

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

The Central Bank of the Russian Federation

Banking 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 76,3
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 42,6 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 21,7 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 25,6 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	38 807,2	45 172,7	54 585,6
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
1.04.12	1,6	22,1	2,1	16,2	1,9	23,3	3,5	40,6	1,6	19,6	0,9	18,6
1.05.12	1,5	23,3	0,3	14,0	2,4	24,2	3,8	42,0	2,3	19,8	0,5	20,9
1.06.12	2,5	24,4	1,3	14,1	2,3	24,7	4,0	43,3	2,0	21,7	4,8	22,3
Reference data:												
Increase from the beginning of the current year	3,8		4,2		4,8		14,7		5,4		-0,1	
Increase over the same period of the previous year	2,8		1,2		5,8		8,7		4,7		2,8	

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	20,8

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Credit institutions registered by the Bank of Russia and other authorities	1146	1112	1110	1104	1101
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1012	978	975	970	967
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	2	0	2	1	0
Credit institutions with their banking licenses being revoked (cancelled)	132	134	133	133	134
Credit institutions licensed to conduct operations in foreign currency	677	661	658	655	653
Credit institutions holding general licences	283	273	273	272	271

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.11		1.01.12		1.04.12		1.05.12		1.06.12	
	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	585	57,8	572	58,5	571	58,6	569	58,7	566	58,5
of which the City of Moscow and Moscow Region	525	51,9	512	52,4	510	52,3	508	52,4	506	52,3
North-Western	71	7,0	69	7,1	70	7,2	69	7,1	70	7,2
Southern	47	4,6	45	4,6	46	4,7	46	4,7	46	4,8
North-Caucasian	57	5,6	56	5,7	54	5,5	54	5,6	54	5,6
Volga	118	11,7	111	11,3	110	11,3	108	11,1	107	11,1
Ural	51	5,0	45	4,6	45	4,6	45	4,6	45	4,7
Siberian	56	5,5	54	5,5	53	5,4	53	5,5	53	5,5
Far Eastern	27	2,7	26	2,7	26	2,7	26	2,7	26	2,7
Russian Federation	1012	100,0	978	100,0	975	100,0	970	100,0	967	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	1.06.12	1.01.11	1.01.12	1.06.12	1.01.11	1.01.12	1.06.12	1.01.11	1.01.12	1.06.12	1.01.11	1.01.12	1.06.12	1.01.11	1.01.12	1.06.12
Central	585	572	566	119	120	112	484	463	448	69	67	66	18	18	18	17	16	16
of which the City of Moscow and Moscow Region ¹	525	512	506	101	104	100	127	131	128	20	21	21	16	16	16	4	5	5
North-Western	71	69	70	25	12	9	342	306	305	356	378	386	2	2	2	12	11	11
Southern	47	45	46	22	20	19	284	282	281	412	434	432	2	2	2	10	10	10
North-Caucasian	57	56	54	74	81	83	99	96	96		70	70	3	4	4	3	3	4
Volga	118	111	107	102	99	91	526	520	511	239	248	258	6	6	5	18	19	19
Ural	51	45	45	112	98	87	224	227	217	137	159	164	4	4	4	8	8	8
Siberian	56	54	53	28	26	24	338	321	311	402	401	404	2	2	2	12	11	11
Far Eastern	27	26	26	12	8	8	135	128	122	346	376	359	1	1	1	5	5	4
Russian Federation	1012	978	967	494	464	433	2432	2343	2291	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)	1.01.11		1.01.12		1.04.12		1.05.12		1.06.12	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	16 139 126	47,7	20 804 718	50,0	20 771 804	50,0	21 198 160	50,3	21 675 476	50,2
From 6 to 20	7 051 684	20,9	8 413 454	20,2	8 321 220	20,0	8 387 585	19,9	8 592 444	19,9
From 21 to 50	3 931 248	11,6	4 564 408	11,0	4 680 549	11,3	4 768 610	11,3	4 975 513	11,5
From 51 to 200	4 616 510	13,7	5 389 002	13,0	5 354 275	12,9	5 407 861	12,8	5 544 224	12,8
From 201 to 500	1 584 615	4,7	1 916 580	4,6	1 893 709	4,6	1 888 276	4,5	1 937 399	4,5
From 501	481 445	1,4	539 359	1,3	510 907	1,2	500 877	1,2	500 050	1,2
Total	33 804 628	100,0	41 627 520	100,0	41 532 464	100,0	42 151 368	100,0	43 225 106	100,0

Table 8

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

	(%)				
Federal district	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Central	54,9	56,3	56,4	56,6	56,4
of which the City of Moscow and Moscow Region	55,3	56,8	56,9	57,1	56,8
North-Western	71,9	68,7	69,0	69,3	68,0
Southern	69,0	68,6	68,5	68,3	68,9
North-Caucasian	45,5	43,4	46,0	46,5	47,8
Volga	43,4	44,8	45,8	46,0	46,4
Ural	60,2	66,5	66,6	67,0	66,8
Siberian	78,7	75,1	75,2	75,0	75,0
Far Eastern	72,6	74,8	75,6	75,9	76,1
Russian Federation	47,7	50,0	50,0	50,3	50,1

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.12 - 1.06.12)

Groups of credit institutions ranged by assets as of 1.01.12		Number of credit institutions as of 1.01.12	Groups as of 1.06.12						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4	1						
2	From 6 to 20	15	1	14						
3	From 21 to 50	30			28	2				
4	From 51 to 200	150			2	139	8			1
5	From 201 to 500	300				9	272	13	4	2
6	From 501	478					20	451	7	
Became operating after 1.01.12								2		
Total over the period									11	3
Total as of 1.01.12¹		978								
Total as of 1.06.12¹		967	5	15	30	150	300	466		

