

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

## *ANALYTICAL DATA*

(INTERNET-VERSION)

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The Summary Methodology to "Review of the Banking Sector of the Russian Federation" (16th 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)	9,696.2	13,963.5	20,125.1	28,022.3	29,430.0
	as % of GDP	44.9	51.9	60.5	67.6	75.3
2.	Banking sector own funds (capital) (billion rubles)	1,241.8	1,692.7	2,671.5	3,811.1	4,620.6
	as % of GDP	5.7	6.3	8.0	9.2	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)	5,452.9	8,030.5	12,287.1	16,526.9	16,115.5
	as % of GDP	25.2	29.8	37.0	39.9	41.2
	as % of the banking sector assets	56.2	57.5	61.1	59.0	54.8
	of which:					
	loans and other funds provided to individuals, including overdue claims (billion rubles)	1,055.8	1,882.7	2,971.1	4,017.2	3,573.8
	as % of GDP	4.9	7.0	8.9	9.7	9.1
	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	15.9	12.5
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	235.6	364.2	543.6	694.1	544.3
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	8.1	9.6	10.4	11.1	9.4
4.	Securities acquired by credit institutions (billion rubles) <sup>1</sup>	1,400.1	1,745.4	2,250.6	2,365.2	4,309.4
	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)	2,761.2	3,809.7	5,159.2	5,907.0	7,485.0
	as % of GDP	12.8	14.2	15.5	14.3	19.1
	as % of the banking sector liabilities <sup>2</sup>	28.5	27.3	25.6	21.1	25.4
	as % of income of the population	20.0	22.0	24.2	23.4	26.3
6.	Funds raised from organisations (billion rubles) <sup>3</sup>	3,138.9	4,790.3	7,053.1	8,774.6	9,557.2
	as % of GDP	14.5	17.8	21.2	21.2	24.4
	as % of the banking sector liabilities <sup>2</sup>	32.4	34.3	35.0	31.3	32.5
<b>Reference data</b>						
<b>Indicator (billion rubles)</b>		<b>1/01/06</b>	<b>1/01/07</b>	<b>1/01/08</b>	<b>1/01/09</b>	<b>1/01/10</b>
Gross Domestic Product		21,609.8	26,917.2	33,247.5	41,428.6	39,100.7
Fixed capital investment of organisations of all forms of ownership (except small businesses)		2,893.2	3,809.0	5,214.0	6,272.1	5,769.8
Income of the population		13,819.0	17,290.1	21,311.4	25,235.0	28,502.0

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

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

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other funds provided to individuals		Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1/01/09	8.1	39.2	4.2	42.7	1.2	34.3	-0.9	35.2	6.9	14.5	5.6	24.4
1/02/09	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
1/04/10	0.7	2.7	-0.3	17.9	0.0	-5.3	0.3	-8.7	1.6	25.8	2.7	9.8
1/05/10	1.0	5.4	-0.1	9.6	0.9	-4.9	1.0	-6.3	3.1	27.7	0.7	11.1
1/06/10	0.5	8.5	-3.2	6.6	1.9	-1.6	1.2	-3.3	1.7	29.4	2.0	12.5
1/07/10	2.3	9.5	0.5	8.0	2.1	1.6	1.6	-0.7	3.2	30.0	1.0	9.1
1/08/10	0.6	10.0	1.3	7.4	0.3	2.1	1.6	1.3	2.1	30.3	-0.9	8.9
1/09/10	1.1	9.3	1.2	9.3	1.2	3.3	2.0	4.0	1.2	30.8	1.8	9.4
1/10/10	2.5	12.6	-0.1	2.6	2.9	7.2	1.8	7.0	1.8	32.4	2.8	10.5
1/11/10	0.6	14.0	0.7	0.2	0.5	8.2	1.7	9.6	2.3	33.5	-1.5	11.3
1/12/10	2.4	13.9	1.1	0.4	1.6	9.5	1.5	11.5	1.9	32.2	3.9	12.7
<b>Reference data:</b>												
Increase from the beginning of the current year	11.0		0.9		10.9		11.9		23.6		10.5	
Increase over the same period of the previous year	2.4		21.8		1.5		-10.7		18.5		6.8	

## Institutional features of the banking sector

**Table 3**

### Number of Russian credit institutions

Indicator	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
Credit institutions registered by the Bank of Russia and other authorities	1228	1178	1152	1149	1148
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1108	1058	1030	1025	1023
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	3	1	1	1	1
Credit institutions with their banking licenses being revoked (cancelled)	117	119	121	123	124
Credit institutions licensed to conduct operations in foreign currency	736	701	689	686	684
Credit institutions holding general licences	298	291	287	285	285

Table 4

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

Federal district	1/01/09		1/01/10		1/10/10		1/11/10		1/12/10	
	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	621	56.0	598	56.5	594	57.7	589	57.5	591	57.8
of which the City of Moscow and Moscow Region	556	50.2	535	50.6	534	51.8	530	51.7	531	51.9
North-Western	79	7.1	75	7.1	71	6.9	71	6.9	71	6.9
Southern	115	10.4	113	10.7	48	4.7	48	4.7	48	4.7
North-Caucasian					58	5.6	58	5.7	58	5.7
Volga	131	11.8	125	11.8	118	11.5	118	11.5	118	11.5
Ural	58	5.2	54	5.1	53	5.1	53	5.2	53	5.2
Siberian	68	6.1	62	5.9	59	5.7	59	5.8	57	5.6
Far Eastern	36	3.2	31	2.9	29	2.8	29	2.8	27	2.6
<b>Russian Federation</b>	<b>1108</b>	<b>100.0</b>	<b>1058</b>	<b>100.0</b>	<b>1030</b>	<b>100.0</b>	<b>1025</b>	<b>100.0</b>	<b>1023</b>	<b>100.0</b>

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	1/12/10	1/01/09	1/01/10	1/12/10	1/01/09	1/01/10	1/12/10	1/01/09	1/01/10	1/12/10	1/01/09	1/01/10	1/12/10	1/01/09	1/01/10	1/12/10
Central	621	598	591	177	159	127	584	528	492	73	70	69	17	18	18	17	17	17
of which the City of Moscow and Moscow Region <sup>1</sup>	556	535	531	145	131	108	138	134	129	20	20	20	15	16	16	4	4	4
North-Western	79	75	71	32	29	25	375	357	348	338	343	363	2	2	2	11	11	12
Southern	115	113	48	103	100	22	400	384	282	183	180	403	5	5	2	12	12	10
North-Caucasian			58			73			98			75			3			3
Volga	131	125	118	143	132	104	631	562	531	230	219	239	6	6	6	18	18	18
Ural	58	54	53	126	120	115	273	246	229	148	141	136	4	4	4	8	8	8
Siberian	68	62	57	47	38	28	384	356	337	334	356	396	3	2	2	11	11	11
Far Eastern	36	31	27	33	23	14	162	149	134	235	276	327	2	1	1	5	5	5
<b>Russian Federation</b>	<b>1108</b>	<b>1058</b>	<b>1023</b>	<b>661</b>	<b>601</b>	<b>508</b>	<b>2809</b>	<b>2582</b>	<b>2451</b>	<b>159</b>	<b>156</b>	<b>160</b>	<b>39</b>	<b>39</b>	<b>38</b>	<b>81</b>	<b>81</b>	<b>83</b>

<sup>1</sup> as one region

Table 6

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

Distribution of credit institutions ranged by assets (descending)	1/01/09		1/01/10		1/10/10		1/11/10		1/12/10	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	12,941,083	46.2	14,092,987	47.9	15,203,671	47.9	15,257,574	47.8	15,734,454	48.2
From 6 to 20	5,906,199	21.1	6,018,106	20.4	6,473,004	20.4	6,610,982	20.7	6,709,144	20.5
From 21 to 50	3,725,544	13.3	3,572,615	12.1	3,837,182	12.1	3,820,098	12.0	3,867,385	11.8
From 51 to 200	3,726,736	13.3	3,920,972	13.3	4,270,709	13.5	4,279,309	13.4	4,385,586	13.4
From 201 to 500	1,271,471	4.5	1,382,703	4.7	1,480,354	4.7	1,485,580	4.7	1,513,715	4.6
From 501 to 1001	441,001	1.6	438,100	1.5	455,224	1.4	453,276	1.4	460,668	1.4
From 1001	10,294	0.04	4,542	0.02	1,546	0.01	1,090	0.00	873	0.00
<b>Total</b>	<b>28,022,329</b>	<b>100.0</b>	<b>29,430,025</b>	<b>100.0</b>	<b>31,721,689</b>	<b>100.0</b>	<b>31,907,908</b>	<b>100.0</b>	<b>32,671,825</b>	<b>100.0</b>

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	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
Central	52.6	55.3	55.2	55.1	55.5
of which the City of Moscow and Moscow Region	53.0	55.7	55.6	55.5	55.9
North-Western	68.1	70.6	72.0	72.4	72.7
Southern	53.8	52.9	69.3	69.6	69.4
North-Caucasian			45.7	45.1	44.6
Volga	47.8	45.0	43.8	43.9	43.9
Ural	52.9	57.0	58.6	58.6	58.5
Siberian	70.0	81.4	79.7	78.8	78.8
Far Eastern	62.5	65.1	70.7	71.7	72.8
<b>Russian Federation</b>	<b>46.2</b>	<b>47.9</b>	<b>47.9</b>	<b>47.8</b>	<b>48.2</b>



Table 8

**Operating credit institutions ranged by assets (distribution and change over the period 1.01.10 - 1.12.10)**

Groups of credit institutions ranged by assets as of 1.01.10		Number of credit institutions as of 1.01.10	Groups as of 1.12.10							Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6	7		
1	First 5	5	5								
2	From 6 to 20	15		14	1						
3	From 21 to 50	30		1	24	2				1	2
4	From 51 to 200	150			5	130	11			1	3
5	From 201 to 500	300				18	250	18		2	12
6	From 501 to 1001	500					39	448	4	8	1
7	From 1001	58						33	19	6	
Became operating after 1.01.10								1			
<b>Total over the period</b>										18	18
<b>Total as of 1.01.10<sup>1</sup></b>		<b>1058</b>									
<b>Total as of 1.12.10<sup>1</sup></b>		<b>1023</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>500</b>	<b>23</b>		

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

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

Table 9

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

	1/01/09	1/07/09	1/01/10	1/07/10	1/10/10
<b>Credit institutions with foreign participation over 50%</b>					
Assets	18.7	17.6	18.3	17.6	17.7
Own funds (capital)	17.3	16.7	17.0	17.7	17.9
Correspondent accounts with non-resident banks	17.0	11.3	15.6	25.3	14.2
Loans and other placements with non-financial organisations	16.6	14.6	14.8	14.4	14.7
Loans, deposits and other placements with credit institutions	25.0	26.3	31.7	28.0	26.3
Individual deposits	10.3	11.1	12.0	11.1	11.1
Funds raised from organisations <sup>1</sup>	18.8	17.3	18.5	18.4	17.7
Profit (loss) of the current year	19.7	555.8	29.8	18.3	20.1
<b>Reference data:</b>					
Number of credit institutions	102	106	108	105	108
<b>of which 100% foreign-owned credit institutions</b>					
Assets	13.0	12.1	11.3	12.1	12.2
Own funds (capital)	12.2	11.9	11.0	12.9	13.1
Correspondent accounts with non-resident banks	12.1	7.1	9.0	13.6	8.5
Loans and other placements with non-financial organisations	11.6	10.0	9.1	9.9	10.1
Loans, deposits and other placements with credit institutions	21.6	21.4	23.8	22.3	21.0
Individual deposits	5.4	6.3	6.2	6.2	6.0
Funds raised from organisations <sup>1</sup>	12.6	11.6	11.1	12.7	12.4
Profit (loss) of the current year	14.8	508.3	27.4	17.8	17.9
<b>Reference data:</b>					
Number of credit institutions	76	81	82	81	80

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

Table 10

Selected indicators of credit institutions going through insolvency prevention measures<sup>1</sup>

	1/01/09		1/01/10		1/10/10		1/11/10		1/12/10	
	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	749.2	2.7	800.8	2.7	788.1	2.5	799.8	2.5	826.9	2.5
Own funds (capital)	62.6	1.6	70.3	1.9	99.4	2.2	98.9	2.1	106.0	2.3
Loans and other placements with non-financial organisations	290.6	2.3	267.5	2.1	287.8	2.1	295.8	2.2	305.3	2.2
of which overdue claims	16.6	6.2	91.4	12.0	42.5	5.2	39.8	4.9	39.3	5.0
Loans and other funds provided to individuals	102.6	2.6	71.9	2.0	71.1	1.8	70.8	1.8	71.9	1.8
of which overdue claims	5.6	3.8	10.3	4.2	11.4	3.9	10.7	3.7	11.4	3.9
Individual deposits	123.1	2.1	125.9	1.7	156.2	1.8	155.3	1.7	157.6	1.7
Funds raised from organisations	299.7	3.4	319.8	3.3	284.4	2.8	291.8	2.9	308.0	2.9
<b>Reference data:</b>										
Number of credit institutions <sup>1</sup>	20	1.8	18	1.7	16	1.6	14	1.4	14	1.4

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

## Activities of Credit Institutions Main Trends

Table 11

### Structure of assets, by type of investment

(billion rubles)

Assets		1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
1.	Money, precious metals and gemstones	829.3	795.8	684.9	694.8	716.2
1.1.	of which: money	795.1	747.0	640.6	655.7	674.2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2,078.7	1,755.2	1,290.5	993.2	930.5
3.	Correspondent accounts with credit institutions	1,238.8	839.2	721.3	663.3	681.5
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	395.8	171.7	130.6	130.8	121.2
3.2.	Correspondent accounts with non-resident banks	843.0	667.6	590.7	532.4	560.2
4.	Securities acquired by credit institutions, total	2,365.2	4,309.4	5,562.8	5,825.9	5,923.1
	of which					
4.1.	Debt securities	1,760.3	3,379.1	4,190.7	4,434.3	4,516.7
4.2.	Shares	193.4	411.8	674.8	699.3	714.4
4.3.	Discounted promissory notes	199.5	234.0	384.3	369.0	358.8
4.4.	Shares in associates and subsidiaries	212.0	284.5	313.0	323.4	333.3
5.	Other participation in authorised capital	45.1	72.6	117.0	115.2	124.7
6.	Loans, total	19,941.0	19,878.4	21,357.5	21,600.9	22,254.0
	of which:					
6.1.	Loans, deposits and other placements	19,884.8	19,847.1	21,331.1	21,573.5	22,228.3
	of which overdue claims	422.0	1,014.7	1,113.7	1,111.0	1,082.8
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	12,509.7	12,541.7	13,629.4	13,691.0	13,904.0
	of which overdue claims	266.4	762.5	818.4	809.1	779.8
6.1.2.	Loans and other funds provided to individuals	4,017.2	3,573.8	3,871.6	3,938.1	3,997.7
	of which overdue claims	148.6	243.0	288.6	292.6	290.9
6.1.3.	Loans, deposits and other placements with credit institutions	2,501.2	2,725.9	2,859.5	2,954.9	3,283.4
	of which overdue claims	1.3	1.9	1.1	4.2	7.0
7.	Fixed assets (tangible and intangible) and inventories	544.1	790.7	825.0	830.0	848.2
8.	Allocation of profit	109.8	71.4	100.0	110.8	121.3
8.1.	of which income tax	-	68.4	92.2	103.1	112.8
9.	Other assets, total	870.4	917.4	1,062.8	1,073.8	1,072.3
	of which:					
9.1.	Float	520.3	434.3	435.1	437.3	437.0
9.2.	Receivables	129.3	125.8	173.1	173.8	169.0
9.3.	Deferred expenses	69.0	74.4	76.0	74.8	72.6
<b>Banking sector assets</b>		<b>28,022.3</b>	<b>29,430.0</b>	<b>31,721.7</b>	<b>31,907.9</b>	<b>32,671.8</b>

Table 12

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

(billion rubles)

Liabilities <sup>1</sup>		1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
1.	Funds and profit of credit institutions	3,109.2	3,766.4	4,076.6	4,139.1	4,201.2
	Of which:					
1.1.	Funds of credit institutions	1,789.4	2,432.8	2,542.4	2,525.9	2,532.0
1.2.	Profit (losses), including financial result of the previous year	1,319.8	1,333.5	1,534.2	1,613.3	1,669.3
	Of which:					
1.2.1.	Profit (losses) of the current year	409.2	205.1	359.7	441.1	495.3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	3,370.4	1,423.1	373.4	330.0	362.9
3.	Accounts of credit institutions	346.0	273.1	266.7	230.7	216.3
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	252.4	168.0	130.7	130.8	121.4
3.2.	Correspondent accounts of non-resident credit institutions	77.7	97.1	115.3	88.3	87.9
4.	Loans, deposits and other funds raised from other credit institutions	3,639.6	3,117.3	3,461.8	3,603.0	3,685.6
5.	Clients' funds <sup>2</sup>	14,748.5	17,131.4	19,314.0	19,373.2	19,954.0
	Of which:					
5.1.	Budgetary funds in settlement accounts	15.6	20.4	34.2	34.6	43.7
5.2.	Government and other extra-budgetary funds in settlement accounts	14.2	13.7	19.6	21.0	21.5
5.3.	Funds of legal entities in settlement and other accounts	3,521.0	3,857.4	4,510.0	4,235.4	4,611.9
5.4.	Clients' float	281.5	209.7	257.4	302.4	293.9
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	4,945.4	5,466.6	5,518.2	5,594.6	5,620.0
5.6.	Individual deposits	5,907.0	7,485.0	8,879.3	9,080.7	9,250.4
5.7.	Clients' funds in factoring and forfeiting operations	10.7	10.1	10.4	12.5	13.9
6.	Bonds	375.3	412.7	479.4	484.2	522.7
7.	Promissory notes and bank acceptances	756.3	748.6	838.8	804.4	773.8
8.	Other liabilities <sup>1</sup> , total	1,677.0	2,557.4	2,911.0	2,943.3	2,955.4
	Of which:					
8.1.	Provisions	1,022.7	2,050.6	2,311.1	2,268.2	2,279.7
8.2.	Float	431.6	257.9	273.5	342.3	305.7
8.3.	Payables	33.9	45.2	68.7	72.1	118.3
8.4.	Deferred income	4.7	4.9	4.7	4.5	4.7
8.5.	Interest payable	184.1	198.9	253.1	256.3	246.9
	Of which:					
	Overdue interest	0.0	0.0	0.7	0.0	0.0
<b>Banking sector liabilities<sup>1</sup></b>		<b>28,022.3</b>	<b>29,430.0</b>	<b>31,721.7</b>	<b>31,907.9</b>	<b>32,671.8</b>

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

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

Table 13

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

Assets		1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
1.	Money, precious metals and gemstones	3.0	2.7	2.2	2.2	2.2
1.1.	of which: money	2.8	2.5	2.0	2.1	2.1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	7.4	6.0	4.1	3.1	2.8
3.	Correspondent accounts with credit institutions	4.4	2.9	2.3	2.1	2.1
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	1.4	0.6	0.4	0.4	0.4
3.2.	Correspondent accounts with non-resident banks	3.0	2.3	1.9	1.7	1.7
4.	Securities acquired by credit institutions, total	8.4	14.6	17.5	18.3	18.1
	of which					
4.1.	Debt securities	6.3	11.5	13.2	13.9	13.8
4.2.	Shares	0.7	1.4	2.1	2.2	2.2
4.3.	Discounted promissory notes	0.7	0.8	1.2	1.2	1.1
4.4.	Shares in associates and subsidiaries	0.8	1.0	1.0	1.0	1.0
5.	Other participation in authorised capital	0.2	0.2	0.4	0.4	0.4
6.	Loans, total	71.2	67.5	67.3	67.7	68.1
	of which:					
6.1.	Loans, deposits and other placements	71.0	67.4	67.2	67.6	68.0
	of which overdue claims	1.5	3.4	3.5	3.5	3.3
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	44.6	42.6	43.0	42.9	42.6
	of which overdue claims	1.0	2.6	2.6	2.5	2.4
6.1.2.	Loans and other funds provided to individuals	14.3	12.1	12.2	12.3	12.2
	of which overdue claims	0.5	0.8	0.9	0.9	0.9
6.1.3.	Loans, deposits and other placements with credit institutions	8.9	9.3	9.0	9.3	10.0
	of which overdue claims	0.0	0.0	0.0	0.0	0.0
7.	Fixed assets (tangible and intangible) and inventories	1.9	2.7	2.6	2.6	2.6
8.	Allocation of profit	0.4	0.2	0.3	0.3	0.4
8.1.	of which income tax	-	0.2	0.3	0.3	0.3
9.	Other assets, total	3.1	3.1	3.4	3.4	3.3
	of which:					
9.1.	Float	1.9	1.5	1.4	1.4	1.3
9.2.	Receivables	0.5	0.4	0.5	0.5	0.5
9.3.	Deferred expenses	0.2	0.3	0.2	0.2	0.2
<b>Banking sector assets</b>		<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Table 14

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

Liabilities <sup>1</sup>		1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
1.	Funds and profit of credit institutions	11.1	12.8	12.9	13.0	12.9
	Of which:					
1.1.	Funds of credit institutions	6.4	8.3	8.0	7.9	7.7
1.2.	Profit (losses), including financial result of the previous year	4.7	4.5	4.8	5.1	5.1
	Of which:					
1.2.1.	Profit (losses) of the current year	1.5	0.7	1.1	1.4	1.5
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	12.0	4.8	1.2	1.0	1.1
3.	Accounts of credit institutions	1.2	0.9	0.8	0.7	0.7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0.9	0.6	0.4	0.4	0.4
3.2.	Correspondent accounts of non-resident credit institutions	0.3	0.3	0.4	0.3	0.3
4.	Loans, deposits and other funds raised from other credit institutions	13.0	10.6	10.9	11.3	11.3
5.	Clients' funds <sup>2</sup>	52.6	58.2	60.9	60.7	61.1
	Of which:					
5.1.	Budgetary funds in settlement accounts	0.1	0.1	0.1	0.1	0.1
5.2.	Government and other extra-budgetary funds in settlement accounts	0.1	0.0	0.1	0.1	0.1
5.3.	Funds of legal entities in settlement and other accounts	12.6	13.1	14.2	13.3	14.1
5.4.	Clients' float	1.0	0.7	0.8	0.9	0.9
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17.6	18.6	17.4	17.5	17.2
5.6.	Individual deposits	21.1	25.4	28.0	28.5	28.3
5.7.	Clients' funds in factoring and forfeiting operations	0.0	0.0	0.0	0.0	0.0
6.	Bonds	1.3	1.4	1.5	1.5	1.6
7.	Promissory notes and bank acceptances	2.7	2.5	2.6	2.5	2.4
8.	Other liabilities <sup>1</sup> , total	6.0	8.7	9.2	9.2	9.0
	Of which:					
8.1.	Provisions	3.6	7.0	7.3	7.1	7.0
8.2.	Float	1.5	0.9	0.9	1.1	0.9
8.3.	Payables	0.1	0.2	0.2	0.2	0.4
8.4.	Deferred income	0.0	0.0	0.0	0.0	0.0
8.5.	Interest payable	0.7	0.7	0.8	0.8	0.8
	Of which:					
	Overdue interest	0.0	0.0	0.0	0.0	0.0
<b>Banking sector liabilities<sup>1</sup></b>		<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

