorised capital and own funds (capital) of credit institutions**

Indicators	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 201,0	1 282,0	1 394,3	1 395,5	1 396,8
Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	6 112,9	6 133,6	6 187,7
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	24,5	22,8	22,8	22,6

Table 43

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

Indicators	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
1. Factors of own funds (capital) increase	112,4	115,2	117,4	118,1	118,5
1.1. Authorised capital	25,4	24,5	22,8	22,8	22,6
1.2. Issue income	21,7	21,5	20,3	20,2	20,1
1.3. Credit institutions' profit and funds	37,1	42,9	46,8	47,9	48,3
1.4. Subordinated loans	24,3	22,7	24,2	23,9	24,2
1.5. Increase in value of property due to revaluation	3,9	3,7	3,3	3,4	3,4
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	12,4	15,2	17,4	18,1	18,5
2.1. Losses	1,1	1,7	1,7	2,1	2,1
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	0,1	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	0,5	0,2	0,5	0,9	1,4
2.6. Credit institutions' portfolio of shares	10,0	12,4	14,5	14,5	14,3
2.7. Other factors	0,6	0,7	0,4	0,4	0,4
Own funds (capital), total	100,0	100,0	100,0	100,0	100,0

¹ Calculated by credit institutions' reporting by form 0409134.

Table 44**The value of credit risk on balance sheet assets (billion rubles)**

The value of credit risk on balance sheet assets ¹	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	612,1	829,7	975,1	909,4	982,9
3 rd group of assets	86,2	146,7	210,6	336,0	318,5
4 th group of assets	19 450,0	23 482,4	23 897,1	24 271,8	23 981,2
5 th group of assets	13,3	0,6	7,4	7,7	7,1
The value of credit risk on balance sheet assets	20 161,7	24 459,4	25 090,2	25 525,0	25 289,7

Reference data:

	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
1 st group of assets without adjustment to credit risk coefficients	-	-	-	4 679,5	5 053,8

¹ Assets recognized in balance sheet are taken into account

The value of credit risk on balance sheet 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.139-I dated December 3, 2012.

Table 45

Own funds (capital) adequacy ratio of the banking sector

		1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
1	Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	6 112,9	6 133,6	6 187,7
2	Risk-weighted assets, billion rubles	26 164,3	35 760,6	44 640,7	45 238,5	46 325,9
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	20 161,7	24 460,3	25 090,2	25 525,0	25 289,7
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 000,3	1 367,5	1 781,6	1 789,6	1 801,2
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	50,0	67,7	109,5	134,6	137,9
	- the value of credit risk on contingent credit liabilities, billion rubles	1 753,5	2 976,4	3 448,0	3 395,6	3 381,0
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	109,3	303,7	198,0	203,8	222,8
	- the value of operational risk, billion rubles	1 007,5	1 959,0	3 148,3	3 185,8	3 171,7
	- market risk, billion rubles	2 081,9	2 377,7	2 646,9	2 724,2	4 112,5
	- credit claims of clearing participants (codes 8847 ¹ and 8852 ¹)	-	-	-	8,2	21,5
	- higher-risk transactions, billion rubles	-	2 248,3	8 501,0	8 583,4	8 496,3
	-corrective coefficient of own funds (capital) adequacy ratio's denominator which eliminates double counting of credit claims on higher-risk transactions	-	-	-	-311,7	-308,6
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	18,1	14,7	13,7	13,6	13,4

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.139-I dated December 3, 2012.

¹ See detailed definition of risk-weighted assets included in calculation of the denominator of capital adequacy ratio (N1) in Annex 1 to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios".

