

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

The Summary Methodology to "Review of the Banking Sector of the Russian Federation" (17th Issue) refers to this issue of the "Review of the Banking Sector of the Russian Federation"

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The Central Bank of the Russian Federation

Banking Regulation and Supervision Department

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

Table 1

Macroeconomic indicators

Indicator		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12
1.	Banking sector assets (billion rubles) as % of GDP	20 125,1 60,5	28 022,3 67,9	29 430,0 75,8	33 804,6 74,8	41 627,5 76,6
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	2 671,5 8,0 13,3	3 811,1 9,2 13,6	4 620,6 11,9 15,7	4 732,3 10,5 14,0	5 242,1 9,6 12,6
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other placements with individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	12 287,1 37,0 61,1 2 971,1 8,9 14,8 13,9	16 526,9 40,0 59,0 4 017,2 9,7 14,3 15,9	16 115,5 41,5 54,8 3 573,8 9,2 12,1 12,4	18 147,7 40,2 53,7 4 084,8 9,0 12,1 12,7	23 266,2 42,8 55,9 5 550,9 10,2 13,3 15,8
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	543,6 10,4	694,1 11,1	544,3 9,4	595,8 9,0	594,2 7,7
4.	Securities acquired by credit institutions (billion rubles) ¹ as % of GDP as % of the banking sector assets	2 250,6 6,8 11,2	2 365,2 5,7 8,4	4 309,4 11,1 14,6	5 829,0 12,9 17,2	6 211,7 11,4 14,9
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	5 159,2 15,5 25,6 24,2	5 907,0 14,3 21,1 23,4	7 485,0 19,3 25,4 26,1	9 818,0 21,7 29,0 30,6	11 871,4 21,8 28,5 33,7
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	7 053,1 21,2 35,0	8 774,6 21,3 31,3	9 557,2 24,6 32,5	11 126,9 24,6 32,9	13 995,7 25,7 33,6
Reference data						
Indicator (billion rubles)		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12
Gross Domestic Product		33 247,5	41 276,8	38 808,7	45 166,0	54 369,1
Fixed capital investment of organisations of all forms of ownership (except small businesses)		5 214,0	6 272,1	5 769,8	6 625,0	7 701,2
Income of the population		21 311,5	25 244,0	28 708,4	32 100,9	35 200,7

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

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

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other placements with individuals		Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	6,9	14,5	5,6	24,4
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	6,9	26,7	2,0	8,9
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	6,1	31,2	5,4	16,4
1.02.11	-1,8	13,7	0,0	2,1	0,5	13,1	-0,1	15,1	-0,9	29,7	-4,0	13,4
1.03.11	2,0	16,4	-3,6	-1,1	0,4	14,2	0,6	16,4	2,0	29,3	2,3	17,1
1.04.11	0,4	16,1	1,5	0,6	1,3	15,7	2,2	18,6	1,0	28,5	2,4	16,7
1.05.11	0,5	15,6	2,2	2,9	1,7	16,6	2,8	20,7	2,1	27,3	-1,4	14,2
1.06.11	1,7	16,9	1,2	7,6	1,9	16,6	3,1	22,9	0,5	25,7	3,6	16,1
1.07.11	1,4	15,8	-0,4	6,7	1,6	16,0	2,5	24,0	2,3	24,7	2,9	18,3
1.08.11	1,0	16,3	1,0	6,3	1,7	17,5	3,7	26,5	1,0	23,2	-0,9	18,3
1.09.11	2,4	17,7	0,7	5,8	3,4	20,0	3,5	28,5	1,0	22,9	4,1	20,9
1.10.11	5,5	21,2	0,8	6,7	5,0	22,4	3,6	30,8	1,9	23,0	10,1	29,5
1.11.11	0,1	20,5	1,1	7,1	1,2	23,3	2,2	31,4	-0,4	19,8	-2,5	28,2
1.12.11	3,7	22,1	1,5	7,6	3,4	25,6	3,1	33,5	1,7	19,6	4,5	28,9
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	7,3	20,9	2,8	25,8
1.02.12	-1,1	23,9	0,6	11,5	-0,9	24,1	0,6	36,8	-2,0	19,6	-3,7	26,1
1.03.12	-0,7	20,7	-0,2	15,4	-0,9	22,6	2,1	38,9	1,3	18,9	-2,4	20,3
Reference data:												
Increase from the beginning of the current year	-1,8		0,5		-1,8		2,6		-0,7		-6,0	
Increase over the same period of the previous year	0,2		-3,6		0,9		0,4		1,0		-1,8	

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

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

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Credit institutions registered by the Bank of Russia and other authorities	1178	1146	1112	1111	1110
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1058	1012	978	976	974
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	1	2	0	1	1
Credit institutions with their banking licenses being revoked (cancelled)	119	132	134	134	135
Credit institutions licensed to conduct operations in foreign currency	701	677	661	659	657
Credit institutions holding general licences	291	283	273	273	273

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.10		1.01.11		1.01.12		1.02.12		1.03.12	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	598	56,5	585	57,8	572	58,5	571	58,5	571	58,6
of which the City of Moscow and Moscow Region	535	50,6	525	51,9	512	52,4	510	52,3	510	52,4
North-Western	75	7,1	71	7,0	69	7,1	69	7,1	69	7,1
Southern	113	10,7	47	4,6	45	4,6	46	4,7	46	4,7
North-Caucasian			57	5,6	56	5,7	55	5,6	54	5,5
Volga	125	11,8	118	11,7	111	11,3	110	11,3	110	11,3
Ural	54	5,1	51	5,0	45	4,6	45	4,6	45	4,6
Siberian	62	5,9	56	5,5	54	5,5	54	5,5	53	5,4
Far Eastern	31	2,9	27	2,7	26	2,7	26	2,7	26	2,7
Russian Federation	1058	100,0	1012	100,0	978	100,0	976	100,0	974	100,0

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.11	1.01.12	1.03.12	1.01.11	1.01.12	1.03.12	1.01.11	1.01.12	1.03.12	1.01.11	1.01.12	1.03.12	1.01.11	1.01.12	1.03.12	1.01.11	1.01.12	1.03.12
Central	585	572	571	119	120	120	484	463	458	69	67	66	18	18	18	17	16	16
of which the City of Moscow and Moscow Region ¹	525	512	510	101	104	105	127	131	129	20	21	21	16	16	16	4	5	5
North-Western	71	69	69	25	12	9	342	306	306	356	378	392	2	2	2	12	11	11
Southern	47	45	46	22	20	20	284	282	283	412	434	429	2	2	2	10	10	10
North-Caucasian	57	56	54	74	81	80	99	96	99	76	70	74	3	4	4	3	3	4
Volga	118	111	110	102	99	96	526	520	522	239	248	253	6	6	5	18	19	19
Ural	51	45	45	112	98	95	224	227	224	137	159	160	4	4	4	8	8	8
Siberian	56	54	53	28	26	25	338	321	322	402	401	413	2	2	2	12	11	12
Far Eastern	27	26	26	12	8	8	135	128	124	346	376	365	1	1	1	5	5	4
Russian Federation	1012	978	974	494	464	453	2432	2343	2338	161	162	164	38	38	38	83	83	84

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.10		1.01.11		1.01.12		1.02.12		1.03.12	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	14 092 987	47,9	16 139 126	47,7	20 804 718	50,0	20 815 646	50,6	20 623 492	50,5
From 6 to 20	6 018 106	20,4	7 051 684	20,9	8 413 454	20,2	8 234 538	20,0	8 143 786	19,9
From 21 to 50	3 572 615	12,1	3 931 248	11,6	4 564 408	11,0	4 523 301	11,0	4 547 904	11,1
From 51 to 200	3 920 972	13,3	4 616 510	13,7	5 389 002	13,0	5 202 208	12,6	5 195 040	12,7
From 201 to 500	1 382 703	4,7	1 584 615	4,7	1 916 580	4,6	1 854 146	4,5	1 854 149	4,5
From 501	442 642	1,5	481 445	1,4	539 359	1,3	519 611	1,3	509 407	1,2
Total	29 430 025	100,0	33 804 628	100,0	41 627 520	100,0	41 149 450	100,0	40 873 778	100,0

Table 8

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

	(%)				
Federal district	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Central	55,3	54,9	56,3	56,9	56,9
of which the City of Moscow and Moscow Region	55,7	55,3	56,8	57,3	57,3
North-Western	70,6	71,9	68,7	69,4	69,1
Southern	52,9	69,0	68,6	68,8	68,2
North-Caucasian		45,5	43,4	44,3	46,0
Volga	45,0	43,4	44,8	45,7	45,6
Ural	57,0	60,2	66,5	65,6	66,3
Siberian	81,4	78,7	75,1	74,8	75,2
Far Eastern	65,1	72,6	74,8	75,1	75,2
Russian Federation	47,9	47,7	50,0	50,6	50,5

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.12 - 1.03.12)

Groups of credit institutions ranged by assets as of 1.01.12		Number of credit institutions as of 1.01.12	Groups as of 1.03.12						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		15						
3	From 21 to 50	30			28	2				
4	From 51 to 200	150			2	142	5			1
5	From 201 to 500	300				6	280	14		
6	From 501	478					15	460	3	
Became operating after 1.01.12										
Total over the period									3	1
Total as of 1.01.12¹		978								
Total as of 1.03.12¹		974	5	15	30	150	300	474		

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

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

Table 10

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

	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Credit institutions with foreign participation over 50%					
Assets	18,3	18,0	16,9	16,8	16,7
Own funds (capital)	17,0	19,1	17,6	17,5	17,6
Correspondent accounts with non-resident banks	15,6	20,3	14,3	12,1	11,3
Loans and other placements with non-financial organisations	14,8	15,1	14,0	13,6	13,6
Loans and other placements with individuals	25,1	25,7	22,0	21,8	21,7
Loans, deposits and other placements with credit institutions	31,7	25,1	30,0	28,8	28,0
Individual deposits	12,0	11,5	11,4	11,5	11,6
Funds raised from organisations ¹	18,5	17,6	17,4	17,6	17,3
Profit (loss) of the current year	29,8	20,7	17,4	20,0	21,4
Reference data:					
Number of credit institutions	108	111	113	113	113
of which 100% foreign-owned credit institutions					
Assets	11,3	11,0	10,0	10,0	9,8
Own funds (capital)	11,0	12,1	11,1	11,1	11,1
Correspondent accounts with non-resident banks	9,0	9,2	6,9	6,0	5,1
Loans and other placements with non-financial organisations	9,1	9,2	8,3	8,1	8,1
Loans and other placements with individuals	15,6	14,9	10,7	10,6	10,5
Loans, deposits and other placements with credit institutions	23,8	20,0	24,2	22,4	21,5
Individual deposits	6,2	5,3	5,4	5,4	5,5
Funds raised from organisations ¹	11,1	11,0	10,7	11,0	10,5
Profit (loss) of the current year	27,4	15,1	12,0	14,2	12,9
Reference data:					
Number of credit institutions	82	80	77	77	77

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.10		1.01.11		1.01.12		1.02.12		1.03.12	
	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector
Assets	800,8	2,7	814,9	2,4	1852,4	4,5	1813,6	4,4	1734,3	4,2
Own funds (capital)	70,3	1,5	105,4	2,2	249,7	4,8	243,4	4,6	240,9	4,6
Loans and other placements with non-financial organisations	267,5	2,1	300,0	2,1	680,0	3,8	660,8	3,8	646,6	3,7
of which overdue claims	91,4	12,0	24,3	3,3	163,4	19,9	173,7	20,7	190,9	22,0
Loans and other placements with individuals	71,9	2,0	70,8	1,7	129,3	2,3	128,2	2,3	128,2	2,3
of which overdue claims	10,3	4,2	8,9	3,2	19,5	6,7	19,6	6,6	19,5	6,6
Individual deposits	125,9	1,7	164,5	1,7	303,2	2,6	294,3	2,5	292,1	2,5
Funds raised from organisations	319,8	3,3	335,2	3,0	799,6	5,7	749,1	5,6	730,7	5,6
Reference data:										
Number of credit institutions ¹	18	1,7	14	1,4	8	0,8	8	0,8	8	0,8

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

Activities of Credit Institutions Main Trends

Table 12

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
1.	Money, precious metals and gemstones	795,8	912,6	1 225,6	1 014,1	1 020,1
1.1.	of which: money	747,0	862,4	1 125,0	903,5	903,9
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 755,2	1 809,0	1 747,4	1 482,5	1 292,1
3.	Correspondent accounts with credit institutions	839,2	853,6	1 000,6	1 108,1	1 073,4
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	171,7	164,3	227,4	189,9	194,8
3.2.	Correspondent accounts with non-resident banks	667,6	689,3	773,1	918,2	878,6
4.	Securities acquired by credit institutions, total	4 309,4	5 829,0	6 211,7	6 158,0	6 271,6
	of which					
4.1.	Debt securities	3 379,1	4 419,9	4 676,2	4 617,4	4 681,8
4.2.	Shares	411,8	710,9	914,4	885,8	881,6
4.3.	Discounted promissory notes	234,0	330,0	233,9	269,3	303,1
4.4.	Shares in associates and subsidiaries	284,5	368,2	387,3	385,4	405,1
5.	Other participation in authorised capital	72,6	132,1	291,9	292,2	297,6
6.	Derivatives with fair value being an asset	-	-	-	122,7	149,1
7.	Loans, total	19 878,4	22 166,7	28 737,0	28 581,3	28 366,2
	of which:					
7.1.	Loans, deposits and other placements	19 847,1	22 140,2	28 699,2	28 546,1	28 333,2
	of which overdue claims	1 014,7	1 035,9	1 133,0	1 156,6	1 186,1
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	12 541,7	14 062,9	17 715,3	17 549,2	17 394,5
	of which overdue claims	762,5	743,4	822,6	840,5	868,4
7.1.2.	Loans and other placements with individuals	3 573,8	4 084,8	5 550,9	5 582,4	5 697,9
	of which overdue claims	243,0	282,3	291,1	295,7	297,8
7.1.3.	Loans, deposits and other placements with credit institutions	2 725,9	2 921,1	3 958,0	3 990,7	3 736,6
	of which overdue claims	1,9	4,6	5,1	5,9	5,1
8.	Fixed assets (tangible and intangible), other real estate and inventories	790,7	864,6	973,8	984,1	983,7
8.1	of which real estate, temporarily out of use in operating activities	-	-	-	106,0	108,3
9.	Allocation of profit	71,4	132,1	173,2	179,9	162,2
9.1.	of which income tax	68,4	122,7	155,4	162,8	146,9
10.	Other assets, total	917,4	1 105,0	1 266,4	1 226,5	1 257,8
	of which:					
10.1.	Float	434,3	524,6	589,8	493,7	495,0
10.2.	Receivables	125,8	154,5	181,0	199,5	205,5
10.3.	Deferred expenses	74,4	77,9	94,3	94,1	98,4
Banking sector assets		29 430,0	33 804,6	41 627,5	41 149,5	40 873,8

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
1.	Funds and profit of credit institutions	3 766,4	4 339,1	4 963,0	5 061,2	5 135,1
	Of which:					
1.1.	Funds of credit institutions	2 432,8	2 599,6	2 719,9	2 750,9	2 788,7
1.2.	Profit (losses), including financial result of the previous year	1 333,5	1 739,5	2 243,1	2 310,3	2 346,4
	Of which:					
1.2.1.	Profit (losses) of the current year	205,1	573,4	848,2	102,7	182,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 423,1	325,7	1 212,1	1 366,4	1 257,7
3.	Accounts of credit institutions	273,1	255,7	336,4	280,7	291,2
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	168,0	154,4	216,6	183,7	174,7
3.2.	Correspondent accounts of non-resident credit institutions	97,1	93,9	105,5	92,4	114,9
4.	Loans, deposits and other funds raised from other credit institutions	3 117,3	3 754,9	4 560,2	4 499,4	4 130,0
5.	Clients' funds ²	17 131,4	21 080,9	26 082,1	25 334,2	25 167,2
	Of which:					
5.1.	Budgetary funds in settlement accounts	20,4	32,7	37,8	44,4	46,8
5.2.	Government and other extra-budgetary funds in settlement accounts	13,7	12,0	7,1	4,6	4,3
5.3.	Funds of legal entities in settlement and other accounts	3 857,4	4 845,1	5 326,7	5 632,0	5 525,6
5.4.	Clients' float	209,7	220,6	288,1	302,9	287,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	5 466,6	6 035,6	8 367,4	7 524,2	7 325,3
5.6.	Individual deposits	7 485,0	9 818,0	11 871,4	11 638,4	11 793,4
5.7.	Clients' funds in factoring and forfeiting operations	10,1	15,7	21,9	18,6	18,2
6.	Bonds	412,7	537,9	666,7	680,8	729,5
7.	Promissory notes and bank acceptances	748,6	797,3	859,5	873,3	1 033,3
8.	Derivatives with fair value being a liability	-	-	-	100,7	126,7
9.	Other liabilities ¹ , total	2 557,4	2 713,0	2 947,5	2 952,8	3 003,0
	Of which:					
9.1.	Provisions	2 050,6	2 192,0	2 318,8	2 319,8	2 329,1
9.2.	Float	257,9	255,1	325,0	298,2	308,5
9.3.	Payables	45,2	44,7	46,4	66,3	75,6
9.4.	Deferred income	4,9	5,5	5,5	4,7	4,6
9.5.	Interest payable	198,9	215,7	251,7	263,9	285,2
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		29 430,0	33 804,6	41 627,5	41 149,5	40 873,8

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

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
1.	Money, precious metals and gemstones	2,7	2,7	2,9	2,5	2,5
1.1.	of which: money	2,5	2,6	2,7	2,2	2,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6,0	5,4	4,2	3,6	3,2
3.	Correspondent accounts with credit institutions	2,9	2,5	2,4	2,7	2,6
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,6	0,5	0,5	0,5	0,5
3.2.	Correspondent accounts with non-resident banks	2,3	2,0	1,9	2,2	2,1
4.	Securities acquired by credit institutions, total	14,6	17,2	14,9	15,0	15,3
	of which					
4.1.	Debt securities	11,5	13,1	11,2	11,2	11,5
4.2.	Shares	1,4	2,1	2,2	2,2	2,2
4.3.	Discounted promissory notes	0,8	1,0	0,6	0,7	0,7
4.4.	Shares in associates and subsidiaries	1,0	1,1	0,9	0,9	1,0
5.	Other participation in authorised capital	0,2	0,4	0,7	0,7	0,7
6.	Derivatives with fair value being an asset	-	-	-	0,3	0,4
7.	Loans, total	67,5	65,6	69,0	69,5	69,4
	of which:					
7.1.	Loans, deposits and other placements	67,4	65,5	68,9	69,4	69,3
	of which overdue claims	3,4	3,1	2,7	2,8	2,9
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	42,6	41,6	42,6	42,6	42,6
	of which overdue claims	2,6	2,2	2,0	2,0	2,1
7.1.2.	Loans and other placements with individuals	12,1	12,1	13,3	13,6	13,9
	of which overdue claims	0,8	0,8	0,7	0,7	0,7
7.1.3.	Loans, deposits and other placements with credit institutions	9,3	8,6	9,5	9,7	9,1
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,7	2,6	2,3	2,4	2,4
8.1	of which real estate, temporarily out of use in operating activities	-	-	-	0,3	0,3
9.	Allocation of profit	0,2	0,4	0,4	0,4	0,4
9.1.	of which income tax	0,2	0,4	0,0	0,4	0,4
10.	Other assets, total	3,1	3,3	3,0	3,0	3,1
	of which:					
10.1.	Float	1,5	1,6	1,4	1,2	1,2
10.2.	Receivables	0,4	0,5	0,4	0,5	0,5
10.3.	Deferred expenses	0,3	0,2	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