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

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

	Rubles					Foreign Currency					Total				
	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
<b>1. Loans, deposits and other placements, total</b>	<b>13874.9</b>	<b>13872.8</b>	<b>15167.2</b>	<b>15395.4</b>	<b>15772.7</b>	<b>6009.9</b>	<b>5974.4</b>	<b>6163.9</b>	<b>6178.1</b>	<b>6455.6</b>	<b>19884.8</b>	<b>19847.1</b>	<b>21331.1</b>	<b>21573.5</b>	<b>22228.3</b>
Of which															
- overdue claims	353.2	835.1	942.9	944.1	922.1	68.8	179.6	170.8	167.0	160.7	422.0	1014.7	1113.7	1111.0	1082.8
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>8723.1</b>	<b>8812.6</b>	<b>9675.8</b>	<b>9704.1</b>	<b>9911.4</b>	<b>3032.2</b>	<b>2954.8</b>	<b>2877.8</b>	<b>2901.2</b>	<b>2903.0</b>	<b>11755.3</b>	<b>11767.4</b>	<b>12553.6</b>	<b>12605.4</b>	<b>12814.4</b>
Of which															
- overdue claims	214.7	599.0	682.8	680.1	658.7	46.1	123.0	120.9	115.7	108.1	260.8	722.0	803.7	795.8	766.8
of which:															
1.1.1. Loans and other funds provided to individual entrepreneurs	313.8	269.7	296.5	301.5	308.8	9.2	6.4	6.8	6.4	6.5	323.0	276.2	303.3	307.9	315.2
Of which															
- overdue claims	8.1	21.9	27.9	28.1	28.6	0.1	0.3	0.4	0.4	0.5	8.2	22.2	28.4	28.5	29.1
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>176.3</b>	<b>308.1</b>	<b>258.3</b>	<b>258.5</b>	<b>236.9</b>	<b>578.2</b>	<b>466.3</b>	<b>817.5</b>	<b>827.1</b>	<b>852.7</b>	<b>754.4</b>	<b>774.3</b>	<b>1075.8</b>	<b>1085.6</b>	<b>1089.6</b>
Of which															
- overdue claims	0.5	19.2	6.9	6.5	6.6	5.1	21.3	7.7	6.8	6.4	5.6	40.6	14.6	13.4	13.0
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>778.8</b>	<b>827.5</b>	<b>1132.8</b>	<b>1236.8</b>	<b>1308.6</b>	<b>232.0</b>	<b>313.0</b>	<b>392.1</b>	<b>398.6</b>	<b>402.2</b>	<b>1010.8</b>	<b>1140.5</b>	<b>1524.9</b>	<b>1635.4</b>	<b>1710.9</b>
Of which															
- overdue claims	6.4	7.2	5.8	8.4	11.2	0.3	0.8	0.7	0.6	0.6	6.7	8.0	6.5	9.0	11.8
of which:															
1.3.1 Resident credit institutions	512.9	562.2	843.3	916.0	959.8	164.1	240.9	282.4	290.2	294.4	677.0	803.0	1125.7	1206.2	1254.2
Of which															
- overdue claims	1.2	0.9	0.9	4.0	6.8	0.1	0.1	0.0	0.0	0.0	1.2	0.9	0.9	4.1	6.8
1.3.2 Resident financial institutions of different forms of ownership	265.9	265.3	289.5	320.8	348.9	67.9	72.1	109.7	108.4	107.8	333.8	337.5	399.2	429.2	456.7
Of which															
- overdue claims	5.3	6.4	4.9	4.3	4.4	0.2	0.7	0.7	0.6	0.6	5.5	7.1	5.6	4.9	5.0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>239.1</b>	<b>208.5</b>	<b>141.9</b>	<b>172.6</b>	<b>222.1</b>	<b>1585.1</b>	<b>1714.4</b>	<b>1591.9</b>	<b>1576.1</b>	<b>1807.1</b>	<b>1824.3</b>	<b>1922.9</b>	<b>1733.8</b>	<b>1748.7</b>	<b>2029.2</b>
Of which															
- overdue claims	0.0	0.2	0.1	0.1	0.2	0.1	0.8	0.0	0.0	0.0	0.1	1.0	0.2	0.2	0.2
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>156.5</b>	<b>230.0</b>	<b>194.2</b>	<b>194.5</b>	<b>199.6</b>	<b>0.2</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>156.7</b>	<b>230.1</b>	<b>194.2</b>	<b>194.5</b>	<b>199.6</b>
Of which															
- overdue claims	0.2	0.2	0.0	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.0	0.2	0.1
<b>1.6 Loans and other funds provided to resident individuals</b>	<b>3534.3</b>	<b>3168.0</b>	<b>3500.8</b>	<b>3568.1</b>	<b>3624.9</b>	<b>471.5</b>	<b>395.6</b>	<b>358.1</b>	<b>356.9</b>	<b>359.3</b>	<b>4005.8</b>	<b>3563.6</b>	<b>3858.9</b>	<b>3925.0</b>	<b>3984.1</b>
Of which															
- overdue claims	131.4	209.3	247.0	248.7	245.2	17.0	33.5	41.1	43.4	45.1	148.3	242.8	288.1	292.1	290.3
<b>1.7 Loans and other funds provided to non-resident individuals</b>	<b>2.9</b>	<b>1.9</b>	<b>2.0</b>	<b>2.1</b>	<b>2.3</b>	<b>8.5</b>	<b>8.3</b>	<b>10.7</b>	<b>11.0</b>	<b>11.2</b>	<b>11.4</b>	<b>10.2</b>	<b>12.7</b>	<b>13.1</b>	<b>13.5</b>
Of which															
- overdue claims	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.3	0.4	0.4	0.2	0.2	0.5	0.5	0.6
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	898.5	1820.6	2027.1	1979.2	1984.6	0.0	0.0	0.0	0.0	0.0	898.5	1820.6	2027.1	1979.2	1984.6
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	12.9	42.3	49.8	50.6	44.3	2.6	9.0	9.3	8.2	6.8	15.5	51.3	59.2	58.9	51.1
Credit institutions' portfolio of promissory notes of residents	184.7	210.1	363.6	350.0	340.8	9.8	21.4	16.6	14.9	13.9	194.5	231.6	380.3	364.9	354.7
Credit institutions' portfolio of promissory notes of non-residents	0.4	0.7	2.3	2.3	2.3	4.6	1.7	1.8	1.8	1.8	5.0	2.5	4.0	4.1	4.1



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

	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
<b>1. Loans, deposits and other placements, total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>71.0</b>	<b>67.4</b>	<b>67.2</b>	<b>67.6</b>	<b>68.0</b>
Of which:					
- overdue claims	2.1	5.1	5.2	5.1	4.9
	1.5	3.4	3.5	3.5	3.3
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>59.1</b>	<b>59.3</b>	<b>58.9</b>	<b>58.4</b>	<b>57.6</b>
	<b>41.9</b>	<b>40.0</b>	<b>39.6</b>	<b>39.5</b>	<b>39.2</b>
Of which:					
- overdue claims	1.3	3.6	3.8	3.7	3.4
	0.9	2.5	2.5	2.5	2.3
of which:					
1.1.1. Loans and other funds provided to individual entrepreneurs	1.6	1.4	1.4	1.4	1.4
	1.2	0.9	1.0	1.0	1.0
Of which:					
- overdue claims	0.0	0.1	0.1	0.1	0.1
	0.0	0.1	0.1	0.1	0.1
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>3.8</b>	<b>3.9</b>	<b>5.0</b>	<b>5.0</b>	<b>4.9</b>
	<b>2.7</b>	<b>2.6</b>	<b>3.4</b>	<b>3.4</b>	<b>3.3</b>
Of which:					
- overdue claims	0.0	0.2	0.1	0.1	0.1
	0.0	0.1	0.0	0.0	0.0
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>5.1</b>	<b>5.7</b>	<b>7.1</b>	<b>7.6</b>	<b>7.7</b>
	<b>3.6</b>	<b>3.9</b>	<b>4.8</b>	<b>5.1</b>	<b>5.2</b>
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.1
	0.0	0.0	0.0	0.0	0.0
of which:					
1.3.1 Resident credit institutions	3.4	4.0	5.3	5.6	5.6
	2.4	2.7	3.5	3.8	3.8
Of which					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.3.2 Resident financial institutions of different forms of ownership	1.7	1.7	1.9	2.0	2.1
	1.2	1.1	1.3	1.3	1.4
Of which					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>9.2</b>	<b>9.7</b>	<b>8.1</b>	<b>8.1</b>	<b>9.1</b>
	<b>6.5</b>	<b>6.5</b>	<b>5.5</b>	<b>5.5</b>	<b>6.2</b>
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>0.8</b>	<b>1.2</b>	<b>0.9</b>	<b>0.9</b>	<b>0.9</b>
	<b>0.6</b>	<b>0.8</b>	<b>0.6</b>	<b>0.6</b>	<b>0.6</b>
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
<b>1.6 Loans and other funds provided to resident individuals</b>	<b>20.1</b>	<b>18.0</b>	<b>18.1</b>	<b>18.2</b>	<b>17.9</b>
	<b>14.3</b>	<b>12.1</b>	<b>12.2</b>	<b>12.3</b>	<b>12.2</b>
Of which:					
- overdue claims	0.7	1.2	1.4	1.4	1.3
	0.5	0.8	0.9	0.9	0.9
<b>1.7 Loans and other funds provided to non-resident individuals</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>
	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
<b>Reference data:</b>					
Provision on loans, deposits and other placements	4.5	9.2	9.5	9.2	8.9
	3.2	6.2	6.4	6.2	6.1
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0.1	0.3	0.3	0.3	0.2
	0.1	0.2	0.2	0.2	0.2
Credit institutions' portfolio of promissory notes of residents	1.0	1.2	1.8	1.7	1.6
	0.7	0.8	1.2	1.1	1.1
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<sup>1</sup>

	1/01/09		1/01/10		1/10/10		1/11/10		1/12/10	
	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
<b>Securities, total</b>	<b>2,165.7</b>	<b>100.0</b>	<b>4,075.4</b>	<b>100.0</b>	<b>5,178.5</b>	<b>100.0</b>	<b>5,456.9</b>	<b>100.0</b>	<b>5,564.4</b>	<b>100.0</b>
- in rubles	1,674.1	77.3	3,309.3	81.2	4,445.6	85.8	4,677.2	85.7	4,767.7	85.7
- in foreign currency	491.6	22.7	766.1	18.8	732.9	14.2	779.7	14.3	796.7	14.3
Of which:										
Securities at fair value through profit or loss	623.2	28.8	1,469.8	36.1	1,610.3	31.1	1,714.9	31.4	1,723.9	31.0
- in rubles	541.0	25.0	1,309.8	32.1	1,421.3	27.4	1,495.0	27.4	1,503.5	27.0
- in foreign currency	82.2	3.8	160.0	3.9	188.9	3.6	219.9	4.0	220.3	4.0
Securities available for sale	1,154.4	53.3	2,157.1	52.9	2,857.2	55.2	2,985.0	54.7	3,054.1	54.9
- in rubles	848.6	39.2	1,678.4	41.2	2,435.8	47.0	2,557.6	46.9	2,626.7	47.2
- in foreign currency	305.8	14.1	478.6	11.7	421.4	8.1	427.4	7.8	427.5	7.7
Securities held-to-maturity	174.2	8.0	150.6	3.7	381.3	7.4	416.6	7.6	437.5	7.9
- in rubles	148.6	6.9	116.6	2.9	360.6	7.0	397.5	7.3	411.4	7.4
- in foreign currency	25.6	1.2	34.0	0.8	20.7	0.4	19.1	0.3	26.0	0.5
Shares in associates and subsidiaries	212.0	9.8	284.5	7.0	313.0	6.0	323.4	5.9	333.3	6.0
- in rubles	134.0	6.2	191.6	4.7	212.2	4.1	211.2	3.9	211.4	3.8
- in foreign currency	78.0	3.6	92.9	2.3	100.9	1.9	112.2	2.1	121.9	2.2
Reference data:										
Revaluation of securities	-177.5		16.3		58.2		64.9		49.4	
Provisions for losses on securities available for sale	7.2		13.9		11.9		13.0		14.3	
Provisions for losses on securities held-to-maturity	1.8		2.4		2.6		2.4		3.2	
Provisions for losses on portfolio of shares in associates and subsidiaries	2.1		2.3		2.7		2.8		2.8	

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

Table 18

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

	1/01/09		1/01/10		1/10/10		1/11/10		1/12/10	
	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	1,760.3	100.0	3,379.1	100.0	4,190.7	100.0	4,434.3	100.0	4,516.7	100.0
- in rubles	1,376.8	78.2	2,741.3	81.1	3,605.1	86.0	3,819.0	86.1	3,889.5	86.1
- in foreign currency	383.5	21.8	637.8	18.9	585.6	14.0	615.3	13.9	627.2	13.9
of which: revaluation	-120.5	-6.8	10.5	0.3	45.4	1.1	44.1	1.0	18.7	0.4
Debt securities at book value held (without revaluation)	1,880.8	100.0	3,368.6	100.0	4,145.3	100.0	4,390.2	100.0	4,498.1	100.0
of which:										
debt securities of the Russian Federation	258.1	13.7	767.9	22.8	961.3	23.2	1,033.0	23.5	1,046.4	23.3
- in rubles	168.6	9.0	656.5	19.5	913.1	22.0	983.9	22.4	988.1	22.0
- in foreign currency	89.6	4.8	111.4	3.3	48.2	1.2	49.0	1.1	58.3	1.3
debt securities of the Bank of Russia	12.5	0.7	283.1	8.4	806.9	19.5	859.5	19.6	857.3	19.1
- in rubles	12.5	0.7	283.1	8.4	806.9	19.5	859.5	19.6	857.3	19.1
- in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
debt securities of federal districts and local government	139.6	7.4	229.6	6.8	292.4	7.1	301.0	6.9	303.9	6.8
- in rubles	139.6	7.4	229.6	6.8	292.4	7.1	301.0	6.9	303.9	6.8
- in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
debt securities of resident credit institutions	169.8	9.0	289.3	8.6	333.2	8.0	351.2	8.0	377.0	8.4
- in rubles	169.5	9.0	252.2	7.5	309.8	7.5	327.7	7.5	353.1	7.9
- in foreign currency	0.3	0.0	37.1	1.1	23.4	0.6	23.5	0.5	23.8	0.5
other debt securities of residents	360.5	19.2	759.2	22.5	833.9	20.1	890.4	20.3	929.4	20.7
- in rubles	358.8	19.1	759.1	22.5	826.2	19.9	882.7	20.1	921.5	20.5
- in foreign currency	1.7	0.1	0.1	0.0	7.7	0.2	7.7	0.2	7.9	0.2
debt securities of other countries	27.8	1.5	33.5	1.0	30.3	0.7	39.9	0.9	40.7	0.9
- 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	27.8	1.5	33.5	1.0	30.3	0.7	39.9	0.9	40.7	0.9
debt securities of non-resident banks	70.0	3.7	90.1	2.7	82.5	2.0	82.9	1.9	78.1	1.7
- in rubles	29.1	1.5	28.9	0.9	22.5	0.5	21.6	0.5	21.0	0.5
- in foreign currency	40.9	2.2	61.1	1.8	60.0	1.4	61.3	1.4	57.1	1.3
other debt securities of non-residents	249.2	13.2	539.7	16.0	450.3	10.9	468.7	10.7	466.5	10.4
- in rubles	116.0	6.2	174.6	5.2	117.6	2.8	126.1	2.9	125.5	2.8
- in foreign currency	133.2	7.1	365.1	10.8	332.6	8.0	342.7	7.8	341.0	7.6
debt securities delivered without derecognition in the balance sheet	591.3	31.4	362.7	10.8	337.8	8.1	346.7	7.9	383.1	8.5
- in rubles	501.2	26.6	334.0	9.9	255.7	6.2	256.7	5.8	285.7	6.4
- in foreign currency	90.1	4.8	28.7	0.9	82.1	2.0	90.0	2.1	97.4	2.2
overdue debt securities	2.0	0.1	13.4	0.4	16.7	0.4	16.9	0.4	15.6	0.3
- in rubles	2.0	0.1	12.9	0.4	15.6	0.4	15.8	0.4	14.7	0.3
- in foreign currency	0.0	0.0	0.5	0.0	1.1	0.0	1.1	0.0	0.9	0.0
<b>Reference data:</b>										
Provisions for losses on debt securities	7.2		19.5		22.4		23.2		23.0	

Table 19

## Structure of credit institutions' portfolio of shares

	1/01/09		1/01/10		1/10/10		1/11/10		1/12/10	
	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	193.4	100.0	411.8	100.0	674.8	100.0	699.3	100.0	714.4	100.0
- in rubles	163.3	84.5	376.4	91.4	628.3	93.1	647.0	92.5	666.8	93.3
- in foreign currency	30.1	15.5	35.3	8.6	46.5	6.9	52.3	7.5	47.6	6.7
of which: revaluation	-57.1	-29.5	5.8	1.4	12.8	1.9	20.8	3.0	30.8	4.3
Shares held at book value (without revaluation)	250.5	100.0	406.0	100.0	662.0	100.0	678.5	100.0	683.6	100.0
of which shares of:										
resident credit institutions	8.9	3.6	4.6	1.1	8.2	1.2	4.2	0.6	5.4	0.8
- in rubles	8.9	3.6	4.5	1.1	8.2	1.2	4.2	0.6	5.4	0.8
- in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
other residents	194.8	77.8	354.2	87.2	579.5	87.5	588.8	86.8	587.5	85.9
- in rubles	193.2	77.1	344.7	84.9	569.0	86.0	577.8	85.2	585.8	85.7
- in foreign currency	1.6	0.6	9.5	2.3	10.5	1.6	11.0	1.6	1.7	0.3
non-resident credit institutions	5.9	2.3	6.4	1.6	11.9	1.8	14.9	2.2	23.8	3.5
- in rubles	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- in foreign currency	5.9	2.3	6.4	1.6	11.9	1.8	14.9	2.2	23.8	3.5
other non-residents	19.4	7.8	27.0	6.6	29.0	4.4	30.2	4.4	24.8	3.6
- in rubles	0.0	0.0	8.4	2.1	8.4	1.3	8.4	1.2	8.4	1.2
- in foreign currency	19.4	7.8	18.6	4.6	20.7	3.1	21.8	3.2	16.5	2.4
shares delivered without derecognition in the balance sheet	21.4	8.6	13.8	3.4	33.3	5.0	40.5	6.0	42.1	6.2
- in rubles	18.3	7.3	13.1	3.2	29.9	4.5	35.9	5.3	36.5	5.3
- in foreign currency	3.1	1.3	0.7	0.2	3.4	0.5	4.6	0.7	5.6	0.8
<b>Reference data:</b>										
Provisions for losses on shares	2.7		8.2		8.1		8.7		9.8	

**Table 20****Credit institutions' portfolio of discounted promissory notes**

(billion rubles)

	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
Portfolio of promissory notes discounted by a credit institution, in rubles	185.0	210.8	365.9	352.3	343.0
of which promissory notes, not paid when due	2.2	2.6	3.1	3.3	3.4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	14.5	23.2	18.4	16.7	15.7
of which promissory notes, not paid when due	0.00	0.32	0.05	0.05	0.05
<b>Total</b>	<b>199.5</b>	<b>234.0</b>	<b>384.3</b>	<b>369.0</b>	<b>358.8</b>

Table 21

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

	1/01/09		1/01/10		1/10/10		1/11/10		1/12/10	
	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
<b>Discounted promissory notes, total</b>	<b>199.5</b>	<b>100.0</b>	<b>234.0</b>	<b>100.0</b>	<b>384.3</b>	<b>100.0</b>	<b>369.0</b>	<b>100.0</b>	<b>358.8</b>	<b>100.0</b>
Of which:										
- promissory notes of federal governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of regional and local governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of resident credit institutions	100.2	50.2	180.0	76.9	318.8	82.9	302.4	81.9	292.0	81.4
- other promissory notes of residents	94.3	47.3	51.6	22.0	61.5	16.0	62.6	17.0	62.6	17.5
- 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	5.0	2.5	2.4	1.0	4.0	1.0	4.0	1.1	4.1	1.1
<b>Reference data:</b>										
Provisions for losses on promissory notes	5.9		8.1		11.6		11.3		11.8	

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

Table 22

## Funds raised by credit institutions from organisations

(billion rubles)

		1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
1.	Funds raised from organisations, total	8,774.6	9,557.2	10,314.1	10,163.8	10,560.1
	- in rubles	5,499.8	6,398.0	7,022.5	7,009.3	7,199.6
	- in foreign currency	3,274.8	3,159.3	3,291.6	3,154.5	3,360.5
	of which:					
1.1.	Funds of legal entities in settlement and other accounts <sup>1</sup>	3,521.0	3,857.4	4,510.0	4,235.4	4,611.9
	- in rubles	2,803.8	3,099.7	3,703.8	3,628.9	3,847.1
	- in foreign currency	717.1	757.6	806.3	606.5	764.8
	Of which:					
1.1.1	Funds of individual entrepreneurs	81.4	90.6	111.0	105.0	114.1
	- in rubles	77.1	88.9	109.6	103.5	112.5
	- in foreign currency	4.2	1.7	1.4	1.5	1.5
1.2.	Government and other extra budgetary funds in settlement accounts	14.2	13.7	19.6	21.0	21.5
1.3.	Float	281.3	209.5	255.8	300.4	291.8
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	4,945.4	5,466.6	5,518.2	5,594.6	5,620.0
	- in rubles	2,606.7	3,198.6	3,165.9	3,184.9	3,166.7
	- in foreign currency	2,338.7	2,268.0	2,352.4	2,409.6	2,453.3
	Of which:					
1.4.1.	Deposits and other raised funds from the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	257.4	267.0	513.2	519.2	523.2
1.4.2.	Certificates of deposit	12.7	20.1	15.3	14.6	14.3
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0.3	0.0	6.3	0.0	0.0
1.5.	Clients' funds in factoring and forfeiting operations	10.7	10.1	10.4	12.5	13.9
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	2.0	0.0	0.0	0.0	1.1
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	651.6	739.4	588.7	628.7	665.8
	- in rubles	474.0	652.9	479.8	495.3	538.2
	- in foreign currency	177.6	86.6	108.9	133.4	127.6
	with maturity from 31 days to 1 year	1,753.2	2,202.0	2,018.7	2,031.0	1,936.5
	- in rubles	1,142.7	1,658.8	1,657.2	1,672.4	1,561.5
	- in foreign currency	610.5	543.2	361.5	358.5	375.1
	with maturity in excess of 1 year	2,540.2	2,525.1	2,904.5	2,934.9	3,017.6
	- in rubles	989.6	886.9	1,022.9	1,017.3	1,067.0
	- in foreign currency	1,550.6	1,638.2	1,881.6	1,917.6	1,950.6
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	1,613.9	1,430.8	1,737.6	1,610.8	1,613.8
	- in rubles	250.1	215.1	281.2	270.0	257.1
	- in foreign currency	1,363.8	1,215.7	1,456.4	1,340.8	1,356.7
	of which:					
	Funds of non-resident organisations in settlement and other accounts	139.8	113.8	323.7	152.4	171.2
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	214.8	203.9	185.0	208.9	207.2
	Other funds raised from non-resident legal entities	1,248.2	1,101.7	1,218.8	1,237.5	1,226.9
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0.0	0.0	0.4	0.0	0.0

<sup>1</sup> Funds mentioned in paragraphs 1.2, 1.3, 1.5 and 1.6 are not included.