Table 46

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

Own funds (capital) adequacy ratio	1.01.11		1.01.12		1.01.13		1.02.13		1.03.13	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% ¹	4	0,1	1	0,0	1	0,0	1	0,0	1	0,0
From 10% to 12%	53	6,4	107	34,3	142	19,7	136	21,9	171	22,8
From 12% to 14%	86	20,4	125	16,6	143	53,2	150	64,5	138	64,6
14% and more	868	73,1	744	49,1	663	27,0	662	13,6	638	12,5
Banking sector, total	1012	100,0	978	100,0	956	100,0	955	100,0	956	100,0

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

Credit risk

Table 47

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

		1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Loans	Standard	45,5	53,4	58,5	57,9	58,5
	Substandard	34,7	29,4	26,0	26,6	26,2
	Doubtful	11,4	10,4	9,1	9,0	8,9
	Problem	2,9	2,7	2,5	2,5	2,4
	Loss	5,4	4,1	3,8	4,0	4,0
Loan loss provision (LLP)	Estimated LLP	11,0	9,1	8,3	8,4	8,4
	Estimated LLP adjusted for collateral	8,8	7,2	6,5	6,5	6,4
	LLP made	8,8	7,2	6,5	6,5	6,4
	LLP made as percent of estimated LLP	79,8	79,5	77,5	77,3	76,7
	LLP made as percent of estimated LLP adjusted for collateral	100,2	100,0	99,8	99,8	99,8
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		15,9	14,7	13,8	14,0	13,5

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

Table 48

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.11		1.01.12		1.01.13		1.02.13		1.03.13	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	4 064,7	100,0	5 589,2	100,0	7 993,4	100,0	8 052,3	100,0	8 187,3	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	332,6	8,2	474,2	8,5	644,2	8,1	635,7	7,9	648,8	7,9
1.2. Loans to individuals	3 732,2	91,8	5 115,1	91,5	7 349,0	91,9	7 416,6	92,1	7 538,3	92,1
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0	0,2	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17,9	-	19,2	-	23,1	-	23,4	-	23,2
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	7,3	-	5,7	-	5,0	-	5,2	-	5,3
4. Claims grouped into portfolios of homogeneous claims - total	22,2	100,0	38,6	100,0	59,0	100,0	57,9	100,0	58,1	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	14,3	64,5	19,4	50,4	25,5	43,3	23,3	40,3	23,5	40,5
4.2. Portfolios of homogeneous claims on individuals	7,9	35,5	19,1	49,6	33,5	56,7	34,5	59,7	34,5	59,5
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	43,0	-	28,0	-	27,6	-	29,5	-	30,3

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

Table 49

Homogeneous loans and claims on legal entities and provisions made as of 1.03.13¹

	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	648 771,0	100,0	14 431,0	100,0	2,2
of which by quality categories					
1.1. Quality Category I	1 165,7	0,2	0,0	0,0	0,0
1.2. Quality Category II	628 427,7	96,9	6 050,3	41,9	1,0
1.3. Quality Category III	5 823,6	0,9	862,9	6,0	14,8
1.4. Quality Category IV	5 643,3	0,9	1 920,3	13,3	34,0
1.5. Quality Category V	6 576,0	1,0	5 585,1	38,7	84,9
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	192,3	100,0	0,0	100,0	0,0
of which by quality categories					
2.1. Quality Category I	188,8	98,2	0,0	0,0	0,0
2.2. Quality Category II	3,5	1,8	0,0	100,0	1,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	648 963,3		14 431,0		2,2
4. Homogeneous claims grouped into portfolios - total	23 543,1	100,0	7 868,9	100,0	33,4
of which by quality categories					
4.1. Quality Category I	8 546,8	36,3	0,0	0,0	0,0
4.2. Quality Category II	6 541,1	27,8	103,2	1,3	1,6
4.3. Quality Category III	610,2	2,6	37,9	0,5	6,2
4.4. Quality Category IV	124,2	0,5	30,1	0,4	24,2
4.5. Quality Category V	7720,7	32,8	7697,6	97,8	99,7
5. Claims for interest payments - total	3 778,0	100,0	623,3	100,0	16,5
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	707,1	18,7	566,0	90,8	80,0