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

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

Table 10

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

	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Credit institutions with foreign participation over 50%					
Assets	18,0	16,9	17,3	17,4	17,6
Own funds (capital)	19,1	17,6	17,7	17,8	18,2
Correspondent accounts with non-resident banks	20,3	14,3	13,5	16,8	14,4
Loans and other placements with non-financial organisations	15,1	14,0	13,8	13,7	13,9
Loans and other placements with individuals	25,7	22,0	21,8	21,7	21,7
Loans, deposits and other placements with credit institutions	25,1	30,0	30,3	31,2	31,6
Individual deposits	11,5	11,4	12,0	12,1	12,2
Funds raised from organisations ¹	17,6	17,4	18,0	18,2	17,9
Profit (loss) of the current year	20,7	17,4	19,9	18,3	18,4
Reference data:					
Number of credit institutions	111	113	115	115	116
of which 100% foreign-owned credit institutions					
Assets	11,0	10,0	10,3	10,4	10,7
Own funds (capital)	12,1	11,1	11,2	11,4	11,6
Correspondent accounts with non-resident banks	9,2	6,9	6,4	7,9	7,9
Loans and other placements with non-financial organisations	9,2	8,3	8,2	8,2	8,3
Loans and other placements with individuals	14,9	10,7	10,6	10,6	10,7
Loans, deposits and other placements with credit institutions	20,0	24,2	23,9	24,7	25,9
Individual deposits	5,3	5,4	5,7	5,8	5,9
Funds raised from organisations ¹	11,0	10,7	11,3	11,5	11,3
Profit (loss) of the current year	15,1	12,0	12,5	11,9	11,4
Reference data:					
Number of credit institutions	80	77	79	79	79

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.11		1.01.12		1.04.12		1.05.12		1.06.12	
	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	814,9	2,4	1852,4	4,5	1715,8	4,1	1697,1	4,0	1739,1	4,0
Own funds (capital)	105,4	2,2	249,7	4,8	238,8	4,4	236,9	4,4	249,0	4,6
Loans and other placements with non-financial organisations	300,0	2,1	680,0	3,8	654,3	3,7	681,5	3,8	692,2	3,7
of which overdue claims	24,3	3,3	163,4	19,9	217,7	24,4	227,9	24,8	240,4	25,5
Loans and other placements with individuals	70,8	1,7	129,3	2,3	130,3	2,2	133,4	2,2	138,7	2,2
of which overdue claims	8,9	3,2	19,5	6,7	19,7	6,6	20,4	6,7	20,5	6,6
Individual deposits	164,5	1,7	303,2	2,6	293,9	2,5	297,9	2,4	304,2	2,4
Funds raised from organisations	335,2	3,0	799,6	5,7	823,6	6,2	811,8	6,1	829,4	5,9
Reference data:										
Number of credit institutions ¹	14	1,4	8	0,8	8	0,8	7	0,7	7	0,7

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

Activities of Credit Institutions Main Trends

Table 12

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
1.	Money, precious metals and gemstones	912,6	1 225,6	999,2	1 072,9	1 045,4
1.1.	of which: money	862,4	1 125,0	910,7	972,7	953,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 809,0	1 747,4	1 345,1	1 094,6	1 121,8
3.	Correspondent accounts with credit institutions	853,6	1 000,6	1 019,1	1 054,4	984,4
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	164,3	227,4	210,9	208,4	212,5
3.2.	Correspondent accounts with non-resident banks	689,3	773,1	808,2	846,0	771,9
4.	Securities acquired by credit institutions, total	5 829,0	6 211,7	6 434,8	6 471,6	6 679,6
	of which					
4.1.	Debt securities	4 419,9	4 676,2	4 803,9	4 903,1	4 994,1
4.2.	Shares	710,9	914,4	873,8	839,5	945,6
4.3.	Discounted promissory notes	330,0	233,9	347,8	305,3	298,3
4.4.	Shares in associates and subsidiaries	368,2	387,3	409,3	423,6	441,6
5.	Other participation in authorised capital	132,1	291,9	303,0	302,3	307,9
6.	Derivatives with fair value being an asset	-	-	115,8	115,0	229,7
7.	Loans, total	22 166,7	28 737,0	28 987,3	29 675,7	30 437,9
	of which:					
7.1.	Loans, deposits and other placements	22 140,2	28 699,2	28 956,4	29 645,3	30 405,0
	of which overdue claims	1 035,9	1 133,0	1 211,9	1 245,9	1 276,8
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	14 062,9	17 715,3	17 720,7	18 142,5	18 556,9
	of which overdue claims	743,4	822,6	891,4	918,8	942,6
7.1.2.	Loans and other placements with individuals	4 084,8	5 550,9	5 895,1	6 118,5	6 364,9
	of which overdue claims	282,3	291,1	299,8	303,8	310,2
7.1.3.	Loans, deposits and other placements with credit institutions	2 921,1	3 958,0	3 771,8	3 833,3	3 959,0
	of which overdue claims	4,6	5,1	5,0	5,1	5,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	864,6	973,8	995,3	1 001,1	1 004,4
8.1	of which real estate, temporarily out of use in operating activities	-	-	112,2	112,3	112,3
9.	Allocation of profit	132,1	173,2	71,9	75,2	89,7
9.1.	of which income tax	122,7	155,4	58,2	75,2	89,6
10.	Other assets, total	1 105,0	1 266,4	1 261,1	1 288,6	1 324,3
	of which:					
10.1.	Float	524,6	589,8	489,3	492,6	505,2
10.2.	Receivables	154,5	181,0	213,1	211,8	203,3
10.3.	Deferred expenses	77,9	94,3	108,4	109,1	109,3
Banking sector assets		33 804,6	41 627,5	41 532,5	42 151,4	43 225,1