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

Liabilities¹		1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
1.	Funds and profit of credit institutions	12,8	12,8	11,9	12,3	12,6
	Of which:					
1.1.	Funds of credit institutions	8,3	7,7	6,5	6,7	6,8
1.2.	Profit (losses), including financial result of the previous year	4,5	5,1	5,4	5,6	5,7
	Of which:					
1.2.1.	Profit (losses) of the current year	0,7	1,7	2,0	0,2	0,4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4,8	1,0	2,9	3,3	3,1
3.	Accounts of credit institutions	0,9	0,8	0,8	0,7	0,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,6	0,5	0,5	0,4	0,4
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,3	0,2	0,3
4.	Loans, deposits and other funds raised from other credit institutions	10,6	11,1	11,0	10,9	10,1
5.	Clients' funds ²	58,2	62,4	62,7	61,6	61,6
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	13,1	14,3	12,8	13,7	13,5
5.4.	Clients' float	0,7	0,7	0,7	0,7	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	18,6	17,9	20,1	18,3	17,9
5.6.	Individual deposits	25,4	29,0	28,5	28,3	28,9
5.7.	Clients' funds in factoring and forfeiting operations	0,0	0,0	0,1	0,0	0,0
6.	Bonds	1,4	1,6	1,6	1,7	1,8
7.	Promissory notes and bank acceptances	2,5	2,4	2,1	2,1	2,5
8.	Derivatives with fair value being a liability	-	-	-	0,2	0,3
9.	Other liabilities ¹ , total	8,7	8,0	7,1	7,2	7,3
	Of which:					
9.1.	Provisions	7,0	6,5	5,6	5,6	5,7
9.2.	Float	0,9	0,8	0,8	0,7	0,8
9.3.	Payables	0,2	0,1	0,1	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,7	0,6	0,6	0,6	0,7
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
1. Loans, deposits and other placements, total	13872,8	16099,2	21378,5	21449,7	21441,3	5974,4	6041,0	7320,7	7096,4	6891,9	19847,1	22140,2	28699,2	28546,1	28333,2
Of which															
- overdue claims	835,1	886,2	994,1	1022,6	1051,2	179,6	149,7	138,9	134,0	134,8	1014,7	1035,9	1133,0	1156,6	1186,1
1.1 Loans and other placements with non-financial resident organisations	8812,6	10085,6	12799,6	12853,4	12878,0	2954,8	2758,2	3088,3	2895,5	2770,1	11767,4	12843,8	15887,9	15748,9	15648,1
Of which															
- overdue claims	599,0	635,5	721,9	743,9	764,8	123,0	98,6	67,9	66,0	63,2	722,0	734,1	789,8	809,9	828,0
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	269,7	315,2	430,8	426,1	435,7	6,4	6,3	7,0	6,6	6,2	276,2	321,4	437,9	432,7	441,9
Of which															
- overdue claims	21,9	28,1	27,3	27,4	27,8	0,3	0,5	0,5	0,5	0,5	22,2	28,6	27,9	27,9	28,3
1.2 Loans and other placements with non-resident legal entities (except banks)	308,1	319,1	469,4	466,1	460,6	466,3	900,0	1357,9	1334,2	1285,9	774,3	1219,1	1827,4	1800,3	1746,5
Of which															
- overdue claims	19,2	2,8	9,7	8,7	13,3	21,3	6,5	23,0	22,0	27,1	40,6	9,3	32,8	30,7	40,4
1.3 Loans, deposits and other placements with financial sector	827,5	1280,7	1836,6	1863,7	1700,3	313,0	395,9	495,8	463,8	435,3	1140,5	1676,7	2332,4	2327,5	2135,6
Of which															
- overdue claims	7,2	9,5	17,9	18,6	18,3	0,8	0,6	1,3	1,3	1,0	8,0	10,0	19,2	20,0	19,3
of which:															
1.3.1 Resident credit institutions	562,2	911,6	1227,1	1269,3	1081,6	240,9	298,1	419,7	390,6	368,1	803,0	1209,7	1646,8	1659,9	1449,7
Of which															
- overdue claims	0,9	4,4	4,8	5,3	4,8	0,1	0,0	0,1	0,1	0,1	0,9	4,4	4,9	5,5	4,9
1.3.2 Resident financial institutions of different forms of ownership	265,3	369,2	609,5	594,4	618,7	72,1	97,8	76,1	73,2	67,2	337,5	467,0	685,6	667,6	685,9
Of which															
- overdue claims	6,4	5,1	13,0	13,3	13,4	0,7	0,6	1,2	1,2	1,0	7,1	5,6	14,3	14,5	14,4
1.4 Loans, deposits and other placements with non-resident banks	208,5	190,2	398,4	360,3	356,6	1714,4	1521,2	1912,8	1970,5	1930,3	1922,9	1711,4	2311,2	2330,8	2286,9
Of which															
- overdue claims	0,2	0,1	0,0	0,0	0,0	0,8	0,0	0,2	0,4	0,2	1,0	0,1	0,2	0,4	0,2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	230,0	261,7	367,7	358,2	362,4	0,1	0,4	0,0	0,0	0,0	230,1	262,1	367,7	358,2	362,4
Of which															
- overdue claims	0,2	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,2	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	3168,0	3722,7	5223,0	5278,5	5412,0	395,6	348,8	316,7	292,9	274,9	3563,6	4071,4	5539,7	5571,4	5686,9
Of which															
- overdue claims	209,3	238,2	244,5	251,3	254,4	33,5	43,6	45,9	43,7	42,8	242,8	281,7	290,4	295,0	297,2
1.7 Loans and other placements with non-resident individuals	1,9	2,5	4,3	4,3	4,6	8,3	10,8	6,9	6,7	6,3	10,2	13,4	11,2	11,0	10,9
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,2	0,2	0,4	0,5	0,5	0,5	0,2	0,6	0,7	0,6	0,6
Reference data:															
Provisions on loans, deposits and other placements	1820,6	1904,2	1987,9	1990,5	1998,1	0,0	0,0	0,0	0,0	0,0	1820,6	1904,2	1987,9	1990,5	1998,1
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,3	39,7	42,2	44,7	45,7	9,0	6,3	4,7	4,6	4,3	51,3	46,0	46,9	49,2	50,0
Credit institutions' portfolio of promissory notes of residents	210,1	308,7	213,9	252,4	287,9	21,4	17,1	17,8	15,0	13,3	231,6	325,8	231,7	267,3	301,2
Credit institutions' portfolio of promissory notes of non-residents	0,7	2,4	0,0	0,0	0,0	1,7	1,8	2,1	2,0	1,9	2,5	4,2	2,1	2,0	1,9

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

	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	67,4	65,5	68,9	69,4	69,3
Of which:					
- overdue claims	5,1	4,7	3,9	4,1	4,2
	3,4	3,1	2,7	2,8	2,9
1.1 Loans and other placements with non-financial resident organisations	59,3	58,0	55,4	55,2	55,2
	40,0	38,0	38,2	38,3	38,3
Of which:					
- overdue claims	3,6	3,3	2,8	2,8	2,9
	2,5	2,2	1,9	2,0	2,0
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,4	1,5	1,5	1,5	1,6
	0,9	1,0	1,1	1,1	1,1
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	3,9	5,5	6,4	6,3	6,2
	2,6	3,6	4,4	4,4	4,3
Of which:					
- overdue claims	0,2	0,0	0,1	0,1	0,1
	0,1	0,0	0,1	0,1	0,1
1.3 Loans, deposits and other placements with financial sector	5,7	7,6	8,1	8,2	7,5
	3,9	5,0	5,6	5,7	5,2
Of which:					
- overdue claims	0,0	0,0	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	4,0	5,5	5,7	5,8	5,1
	2,7	3,6	4,0	4,0	3,5
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	1,7	2,1	2,4	2,3	2,4
	1,1	1,4	1,6	1,6	1,7
Of which					
- overdue claims	0,0	0,0	0,0	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	9,7	7,7	8,1	8,2	8,1
	6,5	5,1	5,6	5,7	5,6
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,2	1,2	1,3	1,3	1,3
	0,8	0,8	0,9	0,9	0,9
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	18,0	18,4	19,3	19,5	20,1
	12,1	12,0	13,3	13,5	13,9
Of which:					
- overdue claims	1,2	1,3	1,0	1,0	1,0
	0,8	0,8	0,7	0,7	0,7
1.7 Loans and other placements with non-resident individuals	0,1	0,1	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision on loans, deposits and other placements	9,2	8,6	6,9	7,0	7,1
	6,2	5,6	4,8	4,8	4,9
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,3	0,2	0,2	0,2	0,2
	0,2	0,1	0,1	0,1	0,1
Credit institutions' portfolio of promissory notes of residents	1,2	1,5	0,8	0,9	1,1
	0,8	1,0	0,6	0,6	0,7
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.10		1.01.11		1.01.12		1.02.12		1.03.12	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	4 075,4	100,0	5 499,0	100,0	5 977,9	100,0	5 888,6	100,0	5 968,4	100,0
- in rubles	3 309,3	81,2	4 567,6	83,1	5 008,9	83,8	4 992,7	84,8	5 081,9	85,1
- in foreign currency	766,1	18,8	931,4	16,9	969,0	16,2	895,9	15,2	886,5	14,9
Of which:										
Securities at fair value through profit or loss	1 469,8	36,1	1 654,8	30,1	1 662,6	27,8	1 610,3	27,3	1 674,1	28,0
- in rubles	1 309,8	32,1	1 428,6	26,0	1 458,8	24,4	1 437,5	24,4	1 500,5	25,1
- in foreign currency	160,0	3,9	226,2	4,1	203,8	3,4	172,8	2,9	173,6	2,9
Securities available for sale	2 157,1	52,9	3 005,5	54,7	3 074,5	51,4	3 012,5	51,2	3 016,3	50,5
- in rubles	1 678,4	41,2	2 448,5	44,5	2 465,4	41,2	2 438,3	41,4	2 468,5	41,4
- in foreign currency	478,6	11,7	557,0	10,1	609,1	10,2	574,3	9,8	547,7	9,2
Securities held-to-maturity	150,6	3,7	458,3	8,3	840,8	14,1	867,7	14,7	860,9	14,4
- in rubles	116,6	2,9	432,4	7,9	806,3	13,5	834,6	14,2	829,6	13,9
- in foreign currency	34,0	0,8	25,9	0,5	34,5	0,6	33,2	0,6	31,4	0,5
Shares in associates and subsidiaries	284,5	7,0	368,2	6,7	387,3	6,5	385,4	6,5	405,1	6,8
- in rubles	191,6	4,7	246,8	4,5	267,8	4,5	271,9	4,6	272,8	4,6
- in foreign currency	92,9	2,3	121,4	2,2	119,5	2,0	113,5	1,9	132,3	2,2
Reference data:										
Revaluation of securities	16,3		54,1		-63,5		-32,6		1,6	
Provisions for losses on securities available for sale	13,9		15,2		20,4		26,7		25,8	
Provisions for losses on securities held-to-maturity	2,4		3,9		1,6		1,4		1,5	
Provisions for losses on portfolio of shares in associates and subsidiaries	2,3		3,1		7,9		7,8		7,7	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.10		1.01.11		1.01.12		1.02.12		1.03.12	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Debt securities held, total	3 379,1	100,0	4 419,9	100,0	4 676,2	100,0	4 617,4	100,0	4 681,8	100,0
- in rubles	2 741,3	81,1	3 661,2	82,8	3 907,2	83,6	3 910,7	84,7	3 997,8	85,4
- in foreign currency	637,8	18,9	758,7	17,2	769,0	16,4	706,7	15,3	683,9	14,6
of which: revaluation	10,5	0,3	17,0	0,4	-48,8	-1,0	-29,5	-0,6	-9,0	-0,2
Debt securities at book value held (without revaluation)	3 368,6	100,0	4 402,9	100,0	4 725,0	100,0	4 646,9	100,0	4 690,8	100,0
of which:										
debt securities of the Russian Federation	767,9	22,8	1 177,5	26,7	1 496,3	31,7	1 377,5	29,6	1 493,3	31,8
- in rubles	656,5	19,5	1 113,4	25,3	1 397,1	29,6	1 306,6	28,1	1 418,4	30,2
- in foreign currency	111,4	3,3	64,1	1,5	99,2	2,1	70,9	1,5	74,9	1,6
debt securities of the Bank of Russia	283,1	8,4	588,5	13,4	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	283,1	8,4	588,5	13,4	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	229,6	6,8	284,3	6,5	223,7	4,7	227,3	4,9	221,7	4,7
- in rubles	229,6	6,8	284,3	6,5	223,6	4,7	227,2	4,9	221,6	4,7
- in foreign currency	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0
debt securities of resident credit institutions	289,3	8,6	365,0	8,3	408,5	8,6	436,7	9,4	468,2	10,0
- in rubles	252,2	7,5	345,0	7,8	408,5	8,6	436,7	9,4	454,9	9,7
- in foreign currency	37,1	1,1	20,0	0,5	0,0	0,0	0,0	0,0	13,4	0,3
other debt securities of residents	759,2	22,5	901,1	20,5	997,5	21,1	1 012,8	21,8	1 017,9	21,7
- in rubles	759,1	22,5	893,4	20,3	997,4	21,1	1 012,7	21,8	1 017,8	21,7
- in foreign currency	0,1	0,0	7,7	0,2	0,1	0,0	0,1	0,0	0,1	0,0
debt securities of other countries	33,5	1,0	59,6	1,4	40,3	0,9	39,2	0,8	34,2	0,7
- in rubles	0,0	0,0	6,6	0,2	5,0	0,1	5,1	0,1	5,2	0,1
- in foreign currency	33,5	1,0	53,0	1,2	35,3	0,7	34,1	0,7	29,0	0,6
debt securities of non-resident banks	90,1	2,7	189,3	4,3	169,5	3,6	155,6	3,3	142,3	3,0
- in rubles	28,9	0,9	20,0	0,5	23,0	0,5	22,7	0,5	19,8	0,4
- in foreign currency	61,1	1,8	169,4	3,8	146,5	3,1	132,8	2,9	122,5	2,6
other debt securities of non-residents	539,7	16,0	469,9	10,7	629,7	13,3	577,1	12,4	545,0	11,6
- in rubles	174,6	5,2	138,4	3,1	245,0	5,2	243,5	5,2	238,1	5,1
- in foreign currency	365,1	10,8	331,5	7,5	384,7	8,1	333,5	7,2	306,9	6,5
debt securities delivered without derecognition in the balance sheet	362,7	10,8	355,3	8,1	747,0	15,8	807,9	17,4	755,9	16,1
- in rubles	334,0	9,9	243,2	5,5	645,9	13,7	675,0	14,5	620,5	13,2
- in foreign currency	28,7	0,9	112,1	2,5	101,1	2,1	132,9	2,9	135,4	2,9
overdue debt securities	13,4	0,4	12,3	0,3	12,6	0,3	12,7	0,3	12,1	0,3
- in rubles	12,9	0,4	11,4	0,3	10,6	0,2	10,6	0,2	10,5	0,2
- in foreign currency	0,5	0,0	0,9	0,0	2,0	0,0	2,2	0,0	1,6	0,0
Reference data:										
Provisions for losses on debt securities	19,5		20,6		19,6		19,2		18,4	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.10		1.01.11		1.01.12		1.02.12		1.03.12	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Shares held, total	411,8	100,0	710,9	100,0	914,4	100,0	885,8	100,0	881,6	100,0
- in rubles	376,4	91,4	659,7	92,8	833,9	91,2	810,2	91,5	811,3	92,0
- in foreign currency	35,3	8,6	51,3	7,2	80,5	8,8	75,7	8,5	70,3	8,0
of which: revaluation	5,8	1,4	37,0	5,2	-14,7	-1,6	-3,1	-0,4	10,6	1,2
Shares held at book value (without revaluation)	406,0	100,0	673,9	100,0	929,1	100,0	889,0	100,0	871,0	100,0
of which shares of:										
resident credit institutions	4,6	1,1	5,7	0,8	10,6	1,1	8,4	1,0	6,8	0,8
- in rubles	4,5	1,1	5,7	0,8	10,5	1,1	8,3	0,9	6,7	0,8
- in foreign currency	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0
other residents	354,2	87,2	588,0	87,3	786,6	84,7	763,5	85,9	755,8	86,8
- in rubles	344,7	84,9	586,4	87,0	784,2	84,4	761,5	85,7	754,0	86,6
- in foreign currency	9,5	2,3	1,6	0,2	2,4	0,3	2,0	0,2	1,9	0,2
non-resident credit institutions	6,4	1,6	28,1	4,2	13,9	1,5	12,7	1,4	10,9	1,2
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	6,4	1,6	28,1	4,2	13,9	1,5	12,7	1,4	10,9	1,2
other non-residents	27,0	6,6	22,2	3,3	64,5	6,9	61,2	6,9	58,4	6,7
- in rubles	8,4	2,1	8,4	1,2	8,4	0,9	8,4	0,9	8,4	1,0
- in foreign currency	18,6	4,6	13,8	2,0	56,2	6,0	52,9	5,9	50,0	5,7
shares delivered without derecognition in the balance sheet	13,8	3,4	29,9	4,4	53,5	5,8	43,1	4,9	39,1	4,5
- in rubles	13,1	3,2	22,1	3,3	45,5	4,9	35,1	3,9	31,7	3,6
- in foreign currency	0,7	0,2	7,7	1,1	8,0	0,9	8,1	0,9	7,5	0,9
Reference data:										
Provisions for losses on shares	8,2		10,6		14,7		20,9		20,6	

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

(billion rubles)

	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Portfolio of promissory notes discounted by a credit institution, in rubles	210,8	311,1	213,9	252,4	287,9
of which promissory notes, not paid when due	2,6	3,4	1,8	1,9	1,8
Portfolio of promissory notes discounted by a credit institution, in foreign currency	23,2	18,9	19,9	17,0	15,2
of which promissory notes, not paid when due	0,32	0,13	0,03	0,03	0,02
Total	234,0	330,0	233,9	269,3	303,1

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.10		1.01.11		1.01.12		1.02.12		1.03.12	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	234,0	100,0	330,0	100,0	233,9	100,0	269,3	100,0	303,1	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	180,0	76,9	272,7	82,6	199,2	85,2	234,0	86,9	265,3	87,5
- other promissory notes of residents	51,6	22,0	53,1	16,1	32,5	13,9	33,3	12,4	35,9	11,8
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	2,4	1,0	4,2	1,3	2,1	0,9	2,0	0,7	1,9	0,6
Reference data:										
Provisions for losses on promissory notes	8,1		10,7		8,6		8,4		8,7	

¹ including overdue promissory notes.

Table 23

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
1.	Funds raised from organisations, total	9 557,2	11 126,9	13 995,7	13 473,4	13 151,9
	- in rubles	6 398,0	7 786,3	10 330,4	9 785,0	9 568,1
	- in foreign currency	3 159,3	3 340,5	3 665,3	3 688,4	3 583,9
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	3 857,4	4 845,1	5 326,7	5 632,0	5 525,6
	- in rubles	3 099,7	4 134,9	4 701,0	4 762,5	4 644,5
	- in foreign currency	757,6	710,2	625,7	869,5	881,1
	Of which:					
1.1.1	Funds of individual entrepreneurs	90,6	121,2	146,0	143,3	138,7
	- in rubles	88,9	119,6	144,0	141,0	136,1
	- in foreign currency	1,7	1,6	2,0	2,3	2,5
1.2.	Government and other extra budgetary funds in settlement accounts	13,7	12,0	7,1	4,6	4,3
1.3.	Float	209,5	218,4	272,7	294,0	278,3
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	5 466,6	6 035,6	8 367,4	7 524,2	7 325,3
	- in rubles	3 198,6	3 541,2	5 488,0	4 863,5	4 768,4
	- in foreign currency	2 268,0	2 494,4	2 879,4	2 660,8	2 556,9
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	267,0	464,3	916,5	695,4	528,5
1.4.2.	Certificates of deposit	20,1	15,4	13,4	12,8	11,8
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,0	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting operations	10,1	15,7	21,9	18,6	18,2
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	0,1	0,0	0,0	0,1
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	739,4	955,7	1 387,5	1 234,4	929,8
	- in rubles	652,9	826,0	1 191,4	1 089,4	804,3
	- in foreign currency	86,6	129,7	196,1	145,1	125,4
	with maturity from 31 days to 1 year	2 202,0	2 065,1	3 183,5	2 638,3	2 744,6
	- in rubles	1 658,8	1 597,2	2 728,6	2 214,8	2 364,8
	- in foreign currency	543,2	467,8	454,9	423,5	379,8
	with maturity in excess of 1 year	2 525,1	3 014,8	3 796,4	3 651,5	3 650,9
	- in rubles	886,9	1 118,0	1 568,1	1 559,3	1 599,3
	- in foreign currency	1 638,2	1 896,8	2 228,3	2 092,2	2 051,6
	Reference data					
	Funds raised from non-resident organisations, total	1 430,8	1 704,6	1 924,3	1 787,2	1 760,9
	- in rubles	215,1	299,7	381,2	379,0	375,2
	- in foreign currency	1 215,7	1 404,9	1 543,1	1 408,2	1 385,7
	of which:					
	Funds of non-resident organisations in settlement and other accounts	113,8	195,2	179,7	183,0	184,9
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	203,9	269,3	350,1	299,5	271,2
	Other funds raised from non-resident legal entities	1 101,7	1 228,8	1 381,6	1 289,4	1 289,2
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

Table 24

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

	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Issued debt obligations - total	1 196,8	1 364,6	1 551,1	1 578,0	1 787,3
including:					
bonds:	412,7	537,9	666,7	680,8	729,5
of which					
with maturities less than one year	3,9	0,0	1,2	1,3	4,8
with maturities in excess of one year	408,8	537,9	665,5	679,5	724,8
deposit certificates ¹	20,1	15,4	13,4	12,8	11,8
of which					
with maturities in excess of one year	8,8	3,6	2,3	1,5	1,5
with maturities in excess of one year	10,6	11,4	11,0	11,0	10,1
savings certificates ²	15,5	14,0	11,5	11,1	12,7
of which					
with maturities in excess of one year	10,0	8,2	4,8	4,3	5,1
with maturities in excess of one year	3,8	4,2	5,3	5,4	6,2
promissory notes and banker's acceptances	748,6	797,3	859,5	873,3	1 033,3
of which					
with maturities in excess of one year	420,3	407,8	483,1	488,9	656,4
with maturities in excess of one year	315,2	375,4	359,7	364,6	356,6

¹ Included in corporate deposits.

² Included in retail deposits.

