

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

The Summary Methodology to "Review of the Banking Sector of the Russian Federation" (14th Issue) refers to this issue of the "Review of the Banking Sector of the Russian Federation"

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The Central Bank of the Russian Federation

Banking Regulation and Supervision Department

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

Table 1

Macroeconomic indicators

Indicator		1.01.06	1.01.07	1.01.08	1.01.09	1.01.10
1.	Banking sector assets (billion rubles)	9696,2	13963,5	20125,1	28022,3	29430,0
	as % of GDP	44,8	51,9	60,8	67,3	75,4
2.	Banking sector own funds (capital) (billion rubles)	1241,8	1692,7	2671,5	3811,1	4620,6
	as % of GDP	5,7	6,3	8,1	9,1	11,8
	as % of the banking sector assets	12,8	12,1	13,3	13,6	15,7
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	5452,9	8030,5	12287,1	16526,9	16115,5
	as % of GDP	25,2	29,8	37,1	39,7	41,3
	as % of the banking sector assets	56,2	57,5	61,1	59,0	54,8
	of which:					
	loans provided to individuals, including overdue claims (billion rubles)	1055,8	1882,7	2971,1	4017,2	3573,8
	as % of GDP	4,9	7,0	9,0	9,6	9,2
	as % of the banking sector assets	10,9	13,5	14,8	14,3	12,1
	as % of income of the population	7,6	10,9	13,9	15,7	12,6
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	235,6	363,6	460,3	694,1	544,3
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	8,1	9,6	9,4	11,1	9,4
4.	Securities acquired by credit institutions (billion rubles)	1400,1	1745,4	2250,6	2365,2	4309,4
	as % of GDP	6,5	6,5	6,8	5,7	11,0
	as % of the banking sector assets	14,4	12,5	11,2	8,4	14,6
5.	Individual deposits (billion rubles)	2761,2	3809,7	5159,2	5907,0	7485,0
	as % of GDP	12,8	14,2	15,6	14,2	19,2
	as % of the banking sector liabilities**	28,5	27,3	25,6	21,1	25,4
	as % of income of the population	20,0	22,1	24,2	23,1	26,4
6.	Funds raised from organisations (billion rubles) ***	3138,9	4790,3	7053,1	8774,6	9557,2
	as % of GDP	14,5	17,8	21,3	21,1	24,5
	as % of the banking sector liabilities**	32,4	34,3	35,0	31,3	32,5
Reference data						
Indicator (billion rubles)		1.01.06	1.01.07	1.01.08	1.01.09	1.01.10
Gross Domestic Product		21625,4	26903,5	33102,9	41 256,0	39 016,1
Fixed capital investment of organisations of all forms of ownership (except small businesses)		2893,2	3809,0	5214,0	6272,1	5769,8
Income of the population		13819,0	17290,1	21311,4	25561,2	28388,8

* For the purpose of time series' consistency indicators over the period up to 1.02.08 do not include securities under reverse repurchase agreement (paragraph 4a table 11).

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

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans provided to individuals		Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	6,9	14,5	5,6	24,4
1.02.09	6,2	47,7	1,0	38,4	6,9	37,9	0,5	34,0	3,5	19,3	3,1	28,8
1.03.09	-1,9	40,9	0,7	38,1	-0,4	34,7	-1,6	28,4	1,7	19,0	-1,5	24,5
1.04.09	-2,3	33,8	0,7	36,4	-1,5	27,9	-2,5	21,0	-0,3	16,6	-2,0	16,1
1.05.09	-1,7	29,1	7,5	44,1	0,5	24,5	-1,6	14,0	1,6	14,9	-0,4	17,3
1.06.09	-2,3	22,2	-0,5	41,4	-1,5	19,7	-1,9	7,9	0,3	11,7	0,6	11,1
1.07.09	1,3	20,5	-0,8	38,8	-1,2	15,3	-1,1	3,0	2,8	12,5	4,2	10,5
1.08.09	0,2	19,5	1,8	39,5	-0,2	12,0	-0,4	-1,5	1,9	13,0	-0,7	12,2
1.09.09	1,8	17,9	-0,5	34,9	0,0	8,4	-0,6	-5,9	0,9	11,6	1,3	7,9
1.10.09	-0,5	14,7	6,5	41,8	-0,7	5,7	-1,1	-9,9	0,5	13,8	1,8	3,9
1.11.09	-0,6	10,8	3,1	37,4	-0,5	3,2	-0,7	-12,0	1,4	22,9	-2,2	2,3
1.12.09	2,5	10,7	0,8	26,9	0,3	2,8	-0,2	-11,6	2,9	26,7	2,6	12,7
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	6,9	26,7	2,0	8,9
1.02.10	-0,8	-1,9	0,4	20,5	-0,3	-6,5	-0,8	-12,2	0,2	22,7	-1,4	4,1
1.03.10	-0,4	-0,4	-0,5	19,0	-0,7	-6,8	-0,6	-11,2	2,3	23,4	-0,9	4,8
Reference data:												
Increase from the beginning of the current year	-1,2		-0,2		-1,0		-1,3		2,5		-2,3	
Increase over the same period of the previous year	4,2		1,7		6,5		-1,1		5,3		1,5	

Institutional features of the banking sector

Table 3

Number of Russian credit institutions

Indicator	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
Credit institutions registered by the Bank of Russia and other authorities	1296	1228	1178	1173	1170
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1136	1108	1058	1056	1048
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	3	3	1	1	1
Credit institutions with their banking licenses being revoked (cancelled)	157	117	119	116	121
Credit institutions licensed to conduct operations in foreign currency	754	736	701	700	699
Credit institutions holding general licences	300	298	291	291	291

Table 4

Operating credit institutions (CIs), by federal districts

Federal district	1.01.08		1.01.09		1.01.10		1.02.10		1.03.10	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	632	55,6	621	56,0	598	56,5	597	56,5	595	56,8
of which the City of Moscow and Moscow Region	568	50,0	556	50,2	535	50,6	534	50,6	532	50,8
North-Western	81	7,1	79	7,1	75	7,1	75	7,1	75	7,2
Southern	118	10,4	115	10,4	113	10,7	53	5,0	51	4,9
North-Caucasian							60	5,7	59	5,6
Volga	134	11,8	131	11,8	125	11,8	125	11,8	124	11,8
Ural	63	5,5	58	5,2	54	5,1	53	5,0	53	5,1
Siberian	68	6,0	68	6,1	62	5,9	62	5,9	60	5,7
Far Eastern	40	3,5	36	3,2	31	2,9	31	2,9	31	3,0
Russian Federation	1136	100,0	1108	100,0	1058	100,0	1056	100,0	1048	100,0

Table 5

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.09	1.01.10	1.03.10	1.01.09	1.01.10	1.03.10	1.01.09	1.01.10	1.03.10	1.01.09	1.01.10	1.03.10	1.01.09	1.01.10	1.03.10	1.01.09	1.01.10	1.03.10
Central	621	598	595	177	159	156	584	528	526	73	70	70	17	18	18	17	17	17
of which the City of Moscow and Moscow Region*	556	535	532	145	131	129	138	134	133	20	20	20	15	16	16	4	4	4
North-Western	79	75	75	32	29	29	375	357	352	338	343	338	2	2	2	11	11	11
Southern	115	113	51	103	100	26	400	384	287	183	180	373	5	5	2	12	12	9
North-Caucasian			59			73			97			73			3			3
Volga	131	125	124	143	132	129	631	562	555	230	219	219	6	6	6	18	18	18
Ural	58	54	53	126	120	118	273	246	234	148	141	137	4	4	4	8	8	7
Siberian	68	62	60	47	38	37	384	356	357	334	356	368	3	2	2	11	11	11
Far Eastern	36	31	31	33	23	23	162	149	143	235	276	265	2	1	1	5	5	5
Russian Federation	1108	1058	1048	661	601	591	2809	2582	2551	159	156	156	39	39	39	81	81	81

* as one region

Table 6

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

Distribution of credit institutions ranged by assets (descending)	1.01.08		1.01.09		1.01.10		1.02.10		1.03.10	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	8 502 936	42,3	12 941 083	46,2	14 092 987	47,9	13 954 866	47,8	13 997 963	48,1
From 6 to 20	4 308 447	21,4	5 906 199	21,1	6 018 106	20,4	5 967 840	20,4	5 898 639	20,3
From 21 to 50	2 578 014	12,8	3 725 544	13,3	3 572 615	12,1	3 617 175	12,4	3 529 914	12,1
From 51 to 200	3 036 498	15,1	3 726 736	13,3	3 920 972	13,3	3 879 128	13,3	3 882 409	13,4
From 201 to 500	1 226 060	6,1	1 271 471	4,5	1 382 703	4,7	1 349 474	4,6	1 349 120	4,6
From 501 to 1001	457 733	2,3	441 001	1,6	438 100	1,5	423 516	1,5	420 788	1,4
From 1001	15 436	0,1	10 294	0,0	4 542	0,0	4 194	0,0	3 332	0,0
Total	20 125 125	100,0	28 022 329	100,0	29 430 025	100,0	29 196 193	100,0	29 082 165	100,0

Table 7

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

Federal district	(%)				
	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
Central	49,2	52,6	55,3	55,0	55,4
of which the City of Moscow and Moscow Region	49,6	53,0	55,7	55,4	55,8
North-Western	67,7	68,1	70,6	67,9	67,9
Southern	52,1	53,8	52,9	65,6	66,7
North-Caucasian				43,8	45,1
Volga	42,0	47,8	45,0	45,6	45,5
Ural	47,4	52,9	57,0	56,3	56,9
Siberian	69,1	70,0	81,4	81,5	80,9
Far Eastern	58,2	62,5	65,1	65,9	66,2
Russian Federation	42,3	46,2	47,9	47,8	48,1

Table 8

Operating credit institutions ranged by assets (distribution and change over the period 1.01.10 - 1.03.10)

Groups of credit institutions ranged by assets as of 1.01.10		Number of credit institutions as of 1.01.10	Groups as of 1.03.10							Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6	7		
1	First 5	5	5								
2	From 6 to 20	15		15							
3	From 21 to 50	30			28	2					
4	From 51 to 200	150			2	142	5				1
5	From 201 to 500	300				6	281	11			2
6	From 501 to 1001	500					14	479	6	1	
7	From 1001	58						10	42	6	
Became operating after 1.01.10											
Total over the period										7	3
Total as of 1.01.10*		1058									
Total as of 1.03.10*		1048	5	15	30	150	300	500	48		

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

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

Table 9

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

	1.01.08	1.01.09	1.07.09	1.10.09	1.01.10
Credit institutions with foreign participation over 50%					
Assets	17,2	18,7	17,6	18,8	18,3
Own funds (capital)	15,7	17,3	16,7	17,3	23,8
Correspondent accounts with non-resident banks	23,2	17,0	11,3	15,6	15,6
Loans and other placements with non-financial organisations	15,5	16,6	14,6	15,0	14,8
Loans, deposits and other placements with credit institutions	22,2	25,0	26,3	31,4	31,7
Individual deposits	8,9	10,3	11,1	11,9	12,0
Funds raised from organisations *	17,8	18,8	17,3	19,1	18,5
Profit (loss) of the current year	16,4	19,7	555,8	135,3	29,8
Reference data:					
Number of credit institutions	86	102	106	108	108
of which 100% foreign-owned credit institutions					
Assets	11,6	13,0	12,1	11,8	11,3
Own funds (capital)	11,1	12,2	11,9	11,1	15,4
Correspondent accounts with non-resident banks	15,6	12,1	7,1	9,0	9,0
Loans and other placements with non-financial organisations	10,7	11,6	10,0	9,3	9,1
Loans, deposits and other placements with credit institutions	18,6	21,6	21,4	26,1	23,8
Individual deposits	5,0	5,4	6,3	6,2	6,2
Funds raised from organisations *	10,9	12,6	11,6	11,6	11,1
Profit (loss) of the current year	10,7	14,8	508,3	125,8	27,4
Reference data:					
Number of credit institutions	63	76	81	81	82

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

Table 10

Selected indicators of credit institutions going through insolvency prevention measures*

	1.11.08		1.01.09		1.01.10		1.02.10		1.03.10	
	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector
Assets	576,2	2,3	749,2	2,7	800,8	2,7	748,8	2,6	745,6	2,6
Own funds (capital)	26,2	0,8	62,6	1,6	70,3	1,9	64,5	1,9	61,1	1,3
Loans and other placements with non-financial organisations	277,0	2,3	290,6	2,3	267,5	2,1	237,5	1,9	240,7	1,9
of which overdue claims	14,9	7,8	16,6	6,2	91,4	12,0	60,1	7,9	61,1	8,0
Loans provided to individuals	57,5	1,4	102,6	2,6	71,9	2,0	71,2	2,0	70,2	2,0
of which overdue claims	3,2	2,4	5,6	3,8	10,3	4,2	10,6	4,2	10,6	4,1
Individual deposits	73,2	1,3	123,1	2,1	125,9	1,7	129,2	1,7	132,9	1,7
Funds raised from organisations	192,9	2,2	299,7	3,4	319,8	3,3	286,9	3,0	274,0	2,9
Reference data:										
Number of credit institutions *	7	0,6	20	1,8	18	1,7	18	1,7	18	1,7

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

Activities of Credit Institutions Main Trends

Table 11

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
1.	Money, precious metals and gemstones	501,7	829,3	795,8	638,5	640,9
1.1.	of which: money	487,1	795,1	747,0	590,6	590,8
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 294,7	2 078,7	1 755,2	1 092,8	1 173,7
3.	Correspondent accounts with credit institutions of which:	413,3	1 238,8	839,2	819,8	786,4
3.1.	Correspondent accounts with correspondent credit institutions	105,6	395,8	171,7	141,9	125,9
3.2.	Correspondent accounts with non-resident banks	307,7	843,0	667,6	677,9	660,5
4.	Securities acquired by credit institutions, total* of which	2 250,6	2 365,2	4 309,4	4 643,4	4 646,8
4.1.	Debt securities*	1 541,4	1 760,3	3 379,1	3 641,7	3 611,9
4.2.	Shares*	316,3	193,4	411,8	448,2	455,6
4.3.	Discounted promissory notes	251,1	199,5	234,0	268,3	295,3
4.4.	Shares in associates and subsidiaries	141,9	212,0	284,5	285,3	284,0
4a.	Securities under REPO agreement	304,1	-	-	-	-
5.	Other participation in authorised capital	25,2	45,1	72,6	72,6	77,4
6.	Loans, total of which:	14 288,6	19 941,0	19 878,4	20 099,7	19 935,7
6.1.	Loans, deposits and other placements of which overdue claims	14 258,8	19 884,8	19 847,1	20 071,0	19 909,0
	of which:	184,1	422,0	1 014,7	1 022,9	1 035,4
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	9 316,0	12 509,7	12 541,7	12 504,5	12 421,6
	of which overdue claims	86,1	266,4	762,5	760,4	768,2
6.1.2.	Loans provided to individuals of which overdue claims	2 971,1	4 017,2	3 573,8	3 545,5	3 525,8
	of which overdue claims	96,5	148,6	243,0	250,0	257,7
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	1 418,1	2 501,2	2 725,9	3 037,9	2 993,1
	of which overdue claims	0,2	1,3	1,9	4,9	1,6
7.	Fixed assets (tangible and intangible) and inventories	434,8	544,1	790,7	792,3	787,9
8.	Allocation of profit	122,7	109,8	71,4	73,5	70,9
8.1.	of which income tax	-	-	68,4	70,6	68,2
9.	Other assets, total of which:	489,6	870,4	917,4	963,5	962,3
9.1.	Float	171,9	520,3	434,3	453,8	396,9
9.2.	Receivables	81,4	129,3	125,8	128,5	163,8
9.3.	Deferred expenses	196,5	69,0	74,4	73,3	73,0
Banking sector assets		20 125,1	28 022,3	29 430,0	29 196,2	29 082,2

* For the purpose of time series' consistency indicators over the period up to 1.02.08 do not include securities under reverse repurchase agreement (paragraph 4a)

Table 12

Structure of liabilities*, by source of funds

(billion rubles)

Liabilities*		1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
1.	Funds and profit of credit institutions	2 809,2	3 109,2	3 766,4	3 821,2	3 834,3
	Of which:					
1.1.	Funds of credit institutions	2 182,2	1 789,4	2 432,8	2 465,0	2 470,2
1.2.	Profit (losses), including financial result of the previous year	627,0	1 319,8	1 333,5	1 356,2	1 364,1
	Of which:					
1.2.1.	Profit (losses) of the current year	508,0	409,2	205,1	41,9	65,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	34,0	3 370,4	1 423,1	1 124,2	927,2
3.	Accounts of credit institutions	194,4	346,0	273,1	232,5	223,4
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	124,5	252,4	168,0	141,5	125,7
3.2.	Correspondent accounts of non-resident credit institutions	18,4	77,7	97,1	83,5	89,0
4.	Loans, deposits and other funds raised from other credit institutions	2 807,4	3 639,6	3 117,3	3 159,0	3 077,0
5.	Clients' funds**	12 252,3	14 748,5	17 131,4	17 021,7	17 105,4
	Of which:					
5.1.	Budgetary funds in settlement accounts	20,1	15,6	20,4	29,6	27,6
5.2.	Government and other extra-budgetary funds in settlement accounts	25,0	14,2	13,7	23,7	22,6
5.3.	Funds of legal entities in settlement and other accounts	3 232,9	3 521,0	3 857,4	4 020,5	4 066,6
5.4.	Clients' float	262,0	281,5	209,7	249,2	239,5
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	3 520,0	4 945,4	5 466,6	5 118,3	5 001,9
5.6.	Individual deposits	5 159,2	5 907,0	7 485,0	7 502,6	7 671,7
5.7.	Clients' funds in factoring and forfeiting operations	13,5	10,7	10,1	9,2	7,8
6.	Bonds	290,2	375,3	412,7	411,5	415,3
7.	Promissory notes and bank acceptances	822,2	756,3	748,6	760,4	774,2
8.	Other liabilities*, total	915,3	1 677,0	2 557,4	2 665,7	2 725,4
	Of which:					
8.1.	Provisions	586,3	1 022,7	2 050,6	2 108,7	2 149,3
8.2.	Float	156,0	431,6	257,9	278,2	285,8
8.3.	Payables	27,6	33,9	45,2	51,7	52,3
8.4.	Deferred income	27,3	4,7	4,9	4,3	4,2
8.5.	Interest payable	118,1	184,1	198,9	222,7	233,8
	Of which:					
	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities*		20 125,1	28 022,3	29 430,0	29 196,2	29 082,2

* 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».