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
1.	Funds and profit of credit institutions	4 339,1	4 963,0	5 109,8	5 107,8	5 135,6
	Of which:					
1.1.	Funds of credit institutions	2 599,6	2 719,9	2 794,5	2 781,2	2 765,6
1.2.	Profit (losses), including financial result of the previous year	1 739,5	2 243,1	2 315,4	2 326,6	2 370,0
	Of which:					
1.2.1.	Profit (losses) of the current year	573,4	848,2	267,9	342,0	416,4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	325,7	1 212,1	1 469,4	1 837,7	1 696,0
3.	Accounts of credit institutions	255,7	336,4	304,4	315,9	286,3
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	154,4	216,6	185,9	185,2	192,4
3.2.	Correspondent accounts of non-resident credit institutions	93,9	105,5	111,2	116,0	90,0
4.	Loans, deposits and other funds raised from other credit institutions	3 754,9	4 560,2	4 124,9	3 976,8	4 080,8
5.	Clients' funds ²	21 080,9	26 082,1	25 464,4	25 809,7	26 699,1
	Of which:					
5.1.	Budgetary funds in settlement accounts	32,7	37,8	43,4	42,3	45,3
5.2.	Government and other extra-budgetary funds in settlement accounts	12,0	7,1	4,8	3,3	4,8
5.3.	Funds of legal entities in settlement and other accounts	4 845,1	5 326,7	5 521,7	5 216,7	5 407,2
5.4.	Clients' float	220,6	288,1	287,8	314,4	303,5
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	7 446,7	7 797,1	8 252,4
5.6.	Individual deposits	9 818,0	11 871,4	11 984,3	12 259,6	12 509,4
5.7.	Clients' funds in factoring and forfeiting operations	15,7	21,9	18,2	19,3	19,3
6.	Bonds	537,9	666,7	778,6	817,2	821,6
7.	Promissory notes and bank acceptances	797,3	859,5	1 166,0	1 091,7	1 113,0
8.	Derivatives with fair value being a liability	-	-	103,3	101,9	214,4
9.	Other liabilities ¹ , total	2 713,0	2 947,5	3 011,6	3 092,6	3 178,4
	Of which:					
9.1.	Provisions	2 192,0	2 318,8	2 341,5	2 372,3	2 407,2
9.2.	Float	255,1	325,0	296,2	339,7	341,6
9.3.	Payables	44,7	46,4	78,5	70,4	97,0
9.4.	Deferred income	5,5	5,5	4,9	5,0	5,1
9.5.	Interest payable	215,7	251,7	290,5	305,3	327,4
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		33 804,6	41 627,5	41 532,5	42 151,4	43 225,1

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».