Individual deposit structure

(billion rubles)

		1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
1	Individual deposits	7 485,0	9 818,0	11 871,4	11 638,4	11 793,4
	- of which savings certificates	15,5	14,0	11,5	11,1	12,7
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 232,1	1 733,0	2 281,3	2 019,1	2 102,9
	- in rubles	1 060,8	1 546,4	2 059,3	1 802,7	1 883,1
	- in foreign currency	171,3	186,5	222,1	216,4	219,8
1.2.	Individual deposits with maturity from 31 days to 1 year	1 481,6	1 730,3	2 376,7	2 526,4	2 590,3
	- in rubles	965,9	1 353,3	1 981,1	2 140,4	2 200,9
	- in foreign currency	515,6	377,0	395,6	385,9	389,5
1.3.	Individual deposits with maturity in excess of 1 year	4 771,3	6 354,7	7 213,4	7 093,0	7 100,2
	- in rubles	3 484,4	5 018,8	5 661,9	5 590,4	5 619,0
	- in foreign currency	1 286,9	1 335,9	1 551,5	1 502,6	1 481,2
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	84,0	103,3	134,7	130,6	129,2

Table 26

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

(billion rubles)

	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Loans, deposits and other funds raised from other credit institutions, total	3 117,3	3 754,9	4 560,2	4 499,4	4 130,0
- in rubles	1 420,5	1 832,1	2 197,7	2 251,0	2 088,7
- in foreign currency	1 696,8	1 922,8	2 362,5	2 248,3	2 041,2
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 234,2	1 696,6	2 123,6	2 150,1	1 971,0
- in rubles	1 019,4	1 407,6	1 767,2	1 819,4	1 647,8
- in foreign currency	214,8	289,0	356,4	330,7	323,2
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	1 883,1	2 058,3	2 436,6	2 349,3	2 158,9
- in rubles	401,1	424,5	430,5	431,6	440,9
- in foreign currency	1 482,0	1 633,8	2 006,0	1 917,6	1 718,0
of which					
overdue debt	0,2	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,2	0,0	0,0	0,0	0,0

Table 27

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.03.12

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	22 776	48,6	67 337	0,2
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	81	24 046	51,4	26 441 312	64,7
No budgetary funds	892	0	0,0	14 365 130	35,2
Data not available	0	0	0,0	0	0,0
Total	974	46 822	100,0	40 873 778	100,0

¹ Without government and other extra-budgetary funds

Funds raised from and placed with non-residents

№	Indicator	1.01.10		1.01.11		1.01.12		1.02.12		1.03.12	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	1 515,1	5,1	1 808,3	5,3	2 059,6	4,9	1 918,5	4,7	1 890,7	4,6
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 419,4	4,8	1 693,3	5,0	1 911,3	4,6	1 771,9	4,3	1 745,2	4,3
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 305,6	4,4	1 498,1	4,4	1 731,7	4,2	1 588,9	3,9	1 560,4	3,8
1.2	Individual deposits (excluding saving certificates)	84,0	0,3	103,3	0,3	134,7	0,3	130,6	0,3	129,2	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	64,1	0,2	76,5	0,2	98,9	0,2	97,1	0,2	95,1	0,2
1.3	Funds in other accounts	11,7	0,0	11,7	0,0	13,5	0,0	15,9	0,0	16,3	0,0
2.	Funds in correspondent and other accounts of credit institutions	105,1	0,4	101,3	0,3	119,9	0,3	97,0	0,2	116,5	0,3
3.	Loans, deposits and other funds raised from credit institutions	1 883,1	6,4	2 058,3	6,1	2 436,6	5,9	2 349,3	5,7	2 158,9	5,3
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	3 503,2	11,9	3 967,9	11,7	4 616,0	11,1	4 364,7	10,6	4 166,1	10,2
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	87,8	0,3	83,8	0,2	124,9	0,3	115,4	0,3	99,5	0,2
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	2 707,4	9,2	2 943,9	8,7	4 149,8	10,0	4 142,1	10,1	4 044,3	9,9
	of which overdue claims	41,8	0,1	10,0	0,0	33,6	0,1	31,8	0,1	41,2	0,1
	of which:										
1.1.	Loans, deposits and other placements	1 922,9	6,5	1 711,4	5,1	2 311,2	5,6	2 330,8	5,7	2 286,9	5,6
1.2	Loans and other placements with legal entities	774,3	2,6	1 219,1	3,6	1 827,4	4,4	1 800,3	4,4	1 746,5	4,3
1.3	Loans and other placements with individuals	10,2	0,0	13,3	0,0	11,2	0,0	11,0	0,0	10,9	0,0
2.	Correspondent accounts with banks	667,6	2,3	689,3	2,0	773,1	1,9	918,2	2,2	878,6	2,2
3.	Securities acquired by credit institutions, total	699,1	2,4	773,4	2,3	919,9	2,2	847,8	2,1	792,7	1,9
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	663,3	2,3	718,9	2,1	839,4	2,0	771,9	1,9	721,5	1,8
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	33,4	0,1	50,3	0,1	78,4	0,2	73,9	0,2	69,2	0,2
3.3	Discounted promissory notes	2,5	0,0	4,2	0,0	2,1	0,0	2,0	0,0	1,9	0,0
4.	Shares in associates and subsidiaries	94,2	0,3	122,7	0,4	122,9	0,3	116,9	0,3	135,5	0,3
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	4 168,3	14,2	4 529,3	13,4	5 965,7	14,3	6 025,0	14,6	5 851,2	14,3
	Reference data:										
	Overdue interest on claims of credit institutions	2,7	0,0	0,7	0,0	1,8	0,0	1,5	0,0	1,5	0,0

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

Financial Condition

Table 29

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Total	205 109,7	573 379,7	848 216,8	102 656,7	182 332,7	1 058	1 012	978	976	974	71 355,6	132 079,1	173 170,6	9 522,9	22 385,8
Profit-making CIs ¹	284 938,7	595 046,7	853 842,3	108 980,5	188 127,0	938	931	928	788	810	69 308,1	131 763,4	172 913,2	9 256,6	22 201,5
Loss-making CIs	-79 829,0	-21 667,0	-5 625,5	-6 323,8	-5 794,3	120	81	50	188	164	2 047,5	315,6	257,4	266,3	184,3
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total						1058	1012	978	976	974					

¹ including CIs with zero profit.

Table 30

Structure of operating credit institutions' income and expenses¹

	1.01.10		1.01.11		1.10.11		1.01.12	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institution, total	31 600,6	100,0	22 645,4	100,0	18 079,6	100,0	27 399,1	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 895,6	6,0	1 609,2	7,1	1 179,1	6,5	1 637,0	6,0
1.2. Interest income on loans to individuals	589,1	1,9	613,4	2,7	552,9	3,1	778,7	2,8
1.3. Income on securities	1 050,6	3,3	754,2	3,3	577,6	3,2	799,0	2,9
1.4. Income on operations with foreign currency	22 740,3	72,0	14 159,3	62,5	11 544,1	63,9	17 923,0	65,4
1.5. Commissions	473,3	1,5	513,3	2,3	413,1	2,3	587,1	2,1
1.6. Recovery of loss provision	3 616,7	11,5	4 118,9	18,2	2 697,9	14,9	3 963,9	14,5
1.7. Other income	1 234,9	3,9	877,2	3,9	1 114,9	6,2	1 710,4	6,2
Of which:								
1.7.1. Fines, penalties, forfeits	53,2	0,2	102,4	0,5	41,6	0,2	68,6	0,3
2. Expenses of credit institution, total	31 394,7	100,0	22 064,4	100,0	17 455,4	100,0	26 550,8	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	946,0	3,0	608,4	2,8	434,8	2,5	629,8	2,4
2.2. Interest expenses on funds raised from individuals	455,6	1,5	562,6	2,6	406,4	2,3	542,8	2,0
2.3. Expenses on operations with securities	681,2	2,2	394,3	1,8	366,0	2,1	495,5	1,9
2.4. Expenses on operations with foreign currency	22 581,7	71,9	14 114,1	64,0	11 468,0	65,7	17 829,3	67,2
2.5. Commissions	56,6	0,2	61,3	0,3	59,4	0,3	88,6	0,3
2.6. Expenses on loss provision	4 667,3	14,9	4 352,5	19,7	2 794,1	16,0	4 074,1	15,3
2.7. Management expenses (including personnel costs)	621,5	2,0	719,9	3,3	618,0	3,5	894,0	3,4
2.8. Other expenses	1 384,7	4,4	1 251,2	5,7	1 308,8	7,5	1 996,6	7,5
Of which:								
2.8.1. Fines, penalties, forfeits	1,4	0,0	1,6	0,0	1,2	0,0	1,7	0,0

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

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

Some indicators that characterise assets and liabilities of credit institutions by federal districts and subjects of the Russian Federation
Table 31.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.03.12

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	27 398 937 011	8 731 275 803	28 077 512 735	8 073 709 496
Belgorod Region	17 460 099	582 541	17 570 816	471 824
Bryansk Region	765 431	2 519	767 919	31
Vladimir Region	5 343 438	262 054	5 193 868	411 624
Voronezh Region	2 576 817	6 660	2 583 152	325
Ivanovo Region	11 794 579	530 355	11 657 319	667 615
Kaluga Region	15 418 893	681 130	15 392 404	707 619
Kostroma Region	77 978 839	6 552 025	77 458 753	7 072 111
Kursk Region	14 218 987	694 475	14 246 669	666 793
Lipetsk Region	25 391 876	3 654 412	25 399 921	3 646 367
Moscow Region	76 373 468	10 987 549	75 210 055	12 150 962
Orel Region	5 920 001	82 015	5 905 494	96 522
Ryazan Region	14 403 281	930 686	14 614 502	719 465
Smolensk Region	30 202 477	3 020 920	28 658 935	4 564 462
Tambov Region	2 356 535	27 347	2 359 595	24 287
Tver Region	9 629 259	463 638	9 632 059	460 838
Tula Region	12 695 957	573 811	12 694 084	575 684
Yaroslavl Region	8 351 451	325 144	8 367 201	309 394
City of Moscow	27 068 055 623	8 701 898 522	27 749 799 989	8 041 163 573
North-Western Federal District	992 848 964	209 723 821	1 014 920 263	188 403 872
Republic of Karelia	1 191 319	24 596	1 190 489	25 426
Komi Republic	7 067 018	582 087	7 102 947	546 158
Akhangel'sk Region	943 681	17 214	949 462	11 433
Vologda Region	62 711 832	4 520 599	59 424 309	7 808 717
Kaliningrad Region	17 387 656	5 794 375	17 293 137	5 888 894
Leningrad Region*	8 253 427	607 968	8 239 152	622 243
Murmansk Region	8 668 166	1 035 527	8 295 702	1 407 991
Novgorod Region	4 691 833	120 772	4 709 323	103 282
Pskov Region	2 871 030	31 993	2 874 012	29 011
St Petersburg	879 063 002	196 988 690	904 841 730	171 960 717
Southern Federal District	190 114 732	12 391 151	190 525 557	11 980 326
Republic of Adygeya	4 049 056	25 525	4 062 081	12 500
Republic of Kalmykia	1 048 444	104 636	1 043 481	109 599
Krasnodar Territory	90 929 616	3 989 939	91 271 830	3 647 725
Astrakhan Region	6 361 767	379 358	6 379 418	361 707
Volgograd Region	15 924 327	902 309	15 967 901	858 735
Rostov Region	71 801 522	6 989 384	71 800 846	6 990 060
North-Caucasian Federal District	63 034 838	3 960 131	63 166 710	3 828 259
Republic of Daghestan	30 103 729	539 743	30 088 429	555 043
Republic of Ingushetia	890 658	33 837	912 686	11 809
Kabardino-Balkar Republic	5 432 077	97 473	5 462 475	67 075
Karachai-Cherkess Republic	3 916 592	2 703 306	4 048 254	2 571 644
Republic of North Ossetia - Alania	9 310 557	167 921	9 269 842	208 636
Chechen Republic	0	0	0	0
Stavropol Territory	13 381 225	417 851	13 385 024	414 052
Volga Federal District	1 171 039 776	90 528 123	1 179 204 285	82 347 265

Republic of Bashkortostan	70 109 063	4 854 515	70 360 827	4 608 259
Republic of Marii El	1 806 975	12 783	1 815 001	4 757
Republic of Mordovia	18 259 426	298 967	18 253 794	304 599
Republic of Tatarstan	527 508 015	49 105 916	532 977 802	43 642 068
Udmurt Republic	22 896 234	2 462 018	23 277 986	2 080 266
Chuvash Republic	9 087 091	258 592	9 090 409	255 274
Perm Territory	30 920 249	2 344 700	30 630 469	2 634 480
Kirov Region	24 831 126	2 779 402	26 071 571	1 536 775
Nizhny Novgogrod Region	72 096 201	4 988 661	72 617 096	4 467 095
Orenburg Region	38 771 709	1 327 002	38 504 366	1 594 345
Penza Region	3 003 124	0	3 003 124	0
Samara Region	289 184 973	17 332 760	289 934 235	16 558 555
Saratov Region	52 624 096	4 443 582	52 883 485	4 184 193
Ulyanovsk Region	9 941 494	319 225	9 784 120	476 599
Ural Federal District	764 401 572	126 737 416	796 607 490	95 237 271
Kurgan Region	2 623 437	30 035	2 624 619	28 853
Sverdlovsk Region	338 092 384	30 101 896	345 628 659	22 619 197
Tyumen Region	314 855 229	87 012 712	338 223 288	64 296 850
Chelyabinsk Region	108 830 522	9 592 773	110 130 924	8 292 371
Siberian Federal District	483 155 517	82 134 479	486 753 539	78 407 215
Republic of Altai	14 410 544	73 185	14 464 604	19 125
Republic of Buryatiya	7 303 391	1 158 098	7 675 515	785 974
Republic of Tuva	248 503	1 585	249 514	574
Republic of Khakassia	4 336 061	42 221	4 341 571	36 711
Altai Territory	15 516 253	332 005	15 513 971	334 287
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10 959 143	326 253	10 979 485	305 911
Irkutsk Region	17 129 955	1 218 813	17 869 977	478 791
Kemerovo Region	26 140 546	884 084	26 674 006	350 624
Novosibirsk Region	357 483 320	75 370 356	359 483 732	73 240 702
Omsk Region	19 598 811	2 523 343	19 474 475	2 647 679
Tomsk Region	10 028 990	204 536	10 026 689	206 837
Far Eastern Federal District	380 349 067	24 088 074	372 028 884	32 403 022
Republic of Sakha (Yakutia)	19 218 417	444 214	19 156 193	506 438
Kamchatka Territory	14 190 390	1 151 236	14 375 027	961 364
Primorskiy Territory	86 607 434	6 375 734	85 997 737	6 985 431
Khabarovsk Territory	46 489 271	2 763 200	46 484 043	2 768 428
Amur Region	202 593 888	12 332 970	194 706 732	20 220 126
Magadan Region	0	0	0	0
Sakhalin Region	11 249 667	1 020 720	11 309 152	961 235
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

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

Table 31.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.03.12

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	21 215 161 483	8 032 060 511	21 887 352 910	7 359 869 084
Belgorod Region	106 022 395	14 687 769	106 145 723	14 564 441
Bryansk Region	53 192 460	3 371 082	53 172 897	3 390 645
Vladimir Region	106 426 909	8 824 459	106 488 457	8 762 911
Voronezh Region	586 038 498	16 445 154	586 105 170	16 378 482
Ivanovo Region	58 879 761	4 625 946	58 745 204	4 760 503
Kaluga Region	80 057 443	7 259 711	80 049 003	7 268 151
Kostroma Region	67 651 947	2 529 115	67 541 476	2 639 586
Kursk Region	61 124 860	3 463 156	61 018 670	3 569 346
Lipetsk Region	80 211 384	7 271 657	80 232 119	7 250 922
Moscow Region	765 828 013	65 070 090	765 211 361	65 686 742
Orel Region	40 367 314	2 131 040	40 350 073	2 148 281
Ryazan Region	88 922 985	1 567 315	88 716 518	1 773 782
Smolensk Region	78 275 362	1 430 821	78 256 654	1 449 529
Tambov Region	44 236 032	2 442 161	44 243 277	2 434 916
Tver Region	78 759 555	7 699 473	78 741 280	7 717 748
Tula Region	104 283 163	28 209 153	104 092 782	28 399 534
Yaroslavl Region	169 900 889	4 016 924	169 957 970	3 959 843
City of Moscow	18 644 982 513	7 851 015 485	19 318 284 276	7 177 713 722
North-Western Federal District	2 491 900 050	438 904 165	2 464 856 158	465 948 057
Republic of Karelia	42 719 666	9 122 645	45 251 289	6 591 022
Komi Republic	80 400 124	6 122 852	80 392 841	6 130 135
Akhangel'sk Region	116 527 870	9 090 519	116 482 327	9 136 062
Vologda Region	144 991 301	10 794 568	144 141 150	11 644 719
Kaliningrad Region	93 185 645	23 826 041	73 231 363	43 780 323
Leningrad Region	40 083 184	966 930	40 745 242	304 872
Murmansk Region	59 436 055	21 298 629	72 818 495	7 916 189
Novgorod Region	42 693 063	3 731 997	41 416 153	5 008 907
Pskov Region	42 444 866	250 770	39 510 230	3 185 406
St Petersburg	1 829 418 276	353 699 214	1 810 867 068	372 250 422
Southern Federal District	1 261 943 821	67 681 088	1 253 730 397	75 894 512
Republic of Adygeya	20 397 306	154 149	20 408 119	143 336
Republic of Kalmykia	7 699 626	55 821	7 687 874	67 573
Krasnodar Territory	590 080 312	23 712 740	582 060 894	31 732 158
Astrakhan Region	65 565 037	1 930 051	65 599 969	1 895 119
Volgograd Region	142 863 430	11 056 787	142 067 912	11 852 305
Rostov Region	435 338 110	30 771 540	435 905 629	30 204 021
North-Caucasian Federal District	386 358 841	9 382 039	386 743 630	8 997 250
Republik of Daghestan	59 300 387	983 497	59 264 997	1 018 887
Republic of Ingushetia	10 194 959	82 824	10 215 545	62 238
Kabardino-Balkar Republic	31 700 314	837 055	31 699 681	837 688
Karachai-Cherkess Republic	14 925 406	2 253 807	15 017 433	2 161 780
Republic of North Ossetia - Alania	25 620 578	1 096 725	25 613 528	1 103 775
Chechen Republic	19 466 795	38 743	19 457 492	48 046
Stavropol Territory	225 150 402	4 089 388	225 474 954	3 764 836

Volga Federal District	3 535 105 856	233 424 053	3 583 480 649	185 049 260
Republic of Bashkortostan	320 570 096	54 085 701	348 680 783	25 975 014
Republic of Marii El	48 458 953	2 021 314	48 461 809	2 018 458
Republic of Mordovia	80 388 793	387 445	80 429 199	347 039
Republic of Tatarstan	682 402 840	61 251 554	688 298 088	55 356 306
Udmurt Republic	117 817 868	2 461 139	123 666 027	-3 387 020
Chuvash Republic	75 274 230	4 064 322	75 343 041	3 995 511
Perm Territory	303 068 863	12 399 005	312 497 578	2 970 290
Kirov Region	97 925 089	2 867 003	99 096 703	1 695 389
Nizhny Novgograd Region	463 764 196	16 289 450	464 900 092	15 153 554
Orenburg Region	114 601 561	7 660 482	114 357 365	7 904 678
Penza Region	67 811 753	4 258 146	67 783 152	4 286 747
Samara Region	931 172 533	45 347 539	928 051 523	48 468 549
Saratov Region	158 135 911	13 298 967	158 386 040	13 048 838
Ulyanovsk Region	73 713 170	7 031 986	73 529 249	7 215 907
Ural Federal District	1 883 857 435	314 233 792	1 915 004 054	283 087 173
Kurgan Region	36 580 296	149 289	36 583 409	146 176
Sverdlovsk Region	857 167 514	151 917 142	866 067 662	143 016 994
Tyumen Region	646 602 228	131 176 983	668 600 308	109 178 903
Chelyabinsk Region	343 507 397	30 990 378	343 752 675	30 745 100
Siberian Federal District	1 942 935 496	97 289 227	1 948 625 898	91 598 825
Republic of Altai	9 840 616	89 166	9 904 195	25 587
Republic of Buryatiya	42 035 018	4 899 995	42 417 125	4 517 888
Republic of Tuva	11 584 553	14 954	11 585 404	14 103
Republic of Khakassia	26 860 177	260 207	26 870 365	250 019
Altai Territory	173 911 762	4 281 269	173 910 756	4 282 275
Zabaykal Territory	37 824 119	1 853 585	37 795 494	1 882 210
Krasnoyarsk Territory	283 542 071	14 559 263	283 014 618	15 086 716
Irkutsk Region	273 020 084	5 724 739	273 756 600	4 988 223
Kemerovo Region	191 916 909	18 235 815	192 377 677	17 775 047
Novosibirsk Region	642 530 256	41 624 317	649 213 484	34 941 089
Omsk Region	159 178 301	4 621 128	157 095 193	6 704 236
Tomsk Region	90 691 630	1 124 789	90 684 987	1 131 432
Far Eastern Federal District	896 020 127	58 609 384	887 534 725	67 094 786
Republic of Sakha (Yakutia)	73 528 393	4 501 443	73 531 561	4 498 275
Kamchatka Territory	40 165 954	2 825 573	39 906 935	3 084 592
Primorskiy Territory	188 541 266	17 245 605	187 761 181	18 025 690
Khabarovsk Territory	349 790 282	22 531 682	349 768 164	22 553 800
Amur Region	107 966 545	-2 505 903	100 693 823	4 766 819
Magadan Region	66 423 514	8 179 146	66 177 826	8 424 834
Sakhalin Region	57 921 571	5 447 083	58 008 228	5 360 426
Jewish Autonomous Region	5 158 312	244 275	5 160 159	242 428
Chukotka Autonomous Area	6 524 290	140 480	6 526 848	137 922

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

Table 32.1

Securities acquired by credit institutions registered in respective regions, as of 1.03.12

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	4 163 373 715	1 378 580 629	777 924 704	392 916 895	211 408 174	10 078 227
Belgorod Region	956 921	36 876	3 625	0	2 328 359	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	395 976	126 121	8 996	0	181 098	0
Voronezh Region	2 459	2 729	10	0	185 681	0
Ivanovo Region	743 809	42 946	57 838	0	458 470	43 803
Kaluga Region	0	0	14 013	0	0	0
Kostroma Region	25 072 767	246 891	0	5 880	2 071 908	16 897
Kursk Region	1 420 733	1 023 222	0	0	294 712	0
Lipetsk Region	1 524 571	334 233	4 671	0	514 960	18 637
Moscow Region	6 633 114	1 830 622	1 393 113	0	3 066 321	322 543
Orel Region	0	0	17 994	0	4 457	0
Ryazan Region	742 254	494 673	335 965	0	117 755	0
Smolensk Region	849 936	743 013	1 154 134	44	1 248 555	0
Tambov Region	0	0	0	62	0	0
Tver Region	663 464	204 460	14 560	0	0	0
Tula Region	562 451	271 123	4 772	0	11 937	0
Yaroslavl Region	28 735	10 599	8 860	0	4 931	0
City of Moscow	4 123 776 525	1 373 213 121	774 906 153	392 910 909	200 919 030	9 676 347
North-Western Federal District	189 147 469	43 124 090	20 344 729	2 195 273	19 780 134	3 109 158
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 425 229	901 249	74 607	0	5 197	162 127
Akhangel'sk Region	0	0	46 510	0	0	0
Vologda Region	2 923 211	1 140 224	47 777	0	3 032 804	174 682
Kaliningrad Region	3 523 715	198 533	33 333	0	658 159	0
Leningrad Region	712 976	103 770	78	20	0	0
Murmansk Region	1 236 939	615 683	0	0	0	0
Novgorod Region	871 224	369 665	211 224	0	200 433	11 676
Pskov Region	99 470	5 156	0	0	0	0
St Petersburg	177 354 705	39 789 810	19 931 200	2 195 253	15 883 541	2 760 673
Southern Federal District	10 591 318	3 254 736	3 880 540	25 169	3 772 894	458 184
Republic of Adygeya	20 067	20 030	1 677	0	78 777	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 173 320	1 999 902	3 294 289	0	2 134 046	0
Astrakhan Region	1 304 909	940 613	117 170	5 288	221 202	0
Volgograd Region	1 031 314	135 546	37 738	0	1 243 072	458 184
Rostov Region	1 061 708	158 645	429 666	19 881	95 797	0
North-Caucasian Federal District	3 463 333	227 571	250 890	1 210	787 873	0
Republic of Dagestan	1 084 858	0	170 513	0	268 935	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	1 034	0	22 844	0	0	0
Karachai-Cherkess Republic	671 778	0	39 255	0	95 053	0
Republic of North Ossetia - Alania	0	0	18 278	1 000	150 769	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 705 663	227 571	0	210	273 116	0