** Including certificates of deposit and savings certificates

Table 13

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

Assets		1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
1.	Money, precious metals and gemstones	2,5	3,0	2,7	2,2	2,2
1.1.	of which: money	2,4	2,8	2,5	2,0	2,0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6,4	7,4	6,0	3,7	4,0
3.	Correspondent accounts with credit institutions of which:	2,1	4,4	2,9	2,8	2,7
3.1.	Correspondent accounts with correspondent credit institutions	0,5	1,4	0,6	0,5	0,4
3.2.	Correspondent accounts with non-resident banks	1,5	3,0	2,3	2,3	2,3
4.	Securities acquired by credit institutions, total* of which	11,2	8,4	14,6	15,9	16,0
4.1.	Debt securities*	7,7	6,3	11,5	12,5	12,4
4.2.	Shares*	1,6	0,7	1,4	1,5	1,6
4.3.	Discounted promissory notes	1,2	0,7	0,8	0,9	1,0
4.4.	Shares in associates and subsidiaries	0,7	0,8	1,0	1,0	1,0
4a.	Securities under REPO agreement	1,5	-	-	-	-
5.	Other participation in authorised capital	0,1	0,2	0,2	0,2	0,3
6.	Loans, total of which:	71,0	71,2	67,5	68,8	68,5
6.1.	Loans, deposits and other placements of which overdue claims	70,9	71,0	67,4	68,7	68,5
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	46,3	44,6	42,6	42,8	42,7
6.1.2.	Loans provided to individuals of which overdue claims	14,8	14,3	12,1	12,1	12,1
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	7,0	8,9	9,3	10,4	10,3
7.	Fixed assets (tangible and intangible) and inventories	2,2	1,9	2,7	2,7	2,7
8.	Allocation of profit	0,6	0,4	0,2	0,3	0,2
8.1.	of which income tax	-	-	0,2	0,2	0,2
9.	Other assets, total of which:	2,4	3,1	3,1	3,3	3,3
9.1.	Float	0,9	1,9	1,5	1,6	1,4
9.2.	Receivables	0,4	0,5	0,4	0,4	0,6
9.3.	Deferred expenses	1,0	0,2	0,3	0,3	0,3
Banking sector assets		100,0	100,0	100,0	100,0	100,0

* For the purpose of time series' consistent indicators over the period up to 1.02.08 do not include securities under reverse repurchase agreement (paragraph 4a)

Table 14

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

Liabilities*		1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
1.	Funds and profit of credit institutions	14,0	11,1	12,8	13,1	13,2
	Of which:					
1.1.	Funds of credit institutions	10,8	6,4	8,3	8,4	8,5
1.2.	Profit (losses), including financial result of the previous year	3,1	4,7	4,5	4,6	4,7
	Of which:					
1.2.1.	Profit (losses) of the current year	2,5	1,5	0,7	0,1	0,2
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	0,2	12,0	4,8	3,9	3,2
3.	Accounts of credit institutions	1,0	1,2	0,9	0,8	0,8
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,9	0,6	0,5	0,4
3.2.	Correspondent accounts of non-resident credit institutions	0,1	0,3	0,3	0,3	0,3
4.	Loans, deposits and other funds raised from other credit institutions	13,9	13,0	10,6	10,8	10,6
5.	Clients' funds**	60,9	52,6	58,2	58,3	58,8
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,1	0,0	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	16,1	12,6	13,1	13,8	14,0
5.4.	Clients' float	1,3	1,0	0,7	0,9	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,5	17,6	18,6	17,5	17,2
5.6.	Individual deposits	25,6	21,1	25,4	25,7	26,4
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,0	0,0	0,0	0,0
6.	Bonds	1,4	1,3	1,4	1,4	1,4
7.	Promissory notes and bank acceptances	4,1	2,7	2,5	2,6	2,7
8.	Other liabilities*, total	4,5	6,0	8,7	9,1	9,4
	Of which:					
8.1.	Provisions	2,9	3,6	7,0	7,2	7,4
8.2.	Float	0,8	1,5	0,9	1,0	1,0
8.3.	Payables	0,1	0,1	0,2	0,2	0,2
8.4.	Deferred income	0,1	0,0	0,0	0,0	0,0
8.5.	Interest payable	0,6	0,7	0,7	0,8	0,8
	Of which:					
	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities*		100,0	100,0	100,0	100,0	100,0

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

** Including certificates of deposit and savings certificates

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

	Rubles					Foreign Currency					Total				
	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
1. Loans, deposits and other placements, total	10465,6	13874,9	13872,8	13876,2	13865,6	3793,2	6009,9	5974,4	6194,9	6043,4	14258,8	19884,8	19847,1	20071,0	19909,0
Of which															
- overdue claims	167,1	353,2	835,1	837,7	855,6	17,0	68,8	179,6	185,2	179,7	184,1	422,0	1014,7	1022,9	1035,4
1.1 Loans and other placements with non-financial resident organisations	6838,8	8723,1	8812,6	8778,0	8781,7	1961,5	3032,2	2954,8	2956,6	2878,6	8800,3	11755,3	11767,4	11734,6	11660,4
Of which															
- overdue claims	74,9	214,7	599,0	591,8	605,5	10,6	46,1	123,0	128,5	123,3	85,4	260,8	722,0	720,3	728,9
of which:															
1.1.1. Loans to individual entrepreneurs	263,3	313,8	269,7	265,0	264,7	7,6	9,2	6,4	6,4	6,5	271,0	323,0	276,2	271,5	271,2
Of which															
- overdue claims	4,1	8,1	21,9	22,7	23,5	0,1	0,1	0,3	0,3	0,3	4,2	8,2	22,2	23,0	23,8
1.2 Loans and other placements with non-resident legal entities (except banks)	85,8	176,3	308,1	311,0	303,5	429,9	578,2	466,3	459,0	457,7	515,7	754,4	774,3	769,9	761,2
Of which															
- overdue claims	0,0	0,5	19,2	19,9	20,0	0,7	5,1	21,3	20,1	19,3	0,7	5,6	40,6	40,1	39,3
1.3 Loans, deposits and other placements with financial sector	627,6	778,8	827,5	852,9	896,6	155,6	232,0	313,0	334,1	295,5	783,2	1010,8	1140,5	1187,1	1192,1
Of which															
- overdue claims	0,4	6,4	7,2	7,6	8,0	0,0	0,3	0,8	0,8	0,7	0,5	6,7	8,0	8,4	8,7
of which:															
1.3.1 Resident credit institutions	450,3	512,9	562,2	601,9	641,9	116,3	164,1	240,9	262,5	225,3	566,6	677,0	803,0	864,4	867,3
Of which															
- overdue claims	0,2	1,2	0,9	0,9	0,9	0,0	0,1	0,1	0,1	0,1	0,2	1,2	0,9	0,9	0,9
1.3.2 Resident financial institutions of different forms of ownership	177,3	265,9	265,3	251,0	254,7	39,3	67,9	72,1	71,7	70,2	216,6	333,8	337,5	322,7	324,8
Of which															
- overdue claims	0,2	5,3	6,4	6,7	7,2	0,0	0,2	0,7	0,8	0,6	0,2	5,5	7,1	7,5	7,8
1.4 Loans, deposits and other placements with non-resident banks	64,0	239,1	208,5	251,9	221,7	787,5	1585,1	1714,4	1921,7	1904,1	851,5	1824,3	1922,9	2173,6	2125,8
Of which															
- overdue claims	0,0	0,0	0,2	3,1	0,2	0,0	0,1	0,8	0,8	0,5	0,0	0,1	1,0	3,9	0,6
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	119,5	156,5	230,0	233,7	221,1	0,3	0,2	0,1	0,1	0,1	119,7	156,7	230,1	233,8	221,2
Of which															
- overdue claims	1,0	0,2	0,2	0,2	0,1	0,0	0,0	0,0	0,0	0,0	1,0	0,2	0,2	0,2	0,1
1.6 Loans to resident individuals	2565,2	3534,3	3168,0	3141,6	3133,7	398,4	471,5	395,6	392,4	381,0	2963,6	4005,8	3563,6	3534,0	3514,6
Of which															
- overdue claims	90,7	131,4	209,3	215,1	221,7	5,7	17,0	33,5	34,7	35,7	96,4	148,3	242,8	249,8	257,4
1.7 Loans to non-resident individuals	1,5	2,9	1,9	1,9	1,9	6,0	8,5	8,3	9,6	9,3	7,5	11,4	10,2	11,5	11,2
Of which															
- overdue claims	0,0	0,1	0,1	0,1	0,1	0,1	0,2	0,2	0,2	0,2	0,1	0,2	0,2	0,3	0,3
Reference data:															
Provisions on loans, deposits and other placements	531,7	898,5	1820,6	1869,0	1905,9	0,0	0,0	0,0	0,0	0,0	531,7	898,5	1820,6	1869,0	1905,9
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,4	12,9	42,3	41,3	42,6	0,0	2,6	9,0	8,1	8,2	0,4	15,5	51,3	49,4	50,8
Credit institutions' portfolio of promissory notes of residents	247,4	184,7	210,1	243,0	268,4	2,5	9,8	21,4	22,8	24,5	249,9	194,5	231,6	265,8	292,9
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,4	0,7	0,7	0,7	1,2	4,6	1,7	1,8	1,7	1,2	5,0	2,5	2,5	2,4

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

	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
1. Loans, deposits and other placements, total	100,0 70,9	100,0 71,0	100,0 67,4	100,0 68,7	100,0 68,5
Of which: - overdue claims	1,3 0,9	2,1 1,5	5,1 3,4	5,1 3,5	5,2 3,6
1.1 Loans and other placements with non-financial resident organisations	61,7 43,7	59,1 41,9	59,3 40,0	58,5 40,2	58,6 40,1
Of which: - overdue claims	0,6 0,4	1,3 0,9	3,6 2,5	3,6 2,5	3,7 2,5
of which: 1.1.1. Loans provided to individual entrepreneurs	1,9 1,3	1,6 1,2	1,4 0,9	1,4 0,9	1,4 0,9
Of which: - overdue claims	0,0 0,0	0,0 0,0	0,1 0,1	0,1 0,1	0,1 0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	3,6 2,6	3,8 2,7	3,9 2,6	3,8 2,6	3,8 2,6
Of which: - overdue claims	0,00 0,00	0,03 0,02	0,20 0,14	0,20 0,14	0,2 0,1
1.3 Loans, deposits and other placements with financial sector	5,5 3,9	5,1 3,6	5,7 3,9	5,9 4,1	6,0 4,1
Of which: - overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
of which: 1.3.1 Resident credit institutions	4,0 2,8	3,4 2,4	4,0 2,7	4,3 3,0	4,4 3,0
Of which - overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.3.2 Resident financial institutions of different forms of ownership	1,5 1,1	1,7 1,2	1,7 1,1	1,6 1,1	1,6 1,1
Of which - overdue claims	0,00 0,00	0,03 0,02	0,04 0,02	0,04 0,03	0,0 0,0
1.4 Loans, deposits and other placements with non-resident banks	6,0 4,2	9,2 6,5	9,7 6,5	10,8 7,4	10,7 7,3
Of which: - overdue claims	0,00 0,00	0,00 0,00	0,00 0,00	0,02 0,01	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	0,8 0,6	0,8 0,6	1,2 0,8	1,2 0,8	1,1 0,8
Of which: - overdue claims	0,01 0,01	0,00 0,00	0,00 0,00	0,00 0,00	0,0 0,0
1.6 Loans to resident individuals	20,8 14,7	20,1 14,3	18,0 12,1	17,6 12,1	17,7 12,1
Of which: - overdue claims	0,7 0,5	0,7 0,5	1,2 0,8	1,2 0,9	1,3 0,9
1.7 Loans to non-resident individuals	0,1 0,0	0,1 0,0	0,1 0,0	0,1 0,0	0,1 0,0
Of which: - overdue claims	0,00 0,00	0,00 0,00	0,00 0,00	0,00 0,00	0,0 0,0
Reference data:					
Provision on loans, deposits and other placements	3,7 2,6	4,5 3,2	9,2 6,2	9,3 6,4	9,6 6,6
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,0 0,0	0,1 0,1	0,3 0,2	0,2 0,2	0,3 0,2
Credit institutions' portfolio of promissory notes of residents	1,8 1,2	1,0 0,7	1,2 0,8	1,3 0,9	1,5 1,0
Credit institutions' portfolio of promissory notes of non-residents	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0

Table 17

The structure of credit institutions' security portfolio*

	1.02.08		1.01.09		1.01.10		1.02.10		1.03.10	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	2 105,7	100,0	2 165,7	100,0	4 075,4	100,0	4 375,2	100,0	4 351,5	100,0
- in rubles	1 800,8	85,5	1 674,1	77,3	3 309,3	81,2	3 627,4	82,9	3 597,9	82,7
- in foreign currency	304,9	14,5	491,6	22,7	766,1	18,8	747,8	17,1	753,7	17,3
Of which:										
Securities at fair value through profit or loss	1 595,3	75,8	623,2	28,8	1 469,8	36,1	1 493,0	34,1	1 396,9	32,1
- in rubles	1 445,8	68,7	541,0	25,0	1 309,8	32,1	1 350,2	30,9	1 238,7	28,5
- in foreign currency	149,5	7,1	82,2	3,8	160,0	3,9	142,8	3,3	158,2	3,6
Securities available for sale	310,9	14,8	1 154,4	53,3	2 157,1	52,9	2 436,4	55,7	2 515,0	57,8
- in rubles	219,1	10,4	848,6	39,2	1 678,4	41,2	1 959,2	44,8	2 044,1	47,0
- in foreign currency	91,8	4,4	305,8	14,1	478,6	11,7	477,2	10,9	470,8	10,8
Securities held-to-maturity	55,0	2,6	174,2	8,0	150,6	3,7	146,6	3,3	140,8	3,2
- in rubles	41,9	2,0	148,6	6,9	116,6	2,9	112,5	2,6	108,2	2,5
- in foreign currency	13,1	0,6	25,6	1,2	34,0	0,8	34,0	0,8	32,7	0,8
Shares in associates and subsidiaries	144,5	6,9	212,0	9,8	284,5	7,0	285,3	6,5	284,0	6,5
- in rubles	94,0	4,5	134,0	6,2	191,6	4,7	191,9	4,4	192,3	4,4
- in foreign currency	50,5	2,4	78,0	3,6	92,9	2,3	93,4	2,1	91,7	2,1
Reference data:										
Revaluation of securities	4,6		-177,5		16,3		46,4		46,1	
Provisions for losses on securities available for sale	2,3		7,2		13,9		15,5		16,1	
Provisions for losses on securities held-to-maturity	0,2		1,8		2,4		2,0		2,6	
Provisions for losses on portfolio of shares in associates and subsidiaries	1,4		2,1		2,3		2,3		2,2	

* Excluding promissory notes

Table 18

The structure of credit institutions' portfolio of debt securities

	1.02.08		1.01.09		1.01.10		1.02.10		1.03.10	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Debt securities held, total	1 674,7	100,0	1 760,3	100,0	3 379,1	100,0	3 641,7	100,0	3 611,9	100,0
- in rubles	1 440,8	86,0	1 376,8	78,2	2 741,3	81,1	3 020,8	83,0	2 991,1	82,8
- in foreign currency	234,0	14,0	383,5	21,8	637,8	18,9	620,9	17,0	620,8	17,2
of which: revaluation	2,4	0,1	-120,5	-6,8	10,5	0,3	35,2	1,0	43,1	1,2
Debt securities at book value held (without revaluation)	1 672,3	100,0	1 880,8	100,0	3 368,6	100,0	3 606,5	100,0	3 568,9	100,0
of which:										
debt securities of the Russian Federation	597,1	35,7	258,1	13,7	767,9	22,8	816,5	22,6	839,3	23,5
- in rubles	533,9	31,9	168,6	9,0	656,5	19,5	703,9	19,5	716,3	20,1
- in foreign currency	63,3	3,8	89,6	4,8	111,4	3,3	112,6	3,1	123,1	3,4
debt securities of the Bank of Russia	101,8	6,1	12,5	0,7	283,1	8,4	450,5	12,5	487,0	13,6
- in rubles	101,8	6,1	12,5	0,7	283,1	8,4	450,5	12,5	487,0	13,6
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	133,3	8,0	139,6	7,4	229,6	6,8	244,4	6,8	254,5	7,1
- in rubles	133,3	8,0	139,6	7,4	229,6	6,8	244,4	6,8	254,5	7,1
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	139,5	8,3	169,8	9,0	289,3	8,6	294,1	8,2	319,8	9,0
- in rubles	139,4	8,3	169,5	9,0	252,2	7,5	254,2	7,0	280,4	7,9
- in foreign currency	0,0	0,0	0,3	0,0	37,1	1,1	39,9	1,1	39,4	1,1
other debt securities of residents	416,6	24,9	360,5	19,2	759,2	22,5	859,0	23,8	790,8	22,2
- in rubles	416,6	24,9	358,8	19,1	759,1	22,5	859,0	23,8	790,7	22,2
- in foreign currency	0,0	0,0	1,7	0,1	0,1	0,0	0,1	0,0	0,1	0,0
debt securities of other countries	56,3	3,4	27,8	1,5	33,5	1,0	25,5	0,7	26,0	0,7
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	56,3	3,4	27,8	1,5	33,5	1,0	25,5	0,7	26,0	0,7
debt securities of non-resident banks	41,3	2,5	70,0	3,7	90,1	2,7	90,7	2,5	74,9	2,1
- in rubles	17,2	1,0	29,1	1,5	28,9	0,9	28,9	0,8	28,9	0,8
- in foreign currency	24,1	1,4	40,9	2,2	61,1	1,8	61,8	1,7	46,0	1,3
other debt securities of non-residents	142,7	8,5	249,2	13,2	539,7	16,0	534,6	14,8	545,0	15,3
- in rubles	60,1	3,6	116,0	6,2	174,6	5,2	176,9	4,9	173,8	4,9
- in foreign currency	82,6	4,9	133,2	7,1	365,1	10,8	357,7	9,9	371,2	10,4
debt securities delivered without derecognition in the balance sheet	43,6	2,6	591,3	31,4	362,7	10,8	277,2	7,7	216,7	6,1
- in rubles	36,0	2,2	501,2	26,6	334,0	9,9	254,5	7,1	202,2	5,7
- in foreign currency	7,6	0,5	90,1	4,8	28,7	0,9	22,7	0,6	14,5	0,4
overdue debt securities	0,0	0,0	2,0	0,1	13,4	0,4	13,8	0,4	14,8	0,4
- in rubles	0,0	0,0	2,0	0,1	12,9	0,4	13,5	0,4	14,5	0,4
- in foreign currency	0,0	0,0	0,0	0,0	0,5	0,0	0,4	0,0	0,3	0,0
Reference data:										
Provisions for losses on debt securities	0,7		7,2		19,5		21,2		22,6	

Table 19

Structure of credit institutions' portfolio of shares

	1.02.08		1.01.09		1.01.10		1.02.10		1.03.10	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Shares held, total	286,5	100,0	193,4	100,0	411,8	100,0	448,2	100,0	455,6	100,0
- in rubles	266,0	92,9	163,3	84,5	376,4	91,4	414,6	92,5	414,4	91,0
- in foreign currency	20,4	7,1	30,1	15,5	35,3	8,6	33,5	7,5	41,2	9,0
of which: revaluation	2,1	0,7	-57,1	-29,5	5,8	1,4	11,2	2,5	3,0	0,7
Shares held at book value (without revaluation)	284,3	100,0	250,5	100,0	406,0	100,0	436,9	100,0	452,6	100,0
of which shares of:										
resident credit institutions	13,0	4,6	8,9	3,6	4,6	1,1	5,7	1,3	6,9	1,5
- in rubles	13,0	4,6	8,9	3,6	4,5	1,1	5,7	1,3	6,8	1,5
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	250,5	88,1	194,8	77,8	354,2	87,2	384,0	87,9	389,6	86,1
- in rubles	247,2	86,9	193,2	77,1	344,7	84,9	374,5	85,7	380,8	84,1
- in foreign currency	3,3	1,2	1,6	0,6	9,5	2,3	9,6	2,2	8,8	1,9
non-resident credit institutions	5,2	1,8	5,9	2,3	6,4	1,6	4,6	1,0	7,9	1,8
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	5,2	1,8	5,9	2,3	6,4	1,6	4,6	1,0	7,9	1,8
other non-residents	10,6	3,7	19,4	7,8	27,0	6,6	27,0	6,2	30,3	6,7
- in rubles	0,0	0,0	0,0	0,0	8,4	2,1	8,4	1,9	8,4	1,8
- in foreign currency	10,6	3,7	19,4	7,8	18,6	4,6	18,6	4,3	21,9	4,8
shares delivered without derecognition in the balance sheet	5,1	1,8	21,4	8,6	13,8	3,4	15,6	3,6	17,9	4,0
- in rubles	3,8	1,3	18,3	7,3	13,1	3,2	14,9	3,4	15,4	3,4
- in foreign currency	1,3	0,5	3,1	1,3	0,7	0,2	0,7	0,2	2,5	0,6
Reference data:										
Provisions for losses on shares	1,8		2,7		8,2		9,2		10,2	

Table 20

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
Portfolio of promissory notes discounted by a credit institution, in rubles	247,4	185,0	210,8	243,7	269,1
of which promissory notes, not paid when due	1,3	2,2	2,6	2,4	2,3
Portfolio of promissory notes discounted by a credit institution, in foreign currency	3,7	14,5	23,2	24,6	26,2
of which promissory notes, not paid when due	0,00	0,00	0,32	0,32	0,31
Total	251,1	199,5	234,0	268,3	295,3

Table 21

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

	1.01.08		1.01.09		1.01.10		1.02.10		1.03.10	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	251,1	100,0	199,5	100,0	234,0	100,0	268,3	100,0	295,3	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	198,7	79,2	100,2	50,2	180,0	76,9	213,7	79,7	238,2	80,7
- other promissory notes of residents	51,1	20,4	94,3	47,3	51,6	22,0	52,1	19,4	54,7	18,5
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	1,2	0,5	5,0	2,5	2,4	1,0	2,4	0,9	2,4	0,8
Reference data:										
Provisions for losses on promissory notes	4,5		5,9		8,1		8,9		8,9	

* including overdue promissory notes

Table 22

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
1.	Funds raised from organisations, total	7 053,1	8 774,6	9 557,2	9 420,0	9 336,7
	- in rubles	5 166,0	5 499,8	6 398,0	6 163,8	6 111,7
	- in foreign currency	1 887,0	3 274,8	3 159,3	3 256,2	3 224,9
	of which:					
1.1.	Funds of legal entities in settlement and other accounts*	3 232,9	3 521,0	3 857,4	4 020,5	4 066,6
	- in rubles	2 954,8	2 803,8	3 099,7	3 065,1	3 115,8
	- in foreign currency	278,1	717,1	757,6	955,5	950,8
	Of which:					
1.1.1	Funds of individual entrepreneurs	82,4	81,4	90,6	84,7	85,8
	- in rubles	81,8	77,1	88,9	82,9	84,1
	- in foreign currency	0,6	4,2	1,7	1,8	1,6
1.2.	Government and other extra budgetary funds in settlement accounts	25,0	14,2	13,7	23,7	22,6
1.3.	Float	261,7	281,3	209,5	248,1	237,8
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	3 520,0	4 945,4	5 466,6	5 118,3	5 001,9
	- in rubles	2 095,6	2 606,7	3 198,6	2 954,3	2 875,2
	- in foreign currency	1 424,5	2 338,7	2 268,0	2 164,1	2 126,7
	Of which:					
1.4.1.	Deposits and other raised funds from the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	268,9	257,4	267,0	247,4	259,1
1.4.2.	Certificates of deposit	30,0	12,7	20,1	17,1	15,1
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,1	0,3	0,0	3,3	3,2
1.5.	Clients' funds in factoring and forfeiting operations	13,5	10,7	10,1	9,2	7,8
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	2,0	0,0	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	461,5	651,6	739,4	518,6	527,4
	- in rubles	361,6	474,0	652,9	465,3	435,2
	- in foreign currency	99,9	177,6	86,6	53,3	92,3
	with maturity from 31 days to 1 year	1 343,3	1 753,2	2 202,0	2 090,8	2 012,7
	- in rubles	1 120,7	1 142,7	1 658,8	1 620,4	1 575,3
	- in foreign currency	222,7	610,5	543,2	470,4	437,4
	with maturity in excess of 1 year	1 715,1	2 540,2	2 525,1	2 505,7	2 458,5
	- in rubles	613,2	989,6	886,9	865,4	861,5
	- in foreign currency	1 101,9	1 550,6	1 638,2	1 640,3	1 597,0
	Reference data					
	Funds raised from non-resident organisations, total	1 252,3	1 613,9	1 430,8	1 439,6	1 426,3
	- in rubles	238,8	250,1	215,1	220,2	254,3
	- in foreign currency	1 013,5	1 363,8	1 215,7	1 219,4	1 171,9
	of which:					
	Funds of non-resident organisations in settlement and other accounts	136,4	139,8	113,8	141,8	156,9
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	249,0	214,8	203,9	197,5	201,7
	Other funds raised from non-resident legal entities	859,9	1 248,2	1 101,7	1 090,7	1 056,8
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,1	0,0