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
1.	Money, precious metals and gemstones	2,7	2,9	2,4	2,5	2,4
1.1.	of which: money	2,6	2,7	2,2	2,3	2,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	5,4	4,2	3,2	2,6	2,6
3.	Correspondent accounts with credit institutions	2,5	2,4	2,5	2,5	2,3
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,5	0,5	0,5	0,5
3.2.	Correspondent accounts with non-resident banks	2,0	1,9	1,9	2,0	1,8
4.	Securities acquired by credit institutions, total	17,2	14,9	15,5	15,4	15,5
	of which					
4.1.	Debt securities	13,1	11,2	11,6	11,6	11,6
4.2.	Shares	2,1	2,2	2,1	2,0	2,2
4.3.	Discounted promissory notes	1,0	0,6	0,8	0,7	0,7
4.4.	Shares in associates and subsidiaries	1,1	0,9	1,0	1,0	1,0
5.	Other participation in authorised capital	0,4	0,7	0,7	0,7	0,7
6.	Derivatives with fair value being an asset	-	-	0,3	0,3	0,5
7.	Loans, total	65,6	69,0	69,8	70,4	70,4
	of which:					
7.1.	Loans, deposits and other placements	65,5	68,9	69,7	70,3	70,3
	of which overdue claims	3,1	2,7	2,9	3,0	3,0
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	41,6	42,6	42,7	43,0	42,9
	of which overdue claims	2,2	2,0	2,1	2,2	2,2
7.1.2.	Loans and other placements with individuals	12,1	13,3	14,2	14,5	14,7
	of which overdue claims	0,8	0,7	0,7	0,7	0,7
7.1.3.	Loans, deposits and other placements with credit institutions	8,6	9,5	9,1	9,1	9,2
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,6	2,3	2,4	2,4	2,3
8.1	of which real estate, temporarily out of use in operating activities	-	-	0,3	0,3	0,3
9.	Allocation of profit	0,4	0,4	0,2	0,2	0,2
9.1.	of which income tax	0,4	0,0	0,1	0,2	0,2
10.	Other assets, total	3,3	3,0	3,0	3,1	3,1
	of which:					
10.1.	Float	1,6	1,4	1,2	1,2	1,2
10.2.	Receivables	0,5	0,4	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,3	0,3	0,3
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		1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
1.	Funds and profit of credit institutions	12,8	11,9	12,3	12,1	11,9
	Of which:					
1.1.	Funds of credit institutions	7,7	6,5	6,7	6,6	6,4
1.2.	Profit (losses), including financial result of the previous year	5,1	5,4	5,6	5,5	5,5
	Of which:					
1.2.1.	Profit (losses) of the current year	1,7	2,0	0,6	0,8	1,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,0	2,9	3,5	4,4	3,9
3.	Accounts of credit institutions	0,8	0,8	0,7	0,7	0,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,5	0,4	0,4	0,4
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,3	0,3	0,2
4.	Loans, deposits and other funds raised from other credit institutions	11,1	11,0	9,9	9,4	9,4
5.	Clients' funds ²	62,4	62,7	61,3	61,2	61,8
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	14,3	12,8	13,3	12,4	12,5
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)	17,9	20,1	17,9	18,5	19,1
5.6.	Individual deposits	29,0	28,5	28,9	29,1	28,9
5.7.	Clients' funds in factoring and forfeiting operations	0,0	0,1	0,0	0,0	0,0
6.	Bonds	1,6	1,6	1,9	1,9	1,9
7.	Promissory notes and bank acceptances	2,4	2,1	2,8	2,6	2,6
8.	Derivatives with fair value being a liability	-	-	0,2	0,2	0,5
9.	Other liabilities ¹ , total	8,0	7,1	7,3	7,3	7,4
	Of which:					
9.1.	Provisions	6,5	5,6	5,6	5,6	5,6
9.2.	Float	0,8	0,8	0,7	0,8	0,8
9.3.	Payables	0,1	0,1	0,2	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,6	0,6	0,7	0,7	0,8
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
1. Loans, deposits and other placements, total	16099,2	21378,5	21875,8	22450,4	22618,5	6041,0	7320,7	7080,6	7194,8	7786,5	22140,2	28699,2	28956,4	29645,3	30405,0
Of which															
- overdue claims	886,2	994,1	1064,7	1091,9	1109,7	149,7	138,9	147,2	154,0	167,0	1035,9	1133,0	1211,9	1245,9	1276,8
1.1 Loans and other placements with non-financial resident organisations	10085,6	12799,6	13126,0	13465,1	13503,4	2758,2	3088,3	2811,1	2904,4	3182,1	12843,8	15887,9	15937,1	16369,5	16685,4
Of which															
- overdue claims	635,5	721,9	770,1	793,3	805,7	98,6	67,9	63,5	68,7	74,0	734,1	789,8	833,6	862,0	879,7
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	315,2	430,8	450,9	465,2	477,6	6,3	7,0	6,5	6,6	7,2	321,4	437,9	457,4	471,8	484,8
Of which															
- overdue claims	28,1	27,3	27,7	27,4	27,6	0,5	0,5	0,5	0,4	0,6	28,6	27,9	28,2	27,8	28,2
1.2 Loans and other placements with non-resident legal entities (except banks)	319,1	469,4	506,5	511,9	502,2	900,0	1357,9	1277,0	1261,1	1369,2	1219,1	1827,4	1783,6	1773,0	1871,4
Of which															
- overdue claims	2,8	9,7	19,0	17,8	19,9	6,5	23,0	38,8	38,9	43,0	9,3	32,8	57,8	56,7	62,9
1.3 Loans, deposits and other placements with financial sector	1280,7	1836,6	1631,0	1642,1	1571,8	395,9	495,8	503,7	495,5	530,5	1676,7	2332,4	2134,7	2137,6	2102,3
Of which															
- overdue claims	9,5	17,9	19,2	21,6	22,0	0,6	1,3	1,1	1,5	1,7	10,0	19,2	20,3	23,1	23,7
of which:															
1.3.1 Resident credit institutions	911,6	1227,1	955,3	966,4	916,2	298,1	419,7	434,8	419,3	436,2	1209,7	1646,8	1390,1	1385,6	1352,4
Of which															
- overdue claims	4,4	4,8	4,8	4,9	5,0	0,0	0,1	0,1	0,1	0,1	4,4	4,9	4,9	5,0	5,0
1.3.2 Resident financial institutions of different forms of ownership	369,2	609,5	675,7	675,7	655,6	97,8	76,1	68,9	76,2	94,3	467,0	685,6	744,6	751,9	749,9
Of which															
- overdue claims	5,1	13,0	14,4	16,7	17,0	0,6	1,2	1,0	1,4	1,6	5,6	14,3	15,4	18,1	18,6
1.4 Loans, deposits and other placements with non-resident banks	190,2	398,4	361,1	374,3	386,8	1521,2	1912,8	2020,6	2073,4	2219,9	1711,4	2311,2	2381,7	2447,7	2606,7
Of which															
- overdue claims	0,1	0,0	0,0	0,0	0,0	0,0	0,2	0,2	0,2	0,2	0,1	0,2	0,2	0,2	0,2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	261,7	367,7	370,6	345,9	318,5	0,4	0,0	0,0	0,0	0,0	262,1	367,7	370,6	345,9	318,5
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	3722,7	5223,0	5611,6	5841,1	6068,1	348,8	316,7	272,3	265,9	281,9	4071,4	5539,7	5883,9	6107,0	6350,0
Of which															
- overdue claims	238,2	244,5	256,0	259,0	262,0	43,6	45,9	43,2	44,3	47,6	281,7	290,4	299,2	303,2	309,6
1.7 Loans and other placements with non-resident individuals	2,5	4,3	5,0	5,3	6,0	10,8	6,9	6,3	6,2	8,9	13,4	11,2	11,2	11,5	14,9
Of which															
- overdue claims	0,1	0,1	0,2	0,1	0,1	0,4	0,5	0,5	0,5	0,5	0,6	0,7	0,6	0,6	0,7
Reference data:															
Provisions on loans, deposits and other placements	1904,2	1987,9	2019,4	2045,7	2078,1	0,0	0,0	0,0	0,0	0,0	1904,2	1987,9	2019,4	2045,7	2078,1
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	39,7	42,2	46,0	47,0	48,9	6,3	4,7	5,2	4,5	4,8	46,0	46,9	51,1	51,5	53,7
Credit institutions' portfolio of promissory notes of residents	308,7	213,9	307,0	285,6	257,7	17,1	17,8	38,7	17,8	38,4	325,8	231,7	345,7	303,4	296,2
Credit institutions' portfolio of promissory notes of non-residents	2,4	0,0	0,1	0,0	0,0	1,8	2,1	1,9	2,0	2,2	4,2	2,1	2,1	2,0	2,2