Volga Federal District	99 180 505	16 289 545	38 594 930	1 030 467	12 607 198	305 260
Republic of Bashkortostan	7 994 907	1 051 327	852 013	0	96 512	0
Republic of Marii El	0	0	0	0	19 902	0
Republic of Mordovia	407 359	125 855	46 637	0	410 898	0
Republic of Tatarstan	46 967 797	8 115 413	16 884 470	765 125	2 943 817	0
Udmurt Republic	2 609 407	456 824	85 226	0	1 316 692	194 668
Chuvash Republic	596 286	75 534	219 210	0	304 457	0
Perm Territory	859 437	0	5 319 724	0	328 844	0
Kirov Region	4 763 847	6 122	1 234 595	0	393 830	0
Nizhny Novgogrod Region	7 838 479	2 394 852	4 340 384	115	1 171 976	44 305
Orenburg Region	3 840 068	69 876	373 349	17 646	3 914 514	9 995
Penza Region	158 974	86 544	33 530	0	5 048	0
Samara Region	21 892 213	3 746 402	7 973 632	247 311	1 426 615	56 292
Saratov Region	1 070 114	115 883	723 139	270	233 398	0
Ulyanovsk Region	181 617	44 913	509 021	0	40 695	0
Ural Federal District	139 893 341	34 164 261	19 914 108	716 340	23 798 290	603 525
Kurgan Region	0	0	0	0	5 007	0
Sverdlovsk Region	74 271 421	12 161 560	13 612 690	100	8 051 039	0
Tyumen Region	46 305 332	11 494 741	6 120 359	716 240	15 187 182	603 525
Chelyabinsk Region	19 316 588	10 507 960	181 059	0	555 062	0
Siberian Federal District	35 499 078	10 574 327	19 366 455	8 150 356	8 890 802	648 701
Republic of Altai	866 004	793 108	1	0	247 806	0
Republic of Buryatiya	50 682	0	884 618	0	2 155	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	7 051	7 505	0	0	0	0
Altai Territory	38 328	36 356	8 981	0	106 935	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 179	4 669	32 443	0	0	0
Irkutsk Region	180 889	10 031	104 069	0	209 085	30 531
Kemerovo Region	2 748 510	1 900 477	97 274	0	146 820	0
Novosibirsk Region	28 775 773	7 208 268	18 223 171	8 150 356	6 588 185	420 999
Omsk Region	2 353 256	508 794	130	0	1 540 154	197 171
Tomsk Region	474 406	105 119	15 768	0	49 662	0
Far Eastern Federal District	40 624 413	7 093 424	1 317 884	39 805	6 896 469	0
Republic of Sakha (Yakutia)	1 569 419	194 407	451 255	0	539 272	0
Kamchatka Territory	475 620	111 149	33 990	39 805	480 122	0
Primorskiy Territory	18 576 151	2 934 003	421 246	0	1 385 487	0
Khabarovsk Territory	1 155 480	40 545	34 620	0	131 638	0
Amur Region	18 807 342	3 813 320	7 641	0	4 316 375	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	40 401	0	369 132	0	43 575	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 32.2

Securities acquired by head-offices and branches of credit institutions located in respective regions, as of 1.03.12

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	4 216 503 606	1 392 151 609	786 513 104	399 819 444	228 113 647	10 935 665
Belgorod Region	956 921	36 876	4 103	0	2 328 359	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	150 236	126 121	8 996	0	46 262	0
Voronezh Region	2 459	2 729	1 157	0	185 681	0
Ivanovo Region	723 921	42 946	62 698	0	458 470	43 803
Kaluga Region	0	0	14 013	0	8 515	0
Kostroma Region	12 784 538	197 526	642	0	77 553	16 897
Kursk Region	1 420 733	1 023 222	0	0	294 712	0
Lipetsk Region	1 524 571	334 233	5 840	0	514 960	18 637
Moscow Region	6 633 114	1 830 622	1 393 307	0	3 788 186	322 543
Orel Region	0	0	17 994	0	4 457	0
Ryazan Region	742 254	494 673	335 965	0	117 755	0
Smolensk Region	253 616	230 704	183 782	44	42 886	0
Tambov Region	0	0	0	62	0	0
Tver Region	515 808	204 460	14 560	0	0	0
Tula Region	562 451	271 123	5 020	0	348 709	0
Yaroslavl Region	28 735	10 599	8 860	0	4 931	0
City of Moscow	4 190 204 249	1 387 345 775	784 456 167	399 819 338	219 892 211	10 533 785
North-Western Federal District	185 294 567	40 641 579	30 064 615	3 442 418	18 770 752	2 872 952
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 975 818	599 658	66 336	0	5 197	100 603
Akhangel'sk Region	0	0	46 510	0	0	0
Vologda Region	1 666 551	921 697	47 777	0	3 032 804	0
Kaliningrad Region	3 523 715	198 533	33 333	0	658 159	0
Leningrad Region	712 976	103 770	78	1 247 165	0	0
Murmansk Region	1 236 939	615 683	0	0	0	0
Novgorod Region	871 224	369 665	211 224	0	200 433	11 676
Pskov Region	99 470	5 156	0	0	0	0
St Petersburg	175 207 874	37 827 417	29 659 357	2 195 253	14 874 159	2 760 673
Southern Federal District	9 389 972	2 787 574	3 762 017	25 169	2 625 167	254 631
Republic of Adygeya	20 067	20 030	1 677	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	6 715 476	1 999 902	3 278 865	0	1 202 431	0
Astrakhan Region	638 498	473 451	123 212	5 288	149 543	0
Volgograd Region	954 223	135 546	39 828	0	1 167 396	254 631
Rostov Region	1 061 708	158 645	318 435	19 881	105 797	0
North-Caucasian Federal District	2 791 555	227 571	253 432	1 210	561 895	0
Republik of Daghestan	1 084 858	0	170 744	0	268 935	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	1 034	0	22 844	0	0	0
Karachai-Cherkess Republic	0	0	39 255	0	95 053	0
Republic of North Ossetia - Alania	0	0	18 278	1 000	149 095	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 705 663	227 571	2 311	210	48 812	0
Volga Federal District	98 515 659	16 289 545	38 485 251	1 031 129	13 194 497	305 260
Republic of Bashkortostan	7 373 510	1 051 327	832 300	0	276 726	0

Republic of Marii El	0	0	0	0	19 902	0
Republic of Mordovia	407 359	125 855	46 637	0	162 879	0
Republic of Tatarstan	46 877 348	8 115 413	16 783 730	765 125	3 962 746	0
Udmurt Republic	2 609 407	456 824	86 294	0	1 316 692	194 668
Chuvash Republic	596 286	75 534	219 326	43	507 253	0
Perm Territory	859 437	0	5 322 442	0	290 939	0
Kirov Region	4 763 847	6 122	1 234 595	0	393 830	0
Nizhny Novgogrod Region	7 838 479	2 394 852	4 340 923	234	1 165 975	44 305
Orenburg Region	3 840 068	69 876	375 775	17 646	3 914 514	9 995
Penza Region	158 974	86 544	33 530	0	97 615	0
Samara Region	21 939 213	3 746 402	7 976 009	247 811	845 408	56 292
Saratov Region	1 070 114	115 883	724 669	270	240 018	0
Ulyanovsk Region	181 617	44 913	509 021	0	0	0
Ural Federal District	120 758 771	30 976 866	19 681 466	716 340	18 922 216	603 525
Kurgan Region	0	0	0	0	5 007	0
Sverdlovsk Region	55 136 851	8 974 165	13 370 528	100	3 353 778	0
Tyumen Region	46 305 332	11 494 741	6 129 821	716 240	14 982 622	603 525
Chelyabinsk Region	19 316 588	10 507 960	181 117	0	580 809	0
Siberian Federal District	17 210 451	5 604 008	1 516 472	0	2 941 135	231 022
Republic of Altai	68 306	0	1	0	247 806	0
Republic of Buryatiya	50 682	0	884 618	0	2 155	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	7 051	7 505	0	0	0	0
Altai Territory	38 328	36 356	8 987	0	106 995	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 179	4 669	32 443	0	12 224	0
Irkutsk Region	180 889	10 031	104 069	0	209 085	30 531
Kemerovo Region	2 748 510	1 900 477	98 516	0	146 820	0
Novosibirsk Region	11 343 169	3 031 057	370 297	0	796 059	3 320
Omsk Region	2 294 931	508 794	1 676	0	1 370 329	197 171
Tomsk Region	474 406	105 119	15 865	0	49 662	0
Far Eastern Federal District	31 298 275	4 629 833	1 317 884	39 805	2 812 525	0
Republic of Sakha (Yakutia)	1 676 608	194 407	451 255	0	1 063 197	0
Kamchatka Territory	468 301	111 149	33 990	39 805	159 342	0
Primorskiy Territory	18 864 576	2 934 003	441 853	0	1 357 740	0
Khabarovsk Territory	861 876	40 545	14 013	0	188 671	0
Amur Region	9 386 513	1 349 729	7 641	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	40 401	0	369 132	0	43 575	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 33.1

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.03.12

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	18 816 621 776	11 832 331 033	1 258 812 510	4 607 386 679
Belgorod Region	10 034 599	7 995 149	519 477	1 112 173
Bryansk Region	722 661	72 661	650 000	0
Vladimir Region	2 764 396	1 635 956	155 200	932 440
Voronezh Region	624 237	429 699	145 067	49 471
Ivanovo Region	8 039 503	4 282 452	80 060	3 513 195
Kaluga Region	7 524 916	2 253 362	1 628 000	3 445 554
Kostroma Region	41 624 000	11 324 668	852 992	28 069 804
Kursk Region	10 357 749	9 257 408	100 000	769 668
Lipetsk Region	19 382 774	14 610 221	1 159 000	1 414 559
Moscow Region	52 227 435	26 961 460	500 009	23 026 937
Orel Region	4 700 478	2 410 157	30 000	2 063 300
Ryazan Region	9 658 751	7 943 895	580 000	1 097 431
Smolensk Region	20 826 254	13 009 537	2 380 857	5 143 827
Tambov Region	1 733 696	1 427 780	0	235 916
Tver Region	6 649 585	4 051 726	668 342	1 929 517
Tula Region	9 235 356	7 627 919	414 000	1 162 610
Yaroslavl Region	5 820 943	4 396 113	522 601	793 291
City of Moscow	18 604 694 443	11 712 640 870	1 248 426 905	4 532 626 986
North-Western Federal District	619 480 578	445 210 507	60 855 267	69 232 281
Republic of Karelia	847 535	194 029	260 000	225 456
Komi Republic	3 086 986	1 759 431	890 000	437 161
Akhangel'sk Region	397 084	326 584	29 590	27 065
Vologda Region	44 394 693	24 872 424	3 001 119	15 402 930
Kaliningrad Region	9 282 610	6 416 452	1 639 689	1 205 249
Leningrad Region	4 291 499	2 986 279	528 030	666 832
Murmansk Region	4 920 118	2 120 079	301 000	2 374 243
Novgorod Region	1 494 139	1 016 874	10 500	432 900
Pskov Region	1 370 205	1 211 882	0	158 323
St Petersburg	549 395 709	404 306 473	54 195 339	48 302 122
Southern Federal District	130 999 521	89 676 230	3 191 089	33 055 649
Republic of Adygeya	2 779 672	1 862 201	130 000	782 471
Republic of Kalmykia	643 469	469 332	30	174 107
Krasnodar Territory	58 110 408	40 774 969	1 338 440	12 525 977
Astrakhan Region	2 487 925	955 938	120 200	719 998
Volgograd Region	9 868 783	7 687 472	906 000	926 521
Rostov Region	57 109 264	37 926 318	696 419	17 926 575
North-Caucasian Federal District	33 919 323	20 535 640	4 353 714	8 886 492
Republic of Dagestan	12 814 471	6 823 664	687 199	5 303 608
Republic of Ingushetia	353 920	126 884	0	227 036
Kabardino-Balkar Republic	3 968 100	2 864 219	308 300	795 581
Karachai-Cherkess Republic	2 500 463	1 908 076	118 000	474 387
Republic of North Ossetia - Alania	5 590 773	4 971 180	59 885	558 613
Chechen Republic	0	0	0	0

Stavropol Territory	8 691 596	3 841 617	3 180 330	1 527 267
Volga Federal District	784 654 126	473 647 220	37 643 947	250 795 250
Republic of Bashkortostan	45 776 336	21 872 796	2 806 436	20 146 787
Republic of Marii El	1 230 185	975 541	400	106 366
Republic of Mordovia	13 020 898	10 194 758	640 400	1 550 961
Republic of Tatarstan	339 155 424	256 020 621	15 495 820	57 251 903
Udmurt Republic	14 904 676	6 022 081	162 930	7 883 693
Chuvash Republic	5 779 042	3 062 007	140 500	2 434 756
Perm Territory	17 168 563	9 492 405	471 000	6 572 748
Kirov Region	16 252 596	12 499 597	185 180	3 406 163
Nizhny Novgogrod Region	42 393 342	31 835 338	1 559 225	5 722 970
Orenburg Region	24 427 716	12 703 074	1 474 050	9 421 388
Penza Region	2 232 178	1 604 815	131 000	366 374
Samara Region	225 724 944	87 054 784	10 742 006	124 657 585
Saratov Region	29 457 973	14 665 535	3 835 000	9 844 781
Ulyanovsk Region	7 130 253	5 643 868	0	1 428 775
Ural Federal District	475 804 610	217 313 939	39 658 058	186 501 578
Kurgan Region	1 623 337	1 516 645	900	100 930
Sverdlovsk Region	193 966 044	87 550 486	16 891 859	84 719 367
Tyumen Region	212 600 853	88 965 048	15 579 253	84 320 235
Chelyabinsk Region	67 614 376	39 281 760	7 186 046	17 361 046
Siberian Federal District	305 838 286	173 001 878	23 540 671	96 406 184
Republic of Altai	11 457 484	1 624 334	430 000	8 931 238
Republic of Buryatiya	4 331 175	1 791 785	0	2 538 245
Republic of Tuva	125 461	66 839	0	58 622
Republic of Khakassia	3 262 716	1 478 777	35 590	1 646 717
Altai Territory	11 870 399	9 614 418	305 000	1 746 549
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	7 284 980	3 942 170	911 195	2 398 471
Irkutsk Region	12 787 655	7 949 104	1 149 366	3 575 490
Kemerovo Region	14 321 854	7 163 256	3 258 092	3 900 506
Novosibirsk Region	221 723 930	128 675 518	16 205 928	65 103 588
Omsk Region	12 260 990	6 164 617	1 235 500	4 673 526
Tomsk Region	6 411 642	4 531 060	10 000	1 833 232
Far Eastern Federal District	273 981 857	86 841 614	10 132 691	164 393 940
Republic of Sakha (Yakutia)	9 362 274	5 840 942	87 750	3 294 887
Kamchatka Territory	10 124 461	7 005 438	1 273 800	1 767 291
Primorskiy Territory	51 452 173	37 619 575	971 935	10 339 053
Khabarovsk Territory	38 841 172	18 170 700	6 340 300	13 966 388
Amur Region	158 471 900	14 749 246	811 906	133 839 648
Magadan Region	0	0	0	0
Sakhalin Region	5 729 877	3 455 713	647 000	1 186 673
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 33.2

Distribution of loans, deposits and other placements in rubles by head-offices and branches of credit institutions, located in respective regions, as of 1.03.12

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	11 785 724 565	7 606 756 318	1 279 819 449	2 100 893 095
Belgorod Region	39 660 672	33 890 496	519 477	4 639 164
Bryansk Region	40 396 929	26 229 409	650 000	8 417 498
Vladimir Region	75 339 876	52 402 771	105 000	22 129 561
Voronezh Region	553 456 329	380 766 304	145 067	155 812 647
Ivanovo Region	38 626 798	29 102 286	80 060	5 794 310
Kaluga Region	63 206 984	40 204 766	1 628 000	17 438 055
Kostroma Region	37 825 341	27 782 975	64 853	6 251 315
Kursk Region	44 326 227	39 239 542	100 000	4 754 023
Lipetsk Region	45 047 350	31 314 145	1 145 000	10 421 771
Moscow Region	421 334 001	222 982 782	500 009	161 845 711
Orel Region	18 982 537	13 686 398	30 000	3 977 080
Ryazan Region	77 506 216	53 088 312	580 000	12 311 597
Smolensk Region	69 613 922	51 683 419	310 857	10 432 862
Tambov Region	18 850 674	15 788 076	0	1 580 119
Tver Region	74 135 180	49 091 087	555 292	13 133 506
Tula Region	91 484 476	70 783 685	399 000	13 609 476
Yaroslavl Region	151 168 550	75 627 148	172 601	60 612 851
City of Moscow	9 924 762 503	6 393 092 717	1 272 834 233	1 587 731 549
	1 786 358 186	1 156 980 249	61 225 100	456 712 862
North-Western Federal District				
Republic of Karelia	36 567 262	13 711 685	260 000	18 683 918
Komi Republic	50 583 081	20 244 749	890 000	27 988 418
Akhangel'sk Region	67 704 209	36 946 336	39 590	17 931 700
Vologda Region	122 359 223	86 855 447	2 848 100	22 260 429
Kaliningrad Region	74 420 195	54 175 712	1 639 689	14 066 873
Leningrad Region	31 658 721	25 643 964	528 030	3 395 762
Murmansk Region	46 158 468	23 218 833	301 000	22 008 074
Novgorod Region	34 448 854	18 174 818	10 500	11 637 333
Pskov Region	36 043 806	26 242 443	0	7 345 648
St Petersburg	1 286 414 367	851 766 262	54 708 191	311 394 707
Southern Federal District	1 077 721 619	718 326 017	3 141 040	303 832 717
Republic of Adygeya	17 961 311	11 889 482	130 000	5 937 129
Republic of Kalmykia	6 608 176	3 812 029	30	2 796 117
Krasnodar Territory	507 724 926	325 094 413	1 118 291	153 692 330
Astrakhan Region	55 438 932	36 359 236	470 000	5 617 038
Volgograd Region	101 881 877	67 752 570	836 000	29 632 972
Rostov Region	388 106 397	273 418 287	586 719	106 157 131
North-Caucasian Federal District	312 368 567	191 527 059	4 375 814	105 709 821
Republik of Daghestan	37 335 859	21 420 879	702 299	15 212 579
Republic of Ingushetia	8 729 570	5 707 302	0	3 022 268
Kabardino-Balkar Republic	27 626 944	21 540 796	308 300	5 776 731
Karachai-Cherkess Republic	13 179 377	7 938 318	100 000	5 141 059
Republic of North Ossetia - Alania	13 888 003	10 946 049	84 885	2 855 974

Chechen Republic	13 379 196	10 413 972	0	2 965 224
Stavropol Territory	198 229 618	113 559 743	3 180 330	70 735 986
Volga Federal District	2 776 283 529	1 708 216 368	37 282 522	901 681 036
Republic of Bashkortostan	229 493 086	126 982 573	2 766 907	90 714 339
Republic of Marii El	45 382 527	33 749 817	400	8 893 924
Republic of Mordovia	71 836 317	56 118 749	205 400	11 490 477
Republic of Tatarstan	476 064 988	354 946 226	15 795 774	94 164 386
Udmurt Republic	97 948 240	55 288 005	152 930	38 458 833
Chuvash Republic	68 932 012	45 503 099	65 500	22 231 240
Perm Territory	261 440 005	177 252 956	471 000	82 050 642
Kirov Region	81 224 483	54 771 948	185 180	19 838 588
Nizhny Novgograd Region	392 001 725	270 889 355	1 594 425	101 280 953
Orenburg Region	72 873 647	39 522 126	1 474 000	30 712 667
Penza Region	35 094 199	22 301 769	131 000	11 698 587
Samara Region	821 516 208	407 810 708	10 605 006	343 621 881
Saratov Region	89 232 007	44 498 859	3 835 000	32 553 144
Ulyanovsk Region	33 244 085	18 580 178	0	13 971 375
Ural Federal District	1 458 066 912	814 852 459	30 159 682	567 713 835
Kurgan Region	31 761 434	16 534 883	900	14 958 303
Sverdlovsk Region	681 829 875	413 686 525	7 423 483	241 611 332
Tyumen Region	462 243 840	204 322 648	15 549 253	223 328 103
Chelyabinsk Region	282 231 763	180 308 403	7 186 046	87 816 097
Siberian Federal District	1 664 429 531	842 860 038	12 126 649	734 305 411
Republic of Altai	8 230 108	3 819 992	215 000	4 095 116
Republic of Buryatiya	36 618 533	18 063 506	0	18 074 930
Republic of Tuva	10 436 756	1 338 747	0	8 969 890
Republic of Khakassia	23 676 767	9 336 375	36 590	12 376 414
Altai Territory	154 901 742	113 635 421	305 000	39 604 244
Zabaykal Territory	20 501 593	3 680 295	0	16 812 744
Krasnoyarsk Territory	252 161 049	113 650 049	911 195	129 253 658
Irkutsk Region	243 855 156	111 246 521	1 149 366	125 450 826
Kemerovo Region	167 395 211	94 458 643	3 258 123	63 600 134
Novosibirsk Region	532 290 168	261 255 359	5 005 875	234 591 307
Omsk Region	134 393 722	67 800 813	1 235 500	49 130 776
Tomsk Region	79 968 726	44 574 317	10 000	32 345 372
Far Eastern Federal District	579 936 392	298 583 108	10 057 691	245 854 928
Republic of Sakha (Yakutia)	35 769 576	23 615 187	127 750	11 590 862
Kamchatka Territory	21 165 918	15 251 757	1 273 800	4 126 322
Primorskiy Territory	78 847 525	56 658 175	856 935	17 783 435
Khabarovsk Territory	319 303 111	145 717 282	6 340 300	156 485 401
Amur Region	45 780 205	14 307 380	811 906	23 862 247
Magadan Region	62 839 152	32 750 338	0	27 990 496
Sakhalin Region	14 084 176	8 698 553	647 000	3 453 872
Jewish Autonomous Region	1 838 860	1 452 814	0	386 046
Chukotka Autonomous Area	307 869	131 622	0	176 247