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

Individual deposit structure

(billion rubles)

		1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
1	Individual deposits	5 159,2	5 907,0	7 485,0	7 502,6	7 671,7
	- of which savings certificates	22,4	18,0	15,5	15,1	15,3
1.1.	Individual demand deposits and deposits with maturity up to 30 days	962,9	1 005,7	1 232,1	1 132,0	1 173,2
	- in rubles	857,3	840,0	1 060,8	957,4	1 005,5
	- in foreign currency	105,6	165,7	171,3	174,5	167,7
1.2.	Individual deposits with maturity from 31 days to 1 year	977,0	1 052,6	1 481,6	1 504,9	1 517,0
	- in rubles	815,2	639,5	965,9	1 011,3	1 046,7
	- in foreign currency	161,8	413,1	515,6	493,6	470,4
1.3.	Individual deposits with maturity in excess of 1 year	3 219,3	3 848,7	4 771,3	4 865,7	4 981,4
	- in rubles	2 820,3	2 853,2	3 484,4	3 566,3	3 714,2
	- in foreign currency	399,0	995,5	1 286,9	1 299,3	1 267,2
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	52,7	61,1	84,0	83,7	85,3

Table 24

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

(billion rubles)

	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
Loans, deposits and other funds raised from other credit institutions, total	2 807,4	3 639,6	3 117,3	3 159,0	3 077,0
- in rubles	989,5	1 233,6	1 420,5	1 475,9	1 480,8
- in foreign currency	1 817,9	2 406,0	1 696,8	1 683,1	1 596,2
of which:					
- loans, deposits and other funds raised from resident credit institutions	671,3	972,2	1 234,2	1 297,0	1 264,3
- in rubles	554,3	773,1	1 019,4	1 072,8	1 065,7
- in foreign currency	117,0	199,1	214,8	224,2	198,6
of which					
overdue debt	0,0	0,3	0,0	0,0	0,0
- in rubles	0,0	0,3	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	2 136,1	2 667,4	1 883,1	1 861,9	1 812,7
- in rubles	435,3	460,5	401,1	403,0	415,1
- in foreign currency	1 700,9	2 206,9	1 482,0	1 458,9	1 397,6
of which					
overdue debt	0,0	0,0	0,2	0,2	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,2	0,2	0,0

Funds raised from and placed with non-residents

№	Indicator	1.01.08		1.01.09		1.01.10		1.02.10		1.03.10	
		billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	1 305,1	6,5	1 676,0	6,0	1 515,1	5,1	1 523,6	5,2	1 511,9	5,2
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 245,2	6,2	1 602,6	5,7	1 419,4	4,8	1 430,0	4,9	1 415,3	4,9
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 108,9	5,5	1 463,0	5,2	1 305,6	4,4	1 288,3	4,4	1 258,5	4,3
1.2	Individual deposits (excluding saving certificates)	52,7	0,3	61,1	0,2	84,0	0,3	83,7	0,3	85,3	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	37,7	0,2	45,3	0,2	64,1	0,2	64,4	0,2	64,9	0,2
1.3	Funds in other accounts	7,2	0,0	12,2	0,0	11,7	0,0	9,9	0,0	11,3	0,0
2.	Funds in correspondent and other accounts of credit institutions	70,0	0,3	93,6	0,3	105,1	0,4	91,1	0,3	97,7	0,3
3.	Loans, deposits and other funds raised from credit institutions	2 136,1	10,6	2 667,4	9,5	1 883,1	6,4	1 861,9	6,4	1 812,7	6,2
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	3 511,2	17,4	4 436,9	15,8	3 503,2	11,9	3 476,6	11,9	3 422,3	11,8
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total**	142,3	0,7	106,7	0,4	87,8	0,3	93,9	0,3	76,6	0,3
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	1 374,7	6,8	2 590,1	9,2	2 707,4	9,2	2 955,0	10,1	2 898,3	10,0
	of which overdue claims	0,8	0,0	5,9	0,0	41,8	0,1	44,2	0,2	40,2	0,1
	of which:										
1.1.	Loans, deposits and other placements	851,5	4,2	1 824,3	6,5	1 922,9	6,5	2 173,6	7,4	2 125,8	7,3
1.2	Loans and other placements with legal entities	515,7	2,6	754,4	2,7	774,3	2,6	769,9	2,6	761,2	2,6
1.3	Loans provided to individuals	7,5	0,0	11,4	0,0	10,2	0,0	11,5	0,0	11,2	0,0
2.	Correspondent accounts with banks	307,7	1,5	843,0	3,0	667,6	2,3	677,9	2,3	660,5	2,3
3.	Securities acquired by credit institutions, total	243,8	1,2	377,4	1,3	699,1	2,4	684,8	2,3	686,6	2,4
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	224,4	1,1	347,0	1,2	663,3	2,3	650,8	2,2	646,0	2,2
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	18,2	0,1	25,3	0,1	33,4	0,1	31,5	0,1	38,2	0,1
3.3	Discounted promissory notes	1,2	0,0	5,0	0,0	2,5	0,0	2,5	0,0	2,4	0,0
4.	Shares in associates and subsidiaries	51,0	0,3	80,3	0,3	94,2	0,3	94,6	0,3	92,9	0,3
5.	Loans provided to other countries	1,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	1 978,2	9,8	3 890,8	13,9	4 168,3	14,2	4 412,4	15,1	4 338,3	14,9
	Reference data:										
	Overdue interest on claims of credit institutions	0,007	0,0	0,080	0,0	2,749	0,0	2,634	0,0	2,662	0,0

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

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

Financial Condition

Table 26

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
Total	507 974,7	409 185,7	205 109,7	41 883,8	65 900,5	1 134	1 106	1 058	1 056	1 048	122 619,3	109 839,8	71 355,6	3 480,1	7 846,7
Profit-making CIs*	508 881,7	446 936,1	284 938,7	55 219,2	94 417,3	1 123	1 050	938	805	775	122 618,9	109 638,8	69 308,1	3 068,7	6 875,7
Loss-making CIs	-907,0	-37 750,4	-79 829,0	-13 335,4	-28 516,7	11	56	120	251	273	0,4	201,0	2 047,5	411,4	971,0
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	2	2	0	0	0	0,0	0,0	0,0	0,0	0,0
Total						1136	1108	1058	1056	1048					

* including CIs with zero profit.

Structure of operating credit institutions' income and expenses*

	1.01.08		1.01.09		1.07.09		1.10.09		1.01.10	
	billion rubles	% in total income (expenses)	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	8 444,6	100,0	17 574,1	100,0	16 954,7	100,0	24 868,1	100,0	31 600,6	100,0
1.1. Interest income on placements with legal entities (except income on securities)	940,2	11,1	1 469,3	8,4	978,8	5,8	1 436,1	5,8	1 895,6	6,0
1.2. Interest income on loans to individuals	358,0	4,2	550,8	3,1	299,3	1,8	444,0	1,8	589,1	1,9
1.3. Income on securities	684,9	8,1	611,3	3,5	564,3	3,3	843,4	3,4	1 050,6	3,3
1.4. Income on operations with foreign currency	3 115,9	36,9	10 943,0	62,3	12 523,7	73,9	18 329,3	73,7	22 740,3	72,0
1.5. Commissions	380,8	4,5	500,9	2,9	225,3	1,3	341,5	1,4	473,3	1,5
1.6. Recovery of loss provision	2 176,8	25,8	2 257,2	12,8	1 673,4	9,9	2 548,2	10,3	3 616,7	11,5
1.7. Other income	788,0	9,3	1 241,6	7,1	689,9	4,1	925,6	3,7	1 234,9	3,9
Of which:										
1.7.1. Fines, penalties, forfeits	16,3	0,2	28,4	0,2	21,2	0,1	35,2	0,1	53,2	0,2
2. Expenses of credit institution, total	7 936,7	100,0	17 155,6	100,0	16 947,9	100,0	24 836,9	100,0	31 394,7	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	330,5	4,2	631,9	3,7	532,9	3,1	748,8	3,0	946,0	3,0
2.2. Interest expenses on funds raised from individuals	270,1	3,4	345,9	2,0	210,1	1,2	327,2	1,3	455,6	1,5
2.3. Expenses on operations with securities	492,5	6,2	609,8	3,6	414,9	2,4	594,8	2,4	681,2	2,2
2.4. Expenses on operations with foreign currency	3 066,6	38,6	10 700,5	62,4	12 397,2	73,1	18 211,1	73,3	22 581,7	71,9
2.5. Commissions	37,9	0,5	64,6	0,4	28,7	0,2	42,3	0,2	56,6	0,2
2.6. Expenses on loss provision	2 335,5	29,4	2 712,9	15,8	2 234,5	13,2	3 361,1	13,5	4 667,3	14,9
2.7. Management expenses (including personnel costs)	485,8	6,1	670,2	3,9	292,6	1,7	443,0	1,8	621,5	2,0
2.8. Other expenses	917,8	11,6	1 419,8	8,3	837,0	4,9	1 108,6	4,5	1 384,7	4,4
Of which:										
2.8.1. Fines, penalties, forfeits	1,4	0,0	1,4	0,0	0,6	0,0	1,2	0,0	1,4	0,0

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

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

Table 28.1

Assets and liabilities* of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.03.10

thousand rubles				
	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	17 904 093 236	7 381 911 353	18 626 610 047	6 659 394 542
Belgorod Region	10 093 940	476 106	10 155 171	414 875
Bryansk Region	1 229 314	42 482	1 236 671	35 125
Vladimir Region	3 297 583	67 956	3 299 851	65 688
Voronezh Region	6 923 713	149 396	6 477 853	595 256
Ivanovo Region	8 528 046	862 550	8 553 875	836 721
Kaluga Region	9 117 298	10 082 502	10 362 586	8 837 214
Kostroma Region	50 386 750	3 466 028	48 122 155	5 730 623
Kursk Region	10 450 428	415 224	10 498 038	367 614
Lipetsk Region	17 962 417	1 479 804	17 953 818	1 488 403
Moscow Region	169 939 465	32 946 137	178 830 902	24 054 700
Orel Region	2 074 993	50 193	2 081 794	43 392
Ryazan Region	9 826 837	660 231	9 846 996	640 072
Smolensk Region	13 836 845	2 228 271	13 075 762	2 989 354
Tambov Region	1 648 664	157 824	1 659 645	146 843
Tver Region	12 668 796	879 755	12 691 842	856 709
Tula Region	7 274 755	539 688	7 289 441	525 002
Yaroslavl Region	12 228 191	1 173 709	12 286 788	1 115 112
City of Moscow	17 556 605 201	7 326 233 497	18 272 186 859	6 610 651 839
North-Western Federal District	859 554 883	264 062 325	882 937 608	240 679 600
Republic of Karelia	739 543	19 724	743 948	15 319
Komi Republic	12 698 294	1 101 034	12 649 703	1 149 625
Akhangel'sk Region	515 859	6 771	517 865	4 765
Vologda Region	42 426 660	7 407 278	42 438 337	7 395 601
Kaliningrad Region	39 126 353	15 442 115	38 341 229	16 227 239
Leningrad Region	4 940 293	868 993	5 001 890	807 396
Murmansk Region	6 199 243	3 587 975	6 881 343	2 905 875
Novgorod Region	3 362 566	157 111	3 377 178	142 499
Pskov Region	1 584 645	65 345	1 592 206	57 784
St Petersburg	747 961 427	235 405 979	771 393 909	211 973 497
Southern Federal District	157 004 095	17 623 623	158 640 499	15 987 219
Republic of Adygeya	2 230 196	19 432	2 237 223	12 405
Republic of Kalmykia	810 721	85 574	794 685	101 610
Krasnodar Territory	81 455 408	5 956 284	81 643 532	5 768 160
Astrakhan Region	3 944 774	89 981	3 968 661	66 094
Volgograd Region	14 184 310	721 627	14 240 071	665 866
Rostov Region	54 378 686	10 750 725	55 756 327	9 373 084
North-Caucasian Federal District	38 133 637	1 910 357	38 448 991	1 595 003
Republik of Daghestan	14 971 831	662 012	15 101 814	532 029
Republic of Ingushetia	402 986	20 195	392 574	30 607
Kabardino-Balkar Republic	5 751 574	134 384	5 778 709	107 249
Karachai-Cherkess Republic	2 478 097	380 823	2 484 609	374 311
Republic of North Ossetia - Alania	5 104 240	155 419	5 136 611	123 048
Chechen Republic	0	0	0	0
Stavropol Territory	9 424 909	557 524	9 554 674	427 759
Volga Federal District	878 965 423	108 212 567	884 066 132	103 111 858

1	2	3	4	5
Republic of Bashkortostan	42 260 474	4 037 976	42 804 489	3 493 961
Republic of Marii El	1 326 910	14 038	1 336 347	4 601
Republic of Mordovia	13 604 667	311 684	13 634 988	281 363
Republic of Tatarstan	366 320 405	63 422 608	370 105 684	59 637 329
Udmurt Republic	16 621 381	1 710 973	16 824 606	1 507 748
Chuvash Republic	5 947 778	163 011	5 941 564	169 225
Perm Territory	25 815 815	3 984 596	26 020 157	3 780 254
Kirov Region	15 546 687	1 542 434	16 416 837	672 284
Nizhny Novgograd Region	63 183 375	6 415 400	63 938 120	5 660 655
Orenburg Region	31 893 177	2 001 824	32 005 175	1 889 826
Penza Region	8 257 057	120 504	8 270 925	106 636
Samara Region	248 269 251	18 154 963	244 947 216	21 476 998
Saratov Region	34 669 093	5 800 659	36 562 224	3 907 528
Ulyanovsk Region	5 249 353	531 897	5 257 800	523 450
Ural Federal District	546 632 983	109 032 409	558 575 333	97 090 059
Kurgan Region	1 343 602	4 161	1 345 356	2 407
Sverdlovsk Region	236 053 338	34 184 333	241 166 678	29 070 993
Tyumen Region	218 816 305	64 004 204	223 571 585	59 248 924
Chelyabinsk Region	90 419 738	10 839 711	92 491 714	8 767 735
Siberian Federal District	438 364 657	159 206 866	448 792 956	148 778 567
Republic of Altai	7 806 426	53 418	7 841 261	18 583
Republic of Buryatiya	4 175 484	467 321	4 218 590	424 215
Republic of Tuva	374 944	10 345	376 565	8 724
Republic of Khakassia	5 700 028	122 957	5 719 814	103 171
Altai Territory	11 400 903	268 986	11 418 966	250 923
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	26 423 947	6 658 698	26 698 023	6 384 622
Irkutsk Region	10 973 469	606 506	11 054 286	525 689
Kemerovo Region	19 693 515	821 878	19 976 851	538 542
Novosibirsk Region	332 273 065	147 747 732	341 992 366	138 028 431
Omsk Region	12 334 613	2 206 038	12 288 257	2 252 394
Tomsk Region	7 208 263	242 987	7 207 977	243 273
Far Eastern Federal District	193 275 615	24 180 637	194 241 071	23 215 181
Republic of Sakha (Yakutia)	11 668 231	564 193	11 671 506	560 918
Kamchatka Territory	12 547 300	1 335 024	12 616 754	1 265 570
Primorskiy Territory	49 846 037	6 314 157	50 003 093	6 157 101
Khabarovsk Territory	34 614 357	3 493 843	34 645 111	3 463 089
Amur Region**	73 763 085	11 488 894	74 462 614	10 789 365
Magadan Region	4 200 475	247 514	4 182 791	265 198
Sakhalin Region	6 636 130	737 012	6 659 202	713 940
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

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

Table 28.2

Assets and liabilities* with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.03.10

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	13 881 573 062	6 744 259 073	14 611 095 246	6 014 736 889
Belgorod Region	155 224 007	2 851 781	155 573 972	2 501 816
Bryansk Region	35 785 391	3 504 151	35 818 838	3 470 704
Vladimir Region	66 854 046	8 644 458	66 879 379	8 619 125
Voronezh Region	223 158 861	12 747 534	223 315 975	12 590 420
Ivanovo Region	38 688 142	4 480 524	38 731 167	4 437 499
Kaluga Region	53 429 025	17 115 195	54 676 820	15 867 400
Kostroma Region	47 620 998	1 505 021	46 726 280	2 399 739
Kursk Region	78 270 919	3 045 539	78 413 950	2 902 508
Lipetsk Region	81 883 560	2 534 805	81 907 593	2 510 772
Moscow Region	571 935 549	87 608 343	581 280 309	78 263 583
Orel Region	28 710 118	2 413 005	28 723 901	2 399 222
Ryazan Region	68 687 184	1 558 229	68 808 682	1 436 731
Smolensk Region	49 852 650	2 782 670	49 927 852	2 707 468
Tambov Region	37 210 646	2 093 574	37 255 833	2 048 387
Tver Region	64 174 591	1 685 432	64 251 099	1 608 924
Tula Region	76 980 949	13 895 930	77 225 850	13 651 029
Yaroslavl Region	102 978 262	2 291 393	103 004 039	2 265 616
City of Moscow	12 100 128 164	6 573 501 489	12 818 573 707	5 855 055 946
North-Western Federal District	1 727 458 393	447 102 724	1 747 930 187	426 630 930
Republic of Karelia	29 407 596	7 058 885	29 468 263	6 998 218
Komi Republic	59 679 868	5 336 449	59 693 977	5 322 340
Akhangel'sk Region	65 223 204	6 521 862	65 334 130	6 410 936
Vologda Region	110 237 502	6 512 262	110 304 359	6 445 405
Kaliningrad Region	73 149 556	25 262 315	72 481 289	25 930 582
Leningrad Region	68 406 926	5 144 875	63 783 882	9 767 919
Murmansk Region	56 800 103	10 992 009	57 499 975	10 292 137
Novgorod Region	33 070 749	755 928	33 140 159	686 518
Pskov Region	25 469 615	430 067	25 498 023	401 659
St Petersburg	1 206 013 274	379 088 072	1 230 726 130	354 375 216
Southern Federal District	856 335 103	73 514 301	859 982 449	69 866 955
Republic of Adygeya	13 628 236	143 640	13 631 521	140 355
Republic of Kalmykia	7 142 313	62 431	7 128 022	76 722
Krasnodar Territory	385 319 209	23 480 877	385 702 663	23 097 423
Astrakhan Region	49 588 643	1 048 768	49 633 945	1 003 466
Volgograd Region	124 036 224	5 638 169	124 027 397	5 646 996
Rostov Region	276 620 478	43 140 416	279 858 901	39 901 993
North-Caucasian Federal District	244 029 140	8 658 809	244 320 252	8 367 697
Republik of Daghestan	33 406 688	1 371 755	33 544 336	1 234 107
Republic of Ingushetia	4 584 164	59 816	4 575 560	68 420
Kabardino-Balkar Republic	26 826 121	1 073 747	26 809 442	1 090 426
Karachai-Cherkess Republic	14 485 628	562 630	14 483 228	565 030
Republic of North Ossetia - Alania	19 825 419	1 150 185	19 870 684	1 104 920
Chechen Republic	14 242 084	63 691	14 248 885	56 890
Stavropol Territory	130 659 036	4 376 985	130 788 117	4 247 904

1	2	3	4	5
Volga Federal District	2 434 246 216	252 682 838	2 441 150 234	245 778 820
Republic of Bashkortostan	231 240 500	82 590 718	231 558 396	82 272 822
Republic of Marii El	30 516 220	2 609 966	30 533 467	2 592 719
Republic of Mordovia	59 126 483	441 481	59 171 742	396 222
Republic of Tatarstan	478 443 801	66 741 090	481 863 505	63 321 386
Udmurt Republic	99 777 129	2 909 030	100 272 179	2 413 980
Chuvash Republic	65 500 308	3 919 880	65 561 239	3 858 949
Perm Territory	232 035 981	23 246 601	232 633 565	22 649 017
Kirov Region	68 680 058	4 837 738	69 570 867	3 946 929
Nizhny Novgograd Region	313 438 407	18 152 656	314 475 938	17 115 125
Orenburg Region	96 289 315	2 321 779	96 473 479	2 137 615
Penza Region	54 235 082	2 912 376	54 233 952	2 913 506
Samara Region	518 858 085	34 429 481	516 706 856	36 580 710
Saratov Region	130 164 305	6 340 693	132 085 605	4 419 393
Ulyanovsk Region	55 940 542	1 229 349	56 009 444	1 160 447
Ural Federal District	1 321 434 890	240 116 489	1 327 427 605	234 123 774
Kurgan Region	28 655 085	184 377	28 668 786	170 676
Sverdlovsk Region	597 192 962	117 278 037	596 754 016	117 716 983
Tyumen Region	451 484 668	103 571 534	455 931 142	99 125 060
Chelyabinsk Region	244 102 175	19 082 541	246 073 661	17 111 055
Siberian Federal District	1 337 769 633	89 861 216	1 340 874 306	86 756 543
Republic of Altai	12 335 377	192 901	12 347 932	180 346
Republic of Buryatiya	41 883 244	1 850 484	41 915 935	1 817 793
Republic of Tuva	7 936 277	27 759	7 940 287	23 749
Republic of Khakassia	20 749 224	236 345	20 759 058	226 511
Altai Territory	136 148 243	4 060 808	136 199 854	4 009 197
Zabaykal Territory	35 100 150	485 949	35 117 422	468 677
Krasnoyarsk Territory	194 813 785	16 241 791	195 363 638	15 691 938
Irkutsk Region	149 384 311	5 570 995	149 686 450	5 268 856
Kemerovo Region	151 526 608	15 434 041	151 804 594	15 156 055
Novosibirsk Region	406 196 311	36 151 521	407 771 965	34 575 867
Omsk Region	116 943 062	7 144 462	117 183 382	6 904 142
Tomsk Region	64 753 041	2 464 160	64 783 789	2 433 412
Far Eastern Federal District	491 804 727	55 527 087	493 623 614	53 708 200
Republic of Sakha (Yakutia)	59 528 473	3 236 664	59 683 275	3 081 862
Kamchatka Territory	28 669 611	2 747 027	28 761 208	2 655 430
Primorskiy Territory	130 413 487	16 176 279	130 678 976	15 910 790
Khabarovsk Territory	149 465 886	15 362 561	150 009 218	14 819 229
Amur Region	52 261 229	9 665 732	53 082 281	8 844 680
Magadan Region	18 456 921	3 007 215	18 348 197	3 115 939
Sakhalin Region	42 164 429	5 097 172	42 210 349	5 051 252
Jewish Autonomous Region	4 169 268	28 241	4 172 130	25 379
Chukotka Autonomous Area	6 675 423	206 196	6 677 980	203 639