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

	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	65,5	68,9	69,7	70,3	70,3
Of which:					
- overdue claims	4,7	3,9	4,2	4,2	4,2
	3,1	2,7	2,9	3,0	3,0
1.1 Loans and other placements with non-financial resident organisations	58,0	55,4	55,0	55,2	54,9
	38,0	38,2	38,4	38,8	38,6
Of which:					
- overdue claims	3,3	2,8	2,9	2,9	2,9
	2,2	1,9	2,0	2,0	2,0
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5	1,5	1,6	1,6	1,6
	1,0	1,1	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)	5,5	6,4	6,2	6,0	6,2
	3,6	4,4	4,3	4,2	4,3
Of which:					
- overdue claims	0,0	0,1	0,2	0,2	0,2
	0,0	0,1	0,1	0,1	0,1
1.3 Loans, deposits and other placements with financial sector	7,6	8,1	7,4	7,2	6,9
	5,0	5,6	5,1	5,1	4,9
Of which:					
- overdue claims	0,0	0,1	0,1	0,1	0,1
	0,0	0,0	0,0	0,1	0,1
of which:					
1.3.1 Resident credit institutions	5,5	5,7	4,8	4,7	4,4
	3,6	4,0	3,3	3,3	3,1
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,1	2,4	2,6	2,5	2,5
	1,4	1,6	1,8	1,8	1,7
Of which					
- overdue claims	0,0	0,0	0,1	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	7,7	8,1	8,2	8,3	8,6
	5,1	5,6	5,7	5,8	6,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,2	1,3	1,3	1,2	1,0
	0,8	0,9	0,9	0,8	0,7
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	18,4	19,3	20,3	20,6	20,9
	12,0	13,3	14,2	14,5	14,7
Of which:					
- overdue claims	1,3	1,0	1,0	1,0	1,0
	0,8	0,7	0,7	0,7	0,7
1.7 Loans and other placements with non-resident individuals	0,1	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision on loans, deposits and other placements	8,6	6,9	7,0	6,9	6,8
	5,6	4,8	4,9	4,9	4,8
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,2	0,2	0,2	0,2
	0,1	0,1	0,1	0,1	0,1
Credit institutions' portfolio of promissory notes of residents	1,5	0,8	1,2	1,0	1,0
	1,0	0,6	0,8	0,7	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

	1.01.11		1.01.12		1.04.12		1.05.12		1.06.12	
	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	5 499,0	100,0	5 977,9	100,0	6 087,0	100,0	6 166,2	100,0	6 381,3	100,0
- in rubles	4 567,6	83,1	5 008,9	83,8	5 194,8	85,3	5 235,0	84,9	5 318,0	83,3
- in foreign currency	931,4	16,9	969,0	16,2	892,2	14,7	931,2	15,1	1 063,2	16,7
Of which:										
Securities at fair value through profit or loss	1 654,8	30,1	1 662,6	27,8	1 774,8	29,2	1 817,2	29,5	1 883,6	29,5
- in rubles	1 428,6	26,0	1 458,8	24,4	1 612,9	26,5	1 654,0	26,8	1 696,9	26,6
- in foreign currency	226,2	4,1	203,8	3,4	161,9	2,7	163,2	2,6	186,7	2,9
Securities available for sale	3 005,5	54,7	3 074,5	51,4	3 032,8	49,8	3 051,4	49,5	3 170,3	49,7
- in rubles	2 448,5	44,5	2 465,4	41,2	2 469,5	40,6	2 466,7	40,0	2 490,8	39,0
- in foreign currency	557,0	10,1	609,1	10,2	563,3	9,3	584,6	9,5	679,6	10,6
Securities held-to-maturity	458,3	8,3	840,8	14,1	858,0	14,1	862,4	14,0	875,1	13,7
- in rubles	432,4	7,9	806,3	13,5	826,0	13,6	828,5	13,4	837,6	13,1
- in foreign currency	25,9	0,5	34,5	0,6	32,0	0,5	33,9	0,6	37,5	0,6
Shares in associates and subsidiaries	368,2	6,7	387,3	6,5	409,3	6,7	423,6	6,9	441,6	6,9
- in rubles	246,8	4,5	267,8	4,5	275,9	4,5	275,7	4,5	283,1	4,4
- in foreign currency	121,4	2,2	119,5	2,0	133,4	2,2	147,9	2,4	158,5	2,5
Reference data:										
Revaluation of securities	54,1		-63,5		-7,2		-29,7		-78,1	
Provisions for losses on securities available for sale	15,2		20,4		23,0		22,7		24,1	
Provisions for losses on securities held-to-maturity	3,9		1,6		1,5		1,5		1,2	
Provisions for losses on portfolio of shares in associates and subsidiaries	3,1		7,9		10,8		10,8		11,0	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.11		1.01.12		1.04.12		1.05.12		1.06.12	
	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	4 419,9	100,0	4 676,2	100,0	4 803,9	100,0	4 903,1	100,0	4 994,1	100,0
- in rubles	3 661,2	82,8	3 907,2	83,6	4 118,7	85,7	4 194,0	85,5	4 175,3	83,6
- in foreign currency	758,7	17,2	769,0	16,4	685,2	14,3	709,1	14,5	818,8	16,4
of which: revaluation	17,0	0,4	-48,8	-1,0	-6,6	-0,1	-6,4	-0,1	-40,3	-0,8