Table 34.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.03.12

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	6 583 052 365	3 898 802 226	2 183 459 793	262 340 115
Belgorod Region	223 503	148 082	75 421	0
Bryansk Region	0	0	0	0
Vladimir Region	60 755	0	0	60 755
Voronezh Region	434	0	434	0
Ivanovo Region	199 987	138 667	61 320	0
Kaluga Region	15 595	11 769	0	3 826
Kostroma Region	4 212 345	3 764 497	3 067	409 584
Kursk Region	283 166	259 492	0	744
Lipetsk Region	174 208	153 436	0	20 772
Moscow Region	5 865 742	2 166 970	214 168	3 484 604
Orel Region	45 307	0	45 307	0
Ryazan Region	41 380	26 562	1 216	13 602
Smolensk Region	1 060 014	127 322	376 249	545 370
Tambov Region	869	0	869	0
Tver Region	49 126	227	48 899	0
Tula Region	334 923	266 173	0	68 750
Yaroslavl Region	12 256	0	4 861	7 395
City of Moscow	6 570 472 755	3 891 739 029	2 182 627 982	257 724 713
North-Western Federal District	137 175 441	73 806 163	49 243 876	9 914 173
Republic of Karelia	0	0	0	0
Komi Republic	138 770	28 948	105 625	4 197
Akhangel'sk Region	1 648	0	1 446	202
Vologda Region	1 675 383	1 092 473	80 516	10 729
Kaliningrad Region	1 077 107	922 980	8 483	145 644
Leningrad Region	280 839	164 557	107 123	9 159
Murmansk Region	369 196	231 103	55 580	82 513
Novgorod Region	6 436	0	3 142	3 294
Pskov Region	0	0	0	0
St Petersburg	133 626 062	71 366 102	48 881 961	9 658 435
Southern Federal District	5 652 484	3 819 537	538 398	403 616
Republic of Adygeya	1 227	0	434	793
Republic of Kalmykia	8 514	5 254	1 465	1 795
Krasnodar Territory	1 272 632	808 113	117 677	245 293
Astrakhan Region	3 147	0	1 381	1 766
Volgograd Region	4 316	0	579	3 737
Rostov Region	4 362 648	3 006 170	416 862	150 232
North-Caucasian Federal District	1 404 188	800 158	308 632	295 398
Republic of Dagestan	117 365	53 564	7 326	56 475
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	666	0	666	0
Karachai-Cherkess Republic	1 080 123	746 594	147 139	186 390
Republic of North Ossetia - Alania	4 988	0	4 415	573

Chechen Republic	0	0	0	0
Stavropol Territory	201 046	0	149 086	51 960
Volga Federal District	36 711 775	26 074 960	5 215 072	4 536 658
Republic of Bashkortostan	1 600 980	1 308 199	77 308	215 473
Republic of Marii El	434	0	434	0
Republic of Mordovia	21 673	16 958	3 721	994
Republic of Tatarstan	20 848 745	17 932 574	1 259 862	879 768
Udmurt Republic	1 625 083	412 100	1 030 575	182 408
Chuvash Republic	70 182	0	2 171	68 011
Perm Territory	1 318 188	1 083 540	24 748	209 900
Kirov Region	1 128 416	762 710	29 558	336 148
Nizhny Novgogrod Region	1 945 621	1 350 905	47 537	460 191
Orenburg Region	242 111	221 607	17 107	3 397
Penza Region	0	0	0	0
Samara Region	7 434 767	2 583 730	2 710 405	2 136 586
Saratov Region	308 340	238 732	10 905	41 193
Ulyanovsk Region	167 235	163 905	741	2 589
Ural Federal District	71 799 338	25 217 784	39 515 822	670 380
Kurgan Region	0	0	0	0
Sverdlovsk Region	12 856 905	3 376 872	9 095 865	309 382
Tyumen Region	54 344 604	20 762 705	26 908 248	353 085
Chelyabinsk Region	4 597 829	1 078 207	3 511 709	7 913
Siberian Federal District	47 061 810	23 261 981	18 508 897	2 350 448
Republic of Altai	0	0	0	0
Republic of Buryatiya	63 367	54 580	460	8 327
Republic of Tuva	457	0	457	0
Republic of Khakassia	2 895	0	2 895	0
Altai Territory	8 123	4 840	290	2 993
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	60 574	49 578	5 344	5 652
Irkutsk Region	42 363	28 277	13 025	1 061
Kemerovo Region	32 134	10 639	9 565	11 930
Novosibirsk Region	45 791 784	22 363 629	18 246 579	2 241 092
Omsk Region	1 047 757	742 732	229 379	75 646
Tomsk Region	12 356	7 706	903	3 747
Far Eastern Federal District	9 070 711	4 207 198	1 623 231	682 389
Republic of Sakha (Yakutia)	76 294	57 901	18 393	0
Kamchatka Territory	465 646	364 583	3 242	14 488
Primorskiy Territory	1 885 240	1 398 170	221 380	92 342
Khabarovsk Territory	1 415 037	944 374	378 575	89 364
Amur Region	5 082 810	1 361 109	946 459	476 754
Magadan Region	0	0	0	0
Sakhalin Region	145 684	81 061	55 182	9 441
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 34.2

Distribution of loans, deposits and other placements in foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.03.12

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	6 102 056 928	3 441 493 078	2 197 480 321	234 735 971
Belgorod Region	2 870 989	2 539 782	76 434	254 773
Bryansk Region	1 578 618	1 550 745	0	27 873
Vladimir Region	1 996 197	1 953 685	0	42 512
Voronezh Region	15 216 007	14 259 369	1 881	875 453
Ivanovo Region	4 702 523	4 641 203	61 320	0
Kaluga Region	4 701 453	4 576 270	58	125 125
Kostroma Region	1 031 409	1 022 718	2 633	6 058
Kursk Region	410 845	259 492	0	128 423
Lipetsk Region	243 750	153 436	0	90 314
Moscow Region	44 410 385	38 733 256	213 734	5 463 395
Orel Region	278 892	233 585	45 307	0
Ryazan Region	352 068	280 515	1 216	70 337
Smolensk Region	912 083	760 820	47 522	103 741
Tambov Region	1 310 523	1 309 504	869	150
Tver Region	119 968	36 242	48 465	34 900
Tula Region	27 523 053	27 343 016	0	180 037
Yaroslavl Region	3 103 230	2 774 464	1 013	204 562
City of Moscow	5 991 294 935	3 339 064 976	2 196 979 869	227 128 318
North-Western Federal District	281 547 373	197 129 181	49 239 649	24 993 837
Republic of Karelia	8 916 427	8 790 823	0	125 604
Komi Republic	1 216 568	1 067 295	105 625	43 648
Akhangel'sk Region	1 559 619	1 504 571	1 446	52 889
Vologda Region	9 211 691	8 349 409	80 516	312 258
Kaliningrad Region	18 254 827	17 343 249	8 483	852 996
Leningrad Region	481 230	354 532	107 123	19 575
Murmansk Region	17 974 253	17 786 704	55 580	131 969
Novgorod Region	3 453 429	3 386 369	3 142	63 918
Pskov Region	70 197	67 431	0	2 766
St Petersburg	220 409 132	138 478 798	48 877 734	23 388 214
Southern Federal District	55 043 889	50 944 960	497 112	2 491 134
Republic of Adygeya	92 979	41 890	434	50 655
Republic of Kalmykia	6 719	5 254	1 465	0
Krasnodar Territory	18 650 672	16 704 132	110 707	1 564 168
Astrakhan Region	1 692 449	1 687 744	0	4 705
Volgograd Region	8 993 234	8 910 346	579	82 309
Rostov Region	25 607 836	23 595 594	383 927	789 297
North-Caucasian Federal District	5 229 483	3 803 230	309 501	1 115 133
Republik of Daghestan	435 133	208 537	8 195	218 401
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	541 324	540 658	666	0
Karachai-Cherkess Republic	1 081 900	759 965	147 139	174 796
Republic of North Ossetia - Alania	57 529	0	4 415	53 114

Chechen Republic	0	0	0	0
Stavropol Territory	3 113 597	2 294 070	149 086	668 822
Volga Federal District	109 875 235	97 071 963	5 205 374	6 712 060
Republic of Bashkortostan	21 704 478	21 004 781	68 189	527 172
Republic of Marii El	1 841 285	1 832 325	434	8 526
Republic of Mordovia	23 580	16 958	3 576	3 046
Republic of Tatarstan	25 455 368	23 622 622	1 259 862	240 559
Udmurt Republic	1 231 677	31 956	1 030 575	169 146
Chuvash Republic	162 525	0	1 737	160 788
Perm Territory	10 563 654	9 643 295	24 748	895 611
Kirov Region	1 018 024	710 762	29 558	277 704
Nizhny Novgogrod Region	10 559 595	9 224 429	47 537	1 122 816
Orenburg Region	895 981	746 469	16 962	132 550
Penza Region	33 486	26 346	145	6 995
Samara Region	33 380 267	27 479 350	2 710 405	2 923 658
Saratov Region	940 971	677 465	10 905	235 091
Ulyanovsk Region	2 064 344	2 055 205	741	8 398
Ural Federal District	217 330 980	166 286 955	35 569 305	4 733 270
Kurgan Region	610	0	0	610
Sverdlovsk Region	132 819 422	123 103 982	5 187 574	4 168 853
Tyumen Region	60 728 690	23 286 603	26 870 022	198 780
Chelyabinsk Region	23 782 258	19 896 370	3 511 709	365 027
Siberian Federal District	71 878 747	62 461 042	1 067 031	4 234 044
Republic of Altai	160	0	0	160
Republic of Buryatiya	330 164	269 951	460	59 753
Republic of Tuva	457	0	457	0
Republic of Khakassia	92 433	81 760	3 693	6 980
Altai Territory	3 278 798	3 210 559	290	67 740
Zabaykal Territory	56 312	4 211	0	52 101
Krasnoyarsk Territory	12 327 849	11 481 692	5 344	772 498
Irkutsk Region	3 251 940	2 919 615	12 591	318 613
Kemerovo Region	14 386 938	14 031 221	9 565	344 942
Novosibirsk Region	34 883 729	28 057 189	803 770	1 978 198
Omsk Region	2 594 901	1 799 851	229 958	563 889
Tomsk Region	675 066	604 993	903	69 170
Far Eastern Federal District	33 104 139	28 379 887	1 623 231	2 158 299
Republic of Sakha (Yakutia)	157 110	113 480	18 393	22 513
Kamchatka Territory	1 125 723	1 083 004	3 242	39 477
Primorskiy Territory	2 445 137	1 662 507	221 380	389 113
Khabarovsk Territory	19 691 683	16 947 630	378 575	1 613 023
Amur Region	1 480 135	510 981	946 459	7 289
Magadan Region	7 894 379	7 894 201	0	178
Sakhalin Region	309 846	168 084	55 182	86 580
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	126	0	0	126

Table 35.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.03.12

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	722 481 312	84 073 125	4 640 877	214 775	208 831 256	41 717 769
Belgorod Region	90 362	0	0	0	19 328	0
Bryansk Region	72 661	0	0	0	0	0
Vladimir Region	28 536	0	15 000	0	27 947	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	102 447	0	0	0	99 946	0
Kaluga Region	289 037	0	0	0	116 427	0
Kostroma Region	774 904	24 815	4 703	0	799 449	170 175
Kursk Region	57 113	0	0	0	44 725	0
Lipetsk Region	537 429	0	0	0	10 330	0
Moscow Region	504 201	14 938	10 000	144 752	742 441	47 104
Orel Region	32 022	0	0	0	21 030	0
Ryazan Region	266 243	0	0	0	32 262	5 931
Smolensk Region	421 721	12 240	5 000	0	93 801	8 065
Tambov Region	39 394	0	0	0	13 496	0
Tver Region	7 585	0	0	0	12 161	0
Tula Region	54 812	26 414	0	0	20 788	3 230
Yaroslavl Region	88 123	0	0	0	22 606	0
City of Moscow	719 114 722	83 994 718	4 606 174	70 023	206 754 519	41 483 264
North-Western Federal District	16 040 016	2 195 737	51 520	0	2 790 708	773 855
Republic of Karelia	11 812	0	0	0	831	0
Komi Republic	303 745	14 936	0	0	20 217	0
Akhangel'sk Region	48 970	0	0	0	2 435	0
Vologda Region	1 060 317	3 025	30 000	0	233 523	0
Kaliningrad Region	122 156	0	9 689	0	21 345	15 982
Leningrad Region	788 615	38 913	0	0	16 203	794
Murmansk Region	164 629	18 252	0	0	109 164	4 787
Novgorod Region	185 418	0	0	0	23 214	0
Pskov Region	13 978	0	0	0	2 171	0
St Petersburg	13 340 376	2 120 611	11 831	0	2 361 605	752 292
Southern Federal District	2 629 452	83 063	0	0	806 869	20 252
Republic of Adygeya	50 303	0	0	0	41 392	0
Republic of Kalmykia	21 167	0	0	0	7 003	0
Krasnodar Territory	428 104	3 674	0	0	404 054	4 215
Astrakhan Region	68 192	0	0	0	22 227	0
Volgograd Region	282 306	0	0	0	41 945	967
Rostov Region	1 779 380	79 389	0	0	290 248	15 070
North-Caucasian Federal District	1 003 618	6 634	0	0	581 838	3 263
Republic of Dagestan	132 334	6 634	0	0	89 318	368
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	44 299	0	0	0	49 073	0
Karachai-Cherkess Republic	8 551	0	0	0	14 691	2 895

Republic of North Ossetia - Alania	298 134	0	0	0	26 813	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	520 300	0	0	0	401 943	0
Volga Federal District	13 752 850	509 235	95 000	0	20 364 980	371 333
Republic of Bashkortostan	847 456	0	30 000	0	997 695	46 866
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	115 891	0	0	0	17 843	0
Republic of Tatarstan	6 101 595	454 443	50 000	0	3 952 750	51 116
Udmurt Republic	129 362	0	0	0	446 787	0
Chuvash Republic	100 789	0	0	0	72 925	0
Perm Territory	210 400	0	11 000	0	124 833	0
Kirov Region	285 604	20 844	0	0	282 618	4 989
Nizhny Novgogrod Region	591 927	11 725	4 000	0	412 894	80 335
Orenburg Region	760 048	0	0	0	222 601	29
Penza Region	35 352	0	0	0	6 700	0
Samara Region	3 833 883	2 145	0	0	12 713 240	185 409
Saratov Region	637 899	20 078	0	0	1 070 261	0
Ulyanovsk Region	102 644	0	0	0	43 833	2 589
Ural Federal District	10 282 513	596 708	14 000	1 458	6 858 776	30 555
Kurgan Region	18 567	0	0	0	1 288	0
Sverdlovsk Region	4 214 989	38 703	10 000	0	5 592 825	28 626
Tyumen Region	3 998 859	335 813	4 000	0	851 115	1 474
Chelyabinsk Region	2 050 098	222 192	0	1 458	413 548	455
Siberian Federal District	8 692 870	2 746 907	30 000	457	9 633 351	320 854
Republic of Altai	68 227	0	0	0	150 812	0
Republic of Buryatiya	130 673	0	0	0	50 346	173
Republic of Tuva	3 240	0	0	457	9 748	0
Republic of Khakassia	17 265	0	0	0	18 857	0
Altai Territory	225 428	0	10 000	0	94 539	101
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	112 733	0	0	0	276 569	1 767
Irkutsk Region	111 055	3 541	10 000	0	104 942	290
Kemerovo Region	58 364	0	0	0	249 199	1 170
Novosibirsk Region	7 491 699	2 742 182	0	0	8 455 772	316 393
Omsk Region	222 663	0	0	0	179 039	960
Tomsk Region	251 523	1 184	10 000	0	43 528	0
Far Eastern Federal District	3 200 356	112 521	6 041	2 861	4 656 207	61 023
Republic of Sakha (Yakutia)	137 038	0	0	2 861	68 937	0
Kamchatka Territory	55 953	3 684	0	0	89 200	0
Primorskiy Territory	722 187	2 987	3 135	0	287 631	76
Khabarovsk Territory	1 335 280	82 995	0	0	881 212	18 178
Amur Region	914 040	22 855	2 906	0	3 310 793	42 769
Magadan Region	0	0	0	0	0	0
Sakhalin Region	35 858	0	0	0	18 434	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 35.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.03.12

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	420 058 077	76 775 836	4 574 842	214 775	124 204 553	36 077 766
Belgorod Region	3 396 132	272 296	0	0	125 883	19 797
Bryansk Region	1 552 477	0	0	0	155 262	3 018
Vladimir Region	2 497 759	0	15 000	0	1 129 305	3 473
Voronezh Region	18 451 161	259 367	0	0	4 003 330	359 167
Ivanovo Region	1 186 253	193	0	0	153 503	0
Kaluga Region	1 458 505	0	0	0	702 754	3 983
Kostroma Region	1 405 457	0	4 703	0	429 310	351
Kursk Region	3 178 041	0	0	0	357 077	15 926
Lipetsk Region	3 066 518	0	0	0	863 865	727
Moscow Region	16 880 974	176 004	10 000	144 752	2 277 073	430 712
Orel Region	819 147	0	0	0	162 191	0
Ryazan Region	2 703 229	28 267	0	0	407 369	7 359
Smolensk Region	2 972 302	0	5 000	0	296 292	28 426
Tambov Region	877 032	0	0	0	24 645	0
Tver Region	1 198 260	0	0	0	249 006	10 922
Tula Region	1 511 766	39 302	0	0	455 453	14 718
Yaroslavl Region	7 407 147	136 685	0	0	2 173 236	57 377
City of Moscow	349 495 917	75 863 722	4 540 139	70 023	110 238 999	35 121 810
North-Western Federal District	77 925 894	4 430 180	51 520	0	15 563 492	3 982 877
Republic of Karelia	343 288	0	0	0	414 405	12 462
Komi Republic	1 758 668	14 936	0	0	257 447	1 386
Akhangel'sk Region	2 147 469	79 513	0	0	304 054	6 439
Vologda Region	9 670 999	17 184	30 000	0	1 005 582	60 720
Kaliningrad Region	10 035 933	725 988	9 689	0	855 131	148 940
Leningrad Region	1 842 098	91 585	0	0	167 537	7 608
Murmansk Region	3 967 747	18 252	0	0	327 461	19 961
Novgorod Region	1 184 285	12 133	0	0	391 952	21 856
Pskov Region	1 473 490	0	0	0	95 721	265
St Petersburg	45 501 917	3 470 589	11 831	0	11 744 202	3 703 240
Southern Federal District	64 397 085	5 415 089	24 861	0	13 852 911	399 305
Republic of Adygeya	2 903 878	0	0	0	151 309	779
Republic of Kalmykia	276 513	0	0	0	10 777	0
Krasnodar Territory	39 087 537	191 186	24 861	0	7 000 646	288 035
Astrakhan Region	527 589	0	0	0	314 245	0
Volgograd Region	3 160 057	2 436 046	0	0	2 063 576	14 814
Rostov Region	18 441 511	2 787 857	0	0	4 312 358	95 677
North-Caucasian Federal District	13 948 978	65 172	0	0	3 535 149	76 650
Republik of Daghestan	423 874	6 634	0	0	322 035	370
Republic of Ingushetia	299 864	0	0	0	20 013	0
Kabardino-Balkar Republic	915 014	40 679	0	0	118 707	0
Karachai-Cherkess Republic	1 066 780	0	0	0	76 463	2 895

Republic of North Ossetia - Alania	994 796	0	0	0	100 845	648
Chechen Republic	213 630	0	0	0	1 770	0
Stavropol Territory	10 035 020	17 859	0	0	2 895 316	72 737
Volga Federal District	99 578 159	1 275 080	95 000	0	40 577 628	1 301 820
Republic of Bashkortostan	8 108 263	37 817	30 000	0	3 304 819	143 807
Republic of Marii El	784 857	0	0	0	149 029	1 895
Republic of Mordovia	709 001	0	0	0	129 520	0
Republic of Tatarstan	11 610 747	479 249	50 000	0	3 124 488	11 295
Udmurt Republic	6 561 412	0	0	0	1 271 737	37 448
Chuvash Republic	3 582 913	0	0	0	510 463	22 132
Perm Territory	13 773 361	37 635	11 000	0	3 290 967	190 428
Kirov Region	3 411 782	20 844	0	0	582 651	9 031
Nizhny Novgogrod Region	12 291 031	510 792	4 000	0	5 027 588	232 163
Orenburg Region	1 521 259	1 042	0	0	819 896	20 653
Penza Region	4 519 662	0	0	0	228 641	765
Samara Region	29 174 401	69 715	0	0	19 942 895	615 691
Saratov Region	2 791 616	20 078	0	0	1 895 383	15 885
Ulyanovsk Region	737 854	97 908	0	0	299 551	627
Ural Federal District	36 676 516	1 508 805	15 174	1 458	19 652 950	418 695
Kurgan Region	549 066	0	0	0	226 557	1
Sverdlovsk Region	21 702 061	1 110 053	11 174	0	12 489 638	247 523
Tyumen Region	4 435 622	165 649	4 000	0	3 209 627	22 376
Chelyabinsk Region	9 989 767	233 103	0	1 458	3 727 128	148 795
Siberian Federal District	54 001 645	640 796	30 000	457	30 486 507	744 322
Republic of Altai	146 821	0	0	0	118 161	44
Republic of Buryatiya	1 756 070	0	0	0	660 851	2 045
Republic of Tuva	83 219	0	0	457	270 878	0
Republic of Khakassia	390 038	0	0	0	221 890	812
Altai Territory	12 924 694	4 458	10 000	0	1 127 476	6 304
Zabaykal Territory	302 137	4 211	0	0	490 773	2 796
Krasnoyarsk Territory	5 558 200	15 413	0	0	4 360 732	88 650
Irkutsk Region	5 762 340	95 706	10 000	0	3 486 493	26 600
Kemerovo Region	4 660 805	0	0	0	3 948 781	34 700
Novosibirsk Region	14 308 008	373 859	0	0	11 710 029	478 776
Omsk Region	5 885 119	116 462	0	0	3 058 282	99 855
Tomsk Region	2 224 194	30 687	10 000	0	1 032 161	3 740
Far Eastern Federal District	11 535 591	183 543	46 041	2 861	6 652 905	297 445
Republic of Sakha (Yakutia)	621 287	29 069	40 000	2 861	252 071	279
Kamchatka Territory	671 373	3 684	0	0	113 556	972
Primorskiy Territory	1 560 788	12 630	3 135	0	775 727	30 007
Khabarovsk Territory	6 407 821	138 160	0	0	4 264 012	263 431
Amur Region	849 073	0	2 906	0	887 198	2 132
Magadan Region	985 740	0	0	0	271 660	17
Sakhalin Region	97 352	0	0	0	85 301	481
Jewish Autonomous Region	342 157	0	0	0	3 212	0
Chukotka Autonomous Area	0	0	0	0	168	126