## Individual deposit structure

(billion rubles)

		1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
1	Individual deposits	5,907.0	7,485.0	8,879.3	9,080.7	9,250.4
	- of which savings certificates	18.0	15.5	14.7	14.3	14.0
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1,005.7	1,232.1	1,379.9	1,403.1	1,419.6
	- in rubles	840.0	1,060.8	1,207.3	1,224.1	1,239.6
	- in foreign currency	165.7	171.3	172.6	179.0	179.9
1.2.	Individual deposits with maturity from 31 days to 1 year	1,052.6	1,481.6	1,632.0	1,646.8	1,662.6
	- in rubles	639.5	965.9	1,239.0	1,255.8	1,277.6
	- in foreign currency	413.1	515.6	393.0	391.1	385.0
1.3.	Individual deposits with maturity in excess of 1 year	3,848.7	4,771.3	5,867.4	6,030.7	6,168.2
	- in rubles	2,853.2	3,484.4	4,568.8	4,679.1	4,817.6
	- in foreign currency	995.5	1,286.9	1,298.6	1,351.6	1,350.7
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	61.1	84.0	96.2	98.9	99.7



Table 24

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

(billion rubles)

	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>3,639.6</b>	<b>3,117.3</b>	<b>3,461.8</b>	<b>3,603.0</b>	<b>3,685.6</b>
- in rubles	1,233.6	1,420.5	1,684.7	1,785.5	1,843.7
- in foreign currency	2,406.0	1,696.8	1,777.0	1,817.5	1,841.9
of which:					
- loans, deposits and other funds raised from resident credit institutions	972.2	1,234.2	1,568.6	1,660.4	1,726.6
- in rubles	773.1	1,019.4	1,287.3	1,380.5	1,430.7
- in foreign currency	199.1	214.8	281.3	279.9	295.9
of which					
overdue debt	0.3	0.0	0.0	0.0	1.3
- in rubles	0.3	0.0	0.0	0.0	1.3
- in foreign currency	0.0	0.0	0.0	0.0	0.0
- loans, deposits and other funds raised from non-resident banks	2,667.4	1,883.1	1,893.2	1,942.6	1,959.0
- in rubles	460.5	401.1	397.4	405.1	413.1
- in foreign currency	2,206.9	1,482.0	1,495.8	1,537.5	1,546.0
of which					
overdue debt	0.0	0.2	0.3	0.0	0.0
- in rubles	0.0	0.0	0.0	0.0	0.0
- in foreign currency	0.0	0.2	0.3	0.0	0.0

## Funds raised from and placed with non-residents

№	Indicator	1/01/09		1/01/10		1/10/10		1/11/10		1/12/10	
		billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %
<b>Raised funds</b>											
<b>1.</b>	<b>Clients' funds (except credit institutions)</b>	<b>1,676.0</b>	<b>6.0</b>	<b>1,515.1</b>	<b>5.1</b>	<b>1,834.1</b>	<b>5.8</b>	<b>1,709.9</b>	<b>5.4</b>	<b>1,713.9</b>	<b>5.2</b>
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1,602.6	5.7	1,419.4	4.8	1,727.8	5.4	1,598.7	5.0	1,605.2	4.9
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1,463.0	5.2	1,305.6	4.4	1,404.2	4.4	1,446.4	4.5	1,434.1	4.4
1.2	Individual deposits (excluding saving certificates)	61.1	0.2	84.0	0.3	96.2	0.3	98.9	0.3	99.7	0.3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	45.3	0.2	64.1	0.2	74.1	0.2	75.3	0.2	75.6	0.2
1.3	Funds in other accounts	12.2	0.0	11.7	0.0	10.1	0.0	12.3	0.0	9.0	0.0
<b>2.</b>	<b>Funds in correspondent and other accounts of credit institutions</b>	<b>93.6</b>	<b>0.3</b>	<b>105.1</b>	<b>0.4</b>	<b>136.1</b>	<b>0.4</b>	<b>99.9</b>	<b>0.3</b>	<b>94.9</b>	<b>0.3</b>
<b>3.</b>	<b>Loans, deposits and other funds raised from credit institutions</b>	<b>2,667.4</b>	<b>9.5</b>	<b>1,883.1</b>	<b>6.4</b>	<b>1,893.2</b>	<b>6.0</b>	<b>1,942.6</b>	<b>6.1</b>	<b>1,959.0</b>	<b>6.0</b>
<b>4.</b>	<b>Loans from other countries</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
	<b>Raised funds, total</b>	<b>4,436.9</b>	<b>15.8</b>	<b>3,503.2</b>	<b>11.9</b>	<b>3,863.4</b>	<b>12.2</b>	<b>3,752.4</b>	<b>11.8</b>	<b>3,767.8</b>	<b>11.5</b>
	<b>Reference data:</b>										
	Liabilities of authorized banks to non-residents on issued debt securities - total <sup>2</sup>	106.7	0.4	87.8	0.3	77.8	0.2	84.7	0.3	85.9	0.3
	Overdue interest on liabilities of credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Placed funds</b>											
<b>1.</b>	<b>Loans, total</b>	<b>2,590.1</b>	<b>9.2</b>	<b>2,707.4</b>	<b>9.2</b>	<b>2,822.3</b>	<b>8.9</b>	<b>2,847.4</b>	<b>8.9</b>	<b>3,132.3</b>	<b>9.6</b>
	of which overdue claims	5.9	0.0	41.8	0.1	15.2	0.0	14.0	0.0	13.7	0.0
	of which:										
1.1.	Loans, deposits and other placements	1,824.3	6.5	1,922.9	6.5	1,733.8	5.5	1,748.7	5.5	2,029.2	6.2
1.2	Loans and other placements with legal entities	754.4	2.7	774.3	2.6	1,075.8	3.4	1,085.6	3.4	1,089.6	3.3
1.3	Loans and other funds provided to individuals	11.4	0.0	10.2	0.0	12.7	0.0	13.0	0.0	13.5	0.0
<b>2.</b>	<b>Correspondent accounts with banks</b>	<b>843.0</b>	<b>3.0</b>	<b>667.6</b>	<b>2.3</b>	<b>590.7</b>	<b>1.9</b>	<b>532.4</b>	<b>1.7</b>	<b>560.2</b>	<b>1.7</b>
<b>3.</b>	<b>Securities acquired by credit institutions, total</b>	<b>377.4</b>	<b>1.3</b>	<b>699.1</b>	<b>2.4</b>	<b>608.1</b>	<b>1.9</b>	<b>640.7</b>	<b>2.0</b>	<b>638.1</b>	<b>2.0</b>
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	347.0	1.2	663.3	2.3	563.1	1.8	591.6	1.9	585.3	1.8
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	25.3	0.1	33.4	0.1	40.9	0.1	45.0	0.1	48.6	0.1
3.3	Discounted promissory notes	5.0	0.0	2.5	0.0	4.0	0.0	4.1	0.0	4.1	0.0
<b>4.</b>	<b>Shares in associates and subsidiaries</b>	<b>80.3</b>	<b>0.3</b>	<b>94.2</b>	<b>0.3</b>	<b>102.2</b>	<b>0.3</b>	<b>113.5</b>	<b>0.4</b>	<b>123.2</b>	<b>0.4</b>
<b>5.</b>	<b>Loans provided to other countries</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
	<b>Placed funds, total</b>	<b>3,890.8</b>	<b>13.9</b>	<b>4,168.3</b>	<b>14.2</b>	<b>4,123.3</b>	<b>13.0</b>	<b>4,134.0</b>	<b>13.0</b>	<b>4,453.8</b>	<b>13.6</b>
	<b>Reference data:</b>										
	Overdue interest on claims of credit institutions	0.1	0.0	2.7	0.0	0.9	0.0	0.8	0.0	0.9	0.0

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

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

## Financial Condition

Table 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				
	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
Total	409,185.7	205,109.7	359,698.1	441,127.6	495,285.1	1,106	1,058	1,030	1,025	1,023	109,839.8	71,355.6	99,993.9	110,845.6	121,317.8
Profit-making CIs <sup>1</sup>	446,936.1	284,938.7	387,689.8	462,191.3	516,017.9	1,050	938	883	869	868	109,638.8	69,308.1	97,264.4	108,296.7	119,595.6
Loss-making CIs	-37,750.4	-79,829.0	-27,991.6	-21,063.7	-20,732.8	56	120	147	156	155	201.0	2,047.5	2,729.5	2,548.9	1,722.2
CIs that have not provided their reporting	0.0	0.0	0.0	0.0	0.0	2	0	0	0	0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>						<b>1108</b>	<b>1058</b>	<b>1030</b>	<b>1025</b>	<b>1023</b>					

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

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

	1/01/09		1/07/09		1/01/10		1/07/10		1/10/10	
	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)
<b>1. Income of credit institution, total</b>	<b>17,574.1</b>	<b>100.0</b>	<b>16,954.7</b>	<b>100.0</b>	<b>31,600.6</b>	<b>100.0</b>	<b>11,529.3</b>	<b>100.0</b>	<b>16,448.4</b>	<b>100.0</b>
1.1. Interest income on placements with legal entities (except income on securities)	1,469.3	8.4	978.8	5.8	1,895.6	6.0	826.6	7.2	1,222.6	7.4
1.2. Interest income on loans to individuals	550.8	3.1	299.3	1.8	589.1	1.9	289.8	2.5	445.7	2.7
1.3. Income on securities	611.3	3.5	564.3	3.3	1,050.6	3.3	376.5	3.3	552.2	3.4
1.4. Income on operations with foreign currency	10,943.0	62.3	12,523.7	73.9	22,740.3	72.0	7,445.0	64.6	10,332.8	62.8
1.5. Commissions	500.9	2.9	225.3	1.3	473.3	1.5	236.4	2.1	365.8	2.2
1.6. Recovery of loss provision	2,257.2	12.8	1,673.4	9.9	3,616.7	11.5	1,944.0	16.9	2,928.1	17.8
1.7. Other income	1,241.6	7.1	689.9	4.1	1,234.9	3.9	411.1	3.6	601.1	3.7
Of which:										
1.7.1. Fines, penalties, forfeits	28.4	0.2	21.2	0.1	53.2	0.2	35.7	0.3	54.5	0.3
<b>2. Expenses of credit institution, total</b>	<b>17,155.6</b>	<b>100.0</b>	<b>16,947.9</b>	<b>100.0</b>	<b>31,394.7</b>	<b>100.0</b>	<b>11,279.8</b>	<b>100.0</b>	<b>16,081.0</b>	<b>100.0</b>
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	631.9	3.7	532.9	3.1	946.0	3.0	328.5	2.9	473.9	2.9
2.2. Interest expenses on funds raised from individuals	345.9	2.0	210.1	1.2	455.6	1.5	278.9	2.5	422.3	2.6
2.3. Expenses on operations with securities	609.8	3.6	414.9	2.4	681.2	2.2	207.0	1.8	284.4	1.8
2.4. Expenses on operations with foreign currency	10,700.5	62.4	12,397.2	73.1	22,581.7	71.9	7,423.2	65.8	10,327.4	64.2
2.5. Commissions	64.6	0.4	28.7	0.2	56.6	0.2	25.7	0.2	41.7	0.3
2.6. Expenses on loss provision	2,712.9	15.8	2,234.5	13.2	4,667.3	14.9	2,129.6	18.9	3,216.2	20.0
2.7. Management expenses (including personnel costs)	670.2	3.9	292.6	1.7	621.5	2.0	326.1	2.9	505.5	3.1
2.8. Other expenses	1,419.8	8.3	837.0	4.9	1,384.7	4.4	560.7	5.0	809.6	5.0
Of which:										
2.8.1. Fines, penalties, forfeits	1.4	0.0	0.6	0.0	1.4	0.0	0.4	0.0	0.7	0.0

<sup>1</sup> According to Profit and Loss Reporting of Credit Institutions (form 0409102).  
On credit institutions that filed their reporting with the Bank of Russia.

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

**Table 28.1**

**Assets and liabilities<sup>1</sup> of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.12.10**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	20,696,374,810	7,662,545,824	21,279,162,877	7,079,757,757
Belgorod Region	12,707,650	375,294	12,721,329	361,615
Bryansk Region	834,017	9,312	837,791	5,538
Vladimir Region	3,688,630	51,895	3,686,790	53,735
Voronezh Region	261,517	0	261,501	16
Ivanovo Region	10,296,512	614,385	10,265,003	645,894
Kaluga Region	9,754,251	881,482	10,255,299	380,434
Kostroma Region	59,981,688	5,218,777	58,579,681	6,620,784
Kursk Region	11,663,208	442,740	11,677,547	428,401
Lipetsk Region	20,056,857	1,511,395	20,043,064	1,525,188
Moscow Region	60,695,103	13,290,805	60,769,019	13,216,889
Orel Region	2,881,283	26,224	2,881,936	25,571
Ryazan Region	12,564,830	650,493	12,571,229	644,094
Smolensk Region	18,375,092	2,410,426	17,536,179	3,249,339
Tambov Region	1,970,007	206,323	1,970,995	205,335
Tver Region	7,983,633	456,605	7,967,232	473,006
Tula Region	8,971,150	581,607	8,961,662	591,095
Yaroslavl Region	7,264,983	371,019	7,265,387	370,615
City of Moscow	20,446,424,399	7,635,447,042	21,030,911,233	7,050,960,208
<b>North-Western Federal District</b>	1,079,375,999	275,895,079	1,109,756,147	245,514,931
Republic of Karelia	857,822	19,721	860,097	17,446
Komi Republic	13,396,409	1,116,846	13,432,076	1,081,179
Akhangel'sk Region	582,499	12,910	587,579	7,830
Vologda Region	47,409,742	10,563,768	47,362,791	10,610,719
Kaliningrad Region	51,782,533	17,550,471	53,398,026	15,934,978
Leningrad Region	6,229,744	788,236	6,288,293	729,687
Murmansk Region	8,247,514	2,181,741	8,140,981	2,288,274
Novgorod Region	3,700,059	122,647	3,708,479	114,227
Pskov Region	1,992,995	46,004	1,998,617	40,382
St Petersburg	945,176,682	243,492,735	973,979,208	214,690,209
<b>Southern Federal District</b>	151,789,637	12,689,233	153,246,018	11,232,852
Republic of Adygeya	3,046,836	25,387	3,061,292	10,931
Republic of Kalmykia	931,026	83,039	907,916	106,149
Krasnodar Territory	71,761,375	3,589,749	72,021,726	3,329,398
Astrakhan Region	4,908,067	82,678	4,937,860	52,885
Volgograd Region	10,417,189	561,767	10,451,090	527,866
Rostov Region	60,725,144	8,346,613	61,866,134	7,205,623
<b>North-Caucasian Federal District</b>	46,141,972	1,996,776	46,138,078	2,000,670
Republik of Daghestan	18,503,048	614,834	18,571,504	546,378
Republic of Ingushetia	813,123	58,850	846,419	25,554
Kabardino-Balkar Republic	5,407,565	98,097	5,436,043	69,619
Karachai-Cherkess Republic	3,308,033	571,645	3,325,369	554,309
Republic of North Ossetia - Alania	6,303,912	122,559	6,301,600	124,871
Chechen Republic	0	0	0	0

1	2	3	4	5
Stavropol Territory	11,806,291	530,791	11,657,143	679,939
<b>Volga Federal District</b>	995,561,616	99,098,510	996,568,089	98,092,037
Republic of Bashkortostan	50,131,933	4,368,377	50,628,377	3,871,933
Republic of Marii El	1,563,432	11,275	1,568,385	6,322
Republic of Mordovia	15,598,635	288,887	15,612,540	274,982
Republic of Tatarstan	407,469,243	55,541,408	409,006,920	54,003,731
Udmurt Republic	18,677,814	1,150,982	18,182,255	1,646,541
Chuvash Republic	7,534,000	105,349	7,530,717	108,632
Perm Territory	25,750,342	3,814,465	25,640,514	3,924,293
Kirov Region	18,803,385	2,876,847	20,366,598	1,313,634
Nizhny Novgogrod Region	70,422,557	5,315,397	70,401,229	5,336,725
Orenburg Region	36,216,611	2,146,435	36,064,101	2,298,945
Penza Region	10,042,456	84,987	10,046,531	80,912
Samara Region	279,947,040	18,285,157	277,981,031	20,251,166
Saratov Region	45,505,953	4,591,763	45,627,555	4,470,161
Ulyanovsk Region	7,898,215	517,181	7,911,336	504,060
<b>Ural Federal District</b>	636,089,540	117,715,826	670,213,708	83,591,658
Kurgan Region	1,909,177	4,128	1,911,614	1,691
Sverdlovsk Region	264,424,932	45,704,722	284,214,028	25,915,626
Tyumen Region	262,855,097	63,701,635	275,778,625	50,778,107
Chelyabinsk Region	106,900,334	8,305,341	108,309,441	6,896,234
<b>Siberian Federal District</b>	471,820,015	129,458,605	493,075,204	108,203,416
Republic of Altai	10,666,870	46,797	10,689,040	24,627
Republic of Buryatiya	5,494,493	710,265	5,693,925	510,833
Republic of Tuva	391,310	3,323	393,749	884
Republic of Khakassia	6,792,939	136,274	6,819,307	109,906
Altai Territory	13,142,361	233,684	13,149,222	226,823
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	9,770,760	475,679	9,790,814	455,625
Irkutsk Region	12,719,157	1,642,801	13,853,297	508,661
Kemerovo Region	24,158,822	1,260,641	24,284,724	1,134,739
Novosibirsk Region	365,507,127	121,981,483	385,123,311	102,365,299
Omsk Region	14,391,397	2,738,293	14,499,366	2,630,324
Tomsk Region	8,784,779	229,365	8,778,449	235,695
<b>Far Eastern Federal District</b>	269,453,506	25,817,702	268,861,667	26,409,541
Republic of Sakha (Yakutia)	13,744,866	535,696	13,819,964	460,598
Kamchatka Territory	11,525,567	1,126,821	11,581,902	1,070,486
Primorskiy Territory	66,818,346	6,631,481	68,339,760	5,110,067
Khabarovsk Territory	41,297,919	3,269,512	41,450,742	3,116,689
Amur Region	126,685,646	12,679,204	124,269,030	15,095,820
Magadan Region	0	0	0	0
Sakhalin Region	9,381,162	1,574,988	9,400,269	1,555,881
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

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

Table 28.2

**Assets and liabilities<sup>1</sup> with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.12.10**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	15,383,421,752	7,369,262,349	15,987,901,673	6,764,782,428
Belgorod Region	163,106,531	4,653,564	163,127,614	4,632,481
Bryansk Region	43,760,228	3,321,369	43,745,302	3,336,295
Vladimir Region	83,711,115	9,252,837	83,731,180	9,232,772
Voronezh Region	231,463,461	28,158,176	231,796,020	27,825,617
Ivanovo Region	48,661,750	4,352,290	48,761,648	4,252,392
Kaluga Region	65,734,808	8,465,275	66,308,034	7,892,049
Kostroma Region	53,820,654	1,611,680	52,977,563	2,454,771
Kursk Region	79,159,843	3,175,686	79,617,173	2,718,356
Lipetsk Region	93,227,448	2,210,084	93,203,605	2,233,927
Moscow Region	658,441,887	67,584,653	658,898,875	67,127,665
Orel Region	35,214,455	2,003,611	35,239,833	1,978,233
Ryazan Region	74,844,143	1,467,458	74,910,394	1,401,207
Smolensk Region	61,066,018	1,651,764	61,072,543	1,645,239
Tambov Region	42,804,059	2,355,296	42,820,070	2,339,285
Tver Region	66,003,427	6,208,702	66,011,003	6,201,126
Tula Region	83,483,112	26,641,159	83,316,010	26,808,261
Yaroslavl Region	119,784,760	2,164,265	119,860,951	2,088,074
City of Moscow	13,379,134,053	7,193,984,480	13,982,503,855	6,590,614,678
<b>North-Western Federal District</b>	1,997,932,017	474,337,120	2,024,489,725	447,779,412
Republic of Karelia	31,890,670	10,158,496	32,399,748	9,649,418
Komi Republic	73,806,896	5,609,848	73,860,463	5,556,281
Akhangel'sk Region	85,236,169	8,762,711	85,283,470	8,715,410
Vologda Region	111,119,901	9,044,607	111,112,148	9,052,360
Kaliningrad Region	81,488,776	27,969,318	77,273,127	32,184,967
Leningrad Region	71,743,883	5,415,701	67,673,003	9,486,581
Murmansk Region	62,108,778	13,680,590	66,782,191	9,007,177
Novgorod Region	36,658,948	1,197,830	36,314,085	1,542,693
Pskov Region	29,007,617	478,410	29,147,556	338,471
St Petersburg	1,414,870,379	392,019,609	1,444,643,934	362,246,054
<b>Southern Federal District</b>	996,182,578	64,408,743	998,261,913	62,329,408
Republic of Adygeya	15,817,677	200,201	15,835,460	182,418
Republic of Kalmykia	6,038,262	49,228	6,025,362	62,128
Krasnodar Territory	457,043,592	21,652,695	456,366,959	22,329,328
Astrakhan Region	53,048,684	965,236	53,069,728	944,192
Volgograd Region	138,079,187	5,272,531	137,991,881	5,359,837
Rostov Region	326,155,176	36,268,852	328,972,523	33,451,505
<b>North-Caucasian Federal District</b>	288,794,172	9,531,159	288,630,335	9,694,996
Republic of Dagestan	42,006,088	1,440,127	42,055,739	1,390,476
Republic of Ingushetia	6,048,948	93,573	6,081,591	60,930
Kabardino-Balkar Republic	28,988,207	1,484,080	28,839,560	1,632,727
Karachai-Cherkess Republic	15,575,885	997,699	15,573,786	999,798
Republic of North Ossetia - Alania	23,636,159	1,063,260	23,621,784	1,077,635
Chechen Republic	16,887,346	63,086	16,903,728	46,704
Stavropol Territory	155,651,539	4,389,334	155,554,147	4,486,726