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

Table 50

Homogeneous loans and claims on individuals and provisions made as of 1.03.13¹

	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	7 538 290,7	100,0	421 305,9	100,0	5,6
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	471 228,0	6,3	13 685,2	3,2	2,9
1.1.2. residential real estate (mortgage) loans, total	1 671 415,8	22,2	33 990,8	8,1	2,0
1.1.3. car loans, total	757 394,7	10,0	37 824,6	9,0	5,0
1.1.4. other consumer loans, total	4 601 513,3	61,0	333 546,6	79,2	7,2
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	617 598,6	8,2	10 940,2	2,6	1,8
1.2.2. a portfolio of loans without overdue payments	6 185 441,5	82,1	67 464,3	16,0	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	233 430,7	3,1	9 474,7	2,2	4,1
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	106 520,0	1,4	29 302,8	7,0	27,5
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	82 780,4	1,1	47 011,0	11,2	56,8
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	133 499,2	1,8	114 291,8	27,1	85,6
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	142 281,4	1,9	140 562,4	33,4	98,8
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	6 945 430,5	92,1	73 307,1	17,4	1,1
1.3.2. Quality category III	178 378,8	2,4	18 786,1	4,5	10,5
1.3.3. Quality category IV	80 679,9	1,1	34 430,4	8,2	42,7
1.3.4. Quality category V	333 801,4	4,4	294 782,3	70,0	88,3
2. Claims grouped into portfolios of homogeneous claims - total	34 520,0	10,3	9 744,1	3,3	28,2
of which by quality categories					
2.1. Quality category I	621,0	0,2	0,0	0,0	0,0
2.2. Quality category II	22 912,6	6,9	235,0	0,1	1,0
2.3. Quality category III	869,5	0,3	155,0	0,1	17,8
2.4. Quality category IV	749,0	0,2	361,5	0,1	48,3
2.5. Quality category V	9367,9	2,8	8992,7	3,1	96,0
3. Claims for interest payments - total	88 038,4	100,0	24 080,6	100,0	27,4
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	26 898,3	30,6	21 865,6	90,8	81,3

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

Table 51

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Substandard	8,9	8,3	8,9	9,2	9,2	2,3	2,1	2,2	2,3	2,3
Doubtful	19,9	22,9	21,1	20,1	20,1	15,3	15,9	14,9	14,7	14,5
Problem	15,0	16,3	16,3	16,2	15,6	45,0	44,3	41,8	41,6	41,2
Loss	56,2	52,4	53,6	54,4	54,9	90,8	91,5	90,1	89,5	88,4

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

Table 52

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

Indicator	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Overdue claims on loans, deposits and other placements, billion rubles	1035,9	1133,0	1257,4	1282,9	1288,2
Of which					
- among 20 largest-asset credit institutions, billion rubles	730,0	845,7	960,6	992,2	999,9
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	4,7	3,9	3,7	3,8	3,7
Overdue claims in rubles					
- billion rubles	886,2	994,1	1122,8	1150,3	1159,4
- as percent of total loans, deposits and other placements in rubles	5,5	4,7	4,2	4,3	4,3
Overdue claims in foreign currency					
- billion rubles	149,7	138,9	134,6	132,7	128,8
- as percent of total loans, deposits and other placements in foreign currency	2,5	1,9	1,9	1,8	1,7
- dollar equivalent, billion \$	4,9	4,3	4,4	4,4	4,2
Overdue claims on loans and other placements with non-financial institutions	743,4	822,6	924,1	934,7	935,9
Share of overdue claims in total volume of loans and other placements with non-financial institutions	5,3	4,6	4,6	4,7	4,7
Overdue claims on loans and other funds provided to individuals	282,3	291,1	313,0	326,5	331,8
Share of overdue claims in total volume of loans and other placements with individuals	6,9	5,2	4,0	4,2	4,2

Table 53

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, %				
	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
No overdue claims	142	134	118	113	113	1,9	1,9	1,7	1,6	1,6
Less than 5%	565	638	644	637	635	70,4	79,8	81,2	80,9	81,3
From 5 to 10%	187	110	103	120	119	23,2	13,4	12,3	12,9	12,8
From 10 to 15%	42	35	28	22	29	3,7	0,8	1,2	1,0	0,8
From 15 to 20%	20	10	9	11	9	0,3	3,4	0,1	0,1	0,1
From 20 to 60%	13	7	11	7	7	0,4	0,4	3,2	3,2	3,1
From 60 to 90%	4	2	0	2	2	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	39	42	43	42	40	0,1	0,3	0,3	0,3	0,3