Table 36.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.03.12

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	16 592 707 268	7 268 874	1 897 158	3 906 342 446	4 153 310 399	8 387 542 963
Belgorod Region	12 652 506	0	1 018	3 541 805	1 328 100	7 730 681
Bryansk Region	4 594	0	0	2 835	0	1 759
Vladimir Region	3 859 183	0	188	1 524 023	80 005	2 125 232
Voronezh Region	1 452 046	0	0	1 326 576	3	125 444
Ivanovo Region	7 114 942	0	0	2 048 794	785 501	4 145 622
Kaluga Region	12 698 494	638	0	2 283 420	1 244 373	9 154 638
Kostroma Region	53 234 176	0	0	5 757 970	4 029 646	43 409 812
Kursk Region	10 725 898	0	0	2 641 315	517 600	7 549 719
Lipetsk Region	19 460 947	0	0	4 620 249	3 049 841	11 780 201
Moscow Region	55 347 007	7 674	0	12 017 981	16 198 179	26 956 885
Orel Region	4 097 336	0	0	625 783	383 145	3 086 842
Ryazan Region	11 643 872	0	0	3 514 868	368 117	7 564 201
Smolensk Region	19 344 367	0	0	7 331 066	1 166 697	10 801 068
Tambov Region	1 880 750	0	0	495 530	254 946	1 116 796
Tver Region	7 243 828	719	0	3 104 987	399 667	3 716 013
Tula Region	9 773 617	0	0	1 842 826	1 135 657	6 644 736
Yaroslavl Region	5 567 013	0	0	2 113 915	971 427	2 231 764
City of Moscow	16 356 606 692	7 259 843	1 895 952	3 851 548 503	4 121 397 495	8 239 401 550
North-Western Federal District	706 775 390	746 058	10 402	283 328 219	248 804 741	166 311 655
Republic of Karelia	876 600	0	0	641 623	51 031	176 404
Komi Republic	3 771 716	0	0	1 435 321	487 614	1 733 502
Akhangel'sk Region	516 749	0	0	294 089	174 982	43 168
Vologda Region	43 415 543	1 742	0	11 081 943	12 370 783	19 553 833
Kaliningrad Region	10 638 356	0	0	5 018 290	1 978 380	3 635 599
Leningrad Region	6 175 391	9 603	0	1 314 273	512 304	4 288 281
Murmansk Region	5 388 508	0	0	2 211 054	308 041	2 762 077
Novgorod Region	3 469 954	0	113	1 608 144	86 504	1 672 673
Pskov Region	2 040 627	0	159	1 248 346	52 588	728 843
St Petersburg	630 481 946	734 713	10 130	258 475 136	232 782 514	131 717 275
Southern Federal District	135 186 585	101 874	85 553	36 187 796	12 465 759	85 889 582
Republic of Adygeya	3 082 314	0	0	1 059 562	181 431	1 834 228
Republic of Kalmykia	474 181	0	0	192 271	120 000	161 043
Krasnodar Territory	68 264 588	62 564	84 536	16 586 748	6 775 883	44 476 794
Astrakhan Region	4 499 060	0	0	2 534 909	526 450	1 408 919
Volgograd Region	10 160 232	10 510	81	3 385 458	2 296 815	4 448 359
Rostov Region	48 706 210	28 800	936	12 428 848	2 565 180	33 560 239
North-Caucasian Federal District	41 743 232	1 091	6 534	15 636 805	3 404 529	22 348 745
Republic of Dagestan	20 121 179	0	2 513	8 270 095	1 852 001	9 852 637
Republic of Ingushetia	468 364	0	0	284 906	0	182 727
Kabardino-Balkar Republic	3 513 642	144	0	917 131	29 618	2 538 057
Karachai-Cherkess Republic	2 102 096	0	0	1 226 925	420 358	453 805
Republic of North Ossetia - Alania	6 633 726	0	4 021	1 929 513	286 728	4 404 451
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	8 904 225	947	0	3 008 235	815 824	4 917 068
Volga Federal District	722 548 438	4 846 127	1 978 921	157 895 289	160 611 343	393 419 541

Republic of Bashkortostan	52 488 598	3 001	0	7 156 237	13 083 597	32 107 708
Republic of Marii El	1 461 474	0	0	504 053	1 400	936 545
Republic of Mordovia	14 977 639	0	0	3 660 801	1 023 335	10 128 285
Republic of Tatarstan	327 132 611	4 812 615	1 971 427	76 220 144	101 696 832	140 416 742
Udmurt Republic	16 072 814	36	0	3 527 091	1 096 528	11 402 291
Chuvash Republic	6 684 404	0	0	1 961 979	1 721 209	2 934 694
Perm Territory	21 026 573	1 560	0	3 594 122	4 241 497	13 045 443
Kirov Region	19 652 222	132	0	4 005 797	1 737 342	13 568 876
Nizhny Novgogrod Region	52 259 778	14 742	0	11 807 871	4 171 935	36 150 810
Orenburg Region	25 467 239	13 729	849	5 944 556	4 492 768	14 997 452
Penza Region	2 380 220	0	0	575 997	310 722	1 468 253
Samara Region	132 849 607	312	6 645	30 342 001	24 328 795	77 585 071
Saratov Region	42 787 536	0	0	5 842 999	1 456 779	35 408 413
Ulyanovsk Region	7 307 723	0	0	2 751 641	1 248 604	3 268 958
Ural Federal District	538 976 991	132 034	69 073	126 354 855	119 205 838	287 755 340
Kurgan Region	1 657 222	0	394	641 449	208 021	801 550
Sverdlovsk Region	242 536 455	9 898	706	66 644 438	41 627 515	132 641 152
Tyumen Region	217 818 147	78 394	53 005	39 468 425	73 100 305	102 911 294
Chelyabinsk Region	76 965 167	43 742	14 968	19 600 543	4 269 997	51 401 344
Siberian Federal District	288 970 485	41 585	9 266	68 744 445	45 394 413	169 913 282
Republic of Altai	11 878 201	0	0	579 006	755 183	10 527 704
Republic of Buryatiya	6 370 004	96	913	1 620 345	161 874	4 556 725
Republic of Tuva	87 892	0	0	28 442	0	59 332
Republic of Khakassia	3 362 679	110	0	705 714	282 766	2 318 550
Altai Territory	9 745 513	0	340	3 265 345	916 581	5 530 988
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	8 402 994	12 730	7 287	2 548 552	717 007	4 797 045
Irkutsk Region	13 972 950	0	0	4 138 148	1 647 942	8 119 946
Kemerovo Region	19 921 101	0	0	4 154 038	834 673	14 895 772
Novosibirsk Region	192 920 125	24 289	679	45 970 660	38 237 868	104 508 754
Omsk Region	14 059 404	4 360	0	3 377 489	1 589 752	8 986 694
Tomsk Region	8 249 622	0	47	2 356 706	250 767	5 611 772
Far Eastern Federal District	266 680 727	50 007	278 680	50 020 704	25 234 225	189 804 250
Republic of Sakha (Yakutia)	16 011 504	30 638	1 611	4 835 672	1 641 415	9 445 520
Kamchatka Territory	10 909 740	11 895	1 025	3 326 939	1 265 598	6 181 349
Primorskiy Territory	58 153 021	347	1 267	19 313 354	5 926 927	32 161 083
Khabarovsk Territory	36 511 021	4 946	186	7 487 373	2 868 117	26 021 654
Amur Region	136 439 171	1 604	274 591	11 807 093	12 884 275	111 412 005
Magadan Region	0	0	0	0	0	0
Sakhalin Region	8 656 270	577	0	3 250 273	647 893	4 582 639
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 36.2

Distribution of clients' funds in rubles by head-offices and branches of credit institutions located in respective regions, as of 1.03.12

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	11 093 626 157	1 976 463	811 889	2 937 700 673	3 506 354 664	4 530 371 102
Belgorod Region	95 083 399	30 288	7 708	17 788 019	12 036 516	65 025 848
Bryansk Region	46 656 794	48 743	17 215	6 825 105	2 483 175	37 154 215
Vladimir Region	95 342 872	34 041	6 636	12 016 667	7 531 902	75 409 140
Voronezh Region	210 354 800	209 306	258	30 594 852	19 566 825	159 743 541
Ivanovo Region	48 156 357	32 104	1 810	6 148 849	1 772 252	40 080 733
Kaluga Region	71 179 508	98 594	5 144	12 712 475	5 136 746	53 138 179
Kostroma Region	47 086 710	32 014	0	4 377 557	6 869 004	35 779 568
Kursk Region	50 986 827	36 645	9	8 426 530	3 442 528	38 996 067
Lipetsk Region	69 587 849	30 430	4 675	10 417 268	7 336 917	51 703 841
Moscow Region	653 016 759	312 859	676 361	147 787 170	73 324 598	428 140 770
Orel Region	36 312 674	14 664	0	4 391 207	1 945 787	29 849 816
Ryazan Region	66 065 397	43 748	6 941	11 475 677	4 706 784	49 602 449
Smolensk Region	50 276 837	22 974	5 745	8 232 989	3 877 531	38 045 966
Tambov Region	41 392 449	34 935	480	5 793 758	1 477 361	34 008 487
Tver Region	70 879 910	23 089	49	12 273 599	5 859 797	52 597 803
Tula Region	86 709 041	57 012	1 224	11 475 120	11 214 264	63 672 589
Yaroslavl Region	95 053 354	24 435	2 094	17 963 227	14 655 686	61 756 579
City of Moscow	9 259 484 620	890 582	75 540	2 609 000 604	3 323 116 991	3 215 665 511
North-Western Federal District	1 878 517 036	2 128 050	56 866	453 585 806	347 697 186	1 058 591 255
Republic of Karelia	31 316 998	17 142	635	4 925 613	1 031 152	25 233 318
Komi Republic	69 889 905	21 626	6 857	9 100 681	2 578 732	57 883 524
Akhangel'sk Region	110 632 263	40 388	4 046	21 008 681	20 443 947	68 753 326
Vologda Region	79 847 454	44 390	1 295	18 546 960	9 069 341	51 657 628
Kaliningrad Region	72 489 699	32 211	8 309	19 353 812	5 670 045	47 229 817
Leningrad Region	24 984 705	23 737	0	6 808 583	4 430 076	13 495 036
Murmansk Region	62 670 799	34 004	792	9 452 630	2 766 926	50 164 313
Novgorod Region	28 649 895	29 323	4 540	7 012 218	1 284 773	20 117 943
Pskov Region	25 462 381	15 705	3 408	5 191 449	1 643 542	18 418 087
St Petersburg	1 372 572 937	1 869 524	26 984	352 185 179	298 778 652	705 638 263
Southern Federal District	823 966 467	430 379	137 913	157 745 646	75 912 394	587 912 472
Republic of Adygeya	11 860 964	18 350	0	1 593 151	518 165	9 712 987
Republic of Kalmykia	5 291 672	23 240	4 141	695 424	308 494	4 244 242
Krasnodar Territory	383 029 144	239 103	96 859	79 862 327	39 313 728	262 579 130
Astrakhan Region	46 716 329	21 058	942	7 411 140	5 552 564	33 585 034
Volgograd Region	123 011 187	34 850	622	22 794 660	8 905 752	91 004 334
Rostov Region	254 057 171	93 778	35 349	45 388 944	21 313 691	186 786 745
North-Caucasian Federal District	233 505 003	929 119	542 666	51 384 595	14 483 496	165 480 649
Republic of Dagestan	38 931 161	327 383	7 202	11 409 795	2 133 531	24 865 069
Republic of Ingushetia	3 355 522	36 557	0	928 182	161 200	2 217 921
Kabardino-Balkar Republic	20 379 490	5 395	771	4 036 602	541 683	15 741 296
Karachai-Cherkess Republic	9 286 432	15 629	0	1 714 432	775 148	6 761 776
Republic of North Ossetia - Alania	22 147 281	0	6 932	3 167 170	905 019	18 018 836
Chechen Republic	9 122 560	300 049	471 761	4 972 052	456 500	2 916 115

Stavropol Territory	130 282 557	244 106	56 000	25 156 362	9 510 415	94 959 636
Volga Federal District	2 264 624 635	5 980 409	2 099 086	444 115 919	406 400 253	1 398 875 039
Republic of Bashkortostan	308 606 849	119 362	483	38 860 994	115 845 361	153 148 282
Republic of Marii El	24 157 407	23 265	0	4 210 842	1 581 579	18 289 215
Republic of Mordovia	35 387 265	155 387	1 064	6 341 249	2 924 722	25 786 790
Republic of Tatarstan	464 762 209	4 867 418	1 973 634	103 884 370	135 414 003	216 362 483
Udmurt Republic	80 541 465	63 024	0	19 321 905	9 791 693	51 121 642
Chuvash Republic	55 340 112	53 117	10 298	9 690 109	4 935 851	40 504 000
Perm Territory	199 736 611	136 307	39 380	45 373 597	27 195 515	126 544 383
Kirov Region	67 147 888	35 814	5	12 385 277	7 237 584	46 922 452
Nizhny Novgograd Region	292 081 545	148 256	45 925	73 826 781	30 723 030	186 763 025
Orenburg Region	96 299 149	76 636	16 942	16 877 759	8 530 016	70 628 779
Penza Region	60 096 112	63 262	0	10 016 852	3 076 898	46 821 249
Samara Region	372 548 808	92 066	9 655	66 192 934	46 291 138	258 731 574
Saratov Region	139 971 881	98 705	963	26 247 414	7 563 717	105 738 657
Ulyanovsk Region	67 947 334	47 790	737	10 885 836	5 289 146	51 512 508
Ural Federal District	1 245 484 724	721 635	184 164	264 594 183	217 223 198	753 829 710
Kurgan Region	25 870 865	58 977	2 765	4 262 263	1 578 088	19 882 105
Sverdlovsk Region	484 761 104	278 078	74 803	105 002 627	71 476 184	304 090 661
Tyumen Region	509 657 003	223 660	62 673	96 693 418	128 200 216	281 813 776
Chelyabinsk Region	225 195 752	160 920	43 923	58 635 875	15 968 710	148 043 168
Siberian Federal District	1 149 198 146	660 192	160 100	216 552 351	136 931 250	788 556 385
Republic of Altai	6 328 724	11 035	2 028	893 524	813 858	4 601 454
Republic of Buryatiya	35 651 074	24 753	3 983	7 256 439	3 603 619	24 670 649
Republic of Tuva	4 695 490	33 642	417	620 396	193 126	3 832 422
Republic of Khakassia	18 417 373	35 009	0	3 346 927	999 621	13 926 905
Altai Territory	94 682 873	28 343	20 491	13 673 346	11 559 814	69 157 292
Zabaykal Territory	34 643 100	69 437	17 806	5 157 280	2 121 568	27 187 743
Krasnoyarsk Territory	204 812 037	137 003	38 043	45 778 086	31 766 544	126 163 179
Irkutsk Region	129 089 768	70 691	15 258	23 002 282	10 851 507	94 727 771
Kemerovo Region	170 146 311	99 392	27 810	24 027 992	26 845 064	118 609 169
Novosibirsk Region	284 091 236	104 435	2 935	63 864 219	32 887 331	183 811 327
Omsk Region	102 238 806	28 727	21 227	15 379 200	10 232 945	76 237 583
Tomsk Region	64 401 354	17 725	10 102	13 552 660	5 056 253	45 630 891
Far Eastern Federal District	599 040 968	361 397	342 908	116 837 382	59 230 985	419 934 405
Republic of Sakha (Yakutia)	67 425 708	103 844	7 299	18 404 230	5 187 547	43 493 307
Kamchatka Territory	34 875 916	25 808	1 025	6 417 540	2 243 247	25 990 172
Primorskiy Territory	155 913 841	41 510	1 884	35 781 747	17 023 107	102 122 916
Khabarovsk Territory	194 231 236	49 632	8 198	28 709 908	19 520 120	145 485 904
Amur Region	56 598 499	71 105	8 377	9 785 660	5 310 700	41 240 109
Magadan Region	24 672 559	18 223	315 896	5 436 125	2 368 016	16 491 693
Sakhalin Region	54 214 302	46 380	164	10 733 436	7 051 757	36 126 689
Jewish Autonomous Region	4 595 169	3 358	65	663 631	132 988	3 788 804
Chukotka Autonomous Area	6 513 738	1 537	0	905 105	393 503	5 194 811

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.03.12**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	5 506 223 764	33 600 389	104	823 163 859	2 478 702 015	1 887 894 477
Belgorod Region	441 003	0	0	39 248	0	401 747
Bryansk Region	30	0	0	30	0	0
Vladimir Region	410 291	0	0	9 337	0	400 949
Voronezh Region	325	0	0	296	0	26
Ivanovo Region	660 731	0	0	10 202	5 556	644 972
Kaluga Region	703 386	0	0	30 079	101	673 206
Kostroma Region	5 714 407	0	0	461 947	328 056	4 915 701
Kursk Region	666 134	0	0	208 478	0	352 515
Lipetsk Region	3 634 122	0	0	2 986 625	115 801	531 694
Moscow Region	11 334 522	0	0	218 681	3 841 252	7 205 084
Orel Region	94 257	0	0	23 427	0	70 830
Ryazan Region	712 826	0	0	190 900	9 337	501 724
Smolensk Region	2 682 633	0	0	218 072	328 002	2 136 525
Tambov Region	24 072	0	0	1 467	0	22 589
Tver Region	457 158	0	0	41 840	119 679	295 578
Tula Region	574 363	0	0	51 443	0	522 920
Yaroslavl Region	305 491	0	0	51 046	57 901	196 456
City of Moscow	5 477 808 013	33 600 389	104	818 620 741	2 473 896 330	1 869 021 961
North-Western Federal District	152 472 221	0	0	31 057 725	46 301 603	70 128 687
Republic of Karelia	25 415	0	0	16 872	0	6 192
Komi Republic	537 110	0	0	2 441	521	534 148
Akhangel'sk Region	11 370	0	0	1 253	36	3 980
Vologda Region	7 359 033	0	0	1 938 674	2 708 664	2 711 615
Kaliningrad Region	5 856 754	0	0	2 338 527	1 299 984	2 205 276
Leningrad Region	609 734	0	0	73 800	0	535 273
Murmansk Region	1 195 656	0	0	599 013	2 895	560 793
Novgorod Region	102 611	0	0	17 242	0	85 363
Pskov Region	28 900	0	0	10 216	0	18 680
St Petersburg	136 745 638	0	0	26 059 687	42 289 503	63 467 367
Southern Federal District	9 481 182	0	0	1 837 948	1 597 651	5 726 488
Republic of Adygeya	12 467	0	0	509	0	11 947
Republic of Kalmykia	109 051	0	0	16	40 777	68 258
Krasnodar Territory	2 940 016	0	0	153 864	15 066	2 527 191
Astrakhan Region	360 067	0	0	317 638	0	30 395
Volgograd Region	848 516	0	0	83 183	444 559	320 763
Rostov Region	5 211 065	0	0	1 282 738	1 097 249	2 767 934
North-Caucasian Federal District	3 749 435	0	0	156 121	0	3 574 455
Republic of Dagestan	551 300	0	0	79 748	0	464 524
Republic of Ingushetia	11 615	0	0	1 374	0	10 164
Kabardino-Balkar Republic	66 367	0	0	2 131	0	64 069
Karachai-Cherkess Republic	2 507 418	0	0	3 731	0	2 492 351
Republic of North Ossetia - Alania	200 010	0	0	13 649	0	186 116
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	412 725	0	0	55 488	0	357 231
Volga Federal District	61 422 117	5 534	0	8 015 407	13 285 152	38 496 101
Republic of Bashkortostan	3 054 733	0	0	260 677	314 156	2 470 650
Republic of Marii El	4 728	0	0	771	0	3 957
Republic of Mordovia	283 273	0	0	30 267	0	250 399
Republic of Tatarstan	27 685 439	5 534	0	3 331 820	9 430 378	14 157 863
Udmurt Republic	1 577 240	0	0	11 735	389 121	1 176 384
Chuvash Republic	253 404	0	0	66 851	43 425	143 082
Perm Territory	2 489 744	0	0	397 348	148 370	1 944 025
Kirov Region	1 515 177	0	0	126 389	366 898	1 021 023
Nizhny Novgograd Region	3 753 249	0	0	850 420	944 387	1 928 691
Orenburg Region	1 587 985	0	0	74 610	346 984	1 166 387
Penza Region	0	0	0	0	0	0
Samara Region	14 642 784	0	0	1 867 006	888 014	11 112 517
Saratov Region	4 142 220	0	0	947 066	341 043	2 812 910
Ulyanovsk Region	432 141	0	0	50 447	72 376	308 213
Ural Federal District	56 902 277	28 070	0	7 167 659	8 131 937	29 430 212
Kurgan Region	28 629	0	0	1 087	0	27 542
Sverdlovsk Region	18 714 698	0	0	979 456	2 247 447	14 899 548
Tyumen Region	30 639 480	27 711	0	3 106 783	5 657 871	10 899 101
Chelyabinsk Region	7 519 470	359	0	3 080 333	226 619	3 604 021
Siberian Federal District	52 214 499	0	3 602	6 016 577	6 980 346	31 527 153
Republic of Altai	19 067	0	0	9 435	213	9 382
Republic of Buryatiya	778 964	0	0	16 459	0	168 448
Republic of Tuva	572	0	0	0	0	572
Republic of Khakassia	36 506	0	0	397	0	34 585
Altai Territory	330 441	0	0	87 448	0	242 418
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	293 177	0	0	23 291	0	269 549
Irkutsk Region	475 483	0	0	178 673	67 269	223 427
Kemerovo Region	344 708	0	0	87 155	0	257 553
Novosibirsk Region	48 339 804	0	3 602	4 780 566	6 910 524	29 561 099
Omsk Region	1 392 384	0	0	785 737	2 340	604 237
Tomsk Region	203 393	0	0	47 416	0	155 883
Far Eastern Federal District	31 195 003	0	0	3 717 187	1 894 548	23 630 219
Republic of Sakha (Yakutia)	502 025	0	0	43 083	31 266	343 857
Kamchatka Territory	951 433	0	0	186 838	81 061	650 845
Primorskiy Territory	6 448 965	0	0	2 225 893	185 413	3 679 329
Khabarovsk Territory	2 579 374	0	0	270 055	34 065	2 104 448
Amur Region	19 794 050	0	0	470 241	1 561 186	16 455 241
Magadan Region	0	0	0	0	0	0
Sakhalin Region	919 156	0	0	521 077	1 557	396 499
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 37.2