Debt securities at book value held (without revaluation)	4 402,9	100,0	4 725,0	100,0	4 810,6	100,0	4 909,5	100,0	5 034,4	100,0
of which:										
debt securities of the Russian Federation	1 177,5	26,7	1 496,3	31,7	1 526,5	31,7	1 270,1	25,9	1 505,6	29,9
- in rubles	1 113,4	25,3	1 397,1	29,6	1 441,3	30,0	1 171,6	23,9	1 372,1	27,3
- in foreign currency	64,1	1,5	99,2	2,1	85,3	1,8	98,4	2,0	133,5	2,7
debt securities of the Bank of Russia	588,5	13,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	588,5	13,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	284,3	6,5	223,7	4,7	136,9	2,8	98,7	2,0	137,8	2,7
- in rubles	284,3	6,5	223,6	4,7	136,8	2,8	98,6	2,0	137,7	2,7
- in foreign currency	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0	0,1	0,0
debt securities of resident credit institutions	365,0	8,3	408,5	8,6	478,6	9,9	480,6	9,8	446,5	8,9
- in rubles	345,0	7,8	408,5	8,6	465,8	9,7	467,5	9,5	433,9	8,6
- in foreign currency	20,0	0,5	0,0	0,0	12,9	0,3	13,1	0,3	12,7	0,3
other debt securities of residents	901,1	20,5	997,5	21,1	1 035,6	21,5	963,0	19,6	888,0	17,6
- in rubles	893,4	20,3	997,4	21,1	1 035,5	21,5	962,9	19,6	887,9	17,6
- in foreign currency	7,7	0,2	0,1	0,0	0,1	0,0	0,2	0,0	0,1	0,0
debt securities of other countries	59,6	1,4	40,3	0,9	33,9	0,7	30,0	0,6	31,2	0,6
- in rubles	6,6	0,2	5,0	0,1	5,0	0,1	5,1	0,1	5,2	0,1
- in foreign currency	53,0	1,2	35,3	0,7	28,9	0,6	24,9	0,5	26,0	0,5
debt securities of non-resident banks	189,3	4,3	169,5	3,6	148,6	3,1	149,9	3,1	159,9	3,2
- in rubles	20,0	0,5	23,0	0,5	24,1	0,5	26,1	0,5	29,4	0,6
- in foreign currency	169,4	3,8	146,5	3,1	124,4	2,6	123,8	2,5	130,5	2,6
other debt securities of non-residents	469,9	10,7	629,7	13,3	529,5	11,0	560,4	11,4	603,3	12,0
- in rubles	138,4	3,1	245,0	5,2	229,5	4,8	230,9	4,7	228,5	4,5
- in foreign currency	331,5	7,5	384,7	8,1	300,1	6,2	329,5	6,7	374,8	7,4
debt securities delivered without derecognition in the balance sheet	355,3	8,1	747,0	15,8	908,7	18,9	1 345,2	27,4	1 251,3	24,9
- in rubles	243,2	5,5	645,9	13,7	776,9	16,1	1 227,7	25,0	1 111,3	22,1
- in foreign currency	112,1	2,5	101,1	2,1	131,9	2,7	117,5	2,4	140,1	2,8
overdue debt securities	12,3	0,3	12,6	0,3	12,1	0,3	11,6	0,2	10,7	0,2
- in rubles	11,4	0,3	10,6	0,2	10,5	0,2	10,0	0,2	9,7	0,2
- in foreign currency	0,9	0,0	2,0	0,0	1,6	0,0	1,6	0,0	1,0	0,0
Reference data:										
Provisions for losses on debt securities	20,6		19,6		18,1		18,4		17,1	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.11		1.01.12		1.04.12		1.05.12		1.06.12	
	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	710,9	100,0	914,4	100,0	873,8	100,0	839,5	100,0	945,6	100,0
- in rubles	659,7	92,8	833,9	91,2	800,2	91,6	765,2	91,2	859,7	90,9
- in foreign currency	51,3	7,2	80,5	8,8	73,6	8,4	74,3	8,8	86,0	9,1
of which: revaluation	37,0	5,2	-14,7	-1,6	-0,5	-0,1	-23,3	-2,8	-37,7	-4,0
Shares held at book value (without revaluation)	673,9	100,0	929,1	100,0	874,3	100,0	862,8	100,0	983,4	100,0
of which shares of:										
resident credit institutions	5,7	0,8	10,6	1,1	9,7	1,1	9,6	1,1	11,3	1,1
- in rubles	5,7	0,8	10,5	1,1	9,6	1,1	9,4	1,1	11,2	1,1
- in foreign currency	0,0	0,0	0,1	0,0	0,1	0,0	0,2	0,0	0,1	0,0
other residents	588,0	87,3	786,6	84,7	760,0	86,9	748,8	86,8	770,0	78,3
- in rubles	586,4	87,0	784,2	84,4	758,1	86,7	746,7	86,5	767,9	78,1
- in foreign currency	1,6	0,2	2,4	0,3	1,9	0,2	2,0	0,2	2,1	0,2
non-resident credit institutions	28,1	4,2	13,9	1,5	12,4	1,4	10,0	1,2	11,4	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	28,1	4,2	13,9	1,5	12,4	1,4	10,0	1,2	11,4	1,2
other non-residents	22,2	3,3	64,5	6,9	63,2	7,2	64,0	7,4	77,5	7,9
- in rubles	8,4	1,2	8,4	0,9	8,4	1,0	8,4	1,0	8,4	0,9
- in foreign currency	13,8	2,0	56,2	6,0	54,8	6,3	55,6	6,4	69,2	7,0
shares delivered without derecognition in the balance sheet	29,9	4,4	53,5	5,8	29,0	3,3	30,4	3,5	113,2	11,5
- in rubles	22,1	3,3	45,5	4,9	24,6	2,8	24,1	2,8	109,9	11,2
- in foreign currency	7,7	1,1	8,0	0,9	4,3	0,5	6,4	0,7	3,3	0,3
Reference data:										
Provisions for losses on shares	10,6		14,7		18,1		17,0		18,6	