Table 54**Credit risks of the banking sector**

Indicators	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Large credit risks of the banking sector total, bln rubles	8 736,3	11 971,6	12 773,9	12 523,7	12 644,3
Share of large credit risks in the banking sector assets, %	25,8	28,8	25,8	25,9	25,7

Table 55

Structure of large loans¹ grouped by types of collateral

	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Volume of large loans, billion rubles	5 323,9	6 207,7	6 493,4	6 453,0	6 542,4
of which:					
Volume of secured loans , billion rubles	1 586,4	1 442,8	1 507,9	1 542,7	1 572,5
Volume of I quality category collateral, billion rubles	500,0	324,8	355,8	350,2	335,2
of which:					
collateral of quoted securities issued by legal entities, billion rubles	98,6	14,9	48,0	48,6	47,8
Volume of II quality category collateral, billion rubles	1 429,2	1 285,6	1 363,7	1 384,2	1 506,3
of which:					
collateral of securities, issued by legal entities, billion rubles	589,9	290,0	317,7	358,9	483,6
collateral of proprietary rights (claims), billion rubles	430,3	491,8	511,8	494,9	495,8

¹ Calculated on the basis of credit institutions' reporting by form 0409117 "Information on large loans" (includes information on 30 largest (for reported credit institution) loans to corporate entities other than credit institutions).

Table 56

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

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2010		2011		9 months of 2012		2010		2011		9 months of 2012		2010		2011		9 months of 2012		9 months of 2010	9 months of 2011	9 months of 2012
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	64,5	64,7	67,4	65,5	66,0	63,7	160,2	189,8	197,5	190,0	198,0	173,6	37,8	34,9	31,1	33,5	30,5	34,2	6,8	8,1	6,1
Agriculture, hunting and forestry	42,3	43,5	46,0	44,8	42,7	42,9	178,3	177,9	197,8	182,0	177,9	180,6	62,3	64,5	65,5	67,5	65,0	63,3	4,0	5,2	6,0
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	67,4	67,5	69,7	67,9	67,9	66,6	174,8	209,7	215,6	204,7	210,7	188,5	37,4	32,8	29,2	32,1	28,9	31,7	7,1	8,3	6,3
-mining	77,0	77,2	77,2	77,3	77,2	76,6	294,7	340,1	336,9	282,4	315,8	270,3	22,3	15,7	14,2	11,3	8,2	13,1	6,1	9,4	7,3
-manufacturing	44,4	45,3	46,0	44,4	42,5	41,5	128,0	152,2	147,0	149,3	131,1	132,6	52,0	48,1	43,3	51,7	48,2	47,0	8,1	7,0	6,3
-production and distribution of energy, gas and water	66,5	67,7	79,7	69,6	70,0	68,4	85,0	87,6	186,9	161,5	159,6	147,8	37,2	38,8	29,9	33,7	37,7	41,9	3,4	2,6	0,9
Construction	20,7	20,5	21,4	18,1	18,5	15,3	95,9	103,7	100,5	101,8	103,9	100,8	18,1	22,1	27,5	25,4	23,5	22,7	3,1	3,4	0,8
Wholesale and retail trade, car and household appliance repair	36,6	46,0	27,4	26,3	23,2	22,2	116,9	166,8	135,1	140,5	135,2	136,5	39,4	49,1	34,7	34,3	41,8	43,7	3,8	9,5	3,3
Transport and communication	61,6	63,1	65,1	62,5	59,9	37,2	127,7	128,4	148,0	163,7	168,0	73,7	44,9	48,3	45,5	47,2	38,1	56,5	12,4	10,2	7,8

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

¹ Net gross assets in total assets (total of the balance)² Without overdue receivables

Comment: (bp)-as of the beginning of the period; (ep)-as of the end of the period; (n/d)-no data.