1	2	3	4	5
<b>Volga Federal District</b>	2,735,647,747	223,353,450	2,736,422,965	222,578,232
Republic of Bashkortostan	309,913,954	60,951,477	310,406,366	60,459,065
Republic of Marii El	31,734,298	2,909,155	31,741,788	2,901,665
Republic of Mordovia	62,677,959	386,636	62,700,106	364,489
Republic of Tatarstan	543,977,769	58,700,759	545,325,296	57,353,232
Udmurt Republic	95,590,946	1,609,162	95,844,846	1,355,262
Chuvash Republic	73,142,247	4,163,789	73,199,285	4,106,751
Perm Territory	225,124,869	23,099,825	225,588,859	22,635,835
Kirov Region	70,680,007	6,022,952	72,278,589	4,424,370
Nizhny Novgograd Region	372,599,130	14,042,961	371,557,947	15,084,144
Orenburg Region	107,464,478	3,467,357	107,433,657	3,498,178
Penza Region	61,726,731	2,423,694	61,723,085	2,427,340
Samara Region	569,297,512	35,413,037	566,739,687	37,970,862
Saratov Region	147,590,716	4,812,739	147,725,675	4,677,780
Ulyanovsk Region	64,127,131	5,349,907	64,157,779	5,319,259
<b>Ural Federal District</b>	1,493,910,779	275,632,998	1,518,784,646	250,759,131
Kurgan Region	30,679,891	124,465	30,686,373	117,983
Sverdlovsk Region	660,541,013	145,951,816	671,518,968	134,973,861
Tyumen Region	527,088,413	107,256,563	539,991,793	94,353,183
Chelyabinsk Region	275,601,462	22,300,154	276,587,512	21,314,104
<b>Siberian Federal District</b>	1,505,828,986	91,076,276	1,513,789,026	83,116,236
Republic of Altai	8,872,533	45,121	8,891,615	26,039
Republic of Buryatiya	47,856,891	2,388,266	48,051,797	2,193,360
Republic of Tuva	8,610,450	34,667	8,613,924	31,193
Republic of Khakassia	19,920,585	220,485	19,937,705	203,365
Altai Territory	154,296,155	4,426,498	154,261,221	4,461,432
Zabaykal Territory	41,188,759	459,745	41,134,974	513,530
Krasnoyarsk Territory	219,396,242	15,639,015	219,311,445	15,723,812
Irkutsk Region	181,253,586	6,254,236	184,062,153	3,445,669
Kemerovo Region	168,305,360	14,932,403	168,457,603	14,780,160
Novosibirsk Region	463,862,894	37,181,894	468,691,287	32,353,501
Omsk Region	121,930,376	7,201,688	122,066,709	7,065,355
Tomsk Region	70,335,155	2,292,258	70,308,593	2,318,820
<b>Far Eastern Federal District</b>	611,808,161	60,488,118	611,588,682	60,707,597
Republic of Sakha (Yakutia)	67,472,196	3,624,701	67,660,134	3,436,763
Kamchatka Territory	33,451,348	2,656,217	33,417,520	2,690,045
Primorskiy Territory	160,130,846	22,342,703	161,649,746	20,823,803
Khabarovsk Territory	175,345,448	19,349,209	175,459,669	19,234,988
Amur Region	67,579,347	2,750,649	65,480,003	4,849,993
Magadan Region	47,777,693	3,423,921	47,797,703	3,403,911
Sakhalin Region	51,019,372	6,023,336	51,089,746	5,952,962
Jewish Autonomous Region	4,751,772	218,059	4,752,856	216,975
Chukotka Autonomous Area	4,280,139	99,323	4,281,305	98,157

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



Table 29.1

## Securities acquired by credit institutions registered in respective regions, as of 1.12.10

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
<b>Central Federal District</b>	4,033,097,613	977,676,319	601,078,429	322,140,122	238,034,152	10,409,225
Belgorod Region	752,675	37,393	5,586	0	1,259,959	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	230,536	207,562	8,996	0	45,669	0
Voronezh Region	2,472	2,721	0	0	207,561	0
Ivanovo Region	867,410	83,218	73,797	0	306,397	20,814
Kaluga Region	61,795	0	326,012	0	292,161	0
Kostroma Region	25,880,865	76,571	11,381	5,880	1,205,432	15,926
Kursk Region	925,747	798,345	0	0	702,007	0
Lipetsk Region	1,358,467	278,602	4,107	0	604,697	0
Moscow Region	8,020,383	1,558,303	329,303	0	4,229,055	485,791
Orel Region	0	0	0	9,500	78,456	0
Ryazan Region	1,379,906	75,985	41,208	25	804,151	0
Smolensk Region	412,279	187,119	578,313	44	659,219	0
Tambov Region	0	0	0	62	0	0
Tver Region	753,512	232,855	9,955	0	33,221	0
Tula Region	281,072	87,790	242	0	115	0
Yaroslavl Region	87,799	18,918	24,810	0	12,038	0
City of Moscow	3,992,082,695	974,030,937	599,664,719	322,124,611	227,594,014	9,886,694
<b>North-Western Federal District</b>	200,979,268	27,414,963	28,201,956	2,081,031	23,916,363	3,027,989
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1,969,125	648,524	76,939	980	220,190	149,954
Akhangel'sk Region	0	0	130,753	0	112	0
Vologda Region	3,520,169	828,034	229,139	4,900	2,372,634	242,665
Kaliningrad Region	13,207,885	1,490,748	302,907	18	465,484	86,694
Leningrad Region	482,265	29,775	78	20	0	0
Murmansk Region	927,295	504,213	0	0	36,864	0
Novgorod Region	409,428	194,187	177,154	0	80,608	32,090
Pskov Region	0	0	0	0	0	0
St Petersburg	180,463,101	23,719,482	27,284,986	2,075,113	20,740,471	2,516,586
<b>Southern Federal District</b>	11,203,603	1,353,168	2,928,402	79,941	1,361,583	246,213
Republic of Adygeya	21,456	21,352	1,401	0	28,890	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	6,763,337	308,022	2,382,992	38,587	428,767	0
Astrakhan Region	842,643	897,219	55,388	5,288	188,842	0
Volgograd Region	388,771	65,955	33	0	603,904	246,213
Rostov Region	3,187,396	60,620	488,588	36,066	111,180	0
<b>North-Caucasian Federal District</b>	1,581,946	706,495	743,768	210	1,151,563	0
Republik of Daghestan	0	0	671,010	0	232,654	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	24,554	0	5	0
Karachai-Cherkess Republic	84,004	0	46,389	0	156,615	0
Republic of North Ossetia - Alania	0	0	1,815	0	180,179	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,497,842	706,495	0	210	582,110	0

1	2	3	4	5	6	7
<b>Volga Federal District</b>	90,866,004	12,399,319	48,227,274	1,136,497	25,571,389	446,861
Republic of Bashkortostan	6,154,428	552,091	937,133	0	133,215	0
Republic of Marii El	0	0	0	0	120,054	0
Republic of Mordovia	277,099	138,265	60,161	0	341,646	0
Republic of Tatarstan	38,838,555	6,525,296	29,193,609	694,379	6,075,307	16,981
Udmurt Republic	1,737,274	483,998	23,911	0	1,397,579	0
Chuvash Republic	369,162	70,241	3,527	0	1,033,505	0
Perm Territory	2,432,933	79,511	2,756,126	0	151,332	0
Kirov Region	2,591,975	30,553	1,285,207	0	275,194	0
Nizhny Novgogrod Region	9,329,780	2,220,316	2,167,615	0	5,451,553	192,686
Orenburg Region	3,157,640	81,550	349,749	17,646	4,680,353	21,848
Penza Region	831,549	0	18,998	0	60,470	0
Samara Region	23,965,055	2,098,193	10,642,157	424,202	5,599,475	215,346
Saratov Region	1,179,603	119,305	788,956	270	246,706	0
Ulyanovsk Region	951	0	125	0	5,000	0
<b>Ural Federal District</b>	100,222,015	16,143,132	19,896,267	256,340	33,918,298	1,400,367
Kurgan Region	0	0	0	0	17,501	0
Sverdlovsk Region	54,307,864	4,219,348	6,494,364	100	10,861,736	0
Tyumen Region	22,910,541	2,639,725	12,897,511	256,240	21,672,702	1,400,367
Chelyabinsk Region	23,003,610	9,284,059	504,392	0	1,366,359	0
<b>Siberian Federal District</b>	47,551,703	4,835,993	11,834,080	7,578,974	13,490,892	204,663
Republic of Altai	214,244	201,406	261	0	10,764	0
Republic of Buryatiya	100,002	0	708,493	0	2,018	0
Republic of Tuva	4,880	5,231	0	0	0	0
Republic of Khakassia	253,237	63,306	0	0	240,588	0
Altai Territory	42,678	37,237	3,445	0	41,410	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	103,907	103,793	118,642	0	60,119	0
Irkutsk Region	239,840	0	87,440	0	154,703	0
Kemerovo Region	2,068,680	519,204	78,131	0	275,313	0
Novosibirsk Region	42,358,077	3,492,014	10,722,452	7,578,974	12,164,813	0
Omsk Region	1,969,167	413,802	224	0	485,597	204,663
Tomsk Region	196,991	0	114,992	0	55,567	0
<b>Far Eastern Federal District</b>	31,232,844	5,902,595	1,445,860	1,840	5,597,564	0
Republic of Sakha (Yakutia)	1,509,748	219,660	138,365	0	875,551	0
Kamchatka Territory	280,899	60,427	46,134	0	440,220	0
Primorskiy Territory	16,119,754	3,384,406	932,699	0	1,125,825	0
Khabarovsk Territory	2,406,053	1,052,405	264,744	0	138,781	0
Amur Region	8,782,232	771,654	13,745	1,840	2,967,144	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	2,134,158	414,043	50,173	0	50,043	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 1.12.10**

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
<b>Central Federal District</b>	4,099,314,927	983,205,771	613,163,213	328,471,259	263,886,057	13,029,253
Belgorod Region	752,675	37,393	5,638	0	1,259,959	0
Bryansk Region	0	0	366	0	0	0
Vladimir Region	230,536	207,562	8,996	0	25,641	0
Voronezh Region	2,472	2,721	1,024	0	207,561	0
Ivanovo Region	886,295	107,518	67,662	0	267,655	20,814
Kaluga Region	61,795	0	326,012	0	292,055	0
Kostroma Region	13,294,786	76,571	11,412	0	0	15,926
Kursk Region	925,747	798,345	0	0	702,007	0
Lipetsk Region	1,358,467	278,602	7,215	0	607,239	0
Moscow Region	8,020,383	1,558,303	329,782	0	10,837,962	2,502,116
Orel Region	0	0	0	9,500	78,456	0
Ryazan Region	1,379,906	75,985	41,208	25	796,848	0
Smolensk Region	58,083	6,023	223,030	44	93,578	0
Tambov Region	0	0	0	62	0	0
Tver Region	725,592	204,845	9,955	0	33,221	0
Tula Region	281,072	87,790	490	0	9,511	0
Yaroslavl Region	110,961	41,066	31,840	0	31,604	0
City of Moscow	4,071,226,157	979,723,047	612,098,583	328,461,628	248,642,760	10,490,397
<b>North-Western Federal District</b>	185,941,021	24,989,252	28,026,485	3,328,207	16,610,318	634,273
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1,747,679	444,899	83,390	980	0	58,577
Akhangel'sk Region	24,614	25,277	130,753	0	112	0
Vologda Region	1,401,523	727,122	220,903	4,900	2,313,696	0
Kaliningrad Region	4,952,633	384,858	80,765	0	302,608	43,347
Leningrad Region	482,265	29,775	78	1,247,165	0	0
Murmansk Region	927,295	504,213	0	0	36,864	0
Novgorod Region	410,349	195,143	177,154	0	80,608	32,090
Pskov Region	0	0	0	0	0	0
St Petersburg	175,994,663	22,677,965	27,333,442	2,075,162	13,876,430	500,259
<b>Southern Federal District</b>	10,809,050	951,275	2,769,308	79,941	932,925	136,613
Republic of Adygeya	21,456	21,352	1,401	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	6,766,453	308,022	2,332,397	38,587	284,516	0
Astrakhan Region	444,974	495,326	58,040	5,288	59,742	0
Volgograd Region	388,771	65,955	430	0	453,294	136,613
Rostov Region	3,187,396	60,620	377,040	36,066	135,373	0
<b>North-Caucasian Federal District</b>	1,566,309	706,495	746,676	210	1,538,342	0
Republik of Daghestan	0	0	671,638	0	227,457	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	24,554	0	432,949	0
Karachai-Cherkess Republic	68,367	0	46,389	0	156,615	0
Republic of North Ossetia - Alania	0	0	1,815	0	178,505	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,497,842	706,495	2,280	210	542,816	0
<b>Volga Federal District</b>	90,107,914	12,399,319	47,772,211	1,137,159	26,407,921	446,861
Republic of Bashkortostan	5,640,290	552,091	939,556	0	133,215	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	120,054	0
Republic of Mordovia	277,099	138,265	46,260	0	14,962	0
Republic of Tatarstan	38,747,211	6,525,296	28,826,025	694,379	7,737,017	16,981
Udmurt Republic	1,737,274	483,998	24,166	0	1,342,178	0
Chuvash Republic	369,162	70,241	40	43	954,410	0
Perm Territory	2,432,933	79,511	2,758,308	0	16,172	0
Kirov Region	2,591,975	30,553	1,285,207	0	275,194	0
Nizhny Novgograd Region	9,237,958	2,220,316	2,168,154	119	5,261,720	192,686
Orenburg Region	3,096,854	81,550	271,116	17,646	4,310,266	21,848
Penza Region	831,549	0	18,998	0	60,470	0
Samara Region	23,965,055	2,098,193	10,644,248	424,702	5,928,949	215,346
Saratov Region	1,179,603	119,305	790,008	270	253,314	0
Ulyanovsk Region	951	0	125	0	0	0
<b>Ural Federal District</b>	87,122,184	16,046,530	18,990,154	256,340	28,387,946	1,400,367
Kurgan Region	0	0	0	0	17,501	0
Sverdlovsk Region	41,832,974	4,286,034	5,579,420	100	6,172,126	0
Tyumen Region	22,908,907	2,639,725	12,906,342	256,240	20,820,577	1,400,367
Chelyabinsk Region	22,380,303	9,120,771	504,392	0	1,377,742	0
<b>Siberian Federal District</b>	13,702,145	2,431,088	1,442,075	0	2,818,817	87,948
Republic of Altai	0	0	261	0	10,764	0
Republic of Buryatiya	100,002	0	708,493	0	2,018	0
Republic of Tuva	4,880	5,231	0	0	0	0
Republic of Khakassia	253,237	63,306	0	0	240,588	0
Altai Territory	42,678	37,237	3,445	0	2,248	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	103,907	103,793	118,642	0	71,784	0
Irkutsk Region	239,840	0	87,440	0	154,703	0
Kemerovo Region	2,068,680	519,204	78,201	0	275,571	0
Novosibirsk Region	8,722,763	1,288,515	329,260	0	1,779,133	0
Omsk Region	1,969,167	413,802	1,280	0	226,441	87,948
Tomsk Region	196,991	0	115,053	0	55,567	0
<b>Far Eastern Federal District</b>	28,162,316	5,702,254	1,445,912	1,840	2,459,477	0
Republic of Sakha (Yakutia)	1,509,748	219,660	138,417	0	990,757	0
Kamchatka Territory	272,487	60,427	46,134	0	75,213	0
Primorskiy Territory	16,948,009	3,616,494	1,177,784	0	1,098,078	0
Khabarovsk Territory	1,577,798	820,317	19,659	0	195,814	0
Amur Region	5,720,116	571,313	7,641	1,840	49,466	0
Magadan Region	0	0	6,104	0	106	0
Sakhalin Region	2,134,158	414,043	50,173	0	50,043	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 1.12.10**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
<b>Central Federal District</b>	13,457,006,967	8,743,599,805	993,547,436	3,041,470,411
Belgorod Region	7,387,213	5,607,175	379,953	641,149
Bryansk Region	745,694	115,124	630,000	570
Vladimir Region	2,091,487	1,208,410	115,200	767,877
Voronezh Region	31,190	5,000	12,200	13,990
Ivanovo Region	6,307,702	3,631,522	130,020	2,416,917
Kaluga Region	4,745,235	1,934,461	291,000	2,114,923
Kostroma Region	28,099,502	9,414,416	92,173	15,242,127
Kursk Region	7,471,781	6,440,513	150,000	629,625
Lipetsk Region	14,274,483	10,692,231	914,000	1,217,263
Moscow Region	36,569,777	20,800,002	957,503	13,760,058
Orel Region	2,051,473	1,247,802	0	795,028
Ryazan Region	7,968,905	6,617,720	430,000	856,535
Smolensk Region	11,840,980	9,127,287	955,055	1,683,128
Tambov Region	1,567,393	1,329,480	0	237,913
Tver Region	5,287,445	3,342,097	572,050	1,373,298
Tula Region	6,622,072	5,720,159	120,300	731,452
Yaroslavl Region	4,854,788	3,793,804	177,370	713,438
City of Moscow	13,309,089,847	8,652,572,602	987,620,612	2,998,275,120
<b>North-Western Federal District</b>	694,056,718	487,611,159	86,482,148	65,060,650
Republic of Karelia	411,655	255,596	0	134,909
Komi Republic	8,032,718	2,850,331	3,858,300	1,252,394
Akhangel'sk Region	221,055	178,633	17,150	14,753
Vologda Region	34,574,439	22,631,030	4,271,437	6,277,994
Kaliningrad Region	30,126,150	24,487,957	3,545,079	1,456,927
Leningrad Region	3,309,472	2,211,320	630,000	392,203
Murmansk Region	4,638,640	2,153,123	545,600	1,864,145
Novgorod Region	1,300,977	902,118	500	394,777
Pskov Region	1,073,286	925,213	10,000	138,073
St Petersburg	610,368,326	431,015,838	73,604,082	53,134,475
<b>Southern Federal District</b>	94,566,627	64,267,750	5,782,868	19,846,689
Republic of Adygeya	1,622,803	1,091,650	0	531,153
Republic of Kalmykia	599,017	417,051	30	181,936
Krasnodar Territory	41,917,624	28,691,793	3,515,688	6,654,368
Astrakhan Region	2,283,076	866,281	70,000	528,030
Volgograd Region	6,635,446	5,414,227	522,000	489,777
Rostov Region	41,508,661	27,786,748	1,675,150	11,461,425
<b>North-Caucasian Federal District</b>	25,563,691	16,040,017	3,216,701	6,184,458
Republic of Dagestan	8,367,597	4,978,937	177,591	3,209,069
Republic of Ingushetia	183,406	58,497	0	124,909
Kabardino-Balkar Republic	3,527,319	2,983,295	230,000	314,024
Karachai-Cherkess Republic	1,954,509	1,409,295	45,000	500,214
Republic of North Ossetia - Alania	4,215,979	3,753,984	18,110	441,436
Chechen Republic	0	0	0	0

1	2	3	4	5
Stavropol Territory	7,314,881	2,856,009	2,746,000	1,594,806
<b>Volga Federal District</b>	641,135,289	409,431,928	20,817,244	191,538,880
Republic of Bashkortostan	32,746,143	19,123,435	1,504,521	11,143,993
Republic of Marii El	900,892	695,721	40,400	44,871
Republic of Mordovia	10,474,248	8,582,466	445,400	1,039,831
Republic of Tatarstan	245,470,924	198,994,677	5,768,805	33,923,347
Udmurt Republic	12,398,364	6,367,263	397,804	4,968,052
Chuvash Republic	4,348,095	2,399,570	330,500	1,510,322
Perm Territory	15,651,839	10,418,863	665,000	4,070,590
Kirov Region	11,535,394	9,609,902	60,000	1,638,407
Nizhny Novgogrod Region	35,154,480	25,871,251	905,978	3,984,013
Orenburg Region	21,780,906	13,482,791	897,400	6,292,312
Penza Region	7,947,424	5,587,377	1,451,000	801,128
Samara Region	209,442,954	87,905,347	5,559,436	112,565,980
Saratov Region	28,045,625	15,956,499	2,751,000	8,804,799
Ulyanovsk Region	5,238,001	4,436,766	40,000	751,235
<b>Ural Federal District</b>	375,519,454	192,765,275	30,245,794	125,547,631
Kurgan Region	1,129,271	1,039,846	20,400	68,025
Sverdlovsk Region	145,846,353	70,186,743	12,247,300	54,060,742
Tyumen Region	167,794,075	86,520,595	10,610,835	56,084,051
Chelyabinsk Region	60,749,755	35,018,091	7,367,259	15,334,813
<b>Siberian Federal District</b>	303,622,611	168,095,768	29,581,011	87,996,471
Republic of Altai	8,892,111	3,800,886	43,000	4,904,658
Republic of Buryatiya	3,251,470	1,543,794	136,900	1,570,776
Republic of Tuva	198,379	127,533	270	69,376
Republic of Khakassia	4,463,692	1,804,587	116,600	2,385,850
Altai Territory	10,032,980	7,569,525	647,000	1,512,009
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6,624,090	3,528,426	751,774	2,062,141
Irkutsk Region	9,010,513	5,544,897	1,057,935	2,214,059
Kemerovo Region	12,490,235	8,444,188	42	4,045,450
Novosibirsk Region	234,359,544	126,959,981	26,296,490	65,045,988
Omsk Region	8,633,673	4,773,524	521,000	2,670,578
Tomsk Region	5,665,924	3,998,427	10,000	1,515,586
<b>Far Eastern Federal District</b>	181,196,254	66,443,495	12,175,403	89,517,002
Republic of Sakha (Yakutia)	6,278,165	3,998,417	632,750	1,435,432
Kamchatka Territory	7,576,174	5,012,820	1,097,400	1,228,621
Primorskiy Territory	38,354,521	28,355,611	356,600	6,715,993
Khabarovsk Territory	31,131,694	15,951,431	4,430,200	10,214,744
Amur Region	94,810,877	11,030,489	5,386,453	69,357,451
Magadan Region	0	0	0	0
Sakhalin Region	3,044,823	2,094,727	272,000	564,761
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 1.12.10**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
<b>Central Federal District</b>	8,407,572,572	5,553,429,208	1,031,883,430	1,301,375,255
Belgorod Region	149,436,876	135,565,189	379,953	12,210,826
Bryansk Region	31,378,276	20,093,223	630,000	8,383,943
Vladimir Region	61,411,300	43,594,466	115,000	17,370,250
Voronezh Region	216,812,221	138,696,609	12,200	76,306,356
Ivanovo Region	34,284,780	24,339,177	130,020	7,984,154
Kaluga Region	48,339,902	31,187,692	291,000	14,465,630
Kostroma Region	31,034,951	22,281,751	16,350	6,620,098
Kursk Region	68,541,301	57,449,987	150,000	10,674,215
Lipetsk Region	79,927,655	63,086,621	910,000	14,223,818
Moscow Region	318,650,455	195,665,757	957,503	89,139,389
Orel Region	21,401,882	15,415,040	0	5,428,656
Ryazan Region	64,819,849	46,164,332	430,000	11,925,493
Smolensk Region	53,468,177	40,603,967	275,055	10,923,414
Tambov Region	37,546,817	31,126,249	0	5,048,960
Tver Region	47,972,873	33,204,851	572,000	12,704,380
Tula Region	74,397,903	56,138,346	120,300	12,676,000
Yaroslavl Region	105,753,586	68,647,341	147,370	24,295,867
City of Moscow	6,962,393,768	4,530,168,610	1,026,746,679	960,993,806
<b>North-Western Federal District</b>	1,387,609,412	891,250,336	82,973,421	331,982,455
Republic of Karelia	27,482,040	11,715,593	0	13,024,604
Komi Republic	45,520,027	19,663,822	3,800,000	20,907,013
Akhangel'sk Region	51,143,476	28,052,334	32,150	17,996,251
Vologda Region	89,462,751	62,460,477	1,576,000	20,153,758
Kaliningrad Region	60,688,154	45,376,935	1,885,079	9,740,612
Leningrad Region	30,318,796	17,285,783	630,000	12,220,689
Murmansk Region	40,827,711	23,448,525	545,600	16,545,301
Novgorod Region	29,736,117	16,603,846	500	9,335,333
Pskov Region	24,150,762	18,015,608	10,000	5,592,384
St Petersburg	988,279,578	648,627,413	74,494,092	206,466,510
<b>Southern Federal District</b>	850,865,690	591,595,781	6,553,019	218,214,564
Republic of Adygeya	13,561,158	9,588,260	0	3,972,898
Republic of Kalmykia	4,889,028	3,299,670	30	1,389,328
Krasnodar Territory	388,810,592	264,336,440	4,525,539	105,061,069
Astrakhan Region	46,503,870	25,994,760	0	11,279,259
Volgograd Region	117,632,148	80,397,551	352,000	30,100,242
Rostov Region	279,468,894	207,979,100	1,675,450	66,411,768
<b>North-Caucasian Federal District</b>	235,469,902	157,444,525	3,517,801	71,969,091
Republic of Dagestan	28,458,700	17,805,578	227,691	10,422,190
Republic of Ingushetia	4,598,191	2,449,799	0	2,148,392
Kabardino-Balkar Republic	24,383,293	21,354,781	230,000	2,797,385
Karachai-Cherkess Republic	13,698,001	10,594,411	45,000	3,058,590
Republic of North Ossetia - Alania	16,514,006	11,835,053	33,110	4,437,394