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Portfolio of promissory notes discounted by a credit institution, in rubles	311,1	213,9	307,1	285,6	257,7
of which promissory notes, not paid when due	3,4	1,8	1,6	1,7	1,8
Portfolio of promissory notes discounted by a credit institution, in foreign currency	18,9	19,9	40,6	19,8	40,6
of which promissory notes, not paid when due	0,13	0,03	0,01	0,01	0,01
Total	330,0	233,9	347,8	305,3	298,3

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.11		1.01.12		1.04.12		1.05.12		1.06.12	
	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	330,0	100,0	233,9	100,0	347,8	100,0	305,3	100,0	298,3	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	272,7	82,6	199,2	85,2	305,8	87,9	262,2	85,9	254,4	85,3
- other promissory notes of residents	53,1	16,1	32,5	13,9	39,9	11,5	41,1	13,5	41,7	14,0
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	4,2	1,3	2,1	0,9	2,0	0,6	1,9	0,6	2,1	0,7
Reference data:										
Provisions for losses on promissory notes	10,7		8,6		8,8		8,4		8,5	

¹ including overdue promissory notes.

Table 23

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
1.	Funds raised from organisations, total	11 126,9	13 995,7	13 269,4	13 340,2	13 977,8
	- in rubles	7 786,3	10 330,4	9 688,2	9 528,5	9 838,9
	- in foreign currency	3 340,5	3 665,3	3 581,2	3 811,7	4 138,9
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	4 845,1	5 326,7	5 521,7	5 216,7	5 407,2
	- in rubles	4 134,9	4 701,0	4 664,5	4 380,1	4 496,8
	- in foreign currency	710,2	625,7	857,2	836,6	910,4
	Of which:					
1.1.1	Funds of individual entrepreneurs	121,2	146,0	138,6	131,2	140,6
	- in rubles	119,6	144,0	136,0	128,6	138,4
	- in foreign currency	1,6	2,0	2,6	2,6	2,1
1.2.	Government and other extra budgetary funds in settlement accounts	12,0	7,1	4,8	3,3	4,8
1.3.	Float	218,4	272,7	277,9	303,4	294,1
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	7 446,7	7 797,1	8 252,4
	- in rubles	3 541,2	5 488,0	4 857,5	5 001,8	5 197,4
	- in foreign currency	2 494,4	2 879,4	2 589,2	2 795,3	3 055,1
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	464,3	916,5	548,0	559,7	689,9
1.4.2.	Certificates of deposit	15,4	13,4	11,6	11,1	10,9
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,0	0,0	0,1
1.5.	Clients' funds in factoring and forfeiting operations	15,7	21,9	18,2	19,3	19,3
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,1	0,0	0,0	0,2	0,0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	955,7	1 387,5	907,2	888,8	1 003,7
	- in rubles	826,0	1 191,4	807,0	735,5	873,7
	- in foreign currency	129,7	196,1	100,3	153,2	130,0
	with maturity from 31 days to 1 year	2 065,1	3 183,5	2 824,1	3 140,3	3 194,3
	- in rubles	1 597,2	2 728,6	2 447,9	2 663,7	2 696,8
	- in foreign currency	467,8	454,9	376,2	476,6	497,6
	with maturity in excess of 1 year	3 014,8	3 796,4	3 715,4	3 768,1	4 054,4
	- in rubles	1 118,0	1 568,1	1 602,7	1 602,6	1 626,8
	- in foreign currency	1 896,8	2 228,3	2 112,8	2 165,5	2 427,6
	Reference data					
	Funds raised from non-resident organisations, total	1 704,6	1 924,3	1 755,1	2 010,9	2 246,7
	- in rubles	299,7	381,2	369,0	408,1	478,0
	- in foreign currency	1 404,9	1 543,1	1 386,1	1 602,8	1 768,7
	of which:					
	Funds of non-resident organisations in settlement and other accounts	195,2	179,7	175,7	203,0	207,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	269,3	350,1	271,0	384,8	408,7
	Other funds raised from non-resident legal entities	1 228,8	1 381,6	1 293,1	1 409,6	1 617,4
	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.)

	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Issued debt obligations - total	1 364,6	1 551,1	1 976,0	1 953,7	2 003,3
including:					
bonds:	537,9	666,7	778,6	817,2	821,6
of which					
with maturities less than one year	0,0	1,2	5,1	8,9	8,9
with maturities in excess of one year	537,9	665,5	773,5	808,3	812,7
deposit certificates ¹	15,4	13,4	11,6	11,1	10,9
of which					
with maturities in excess of one year	3,6	2,3	1,2	1,2	1,2
with maturities in excess of one year	11,4	11,0	9,8	9,7	9,6
savings certificates ²	14,0	11,5	19,7	33,7	57,8
of which					
with maturities in excess of one year	8,2	4,8	9,4	17,2	26,6
with maturities in excess of one year	4,2	5,3	9,0	15,3	29,9
promissory notes and banker's acceptances	797,3	859,5	1 166,0	1 091,7	1 113,0
of which					
with maturities in excess of one year	407,8	483,1	779,8	687,7	661,3
with maturities in excess of one year	375,4	359,7	363,1	382,9	428,2

¹ Included in corporate deposits.

² Included in retail deposits.

Individual deposit structure

(billion rubles)

		1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
1	Individual deposits	9 818,0	11 871,4	11 984,3	12 259,6	12 509,4
	- of which savings certificates	14,0	11,5	19,7	33,7	57,8
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 733,0	2 281,3	2 089,9	2 208,4	2 183,8
	- in rubles	1 546,4	2 059,3	1 860,8	1 983,4	1 940,2
	- in foreign currency	186,5	222,1	229,1	225,0	243,6
1.2.	Individual deposits with maturity from 31 days to 1 year	1 730,3	2 376,7	2 705,7	2 788,0	2 828,5
	- in rubles	1 353,3	1 981,1	2 296,9	2 378,8	2 388,8
	- in foreign currency	377,0	395,6	408,7	409,2	439,6
1.3.	Individual deposits with maturity in excess of 1 year	6 354,7	7 213,4	7 188,7	7 263,2	7 497,2
	- in rubles	5 018,8	5 661,9	5 658,2	5 720,7	5 834,8
	- in foreign currency	1 335,9	1 551,5	1 530,5	1 542,5	1 662,4
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	103,3	134,7	133,4	137,5	144,2

Table 26

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

(billion rubles)

	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Loans, deposits and other funds raised from other credit institutions, total	3 754,9	4 560,2	4 124,9	3 976,8	4 080,8
- in rubles	1 832,1	2 197,7	1 980,7	1 896,9	1 837,4
- in foreign currency	1 922,8	2 362,5	2 144,2	2 079,9	2 243,4
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 696,6	2 123,6	1 906,1	1 868,0	1 838,7
- in rubles	1 407,6	1 767,2	1 511,5	1 478,9	1 417,6
- in foreign currency	289,0	356,4	394,6	389,0	421,0
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 058,3	2 436,6	2 218,8	2 108,8	2 242,1
- in rubles	424,5	430,5	469,2	417,9	419,8
- in foreign currency	1 633,8	2 006,0	1 749,5	1 690,9	1 822,3
of which					
overdue debt	0,0	0,0	0,0	0,0	0,1
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,1

Table 27

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.06.12

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	19 711	43,6	62 788	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%	79	25 543	56,4	27 595 254	63,8
No budgetary funds	886	0	0,0	15 567 065	36,0
Data not available	1	0	0,0	0	0,0
Total	967	45 255	100,0	43 225 106	100,0