Market Risk

Table 57

Structure of market risk of the banking sector

Risk	1.01.11		1.01.12		1.01.13		1.02.13		1.03.13	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	48,6	100,0	49,7	100,0	47,3	100,0	48,5	100,0	68,9	100,0
Of which										
- interest rate risk (IRR)	36,7	75,6	33,8	68,0	36,0	76,0	37,0	76,4	56,5	82,0
- equity position risk (EPR)	8,6	17,8	12,9	26,0	6,0	12,6	5,7	11,8	7,0	10,1
- foreign exchange risk (FER)	3,2	6,6	3,0	6,0	5,4	11,4	5,7	11,8	5,4	7,8
Reference data:										
Number of credit institutions ¹	641		621		613		622		667	
Share of credit institutions' assets ¹ in total banking sector assets, %	90,9		92,3		92,5		92,5		97,6	

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

Comment: on the basis of reporting of credit institutions by 0409135 form.

Prior to 1.02.2013 – according to Bank of Russia Regulation No. 313-P dated November 14, 2007 “On the Procedure for Calculating Market Risk by Credit Institutions”. Starting from 1.03.2013 – according to Bank of Russia Regulation No. 387-P dated September 28, 2012 “On the Procedure for Calculating Market Risk by Credit Institutions”.

Table 58

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

	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Share of assets in foreign currency in total assets, %	24,1	23,3	21,0	22,1	22,7
of which:					
- 20 largest-asset credit institutions	25,6	25,2	22,2	23,2	24,0
Share of liabilities in foreign currency in total liabilities, %	22,7	21,5	20,9	21,5	21,6
of which:					
- 20 largest-asset credit institutions	24,1	23,2	22,3	23,0	23,3
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	1,3	1,8	0,1	0,6	1,0
of which:					
- 20 largest-asset credit institutions	1,6	1,9	-0,1	0,2	0,7

Table 59

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

	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Balance sheet positions					
Claims, bln rubles	8 143,6	9 688,9	10 410,0	10 683,0	11 139,1
Liabilities, bln rubles	7 690,0	8 955,6	10 343,8	10 398,5	10 624,8
Net balance sheet position, bln rubles	453,6	733,4	66,2	284,5	514,3
Net balance sheet position to own funds (capital), % ¹	9,6	14,0	1,1	4,6	8,3
Off-balance sheet positions ²					
Claims, bln rubles	3 485,7	5 228,6	5 783,2	5 990,2	6 176,5
Liabilities, bln rubles	3 396,1	5 398,4	5 356,7	5 636,1	6 048,2
Net balance sheet position, bln rubles	89,6	-169,8	426,5	354,1	128,3
Net balance sheet position to own funds (capital), % ¹	1,9	-3,2	7,0	5,8	2,1

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

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

Table 60

Compliance with open foreign exchange position (OFXP) requirements

	2010				2011				2012 г.			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
Number of credit institutions that exceeded the OFXP limits	5	4	6	6	6	4	5	5	6	5	2	3
Of which:												
- 20 largest-asset credit institutions	1	0	0	0	0	0	1	0	0	0	0	0
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %												
- credit institutions with licence to conduct banking operations in foreign currency	2,2	0,7	0,8	0,2	0,2	0,1	3,4	0,03	0,0	0,2	0,1	0,3
- On 20 largest-asset credit institutions	2,7	0,0	0,0	0,0	0,0	0,0	4,4	0,0	0,0	0,0	0,0	0,0