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

Table 29.1

Securities acquired by credit institutions registered in respective regions, as of 1.03.10

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	3 255 353 808	789 046 180	380 869 259	279 073 281	182 531 184	22 590 783
Belgorod Region	508 880	42 986	4 395	0	1 155 725	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	126 180	56 370	0	0	29 679	0
Voronezh Region	522 435	146 834	0	0	168 144	0
Ivanovo Region	266 843	58 935	73 835	0	182 973	52 646
Kaluga Region	1 502 892	23 805	287 725	0	836 990	0
Kostroma Region	24 413 559	238 686	0	0	1 323 242	0
Kursk Region	642 881	642 059	0	0	624	0
Lipetsk Region	760 110	141 893	30 617	0	1 029 138	0
Moscow Region	37 988 342	3 680 330	363 729	105	14 552 037	3 577 955
Orel Region	0	0	0	4 750	267 076	0
Ryazan Region	124 572	41 693	41 208	25	459 382	0
Smolensk Region	719 179	77 244	368 922	44	677 062	0
Tambov Region	0	0	4	0	0	0
Tver Region	2 201 409	251 416	42 550	0	133 285	0
Tula Region	59 665	26 300	237	0	3 990	0
Yaroslavl Region	112 040	98 933	34 513	0	111 525	15 016
City of Moscow	3 185 404 821	783 518 696	379 621 524	279 068 357	161 600 312	18 945 166
	130 599 629	16 254 929	24 157 857	366 530	13 499 617	316 541
North-Western Federal District						
Republic of Karelia	0	0	0	0	0	0
Komi Republic	3 314 294	407 792	81 338	980	182 184	0
Akhangel'sk Region	0	0	117 202	0	111	0
Vologda Region	4 930 359	487 079	222 722	4 900	865 613	48 810
Kaliningrad Region	5 773 963	506 824	302 263	340 008	115 493	81 720
Leningrad Region	70 787	29 248	110	20	0	0
Murmansk Region	278 761	38 663	0	0	38 998	73 775
Novgorod Region	126 792	72 491	134 640	0	30 211	36 380
Pskov Region	0	0	0	0	0	0
St Petersburg	116 104 673	14 712 832	23 299 582	20 622	12 267 007	75 856
Southern Federal District	7 771 958	962 334	1 542 782	106 239	1 652 371	208 687
Republic of Adygeya	1 006	911	1 836	0	36 853	0
Republic of Kalmykia	0	0	0	0	5 026	0
Krasnodar Territory	3 806 070	198 410	1 123 502	65 587	787 070	0
Astrakhan Region	703 026	521 396	43 560	5 288	0	0
Volgograd Region	262 554	121 634	33	0	644 400	208 687
Rostov Region	2 999 302	119 983	373 851	35 364	179 022	0
North-Caucasian Federal District	1 362 486	539 342	621 870	40 210	869 488	0
Republik of Daghestan	11 882	0	565 712	0	177 118	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	7 273	0	311 561	0
Karachai-Cherkess Republic	107 367	0	41 161	0	145 914	0
Republic of North Ossetia - Alania	0	0	7 724	40 000	195 368	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 243 137	539 342	0	210	39 527	0

1	2	3	4	5	6	7
Volga Federal District	59 004 092	8 853 369	24 259 100	856 614	20 694 623	749 528
Republic of Bashkortostan	3 508 045	280 226	791 731	0	858 245	0
Republic of Marii El	0	0	0	0	59 150	0
Republic of Mordovia	169 145	123 148	50 765	0	346 906	0
Republic of Tatarstan	23 554 556	4 917 500	11 811 143	659 700	4 661 908	1
Udmurt Republic	1 311 290	364 486	41 233	0	1 150 930	0
Chuvash Republic	224 398	67 102	40	0	530 010	0
Perm Territory	2 345 872	212 728	1 395 578	0	151 899	0
Kirov Region	1 848 172	13 913	67 019	0	54 747	0
Nizhny Novgogrod Region	3 824 844	695 606	1 024 171	2	4 679 846	243 711
Orenburg Region	1 957 954	70 205	333 061	17 646	3 667 008	18 169
Penza Region	507 008	0	231	0	53 703	0
Samara Region	15 963 858	1 988 048	8 551 442	178 996	3 747 313	487 647
Saratov Region	3 787 999	120 407	192 561	270	571 791	0
Ulyanovsk Region	951	0	125	0	161 167	0
Ural Federal District	91 611 574	13 208 798	12 105 952	199 000	26 299 076	1 636 514
Kurgan Region	0	0	0	0	27 034	0
Sverdlovsk Region	47 202 399	4 498 222	5 830 988	100	8 322 780	0
Tyumen Region	30 632 710	3 087 181	5 615 659	198 900	17 112 373	1 455 175
Chelyabinsk Region	13 776 465	5 623 395	659 305	0	836 889	181 339
Siberian Federal District	49 117 072	5 977 649	11 065 835	2 556 309	17 471 396	311 201
Republic of Altai	363 535	332 794	105	0	36 502	0
Republic of Buryatiya	24 227	0	45	0	2 119	0
Republic of Tuva	4 990	5 298	0	0	0	0
Republic of Khakassia	68 260	40 252	0	0	146 772	0
Altai Territory	20 811	20 408	3 471	0	15 944	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	522 452	232 242	88 775	0	1 388 821	202 110
Irkutsk Region	163 143	0	10 746	0	119 270	0
Kemerovo Region	808 454	599 074	94 319	0	69 631	79
Novosibirsk Region	45 507 469	4 325 957	10 754 855	2 556 309	15 084 618	75 750
Omsk Region	1 633 731	421 624	203	0	518 764	33 262
Tomsk Region	0	0	113 316	0	88 955	0
Far Eastern Federal District	17 107 432	4 490 518	1 003 329	788 018	6 075 228	381 671
Republic of Sakha (Yakutia)	799 144	227 238	131 686	0	1 166 660	0
Kamchatka Territory	302 125	60 357	12 431	0	1 426 166	0
Primorskiy Territory	5 539 266	2 280 420	558 880	0	455 987	0
Khabarovsk Territory	1 610 585	701 589	240 178	0	40 638	0
Amur Region	8 814 814	1 179 881	6 473	788 018	2 700 463	381 671
Magadan Region	41 498	41 033	4 508	0	232 717	0
Sakhalin Region	0	0	49 173	0	52 597	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 29.2

Securities acquired by head-offices and branches of credit institutions located in respective regions, as of 1.03.10

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	3 312 891 988	792 740 215	391 205 236	280 721 734	200 906 856	22 725 740
Belgorod Region	508 880	42 986	4 482	0	1 155 725	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	126 180	56 370	0	0	29 679	0
Voronezh Region	2 944	3 210	552	0	168 144	0
Ivanovo Region	253 438	82 884	66 481	0	0	52 646
Kaluga Region	1 502 892	23 805	287 725	0	836 990	0
Kostroma Region	13 117 738	953	294	0	0	0
Kursk Region	642 881	642 059	0	0	624	0
Lipetsk Region	760 110	141 893	31 559	0	1 031 680	0
Moscow Region	37 988 342	3 680 330	363 729	105	14 540 836	3 577 955
Orel Region	0	0	0	4 750	267 076	0
Ryazan Region	124 572	41 693	41 208	25	451 374	0
Smolensk Region	0	0	156 020	44	60 692	0
Tambov Region	0	0	4	0	0	0
Tver Region	2 201 409	251 416	42 550	0	25 374	0
Tula Region	59 665	26 300	485	0	13 386	0
Yaroslavl Region	134 543	121 355	40 578	0	117 980	0
City of Moscow	3 255 468 394	787 624 961	390 169 569	280 716 810	182 207 296	19 095 139
North-Western Federal District	119 930 942	15 750 294	23 931 130	1 273 724	12 585 024	267 731
Republic of Karelia	0	0	0	0	0	0
Komi Republic	3 054 809	209 427	71 072	980	0	0
Akhangel'sk Region	23 721	25 609	117 202	0	111	0
Vologda Region	1 065 827	383 154	215 510	4 900	348 403	0
Kaliningrad Region	2 742 020	404 497	77 214	8	103 566	81 720
Leningrad Region	70 787	29 248	110	1 247 165	40 000	0
Murmansk Region	278 761	38 663	0	0	38 998	73 775
Novgorod Region	127 710	73 455	134 640	0	30 211	36 380
Pskov Region	0	0	0	0	0	0
St Petersburg	112 567 307	14 586 241	23 315 382	20 671	12 023 735	75 856
Southern Federal District	7 742 345	962 334	1 431 139	106 239	1 078 070	122 539
Republic of Adygeya	1 006	911	1 836	0	36 853	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	3 776 457	198 410	1 121 007	65 587	396 235	0
Astrakhan Region	703 026	521 396	45 874	5 288	0	0
Volgograd Region	262 554	121 634	33	0	464 022	122 539
Rostov Region	2 999 302	119 983	262 389	35 364	180 960	0
North-Caucasian Federal District	1 323 949	539 342	622 513	40 210	875 193	0
Republik of Daghestan	11 882	0	565 712	0	177 118	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	7 273	0	311 561	0
Karachai-Cherkess Republic	68 830	0	41 161	0	145 914	0
Republic of North Ossetia - Alania	0	0	7 724	40 000	193 694	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 243 137	539 342	643	210	46 906	0
Volga Federal District	58 676 450	8 853 369	23 941 945	857 276	21 449 843	749 528
Republic of Bashkortostan	3 180 403	280 226	792 501	0	855 912	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	59 150	0
Republic of Mordovia	169 145	123 148	45 965	0	99 467	0
Republic of Tatarstan	23 554 556	4 917 500	11 494 026	659 700	6 312 434	1
Udmurt Republic	1 311 290	364 486	41 233	0	1 150 930	0
Chuvash Republic	224 398	67 102	40	43	530 010	0
Perm Territory	2 345 872	212 728	1 396 793	0	18 038	0
Kirov Region	1 848 172	13 913	67 019	0	54 747	0
Nizhny Novgograd Region	3 824 844	695 606	1 024 710	121	4 431 038	243 711
Orenburg Region	1 957 954	70 205	334 223	17 646	3 411 923	18 169
Penza Region	507 008	0	231	0	53 703	0
Samara Region	15 963 858	1 988 048	8 552 039	179 496	3 779 139	487 647
Saratov Region	3 787 999	120 407	193 040	270	571 647	0
Ulyanovsk Region	951	0	125	0	121 705	0
Ural Federal District	86 664 248	13 112 516	11 844 833	199 000	24 566 014	1 636 514
Kurgan Region	0	0	0	0	27 034	0
Sverdlovsk Region	42 831 596	4 401 940	5 565 469	100	7 560 175	150 969
Tyumen Region	30 631 076	3 087 181	5 619 952	198 900	16 177 974	1 455 175
Chelyabinsk Region	13 201 576	5 623 395	659 412	0	800 831	30 370
Siberian Federal District	9 374 088	2 884 529	1 645 858	0	4 244 728	311 201
Republic of Altai	1 008	0	105	0	6 524	0
Republic of Buryatiya	24 227	0	45	0	2 119	0
Republic of Tuva	4 990	5 298	0	0	0	0
Republic of Khakassia	68 260	40 252	0	0	146 772	0
Altai Territory	20 811	20 408	3 471	0	6 038	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	522 452	232 242	88 775	0	366 004	202 110
Irkutsk Region	163 143	0	10 746	0	119 270	0
Kemerovo Region	808 454	599 074	95 193	0	70 157	79
Novosibirsk Region	6 127 012	1 565 631	1 332 715	0	2 978 597	75 750
Omsk Region	1 633 731	421 624	1 256	0	460 232	33 262
Tomsk Region	0	0	113 552	0	89 015	0
Far Eastern Federal District	15 310 831	4 490 518	1 003 329	788 018	3 387 254	381 671
Republic of Sakha (Yakutia)	799 144	227 238	131 686	0	1 320 922	0
Kamchatka Territory	293 412	60 357	12 431	0	1 253 107	0
Primorskiy Territory	5 747 216	2 280 420	759 981	0	430 240	0
Khabarovsk Territory	1 402 635	701 589	39 077	0	97 671	0
Amur Region	7 026 926	1 179 881	6 473	788 018	0	381 671
Magadan Region	41 498	41 033	4 508	0	232 717	0
Sakhalin Region	0	0	49 173	0	52 597	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 30.1

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.03.10

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
1	2	3	4	5
Central Federal District	11 867 182 818	7 861 964 447	713 466 886	2 628 663 294
Belgorod Region	6 192 224	4 849 198	350 000	443 030
Bryansk Region	1 031 624	525 256	200 000	57 068
Vladimir Region	1 878 379	1 164 827	15 200	698 352
Voronezh Region	4 195 444	1 776 036	42 150	2 279 797
Ivanovo Region	5 428 151	3 504 823	150 020	1 663 116
Kaluga Region	3 314 478	1 600 680	247 000	1 453 998
Kostroma Region	19 839 451	5 567 457	65 000	10 244 109
Kursk Region	6 992 792	5 478 318	524 500	734 436
Lipetsk Region	12 497 875	9 267 211	652 600	1 080 484
Moscow Region	69 264 575	29 611 369	15 642 767	13 437 004
Orel Region	1 031 840	693 988	45 000	287 503
Ryazan Region	6 602 948	5 882 029	130 000	525 523
Smolensk Region	8 084 572	6 042 718	316 000	1 444 661
Tambov Region	1 101 015	945 351	0	155 664
Tver Region	6 406 545	4 674 955	603 650	1 127 679
Tula Region	5 355 707	4 691 782	145 000	458 165
Yaroslavl Region	8 233 785	4 530 805	2 189 288	961 055
City of Moscow	11 699 731 413	7 771 157 644	692 148 711	2 591 611 650
North-Western Federal District	561 150 978	396 917 843	65 668 635	59 819 753
Republic of Karelia	429 776	207 742	0	132 734
Komi Republic	6 279 433	2 304 190	2 503 600	1 247 107
Akhangel'sk Region	203 435	171 256	17 000	15 179
Vologda Region	28 385 302	17 067 634	6 441 590	4 056 987
Kaliningrad Region	26 799 050	23 038 711	1 192 582	2 133 531
Leningrad Region	3 174 127	2 365 839	303 000	239 324
Murmansk Region	4 325 441	2 458 709	173 000	1 656 330
Novgorod Region	1 408 070	1 013 739	30 500	360 652
Pskov Region	1 012 798	860 604	10 000	140 544
St Petersburg	489 133 546	347 429 419	54 997 363	49 837 365
Southern Federal District	99 397 486	66 071 962	6 420 180	22 458 765
Republic of Adygeya	1 254 393	774 798	30 000	449 595
Republic of Kalmykia	526 581	411 059	30	115 492
Krasnodar Territory	48 569 654	30 311 231	4 610 792	10 741 455
Astrakhan Region	1 780 857	850 477	43 000	423 410
Volgograd Region	8 695 367	6 144 428	1 461 000	944 097
Rostov Region	38 570 634	27 579 969	275 358	9 784 716
North-Caucasian Federal District	20 323 510	11 804 211	3 363 608	5 135 104
Republic of Daghestan	5 920 292	3 102 381	183 398	2 622 166
Republic of Ingushetia	96 467	89 362	0	7 105
Kabardino-Balkar Republic	3 350 931	2 778 620	180 100	390 668
Karachai-Cherkess Republic	1 523 403	1 001 351	110 000	412 052
Republic of North Ossetia - Alania	2 869 117	2 502 826	3 110	362 086
Chechen Republic	0	0	0	0

1	2	3	4	5
Stavropol Territory	6 563 300	2 329 671	2 887 000	1 341 027
Volga Federal District	602 607 961	388 915 974	17 112 573	175 825 798
Republic of Bashkortostan	26 168 638	16 048 297	1 182 750	8 093 666
Republic of Marii El	742 565	560 303	40 400	27 962
Republic of Mordovia	9 025 160	7 708 564	235 000	831 465
Republic of Tatarstan	247 419 302	201 538 550	5 498 657	34 350 447
Udmurt Republic	11 041 273	4 621 175	708 057	4 977 261
Chuvash Republic	3 567 228	2 093 998	90 500	1 340 617
Perm Territory	16 402 924	10 855 226	232 000	4 427 543
Kirov Region	10 491 444	7 602 847	693 649	1 300 217
Nizhny Novgogrod Region	33 765 871	22 828 438	2 586 225	3 623 162
Orenburg Region	18 784 559	11 528 859	1 299 953	5 004 386
Penza Region	6 605 175	5 996 984	271 000	243 116
Samara Region	195 799 236	82 599 458	4 093 382	104 544 906
Saratov Region	19 060 555	11 769 137	141 000	6 537 157
Ulyanovsk Region	3 734 031	3 164 138	40 000	523 893
Ural Federal District	317 518 655	172 369 787	24 231 065	95 110 754
Kurgan Region	897 949	832 722	10 400	53 077
Sverdlovsk Region	132 109 058	74 938 589	10 322 102	38 498 584
Tyumen Region	131 173 361	65 858 283	6 578 930	44 100 795
Chelyabinsk Region	53 338 287	30 740 193	7 319 633	12 458 298
Siberian Federal District	275 108 520	139 562 282	22 854 748	92 703 244
Republic of Altai	5 446 848	3 488 523	0	1 883 086
Republic of Buryatiya	2 986 809	1 543 172	315 000	1 126 709
Republic of Tuva	216 904	125 467	10 270	81 167
Republic of Khakassia	3 662 516	1 591 807	249 813	1 656 671
Altai Territory	8 279 801	6 104 067	440 000	1 362 031
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	14 910 731	8 713 339	1 047 392	4 017 890
Irkutsk Region	8 043 758	5 101 635	722 411	1 859 289
Kemerovo Region	12 057 873	7 964 792	35 028	4 055 983
Novosibirsk Region	207 765 124	97 708 103	19 858 834	72 874 694
Omsk Region	7 247 290	4 090 219	156 000	2 618 548
Tomsk Region	4 490 866	3 131 158	20 000	1 167 176
Far Eastern Federal District	122 356 346	47 682 693	10 525 517	55 878 885
Republic of Sakha (Yakutia)	4 486 004	3 250 981	3 050	1 109 513
Kamchatka Territory	6 673 685	3 763 619	1 330 862	951 634
Primorskiy Territory	27 648 067	18 614 233	465 600	5 278 886
Khabarovsk Territory	27 426 334	12 616 078	5 550 000	8 509 819
Amur Region	51 154 093	6 617 931	2 834 005	38 667 284
Magadan Region	2 492 744	1 215 007	0	1 018 440
Sakhalin Region	2 475 419	1 604 844	342 000	343 309
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 30.2

Distribution of loans, deposits and other placements in rubles by head-offices and branches of credit institutions, located in respective regions, as of 1.03.10