Distribution of clients' funds in foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.03.12

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	4 811 819 565	31 185 235	3 706	735 504 037	2 375 323 772	1 507 121 072
Belgorod Region	14 329 548	0	0	1 165 930	4 885 784	4 286 655
Bryansk Region	3 380 736	0	0	134 613	23 367	2 545 073
Vladimir Region	8 504 150	403	0	493 321	228 125	5 155 702
Voronezh Region	28 468 948	9	0	1 528 574	4 243 986	17 027 611
Ivanovo Region	4 696 459	21	0	444 979	211 103	3 325 790
Kaluga Region	7 241 858	647	0	1 031 967	351 467	3 732 364
Kostroma Region	2 613 816	53	0	122 467	296 566	1 722 973
Kursk Region	3 560 201	0	0	446 029	54 861	1 882 981
Lipetsk Region	7 231 360	0	0	3 250 333	403 006	2 581 417
Moscow Region	64 476 829	98	0	9 116 096	7 315 302	41 939 959
Orel Region	2 055 147	16	0	117 031	165 043	1 199 354
Ryazan Region	5 679 283	0	0	424 111	709 911	2 966 711
Smolensk Region	5 541 924	1 136	0	520 507	134 629	2 739 721
Tambov Region	2 431 883	0	0	52 038	25 484	1 111 662
Tver Region	7 635 479	185	0	644 153	635 436	3 537 613
Tula Region	8 682 672	0	0	1 418 789	943 794	3 773 917
Yaroslavl Region	7 370 792	159	0	619 356	901 887	4 459 131
City of Moscow	4 627 918 480	31 182 508	3 706	713 973 743	2 353 794 021	1 403 132 438
North-Western Federal District	408 484 654	141 325	0	59 889 951	103 288 246	214 041 809
Republic of Karelia	3 180 764	49	0	391 733	14 931	2 316 312
Komi Republic	6 103 281	0	0	539 696	340 600	3 297 078
Akhangel'sk Region	9 110 954	6 855	0	965 098	2 693 920	4 522 847
Vologda Region	21 625 513	105	0	6 321 359	9 626 882	3 490 507
Kaliningrad Region	17 053 949	5 203	0	2 970 368	2 016 596	11 373 369
Leningrad Region	2 822 141	0	0	565 178	387 503	1 868 799
Murmansk Region	7 687 713	0	0	1 740 016	245 326	4 464 542
Novgorod Region	2 985 179	117	0	694 033	47 966	1 841 942
Pskov Region	2 257 976	57 822	0	301 584	219 428	1 212 995
St Petersburg	335 657 184	71 174	0	45 400 886	87 695 094	179 653 418
Southern Federal District	86 823 870	2 013	0	10 547 019	10 999 232	52 573 415
Republic of Adygeya	593 734	0	0	25 165	0	391 233
Republic of Kalmykia	306 319	20	0	1 941	40 777	206 104
Krasnodar Territory	42 391 895	1 236	0	3 703 101	7 219 926	27 268 097
Astrakhan Region	4 283 596	93	0	619 233	522 365	2 065 308
Volgograd Region	11 803 575	0	0	1 712 206	1 152 697	6 740 305
Rostov Region	27 444 751	664	0	4 485 373	2 063 467	15 902 368
North-Caucasian Federal District	17 120 496	15 778	0	813 045	549 654	12 720 411
Republik of Daghestan	1 155 586	0	0	93 002	0	964 086
Republic of Ingushetia	208 320	0	0	4 223	0	173 948
Kabardino-Balkar Republic	1 583 416	0	0	39 983	0	1 035 193
Karachai-Cherkess Republic	2 573 084	0	0	6 686	0	2 359 885
Republic of North Ossetia - Alania	1 000 623	0	0	82 699	0	772 502
Chechen Republic	78 498	0	0	4 285	0	74 213

Stavropol Territory	10 520 969	15 778	0	582 167	549 654	7 340 584
Volga Federal District	219 686 935	2 216 946	0	28 870 374	28 803 312	122 864 528
Republic of Bashkortostan	24 092 789	2 193 204	0	4 831 970	1 072 681	11 247 410
Republic of Marii El	1 568 588	0	0	152 461	268 872	661 484
Republic of Mordovia	1 888 615	729	0	141 639	87 403	1 004 891
Republic of Tatarstan	39 418 616	5 776	0	4 702 467	9 643 221	19 309 869
Udmurt Republic	4 246 150	15 962	0	296 871	69 799	2 589 762
Chuvash Republic	3 973 412	0	0	328 825	996 637	1 438 359
Perm Territory	23 174 372	306	0	3 322 864	2 538 101	12 504 443
Kirov Region	3 566 525	103	0	475 872	441 556	1 851 271
Nizhny Novgograd Region	30 678 115	665	0	6 388 789	2 566 410	16 277 895
Orenburg Region	7 867 946	201	0	1 165 788	387 392	5 344 742
Penza Region	4 276 300	0	0	286 462	410 691	2 030 537
Samara Region	55 921 037	0	0	3 825 606	9 260 467	36 866 771
Saratov Region	11 893 663	0	0	898 249	819 677	8 265 352
Ulyanovsk Region	7 120 807	0	0	2 052 511	240 405	3 471 742
Ural Federal District	155 334 973	59 313	0	16 256 310	16 631 796	94 506 704
Kurgan Region	1 332 274	0	0	282 967	68 917	528 160
Sverdlovsk Region	50 702 669	30 814	0	8 295 685	4 629 167	31 632 858
Tyumen Region	75 411 885	27 910	0	2 942 389	6 201 921	50 089 710
Chelyabinsk Region	27 888 145	589	0	4 735 269	5 731 791	12 255 976
Siberian Federal District	97 312 400	10 617	0	11 586 560	10 517 377	52 463 862
Republic of Altai	196 859	0	0	16 858	213	86 941
Republic of Buryatiya	4 501 763	0	0	234 596	1 184 410	1 091 959
Republic of Tuva	433 788	0	0	314 147	0	56 351
Republic of Khakassia	607 613	54	0	14 244	0	455 520
Altai Territory	8 835 616	78	0	443 149	1 153 315	3 654 532
Zabaykal Territory	1 873 510	0	0	108 944	3 358	601 686
Krasnoyarsk Territory	11 882 367	3	0	1 805 410	66 734	8 090 446
Irkutsk Region	10 402 310	51	0	1 303 025	376 876	4 855 257
Kemerovo Region	17 688 058	0	0	1 201 946	4 122 906	9 534 413
Novosibirsk Region	27 237 668	10 187	0	4 271 741	3 137 197	15 461 643
Omsk Region	8 245 336	17	0	1 425 787	87 382	5 173 970
Tomsk Region	5 407 512	227	0	446 713	384 986	3 401 144
Far Eastern Federal District	59 180 126	2 765	0	10 333 620	3 363 516	31 124 145
Republic of Sakha (Yakutia)	4 479 614	5	0	812 216	32 745	1 279 237
Kamchatka Territory	3 065 577	0	0	696 254	119 158	1 848 282
Primorskiy Territory	17 549 512	932	0	4 855 028	971 515	9 336 974
Khabarovsk Territory	18 288 720	6	0	1 041 606	563 980	13 582 758
Amur Region	4 349 078	0	0	384 889	1 252 100	1 670 191
Magadan Region	5 851 825	142	0	674 401	3 123	872 723
Sakhalin Region	5 215 916	1 680	0	1 865 069	420 895	2 305 554
Jewish Autonomous Region	242 079	0	0	4 067	0	166 197
Chukotka Autonomous Area	137 805	0	0	90	0	62 229

Table 38.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.03.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 823 193 068	1 882 052 407	1 941 140 661
Belgorod Region	72 950	44 000	28 950
Bryansk Region	0	0	0
Vladimir Region	145 806	145 806	0
Voronezh Region	9 750	9 750	0
Ivanovo Region	1 849 492	1 849 492	0
Kaluga Region	30 000	30 000	0
Kostroma Region	6 906 206	6 182 448	723 758
Kursk Region	0	0	0
Lipetsk Region	1 121 670	1 121 670	0
Moscow Region	499 184	470 000	29 184
Orel Region	184 389	184 000	389
Ryazan Region	0	0	0
Smolensk Region	2 194 011	1 819 500	374 511
Tambov Region	20 000	20 000	0
Tver Region	0	0	0
Tula Region	179 000	179 000	0
Yaroslavl Region	0	0	0
City of Moscow	3 809 980 610	1 869 996 741	1 939 983 869
North-Western Federal District	65 620 572	41 945 713	23 674 859
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	59 000	59 000	0
Vologda Region	576 769	385 230	191 539
Kaliningrad Region	193 793	193 793	0
Leningrad Region	50 000	50 000	0
Murmansk Region	249 626	50 000	199 626
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	64 491 384	41 207 690	23 283 694
Southern Federal District	8 809 364	6 455 987	2 353 377
Republic of Adygeya	0	0	0
Republic of Kalmykia	10 000	10 000	0
Krasnodar Territory	4 036 204	3 384 127	652 077
Astrakhan Region	0	0	0
Volgograd Region	1 160 000	1 160 000	0
Rostov Region	3 603 160	1 901 860	1 701 300
North-Caucasian Federal District	860 289	860 289	0
Republic of Dagestan	590 289	590 289	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	80 000	80 000	0
Chechen Republic	0	0	0
Stavropol Territory	190 000	190 000	0
Volga Federal District	95 577 834	79 485 672	16 092 162
Republic of Bashkortostan	6 750 837	5 566 723	1 184 114
Republic of Marii El	0	0	0
Republic of Mordovia	93 475	93 475	0

Republic of Tatarstan	32 784 836	19 485 982	13 298 854
Udmurt Republic	1 837 817	1 353 286	484 531
Chuvash Republic	272 146	272 146	0
Perm Territory	386 000	386 000	0
Kirov Region	601 553	601 553	0
Nizhny Novgogrod Region	3 347 285	2 996 737	350 548
Orenburg Region	1 214 479	1 214 479	0
Penza Region	30 000	30 000	0
Samara Region	47 440 719	46 688 317	752 402
Saratov Region	623 551	601 838	21 713
Ulyanovsk Region	195 136	195 136	0
Ural Federal District	80 179 841	44 492 773	35 687 068
Kurgan Region	0	0	0
Sverdlovsk Region	16 719 227	13 512 708	3 206 519
Tyumen Region	59 854 041	27 518 244	32 335 797
Chelyabinsk Region	3 606 573	3 461 821	144 752
Siberian Federal District	36 722 143	14 903 102	21 819 041
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	150 000	150 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 053 635	1 053 635	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	52 689	42 556	10 133
Irkutsk Region	334 750	334 750	0
Kemerovo Region	544 000	544 000	0
Novosibirsk Region	33 247 756	12 127 866	21 119 890
Omsk Region	1 239 313	550 295	689 018
Tomsk Region	0	0	0
Far Eastern Federal District	18 999 436	18 528 889	470 547
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	238 553	238 553	0
Primorskiy Territory	8 481 391	8 231 493	249 898
Khabarovsk Territory	0	0	0
Amur Region	10 181 492	9 960 843	220 649
Magadan Region	0	0	0
Sakhalin Region	98 000	98 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 38.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.03.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 838 993 556	1 883 369 406	1 955 624 150
Belgorod Region	72 950	44 000	28 950
Bryansk Region	650 000	650 000	0
Vladimir Region	71 061	0	71 061
Voronezh Region	9 817	9 817	0
Ivanovo Region	1 849 492	1 849 492	0
Kaluga Region	30 000	30 000	0
Kostroma Region	6 182 448	6 182 448	0
Kursk Region	0	0	0
Lipetsk Region	1 121 670	1 121 670	0
Moscow Region	689 394	470 000	219 394
Orel Region	272 472	184 000	88 472
Ryazan Region	160 000	160 000	0
Smolensk Region	0	0	0
Tambov Region	20 000	20 000	0
Tver Region	0	0	0
Tula Region	179 000	179 000	0
Yaroslavl Region	57 601	57 601	0
City of Moscow	3 827 627 651	1 872 411 378	1 955 216 273
North-Western Federal District	72 357 281	47 686 920	24 670 361
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	59 000	59 000	0
Vologda Region	569 299	406 710	162 589
Kaliningrad Region	193 793	193 793	0
Leningrad Region	50 000	50 000	0
Murmansk Region	249 626	50 000	199 626
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	71 235 563	46 927 417	24 308 146
Southern Federal District	9 385 329	6 990 987	2 394 342
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 856 204	3 204 127	652 077
Astrakhan Region	330 682	300 000	30 682
Volgograd Region	1 115 000	1 115 000	0
Rostov Region	4 083 443	2 371 860	1 711 583
North-Caucasian Federal District	975 289	975 289	0
Republik of Daghestan	645 289	645 289	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	80 000	80 000	0
Chechen Republic	0	0	0
Stavropol Territory	250 000	250 000	0
Volga Federal District	97 723 128	81 592 368	16 130 760
Republic of Bashkortostan	6 800 845	5 608 626	1 192 219
Republic of Marii El	0	0	0

Republic of Mordovia	83 475	83 475	0
Republic of Tatarstan	34 183 731	20 892 982	13 290 749
Udmurt Republic	1 817 817	1 333 286	484 531
Chuvash Republic	202 146	202 146	0
Perm Territory	386 000	386 000	0
Kirov Region	601 553	601 553	0
Nizhny Novgogrod Region	3 890 078	3 539 530	350 548
Orenburg Region	1 314 479	1 314 479	0
Penza Region	30 000	30 000	0
Samara Region	47 594 317	46 803 317	791 000
Saratov Region	623 551	601 838	21 713
Ulyanovsk Region	195 136	195 136	0
Ural Federal District	83 278 720	47 230 172	36 048 548
Kurgan Region	0	0	0
Sverdlovsk Region	17 363 105	14 127 708	3 235 397
Tyumen Region	59 851 139	27 515 643	32 335 496
Chelyabinsk Region	6 064 476	5 586 821	477 655
Siberian Federal District	6 554 208	4 157 571	2 396 637
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	150 000	150 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 098 635	1 098 635	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	286 764	252 556	34 208
Irkutsk Region	334 750	334 750	0
Kemerovo Region	544 216	544 216	0
Novosibirsk Region	2 677 517	1 127 119	1 550 398
Omsk Region	1 239 313	550 295	689 018
Tomsk Region	123 013	0	123 013
Far Eastern Federal District	16 819 038	16 348 491	470 547
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	228 553	228 553	0
Primorskiy Territory	8 481 391	8 231 493	249 898
Khabarovsk Territory	0	0	0
Amur Region	8 011 094	7 790 445	220 649
Magadan Region	0	0	0
Sakhalin Region	98 000	98 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 39

Some indicators of the banking sector financial soundness (percent)

	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	20,9	18,1	14,7	14,9	14,7
Ratio of core capital to risk-weighted assets	13,2	11,4	9,3	9,3	9,2
Ratio of risk-weighted assets to total assets	60,6	59,6	58,8	58,7	58,5
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹⁾	9,5	8,2	6,6	6,7	6,8
Loan loss provisions made as percent of total loans ¹⁾	9,1	8,5	6,9	7,0	7,0
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,5	1,8	1,4	1,4	1,4
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,6	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	147,1	184,6	228,4	225,0	222,6
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,9	5,1	4,8	4,8	4,8
mining	3,9	3,6	2,9	2,9	2,9
manufacturing	15,7	16,0	15,2	15,4	15,2
production and distribution of energy, gas and water	2,4	2,6	2,9	3,0	3,0
constructing	6,2	5,9	5,6	5,5	5,6
wholesale and retail trade, car and household appliance repair	18,4	17,1	15,6	15,6	15,8
transport and communication	3,4	3,8	5,4	5,3	5,1
other economic activities	21,9	22,2	22,3	21,8	21,6
individuals	23,0	23,7	25,3	25,6	26,1
of which					
mortgage loans	6,5	6,6	6,7	6,7	6,9
<i>Geographical distribution of interbank loans and deposits²⁾</i>					
Russian Federation	29,5	41,1	41,6	41,6	38,8
United Kingdom	21,7	21,4	20,2	19,4	20,8
USA	4,1	2,5	3,0	2,4	3,2
Germany	4,7	6,0	4,2	5,1	5,1
Austria	8,2	3,7	6,6	7,4	7,0
France	5,7	4,0	2,7	2,9	2,5
Italy	1,8	0,1	2,7	2,7	3,1
Cyprus	6,2	5,0	6,6	6,3	7,1
Netherlands	4,6	2,6	3,2	2,9	2,7
Other	13,4	13,6	9,0	9,2	9,7
Liquidity					
Ratio of high liquid assets to total assets	13,3	13,5	11,8	12,5	12,0
Ratio of liquid assets to total assets	28,0	26,8	23,9	23,4	23,2
Ratio of high liquid assets to demand liabilities (N2)	69,2	64,8	60,1	60,8	58,7
Ratio of liquid assets to short-term liabilities (N3)	102,4	94,3	81,6	83,7	84,5
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	73,4	77,6	82,0	82,2	81,9
Ratio of clients' funds to total loans ³⁾	99,9	109,5	105,3	103,0	102,2
Market risk⁴⁾ to total own funds (capital)⁵⁾					
of which					
Interest rate risk	37,5	36,7	33,8	33,0	34,9
Equity position risk	8,7	8,6	12,9	12,1	12,4
Foreign exchange risk	3,5	3,2	3,0	3,0	3,0
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,1	2,2	4,2	4,0	4,1
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁶⁾	205,1	573,4	848,2	102,7	182,3
as percent of the banking sector own funds (capital) ⁶⁾	0,7	1,9	2,4	0,3	0,5
	4,9	12,5	17,6	2,1	3,7
Return on assets⁷⁾					
	0,7	1,9	2,4	2,4	2,4
Return on equity⁷⁾					
	4,9	12,5	17,6	18,0	18,2

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

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

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

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

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

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

⁷⁾ Indicators are calculated as ratio of financial result (before tax) over 12 months before reporting date to average amount of assets (own funds (capital)) of credit institutions over the same period.

Capital Adequacy

Table 40

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

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures ¹		CIs with capital less than 45 million rubles		CIs with capital from 45 to 90 million rubles		CIs with capital from 90 to 180 million rubles		CIs with capital more than 180 million rubles	
		Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs
1.01.09	3 811,1	62,6	20	2,0	107	6,0	90	18,4	142	3 722,0	747
1.01.10	4 620,6	70,3	18	1,0	54	0,6	10	25,7	216	4 522,9	760
1.01.11	4 732,3	105,4	14	0,7	38	0,4	7	23,2	187	4 602,6	766
1.02.11	4 732,4	105,6	14	0,7	38	0,5	8	23,1	185	4 602,5	766
1.03.11	4 562,3	111,5	14	0,3 ²	39 ²	0,6	9	21,9	174	4 428,0	774
1.04.11	4 629,3	57,4	12	0,7	38	0,6	10	21,7	171	4 548,8	775
1.05.11	4 732,0	56,6	11	0,6 ²	38 ²	0,6	9	21,0	165	4 653,1	780
1.06.11	4 788,2	56,0	11	0,7	36	0,7	11	21,1	164	4 709,7	781
1.07.11	4 770,8	140,1	11	0,6	35	0,8	12	20,2	156	4 609,1	786
1.08.11	4 816,4	142,1	9	0,6	34	0,8	11	19,8	153	4 653,0	787
1.09.11	4 850,3	142,6	8	0,6	34	0,7	11	17,2	133	4 689,3	806
1.10.11	4 888,4	142,4	8	0,6	34	0,9	12	15,4	119	4 729,1	817
1.11.11	4 941,0	145,4	8	0,4	34	0,6	9	14,1	108	4 780,5	828
1.12.11	5 017,4	146,2	8	0,6	33	0,6	9	9,2	72	4 860,8	860
1.01.12	5 242,1	249,7	8	0,6	32	0,7	11	0,9	9	4 990,1	918
1.02.12	5 276,1	243,4	8	0,6	32	0,7	10	0,7	7	5 030,8	918
1.03.12	5 266,6	240,9	8	0,6	32	0,7	10	0,9	8	5 023,6	915
Reference data: own funds (capital) adequacy ratio as of 1.03.12, %	14,7	19,4 ³		46,3		31,4		60,5		14,5	

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

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

³ CIs with positive own funds (capital).