1	2	3	4	5
Chechen Republic	12,247,815	10,316,519	0	1,931,296
Stavropol Territory	135,569,896	83,088,384	2,982,000	47,173,844
<b>Volga Federal District</b>	2,106,871,801	1,378,118,009	20,409,735	634,715,356
Republic of Bashkortostan	186,831,790	120,350,653	1,439,698	61,821,243
Republic of Marii El	27,782,806	20,095,258	40,400	6,198,563
Republic of Mordovia	54,278,412	43,902,722	425,400	8,922,739
Republic of Tatarstan	364,896,070	293,700,311	6,068,759	58,560,751
Udmurt Republic	80,991,203	49,147,706	352,814	26,686,959
Chuvash Republic	62,933,794	44,477,163	235,500	17,573,948
Perm Territory	187,824,509	126,923,482	665,000	58,546,375
Kirov Region	56,578,901	41,814,978	60,000	13,945,012
Nizhny Novgorod Region	307,087,221	222,158,594	838,178	70,382,213
Orenburg Region	85,986,144	54,544,922	682,400	29,654,403
Penza Region	53,402,137	34,759,665	1,451,150	12,610,355
Samara Region	463,728,786	224,168,287	5,559,436	223,508,281
Saratov Region	120,406,653	63,199,177	2,551,000	32,667,298
Ulyanovsk Region	54,143,375	38,875,091	40,000	13,637,216
<b>Ural Federal District</b>	1,107,625,284	659,719,442	20,660,794	387,463,824
Kurgan Region	26,568,973	14,202,693	20,400	12,109,092
Sverdlovsk Region	525,193,240	348,661,378	2,832,300	153,822,871
Tyumen Region	340,317,282	160,435,219	10,440,835	155,514,548
Chelyabinsk Region	215,545,789	136,420,152	7,367,259	66,017,313
<b>Siberian Federal District</b>	1,262,159,773	684,043,309	8,277,578	522,593,165
Republic of Altai	7,648,891	2,812,168	23,000	4,743,133
Republic of Buryatiya	41,198,585	16,440,031	136,900	21,635,469
Republic of Tuva	7,650,512	985,085	270	6,637,424
Republic of Khakassia	16,726,481	6,727,157	116,600	9,670,110
Altai Territory	137,429,488	100,926,088	647,000	33,824,389
Zabaykal Territory	35,748,065	11,950,904	0	23,073,818
Krasnoyarsk Territory	187,120,177	91,617,160	751,774	90,446,911
Irkutsk Region	157,988,865	84,235,018	1,057,935	71,789,465
Kemerovo Region	123,354,273	71,612,152	108	49,127,045
Novosibirsk Region	385,154,107	211,591,535	5,012,989	147,473,271
Omsk Region	101,947,629	52,090,608	521,000	38,134,201
Tomsk Region	60,192,700	33,055,403	10,002	26,037,929
<b>Far Eastern Federal District</b>	414,141,272	232,194,036	7,572,856	158,957,096
Republic of Sakha (Yakutia)	30,952,389	18,100,959	632,750	11,681,932
Kamchatka Territory	18,476,047	13,325,895	1,097,400	3,185,173
Primorskiy Territory	101,567,679	66,035,330	526,600	30,874,574
Khabarovsk Territory	150,595,811	78,339,383	4,260,200	62,044,967
Amur Region	38,701,044	16,265,054	783,906	20,018,730
Magadan Region	45,009,775	26,366,189	0	17,698,838
Sakhalin Region	24,452,877	11,204,531	272,000	11,623,927
Jewish Autonomous Region	3,796,497	2,070,577	0	1,725,920
Chukotka Autonomous Area	589,153	486,118	0	103,035



Table 31.1

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.12.10**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
<b>Central Federal District</b>	6,044,569,170	3,490,742,129	2,005,574,582	342,179,264
Belgorod Region	201,836	114,323	87,513	0
Bryansk Region	0	0	0	0
Vladimir Region	959	0	0	959
Voronezh Region	0	0	0	0
Ivanovo Region	305,967	246,063	44,892	15,012
Kaluga Region	67,703	57,407	0	10,296
Kostroma Region	3,753,567	2,577,014	71,101	1,011,569
Kursk Region	195,348	163,332	0	1,430
Lipetsk Region	110,218	103,310	0	6,908
Moscow Region	6,487,987	2,609,862	4,195	3,872,675
Orel Region	0	0	0	0
Ryazan Region	172,218	153,555	1,315	17,348
Smolensk Region	1,481,684	144,077	538,012	787,620
Tambov Region	11,444	0	939	10,505
Tver Region	22,421	8,608	8,279	5,534
Tula Region	337,544	255,679	0	81,865
Yaroslavl Region	78,097	48,423	1,250	28,424
City of Moscow	6,031,342,177	3,484,260,476	2,004,817,086	336,329,119
<b>North-Western Federal District</b>	194,586,892	122,984,113	49,964,190	14,884,796
Republic of Karelia	0	0	0	0
Komi Republic	404,582	98,707	234,933	48,568
Akhangel'sk Region	1,920	0	1,506	414
Vologda Region	4,617,994	1,501,990	2,898,461	25,069
Kaliningrad Region	7,219,655	5,539,588	946,147	230,159
Leningrad Region	470,963	434,444	18,856	17,663
Murmansk Region	1,250,079	749,405	429,125	71,549
Novgorod Region	8,628	0	2,500	6,128
Pskov Region	0	0	0	0
St Petersburg	180,613,071	114,659,979	45,432,662	14,485,246
<b>Southern Federal District</b>	6,003,028	2,290,684	2,123,747	640,807
Republic of Adygeya	470	0	470	0
Republic of Kalmykia	10,768	7,232	1,595	1,941
Krasnodar Territory	1,281,177	626,552	68,005	405,646
Astrakhan Region	3,999	0	1,439	2,560
Volgograd Region	52,134	0	47,585	4,549
Rostov Region	4,654,480	1,656,900	2,004,653	226,111
<b>North-Caucasian Federal District</b>	714,428	267,506	306,348	140,574
Republic of Dagestan	201,648	52,498	72,725	76,425
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2,983	0	689	2,294
Karachai-Cherkess Republic	223,510	165,126	45,855	12,529
Republic of North Ossetia - Alania	5,905	0	3,288	2,617

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	280,382	49,882	183,791	46,709
<b>Volga Federal District</b>	<b>52,300,056</b>	<b>41,592,841</b>	<b>4,767,323</b>	<b>5,198,717</b>
Republic of Bashkortostan	1,387,893	1,168,899	85,033	115,374
Republic of Marii El	470	0	470	0
Republic of Mordovia	26,516	20,920	3,470	2,126
Republic of Tatarstan	33,166,407	28,882,345	2,820,603	776,820
Udmurt Republic	945,481	706,063	213,001	26,417
Chuvash Republic	36,864	0	470	36,394
Perm Territory	1,955,356	1,559,935	264,485	130,936
Kirov Region	1,009,880	909,134	0	100,746
Nizhny Novgogrod Region	3,003,727	1,772,608	337,835	862,699
Orenburg Region	1,153,019	858,609	163,153	131,257
Penza Region	470	0	470	0
Samara Region	8,348,769	4,950,381	626,794	2,766,230
Saratov Region	977,451	514,413	250,781	212,257
Ulyanovsk Region	287,753	249,534	758	37,461
<b>Ural Federal District</b>	<b>61,249,359</b>	<b>34,816,797</b>	<b>24,985,373</b>	<b>1,163,029</b>
Kurgan Region	0	0	0	0
Sverdlovsk Region	24,950,296	14,490,750	9,584,485	855,160
Tyumen Region	33,296,432	19,332,911	13,617,632	277,999
Chelyabinsk Region	3,002,631	993,136	1,783,256	29,870
<b>Siberian Federal District</b>	<b>84,124,248</b>	<b>59,032,244</b>	<b>11,279,620</b>	<b>4,097,521</b>
Republic of Altai	0	0	0	0
Republic of Buryatiya	56,775	0	49,388	7,387
Republic of Tuva	470	0	470	0
Republic of Khakassia	3,994	0	3,994	0
Altai Territory	26,047	5,209	313	20,525
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	106,352	76,986	19,895	9,471
Irkutsk Region	233,877	60,659	167,734	5,484
Kemerovo Region	66,520	20,336	9,477	36,707
Novosibirsk Region	82,808,270	58,237,776	10,906,943	3,948,688
Omsk Region	790,689	603,692	120,936	66,061
Tomsk Region	31,254	27,586	470	3,198
<b>Far Eastern Federal District</b>	<b>12,085,768</b>	<b>4,027,771</b>	<b>2,537,389</b>	<b>2,198,553</b>
Republic of Sakha (Yakutia)	168,072	150,790	17,246	36
Kamchatka Territory	338,315	327,465	4,879	5,971
Primorskiy Territory	1,155,887	932,124	117,066	101,916
Khabarovsk Territory	1,512,783	993,660	376,047	140,166
Amur Region	8,844,657	1,592,426	2,001,859	1,936,008
Magadan Region	0	0	0	0
Sakhalin Region	66,054	31,306	20,292	14,456
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 1.12.10**

thousand rubles

1	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
2	3	4	5	
<b>Central Federal District</b>	5,693,636,013	3,166,527,469	2,022,639,760	300,615,659
Belgorod Region	4,011,178	3,547,012	88,609	362,857
Bryansk Region	1,144,230	1,075,428	0	66,557
Vladimir Region	2,671,884	2,539,322	0	129,048
Voronezh Region	10,735,240	9,465,346	2,661	1,203,061
Ivanovo Region	5,577,497	5,474,641	44,892	55,456
Kaluga Region	3,761,363	3,510,009	63	250,178
Kostroma Region	897,825	822,746	59,674	15,405
Kursk Region	2,607,273	2,382,860	0	193,728
Lipetsk Region	843,264	722,149	0	121,115
Moscow Region	24,903,245	18,399,881	3,287	6,498,822
Orel Region	415,661	363,378	0	37,925
Ryazan Region	692,330	539,831	1,315	151,184
Smolensk Region	1,222,987	756,086	69,920	396,981
Tambov Region	2,066,433	2,036,647	939	28,847
Tver Region	1,523,937	1,389,993	7,810	104,127
Tula Region	25,924,262	25,611,096	0	292,382
Yaroslavl Region	1,200,294	950,942	1,691	247,661
City of Moscow	5,603,437,110	3,086,940,102	2,022,358,899	290,460,325
<b>North-Western Federal District</b>	289,867,862	192,605,240	46,383,168	39,690,485
Republic of Karelia	9,957,413	9,772,967	0	184,446
Komi Republic	1,584,785	1,234,308	234,933	115,544
Akhangel'sk Region	1,789,770	1,663,377	1,506	123,508
Vologda Region	7,754,947	7,020,662	136,381	434,690
Kaliningrad Region	22,028,126	19,867,332	34,101	2,070,375
Leningrad Region	8,670,784	7,106,350	18,856	136,803
Murmansk Region	9,682,261	9,016,878	429,125	213,553
Novgorod Region	901,475	753,101	2,500	125,357
Pskov Region	260,279	226,353	0	33,926
St Petersburg	227,238,022	135,943,912	45,525,766	36,252,283
<b>Southern Federal District</b>	51,405,095	43,547,756	2,120,109	3,857,075
Republic of Adygeya	140,213	76,186	470	63,557
Republic of Kalmykia	8,827	7,232	1,595	0
Krasnodar Territory	16,380,962	13,121,960	64,367	2,379,478
Astrakhan Region	683,506	604,456	1,439	20,603
Volgograd Region	4,080,703	3,673,270	47,585	131,118
Rostov Region	30,110,884	26,064,652	2,004,653	1,262,319
<b>North-Caucasian Federal District</b>	5,992,353	4,454,938	307,287	1,227,575
Republik of Daghestan	811,233	487,626	73,664	249,943
Republic of Ingushetia	2,037	0	0	2,037
Kabardino-Balkar Republic	1,153,912	1,150,929	689	2,294
Karachai-Cherkess Republic	656,094	607,091	45,855	3,148
Republic of North Ossetia - Alania	141,806	30,191	3,288	108,327

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	3,227,271	2,179,101	183,791	861,826
<b>Volga Federal District</b>	129,591,978	113,227,791	4,657,907	10,571,740
Republic of Bashkortostan	17,429,847	16,476,455	84,563	697,014
Republic of Marii El	2,734,123	2,718,224	470	15,278
Republic of Mordovia	27,849	20,920	3,407	3,522
Republic of Tatarstan	36,581,839	32,538,810	2,820,603	492,649
Udmurt Republic	1,045,540	597,513	213,001	235,026
Chuvash Republic	3,854,614	3,649,300	0	205,314
Perm Territory	20,737,598	19,245,369	264,485	1,223,310
Kirov Region	3,853,131	3,666,731	0	186,400
Nizhny Novgogrod Region	9,448,234	7,161,999	323,434	1,910,014
Orenburg Region	2,401,836	1,950,916	162,996	287,924
Penza Region	1,997,071	1,969,812	533	26,726
Samara Region	23,924,925	18,346,249	626,794	4,782,287
Saratov Region	1,163,770	520,067	156,863	480,859
Ulyanovsk Region	4,391,601	4,365,426	758	25,417
<b>Ural Federal District</b>	174,148,131	149,092,847	19,272,253	3,466,355
Kurgan Region	1,273	0	0	1,273
Sverdlovsk Region	127,199,345	120,577,778	3,912,859	2,418,444
Tyumen Region	31,317,730	15,380,940	13,576,138	357,973
Chelyabinsk Region	15,629,783	13,134,129	1,783,256	688,665
<b>Siberian Federal District</b>	66,160,604	50,069,161	2,052,024	7,235,712
Republic of Altai	230	0	0	230
Republic of Buryatiya	1,469,378	1,247,275	49,388	172,715
Republic of Tuva	470	0	470	0
Republic of Khakassia	23,112	2,070	5,246	15,796
Altai Territory	3,458,968	3,232,646	313	218,155
Zabaykal Territory	218,471	24,343	0	194,128
Krasnoyarsk Territory	11,975,418	10,620,483	19,895	1,225,756
Irkutsk Region	3,739,687	2,900,344	167,515	670,444
Kemerovo Region	11,885,141	11,195,322	10,093	656,233
Novosibirsk Region	27,195,172	15,911,948	1,677,072	2,946,410
Omsk Region	4,404,134	3,284,973	121,562	995,649
Tomsk Region	1,790,423	1,649,757	470	140,196
<b>Far Eastern Federal District</b>	32,265,590	25,414,333	2,380,858	3,813,089
Republic of Sakha (Yakutia)	394,831	332,345	17,246	42,330
Kamchatka Territory	951,258	898,988	4,879	46,684
Primorskiy Territory	7,055,748	5,679,640	117,066	1,255,556
Khabarovsk Territory	16,152,531	13,002,022	376,047	2,146,400
Amur Region	4,076,333	2,141,601	1,845,328	67,511
Magadan Region	3,268,851	3,267,968	0	883
Sakhalin Region	365,353	91,417	20,292	253,392
Jewish Autonomous Region	647	352	0	295
Chukotka Autonomous Area	38	0	0	38

Table 32.1

**Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.12.10**

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds provided to individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	586,094,272	101,193,416	6,655,909	44,888	196,273,139	43,228,357
Belgorod Region	106,392	0	0	0	18,924	0
Bryansk Region	73,238	0	0	0	0	0
Vladimir Region	31,720	0	15,000	0	55,191	763
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	120,194	0	0	0	14,189	10,942
Kaluga Region	43,325	0	0	0	55,227	0
Kostroma Region	290,383	19,016	10,000	0	1,511,144	15,380
Kursk Region	158,925	0	0	0	61,237	0
Lipetsk Region	581,872	0	0	0	18,859	385
Moscow Region	1,100,970	35,819	116,500	0	518,936	34,778
Orel Region	73,200	0	0	0	16,399	0
Ryazan Region	324,860	21,867	0	0	43,653	6,040
Smolensk Region	372,948	4,677	0	0	65,428	17,674
Tambov Region	34,376	0	0	0	12,585	0
Tver Region	36,538	242	4,000	0	23,899	616
Tula Region	41,127	3,942	0	0	20,041	3,450
Yaroslavl Region	150,428	0	0	0	96,891	0
City of Moscow	582,553,776	101,107,853	6,510,409	44,888	193,740,536	43,138,329
<b>North-Western Federal District</b>	25,036,232	2,133,636	84,689	12,470	5,690,946	1,040,011
Republic of Karelia	3,244	0	0	0	582	0
Komi Republic	409,427	26,730	0	0	31,915	9,392
Akhangel'sk Region	47,603	0	0	0	2,526	60
Vologda Region	869,574	3,369	30,000	0	135,489	1
Kaliningrad Region	1,018,145	14,189	9,689	0	354,772	85,289
Leningrad Region	200,098	164,612	0	0	30,256	0
Murmansk Region	374,779	21,525	0	0	104,105	6,160
Novgorod Region	192,952	0	0	0	21,890	0
Pskov Region	24,554	0	10,000	0	787	0
St Petersburg	21,895,856	1,903,211	35,000	12,470	5,008,624	939,109
<b>Southern Federal District</b>	2,675,905	2,133	0	0	766,486	12,141
Republic of Adygeya	48,078	0	0	0	47,646	0
Republic of Kalmykia	26,244	0	0	0	7,800	0
Krasnodar Territory	379,370	1,378	0	0	356,279	9,434
Astrakhan Region	42,353	0	0	0	27,917	0
Volgograd Region	435,463	0	0	0	32,293	1,471
Rostov Region	1,744,397	755	0	0	294,551	1,236
<b>North-Caucasian Federal District</b>	905,307	313	0	0	445,845	3,898
Republic of Dagestan	55,331	313	0	0	57,375	1,081
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	21,609	0	0	0	2,045	0
Karachai-Cherkess Republic	16,604	0	0	0	14,807	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	186,421	0	0	0	23,785	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	625,342	0	0	0	347,833	2,817
<b>Volga Federal District</b>	20,883,009	1,272,241	104,597	0	17,699,860	424,665
Republic of Bashkortostan	831,227	3,616	30,000	0	743,709	50,311
Republic of Marii El	579	0	0	0	0	0
Republic of Mordovia	38,527	0	0	0	14,558	0
Republic of Tatarstan	8,496,828	1,037,025	20,000	0	3,934,266	147,590
Udmurt Republic	335,014	0	0	0	429,440	0
Chuvash Republic	152,983	0	0	0	62,514	0
Perm Territory	388,693	0	11,000	0	126,541	155
Kirov Region	380,607	1,628	0	0	138,387	5,395
Nizhny Novgograd Region	760,520	52,770	38,597	0	467,947	79,360
Orenburg Region	736,991	0	5,000	0	182,588	181
Penza Region	2,988,341	0	0	0	34,962	0
Samara Region	5,201,112	115,048	0	0	10,599,794	135,716
Saratov Region	519,660	52,765	0	0	920,287	0
Ulyanovsk Region	51,927	9,389	0	0	44,867	5,957
<b>Ural Federal District</b>	12,401,510	1,207,600	74,000	0	6,148,444	68,141
Kurgan Region	9,288	0	0	0	2,552	0
Sverdlovsk Region	6,233,533	383,462	70,000	0	4,669,470	53,195
Tyumen Region	3,555,041	778,629	4,000	0	839,730	14,511
Chelyabinsk Region	2,603,648	45,509	0	0	636,692	435
<b>Siberian Federal District</b>	14,150,825	8,496,117	30,000	0	12,809,776	698,525
Republic of Altai	75,527	0	0	0	75,103	0
Republic of Buryatiya	45,939	0	0	0	45,622	187
Republic of Tuva	5,686	0	0	0	8,192	0
Republic of Khakassia	16,059	0	0	0	39,702	0
Altai Territory	158,146	0	10,000	0	76,650	161
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	145,787	0	0	0	329,568	1,592
Irkutsk Region	117,325	5,579	10,000	0	83,533	335
Kemerovo Region	39,171	0	0	0	245,900	1,378
Novosibirsk Region	13,096,315	8,468,771	0	0	11,729,171	687,945
Omsk Region	283,151	20,487	0	0	148,604	5,551
Tomsk Region	167,719	1,280	10,000	0	27,731	1,376
<b>Far Eastern Federal District</b>	3,100,796	240,859	2,906	0	5,493,141	67,733
Republic of Sakha (Yakutia)	181,273	0	0	0	62,816	19
Kamchatka Territory	113,470	3,989	0	0	70,865	0
Primorskiy Territory	1,098,498	16,748	0	0	336,881	141
Khabarovsk Territory	1,153,397	192,357	0	0	933,794	16,202
Amur Region	482,768	27,765	2,906	0	4,069,909	51,371
Magadan Region	0	0	0	0	0	0
Sakhalin Region	71,390	0	0	0	18,876	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 1.12.10**