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
1	2	3	4	5
Central Federal District	7 298 633 974	5 009 438 170	743 508 181	1 071 051 723
Belgorod Region	143 010 779	127 348 028	350 000	14 401 823
Bryansk Region	32 356 122	19 704 427	200 000	10 228 823
Vladimir Region	55 527 903	38 524 014	15 000	16 384 686
Voronezh Region	201 962 885	140 579 611	42 150	59 031 297
Ivanovo Region	32 354 863	23 721 691	110 020	7 878 520
Kaluga Region	41 549 774	24 459 035	247 000	14 341 657
Kostroma Region	26 778 973	17 309 123	65 000	6 570 833
Kursk Region	68 943 923	55 048 812	524 500	12 230 487
Lipetsk Region	71 220 317	56 173 720	645 000	12 677 225
Moscow Region	286 298 501	177 895 873	15 642 767	59 565 122
Orel Region	21 348 413	14 603 841	45 000	6 079 712
Ryazan Region	60 800 739	40 099 742	130 000	12 984 400
Smolensk Region	43 804 127	29 613 726	146 000	12 592 999
Tambov Region	31 881 121	23 558 511	0	6 518 572
Tver Region	53 150 051	33 291 761	578 600	14 224 606
Tula Region	68 523 653	46 157 742	145 000	15 068 029
Yaroslavl Region	90 666 257	61 249 287	2 034 288	18 653 056
City of Moscow	5 968 455 573	4 080 099 226	722 587 856	771 619 876
North-Western Federal District	1 200 207 371	773 022 099	61 660 305	294 606 208
Republic of Karelia	25 938 342	10 326 787	0	12 006 724
Komi Republic	44 962 401	19 059 759	2 360 000	20 291 628
Akhangel'sk Region	50 982 872	24 229 278	17 000	21 123 745
Vologda Region	92 602 060	59 584 074	2 804 000	23 285 212
Kaliningrad Region	58 836 716	46 287 984	965 432	9 861 716
Leningrad Region	27 758 051	16 109 198	303 000	10 810 545
Murmansk Region	37 764 439	22 461 925	173 000	14 624 172
Novgorod Region	27 176 038	14 691 398	30 500	9 124 194
Pskov Region	21 503 232	15 941 925	10 000	5 246 242
St Petersburg	812 683 220	544 329 771	54 997 373	168 232 030
Southern Federal District	732 575 100	493 009 358	6 647 470	202 673 803
Republic of Adygeya	11 854 534	8 233 934	30 000	3 590 600
Republic of Kalmykia	6 175 243	2 655 931	30	3 519 282
Krasnodar Territory	325 846 223	212 109 210	4 565 782	95 623 903
Astrakhan Region	43 196 028	21 396 683	5 000	12 564 661
Volgograd Region	104 894 287	68 113 725	1 341 000	29 753 318
Rostov Region	240 608 785	180 499 875	705 658	57 622 039
North-Caucasian Federal District	202 727 896	136 600 700	3 382 608	56 838 477
Republic of Dagestan	21 849 972	12 971 618	183 498	8 680 227
Republic of Ingushetia	3 386 512	1 958 142	0	1 428 370
Kabardino-Balkar Republic	22 721 388	16 287 090	180 000	6 210 364
Karachai-Cherkess Republic	12 807 113	8 204 765	110 000	4 492 348
Republic of North Ossetia - Alania	15 855 590	10 422 289	13 110	4 778 096

1	2	3	4	5
Chechen Republic	11 972 660	10 644 659	0	1 328 001
Stavropol Territory	114 134 661	76 112 137	2 896 000	29 921 071
Volga Federal District	1 954 879 029	1 278 882 321	16 810 067	580 504 526
Republic of Bashkortostan	156 176 081	94 439 980	1 232 927	57 548 909
Republic of Marii El	26 892 936	18 756 014	40 400	6 343 329
Republic of Mordovia	51 758 045	41 754 410	105 000	9 227 504
Republic of Tatarstan	346 697 166	278 155 695	5 798 612	55 147 844
Udmurt Republic	86 647 762	53 656 338	708 067	27 265 502
Chuvash Republic	57 472 371	38 575 304	90 502	17 945 455
Perm Territory	200 164 053	141 674 045	232 000	55 704 822
Kirov Region	57 276 093	38 779 495	693 649	14 589 624
Nizhny Novgograd Region	257 942 543	182 348 535	2 586 425	59 392 287
Orenburg Region	75 629 976	44 904 082	776 953	29 196 975
Penza Region	47 135 718	29 848 461	271 150	12 855 934
Samara Region	436 370 336	228 344 654	4 093 382	191 751 884
Saratov Region	105 314 668	53 007 360	141 000	30 766 815
Ulyanovsk Region	49 401 281	34 637 948	40 000	12 767 642
Ural Federal District	997 068 985	601 359 411	16 276 265	336 879 680
Kurgan Region	24 926 898	12 732 345	10 400	11 536 807
Sverdlovsk Region	473 835 321	324 203 407	2 547 302	126 690 088
Tyumen Region	303 801 862	146 329 864	6 398 930	136 330 411
Chelyabinsk Region	194 504 904	118 093 795	7 319 633	62 322 374
Siberian Federal District	1 133 343 205	603 499 570	7 012 270	465 280 391
Republic of Altai	10 999 410	6 158 795	0	4 500 677
Republic of Buryatiya	36 222 916	13 893 151	315 000	19 313 088
Republic of Tuva	7 147 517	1 007 580	10 270	6 109 577
Republic of Khakassia	17 614 321	6 393 587	249 813	10 190 194
Altai Territory	120 791 506	85 578 643	440 000	32 746 494
Zabaykal Territory	30 816 179	8 559 281	0	21 026 130
Krasnoyarsk Territory	162 278 899	76 205 402	1 047 392	79 971 768
Irkutsk Region	131 597 734	71 759 960	722 411	58 221 466
Kemerovo Region	129 391 510	76 983 988	35 074	48 914 489
Novosibirsk Region	330 621 568	178 754 822	4 016 310	122 311 956
Omsk Region	99 952 100	48 925 485	156 000	36 946 023
Tomsk Region	55 909 545	29 278 876	20 000	25 028 529
Far Eastern Federal District	346 275 185	189 388 348	8 333 047	127 927 472
Republic of Sakha (Yakutia)	44 335 541	26 290 981	3 050	17 579 991
Kamchatka Territory	19 968 541	13 022 864	1 230 862	4 825 730
Primorskiy Territory	78 221 592	47 230 088	615 600	26 512 580
Khabarovsk Territory	129 966 326	69 080 673	5 400 000	45 406 736
Amur Region	36 347 282	14 170 587	741 535	17 857 533
Magadan Region	11 607 439	7 458 966	0	3 634 760
Sakhalin Region	20 755 532	9 002 137	342 000	10 169 262
Jewish Autonomous Region	3 618 832	1 898 809	0	1 720 023
Chukotka Autonomous Area	1 454 100	1 233 243	0	220 857

Table 31.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.03.10

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
1	2	3	4	5
Central Federal District	5 630 312 620	3 057 250 433	2 034 008 742	360 153 031
Belgorod Region	255 961	146 889	109 024	48
Bryansk Region	2 081	2 081	0	0
Vladimir Region	4 906	1 708	0	3 198
Voronezh Region	28 355	0	30	26 214
Ivanovo Region	390 832	309 516	3 030	78 286
Kaluga Region	8 752 622	2 548 642	4 203 444	1 756 621
Kostroma Region	1 902 803	1 414 526	98 225	299 563
Kursk Region	199 498	158 015	8 985	2 061
Lipetsk Region	1 251	0	0	1 251
Moscow Region	13 519 842	2 863 811	5 747 727	3 526 339
Orel Region	0	0	0	0
Ryazan Region	262 545	237 289	928	24 328
Smolensk Region	1 190 384	71 440	613 418	494 071
Tambov Region	75 680	0	60 795	14 885
Tver Region	68 642	26 802	1 021	40 819
Tula Region	267 974	239 679	0	28 295
Yaroslavl Region	666 834	155 590	447 129	64 115
City of Moscow	5 602 722 410	3 049 074 445	2 022 714 986	353 792 937
North-Western Federal District	178 611 539	121 513 717	39 779 672	13 402 016
Republic of Karelia	0	0	0	0
Komi Republic	497 564	240 032	188 451	60 789
Akhangel'sk Region	1 770	0	1 409	361
Vologda Region	4 342 153	1 673 524	2 626 375	31 452
Kaliningrad Region	6 796 381	3 774 473	2 095 344	525 237
Leningrad Region	548 500	414 446	117 770	16 284
Murmansk Region	2 782 908	1 143 827	1 591 953	47 128
Novgorod Region	8 033	0	751	7 282
Pskov Region	0	0	0	0
St Petersburg	163 634 230	114 267 415	33 157 619	12 713 483
Southern Federal District	6 817 602	3 091 151	2 834 300	707 577
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	15 958	0	749	15 209
Krasnodar Territory	1 486 261	702 367	117 233	482 087
Astrakhan Region	5 005	0	1 197	3 808
Volgograd Region	75 288	0	70 753	4 535
Rostov Region	5 235 090	2 388 784	2 644 368	201 938
North-Caucasian Federal District	652 878	106 647	494 834	51 397
Republic of Dagestan	424 001	59 894	349 090	15 017
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 226	0	931	1 295
Karachai-Cherkess Republic	54 609	46 692	0	7 917
Republic of North Ossetia - Alania	7 345	61	2 845	4 439

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	164 697	0	141 968	22 729
Volga Federal District	56 159 729	41 145 179	7 600 958	6 359 947
Republic of Bashkortostan	1 806 667	1 563 713	143 684	59 474
Republic of Marii El	449	0	449	0
Republic of Mordovia	69 426	64 329	3 057	2 040
Republic of Tatarstan	37 992 515	29 689 757	6 501 782	818 498
Udmurt Republic	845 008	811 250	2 156	31 602
Chuvash Republic	79 255	36 581	0	42 674
Perm Territory	1 283 545	1 101 973	63 927	117 645
Kirov Region	564 508	466 867	0	90 738
Nizhny Novgogrod Region	2 986 944	1 718 247	235 565	1 033 132
Orenburg Region	914 953	843 931	60 060	10 962
Penza Region	449	0	449	0
Samara Region	8 481 679	4 136 256	484 613	3 836 342
Saratov Region	789 723	395 156	105 006	289 561
Ulyanovsk Region	344 608	317 119	210	27 279
Ural Federal District	52 292 708	31 212 557	19 273 696	1 372 756
Kurgan Region	0	0	0	0
Sverdlovsk Region	21 011 704	8 975 243	11 169 629	788 275
Tyumen Region	25 252 832	21 069 805	3 704 658	397 638
Chelyabinsk Region	6 028 172	1 167 509	4 399 409	186 843
Siberian Federal District	111 078 324	78 617 936	24 018 716	5 655 878
Republic of Altai	0	0	0	0
Republic of Buryatiya	38 036	26 289	11 568	179
Republic of Tuva	451	0	451	0
Republic of Khakassia	751	0	751	0
Altai Territory	70 992	47 191	300	23 501
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	2 991 904	2 224 932	209 878	437 805
Irkutsk Region	194 468	88 348	91 402	14 718
Kemerovo Region	61 081	23 430	4 901	32 750
Novosibirsk Region	106 846 416	75 372 065	23 697 577	5 110 269
Omsk Region	842 219	806 940	1 888	33 391
Tomsk Region	32 006	28 741	0	3 265
Far Eastern Federal District	7 436 237	3 359 479	1 441 536	2 512 443
Republic of Sakha (Yakutia)	131 142	118 728	12 269	145
Kamchatka Territory	459 986	453 034	4 681	2 271
Primorskiy Territory	1 228 011	561 816	543 639	117 760
Khabarovsk Territory	2 092 182	1 098 513	801 478	192 191
Amur Region	3 477 828	1 096 869	75 320	2 187 656
Magadan Region	571	571	0	0
Sakhalin Region	46 517	29 948	4 149	12 420
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 31.2

Distribution of loans, deposits and other placements in foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.03.10

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
1	2	3	4	5
Central Federal District	5 328 070 640	2 784 946 526	2 066 413 936	310 327 031
Belgorod Region	2 156 598	1 608 170	110 072	372 119
Bryansk Region	257 463	118 057	0	127 061
Vladimir Region	2 549 762	2 389 655	0	160 107
Voronezh Region	10 968 730	9 508 821	2 576	1 394 637
Ivanovo Region	2 391 533	2 317 691	3 030	70 812
Kaluga Region	8 673 398	3 951 476	4 203 504	274 503
Kostroma Region	1 040 166	986 371	35 333	18 462
Kursk Region	2 538 264	2 297 499	8 985	201 343
Lipetsk Region	794 996	679 466	0	115 530
Moscow Region	28 133 813	14 709 743	5 746 858	6 295 247
Orel Region	517 572	450 271	0	67 301
Ryazan Region	760 888	548 893	1 527	210 468
Smolensk Region	2 140 107	1 549 769	76 049	514 289
Tambov Region	1 894 204	1 784 115	60 795	49 294
Tver Region	409 469	233 406	570	155 208
Tula Region	12 988 009	12 619 042	0	348 565
Yaroslavl Region	1 137 895	387 008	447 699	303 188
City of Moscow	5 248 717 773	2 728 807 073	2 055 716 938	299 648 897
North-Western Federal District	289 270 351	198 366 565	36 105 764	45 252 025
Republic of Karelia	6 874 799	6 651 758	0	223 041
Komi Republic	1 685 364	1 343 477	188 451	153 436
Akhangel'sk Region	3 900 211	3 751 437	1 409	147 190
Vologda Region	4 762 028	4 046 739	253 310	442 755
Kaliningrad Region	19 143 638	15 893 042	795 282	2 404 953
Leningrad Region	8 719 805	7 000 820	117 770	247 547
Murmansk Region	11 300 450	9 446 011	1 591 953	242 084
Novgorod Region	437 626	248 805	751	167 929
Pskov Region	181 761	136 644	0	45 117
St Petersburg	232 264 669	149 847 832	33 156 838	41 177 973
Southern Federal District	55 450 065	46 942 999	2 859 049	4 289 860
Republic of Adygeya	87 642	22 545	0	65 097
Republic of Kalmykia	18 626	5 303	749	12 574
Krasnodar Territory	15 763 400	12 308 123	141 982	2 467 489
Astrakhan Region	733 523	623 111	1 197	34 688
Volgograd Region	3 821 905	3 036 562	70 753	304 719
Rostov Region	35 024 969	30 947 355	2 644 368	1 405 293
North-Caucasian Federal District	5 329 905	3 639 977	495 583	1 193 487
Republik of Daghestan	1 015 233	463 052	349 839	202 342
Republic of Ingushetia	2 391	0	0	2 391
Kabardino-Balkar Republic	794 418	778 438	931	14 191
Karachai-Cherkess Republic	194 394	193 909	0	485
Republic of North Ossetia - Alania	159 840	43 563	2 845	113 432

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	3 163 629	2 161 015	141 968	860 646
Volga Federal District	125 581 397	103 532 442	7 601 258	12 689 477
Republic of Bashkortostan	12 783 795	11 622 215	143 235	733 289
Republic of Marii El	2 368 598	2 266 623	449	21 923
Republic of Mordovia	100 825	64 329	2 997	33 499
Republic of Tatarstan	41 644 291	33 690 387	6 501 782	469 644
Udmurt Republic	1 610 159	1 358 833	2 156	243 463
Chuvash Republic	3 597 339	3 385 530	0	211 809
Perm Territory	19 280 895	17 818 922	65 125	1 393 852
Kirov Region	3 539 615	3 346 579	0	186 133
Nizhny Novgogrod Region	12 100 737	9 489 346	235 266	2 202 658
Orenburg Region	1 017 282	742 015	59 910	213 246
Penza Region	2 425 744	2 395 459	509	29 776
Samara Region	23 156 247	16 133 550	484 613	6 326 777
Saratov Region	1 134 787	431 117	105 006	590 072
Ulyanovsk Region	821 083	787 537	210	33 336
Ural Federal District	138 142 765	121 325 342	12 016 280	3 964 195
Kurgan Region	3 873	1 836	0	2 037
Sverdlovsk Region	101 210 601	93 989 768	3 952 065	2 629 457
Tyumen Region	23 743 058	19 469 204	3 664 806	451 461
Chelyabinsk Region	13 185 233	7 864 534	4 399 409	881 240
Siberian Federal District	64 797 906	48 396 246	1 235 880	8 136 894
Republic of Altai	156 093	153 503	0	2 590
Republic of Buryatiya	1 219 113	1 009 900	11 568	197 645
Republic of Tuva	451	0	451	0
Republic of Khakassia	26 176	2 643	1 649	21 884
Altai Territory	3 220 403	3 006 458	300	193 854
Zabaykal Territory	304 577	73 108	0	231 469
Krasnoyarsk Territory	11 552 424	10 101 706	5 854	1 310 908
Irkutsk Region	4 088 708	3 195 702	91 402	801 604
Kemerovo Region	13 647 694	12 882 848	5 500	738 641
Novosibirsk Region	24 037 637	12 845 508	1 116 669	3 225 161
Omsk Region	4 620 358	3 411 055	2 487	1 202 681
Tomsk Region	1 924 272	1 713 815	0	210 457
Far Eastern Federal District	27 942 607	21 676 721	1 441 536	4 339 528
Republic of Sakha (Yakutia)	2 392 892	2 332 527	12 269	48 096
Kamchatka Territory	973 105	915 364	4 681	52 129
Primorskiy Territory	7 966 452	5 716 364	543 639	1 702 903
Khabarovsk Territory	12 979 662	9 607 208	801 478	2 130 369
Amur Region	2 485 063	2 233 677	75 320	136 699
Magadan Region	841 805	841 175	0	630
Sakhalin Region	302 860	29 992	4 149	268 348
Jewish Autonomous Region	768	414	0	354
Chukotka Autonomous Area	0	0	0	0

Table 32.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.03.10

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans to individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	536 310 293	128 695 712	831 011	495 545	180 694 949	33 903 347
Belgorod Region	117 598	0	0	0	25 447	48
Bryansk Region	42 244	0	0	0	0	0
Vladimir Region	82 459	0	15 000	0	58 363	1 965
Voronezh Region	56 224	0	0	0	390 947	10 990
Ivanovo Region	110 683	0	0	0	18 713	0
Kaluga Region	47 862	42 216	0	0	27 938	12 988
Kostroma Region	238 451	6 563	10 000	0	930 658	3 185
Kursk Region	52 467	0	0	0	62 651	0
Lipetsk Region	728 602	0	0	0	24 395	0
Moscow Region	2 409 592	0	10 000	0	933 224	85 191
Orel Region	89 944	0	0	0	9 645	0
Ryazan Region	188 537	0	0	0	33 603	0
Smolensk Region	280 560	5 990	0	0	265 380	25 742
Tambov Region	376	0	0	0	2 122	0
Tver Region	232 632	0	4 000	0	42 524	9 303
Tula Region	50 509	0	0	0	20 577	3 436
Yaroslavl Region	309 104	0	0	0	88 827	1 147
City of Moscow	531 272 449	128 640 943	792 011	495 545	177 759 935	33 749 352
North-Western Federal District	32 140 194	1 584 942	54 689	12 241	6 122 954	1 052 676
Republic of Karelia	4 329	0	0	0	768	0
Komi Republic	525 146	62 404	0	0	38 795	12 345
Akhangel'sk Region	35 109	0	0	0	1 587	1
Vologda Region	518 329	3 222	0	0	99 989	14
Kaliningrad Region	1 251 711	15 435	9 689	0	416 025	106 202
Leningrad Region	240 329	0	0	0	9 021	1 374
Murmansk Region	222 990	20 649	0	0	94 841	5 637
Novgorod Region	92 766	0	0	0	13 733	0
Pskov Region	27 935	0	10 000	0	455	0
St Petersburg	29 221 550	1 483 232	35 000	12 241	5 447 740	927 103
Southern Federal District	3 424 403	9 502	2 906	24 861	1 096 377	21 520
Republic of Adygeya	41 444	0	0	0	48 253	0
Republic of Kalmykia	27 717	0	0	0	8 026	0
Krasnodar Territory	967 233	6 507	0	24 861	606 728	15 789
Astrakhan Region	57 905	0	0	0	27 854	0
Volgograd Region	712 811	0	0	0	87 436	1 256
Rostov Region	1 617 293	2 995	2 906	0	318 080	4 475
North-Caucasian Federal District	872 366	719	0	0	347 877	2 002
Republic of Dagestan	112 795	719	0	0	46 906	1 378
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	70 736	0	0	0	33 540	0
Karachai-Cherkess Republic	20 236	0	0	0	11 796	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	115 002	0	0	0	24 110	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	553 597	0	0	0	231 525	624
Volga Federal District	17 561 105	379 609	73 649	16 322	12 990 670	252 600
Republic of Bashkortostan	680 223	4 390	30 000	0	581 566	23 664
Republic of Marii El	1 060	0	0	0	0	0
Republic of Mordovia	33 066	0	0	0	19 473	0
Republic of Tatarstan	6 898 656	169 355	0	0	2 258 706	53 312
Udmurt Republic	318 424	1 726	0	0	278 606	0
Chuvash Republic	121 667	0	0	0	64 419	0
Perm Territory	272 601	375	11 000	0	150 311	75
Kirov Region	355 543	0	3 649	0	107 551	0
Nizhny Novgograd Region	937 027	114 533	24 000	16 322	497 640	68 500
Orenburg Region	627 492	0	5 000	0	188 731	125
Penza Region	1 950 515	0	0	0	29 376	0
Samara Region	4 615 691	86 741	0	0	8 033 564	106 475
Saratov Region	669 439	2 489	0	0	731 375	0
Ulyanovsk Region	79 701	0	0	0	49 352	449
Ural Federal District	12 172 375	782 554	24 000	0	4 900 511	28 370
Kurgan Region	12 037	0	0	0	3 501	0
Sverdlovsk Region	6 868 602	243 435	20 000	0	3 417 777	24 641
Tyumen Region	2 972 486	524 744	4 000	0	774 099	2 880
Chelyabinsk Region	2 319 250	14 375	0	0	705 134	849
Siberian Federal District	20 324 995	11 090 834	24 000	0	11 335 029	600 687
Republic of Altai	93 169	0	0	0	46 816	0
Republic of Buryatiya	52 373	0	0	0	43 678	179
Republic of Tuva	6 522	0	0	0	9 721	0
Republic of Khakassia	21 905	0	0	0	28 439	0
Altai Territory	100 426	0	0	0	75 628	661
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	576 146	9 917	0	0	438 281	29 133
Irkutsk Region	89 845	6 341	0	0	95 427	300
Kemerovo Region	54 523	0	0	0	209 250	683
Novosibirsk Region	19 045 754	11 002 023	24 000	0	10 283 821	567 683
Omsk Region	144 946	71 146	0	0	80 143	2 048
Tomsk Region	139 386	1 407	0	0	23 825	0
Far Eastern Federal District	2 746 575	131 999	0	0	4 277 942	30 278
Republic of Sakha (Yakutia)	191 774	0	0	0	61 609	144
Kamchatka Territory	86 778	7 146	0	0	57 631	66
Primorskiy Territory	1 149 778	26 461	0	0	327 073	463
Khabarovsk Territory	842 082	85 593	0	0	771 273	11 535
Amur Region	423 550	12 228	0	0	2 961 797	18 070
Magadan Region	2 720	571	0	0	78 887	0
Sakhalin Region	49 893	0	0	0	19 672	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 32.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.03.10