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

Table 61

Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFPX)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.02.12	294	243,9	-275,4	24,6	-56,1	-31,5	1 443,6	-2,2
1.03.12	340	52,8	-81,7	16,4	-45,2	-28,9	1 150,8	-2,5
1.04.12	332	40,5	-67,0	15,0	-41,5	-26,5	1 223,9	-2,2
1.05.12	366	18,6	-49,7	55,4	-86,5	-31,2	1 901,9	-1,6
1.06.12	400	113,8	-155,4	56,9	-98,4	-41,6	2 273,2	-1,8
1.07.12	326	15,0	-41,5	7,3	-33,8	-26,5	1 338,8	-2,0
1.08.12	343	7,3	-30,7	9,0	-32,3	-23,3	1 218,4	-1,9
1.09.12	313	28,9	-52,8	9,9	-33,8	-23,9	1 383,0	-1,7
1.10.12	336	12,0	-35,2	8,4	-31,6	-23,1	1 351,8	-1,7
1.11.12	315	40,7	-64,0	27,3	-50,7	-23,4	1 506,8	-1,6
1.12.12	281	21,5	-37,1	9,2	-24,8	-15,6	1 178,3	-1,3
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.02.13	318	37,2	-61,1	23,4	-47,2	-23,8	1 875,9	-1,3
1.03.13	286	54,6	-75,2	6,8	-27,4	-20,6	1 162,0	-1,8
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.02.12	606	85,9	1,7	133,8	-46,2	87,6	3 799,5	2,3
1.03.12	560	160,5	-82,8	143,6	-65,9	77,7	4 125,4	1,9
1.04.12	567	135,2	-66,0	141,4	-72,3	69,2	4 043,5	1,7
1.05.12	527	223,0	-164,4	103,5	-44,9	58,6	3 467,9	1,7
1.06.12	496	197,5	-131,5	94,7	-28,7	66,0	3 134,8	2,1
1.07.12	569	235,6	-126,0	179,2	-69,5	109,7	4 153,2	2,6
1.08.12	551	252,8	-162,0	167,3	-76,5	90,8	4 287,0	2,1
1.09.12	579	78,4	43,6	182,5	-60,4	122,0	4 206,3	2,9
1.10.12	555	40,9	100,8	186,4	-44,6	141,7	4 333,0	3,3
1.11.12	575	-29,6	217,0	267,7	-80,4	187,3	4 156,9	4,5
1.12.12	608	-95,2	290,7	299,8	-104,3	195,5	4 690,5	4,2
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.02.13	572	-137,3	312,2	286,5	-111,6	174,9	4 228,4	4,1
1.03.13	604	-7,3	198,3	307,5	-116,5	191,0	4 990,3	3,8

Table 62

Open currency positions of the banking sector by currencies as of 1.03.13

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	335	-70,4	-1,7	-199,5	129,1
long	555	48,8	2,3	174,1	-125,2
EUR					
short	364	-58,3	-1,4	-105,5	47,2
long	516	15,9	0,8	3,7	12,2
GBP					
short	76	-3,3	-0,1	-13,7	10,5
long	307	15,7	0,6	16,6	-0,8

Liquidity of Credit Institutions

Table 63

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

	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	27,3	28,5	28,5	27,8	26,3
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,5	24,1	23,0	23,5	23,7
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-7,8	-4,7	-2,7	-4,4	-6,1

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». Unless specified other.

² Calculated as ratio of excess of long-term (in excess of 1 year) liquid assets over liabilities with maturity in excess of 1 year to short-term liabilities (less than 1 year).

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

Table 64

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, %				
	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Less than 0	594	608	616	612	618	61,5	51,5	57,1	57,0	57,3
From 0 to 20	365	316	300	300	289	36,7	47,1	42,3	42,7	42,1
More than 20	53	54	40	42	47	1,8	1,4	0,6	0,3	0,5
Data not available	0	0	0	1	2	0,0	0,0	0,0	0,0	0,0
Total	1012	978	956	955	956	100,0	100,0	100,0	100,0	100,0

Table 65

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

	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,5	48,0	48,0	48,8	51,8
Liabilities with maturity up to 30 days, as percent of total liabilities	42,0	43,0	43,6	42,5	42,9
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), %	21,1	19,9	18,9	16,7	12,5

¹ In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». Unless specified other.

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

Table 66

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13	1.01.11	1.01.12	1.01.13	1.02.13	1.03.13
Less than 0	455	446	403	415	407	21,7	25,6	21,3	27,1	22,3
From 0 to 20	250	208	248	227	218	20,4	12,3	13,8	11,4	45,5
More than 20	307	324	305	312	329	57,9	62,1	64,9	61,6	32,2
Data not available	0	0	0	1	2	0,0	0,0	0,0	0,0	0,0
Total	1012	978	956	955	956	100,0	100,0	100,0	100,0	100,0