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds provided to individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	309,821,357	92,371,115	6,631,048	44,888	115,628,985	37,593,980
Belgorod Region	5,411,300	1,372,424	0	0	476,297	10,975
Bryansk Region	1,930,247	11,708	0	0	307,068	8,672
Vladimir Region	1,946,834	0	15,000	0	1,080,709	16,873
Voronezh Region	7,851,810	113,593	0	0	3,268,728	357,464
Ivanovo Region	3,134,677	41,316	0	0	564,820	29,305
Kaluga Region	1,051,632	34,521	0	0	599,806	3,421
Kostroma Region	1,694,183	0	10,000	0	587,958	133
Kursk Region	7,437,444	831,228	0	0	538,796	14,203
Lipetsk Region	8,065,037	0	0	0	823,756	1,170
Moscow Region	16,553,351	259,612	116,500	0	2,045,750	485,816
Orel Region	1,527,089	0	0	0	279,129	5,537
Ryazan Region	2,510,517	55,208	0	0	700,508	27,374
Smolensk Region	1,380,489	140,668	0	0	437,302	108,460
Tambov Region	1,434,023	0	0	0	127,362	631
Tver Region	1,244,789	242	4,000	0	329,795	29,322
Tula Region	1,563,068	31,291	0	0	561,296	22,004
Yaroslavl Region	5,753,573	146,606	0	0	1,728,592	39,055
City of Moscow	239,331,294	89,332,698	6,485,548	44,888	101,171,313	36,433,565
<b>North-Western Federal District</b>	76,225,061	6,187,396	84,689	12,470	17,050,456	4,278,545
Republic of Karelia	409,455	0	0	0	456,085	15,537
Komi Republic	2,414,626	80,219	0	0	313,906	10,879
Akhangel'sk Region	1,630,705	84,940	0	0	397,620	5,959
Vologda Region	11,784,760	21,088	30,000	0	1,286,718	38,822
Kaliningrad Region	10,744,678	365,148	9,689	0	1,076,084	383,395
Leningrad Region	807,675	207,660	0	0	427,380	22,768
Murmansk Region	4,653,423	145,163	0	0	553,077	33,804
Novgorod Region	988,641	49,738	0	0	565,966	26,021
Pskov Region	1,234,557	26,670	10,000	0	172,052	7,247
St Petersburg	41,556,541	5,206,770	35,000	12,470	11,801,568	3,734,113
<b>Southern Federal District</b>	44,959,349	8,224,568	24,861	0	13,467,286	433,153
Republic of Adygeya	176,851	0	0	0	122,954	3,355
Republic of Kalmykia	74,424	0	0	0	8,477	0
Krasnodar Territory	24,216,924	648,247	24,861	0	6,312,890	296,777
Astrakhan Region	717,486	0	0	0	423,580	711
Volgograd Region	5,887,396	1,815,557	0	0	2,746,505	24,096
Rostov Region	13,886,268	5,760,764	0	0	3,852,880	108,214
<b>North-Caucasian Federal District</b>	16,297,948	85,215	0	0	2,947,390	75,939
Republik of Daghestan	725,326	313	0	0	218,645	6,334
Republic of Ingushetia	542,139	0	0	0	8,710	213
Kabardino-Balkar Republic	1,144,106	56,067	0	0	55,311	0
Karachai-Cherkess Republic	457,141	0	0	0	46,937	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	3,430,270	0	0	0	493,259	5,543
Chechen Republic	240,757	0	0	0	352	0
Stavropol Territory	9,758,209	28,835	0	0	2,124,176	63,849
<b>Volga Federal District</b>	106,859,375	3,419,602	104,597	0	38,002,628	1,401,236
Republic of Bashkortostan	9,580,938	524,535	30,000	0	3,137,211	109,035
Republic of Marii El	373,991	0	0	0	217,405	3,220
Republic of Mordovia	674,594	0	0	0	145,163	37
Republic of Tatarstan	15,385,158	776,354	20,000	0	2,883,572	57,633
Udmurt Republic	7,925,001	360,220	0	0	1,406,162	35,130
Chuvash Republic	3,897,085	0	0	0	580,219	19,121
Perm Territory	13,277,386	122,493	11,000	0	3,627,923	225,494
Kirov Region	2,824,898	1,628	0	0	451,392	20,744
Nizhny Novgogrod Region	15,748,670	1,068,909	38,597	0	4,838,816	312,112
Orenburg Region	2,753,559	24,829	5,000	0	1,390,191	36,910
Penza Region	4,063,191	141,540	0	0	270,257	57
Samara Region	25,968,056	193,546	0	0	16,638,851	558,145
Saratov Region	2,697,827	101,486	0	0	2,101,440	22,823
Ulyanovsk Region	1,689,021	104,062	0	0	314,026	775
<b>Ural Federal District</b>	40,859,450	1,799,051	74,000	0	17,497,267	479,207
Kurgan Region	1,064,418	0	0	0	284,089	6
Sverdlovsk Region	21,474,544	1,513,301	70,000	0	9,713,917	297,728
Tyumen Region	6,789,715	197,183	4,000	0	3,540,039	37,746
Chelyabinsk Region	11,530,773	88,567	0	0	3,959,222	143,727
<b>Siberian Federal District</b>	56,813,383	1,662,907	30,000	0	32,406,359	910,708
Republic of Altai	126,809	0	0	0	111,199	10
Republic of Buryatiya	1,821,525	4,175	0	0	1,284,912	4,261
Republic of Tuva	73,539	0	0	0	202,293	0
Republic of Khakassia	484,783	0	0	0	407,186	2,828
Altai Territory	9,490,367	291,712	10,000	0	1,989,402	55,170
Zabaykal Territory	927,302	12,032	0	0	928,162	5,274
Krasnoyarsk Territory	9,064,619	33,180	0	0	4,411,893	99,948
Irkutsk Region	4,268,123	112,333	10,000	0	3,743,127	49,899
Kemerovo Region	5,349,756	0	0	0	4,772,928	44,224
Novosibirsk Region	14,057,762	528,040	0	0	9,478,034	477,263
Omsk Region	7,093,385	260,573	0	0	3,854,741	160,608
Tomsk Region	4,055,413	420,862	10,000	0	1,222,482	11,223
<b>Far Eastern Federal District</b>	13,510,664	673,646	2,906	0	8,343,159	370,700
Republic of Sakha (Yakutia)	1,116,371	4,543	0	0	426,375	876
Kamchatka Territory	506,446	7,558	0	0	129,734	929
Primorskiy Territory	4,568,819	376,395	0	0	2,002,245	189,907
Khabarovsk Territory	5,078,370	251,496	0	0	3,794,008	170,938
Amur Region	526,744	33,654	2,906	0	1,290,909	3,806
Magadan Region	1,139,362	0	0	0	262,773	170
Sakhalin Region	353,250	0	0	0	384,289	4,074
Jewish Autonomous Region	221,302	0	0	0	52,774	0
Chukotka Autonomous Area	0	0	0	0	52	0



Table 33.1

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.12.10

thousand rubles

1	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
<b>Central Federal District</b>	12,192,663,002	10,006,852	17,920,326	3,153,883,996	2,628,342,061	6,242,599,466
Belgorod Region	9,171,341	0	211	3,055,648	850,521	5,247,426
Bryansk Region	47,505	0	0	21,411	0	26,094
Vladimir Region	2,903,858	0	131	1,171,508	18,000	1,645,540
Voronezh Region	328	0	0	249	0	55
Ivanovo Region	6,583,261	0	0	2,571,843	508,420	3,470,849
Kaluga Region	6,962,289	5,797	0	1,386,096	358,840	5,202,667
Kostroma Region	29,500,504	0	0	2,769,548	3,328,098	23,369,765
Kursk Region	8,749,224	0	1,048	2,132,788	299,796	6,309,875
Lipetsk Region	15,013,294	0	28,322	3,885,800	1,871,650	9,223,346
Moscow Region	41,414,677	10,980	0	13,467,437	8,490,147	19,302,474
Orel Region	2,030,128	0	0	388,995	39,000	1,601,557
Ryazan Region	9,875,010	89	1	2,902,716	336,919	6,483,434
Smolensk Region	10,931,193	0	0	4,870,791	609,792	5,425,091
Tambov Region	1,627,878	0	0	494,976	196,316	935,852
Tver Region	5,987,291	5,773	3,434	2,681,083	256,080	3,027,692
Tula Region	6,994,762	0	0	1,465,916	602,629	4,800,894
Yaroslavl Region	4,651,468	0	0	1,575,067	733,902	2,205,094
City of Moscow	12,030,218,991	9,984,213	17,887,179	3,109,042,124	2,609,841,951	6,144,321,761
<b>North-Western Federal District</b>	710,917,967	3,043,973	256,792	291,473,652	260,871,967	143,079,314
Republic of Karelia	562,988	0	0	322,900	69,231	166,433
Komi Republic	9,710,479	0	0	2,627,526	915,341	6,071,151
Akhangel'sk Region	258,570	0	0	76,598	138,542	33,458
Vologda Region	34,901,762	1,803	117,923	7,844,145	11,515,058	15,024,298
Kaliningrad Region	34,377,858	651	25,761	9,589,375	5,130,171	19,303,061
Leningrad Region	4,652,026	62,330	4,610	1,180,289	179,992	3,050,363
Murmansk Region	5,435,864	0	0	1,872,275	433,895	3,057,804
Novgorod Region	2,612,187	0	57	1,145,316	121,108	1,340,021
Pskov Region	1,383,775	75	19,928	732,162	41,794	588,136
St Petersburg	617,022,458	2,979,114	88,513	266,083,066	242,326,835	94,444,589
<b>Southern Federal District</b>	109,046,199	120,935	163,423	31,093,953	8,541,763	68,859,916
Republic of Adygeya	2,368,755	0	0	923,993	161,914	1,277,036
Republic of Kalmykia	420,806	0	0	183,449	120,000	116,734
Krasnodar Territory	54,768,798	104,790	149,979	13,772,521	4,402,640	36,211,015
Astrakhan Region	3,221,984	0	7,399	1,278,700	720,500	1,205,895
Volgograd Region	6,020,933	7,982	4,980	2,388,949	658,642	2,928,411
Rostov Region	42,244,923	8,163	1,065	12,546,341	2,478,067	27,120,825
<b>North-Caucasian Federal District</b>	29,310,985	4,187	23,045	11,643,245	2,085,736	15,178,010
Republic of Dagestan	11,742,320	3,135	16,545	5,352,904	663,922	5,535,831
Republic of Ingushetia	450,409	0	0	273,606	0	172,234
Kabardino-Balkar Republic	3,319,529	30	3,353	1,241,595	92,949	1,838,846
Karachai-Cherkess Republic	1,608,180	0	0	685,601	311,664	609,516
Republic of North Ossetia - Alania	3,953,284	0	0	1,090,889	277,203	2,578,125
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	8,237,263	1,022	3,147	2,998,650	739,998	4,443,458
<b>Volga Federal District</b>	585,889,904	3,272,553	1,975,011	141,746,911	108,541,132	326,780,945

1	2	3	4	5	6	7
Republic of Bashkortostan	35,969,220	112	19,152	5,626,642	4,517,240	25,713,017
Republic of Marii El	1,303,070	1,077	2,040	466,206	1,150	828,893
Republic of Mordovia	12,977,228	0	0	3,173,337	1,068,211	8,622,263
Republic of Tatarstan	241,857,275	3,106,451	1,587,082	64,701,990	64,065,678	106,387,088
Udmurt Republic	12,612,666	231	164	1,981,671	964,496	9,639,568
Chuvash Republic	5,385,458	0	0	2,089,294	1,170,817	2,054,948
Perm Territory	16,608,720	8,408	3,572	4,325,203	2,704,168	9,543,813
Kirov Region	16,370,407	8	5,186	3,232,254	910,829	12,035,266
Nizhny Novgogrod Region	53,033,368	16,473	50,914	19,130,696	2,965,659	30,713,643
Orenburg Region	23,455,449	11,579	0	4,409,862	5,274,843	13,735,202
Penza Region	5,150,424	0	0	712,250	772,066	3,656,076
Samara Region	119,552,502	91	306,901	24,984,935	21,707,414	71,785,442
Saratov Region	36,027,820	0	0	5,112,697	1,139,429	29,694,107
Ulyanovsk Region	5,586,297	128,123	0	1,799,874	1,279,132	2,371,619
<b>Ural Federal District</b>	447,304,588	388,128	379,506	102,571,076	86,227,531	251,504,293
Kurgan Region	1,171,202	0	9,377	544,555	48,300	567,153
Sverdlovsk Region	196,386,537	63,263	28,153	50,714,991	25,819,825	118,293,443
Tyumen Region	173,488,618	243,505	278,557	32,607,126	56,714,145	81,785,857
Chelyabinsk Region	76,258,231	81,360	63,419	18,704,404	3,645,261	50,857,840
<b>Siberian Federal District</b>	285,472,336	132,353	339,362	70,850,182	50,916,746	160,378,939
Republic of Altai	8,332,794	0	0	572,440	519,823	7,187,645
Republic of Buryatiya	4,666,226	50,335	1,200	1,148,266	47,893	3,399,461
Republic of Tuva	238,808	0	4,761	128,943	1,100	103,842
Republic of Khakassia	5,452,029	1,117	38	1,516,010	270,259	3,577,741
Altai Territory	8,330,154	0	11,353	3,231,722	1,034,500	4,035,751
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7,284,590	18,526	39,280	2,419,469	389,020	4,202,752
Irkutsk Region	10,566,271	0	8,313	3,426,644	1,498,213	5,568,203
Kemerovo Region	19,099,777	0	230,634	5,303,889	714,936	12,809,038
Novosibirsk Region	204,856,239	28,646	43,737	48,421,067	45,761,550	108,387,510
Omsk Region	9,349,807	33,710	0	2,806,110	463,092	5,933,510
Tomsk Region	7,295,641	19	46	1,875,622	216,360	5,173,486
<b>Far Eastern Federal District</b>	192,698,487	88,601	217,400	43,813,605	21,161,442	126,443,048
Republic of Sakha (Yakutia)	11,346,749	0	8,626	3,052,386	1,362,152	6,890,842
Kamchatka Territory	8,640,018	0	209	2,880,911	921,012	4,825,401
Primorskiy Territory	46,884,241	368	4,294	18,671,068	5,900,850	21,673,687
Khabarovsk Territory	33,391,986	1,369	6,399	7,200,286	2,274,978	23,777,735
Amur Region	85,346,146	1,969	197,872	9,703,105	8,462,888	66,956,514
Magadan Region	0	0	0	0	0	0
Sakhalin Region	7,089,347	84,895	0	2,305,849	2,239,562	2,318,869
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 1.12.10**

thousand rubles

1	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
2	3	4	5	6	7	
<b>Central Federal District</b>	8,208,117,286	3,444,603	11,681,467	2,503,554,991	2,240,973,264	3,332,226,448
Belgorod Region	76,335,339	35,865	208,499	16,763,108	6,864,278	52,366,282
Bryansk Region	36,501,499	65,019	93,970	5,412,841	1,799,350	29,097,015
Vladimir Region	73,087,746	35,298	100,265	11,119,444	4,935,785	56,649,000
Voronezh Region	163,279,451	172,860	139,976	25,178,674	10,496,759	126,839,151
Ivanovo Region	39,948,727	59,734	39,950	5,999,047	1,544,539	32,226,380
Kaluga Region	56,338,714	121,522	32,288	12,275,821	2,750,458	41,100,307
Kostroma Region	35,699,430	28,395	32,438	3,596,653	4,943,260	27,055,481
Kursk Region	41,584,288	44,184	48,615	7,220,389	1,811,443	32,403,910
Lipetsk Region	63,366,519	121,154	130,716	10,466,548	5,050,153	47,507,695
Moscow Region	544,329,823	661,888	1,017,763	155,128,813	40,041,291	346,116,413
Orel Region	31,104,290	34,492	18,142	4,642,924	1,699,571	24,647,936
Ryazan Region	53,811,863	46,212	164,822	9,157,291	3,800,712	40,371,347
Smolensk Region	41,652,258	21,846	26,758	8,080,988	3,440,032	30,016,334
Tambov Region	33,840,580	52,165	28,663	5,317,906	996,746	27,385,525
Tver Region	55,360,640	101,785	37,443	10,571,980	2,714,217	41,874,822
Tula Region	70,322,183	47,592	148,202	10,855,760	6,955,930	52,110,247
Yaroslavl Region	71,310,128	32,557	49,070	13,577,751	5,311,541	51,903,352
City of Moscow	6,720,243,808	1,762,035	9,363,887	2,188,189,053	2,135,817,199	2,272,555,251
<b>North-Western Federal District</b>	1,443,690,230	4,632,681	1,136,204	327,495,248	273,070,129	817,691,055
Republic of Karelia	25,940,317	18,253	20,348	4,119,709	1,076,743	20,568,434
Komi Republic	60,986,727	50,568	16,845	9,204,962	4,132,083	47,366,824
Akhangel'sk Region	77,077,510	23,135	89,383	12,333,008	12,120,382	52,139,328
Vologda Region	63,941,405	71,352	160,783	13,549,173	6,642,384	43,022,801
Kaliningrad Region	58,744,584	47,667	227,042	13,616,377	7,575,931	37,158,912
Leningrad Region	61,902,992	355,093	171,137	9,960,946	4,044,116	46,848,096
Murmansk Region	56,567,915	55,631	122,354	7,925,239	3,626,065	44,579,447
Novgorod Region	24,568,508	39,240	53,356	5,732,676	1,272,345	17,388,275
Pskov Region	21,793,995	34,101	99,276	4,330,587	1,460,329	15,791,580
St Petersburg	992,166,277	3,937,641	175,680	246,722,571	231,119,751	492,827,358
<b>Southern Federal District</b>	643,102,430	653,611	392,910	137,183,455	41,737,386	460,856,817
Republic of Adygeya	9,220,627	23,535	881	1,755,631	283,316	7,143,169
Republic of Kalmykia	4,174,811	26,899	16,592	806,101	322,481	2,984,487
Krasnodar Territory	299,306,684	273,873	183,442	67,127,156	21,573,798	209,148,595
Astrakhan Region	34,776,169	28,757	25,651	6,560,072	1,621,161	26,277,810
Volgograd Region	99,429,277	122,010	9,274	18,246,415	5,148,824	75,717,483
Rostov Region	196,194,862	178,537	157,070	42,688,080	12,787,806	139,585,273
<b>North-Caucasian Federal District</b>	177,547,493	693,595	560,327	44,403,051	8,103,756	123,048,690
Republic of Dagestan	25,602,002	248,663	149,048	8,232,365	947,637	15,819,357
Republic of Ingushetia	2,828,119	6,557	0	1,058,196	109,590	1,642,902
Kabardino-Balkar Republic	15,951,517	11,320	44,247	3,382,513	424,100	11,858,297
Karachai-Cherkess Republic	6,990,918	17,536	1,445	1,689,196	377,752	4,896,776
Republic of North Ossetia - Alania	16,706,676	13,376	8,854	3,108,616	410,564	13,133,621
Chechen Republic	7,470,370	169,588	77,731	5,168,307	433,610	1,610,974

1	2	3	4	5	6	7
Stavropol Territory	101,997,891	226,555	279,002	21,763,858	5,400,503	74,086,763
<b>Volga Federal District</b>	1,776,643,428	5,057,882	3,749,449	363,786,674	298,291,749	1,095,688,093
Republic of Bashkortostan	263,145,374	575,384	439,407	39,384,410	107,424,191	114,860,057
Republic of Marii El	18,438,850	31,246	28,336	2,902,692	1,319,833	14,108,262
Republic of Mordovia	30,227,948	122,362	44,472	6,429,987	2,435,264	21,064,602
Republic of Tatarstan	334,042,051	3,180,458	1,588,318	79,806,845	79,384,686	164,416,537
Udmurt Republic	64,004,824	25,629	9,487	10,548,802	10,993,225	42,077,495
Chuvash Republic	43,486,502	47,931	120,098	7,478,187	3,990,014	31,686,017
Perm Territory	154,970,158	215,297	308,171	34,619,438	19,811,157	99,598,731
Kirov Region	52,136,118	36,338	118,962	8,784,376	3,745,624	39,129,519
Nizhny Novgograd Region	228,560,598	253,074	256,061	61,629,593	16,595,123	149,339,195
Orenburg Region	81,365,414	115,573	172,406	17,121,916	7,948,651	55,616,137
Penza Region	48,733,868	57,236	90,307	8,084,894	3,084,968	37,304,147
Samara Region	296,947,024	107,645	426,359	57,157,028	32,791,464	205,263,356
Saratov Region	107,089,250	108,264	88,650	20,432,901	4,412,735	81,816,104
Ulyanovsk Region	53,495,449	181,445	58,415	9,405,605	4,354,814	39,407,934
<b>Ural Federal District</b>	949,856,004	1,022,615	1,186,594	191,857,461	158,867,246	587,060,964
Kurgan Region	20,654,273	47,481	108,252	3,785,332	884,453	15,784,340
Sverdlovsk Region	355,588,437	261,177	448,175	77,634,073	35,428,673	237,935,399
Tyumen Region	403,507,724	479,883	532,174	71,696,031	113,945,695	214,385,428
Chelyabinsk Region	170,105,570	234,074	97,993	38,742,025	8,608,425	118,955,797
<b>Siberian Federal District</b>	892,847,459	829,254	1,758,284	179,298,630	102,075,412	603,285,768
Republic of Altai	5,014,480	7,768	4,699	849,472	370,758	3,774,472
Republic of Buryatiya	25,328,906	120,805	22,326	5,180,926	1,138,538	18,787,023
Republic of Tuva	3,812,800	39,914	115,675	709,733	220,805	2,717,919
Republic of Khakassia	14,530,924	9,716	30,587	2,869,007	716,968	10,799,547
Altai Territory	79,661,864	43,527	382,488	14,210,348	7,400,720	57,344,454
Zabaykal Territory	27,923,729	75,880	36,957	5,011,585	1,816,727	20,923,074
Krasnoyarsk Territory	169,704,664	144,893	195,940	33,061,105	41,620,022	93,967,158
Irkutsk Region	105,362,300	74,526	210,697	22,076,904	8,804,053	73,372,560
Kemerovo Region	137,050,324	76,607	460,950	25,555,084	16,119,562	93,949,271
Novosibirsk Region	195,783,742	79,630	83,461	45,199,282	15,730,448	132,702,293
Omsk Region	78,931,492	143,940	80,453	14,209,129	5,186,821	58,906,623
Tomsk Region	49,742,234	12,048	134,051	10,366,055	2,949,990	36,041,374
<b>Far Eastern Federal District</b>	459,258,116	723,345	809,623	98,605,739	42,067,934	315,117,831
Republic of Sakha (Yakutia)	55,860,912	118,388	181,902	17,488,161	3,787,449	34,132,175
Kamchatka Territory	28,180,675	19,680	6,565	5,932,539	1,580,155	20,593,443
Primorskiy Territory	125,915,722	123,662	72,302	30,011,471	10,585,946	84,135,693
Khabarovsk Territory	139,130,156	62,585	119,969	23,120,482	17,487,784	97,960,658
Amur Region	37,419,353	50,455	111,712	7,502,750	2,095,474	27,553,685
Magadan Region	18,878,001	22,530	243,057	4,726,145	1,831,920	12,018,018
Sakhalin Region	45,341,825	319,705	72,724	8,412,059	4,588,452	31,746,582
Jewish Autonomous Region	4,156,507	4,037	1,392	655,341	94,351	3,396,550
Chukotka Autonomous Area	4,374,965	2,303	0	756,791	16,403	3,581,027

Table 34.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.12.10**

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
<b>Central Federal District</b>	4,945,048,148	26,566,409	484	700,926,767	2,293,385,584	1,709,866,598
Belgorod Region	359,242	0	0	6,879	0	352,249
Bryansk Region	5,534	0	0	4,669	0	865
Vladimir Region	53,090	0	0	7,124	0	45,915
Voronezh Region	16	0	0	0	0	13
Ivanovo Region	632,664	0	0	8,604	5,723	618,080
Kaluga Region	377,728	0	0	27,356	110	350,242
Kostroma Region	4,922,579	0	0	96,987	630,266	4,190,060
Kursk Region	427,546	0	0	132,101	0	295,243
Lipetsk Region	1,503,567	0	0	737,168	125,224	641,034
Moscow Region	11,551,224	0	0	337,458	3,921,511	7,223,883
Orel Region	25,499	0	0	14	0	25,474
Ryazan Region	633,331	0	0	88,425	7,079	533,824
Smolensk Region	1,448,075	0	0	119,419	40,111	1,288,317
Tambov Region	204,521	0	0	25,477	156,530	22,361
Tver Region	468,142	0	0	118,745	32,464	316,836
Tula Region	554,100	0	0	12,403	0	541,668
Yaroslavl Region	357,672	0	0	30,241	62,612	264,321
City of Moscow	4,921,523,618	26,566,409	484	699,173,697	2,288,403,954	1,693,156,213
<b>North-Western Federal District</b>	200,542,248	0	0	38,350,009	83,566,395	73,274,054
Republic of Karelia	17,373	0	0	13,276	0	3,988
Komi Republic	1,047,396	0	0	31,322	0	1,016,054
Akhangel'sk Region	7,814	0	0	513	4,307	2,920
Vologda Region	10,411,176	0	0	7,677,105	609,697	2,118,854
Kaliningrad Region	9,501,730	0	0	1,654,427	2,644,523	5,132,520
Leningrad Region	705,978	0	0	55,136	14,254	634,268
Murmansk Region	2,110,145	0	0	948,117	4,866	1,137,992
Novgorod Region	111,089	0	0	20,223	0	90,838
Pskov Region	39,936	0	0	2,936	0	36,982
St Petersburg	176,589,611	0	0	27,946,954	80,288,748	63,099,638
<b>Southern Federal District</b>	7,905,200	0	0	411,783	2,221,593	5,138,019
Republic of Adygeya	10,842	0	0	580	0	10,205
Republic of Kalmykia	105,241	0	0	17	44,095	61,129
Krasnodar Territory	2,763,969	0	0	159,494	249,409	2,270,099
Astrakhan Region	51,500	0	0	16,867	0	26,761
Volgograd Region	491,112	0	0	12,149	363,600	115,112
Rostov Region	4,482,536	0	0	222,676	1,564,489	2,654,713
<b>North-Caucasian Federal District</b>	1,866,510	0	0	288,361	129,632	1,424,756
Republik of Daghestan	535,218	0	0	17,834	128,982	379,128
Republic of Ingushetia	25,474	0	0	22,149	0	3,234
Kabardino-Balkar Republic	68,208	0	0	3,273	0	64,800
Karachai-Cherkess Republic	459,791	0	0	218,729	650	231,879
Republic of North Ossetia - Alania	119,503	0	0	3,089	0	115,929
Chechen Republic	0	0	0	0	0	0