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans to individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	300 446 018	116 561 271	831 011	495 545	117 906 302	30 146 290
Belgorod Region	7 529 129	1 137 611	0	0	443 464	6 178
Bryansk Region	1 629 667	12 716	0	0	286 062	7 971
Vladimir Region	1 919 641	129 719	15 000	0	950 143	13 882
Voronezh Region	8 749 908	276 838	0	0	2 668 797	175 191
Ivanovo Region	1 233 157	39	0	0	451 387	13 810
Kaluga Region	738 887	47 965	0	0	442 140	3 433
Kostroma Region	1 047 214	0	10 000	0	423 439	146
Kursk Region	5 294 580	249 215	0	0	473 458	12 051
Lipetsk Region	3 562 699	0	0	0	355 354	700
Moscow Region	16 619 880	226 954	10 000	0	1 754 871	626 963
Orel Region	1 523 451	0	0	0	261 031	5 181
Ryazan Region	1 739 436	14 320	0	0	615 564	52 024
Smolensk Region	1 047 403	138 926	0	0	393 150	88 548
Tambov Region	1 375 741	0	0	0	128 370	504
Tver Region	986 184	204	4 000	0	313 972	29 312
Tula Region	1 216 663	26 162	0	0	729 834	23 689
Yaroslavl Region	4 541 197	142 770	0	0	1 111 523	23 920
City of Moscow	239 691 181	114 157 832	792 011	495 545	106 103 743	29 062 787
North-Western Federal District	74 250 363	7 262 128	54 689	12 241	15 264 306	3 152 730
Republic of Karelia	349 043	0	0	0	389 695	15 134
Komi Republic	2 636 755	43 396	0	0	356 526	12 879
Akhangel'sk Region	1 598 766	83 380	0	0	526 473	3 753
Vologda Region	9 424 582	3 611	0	0	1 244 658	28 515
Kaliningrad Region	10 834 533	670 773	9 689	0	905 857	337 803
Leningrad Region	592 605	67 825	0	0	367 711	37 880
Murmansk Region	4 245 995	45 132	0	0	506 482	30 181
Novgorod Region	881 511	58 568	0	0	490 780	27 813
Pskov Region	636 456	1 526	10 000	0	176 593	4 144
St Petersburg	43 050 117	6 287 917	35 000	12 241	10 299 531	2 654 628
Southern Federal District	35 539 921	9 156 220	2 906	24 861	10 599 629	315 503
Republic of Adygeya	185 197	0	0	0	107 206	4 343
Republic of Kalmykia	36 973	0	0	0	29 362	125
Krasnodar Territory	14 250 820	638 845	0	24 861	4 518 230	185 948
Astrakhan Region	1 000 396	0	0	0	515 806	46
Volgograd Region	8 876 010	1 754 165	0	0	2 452 963	26 671
Rostov Region	11 190 525	6 763 210	2 906	0	2 976 062	98 370
North-Caucasian Federal District	10 779 507	73 874	0	0	2 300 391	49 930
Republik of Daghestan	265 622	719	0	0	193 578	3 413
Republic of Ingushetia	330 771	0	0	0	8 079	156
Kabardino-Balkar Republic	1 723 872	53 057	0	0	133 749	25
Karachai-Cherkess Republic	487 728	0	0	0	57 225	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	2 586 530	0	0	0	284 870	2 554
Chechen Republic	139 591	0	0	0	671	0
Stavropol Territory	5 245 393	20 098	0	0	1 622 219	43 782
Volga Federal District	104 502 463	3 607 983	73 649	16 322	29 630 509	998 037
Republic of Bashkortostan	11 527 829	717 089	30 000	0	2 390 872	102 544
Republic of Marii El	1 189 657	0	0	0	259 088	2 942
Republic of Mordovia	1 666 885	0	0	0	146 046	8 429
Republic of Tatarstan	15 746 426	28 029	0	0	2 231 919	19 221
Udmurt Republic	4 891 784	337 226	0	0	1 108 394	21 645
Chuvash Republic	3 956 271	344	0	0	483 347	15 813
Perm Territory	13 167 506	466 936	11 000	0	3 132 213	176 369
Kirov Region	2 732 475	0	3 649	0	428 523	9 720
Nizhny Novgogrod Region	17 834 215	935 374	24 000	16 322	3 935 399	210 646
Orenburg Region	2 647 893	4 875	5 000	0	1 411 598	19 490
Penza Region	2 824 408	717 297	0	0	258 357	215
Samara Region	21 283 344	214 520	0	0	11 854 531	395 308
Saratov Region	3 074 989	79 782	0	0	1 703 668	15 630
Ulyanovsk Region	1 958 781	106 511	0	0	286 554	65
Ural Federal District	41 715 517	1 599 047	24 000	0	13 558 632	362 696
Kurgan Region	497 771	180	0	0	252 096	8
Sverdlovsk Region	23 038 387	1 286 924	20 000	0	6 927 478	193 832
Tyumen Region	7 363 615	196 971	4 000	0	3 124 123	30 871
Chelyabinsk Region	10 815 744	114 972	0	0	3 254 935	137 985
Siberian Federal District	46 875 729	3 875 207	24 000	0	25 304 237	610 109
Republic of Altai	194 292	0	0	0	83 835	0
Republic of Buryatiya	1 231 727	3 994	0	0	1 034 900	2 093
Republic of Tuva	63 712	0	0	0	136 935	0
Republic of Khakassia	508 687	0	0	0	441 388	2 016
Altai Territory	4 378 283	28 304	0	0	1 523 395	27 778
Zabaykal Territory	961 842	31 269	0	0	768 825	1 839
Krasnoyarsk Territory	6 546 426	1 239 656	0	0	3 488 192	52 604
Irkutsk Region	4 598 040	114 873	0	0	2 884 551	35 414
Kemerovo Region	4 772 681	1 570	0	0	3 930 840	40 418
Novosibirsk Region	11 674 953	1 383 833	24 000	0	7 330 450	305 567
Omsk Region	7 758 942	752 667	0	0	2 747 199	135 683
Tomsk Region	4 186 144	319 041	0	0	933 727	6 697
Far Eastern Federal District	11 471 737	533 822	0	0	7 207 972	256 568
Republic of Sakha (Yakutia)	2 122 786	1 211	0	0	501 335	656
Kamchatka Territory	698 048	7 146	0	0	177 126	238
Primorskiy Territory	3 914 407	379 805	0	0	1 825 587	161 591
Khabarovsk Territory	3 627 037	112 895	0	0	3 057 850	90 375
Amur Region	560 640	32 194	0	0	1 150 087	1 899
Magadan Region	104 124	571	0	0	94 788	1
Sakhalin Region	334 890	0	0	0	340 946	1 808
Jewish Autonomous Region	108 495	0	0	0	51 684	0
Chukotka Autonomous Area	1 310	0	0	0	8 569	0

Table 33.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.03.10

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	9 952 687 726	5 710 850	18 563 444	2 609 429 531	2 358 392 299	4 880 375 612
Belgorod Region	7 569 701	0	803	2 017 974	828 310	4 707 673
Bryansk Region	483 712	0	0	293 638	0	189 855
Vladimir Region	2 558 195	0	184	773 108	19 500	1 517 801
Voronezh Region	3 326 577	0	0	1 007 139	408 318	1 892 468
Ivanovo Region	5 356 440	333	0	2 539 862	401 110	2 400 903
Kaluga Region	5 613 131	2 937	0	764 247	363 210	4 465 963
Kostroma Region	22 042 082	0	0	2 240 796	2 252 925	17 483 881
Kursk Region	7 392 026	0	1 225	1 974 071	314 952	5 098 547
Lipetsk Region	12 085 744	0	12 023	4 025 118	909 341	7 136 250
Moscow Region	136 242 425	7 642	91 766	86 198 504	24 271 736	24 675 019
Orel Region	1 269 678	0	0	279 526	33 700	955 822
Ryazan Region	7 338 558	2	1	2 181 385	309 493	4 782 767
Smolensk Region	6 580 077	0	0	3 551 650	346 102	2 620 909
Tambov Region	1 410 233	0	0	579 431	102 347	727 994
Tver Region	7 599 573	2 026	4 077	3 762 708	662 043	3 128 618
Tula Region	5 481 830	0	0	1 174 093	639 620	3 593 896
Yaroslavl Region	8 430 277	0	0	2 219 683	819 794	5 299 197
City of Moscow	9 711 907 467	5 697 910	18 453 365	2 493 846 598	2 325 709 798	4 789 698 049
North-Western Federal District	562 631 191	2 520 181	308 311	177 482 463	258 264 415	116 193 994
Republic of Karelia	445 566	0	0	234 283	41 031	168 531
Komi Republic	8 907 637	0	0	2 558 471	461 472	5 790 012
Akhangel'sk Region	196 317	0	0	35 748	111 429	25 833
Vologda Region	32 122 397	1 815	123 762	8 624 138	11 184 905	11 996 955
Kaliningrad Region	20 948 881	1 239	53 231	5 944 407	2 521 272	12 136 857
Leningrad Region	3 314 776	13 281	16 487	862 526	147 692	2 188 025
Murmansk Region	4 781 970	0	0	1 790 160	264 129	2 692 304
Novgorod Region	2 366 093	0	2 342	1 195 076	92 613	1 073 148
Pskov Region	1 023 629	75	17 089	486 602	55 400	462 844
St Petersburg	488 523 925	2 503 771	95 400	155 751 052	243 384 472	79 659 485
Southern Federal District	107 286 493	58 239	176 596	30 561 424	9 316 635	66 811 006
Republic of Adygeya	1 597 815	0	0	605 017	86 622	902 492
Republic of Kalmykia	269 768	0	0	186 197	20 000	63 182
Krasnodar Territory	58 712 693	41 964	138 347	16 370 596	5 019 533	36 979 773
Astrakhan Region	2 300 353	0	4 653	1 073 713	171 280	1 032 456
Volgograd Region	8 257 735	1 473	2 441	2 939 212	939 518	4 366 897
Rostov Region	36 148 129	14 802	31 155	9 386 689	3 079 682	23 466 206
North-Caucasian Federal District	24 228 634	1 316	39 155	10 370 439	1 542 821	12 060 459
Republic of Dagestan	9 247 223	837	26 634	4 542 355	591 260	4 003 512
Republic of Ingushetia	177 229	0	0	115 508	0	29 697
Kabardino-Balkar Republic	3 329 292	67	834	1 176 464	153 497	1 947 503
Karachai-Cherkess Republic	1 432 983	0	5 152	719 422	192 211	515 505
Republic of North Ossetia - Alania	3 548 326	0	512	1 374 612	201 071	1 967 951
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6 493 581	412	6 023	2 442 078	404 782	3 596 291
Volga Federal District	492 894 779	495 235	1 138 939	112 434 909	114 540 504	261 763 123

1	2	3	4	5	6	7
Republic of Bashkortostan	28 173 441	107	10 367	4 987 776	2 950 218	20 173 580
Republic of Marii El	1 093 276	377	38 777	329 780	350	720 328
Republic of Mordovia	11 130 901	0	0	3 113 687	1 123 266	6 794 276
Republic of Tatarstan	201 498 367	439 053	746 102	50 641 503	67 231 660	81 428 475
Udmurt Republic	11 723 928	2	0	1 484 109	944 532	9 273 349
Chuvash Republic	3 774 777	0	0	1 264 787	845 532	1 652 449
Perm Territory	17 043 896	0	0	3 847 296	3 992 854	9 162 851
Kirov Region	12 927 575	0	6 122	2 205 786	644 863	9 948 719
Nizhny Novgograd Region	46 224 361	3 893	94 656	14 499 009	3 051 260	28 467 748
Orenburg Region	20 692 585	15 919	0	3 942 525	5 301 493	11 424 000
Penza Region	6 309 531	0	0	542 021	2 858 912	2 900 675
Samara Region	100 949 674	10 402	242 915	20 140 043	22 439 188	57 138 071
Saratov Region	27 512 988	0	0	3 982 284	2 420 186	21 058 456
Ulyanovsk Region	3 839 479	25 482	0	1 454 303	736 190	1 620 146
Ural Federal District	360 678 922	166 381	322 712	83 416 975	64 580 365	207 221 865
Kurgan Region	779 227	0	5 706	320 633	39 250	411 302
Sverdlovsk Region	159 564 583	40 417	33 823	34 279 816	29 043 688	94 922 702
Tyumen Region	136 425 200	44 376	229 666	32 119 562	30 713 905	71 643 690
Chelyabinsk Region	63 909 912	81 588	53 517	16 696 964	4 783 522	40 244 171
Siberian Federal District	247 715 387	75 958	1 865 062	56 986 577	56 937 654	128 674 707
Republic of Altai	6 184 508	0	0	713 675	510 015	4 960 254
Republic of Buryatiya	3 361 023	42 402	1 143	833 565	35 830	2 434 812
Republic of Tuva	218 598	0	4 385	86 734	1 100	126 178
Republic of Khakassia	4 402 342	657	11	1 113 531	256 363	2 968 245
Altai Territory	6 935 040	0	11 550	2 558 151	1 145 768	3 203 950
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	18 965 614	13 860	48 775	5 714 325	1 589 530	11 318 334
Irkutsk Region	8 149 095	0	12 209	2 360 978	1 451 437	4 220 710
Kemerovo Region	14 994 965	0	146 077	2 506 350	877 040	11 438 618
Novosibirsk Region	170 954 079	13 389	1 640 840	37 521 398	50 051 221	79 111 239
Omsk Region	7 662 987	5 628	0	2 153 697	644 329	4 820 780
Tomsk Region	5 887 136	22	72	1 424 173	375 021	4 071 587
Far Eastern Federal District	140 762 698	14 367	167 522	35 103 702	11 616 595	93 314 121
Republic of Sakha (Yakutia)	9 107 176	0	8 206	2 510 691	1 372 116	5 176 686
Kamchatka Territory	9 517 236	0	189	3 084 111	902 211	5 528 938
Primorskiy Territory	34 950 271	1 056	1 005	15 303 458	2 828 748	16 462 121
Khabarovsk Territory	27 105 317	2 591	3 411	5 345 861	2 327 998	19 361 404
Amur Region	52 500 722	9 828	0	5 443 645	3 211 411	43 813 005
Magadan Region	2 745 713	0	154 711	974 764	329 117	1 286 334
Sakhalin Region	4 836 263	892	0	2 441 172	644 994	1 685 633
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 33.2

Distribution of clients' funds in rubles by head-offices and branches of credit institutions located in respective regions, as of 1.03.10

thousand rubles

1	2	of which				
		3	4	5	6	7
	Total	Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
Central Federal District	6 673 230 934	2 203 569	13 927 300	2 033 157 867	2 004 316 719	2 553 939 519
Belgorod Region	65 312 315	2 489	227 137	15 924 790	5 838 639	43 222 354
Bryansk Region	30 349 676	34 696	100 385	4 868 608	1 627 237	23 672 557
Vladimir Region	58 223 428	45 585	113 722	8 703 540	4 375 316	44 597 304
Voronezh Region	129 618 119	130 828	236 135	20 495 036	8 862 767	99 654 654
Ivanovo Region	32 180 412	37 181	38 682	5 274 174	1 538 389	25 238 096
Kaluga Region	45 707 987	98 183	34 586	8 692 172	3 606 282	33 210 943
Kostroma Region	27 836 715	14 765	19 797	2 854 746	4 079 094	20 839 466
Kursk Region	36 022 834	1 989	55 569	7 585 854	1 763 313	26 572 427
Lipetsk Region	48 343 491	69 893	41 088	9 014 829	3 517 208	35 585 737
Moscow Region	456 618 908	299 818	1 566 020	123 481 221	40 282 531	288 855 930
Orel Region	24 679 609	6 145	27 435	3 425 495	1 179 976	19 950 720
Ryazan Region	42 955 354	19 320	173 360	8 016 646	2 437 382	32 219 990
Smolensk Region	33 593 989	44 368	48 798	6 007 250	2 759 526	24 642 491
Tambov Region	28 178 335	43 975	30 142	4 640 468	1 025 755	22 372 747
Tver Region	45 473 882	52 678	50 008	9 224 607	2 695 037	33 352 323
Tula Region	60 198 797	17 641	97 288	10 120 901	7 160 516	42 652 253
Yaroslavl Region	62 138 964	10 619	46 945	10 752 341	3 380 210	47 670 842
City of Moscow	5 445 798 119	1 273 396	11 020 203	1 774 075 189	1 908 187 541	1 689 628 685
North-Western Federal District	1 247 985 650	2 975 470	1 162 436	271 565 485	314 261 835	647 321 973
Republic of Karelia	21 108 009	5 760	17 649	3 577 532	885 968	16 549 477
Komi Republic	50 081 188	15 274	15 327	7 236 011	2 250 338	40 334 495
Akhangel'sk Region	59 065 930	36 780	110 486	7 732 310	9 310 214	41 708 817
Vologda Region	67 179 806	12 673	163 062	14 251 628	10 871 170	41 698 241
Kaliningrad Region	43 622 211	81 025	59 185	8 967 664	5 305 522	28 908 892
Leningrad Region	55 199 281	168 960	315 370	8 984 077	6 366 924	39 014 188
Murmansk Region	49 135 594	70 021	112 993	7 462 038	2 819 620	38 510 345
Novgorod Region	19 624 349	38 238	93 318	4 126 981	1 398 343	13 893 954
Pskov Region	17 252 460	6 866	95 929	3 106 584	1 305 446	12 669 634
St Petersburg	865 716 822	2 539 873	179 117	206 120 660	273 748 290	374 033 930
Southern Federal District	510 071 263	460 081	434 649	103 955 215	40 445 729	363 001 464
Republic of Adygeya	7 088 993	10 423	1 404	1 137 383	222 801	5 708 123
Republic of Kalmykia	3 479 517	26 688	19 833	684 730	268 395	2 472 776
Krasnodar Territory	236 781 083	103 646	197 730	49 441 716	23 454 161	162 559 590
Astrakhan Region	30 189 498	14 681	30 598	6 466 595	1 535 083	22 031 524
Volgograd Region	80 982 866	24 821	7 680	13 892 816	5 387 636	61 512 325
Rostov Region	151 549 306	279 822	177 404	32 331 975	9 577 653	108 717 126
North-Caucasian Federal District	147 024 906	489 084	627 261	36 309 403	9 475 393	99 739 371
Republic of Dagestan	20 816 958	258 977	62 103	7 434 835	757 583	12 198 262
Republic of Ingushetia	2 427 946	766	0	803 872	68 290	1 518 047
Kabardino-Balkar Republic	13 204 473	4 029	11 601	3 095 420	371 030	9 655 031
Karachai-Cherkess Republic	5 656 210	8 485	32 812	1 502 957	301 407	3 804 313
Republic of North Ossetia - Alania	13 971 233	2 741	9 937	2 835 823	294 373	10 811 551
Chechen Republic	6 381 214	94 685	212 229	3 813 301	1 058 011	1 200 468

1	2	3	4	5	6	7
Stavropol Territory	84 566 872	119 401	298 579	16 823 195	6 624 699	60 551 699
Volga Federal District	1 438 693 989	1 417 647	2 860 940	284 495 931	258 733 162	882 186 696
Republic of Bashkortostan	195 174 426	243 953	404 621	33 971 439	68 224 988	91 941 957
Republic of Marii El	15 302 664	2 361	133 802	2 440 221	1 427 443	11 275 514
Republic of Mordovia	24 371 913	70 878	62 408	5 248 978	2 350 865	16 517 248
Republic of Tatarstan	281 291 812	453 645	746 838	62 414 386	81 684 965	131 204 576
Udmurt Republic	49 566 329	14 742	3 314	8 532 498	5 791 609	35 097 878
Chuvash Republic	33 937 861	19 747	123 239	5 278 921	3 308 845	25 148 446
Perm Territory	136 251 028	252 268	225 237	25 440 731	27 294 745	82 703 014
Kirov Region	41 102 331	12 401	114 793	6 706 299	2 420 462	31 575 219
Nizhny Novgograd Region	186 047 455	64 729	387 354	52 756 373	11 051 895	121 335 184
Orenburg Region	68 722 240	62 239	102 268	13 909 865	8 093 414	45 992 593
Penza Region	42 258 491	13 309	81 769	6 330 656	5 528 362	30 181 544
Samara Region	237 083 456	125 782	311 901	39 161 476	32 507 599	163 571 462
Saratov Region	88 581 016	22 912	102 378	15 689 505	5 825 028	66 665 239
Ulyanovsk Region	39 002 967	58 681	61 018	6 614 583	3 222 942	28 976 822
Ural Federal District	794 909 990	603 680	1 204 546	162 322 116	143 606 538	479 830 408
Kurgan Region	17 684 574	24 162	81 106	3 639 543	723 928	13 184 437
Sverdlovsk Region	296 435 098	252 033	640 646	62 585 290	42 066 917	188 447 928
Tyumen Region	338 257 485	141 287	393 772	66 020 588	86 414 176	182 893 118
Chelyabinsk Region	142 532 833	186 198	89 022	30 076 695	14 401 517	95 304 925
Siberian Federal District	702 367 808	557 092	1 647 982	141 387 698	71 310 349	483 637 943
Republic of Altai	3 930 791	16 684	1 620	549 535	542 744	2 815 180
Republic of Buryatiya	24 402 750	59 602	16 704	5 868 328	3 813 522	14 604 807
Republic of Tuva	3 604 600	36 711	93 514	918 341	214 643	2 336 452
Republic of Khakassia	12 147 025	11 048	20 238	2 486 292	696 743	8 853 374
Altai Territory	61 256 983	20 884	397 101	9 264 473	6 604 088	44 892 542
Zabaykal Territory	22 395 638	24 571	23 303	3 782 453	1 622 855	16 888 313
Krasnoyarsk Territory	123 151 878	152 840	260 996	29 650 586	14 117 115	77 987 712
Irkutsk Region	85 597 333	28 106	262 198	17 918 290	6 715 862	60 327 876
Kemerovo Region	103 662 912	78 394	285 089	16 146 268	12 832 946	74 057 626
Novosibirsk Region	156 761 837	35 348	81 315	36 825 190	14 669 935	103 509 866
Omsk Region	64 276 395	69 063	73 500	10 207 034	5 518 136	48 193 708
Tomsk Region	41 179 666	23 841	132 404	7 770 908	3 961 760	29 170 487
Far Eastern Federal District	374 214 614	335 576	716 622	82 257 490	32 838 627	256 908 522
Republic of Sakha (Yakutia)	46 455 623	34 934	140 596	11 738 548	4 978 501	29 421 950
Kamchatka Territory	23 617 711	1 329	39 265	5 114 965	1 253 952	17 165 745
Primorskiy Territory	105 489 637	87 804	17 117	29 669 327	8 668 003	66 514 889
Khabarovsk Territory	104 340 891	61 076	102 977	15 867 695	9 702 045	78 397 831
Amur Region	31 725 895	45 547	166 125	6 213 644	2 679 170	22 547 422
Magadan Region	14 366 907	4 519	191 812	2 645 471	1 910 474	9 592 680
Sakhalin Region	38 322 839	94 197	57 656	9 104 453	2 570 432	26 379 193
Jewish Autonomous Region	3 316 625	987	1 074	403 770	154 350	2 750 918
Chukotka Autonomous Area	6 578 486	5 183	0	1 499 617	921 700	4 137 894