Table 41**Relation of authorised capital and own funds (capital) of credit institutions**

Indicators	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 173,1	1 201,0	1 282,0	1 283,1	1 285,4
Banking sector own funds (capital), billion rubles	4 620,6	4 732,3	5 242,1	5 276,1	5 266,6
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	25,4	24,5	24,3	24,4

Table 42

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

Indicators	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
1. Factors of own funds (capital) increase	110,9	112,4	115,2	115,5	116,6
1.1. Authorised capital	25,4	25,4	24,5	24,3	24,4
1.2. Issue income	20,3	21,7	21,5	21,3	21,5
1.3. Credit institutions' profit and funds	31,5	37,1	42,9	43,9	44,9
1.4. Subordinated loans	29,7	24,3	22,7	22,2	22,0
1.5. Increase in value of property due to revaluation	4,1	3,9	3,7	3,7	3,7
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	10,9	12,4	15,2	15,5	16,6
2.1. Losses	2,3	1,1	1,7	2,0	2,0
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,0	0,1	0,1	0,1	0,1
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0,6	0,5	0,2	0,3	0,9
2.6. Credit institutions' portfolio of shares	7,1	10,0	12,4	12,3	12,8
2.7. Other factors	0,7	0,6	0,7	0,7	0,7
Own funds (capital), total	100,0	100,0	100,0	100,0	100,0

¹ Calculated by credit institutions' reporting by form 0409134.

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

Risk-weighted assets ¹	1.01.10	1.01.11 ²	1.01.12	1.02.12	1.03.12
1 st group of assets	15,9	0,0	0,0	0,0	0,0
2 nd group of assets	36,4	612,1	829,7	859,5	814,6
3 rd group of assets	496,4	86,2	146,7	147,3	107,7
4 th group of assets	948,3	19 450,0	23 482,4	23 159,1	22 994,2
5 th group of assets	16 332,4	13,3	0,6	0,7	12,5
Risk-weighted assets of credit institutions	17 829,4	20 161,7	24 459,4	24 166,6	23 928,9

¹ Assets recognized in balance sheet are taken into account

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

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

Own funds (capital) adequacy ratio of the banking sector

		1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
1	Banking sector own funds (capital), billion rubles	4 620,6	4 732,3	5 242,1	5 276,1	5 266,6
2	Risk-weighted assets, billion rubles	22 145,0	26 164,3	35 758,8	35 484,8	35 850,9
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	17 829,4	20 161,7	24 459,4	24 166,6	23 928,9
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	772,1	1 000,3	1 367,4	1 460,5	1 463,1
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	43,6	50,0	67,7	73,1	75,7
	- the value of credit risk on contingent credit liabilities, billion rubles	2 051,0	1 753,5	2 976,4	2 921,6	3 031,0
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	63,0	109,3	303,7	181,3	202,3
	- the value of operational risk, billion rubles	-	1 007,5	1 959,0	1 960,2	1 963,1
	- market risk, billion rubles	1 385,9	2 081,9	2 377,7	2 313,4	2 411,7
	- higher-risk transactions, billion rubles	-	-	2 247,5	2 514,9	2 899,7
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	20,9	18,1	14,7	14,9	14,7

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

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

Table 45

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

Own funds (capital) adequacy ratio	1.01.10		1.01.11		1.01.12		1.02.12		1.03.12	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% ¹	7	1,2	4	0,1	1	0,0	1	0,0	1	0,0
From 10% to 12%	21	3,5	53	6,4	107	34,3	105	14,1	111	21,5
From 12% to 14%	58	5,5	86	20,4	125	16,6	120	36,4	120	29,1
14% and more	972	89,9	868	73,1	744	49,1	749	49,5	741	49,4
Banking sector, total	1058	100,0	1012	100,0	978	100,0	976	100,0	974	100,0

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

Credit risk

Table 46

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

		1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Loans	Standard	42,5	45,5	53,4	53,6	53,4
	Substandard	38,0	34,7	29,4	29,1	29,3
	Doubtful	9,8	11,4	10,4	10,4	10,3
	Problem	3,5	2,9	2,7	2,7	2,7
	Loss	6,2	5,4	4,1	4,3	4,3
Loan loss provision (LLP)	Estimated LLP	11,9	11,0	9,1	9,2	9,2
	Estimated LLP adjusted for collateral	9,2	8,8	7,2	7,2	7,3
	LLP made	9,3	8,8	7,2	7,2	7,3
	LLP made as percent of estimated LLP	78,1	79,8	79,5	78,8	79,6
	LLP made as percent of estimated LLP adjusted for collateral	100,7	100,2	100,0	100,0	100,0
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		14,8	15,9	14,7	14,5	14,3

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

Table 47

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.10		1.01.11		1.01.12		1.02.12		1.03.12	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	3 595,5	100,0	4 064,7	100,0	5 589,2	100,0	5 624,2	100,0	5 746,9	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	298,3	8,3	332,6	8,2	474,2	8,5	465,1	8,3	472,4	8,2
1.2. Loans to individuals	3 297,1	91,7	3 732,2	91,8	5 115,1	91,5	5 159,1	91,7	5 274,4	91,8
1.3. Loans to credit institutions	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,2	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17,7	-	17,9	-	19,2	-	19,4	-	19,9
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	8,1	-	7,3	-	5,7	-	5,8	-	5,8
4. Claims grouped into portfolios of homogeneous claims - total	16,1	100,0	22,2	100,0	38,6	100,0	40,6	100,0	41,9	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	10,8	67,4	14,3	64,5	19,4	50,4	19,8	48,7	20,0	47,8
4.2. Portfolios of homogeneous claims on individuals	5,2	32,6	7,9	35,5	19,1	49,6	20,8	51,3	21,9	52,2
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	37,9	-	43,0	-	28,0	-	27,5	-	27,5

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

Table 48

Homogeneous loans and claims on legal entities and provisions made as of 1.03.12¹

	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	472 397,1	100,0	9 954,5	100,0	2,1
of which by quality categories					
1.1. Quality Category I	9 059,1	1,9	0,0	0,0	0,0
1.2. Quality Category II	452 986,2	95,9	4 237,7	42,6	0,9
1.3. Quality Category III	2 125,1	0,5	261,7	2,6	12,3
1.4. Quality Category IV	2 493,3	0,5	727,6	7,3	29,2
1.5. Quality Category V	5 659,4	1,2	4 725,8	47,5	83,5
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	169,44	100,0	9,45	100,0	5,6
of which by quality categories					
2.1. Quality Category I	0,00	0,0	0,00	0,0	0,0
2.2. Quality Category II	161,47	95,3	1,62	17,1	1,0
2.3. Quality Category III	0,17	0,1	0,04	0,4	20,2
2.4. Quality Category IV	0,00	0,0	0,00	0,0	0,0
2.5. Quality Category V	7,79	4,6	7,79	82,5	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	472 566,5		9 963,9		2,1
4. Homogeneous claims grouped into portfolios - total	20 009,5	100,0	5 493,5	100,0	27,5
of which by quality categories					
4.1. Quality Category I	8 412,1	42,0	0,0	0,0	0,0
4.2. Quality Category II	4 765,3	23,8	80,6	1,5	1,7
4.3. Quality Category III	1467,6	7,3	89,3	1,6	6,1
4.4. Quality Category IV	34,5	0,2	9,8	0,2	28,5
4.5. Quality Category V	5330,1	26,6	5313,8	96,7	99,7
5. Claims for interest payments - total	2 611,0	100,0	596,9	100,0	22,9
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	629,5	24,1	565,6	94,8	89,9

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

Homogeneous loans and claims on individuals and provisions made as of 1.03.12¹

	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	5 274 382,4	100,0	322 852,9	100,0	6,1
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	343 883,4	6,5	12 672,0	3,9	3,7
1.1.2. residential real estate (mortgage) loans, total	1 228 165,7	23,3	38 217,2	11,8	3,1
1.1.3. car loans, total	612 049,7	11,6	37 699,7	11,7	6,2
1.1.4. other consumer loans, total	3 064 283,3	58,1	233 350,6	72,3	7,6
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	2 338 580,4	44,3	29 492,7	9,1	1,3
1.2.2. a portfolio of loans without overdue payments	2 456 447,0	46,6	27 090,5	8,4	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	100 939,0	1,9	3 956,6	1,2	3,9
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	55 202,8	1,0	15 183,2	4,7	27,5
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	40 477,0	0,8	22 295,4	6,9	55,1
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	256 736,0	4,9	223 921,1	69,4	87,2
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	4 870 069,8	92,3	52 899,5	16,4	1,1
1.3.2. Quality category III	75 445,8	1,4	8 927,0	2,8	11,8
1.3.3. Quality category IV	48 070,0	0,9	20 151,0	6,2	41,9
1.3.4. Quality category V	280 796,7	5,3	240 875,3	74,6	85,8
2. Claims grouped into portfolios of homogeneous claims - total	21 851,8	100,0	6 003,9	100,0	27,5
of which by quality categories					
2.1. Quality category I	134,0	0,6	0,0	0,0	0,0
2.2. Quality category II	15 101,4	69,1	175,6	2,9	1,2
2.3. Quality category III	354,9	1,6	59,9	1,0	16,9
2.4. Quality category IV	312,0	1,4	140,1	2,3	44,9
2.5. Quality category V	5949,6	27,2	5628,3	93,7	94,6
3. Claims for interest payments - total	67 426,9	100,0	23 313,2	100,0	34,6
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	27 038,7	40,1	22 089,4	94,8	81,7

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

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

Table 50

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Substandard	10,2	8,9	8,3	8,0	8,0	2,5	2,3	2,1	2,0	2,0
Doubtful	17,3	19,9	22,9	22,1	21,9	16,4	15,3	15,9	15,4	15,7
Problem	16,2	15,0	16,3	16,5	17,0	43,0	45,0	44,3	44,7	45,5
Loss	56,3	56,2	52,4	53,4	53,2	84,7	90,8	91,5	90,7	91,3

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

Table 51

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

Indicator	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Overdue claims on loans, deposits and other placements, billion rubles	1014,7	1035,9	1133,0	1156,6	1186,1
Of which					
- among 20 largest-asset credit institutions, billion rubles	652,7	730,0	845,7	865,2	890,9
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	5,1	4,7	3,9	4,1	4,2
Overdue claims in rubles					
- billion rubles	835,1	886,2	994,1	1022,6	1051,2
- as percent of total loans, deposits and other placements in rubles	6,0	5,5	4,7	4,8	4,9
Overdue claims in foreign currency					
- billion rubles	179,6	149,7	138,9	134,0	134,8
- as percent of total loans, deposits and other placements in foreign currency	3,0	2,5	1,9	1,9	2,0
- dollar equivalent, billion \$	5,9	4,9	4,3	4,4	4,7
Overdue claims on loans and other placements with non-financial institutions					
Share of overdue claims in total volume of loans and other placements with non-financial institutions	6,1	5,3	4,6	4,8	5,0
Overdue claims on loans and other funds provided to individuals					
Share of overdue claims in total volume of loans and other placements with individuals	6,8	6,9	5,2	5,3	5,2

Table 52

Distribution of credit institutions by share of overdue claims in credit portfolio

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
No overdue claims	138	142	134	128	134	1,4	1,9	1,9	1,7	1,7
Less than 5%	574	565	638	630	621	74,8	70,4	79,8	80,0	79,8
From 5 to 10%	202	187	110	122	124	14,5	23,2	13,4	13,3	13,7
From 10 to 15%	70	42	35	30	31	6,6	3,7	0,8	0,9	1,0
From 15 to 20%	16	20	10	13	13	1,0	0,3	3,4	0,2	0,3
From 20 to 60%	19	13	7	10	9	1,4	0,4	0,4	3,6	3,3
From 60 to 90%	1	4	2	2	1	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	38	39	42	41	41	0,3	0,1	0,3	0,3	0,3

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

Indicators	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Large credit risks of the banking sector total, bln rubles	6 797,9	8 736,3	11 971,6	11 871,6	11 725,1
Share of large credit risks in the banking sector assets, %	23,1	25,8	28,8	28,8	28,7

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

	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Volume of large loans, billion rubles	4 688,8	5 323,9	6 207,7	6 106,4	5 971,6
of which:					
Volume of secured loans , billion rubles	1 524,2	1 586,4	1 442,8	1 435,3	1 380,4
Volume of I quality category collateral, billion rubles	569,0	500,0	324,8	316,0	294,9
of which:					
collateral of quoted securities issued by legal entities, billion rubles	170,6	98,6	14,9	17,2	12,2
Volume of II quality category collateral, billion rubles	1 107,1	1 429,2	1 285,6	1 372,8	1 322,5
of which:					
collateral of securities, issued by legal entities, billion rubles	160,4	589,9	290,0	314,4	313,4
collateral of proprietary rights (claims), billion rubles	508,7	430,3	491,8	496,2	492,0

¹ Calculated on the basis of credit institutions' reporting by form 0409117 "Information on large loans" (includes information on 30 largest (for reported credit institution) loans to corporate entities other than credit institutions. This form has been in operation since reporting on 1.02.09.

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

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2009		2010		9 months of 2011		2009		2010		9 months of 2011		2009		2010		9 months of 2011		9 months of 2009	9 months of 2010	9 months of 2011
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep					
Industry. total	64,1	65,0	64,6	65,1	65,7	64,8	169,0	173,3	160,9	190,4	195,7	213,2	43,2	38,1	37,9	34,3	32,5	33,9	3,6	6,9	8,1
Agriculture, hunting and forestry	42,4	43,3	44,2	44,3	43,9	43,1	171,5	175,2	179,0	179,5	190,6	175,6	59,5	60,6	65,3	67,6	63,3	68,9	5,4	3,9	5,0
Mining	75,8	76,0	77,0	77,2	77,3	77,5	295,3	297,4	294,8	340,3	339,0	385,3	31,7	21,6	22,3	15,7	15,3	11,9	3,9	6,1	9,4
Manufacturing	47,0	47,7	44,6	46,2	46,0	44,5	135,4	139,3	127,6	149,7	149,7	159,1	52,4	51,3	52,4	46,7	44,1	47,3	3,5	8,2	7,0
Production and distribution of energy, gas and water	76,8	75,3	64,2	65,4	67,0	62,6	148,1	142,5	80,9	84,0	92,4	98,1	38,3	34,2	39,0	37,7	41,8	44,9	1,8	3,5	2,6
Construction	24,9	25,7	20,0	21,6	23,1	23,9	104,2	105,7	96,2	104,1	114,8	113,6	32,9	29,6	17,0	22,0	20,8	23,8	1,8	2,4	3,5
Wholesale and retail trade, car and household appliance repair	29,3	30,3	36,5	45,9	37,9	38,3	122,2	129,4	116,0	164,8	157,4	139,4	46,0	46,8	39,2	49,4	44,4	48,1	1,8	3,7	9,6
Transport and communication	47,1	52,6	62,1	63,5	66,8	66,6	78,0	84,4	126,8	127,7	131,7	172,4	48,0	38,3	45,1	48,5	45,4	49,3	5,5	12,4	10,2

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

¹ Net gross assets in total assets (total of the balance)

² Without overdue receivables

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

Market Risk

Table 56

Structure of market risk of the banking sector

Risk	1.01.10		1.01.11		1.01.12		1.02.12		1.03.12	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	49,6	100,0	48,6	100,0	49,7	100,0	48,2	100,0	50,3	100,0
Of which										
- interest rate risk (IRR)	37,5	75,5	36,7	75,6	33,8	68,0	33,0	68,6	34,9	69,4
- equity position risk (EPR)	8,7	17,5	8,6	17,8	12,9	26,0	12,1	25,1	12,4	24,6
- foreign exchange risk (FER)	3,5	7,0	3,2	6,6	3,0	6,0	3,0	6,3	3,0	6,0
Reference data:										
Number of credit institutions ¹	656		641		621		617		615	
Share of credit institutions' assets ¹ in total banking sector assets, %	62,8		90,9		92,3		92,1		92,3	

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

Comment: on the basis of reporting of credit institutions by 0409135 form (before 1.01.11 - by 0409153 form).

Table 57**Share of assets and liabilities in foreign currency in total assets and liabilities of the banking sector**

	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Share of assets in foreign currency in total assets, %	27,6	24,1	23,3	23,2	22,7
of which:					
- 20 largest-asset credit institutions	28,7	25,6	25,2	25,2	24,8
Share of liabilities in foreign currency in total liabilities, %	25,3	22,7	21,5	21,5	21,0
of which:					
- 20 largest-asset credit institutions	26,0	24,1	23,2	23,1	22,7
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	2,4	1,3	1,8	1,7	1,7
of which:					
- 20 largest-asset credit institutions	2,7	1,6	1,9	2,0	2,1

Table 58

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

	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Balance sheet positions					
Claims, bln rubles	8 128,8	8 143,6	9 688,9	9 539,9	9 280,9
Liabilities, bln rubles	7 436,5	7 690,0	8 955,6	8 827,4	8 566,3
Net balance sheet position, bln rubles	692,4	453,6	733,4	712,4	714,5
Net balance sheet position to own funds (capital), % ¹	15,0	9,6	14,0	13,5	13,6
Off-balance sheet positions ²					
Claims, bln rubles	3 070,2	3 485,7	5 228,6	5 809,3	5 533,6
Liabilities, bln rubles	3 128,1	3 396,1	5 398,4	5 904,2	5 680,9
Net balance sheet position, bln rubles	-57,9	89,6	-169,8	-94,8	-147,3
Net balance sheet position to own funds (capital), % ¹	-1,3	1,9	-3,2	-1,8	-2,8

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

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

Table 59

Compliance with open foreign exchange position (OFP) requirements

	2009				2010				2011 г.			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
Number of credit institutions that exceeded the OFXP limits	23	6	7	6	5	4	6	6	6	4	5	5
Of which:												
- 20 largest-asset credit institutions	0	1	0	0	1	0	0	0	0	0	1	0
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %												
- credit institutions with licence to conduct banking operations in foreign currency	1,0	1,2	0,5	0,5	2,2	0,7	0,8	0,2	0,2	0,1	3,4	0,03
- On 20 largest-asset credit institutions	0,0	1,0	0,0	0,0	2,7	0,0	0,0	0,0	0,0	0,0	4,4	0,0

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

Table 60

Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.02.11	409	-40,9	-5,7	37,5	-84,1	-46,6	2 189,6	-2,1
1.03.11	368	14,3	-46,0	15,8	-47,5	-31,6	1 551,9	-2,0
1.04.11	352	-110,9	65,8	28,3	-73,3	-45,0	1 717,8	-2,6
1.05.11	362	12,8	-34,5	16,6	-38,3	-21,7	1 301,2	-1,7
1.06.11	404	83,3	-119,1	17,5	-53,4	-35,9	1 569,5	-2,3
1.07.11	378	4,0	-31,1	48,8	-76,0	-27,1	1 835,9	-1,5
1.08.11	372	34,9	-61,8	13,3	-40,2	-26,9	1 323,0	-2,0
1.09.11	353	12,0	-28,7	4,6	-21,4	-16,8	966,5	-1,7
1.10.11	346	76,6	-111,7	22,2	-57,4	-35,2	1 343,5	-2,6
1.11.11	354	42,3	-75,0	24,8	-57,5	-32,7	1 497,1	-2,2
1.12.11	287	89,2	-125,1	21,9	-57,7	-35,9	1 257,8	-2,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.02.12	294	243,9	-275,4	24,6	-56,1	-31,5	1 443,6	-2,2
1.03.12	340	52,8	-81,7	16,4	-45,2	-28,9	1 150,8	-2,5
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.02.11	518	33,8	23,5	72,6	-15,3	57,3	2 545,3	2,3
1.03.11	560	-70,9	135,7	100,8	-36,0	64,8	3 178,9	2,0
1.04.11	571	29,7	30,1	87,2	-27,5	59,8	2 866,3	2,1
1.05.11	560	-25,4	130,5	123,3	-18,2	105,1	3 350,3	3,1
1.06.11	518	45,2	11,7	93,1	-36,2	56,9	3 170,9	1,8
1.07.11	540	114,9	-54,8	80,3	-20,2	60,1	2 947,3	2,0
1.08.11	541	106,4	-6,4	127,9	-27,9	100,0	3 441,6	2,9
1.09.11	559	264,5	-195,1	127,7	-58,3	69,4	3 853,6	1,8
1.10.11	565	267,9	-214,5	121,0	-67,6	53,4	3 511,1	1,5
1.11.11	555	80,4	-17,3	119,8	-56,8	63,1	3 408,3	1,9
1.12.11	618	143,9	-58,6	145,1	-59,9	85,3	3 691,9	2,3
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.02.12	606	85,9	1,7	133,8	-46,2	87,6	3 799,5	2,3
1.03.12	560	160,5	-82,8	143,6	-65,9	77,7	4 125,4	1,9

Open currency positions of the banking sector by currencies as of 1.03.12

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	408	-66,3	-1,9	64,6	-130,9
long	491	47,0	2,6	222,7	-175,7
EUR					
short	383	-25,4	-1,1	-179,3	153,9
long	508	11,6	0,4	-19,7	31,3
GBP					
short	75	-2,9	-0,3	-3,9	0,9
long	290	5,2	0,1	-3,1	8,3

Liquidity of Credit Institutions

Table 62

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

	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18,0	27,3	28,5	26,8	27,6
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23,0	24,5	24,1	22,8	23,3
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-14,5	-7,8	-4,7	-4,0	-4,1

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

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

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

Table 63

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Less than 0	611	594	608	598	604	92,8	61,5	51,5	59,0	58,7
From 0 to 20	407	365	316	326	321	6,9	36,7	47,1	40,3	40,7
More than 20	40	53	54	52	49	0,3	1,8	1,4	0,7	0,6
Data not available	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1058	1012	978	976	974	100,0	100,0	100,0	100,0	100,0

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

	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Liquid assets with maturity up to 30 days, as percent of liquid assets	59,9	48,5	48,0	50,6	50,5
Liabilities with maturity up to 30 days, as percent of total liabilities	41,9	42,0	43,0	44,7	44,3
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	6,0	21,1	19,9	16,8	16,8

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

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

Table 65

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12	1.01.10	1.01.11	1.01.12	1.02.12	1.03.12
Less than 0	485	455	446	430	408	31,9	21,7	25,6	24,9	27,0
From 0 to 20	243	250	208	226	208	48,8	20,4	12,3	19,8	12,9
More than 20	330	307	324	320	358	19,4	57,9	62,1	55,3	60,1
Data not available	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1058	1012	978	976	974	100,0	100,0	100,0	100,0	100,0