1	2	3	4	5	6	7
Stavropol Territory	658,316	0	0	23,287	0	629,786
<b>Volga Federal District</b>	79,604,805	5,910	0	7,162,524	32,055,772	39,437,666
Republic of Bashkortostan	3,067,792	0	0	81,145	628,565	2,356,211
Republic of Marii El	6,238	0	0	30	0	6,208
Republic of Mordovia	273,340	0	0	4,108	0	268,383
Republic of Tatarstan	43,212,877	5,910	0	2,708,190	27,148,867	12,770,960
Udmurt Republic	1,086,147	0	0	145,363	269,731	670,947
Chuvash Republic	107,877	0	0	3,489	0	104,364
Perm Territory	3,772,841	0	0	1,460,396	0	2,312,445
Kirov Region	1,310,184	0	0	91,040	382,101	836,962
Nizhny Novgograd Region	4,187,355	0	0	486,774	1,477,773	2,191,811
Orenburg Region	2,069,374	0	0	503,014	911,040	655,307
Penza Region	78,881	0	0	596	0	76,650
Samara Region	15,565,957	0	0	1,213,297	1,003,445	13,055,960
Saratov Region	4,368,095	0	0	417,968	172,929	3,742,071
Ulyanovsk Region	497,847	0	0	47,114	61,321	389,387
<b>Ural Federal District</b>	66,320,105	30,485	0	8,628,761	9,559,500	36,604,967
Kurgan Region	1,462	0	0	2	0	343
Sverdlovsk Region	20,069,791	0	0	1,242,970	2,495,733	16,184,379
Tyumen Region	39,996,935	29,590	0	5,543,079	6,885,526	16,524,542
Chelyabinsk Region	6,251,917	895	0	1,842,710	178,241	3,895,703
<b>Siberian Federal District</b>	75,619,259	0	184,299	6,202,501	29,866,437	32,314,325
Republic of Altai	24,237	0	0	17,527	0	6,670
Republic of Buryatiya	501,455	0	0	4,941	0	87,444
Republic of Tuva	877	0	0	0	0	868
Republic of Khakassia	83,859	0	0	1,625	0	70,209
Altai Territory	214,329	0	0	75,344	313	138,144
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	424,766	0	0	13,889	61,568	349,307
Irkutsk Region	492,033	0	0	107,224	189,152	193,993
Kemerovo Region	1,124,371	0	0	658,262	6,555	459,554
Novosibirsk Region	71,250,304	0	184,299	4,998,391	29,363,763	30,076,204
Omsk Region	1,273,581	0	0	284,424	244,862	744,007
Tomsk Region	229,447	0	0	40,874	224	187,925
<b>Far Eastern Federal District</b>	23,776,922	0	0	2,868,202	2,507,182	17,541,945
Republic of Sakha (Yakutia)	455,326	0	0	12,925	74,508	303,029
Kamchatka Territory	1,058,419	0	0	223,509	87,657	741,881
Primorskiy Territory	4,382,843	0	0	887,999	106,098	3,249,188
Khabarovsk Territory	2,857,654	0	0	233,160	10,575	2,489,841
Amur Region	13,488,640	0	0	459,552	2,149,271	10,354,632
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1,534,040	0	0	1,051,057	79,073	403,374
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 1.12.10**

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
<b>Central Federal District</b>	4,336,789,302	22,122,146	184,783	647,314,909	2,193,695,397	1,351,625,241
Belgorod Region	13,267,672	0	0	1,213,714	3,782,709	3,740,619
Bryansk Region	3,322,821	0	0	224,684	67,083	2,540,289
Vladimir Region	8,669,673	495	0	708,789	226,412	5,276,446
Voronezh Region	25,971,443	9	0	756,115	5,265,328	16,454,199
Ivanovo Region	4,125,450	23	0	120,485	25,775	3,582,395
Kaluga Region	7,809,311	734	0	1,081,447	465,770	4,133,321
Kostroma Region	2,392,586	58	0	113,954	213,064	1,757,710
Kursk Region	3,214,242	0	0	225,145	107,099	2,243,657
Lipetsk Region	5,600,941	0	0	631,907	133,641	4,101,205
Moscow Region	64,059,861	106	0	4,232,221	7,924,178	46,369,184
Orel Region	1,830,394	18	0	60,880	136,714	1,373,023
Ryazan Region	5,609,957	56	0	554,611	883,937	3,241,232
Smolensk Region	6,628,809	6	0	630,557	128,001	2,990,547
Tambov Region	2,614,495	0	0	84,840	180,413	1,276,487
Tver Region	6,052,408	200	0	413,879	524,961	3,509,739
Tula Region	9,433,671	0	0	1,250,333	404,616	4,317,575
Yaroslavl Region	5,758,402	61	0	549,637	165,802	4,397,307
City of Moscow	4,160,427,166	22,120,380	184,783	634,461,711	2,173,059,894	1,240,320,306
<b>North-Western Federal District</b>	395,939,619	146,846	0	52,216,344	105,142,884	216,913,509
Republic of Karelia	3,181,866	215	0	281,255	79,835	2,499,282
Komi Republic	5,518,078	0	0	352,069	20,681	3,228,152
Akhangel'sk Region	8,683,543	7,411	0	2,630,835	1,140,175	4,343,182
Vologda Region	15,914,909	110	0	1,641,835	9,300,134	3,522,237
Kaliningrad Region	17,141,122	21,220	0	2,390,880	3,306,164	11,058,452
Leningrad Region	9,327,390	52	0	420,463	368,216	7,768,451
Murmansk Region	8,800,555	0	0	1,856,406	811,156	5,562,603
Novgorod Region	3,383,592	140	0	818,346	814	2,377,732
Pskov Region	2,413,698	0	0	164,828	228,190	1,471,992
St Petersburg	321,574,866	117,698	0	41,659,427	89,887,519	175,081,426
<b>Southern Federal District</b>	76,721,440	2,057	0	6,187,192	11,487,575	49,993,717
Republic of Adygeya	600,450	0	0	25,896	0	392,857
Republic of Kalmykia	277,202	21	0	30	45,119	198,651
Krasnodar Territory	36,783,139	1,217	0	2,311,189	6,485,422	25,668,514
Astrakhan Region	3,379,264	101	0	317,885	3,935	2,119,271
Volgograd Region	12,326,922	0	0	653,870	3,028,509	7,063,480
Rostov Region	23,354,463	718	0	2,878,322	1,924,590	14,550,944
<b>North-Caucasian Federal District</b>	14,846,193	63	0	816,740	542,301	11,366,836
Republic of Dagestan	1,705,805	0	0	33,320	128,982	1,466,499
Republic of Ingushetia	178,959	0	0	38,828	0	130,042
Kabardino-Balkar Republic	1,898,719	0	0	50,643	0	1,032,383
Karachai-Cherkess Republic	639,637	0	0	188,825	0	413,137
Republic of North Ossetia - Alania	994,422	50	0	49,037	0	851,405
Chechen Republic	60,689	0	0	2,680	0	57,993

1	2	3	4	5	6	7
Stavropol Territory	9,367,962	13	0	453,407	413,319	7,415,377
<b>Volga Federal District</b>	244,579,759	4,250,569	0	22,575,863	72,908,890	116,250,023
Republic of Bashkortostan	58,971,987	4,225,891	0	7,578,416	34,068,591	10,317,768
Republic of Marii El	1,469,056	0	0	138,619	318,317	670,194
Republic of Mordovia	1,582,855	101	0	49,773	9,923	1,186,859
Republic of Tatarstan	53,594,020	6,012	0	3,855,925	27,146,349	18,192,701
Udmurt Republic	3,907,258	17,228	0	424,299	157,206	2,430,612
Chuvash Republic	5,072,367	0	0	326,488	301,355	1,354,803
Perm Territory	22,531,350	311	0	2,428,221	2,980,449	11,749,884
Kirov Region	3,778,537	103	0	809,327	412,129	1,968,128
Nizhny Novgograd Region	26,552,766	719	0	3,221,999	3,625,250	16,065,282
Orenburg Region	5,628,778	204	0	357,164	640,102	4,105,713
Penza Region	3,078,077	0	0	169,012	115,703	2,069,119
Samara Region	42,655,481	0	0	2,157,072	1,662,473	34,805,992
Saratov Region	10,504,822	0	0	654,865	676,904	7,885,035
Ulyanovsk Region	5,252,405	0	0	404,683	794,139	3,447,933
<b>Ural Federal District</b>	157,132,331	65,230	0	12,145,067	34,985,158	84,797,648
Kurgan Region	1,125,593	3	0	101,040	159,216	639,725
Sverdlovsk Region	39,480,638	32,750	0	3,447,093	2,930,821	28,448,727
Tyumen Region	84,038,113	31,334	0	6,181,497	17,696,232	44,424,576
Chelyabinsk Region	32,487,987	1,143	0	2,415,437	14,198,889	11,284,620
<b>Siberian Federal District</b>	99,730,374	12,128	0	9,138,376	21,637,234	49,666,563
Republic of Altai	149,362	0	0	18,960	0	86,508
Republic of Buryatiya	3,168,627	0	0	487,496	29,160	860,020
Republic of Tuva	144,214	0	0	58,651	0	64,494
Republic of Khakassia	623,020	4	0	2,432	0	546,209
Altai Territory	7,575,498	144	0	310,569	781,521	3,660,862
Zabaykal Territory	1,611,840	0	0	58,718	0	629,846
Krasnoyarsk Territory	13,199,066	3	0	1,776,224	186,531	6,996,246
Irkutsk Region	9,186,092	1	0	1,014,442	523,057	4,864,461
Kemerovo Region	14,669,463	0	0	2,256,609	3,398,161	7,726,573
Novosibirsk Region	36,456,834	11,015	0	2,436,651	16,025,751	14,829,903
Omsk Region	8,363,302	715	0	600,614	346,810	5,851,449
Tomsk Region	4,583,056	246	0	117,010	346,243	3,549,992
<b>Far Eastern Federal District</b>	58,573,153	3,766	0	7,576,728	7,515,562	30,950,881
Republic of Sakha (Yakutia)	3,410,862	6	0	164,472	75,237	1,525,554
Kamchatka Territory	2,629,738	0	0	417,805	108,851	1,859,430
Primorskiy Territory	20,033,457	1,289	0	2,740,411	5,107,726	10,412,024
Khabarovsk Territory	18,635,659	13	0	1,679,999	182,763	11,856,603
Amur Region	3,318,109	0	0	72,664	1,507,659	1,139,478
Magadan Region	4,312,449	154	0	295,337	2,129	1,176,981
Sakhalin Region	5,918,772	2,304	0	2,186,768	531,197	2,765,089
Jewish Autonomous Region	216,439	0	0	19,272	0	164,074
Chukotka Autonomous Area	97,668	0	0	0	0	51,648



Table 35.1

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.12.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	3,360,742,405	1,599,531,357	1,761,211,048
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	45,000	45,000	0
Voronezh Region	0	0	0
Ivanovo Region	1,438,140	1,438,140	0
Kaluga Region	0	0	0
Kostroma Region	14,785,283	13,931,373	853,910
Kursk Region	0	0	0
Lipetsk Region	473,500	473,500	0
Moscow Region	1,468,785	1,369,301	99,484
Orel Region	28,000	28,000	0
Ryazan Region	0	0	0
Smolensk Region	1,978,153	1,410,419	567,734
Tambov Region	0	0	0
Tver Region	25,000	25,000	0
Tula Region	92,522	80,000	12,522
Yaroslavl Region	0	0	0
City of Moscow	3,340,408,022	1,580,730,624	1,759,677,398
<b>North-Western Federal District</b>	121,407,508	94,248,545	27,158,963
Republic of Karelia	0	0	0
Komi Republic	25,000	25,000	0
Akhangel'sk Region	52,000	52,000	0
Vologda Region	786,425	640,677	145,748
Kaliningrad Region	3,999,174	3,660,857	338,317
Leningrad Region	0	0	0
Murmansk Region	357,531	201,000	156,531
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	116,187,378	89,669,011	26,518,367
<b>Southern Federal District</b>	8,431,060	5,221,950	3,209,110
Republic of Adygeya	0	0	0
Republic of Kalmykia	10,000	10,000	0
Krasnodar Territory	3,087,972	2,573,093	514,879
Astrakhan Region	20,000	20,000	0
Volgograd Region	397,845	365,000	32,845
Rostov Region	4,915,243	2,253,857	2,661,386
<b>North-Caucasian Federal District</b>	646,385	633,915	12,470
Republic of Dagestan	356,915	356,915	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	13,000	13,000	0
Republic of North Ossetia - Alania	60,000	60,000	0
Chechen Republic	0	0	0
Stavropol Territory	216,470	204,000	12,470
<b>Volga Federal District</b>	90,860,599	78,331,887	12,528,712
Republic of Bashkortostan	4,171,052	3,875,409	295,643
Republic of Marii El	0	0	0
Republic of Mordovia	290,000	290,000	0

1	2	3	4
Republic of Tatarstan	20,115,080	12,851,882	7,263,198
Udmurt Republic	938,484	417,842	520,642
Chuvash Republic	40,000	40,000	0
Perm Territory	785,000	785,000	0
Kirov Region	194,620	194,620	0
Nizhny Novgograd Region	3,307,272	2,252,758	1,054,514
Orenburg Region	1,635,981	1,457,223	178,758
Penza Region	0	0	0
Samara Region	58,875,718	55,681,675	3,194,043
Saratov Region	308,477	286,563	21,914
Ulyanovsk Region	198,915	198,915	0
<b>Ural Federal District</b>	52,019,411	39,416,204	12,603,207
Kurgan Region	20,000	20,000	0
Sverdlovsk Region	27,385,266	22,946,409	4,438,857
Tyumen Region	20,360,357	12,247,192	8,113,165
Chelyabinsk Region	4,253,788	4,202,603	51,185
<b>Siberian Federal District</b>	44,144,786	19,414,281	24,730,505
Republic of Altai	220,000	220,000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	348	348	0
Altai Territory	858,652	855,522	3,130
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	83,133	70,000	13,133
Irkutsk Region	134,750	134,750	0
Kemerovo Region	24,951	24,951	0
Novosibirsk Region	41,600,022	17,997,146	23,602,876
Omsk Region	1,222,930	111,564	1,111,366
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	7,373,790	6,938,983	434,807
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	207,040	207,040	0
Primorskiy Territory	3,968,686	3,533,879	434,807
Khabarovsk Territory	0	0	0
Amur Region	3,141,064	3,141,064	0
Magadan Region	0	0	0
Sakhalin Region	57,000	57,000	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 1.12.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	3,378,909,957	1,603,248,145	1,775,661,812
Belgorod Region	0	0	0
Bryansk Region	280,000	280,000	0
Vladimir Region	53,440	0	53,440
Voronezh Region	0	0	0
Ivanovo Region	1,359,153	1,293,140	66,013
Kaluga Region	0	0	0
Kostroma Region	8,234,351	8,215,568	18,783
Kursk Region	0	0	0
Lipetsk Region	473,500	473,500	0
Moscow Region	1,882,338	1,471,736	410,602
Orel Region	169,143	28,000	141,143
Ryazan Region	50,000	50,000	0
Smolensk Region	121,959	75,000	46,959
Tambov Region	0	0	0
Tver Region	25,000	25,000	0
Tula Region	97,522	85,000	12,522
Yaroslavl Region	92,371	92,371	0
City of Moscow	3,366,071,180	1,591,158,830	1,774,912,350
<b>North-Western Federal District</b>	121,419,006	94,209,311	27,209,695
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	52,000	52,000	0
Vologda Region	755,119	640,677	114,442
Kaliningrad Region	1,312,380	1,239,506	72,874
Leningrad Region	0	0	0
Murmansk Region	357,531	201,000	156,531
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	118,941,976	92,076,128	26,865,848
<b>Southern Federal District</b>	8,316,298	4,957,950	3,358,348
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2,883,168	2,319,093	564,075
Astrakhan Region	85,553	20,000	65,553
Volgograd Region	397,845	365,000	32,845
Rostov Region	4,949,732	2,253,857	2,695,875
<b>North-Caucasian Federal District</b>	2,302,123	2,247,416	54,707
Republik of Daghestan	374,416	374,416	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	45,593	13,000	32,593
Republic of North Ossetia - Alania	1,360,000	1,360,000	0
Chechen Republic	0	0	0
Stavropol Territory	522,114	500,000	22,114
<b>Volga Federal District</b>	97,424,040	84,622,428	12,801,612
Republic of Bashkortostan	4,200,312	3,896,529	303,783
Republic of Marii El	0	0	0

1	2	3	4
Republic of Mordovia	175,000	175,000	0
Republic of Tatarstan	20,206,940	12,951,882	7,255,058
Udmurt Republic	938,484	417,842	520,642
Chuvash Republic	40,000	40,000	0
Perm Territory	785,000	785,000	0
Kirov Region	194,620	194,620	0
Nizhny Novgogrod Region	9,782,046	8,537,179	1,244,867
Orenburg Region	1,638,059	1,457,223	180,836
Penza Region	0	0	0
Samara Region	58,956,187	55,681,675	3,274,512
Saratov Region	308,477	286,563	21,914
Ulyanovsk Region	198,915	198,915	0
<b>Ural Federal District</b>	<b>57,614,877</b>	<b>44,626,333</b>	<b>12,988,544</b>
Kurgan Region	20,000	20,000	0
Sverdlovsk Region	27,801,240	23,308,909	4,492,331
Tyumen Region	20,357,078	12,244,821	8,112,257
Chelyabinsk Region	9,436,559	9,052,603	383,956
<b>Siberian Federal District</b>	<b>5,510,518</b>	<b>2,096,809</b>	<b>3,413,709</b>
Republic of Altai	220,000	220,000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	348	348	0
Altai Territory	858,652	855,522	3,130
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	448,133	435,000	13,133
Irkutsk Region	239,750	239,750	0
Kemerovo Region	25,125	25,125	0
Novosibirsk Region	2,343,504	202,000	2,141,504
Omsk Region	1,230,430	119,064	1,111,366
Tomsk Region	144,576	0	144,576
<b>Far Eastern Federal District</b>	<b>8,073,790</b>	<b>7,638,983</b>	<b>434,807</b>
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	207,040	207,040	0
Primorskiy Territory	3,976,186	3,541,379	434,807
Khabarovsk Territory	700,000	700,000	0
Amur Region	3,133,564	3,133,564	0
Magadan Region	0	0	0
Sakhalin Region	57,000	57,000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

# Macprudential 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	1/10/09	1/01/10	1/10/10
<b>Own funds (capital) adequacy</b>							
Ratio of own funds (capital) to risk-weighted assets	16.0	14.9	15.5	16.8	20.3	20.9	18.4
Ratio of core capital to risk-weighted assets	11.4	10.6	11.6	10.6	13.3	13.2	12.0
Ratio of risk-weighted assets to total assets	63.9	65.0	66.7	64.9	64.3	60.6	60.9
<b>Credit risk</b>							
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>1)</sup>	2.6	2.4	2.5	3.8	8.8	9.5	9.2
Loan loss provisions made as percent of total loans <sup>1)</sup>	4.6	4.1	3.6	4.5	7.9	9.1	9.3
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	3.2	4.0	3.4	2.2	1.6	1.5	1.9
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	1.0	1.1	1.1	0.9	0.7	0.7	0.7
Ratio of total large credit risks to own funds (capital) (N7)	239.9	240.6	211.9	191.7	153.8	147.1	182.1
<i>Distribution of loans provided by credit institutions</i>							
agriculture, hunting and forestry	3.0	3.6	3.8	4.2	4.7	4.9	5.2
mining	3.5	3.9	3.1	3.3	3.6	3.9	3.6
manufacturing	16.3	14.6	13.5	14.4	15.5	15.7	16.1
production and distribution of energy, gas and water	2.3	2.0	1.7	1.9	2.1	2.4	2.6
constructing	4.6	4.9	6.0	6.1	6.4	6.2	6.4
wholesale and retail trade, car and household appliance repair	23.9	19.6	18.0	17.4	18.9	18.4	17.3
transport and communication	4.0	3.7	3.7	4.3	3.5	3.4	3.5
other economic activities	22.8	21.3	23.3	23.3	22.4	21.9	22.0
individuals <sup>2</sup>	19.6	23.9	24.8	25.1	22.8	23.0	23.2
of which							
mortgage loans	1.0	3.0	5.1	6.6	6.3	6.5	6.4
<i>Geographical distribution of interbank loans and deposits <sup>3</sup></i>							
Russian Federation	47.4	35.9	40.0	27.1	24.5	29.5	39.2
United Kingdom	13.0	21.5	23.3	29.1	24.9	21.7	21.4
USA	9.0	7.7	4.1	7.1	4.2	4.1	4.6
Germany	9.5	7.9	6.8	7.5	7.1	4.7	5.6
Austria	5.2	7.0	6.1	5.7	12.4	8.2	4.3
France	3.0	3.8	3.5	4.0	6.4	5.7	4.3
Italy	1.2	1.2	1.7	1.5	2.5	1.8	1.9
Cyprus	1.2	0.6	0.8	0.4	0.3	6.2	5.6
Netherlands	5.2	5.3	2.6	4.6	5.1	4.6	1.8
Other	5.3	9.1	11.0	13.1	12.5	13.4	11.3
<b>Liquidity</b>							
Ratio of high liquid assets to total assets	15.2	13.6	12.1	14.5	12.3	13.3	13.9
Ratio of liquid assets to total assets	27.4	26.8	24.8	25.9	25.8	28.0	26.6
Ratio of high liquid assets to demand liabilities (N2)	54.7	51.4	48.4	74.9	62.5	69.2	65.2
Ratio of liquid assets to short-term liabilities (N3)	73.7	76.8	72.9	92.1	95.4	102.4	95.4
Ratio of long-term (over 365 or 366 days) claims to own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	70.4	79.7	87.3	75.5	70.5	73.4	78.9
Ratio of clients' funds to total loans <sup>4</sup>	103.1	101.7	94.8	84.6	93.2	99.9	104.4
<b>Market risk <sup>5</sup> to total own funds (capital) <sup>6</sup></b>							
of which							
Interest rate risk	13.3	19.3	24.3	16.4	32.2	37.5	35.0
Equity position risk	14.4	20.4	10.8	3.4	11.0	8.7	8.9
Foreign exchange risk	5.8	5.3	3.6	3.4	3.3	3.5	3.8
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	0.8	0.5	0.4	1.5	2.2	2.1	2.8
<b>Banks' financial result over the reporting period (billion rubles)</b>							
as percent of the banking sector assets <sup>7</sup>	3.2	3.3	3.0	1.8	0.1	0.7	1.2
as percent of the banking sector own funds (capital) <sup>7</sup>	24.2	26.3	22.7	13.3	0.8	4.9	7.9
<b>Return on assets <sup>8</sup></b>							
	3.2	3.3	3.0	1.8	0.3	0.7	1.8
<b>Return on equity <sup>8</sup></b>							
	24.2	26.3	22.7	13.3	2.2	4.9	11.7

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

<sup>2</sup> 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.