Table 34.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.03.10**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	4 725 751 224	18 509 968	659	873 843 639	1 951 904 254	1 689 776 959
Belgorod Region	403 360	0	0	24 068	52 410	326 780
Bryansk Region	34 605	0	0	1 515	0	32 904
Vladimir Region	64 113	0	0	5 857	0	58 105
Voronezh Region	586 199	0	0	2 376	0	583 820
Ivanovo Region	673 041	0	0	17 335	0	655 618
Kaluga Region	949 951	0	0	24 051	283 491	402 903
Kostroma Region	4 585 015	0	0	694 415	308 722	3 576 215
Kursk Region	352 153	0	0	78 742	0	272 990
Lipetsk Region	1 460 615	0	0	611 110	143 753	680 173
Moscow Region	18 802 409	0	0	1 635 331	4 047 252	13 049 316
Orel Region	43 282	0	0	4	0	43 272
Ryazan Region	620 265	0	0	69 916	5 137	544 484
Smolensk Region	1 252 213	0	0	79 622	154 486	1 017 800
Tambov Region	146 431	0	0	63 947	59 897	22 248
Tver Region	841 223	0	0	273 291	28 403	539 443
Tula Region	519 634	0	0	20 980	1 001	497 583
Yaroslavl Region	1 088 346	0	0	81 164	89 845	916 508
City of Moscow	4 693 328 369	18 509 968	659	870 159 915	1 946 729 857	1 666 556 797
North-Western Federal District	185 981 945	0	0	43 104 431	66 056 177	70 681 361
Republic of Karelia	15 192	0	0	10 109	0	4 262
Komi Republic	1 114 669	0	0	65 510	0	1 049 009
Akhangel'sk Region	4 722	0	0	14	1 015	3 438
Vologda Region	7 235 475	0	0	2 901 416	2 229 482	1 928 090
Kaliningrad Region	9 330 341	0	0	2 123 371	2 742 295	4 277 600
Leningrad Region	733 517	0	0	62 616	0	669 884
Murmansk Region	1 890 186	0	0	398 221	31 172	1 429 716
Novgorod Region	140 792	0	0	29 332	0	111 442
Pskov Region	57 659	0	0	22 676	0	34 972
St Petersburg	165 459 392	0	0	37 491 166	61 052 213	61 172 948
Southern Federal District	11 814 413	0	0	1 795 977	2 182 216	7 712 548
Republic of Adygeya	12 367	0	0	2 504	0	9 847
Republic of Kalmykia	100 348	0	0	35	42 183	58 109
Krasnodar Territory	4 922 025	0	0	454 971	366 934	4 005 772
Astrakhan Region	64 265	0	0	25 495	0	30 282
Volgograd Region	661 218	0	0	182 003	144 298	334 910
Rostov Region	6 054 190	0	0	1 130 969	1 628 801	3 273 628
North-Caucasian Federal District	1 578 612	0	0	202 329	145 756	1 222 635
Republic of Dagestan	525 646	0	0	19 914	123 388	376 514
Republic of Ingushetia	30 368	0	0	2 375	0	27 884
Kabardino-Balkar Republic	104 516	0	0	4 144	0	99 579
Karachai-Cherkess Republic	373 061	0	0	150 071	18 774	204 101
Republic of North Ossetia - Alania	120 099	0	0	2 945	0	116 978
Chechen Republic	0	0	0	0	0	0

1	2	3	4	5	6	7
Stavropol Territory	424 922	0	0	22 880	3 594	397 579
Volga Federal District	87 866 959	5 788	0	6 714 503	40 453 195	39 927 203
Republic of Bashkortostan	3 018 244	0	0	289 456	214 089	2 512 791
Republic of Marii El	4 512	0	0	29	0	4 483
Republic of Mordovia	279 371	0	0	23 067	0	255 940
Republic of Tatarstan	52 609 370	5 788	0	3 581 313	35 278 979	13 406 762
Udmurt Republic	993 391	0	0	4 959	263 230	725 111
Chuvash Republic	168 368	0	0	8 959	87 782	71 536
Perm Territory	3 470 727	0	0	650 334	69 782	2 750 611
Kirov Region	670 394	0	0	44 400	32 892	592 828
Nizhny Novgogrod Region	4 621 392	0	0	460 509	1 688 230	2 465 649
Orenburg Region	1 666 115	0	0	146 412	933 833	580 943
Penza Region	105 358	0	0	602	0	104 464
Samara Region	15 978 533	0	0	1 037 060	1 671 082	12 888 335
Saratov Region	3 771 889	0	0	444 246	168 793	3 126 413
Ulyanovsk Region	509 295	0	0	23 157	44 503	441 337
Ural Federal District	77 359 205	28 948	0	12 214 560	16 992 777	38 755 343
Kurgan Region	1 945	0	0	2	0	290
Sverdlovsk Region	22 357 398	0	0	1 093 815	4 127 934	17 049 789
Tyumen Region	47 331 116	28 095	0	8 028 406	12 554 751	17 664 801
Chelyabinsk Region	7 668 746	853	0	3 092 337	310 092	4 040 463
Siberian Federal District	104 435 738	0	791	10 843 624	46 458 332	40 481 804
Republic of Altai	15 406	0	0	8 461	0	6 902
Republic of Buryatiya	417 595	0	0	7 770	0	85 061
Republic of Tuva	8 653	0	0	0	0	8 653
Republic of Khakassia	101 394	0	0	859	0	89 760
Altai Territory	221 667	0	0	31 001	3 729	186 888
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 038 337	0	0	136 615	393 257	5 473 666
Irkutsk Region	519 521	0	0	176 087	109 357	228 071
Kemerovo Region	532 000	0	0	96 804	5 972	428 952
Novosibirsk Region	95 112 663	0	791	10 102 378	45 767 728	32 967 846
Omsk Region	1 230 320	0	0	263 277	172 061	794 545
Tomsk Region	238 182	0	0	20 372	6 228	211 460
Far Eastern Federal District	21 711 637	0	0	2 054 494	2 496 000	16 688 597
Republic of Sakha (Yakutia)	555 137	0	0	34 901	32 344	431 272
Kamchatka Territory	1 232 185	0	0	253 991	84 446	868 949
Primorskiy Territory	5 280 201	0	0	780 567	591 264	3 862 630
Khabarovsk Territory	3 157 766	0	0	247 613	34 104	2 803 388
Amur Region	10 511 621	0	0	411 476	1 704 043	8 302 088
Magadan Region	262 130	0	0	21 421	0	64 323
Sakhalin Region	712 597	0	0	304 525	49 799	355 947
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 34.2

Distribution of clients' funds in foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.03.10

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	4 126 226 392	17 333 526	1 317	828 159 199	1 839 971 093	1 325 776 717
Belgorod Region	14 000 673	0	0	459 475	3 539 836	3 892 801
Bryansk Region	3 452 100	0	0	169 927	21 592	2 799 637
Vladimir Region	8 505 599	450	0	621 301	425 847	4 908 647
Voronezh Region	28 493 595	9	0	588 148	5 728 791	18 479 749
Ivanovo Region	4 273 470	67	0	187 240	44 954	3 719 476
Kaluga Region	7 935 116	703	0	812 693	606 424	4 618 873
Kostroma Region	2 306 576	56	0	83 806	154 199	1 787 019
Kursk Region	3 388 832	0	0	290 794	48 395	2 461 445
Lipetsk Region	6 389 247	0	0	1 034 014	346 940	4 095 035
Moscow Region	72 247 031	101	0	6 421 958	13 607 634	48 398 434
Orel Region	2 223 308	18	0	75 625	314 372	1 618 624
Ryazan Region	5 323 118	505	0	568 205	765 992	3 581 862
Smolensk Region	7 137 324	18	0	400 366	386 343	3 258 487
Tambov Region	3 479 269	0	0	137 624	84 986	1 469 116
Tver Region	6 466 022	192	0	386 804	655 293	3 774 006
Tula Region	12 220 337	0	0	588 800	2 883 870	5 379 333
Yaroslavl Region	7 764 941	308	0	420 012	533 490	6 323 266
City of Moscow	3 930 619 834	17 331 099	1 317	814 912 407	1 809 822 135	1 205 210 907
North-Western Federal District	373 761 970	165 395	0	51 860 684	85 582 663	216 315 953
Republic of Karelia	3 359 379	339	0	256 826	46 339	2 817 954
Komi Republic	5 281 164	150	0	216 542	6 368	3 450 595
Akhangel'sk Region	6 374 506	10 267	0	335 371	733 218	4 591 634
Vologda Region	10 516 942	105	0	2 579 658	575 738	6 460 667
Kaliningrad Region	17 660 383	20 606	0	2 993 588	2 763 626	11 564 670
Leningrad Region	9 612 453	49	0	645 229	490 791	7 527 734
Murmansk Region	9 244 781	0	0	1 491 880	382 979	6 679 609
Novgorod Region	3 864 407	13	0	883 070	172 473	2 448 788
Pskov Region	2 459 468	0	0	127 608	222 482	1 511 676
St Petersburg	305 388 487	133 866	0	42 330 912	80 188 649	169 262 626
Southern Federal District	81 397 585	4 136	0	8 367 160	12 852 801	52 748 544
Republic of Adygeya	535 400	0	0	18 720	6 121	401 678
Republic of Kalmykia	292 838	21	0	6 334	42 438	215 240
Krasnodar Territory	39 935 790	3 330	0	3 385 019	7 689 579	27 333 545
Astrakhan Region	2 937 442	97	0	372 377	39 221	2 154 252
Volgograd Region	13 257 053	0	0	1 233 303	2 659 578	8 110 445
Rostov Region	24 439 062	688	0	3 351 407	2 415 864	14 533 384
North-Caucasian Federal District	14 123 579	124	0	901 040	417 400	11 435 058
Republik of Daghestan	1 615 552	30	0	43 919	125 035	1 404 902
Republic of Ingushetia	214 257	0	0	9 731	0	195 615
Kabardino-Balkar Republic	1 265 060	0	0	50 333	388	989 535
Karachai-Cherkess Republic	670 441	0	0	152 979	18 774	373 432
Republic of North Ossetia - Alania	1 012 287	47	0	49 012	0	889 244
Chechen Republic	88 732	0	0	42 385	0	46 347

1	2	3	4	5	6	7
Stavropol Territory	9 257 250	47	0	552 681	273 203	7 535 983
Volga Federal District	276 693 615	958 357	0	25 577 445	103 327 027	121 145 731
Republic of Bashkortostan	79 904 657	933 816	0	7 524 853	57 231 162	11 540 062
Republic of Marii El	1 538 634	0	0	69 208	307 357	874 799
Republic of Mordovia	2 277 477	57	0	77 589	8 055	1 818 895
Republic of Tatarstan	63 881 535	5 881	0	5 809 574	36 192 034	18 857 922
Udmurt Republic	4 316 098	16 725	0	234 776	333 132	2 951 276
Chuvash Republic	5 160 249	0	0	290 721	519 967	1 502 189
Perm Territory	24 263 952	280	0	4 092 143	1 043 004	13 332 943
Kirov Region	2 826 257	8	0	189 275	92 941	1 891 612
Nizhny Novgograd Region	26 069 225	706	0	2 730 989	3 095 261	16 639 883
Orenburg Region	6 437 865	196	0	718 478	820 540	4 384 699
Penza Region	3 034 103	0	0	240 002	99 818	2 341 787
Samara Region	41 005 113	178	0	2 241 596	1 995 602	33 246 825
Saratov Region	11 452 170	510	0	767 382	1 159 418	8 764 136
Ulyanovsk Region	4 526 280	0	0	590 859	428 736	2 998 703
Ural Federal District	170 247 379	62 907	132	17 144 120	44 778 692	86 056 199
Kurgan Region	1 110 466	0	0	17 294	175 746	734 602
Sverdlovsk Region	43 755 334	31 865	0	3 435 298	5 451 587	30 599 089
Tyumen Region	87 043 189	29 951	132	9 052 841	21 842 445	42 195 414
Chelyabinsk Region	38 338 390	1 091	0	4 638 687	17 308 914	12 527 094
Siberian Federal District	107 809 894	15 298	0	8 445 911	28 901 036	54 413 600
Republic of Altai	151 908	0	0	9 050	0	106 362
Republic of Buryatiya	2 782 506	0	0	1 106 055	67 026	967 259
Republic of Tuva	98 819	0	0	14 984	0	64 698
Republic of Khakassia	879 032	4	0	118	1 947	813 683
Altai Territory	7 526 217	140	0	584 829	992 034	3 551 329
Zabaykal Territory	1 702 526	0	0	147 779	49 565	716 016
Krasnoyarsk Territory	13 021 263	3	0	1 250 510	652 354	7 427 071
Irkutsk Region	9 586 361	2	0	909 908	697 087	5 532 244
Kemerovo Region	13 596 434	0	0	1 280 771	2 735 607	8 766 465
Novosibirsk Region	44 695 811	12 484	0	2 329 393	22 943 167	16 018 106
Omsk Region	8 643 428	2 427	0	608 621	285 989	6 403 863
Tomsk Region	5 125 589	238	0	203 893	476 260	4 046 504
Far Eastern Federal District	48 479 903	4 963	0	4 961 831	3 623 919	32 347 323
Republic of Sakha (Yakutia)	3 111 865	9	0	96 349	33 899	1 879 439
Kamchatka Territory	2 591 324	41	0	412 767	84 446	1 900 508
Primorskiy Territory	14 973 739	1 178	0	1 916 504	1 071 289	10 513 108
Khabarovsk Territory	16 030 092	1 416	0	837 140	461 271	11 974 364
Amur Region	3 228 583	0	0	118 092	1 445 239	1 202 728
Magadan Region	3 097 580	147	0	354 723	2 023	1 573 766
Sakhalin Region	5 036 988	2 172	0	1 193 097	524 404	2 979 708
Jewish Autonomous Region	207 080	0	0	5 865	1 348	185 321
Chukotka Autonomous Area	202 652	0	0	27 294	0	138 381

Table 35.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.03.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	2 790 116 080	1 293 034 989	1 497 081 091
Belgorod Region	88 985	80 000	8 985
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	354 492	354 492	0
Ivanovo Region	878 000	878 000	0
Kaluga Region	7 822 788	85 000	7 737 788
Kostroma Region	14 779 630	13 945 396	834 234
Kursk Region	471 282	457 000	14 282
Lipetsk Region	897 750	897 750	0
Moscow Region	2 509 141	1 562 391	946 750
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	1 348 676	750 460	598 216
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	265 000	265 000	0
Yaroslavl Region	150 000	150 000	0
City of Moscow	2 760 550 336	1 273 609 500	1 486 940 836
North-Western Federal District	87 397 870	52 738 537	34 659 333
Republic of Karelia	13 328	13 328	0
Komi Republic	0	0	0
Akhangel'sk Region	62 000	62 000	0
Vologda Region	739 435	648 280	91 155
Kaliningrad Region	3 923 010	2 389 098	1 533 912
Leningrad Region	60 351	10 000	50 351
Murmansk Region	987 777	24 000	963 777
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	81 611 969	49 591 831	32 020 138
Southern Federal District	7 381 865	3 614 180	3 767 685
Republic of Adygeya	0	0	0
Republic of Kalmykia	10 000	10 000	0
Krasnodar Territory	2 406 186	1 707 577	698 609
Astrakhan Region	0	0	0
Volgograd Region	90 367	90 367	0
Rostov Region	4 875 312	1 806 236	3 069 076
North-Caucasian Federal District	747 100	747 100	0
Republic of Dagestan	327 100	327 100	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	10 000	10 000	0
Chechen Republic	0	0	0
Stavropol Territory	410 000	410 000	0
Volga Federal District	86 349 281	75 942 488	10 406 793
Republic of Bashkortostan	3 899 706	3 892 130	7 576
Republic of Marii El	0	0	0
Republic of Mordovia	223 950	223 950	0

1	2	3	4
Republic of Tatarstan	12 563 451	7 809 466	4 753 985
Udmurt Republic	1 071 721	566 903	504 818
Chuvash Republic	92 850	92 850	0
Perm Territory	432 000	432 000	0
Kirov Region	34 250	34 250	0
Nizhny Novgograd Region	3 327 694	2 384 423	943 271
Orenburg Region	1 628 570	1 525 861	102 709
Penza Region	0	0	0
Samara Region	62 317 104	58 303 775	4 013 329
Saratov Region	723 985	642 880	81 105
Ulyanovsk Region	34 000	34 000	0
Ural Federal District	51 272 331	35 967 169	15 305 162
Kurgan Region	10 000	10 000	0
Sverdlovsk Region	27 789 816	22 687 627	5 102 189
Tyumen Region	21 532 328	11 808 828	9 723 500
Chelyabinsk Region	1 940 187	1 460 714	479 473
Siberian Federal District	52 569 755	18 090 959	34 478 796
Republic of Altai	160 002	160 002	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	107 670	107 670	0
Altai Territory	961 256	961 256	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	616 285	325 000	291 285
Irkutsk Region	185 600	185 600	0
Kemerovo Region	617 775	617 775	0
Novosibirsk Region	48 986 897	15 606 843	33 380 054
Omsk Region	934 270	126 813	807 457
Tomsk Region	0	0	0
Far Eastern Federal District	1 159 168	637 410	521 758
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	56 805	56 805	0
Primorskiy Territory	675 062	153 304	521 758
Khabarovsk Territory	129 444	129 444	0
Amur Region	297 857	297 857	0
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 35.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.03.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	2 810 476 782	1 300 663 781	1 509 813 001
Belgorod Region	88 985	80 000	8 985
Bryansk Region	0	0	0
Vladimir Region	68 090	0	68 090
Voronezh Region	2	2	0
Ivanovo Region	582 901	510 000	72 901
Kaluga Region	7 822 788	85 000	7 737 788
Kostroma Region	8 876 339	8 812 509	63 830
Kursk Region	471 282	457 000	14 282
Lipetsk Region	897 750	897 750	0
Moscow Region	2 509 141	1 562 391	946 750
Orel Region	153 945	0	153 945
Ryazan Region	0	0	0
Smolensk Region	106 600	106 600	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	305 000	305 000	0
Yaroslavl Region	154 288	154 288	0
City of Moscow	2 788 439 671	1 287 693 241	1 500 746 430
North-Western Federal District	88 970 295	55 355 598	33 614 697
Republic of Karelia	13 328	13 328	0
Komi Republic	0	0	0
Akhangel'sk Region	87 000	87 000	0
Vologda Region	739 435	648 280	91 155
Kaliningrad Region	1 444 898	982 614	462 284
Leningrad Region	60 351	10 000	50 351
Murmansk Region	987 777	24 000	963 777
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	85 637 506	53 590 376	32 047 130
Southern Federal District	8 014 467	4 139 180	3 875 287
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 406 186	1 707 577	698 609
Astrakhan Region	75 073	0	75 073
Volgograd Region	120 367	120 367	0
Rostov Region	5 412 841	2 311 236	3 101 605
North-Caucasian Federal District	1 634 023	1 551 100	82 923
Republik of Daghestan	351 100	351 100	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	63 989	0	63 989
Republic of North Ossetia - Alania	610 000	610 000	0
Chechen Republic	0	0	0
Stavropol Territory	608 934	590 000	18 934
Volga Federal District	86 474 597	75 596 611	10 877 986
Republic of Bashkortostan	3 903 821	3 893 250	10 571
Republic of Marii El	191 532	0	191 532

1	2	3	4
Republic of Mordovia	223 950	223 950	0
Republic of Tatarstan	12 563 452	7 809 467	4 753 985
Udmurt Republic	1 071 721	566 903	504 818
Chuvash Republic	92 850	92 850	0
Perm Territory	432 000	432 000	0
Kirov Region	109 250	109 250	0
Nizhny Novgogrod Region	3 157 360	1 937 423	1 219 937
Orenburg Region	1 643 570	1 540 861	102 709
Penza Region	0	0	0
Samara Region	62 287 106	58 273 777	4 013 329
Saratov Region	763 985	682 880	81 105
Ulyanovsk Region	34 000	34 000	0
Ural Federal District	54 643 055	39 057 881	15 585 174
Kurgan Region	10 000	10 000	0
Sverdlovsk Region	27 894 944	22 582 627	5 312 317
Tyumen Region	21 527 171	11 804 540	9 722 631
Chelyabinsk Region	5 210 940	4 660 714	550 226
Siberian Federal District	8 451 376	3 169 550	5 281 826
Republic of Altai	120 000	120 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	107 670	107 670	0
Altai Territory	1 031 256	1 031 256	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	766 285	475 000	291 285
Irkutsk Region	290 600	290 600	0
Kemerovo Region	617 887	617 887	0
Novosibirsk Region	4 578 408	395 324	4 183 084
Omsk Region	939 270	131 813	807 457
Tomsk Region	0	0	0
Far Eastern Federal District	1 739 168	1 217 410	521 758
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	56 805	56 805	0
Primorskiy Territory	680 062	158 304	521 758
Khabarovsk Territory	709 444	709 444	0
Amur Region	292 857	292 857	0
Magadan Region	0	0	0
Sakhalin Region	0	0	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macroprudential Indicators of the Banking Sector

Table 36

Some indicators of the banking sector financial soundness (percent)

	1.01.06	1.01.07	1.01.08	1.01.09	1.01.10
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	16,0	14,9	15,5	16,8	20,9
Ratio of core capital to risk-weighted assets	11,4	10,6	11,6	10,6	13,2
Ratio of risk-weighted assets to total assets	63,9	65,0	66,7	64,9	60,6
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹⁾	2,6	2,4	2,5	3,8	9,6
Loan loss provisions made as percent of total loans ¹	4,6	4,1	3,6	4,5	9,1
Ratio of total large credit risks to own funds (capital) (N7)	239,9	240,6	211,9	191,7	147,1
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	3,0	3,6	3,8	4,2	4,9
mining	3,5	3,9	3,1	3,3	3,9
manufacturing	16,3	14,6	13,5	14,4	15,7
production and distribution of energy, gas and water	2,3	2,0	1,7	1,9	2,4
constructing	4,6	4,9	6,0	6,1	6,2
wholesale and retail trade, car and household appliance repair	23,9	19,6	18,0	17,4	18,4
transport and communication	4,0	3,7	3,7	4,3	3,4
other economic activities	22,8	21,3	23,3	23,3	21,9
individuals ²	19,6	23,9	24,8	25,1	23,0
of which					
mortgage loans	1,0	3,0	5,1	6,6	6,5
<i>Geographical distribution of interbank loans and deposits³</i>					
Russian Federation	47,4	35,9	40,0	27,1	29,5
United Kingdom	13,0	21,5	23,3	29,1	21,7
USA	9,0	7,7	4,1	7,1	4,1
Germany	9,5	7,9	6,8	7,5	4,7
Austria	5,2	7,0	6,1	5,7	8,2
France	3,0	3,8	3,5	4,0	5,7
Italy	1,2	1,2	1,7	1,5	1,8
Other	11,7	15,0	14,4	18,0	24,2
Liquidity					
Ratio of high liquid assets to total assets	15,2	13,6	12,1	14,5	13,3
Ratio of liquid assets to total assets	27,4	26,8	24,8	25,9	28,0
Ratio of high liquid assets to demand liabilities (N2)	54,7	51,4	48,4	74,9	69,2
Ratio of liquid assets to short-term liabilities (N3)	73,7	76,8	72,9	92,1	102,4
Ratio of clients' funds to total loans ⁴	103,1	101,7	94,8	84,6	99,9
Market risk⁵ to total own funds (capital)⁶					
of which					
Interest rate risk	13,3	19,3	24,3	16,4	37,5
Equity position risk	14,4	20,4	10,8	3,4	8,7
Foreign exchange risk	5,8	5,3	3,6	3,4	3,5
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁷	3,2	3,3	3,0	1,8	0,7
as percent of the banking sector own funds (capital) ⁷	24,2	26,3	22,7	13,3	4,9
Return on assets⁸					
	3,2	3,3	3,0	1,8	0,7
Return on equity⁸					
	24,2	26,3	22,7	13,3	4,9

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

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

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

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

⁵ Calculated under form 0409153.

⁶ Capital of credit institutions that conduct operations that calculate market risk.

⁷ Assets and capital calculated as averages over the reporting period.

⁸ Indicators are calculated as ratio of financial result (before tax) over 12 months before reporting date to average amount of assets (own funds (capital)) of credit institutions over the same period.

Capital Adequacy

Table 37

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

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures*		CIs with capital less than 45 million rubles		CIs with capital from 45 to 90 million rubles		CIs with capital from 90 to 180 million rubles		CIs with capital more than 180 million rubles	
		Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs
1.01.09	3 811,1	62,6	20	2,0	107	6,0	90	18,4	142	3 722,0	747
1.02.09	3 847,6	54,2	20	2,2	110	5,9	88	18,1	140	3 767,3	747
1.03.09	3 874,8	42,3	18	1,7**	105**	5,8	87	17,3	134	3 807,8	753
1.04.09	3 900,3	40,6	18	1,3**	104**	5,6	83	18,2	140	3 834,7	748
1.05.09	4 193,6	134,7	19	2,0	100	5,4	79	18,7	142	4 033,0	748
1.06.09	4 173,8	122,4	19	1,9	98	5,3	78	19,0	144	4 025,1	747
1.07.09	4 141,9	57,8	19	2,0	100	5,0	73	18,5	140	4 058,5	751
1.08.09	4 216,1	66,8	19	2,0	97	5,2	75	18,0	137	4 124,1	751
1.09.09	4 194,9	68,6	19	1,7	91	5,0	73	18,3	140	4 101,3	754
1.10.09	4 466,4	75,8	19	1,6	86	4,7	68	18,7	145	4 365,7	755
1.11.09	4 604,6	76,6	19	1,6	84	3,8	56	19,5	154	4 503,0	754
1.12.09	4 642,7	74,7	19	1,4	75	3,4	50	21,3	169	4 541,9	752
1.01.10	4 620,6	70,3	18	1,0	54	0,6	10	25,7	216	4 522,9	760
1.02.10	4 637,0	64,5	18	0,9	51	0,6	10	25,8	217	4 545,2	760
1.03.10	4 612,6	61,1	18	0,7	41	0,5	8	26,6	223	4 523,7	758
Reference data: own funds (capital) adequacy ratio as of 1.03.10, %	20,5	15,4 ***		65,7		67,5		36,5		20,6	

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

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

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

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

Indicators	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	766,1	925,0	1 173,1	1 175,6	1 178,3
Banking sector own funds (capital), billion rubles	2 671,5	3 811,1	4 620,6	4 637,0	4 612,6
Ratio of authorised capital to own funds (capital) of credit institutions, percent	28,7	24,3	25,4	25,4	25,5

Table 39

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

Indicators	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
1. Factors of own funds (capital) increase	107,3	113,3	110,9	111,3	112,0
1.1. Authorised capital	28,7	24,3	25,4	25,4	25,6
1.2. Issue income	26,6	20,5	20,3	20,3	20,5
1.3. Credit institutions' profit and funds	37,6	35,6	31,5	32,2	33,0
1.4. Subordinated loans	11,6	30,6	29,7	29,3	28,9
1.5. Increase in value of property due to revaluation	2,7	2,3	4,1	4,1	4,1
1.6. Other factors of increase	0,2	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	7,3	13,3	10,9	11,3	12,0
2.1. Losses	0,7	1,4	2,3	2,8	3,1
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	0,0	0,0	0,0	0,0	0,0
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0,3	5,2	0,6	0,6	0,9
2.6. Credit institutions' portfolio of shares	6,1	6,0	7,1	7,1	7,2
2.7. Other factors	0,1	0,6	0,7	0,7	0,7
Own funds (capital), total	100,0	100,0	100,0	100,0	100,0

* Calculated by credit institutions' reporting by form 0409134

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

Risk-weighted assets *	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
1 st group of assets	10,0	16,6	15,9	12,8	12,8
2 nd group of assets	28,8	30,3	36,4	37,3	38,3
3 rd group of assets	225,4	492,5	496,4	531,2	527,7
4 th group of assets	437,6	641,0	948,3	805,0	767,2
5 th group of assets	12 719,5	17 002,3	16 332,4	16 230,8	16 137,7
Risk-weighted assets of credit institutions	13 421,4	18 182,7	17 829,4	17 617,0	17 483,7

* Assets recognized in balance sheet are taken into account

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

Own funds (capital) adequacy ratio of the banking sector

		1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
1	Banking sector own funds (capital), billion rubles	2 671,5	3 811,1	4 620,6	4 637,0	4 612,6
2	Risk-weighted assets, billion rubles	17 233,0	22 691,2	22 145,0	22 638,0	22 520,9
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	13 421,4	18 182,7	17 829,4	17 617,0	17 483,7
	- the value of credit risk on contingent credit liabilities, billion rubles	1 728,6	2 169,4	2 051,0	2 050,8	2 034,2
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles	159,1	223,2	106,6	110,2	129,5
	- market risk, billion rubles	959,0	820,1	1 385,8	2 088,7	2 095,3
	- risk-weighted claims on counterparty on the reverse (forward and futures) part of transactions stemming from the acquisition of financial assets with simultaneous obligation to sell them back, net of provisions made, billion rubles	329,2	-	-	-	-
	- risk-weighted claims on counterparties related to bank, billion rubles	635,8	1295,8	772,1	771,3	778,1
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	15,5	16,8	20,9	20,5	20,5

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

Table 42

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

Own funds (capital) adequacy ratio	1.01.08		1.01.09		1.01.10		1.02.10		1.03.10	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% *	0	0,0	9	1,4	7	1,2	6	0,8	7	1,0
From 10% to 12%	88	21,7	32	18,3	21	3,5	30	3,3	35	4,2
From 12% to 14%	129	17,2	70	18,2	58	5,5	61	5,9	57	4,6
14% and more	915	61,1	994	62,1	972	89,9	959	90,0	948	90,2
Banking sector, total	1136	100,0	1108	100,0	1058	100,0	1056	100,0	1048	100,0

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

Credit risk

Table 43

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

		1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
Loans	Standard	53,2	51,3	42,5	43,4	42,8
	Substandard	35,8	35,2	38,0	37,3	37,5
	Doubtful	8,8	9,9	9,8	9,6	9,8
	Problem	1,0	1,8	3,5	3,6	3,6
	Loss	1,2	1,8	6,2	6,2	6,4
Loan loss provision (LLP)	Estimated LLP	4,6	6,1	11,9	11,9	12,3
	Estimated LLP adjusted for collateral	3,4	4,5	9,2	9,3	9,7
	LLP made	3,4	4,5	9,3	9,4	9,6
	LLP made as percent of estimated LLP	72,6	73,2	78,1	78,5	78,4
	LLP made as percent of estimated LLP adjusted for collateral	100,0	100,0	100,7	100,7	99,7

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

Table 44

Structure of loans and claims grouped into homogeneous portfolios *

	1.01.08		1.01.09		1.01.10		1.02.10		1.03.10	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	3 076,8	100,0	4 158,7	100,0	3 595,5	100,0	3 561,0	100,0	3 533,4	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	418,0	13,6	471,1	11,3	298,3	8,3	294,4	8,3	288,7	8,2
1.2. Loans to individuals	2 657,9	86,4	3 687,5	88,7	3 297,1	91,7	3 266,6	91,7	3 244,7	91,8
1.3. Loans to credit institutions	0,8	0,0	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	20,5	-	20,6	-	17,7	-	17,4	-	17,3
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	4,5	-	4,6	-	8,1	-	8,3	-	8,5
4. Claims grouped into portfolios of homogeneous claims - total	-	-	15,4	100,0	16,1	100,0	15,6	100,0	16,0	100,0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	-	-	12,2	79,2	10,8	67,4	10,1	64,7	10,4	65,4
4.2. Portfolios of homogeneous claims to individuals	-	-	3,2	20,8	5,2	32,6	5,5	35,3	5,5	34,6
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	-	-	18,2	-	37,9	-	40,7	-	40,8

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

Table 45

Homogeneous loans and claims to legal entities and provisions made as of 1.03.10*

	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	288 661,8	100,0	4 881,8	100,0	1,7
of which by quality categories					
1.1. Quality Category I	34 977,7	12,1	0,0	0,0	0,0
1.2. Quality Category II	248 248,2	86,0	2 333,3	47,8	0,9
1.3. Quality Category III	2 598,7	0,9	245,8	5,0	9,5
1.4. Quality Category IV	301,2	0,1	126,1	2,6	41,9
1.5. Quality Category V	2 350,3	0,8	2 184,5	44,7	92,9
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	45,2	100,0	0,2	100,0	0,5
of which by quality categories					
2.1. Quality Category I	25,4	56,1	0,0	0,0	0,0
2.2. Quality Category II	19,8	43,8	0,2	93,4	1,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,1	0,0	6,6	51,9
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	288 707,0		4 882,0		1,7
4. Homogeneous claims grouped into portfolios - total	10 435,8	100,0	2 811,6	100,0	26,9
of which by quality categories					
4.1. Quality Category I	4 234,9	40,6	0,0	0,0	0,0
4.2. Quality Category II	3 219,3	30,8	60,8	2,2	1,9
4.3. Quality Category III	191,6	1,8	18,8	0,7	9,8
4.4. Quality Category IV	79,4	0,8	31,2	1,1	39,3
4.5. Quality Category V	2 710,6	26,0	2 700,8	96,1	99,6
5. Claims for interest payments - total	1 885,3	100,0	269,5	100,0	14,3
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	266,0	14,1	238,6	88,5	89,7

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

Table 46

Homogeneous loans and claims to individuals and provisions made as of 1.03.10*

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	3 244 671,0	100,0	295 329,3	100,0	9,1
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	228 626,2	7,0	10 140,1	3,4	4,4
1.1.2. residential real estate (mortgage) loans, total	904 855,3	27,9	41 080,5	13,9	4,5
1.1.3. car loans, total	500 275,6	15,4	43 598,1	14,8	8,7
1.1.4. other consumer loans, total	1 586 546,1	48,9	197 888,8	67,0	12,5
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments;	1 412 683,6	43,5	14 640,4	5,0	1,0
1.2.2. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days;	72 745,2	2,2	3 111,7	1,1	4,3
1.2.3. a portfolio of loans with payments being overdue from 31 to 90 calendar days;	52 543,9	1,6	13 727,4	4,6	26,1
1.2.4. a portfolio of loans with payments being overdue from 91 to 180 calendar days;	41 619,2	1,3	22 389,7	7,6	53,8
1.2.5. a portfolio of loans with payments being overdue more than 180 calendar days	262 535,4	8,1	220 741,8	74,7	84,1
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	2 830 358,9	87,2	29 938,7	10,1	1,1
1.3.2. Quality category III	86 861,6	2,7	9 726,4	3,3	11,2
1.3.3. Quality category IV	39 074,5	1,2	16 481,6	5,6	42,2
1.3.4. Quality category V	288 376,0	8,9	239 182,7	81,0	82,9
2. Claims grouped into portfolios of homogeneous claims - total	5 528,4	100,0	3 707,8	100,0	67,1
of which by quality categories					
2.1. Quality category I	244,1	4,4	0,0	0,0	0,0
2.2. Quality category II	886,2	16,0	13,2	0,4	1,5
2.3. Quality category III	142,7	2,6	19,0	0,5	13,3
2.4. Quality category IV	104,9	1,9	49,4	1,3	47,1
2.5. Quality category V	4150,5	75,1	3626,1	97,8	87,4
3. Claims for interest payments - total	50 589,5	100,0	19 744,5	100,0	39,0
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	23 580,0	46,6	18 934,0	95,9	80,3

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

Table 47

Loan loss provisions by credit risk categories*

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 %				
	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
Substandard	17,5	13,9	10,2	10,1	9,9	1,6	1,8	2,5	2,5	2,5
Doubtful	40,3	35,2	17,3	16,9	17,1	15,4	15,9	16,4	16,6	16,8
Problem	10,1	17,1	16,2	15,9	15,7	35,1	41,4	43,0	41,2	42,5
Loss	32,1	33,8	56,3	57,0	57,3	86,9	86,1	84,7	86,4	85,7

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

Table 48

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

Indicator	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
Overdue claims on loans, deposits and other placements, billion rubles	184,1	422,0	1014,7	1022,9	1035,4
Of which					
- among 20 largest-asset credit institutions, billion rubles	120,3	274,3	652,7	681,8	688,9
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	1,3	2,1	5,1	5,1	5,2
Overdue claims in rubles					
- billion rubles	167,1	353,2	835,1	837,7	855,6
- as percent of total loans, deposits and other placements in rubles	1,6	2,5	6,0	6,0	6,2
Overdue claims in foreign currency					
- billion rubles	17,0	68,8	179,6	185,2	179,7
- as percent of total loans, deposits and other placements in foreign currency	0,4	1,1	3,0	3,0	3,0
- dollar equivalent, billion \$	0,69	2,34	5,94	6,08	6,00

Table 49

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

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2007		2008		9 months of 2009		2007		2008		9 months of 2009		2007		2008		9 months of 2009		9 months of 2007	9 months of 2008	9 months of 2009
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	69,2	57,7	66,9	60,9	62,5	61,5	181,6	174,8	169,9	170,2	164,0	160,7	39,0	34,2	33,7	36,4	41,2	38,9	8,5	8,5	3,6
Agriculture, hunting and forestry	52,7	49,0	48,8	43,8	41,5	41,4	167,1	170,7	181,3	179,4	172,7	171,4	47,2	55,2	56,2	59,8	64,3	59,5	7,3	6,5	5,4
Mining	78,6	61,3	76,5	74,7	74,8	72,2	351,3	290,8	285,7	262,0	289,3	260,2	43,9	28,1	27,6	21,2	29,8	24,4	6,3	9,9	3,9
Manufacturing	56,0	53,5	53,9	45,9	46,0	47,5	149,7	153,1	157,4	150,5	134,6	133,8	36,1	38,4	40,6	50,5	50,8	52,7	16,6	8,3	3,5
Production and distribution of energy, gas and water	72,0	75,0	73,9	49,7	67,7	64,9	98,9	93,8	65,7	115,8	96,2	86,5	24,8	35,1	23,7	39,1	32,5	34,5	0,9	-0,1	1,8
Construction	34,4	26,2	22,7	22,5	23,1	22,6	89,0	92,7	81,3	93,1	96,9	102,0	17,0	21,7	16,4	17,8	26,6	26,2	3,8	4,4	1,8
Wholesale and retail trade, car and household appliance repair	21,0	18,9	21,9	21,8	29,7	28,7	119,4	134,8	129,6	123,0	124,2	129,8	41,8	47,8	40,7	42,3	44,1	46,6	5,5	6,1	1,8
Transport and communication	55,3	54,1	52,2	49,7	47,8	49,4	85,9	85,7	104,6	118,9	81,0	82,8	32,9	35,2	43,2	47,0	47,9	40,3	7,6	6,3	5,5

* 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 50

Structure of market risk of the banking sector

Risk	1.01.08		1.01.09		1.01.10		1.02.10		1.03.10	
	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %
Market risk (MR), total	38,7	100,0	23,2	100,0	49,6	100,0	50,4	100,0	50,8	100,0
Of which										
- interest rate risk (IRR)	24,3	62,8	16,4	70,7	37,5	75,5	39,4	78,2	39,8	78,4
- equity position risk (EPR)	10,8	27,9	3,4	14,7	8,7	17,5	7,7	15,3	7,6	14,9
- foreign exchange risk (FER)	3,6	9,3	3,4	14,6	3,5	7,0	3,3	6,5	3,4	6,7
Reference data:										
Number of credit institutions *	728		741		656		657		646	
Share of credit institutions' assets * in total banking sector assets, %	93,6		93,1		62,8		89,3		89,9	

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

Comment: on the basis of reporting of credit institutions by 0409153 form.

Liquidity of Credit Institutions

Table 51

Relation of long-term assets and long-term liabilities* of the banking sector

	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	19,2	18,7	18,0	23,7	23,6
Liabilities with maturity in excess of 1 year, as percent of total liabilities	22,3	24,8	23,0	22,9	22,7
A measure of using short-term liabilities to fund long-term liquid assets, percent**	-11,5	-15,5	-14,5	-9,6	-9,2

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

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

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

Table 52

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
Less than 0	567	605	611	614	605	80,4	81,5	92,8	65,1	64,5
From 0 to 20	508	433	407	394	396	18,5	17,9	6,9	34,1	35,0
More than 20	59	68	40	48	47	1,1	0,6	0,3	0,8	0,5
Data not available	2	2	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1136	1108	1058	1056	1048	100,0	100,0	100,0	100,0	100,0

Table 53**The relation of short-term assets and short-term liabilities* of the banking sector**

	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	53,6	59,9	52,3	53,0
Liabilities with maturity up to 30 days, as percent of total liabilities	42,7	40,1	41,9	42,6	42,4
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	22,2	6,4	6,0	20,0	17,7

* 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 54**Distribution of credit institutions classified by liquidity coverage deficit**

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10	1.01.08	1.01.09	1.01.10	1.02.10	1.03.10
Less than 0	305	368	485	479	479	19,0	31,0	31,9	35,9	30,3
From 0 to 20	280	242	243	217	209	19,9	26,4	48,8	16,6	22,6
More than 20	549	496	330	360	360	61,1	42,6	19,4	47,5	47,1
Data not available	2	2	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1136	1108	1058	1056	1048	100,0	100,0	100,0	100,0	100,0