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

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

<sup>5</sup> Calculated under form 0409153.

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

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

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

## Capital Adequacy

Table 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 <sup>1</sup>		CIs with capital less than 45 million rubles		CIs with capital from 45 to 90 million rubles		CIs with capital from 90 to 180 million rubles		CIs with capital more than 180 million rubles	
		Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs
1/01/09	3,811.1	62.6	20	2.0	107	6.0	90	18.4	142	3,722.0	747
1/02/09	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 <sup>2</sup>	105 <sup>2</sup>	5.8	87	17.3	134	3,807.8	753
1/04/09	3,900.3	40.6	18	1,3 <sup>2</sup>	104 <sup>2</sup>	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
1/04/10	4,600.1	71.5	18	0.7	42	0.5	7	26.6	221	4,500.9	759
1/05/10	4,597.3	74.1	18	0.7	41	0.4	7	26.6	220	4,495.4	761
1/06/10	4,449.7	73.1	17	0.7	41	0.3	5	26.1	218	4,349.5	758
1/07/10	4,472.7	76.7	17	-1,3 <sup>3</sup>	42	0.4	6	25.6	212	4,371.3	761
1/08/10	4,528.9	85.6	17	0.7	40	0.5	8	25.1	209	4,417.0	763
1/09/10	4,584.9	90.8	17	0.7	40	0.4	7	24.9	207	4,467.9	765
1/10/10	4,581.0	99.4	16	0,7 <sup>2</sup>	42 <sup>2</sup>	0.4	6	24.5	202	4,456.0	764
1/11/10	4,613.1	98.9	14	0.7	41	0.5	8	23.8	196	4,489.2	766
1/12/10	4,661.9	106.0	14	0.7	41	0.4	7	23.3	191	4,531.5	770
Reference data: own funds (capital) adequacy ratio as of 1.12.10, %	18.0	17,0 <sup>4</sup>		35.7		40.3		32.8		18.0	

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

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

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

<sup>4</sup> CIs with positive own funds (capital).

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

Indicators	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	925.0	1,173.1	1,206.5	1,188.0	1,191.4
Banking sector own funds (capital), billion rubles	3,811.1	4,620.6	4,581.0	4,613.1	4,661.9
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24.3	25.4	26.3	25.8	25.6

Table 39

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

Indicators	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
<b>1. Factors of own funds (capital) increase</b>	<b>113.3</b>	<b>110.9</b>	<b>111.2</b>	<b>111.3</b>	<b>111.7</b>
1.1. Authorised capital	24.3	25.4	26.4	25.8	25.6
1.2. Issue income	20.5	20.3	21.0	20.9	20.9
1.3. Credit institutions' profit and funds	35.6	31.5	34.9	35.9	36.5
1.4. Subordinated loans	30.6	29.7	24.8	24.7	24.7
1.5. Increase in value of property due to revaluation	2.3	4.1	4.1	4.1	4.0
1.6. Other factors of increase	0.0	0.0	0.0	0.0	0.0
<b>2. Factors of own funds (capital) decrease</b>	<b>13.3</b>	<b>10.9</b>	<b>11.2</b>	<b>11.3</b>	<b>11.7</b>
2.1. Losses	1.4	2.3	1.4	1.2	1.2
2.2. Intangible assets	0.1	0.1	0.1	0.1	0.1
2.3. Treasury stocks (shares)	0.0	0.0	0.0	0.0	0.0
2.4. Sources of own funds (capital), created using improper assets	0.0	0.0	0.1	0.1	0.1
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	5.2	0.6	0.3	0.3	0.4
2.6. Credit institutions' portfolio of shares	6.0	7.1	8.7	9.0	9.3
2.7. Other factors	0.6	0.7	0.6	0.6	0.6
<b>Own funds (capital), total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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



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

Risk-weighted assets <sup>1</sup>	1/01/09	1/01/10	1.10.10 <sup>2</sup>	1/11/10	1/12/10
1 <sup>st</sup> group of assets	16.6	15.9	0.0	0.0	0.0
2 <sup>nd</sup> group of assets	30.3	36.4	576.0	574.4	626.2
3 <sup>rd</sup> group of assets	492.5	496.4	84.9	86.1	85.0
4 <sup>th</sup> group of assets	641.0	948.3	18,353.7	18,636.3	18,998.8
5 <sup>th</sup> group of assets	17,002.3	16,332.4	294.7	298.2	336.1
Risk-weighted assets of credit institutions	18,182.7	17,829.4	19,309.2	19,595.0	20,046.1

<sup>1</sup> Assets recognized in balance sheet are taken into account

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

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

## Own funds (capital) adequacy ratio of the banking sector

		1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
1	Banking sector own funds (capital), billion rubles	3,811.1	4,620.6	4,581.0	4,613.1	4,661.9
2	Risk-weighted assets, billion rubles	22,691.2	22,145.0	24,935.2	25,412.9	25,946.8
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	18,182.7	17,829.4	19,309.2	19,595.0	20,046.1
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1,295.8	772.1	963.1	984.3	990.3
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	-	43.6	46.9	47.3	48.0
	- the value of credit risk on contingent credit liabilities, billion rubles	2,169.4	2,051.0	1,551.1	1,682.2	1,739.7
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles <sup>1</sup>	223.2	63.0	77.9	95.0	83.8
	- the value of operational risk, billion rubles	-	-	1,012.9	1,009.3	1,010.0
	- market risk, billion rubles	820.1	1,385.9	1,974.3	1,999.8	2,028.9
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	16.8	20.9	18.4	18.2	18.0

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

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

Table 42

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

Own funds (capital) adequacy ratio	1/01/09		1/01/10		1/10/10		1/11/10		1/12/10	
	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% <sup>1</sup>	9	1.4	7	1.2	7	0.3	7	0.3	6	0.2
From 10% to 12%	32	18.3	21	3.5	54	5.2	58	5.7	72	7.9
From 12% to 14%	70	18.2	58	5.5	86	12.4	89	13.3	87	10.4
14% and more	994	62.1	972	89.9	882	82.2	870	80.7	856	81.5
Banking sector, total	1108	100.0	1058	100.0	1030	100.0	1025	100.0	1023	100.0

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

		1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
Loans	Standard	51.3	42.5	44.7	44.9	46.3
	Substandard	35.2	38.0	34.6	34.9	33.7
	Doubtful	9.9	9.8	11.4	11.1	11.3
	Problem	1.8	3.5	3.3	3.1	3.0
	Loss	1.8	6.2	6.0	6.0	5.8
Loan loss provision (LLP)	Estimated LLP	6.1	11.9	11.9	11.6	11.3
	Estimated LLP adjusted for collateral	4.5	9.2	9.6	9.3	9.1
	LLP made	4.5	9.3	9.6	9.3	9.1
	LLP made as percent of estimated LLP	73.2	78.1	80.4	80.3	80.5
	LLP made as percent of estimated LLP adjusted for collateral	100.0	100.7	99.6	100.1	100.1

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

Table 44

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

	1/01/09		1/01/10		1/10/10		1/11/10		1/12/10	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	4,158.7	100.0	3,595.5	100.0	3,857.2	100.0	3,919.1	100.0	3,982.9	100.0
of which:										
1.1. Loans to legal entities (except credit institutions)	471.1	11.3	298.3	8.3	312.2	8.1	314.9	8.0	321.7	8.1
1.2. Loans to individuals	3,687.5	88.7	3,297.1	91.7	3,545.1	91.9	3,604.2	92.0	3,661.1	91.9
1.3. Loans to credit institutions	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	20.6	-	17.7	-	17.6	-	17.7	-	17.5
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	4.6	-	8.1	-	8.1	-	7.9	-	7.6
4. Claims grouped into portfolios of homogeneous claims - total	15.4	100.0	16.1	100.0	20.8	100.0	21.4	100.0	22.5	100.0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	12.2	79.2	10.8	67.4	14.2	68.1	14.3	66.8	15.0	66.4
4.2. Portfolios of homogeneous claims to individuals	3.2	20.8	5.2	32.6	6.6	31.9	7.1	33.2	7.6	33.6
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	-	41.1	-	42.9	-	40.9

<sup>1</sup>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 1.12.10<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	321,683.7	100.0	6,517.7	100.0	2.0
of which by quality categories					
1.1. Quality Category I	16,629.3	5.2	0.0	0.0	0.0
1.2. Quality Category II	298,074.2	92.7	2,700.8	41.4	0.9
1.3. Quality Category III	2,406.9	0.7	302.1	4.6	12.6
1.4. Quality Category IV	794.6	0.2	348.4	5.3	43.8
1.5. Quality Category V	3,761.0	1.2	3,165.7	48.6	84.2
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	73.7	100.0	0.8	100.0	1.0
of which by quality categories					
2.1. Quality Category I	0.0	0.0	0.0	0.0	0.0
2.2. Quality Category II	73.7	99.9	0.7	97.4	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	2.6	50.0
2.5. Quality Category V	0.0	0.0	0.0	0.0	0.0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	321,757.4		6,518.5		2.0
4. Homogeneous claims grouped into portfolios - total	14,964.8	100.0	4,278.0	100.0	28.6
of which by quality categories					
4.1. Quality Category I	5,807.1	38.8	0.0	0.0	0.0
4.2. Quality Category II	4,847.0	32.4	116.4	2.7	2.4
4.3. Quality Category III	117.9	0.8	16.0	0.4	13.5
4.4. Quality Category IV	34.6	0.2	9.1	0.2	26.2
4.5. Quality Category V	4158.1	27.8	4136.6	96.7	99.5
5. Claims for interest payments - total	1,703.4	100.0	426.4	100.0	25.0
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	458.2	26.9	406.9	95.4	88.8

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

Homogeneous loans and claims to individuals and provisions made as of 1.12.10<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total	3,661,127.5	100.0	298,079.5	100.0	8.1
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	237,712.6	6.5	10,723.0	3.6	4.5
1.1.2. residential real estate (mortgage) loans, total	1,003,987.7	27.4	44,178.3	14.8	4.4
1.1.3. car loans, total	496,101.7	13.6	41,879.5	14.1	8.4
1.1.4. other consumer loans, total	1,894,438.1	51.7	198,837.7	66.7	10.5
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days <sup>2</sup>	1,567,407.0	42.8	20,436.0	6.9	1.3
1.2.2. a portfolio of loans without overdue payments	1,652,147.9	45.1	17,214.5	5.8	1.0
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	71,924.4	2.0	2,855.2	1.0	4.0
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	41,301.9	1.1	10,806.4	3.6	26.2
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	33,014.1	0.9	17,712.1	5.9	53.7
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	266,444.8	7.3	226,594.1	76.0	85.0
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	3,256,384.4	88.9	34,629.4	11.6	1.1
1.3.2. Quality category III	84,448.4	2.3	8,693.8	2.9	10.3
1.3.3. Quality category IV	34,306.4	0.9	14,396.0	4.8	42.0
1.3.4. Quality category V	285,988.3	7.8	240,360.4	80.6	84.0
2. Claims grouped into portfolios of homogeneous claims - total	7,571.0	100.0	4,940.9	100.0	65.3
of which by quality categories					
2.1. Quality category I	91.6	1.2	0.0	0.0	0.0
2.2. Quality category II	1,831.3	24.2	23.7	0.5	1.3
2.3. Quality category III	143.9	1.9	24.4	0.5	17.0
2.4. Quality category IV	111.0	1.5	52.4	1.1	47.2
2.5. Quality category V	5393.1	71.2	4840.4	98.0	89.8
3. Claims for interest payments - total	53,938.4	100.0	20,969.4	100.0	38.9
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	24,395.9	45.2	20,084.5	95.8	82.3

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

<sup>2</sup> Credit institutions, having grouped loans without overdue payments and loans with payments being overdue from 1 calendar day to 30 calendar days into one portfolio to make the minimum loan loss provisions (Variant 2 of the Table 3 in point 5.1 of Regulation №254-P).

**Table 47**

**Loan loss provisions by credit risk categories<sup>1</sup>**

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
Substandard	13.9	10.2	8.5	8.4	8.3	1.8	2.5	2.4	2.3	2.3
Doubtful	35.2	17.3	19.3	18.2	19.3	15.9	16.4	16.3	15.3	15.5
Problem	17.1	16.2	15.4	14.9	14.4	41.4	43.0	45.3	44.7	43.9
Loss	33.8	56.3	56.6	58.4	57.9	86.1	84.7	90.3	91.0	91.2

<sup>1</sup> 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	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>422.0</b>	<b>1014.7</b>	<b>1113.7</b>	<b>1111.0</b>	<b>1082.8</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	274.3	652.7	762.3	768.9	746.3
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	2.1	5.1	5.2	5.1	4.9
Overdue claims in rubles					
- billion rubles	353.2	835.1	942.9	944.1	922.1
- as percent of total loans, deposits and other placements in rubles	2.5	6.0	6.2	6.1	5.8
Overdue claims in foreign currency					
- billion rubles	68.8	179.6	170.8	167.0	160.7
- as percent of total loans, deposits and other placements in foreign currency	1.1	3.0	2.8	2.7	2.5
- dollar equivalent, billion \$	2.3	5.9	5.6	5.4	5.1

Table 49

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

(%)

	Self-financing ratio <sup>1</sup>						Current liquidity ratio <sup>2</sup>						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2008		2009		9 months of 2010		2008		2009		9 months of 2010		2008		2009		9 months of 2010		9 months of 2008	9 months of 2009	9 months of 2010
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
<b>Industry. total</b>	<b>66.9</b>	<b>60.9</b>	<b>64.1</b>	<b>65.0</b>	<b>50.9</b>	<b>50.7</b>	<b>169.9</b>	<b>170.2</b>	<b>169.0</b>	<b>173.3</b>	<b>126.1</b>	<b>148.9</b>	<b>33.7</b>	<b>36.4</b>	<b>43.2</b>	<b>38.1</b>	<b>51.5</b>	<b>48.9</b>	<b>8.5</b>	<b>3.6</b>	<b>6.9</b>
Agriculture, hunting and forestry	48.8	43.8	42.4	43.3	44.9	43.8	181.3	179.4	171.5	175.2	174.1	174.6	56.2	59.8	59.5	60.6	63.0	62.6	6.5	5.4	3.9
Mining	76.5	74.7	75.8	76.0	54.1	55.6	285.7	262.0	295.3	297.4	100.1	221.2	27.6	21.2	31.7	21.6	75.6	76.1	9.9	3.9	6.1
Manufacturing	53.9	45.9	47.0	47.7	47.0	47.6	157.4	150.5	135.4	139.3	134.1	156.3	40.6	50.5	52.4	51.3	53.0	47.7	8.3	3.5	8.2
Production and distribution of energy, gas and water	73.9	49.7	76.8	75.3	64.8	63.3	65.7	115.8	148.1	142.5	91.1	96.9	23.7	39.1	38.3	34.2	38.1	38.6	-0.1	1.8	3.5
Construction	22.7	22.5	24.9	25.7	28.5	26.8	81.3	93.1	104.2	105.7	107.7	110.7	16.4	17.8	32.9	29.6	24.4	32.2	4.4	1.8	2.4
Wholesale and retail trade, car and household appliance repair	21.9	21.8	29.3	30.3	38.8	35.9	129.6	123.0	122.2	129.4	131.6	152.0	40.7	42.3	46.0	46.8	51.8	53.2	6.1	1.8	3.7
Transport and communication	52.2	49.7	47.1	52.6	66.2	65.7	104.6	118.9	78.0	84.4	139.1	167.3	43.2	47.0	48.0	38.3	43.4	47.6	6.3	5.5	12.4

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

<sup>1</sup> Net gross assets in total assets (total of the balance)<sup>2</sup> Without overdue receivables

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

## Market Risk

Table 50

### Structure of market risk of the banking sector

Risk	1/01/09		1/01/10		1/10/10		1/11/10		1/12/10	
	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %
Market risk (MR), total	23.2	100.0	49.6	100.0	47.6	100.0	48.2	100.0	48.3	100.0
Of which										
- interest rate risk (IRR)	16.4	70.7	37.5	75.5	35.0	73.5	35.5	73.7	36.4	75.4
- equity position risk (EPR)	3.4	14.7	8.7	17.5	8.9	18.6	8.3	17.3	8.0	16.6
- foreign exchange risk (FER)	3.4	14.6	3.5	7.0	3.8	7.9	4.4	9.0	3.9	8.0
Reference data:										
Number of credit institutions <sup>1</sup>	741		656		654		648		657	
Share of credit institutions' assets <sup>1</sup> in total banking sector assets, %	93.1		62.8		91.3		90.7		90.6	

<sup>1</sup> Credit institutions that conduct operations on which market risk is calculated.

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

Table 51

## Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFP)				
				Long	Short	Net		
<b>1. Credit institutions with net short OFXP</b>								
1/01/09	431	583.0	-611.5	13.6	-42.1	-28.5	1,047.2	-2.7
1/02/09	357	7.7	-33.2	8.7	-34.3	-25.6	1,042.4	-2.5
1/03/09	395	20.1	-43.2	8.1	-31.2	-23.1	942.5	-2.4
1/04/09	356	-56.5	41.0	6.5	-22.0	-15.5	745.2	-2.1
1/05/09	384	-32.7	11.5	8.0	-29.2	-21.2	921.8	-2.3
1/06/09	386	-144.8	118.9	9.8	-35.7	-25.9	1,067.5	-2.4
1/07/09	376	-153.8	131.5	10.0	-32.4	-22.4	993.5	-2.3
1/08/09	382	-68.9	47.1	11.4	-33.2	-21.8	1,090.2	-2.0
1/09/09	353	-54.0	41.3	6.9	-19.5	-12.7	827.1	-1.5
1/10/09	347	-75.1	53.7	8.7	-30.1	-21.4	1,030.8	-2.1
1/11/09	366	-102.3	88.0	8.4	-22.7	-14.3	1,086.8	-1.3
1/12/09	352	-66.8	48.5	8.2	-26.5	-18.3	1,025.8	-1.8
1/01/10	361	-72.9	50.3	7.5	-30.1	-22.6	1,131.1	-2.0
1/02/10	311	-55.4	44.9	7.2	-17.7	-10.5	862.4	-1.2
1/03/10	321	-92.1	75.9	7.5	-23.7	-16.2	1,024.3	-1.6
1/04/10	377	-96.8	73.1	5.6	-29.3	-23.7	1,157.0	-2.0
1/05/10	348	-44.0	22.7	35.1	-56.4	-21.3	2,360.4	-0.9
1/06/10	430	-71.0	35.9	6.3	-41.4	-35.1	1,258.6	-2.8
1/07/10	383	-84.9	44.1	6.1	-46.9	-40.8	1,119.3	-3.6
1/08/10	397	-95.3	53.7	5.5	-47.1	-41.6	1,127.9	-3.7
1/09/10	429	-37.8	13.7	5.6	-29.7	-24.0	1,246.6	-1.9
1/10/10	436	-54.8	8.1	28.4	-75.1	-46.7	1,930.5	-2.4
1/11/10	417	-92.9	30.8	35.3	-97.5	-62.1	1,748.3	-3.6
1/12/10	385	-47.4	-1.5	40.2	-89.0	-48.8	1,856.4	-2.6
<b>2. Credit institutions with net long OFXP</b>								
1/01/09	564	391.5	-334.1	85.9	-28.5	57.3	2,690.2	2.1
1/02/09	638	894.1	-812.6	110.2	-28.7	81.5	2,788.3	2.9
1/03/09	592	746.3	-656.3	106.8	-16.7	90.0	2,889.9	3.1
1/04/09	628	716.3	-609.2	123.5	-16.4	107.1	3,143.6	3.4
1/05/09	595	529.9	-453.0	107.0	-30.2	76.9	3,055.8	2.5
1/06/09	593	427.3	-361.2	89.0	-22.9	66.1	3,116.7	2.1
1/07/09	598	429.4	-361.6	97.3	-29.5	67.8	3,124.2	2.2
1/08/09	592	442.4	-377.0	88.3	-22.9	65.4	3,071.8	2.1
1/09/09	618	431.4	-341.4	105.4	-15.4	90.0	3,389.1	2.7
1/10/09	623	404.2	-332.4	85.9	-14.1	71.8	3,190.1	2.2
1/11/09	599	256.9	-178.0	92.4	-13.5	78.9	3,451.4	2.3
1/12/09	614	248.5	-139.3	121.8	-12.6	109.2	3,593.7	3.0
1/01/10	596	300.0	-233.8	100.4	-34.2	66.2	3,518.6	1.9
1/02/10	643	293.4	-192.0	127.3	-25.8	101.5	3,763.7	2.7
1/03/10	630	375.6	-260.9	127.4	-12.8	114.7	3,598.1	3.2
1/04/10	574	220.6	-145.2	118.7	-43.3	75.4	3,452.6	2.2
1/05/10	602	196.9	-124.4	90.0	-17.6	72.4	2,241.4	3.2
1/06/10	516	241.4	-167.1	106.9	-32.6	74.3	3,324.3	2.2
1/07/10	559	174.1	-99.3	114.2	-39.4	74.8	3,335.0	2.2
1/08/10	550	222.9	-140.2	116.7	-34.0	82.7	3,349.3	2.5
1/09/10	516	183.8	-99.2	122.8	-38.2	84.6	3,277.7	2.6
1/10/10	505	84.4	-34.8	89.2	-39.6	49.6	2,657.1	1.9
1/11/10	520	165.7	-102.9	91.4	-28.5	62.9	2,823.7	2.2
1/12/10	551	187.6	-127.2	83.7	-23.2	60.5	2,773.9	2.2

## Liquidity of Credit Institutions

Table 52

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

	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18.7	18.0	25.1	25.8	25.6
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24.8	23.0	21.9	22.2	22.4
A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup>	-15.5	-14.5	-6.1	-6.1	-6.2

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

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

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

**Table 53**

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
Less than 0	605	611	591	583	590	81.5	92.8	59.6	59.1	60.7
From 0 to 20	433	407	393	393	383	17.9	6.9	39.8	40.5	37.9
More than 20	68	40	46	49	50	0.6	0.3	0.7	0.4	1.5
Data not available	2	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1108	1058	1030	1025	1023	100.0	100.0	100.0	100.0	100.0

**Table 54****The relation of short-term assets and short-term liabilities<sup>1</sup> of the banking sector**

	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
Liquid assets with maturity up to 30 days, as percent of liquid assets	53.6	59.9	50.6	49.8	51.7
Liabilities with maturity up to 30 days, as percent of total liabilities	40.1	41.9	44.3	44.2	46.8
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	6.4	6.0	21.7	23.5	24.2

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

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

Table 55

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10	1/01/09	1/01/10	1/10/10	1/11/10	1/12/10
Less than 0	368	485	443	423	422	31.0	31.9	24.2	21.8	21.4
From 0 to 20	242	243	218	220	230	26.4	48.8	23.6	20.3	18.1
More than 20	496	330	369	382	371	42.6	19.4	52.2	57.9	60.6
Data not available	2	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1108	1058	1030	1025	1023	100.0	100.0	100.0	100.0	100.0