¹ Without government and other extra-budgetary funds

Funds raised from and placed with non-residents

№	Indicator	1.01.11		1.01.12		1.04.12		1.05.12		1.06.12	
		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)	1 808,3	5,3	2 059,6	4,9	1 889,1	4,5	2 148,9	5,1	2 391,5	5,5
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 693,3	5,0	1 911,3	4,6	1 739,8	4,2	1 997,3	4,7	2 233,8	5,2
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 498,1	4,4	1 731,7	4,2	1 564,2	3,8	1 794,4	4,3	2 026,2	4,7
1.2	Individual deposits (excluding saving certificates)	103,3	0,3	134,7	0,3	133,4	0,3	137,5	0,3	144,2	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	76,5	0,2	98,9	0,2	98,5	0,2	100,8	0,2	106,6	0,2
1.3	Funds in other accounts	11,7	0,0	13,5	0,0	15,9	0,0	14,1	0,0	13,4	0,0
2.	Funds in correspondent and other accounts of credit institutions	101,3	0,3	119,9	0,3	118,5	0,3	130,7	0,3	93,9	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 058,3	6,1	2 436,6	5,9	2 218,8	5,3	2 108,8	5,0	2 242,1	5,2
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	3 967,9	11,7	4 616,0	11,1	4 226,3	10,2	4 388,5	10,4	4 727,5	10,9
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	83,8	0,2	124,9	0,3	109,8	0,3	225,3	0,5	245,1	0,6
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	2 943,9	8,7	4 149,8	10,0	4 176,5	10,1	4 232,1	10,0	4 493,0	10,4
	of which overdue claims	10,0	0,0	33,6	0,1	58,6	0,1	57,5	0,1	63,8	0,1
	of which:										
1.1.	Loans, deposits and other placements	1 711,4	5,1	2 311,2	5,6	2 381,7	5,7	2 447,7	5,8	2 606,7	6,0
1.2	Loans and other placements with legal entities	1 219,1	3,6	1 827,4	4,4	1 783,6	4,3	1 773,0	4,2	1 871,4	4,3
1.3	Loans and other placements with individuals	13,3	0,0	11,2	0,0	11,2	0,0	11,5	0,0	14,9	0,0
2.	Correspondent accounts with banks	689,3	2,0	773,1	1,9	808,2	1,9	846,0	2,0	771,9	1,8
3.	Securities acquired by credit institutions, total	773,4	2,3	919,9	2,2	789,7	1,9	816,3	1,9	885,5	2,0
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	718,9	2,1	839,4	2,0	712,0	1,7	740,3	1,8	794,4	1,8
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	50,3	0,1	78,4	0,2	75,6	0,2	74,0	0,2	88,9	0,2
3.3	Discounted promissory notes	4,2	0,0	2,1	0,0	2,1	0,0	2,0	0,0	2,2	0,0
4.	Shares in associates and subsidiaries	122,7	0,4	122,9	0,3	136,7	0,3	151,3	0,4	162,2	0,4
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	4 529,3	13,4	5 965,7	14,3	5 911,1	14,2	6 045,7	14,3	6 312,5	14,6
	Reference data:										
	Overdue interest on claims of credit institutions	0,7	0,0	1,8	0,0	2,2	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				
	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Total	573 379,7	848 216,8	267 864,6	341 964,8	416 393,7	1 012	978	975	969	966	132 079,1	173 170,6	36 022,7	71 148,1	89 484,9
Profit-making CIs ¹	595 046,7	853 842,3	272 361,5	348 914,7	424 548,8	931	928	881	842	820	131 763,4	172 913,2	35 871,9	70 434,7	88 331,6
Loss-making CIs	-21 667,0	-5 625,5	-4 496,9	-6 949,8	-8 155,0	81	50	94	127	146	315,6	257,4	150,8	713,3	1 153,3
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	0	1	1	0,0	0,0	0,0	0,0	0,0
Total						1012	978	975	970	967					

¹ including CIs with zero profit.

Table 30

Structure of operating credit institutions' income and expenses¹

	1.01.10		1.01.11		1.01.12		1.04.12	
	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	27 399,1	100,0	6 552,6	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	1 637,0	6,0	467,6	7,1
1.2. Interest income on loans to individuals	589,1	1,9	613,4	2,7	778,7	2,8	236,5	3,6
1.3. Income on securities	1 050,6	3,3	754,2	3,3	799,0	2,9	239,6	3,7
1.4. Income on operations with foreign currency	22 740,3	72,0	14 159,3	62,5	17 923,0	65,4	4 132,9	63,1
1.5. Commissions	473,3	1,5	513,3	2,3	587,1	2,1	146,8	2,2
1.6. Recovery of loss provision	3 616,7	11,5	4 118,9	18,2	3 963,9	14,5	802,8	12,3
1.7. Other income	1 234,9	3,9	877,2	3,9	1 710,4	6,2	526,4	8,0
Of which:								
1.7.1. Fines, penalties, forfeits	53,2	0,2	102,4	0,5	68,6	0,3	11,1	0,2
2. Expenses of credit institution, total	31 394,7	100,0	22 064,4	100,0	26 550,8	100,0	6 284,2	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	946,0	3,0	608,4	2,8	629,8	2,4	211,4	3,4
2.2. Interest expenses on funds raised from individuals	455,6	1,5	562,6	2,6	542,8	2,0	151,6	2,4
2.3. Expenses on operations with securities	681,2	2,2	394,3	1,8	495,5	1,9	139,9	2,2
2.4. Expenses on operations with foreign currency	22 581,7	71,9	14 114,1	64,0	17 829,3	67,2	4 155,7	66,1
2.5. Commissions	56,6	0,2	61,3	0,3	88,6	0,3	22,9	0,4
2.6. Expenses on loss provision	4 667,3	14,9	4 352,5	19,7	4 074,1	15,3	819,4	13,0
2.7. Management expenses (including personnel costs)	621,5	2,0	719,9	3,3	894,0	3,4	208,0	3,3
2.8. Other expenses	1 384,7	4,4	1 251,2	5,7	1 996,6	7,5	575,4	9,2
Of which:								
2.8.1. Fines, penalties, forfeits	1,4	0,0	1,6	0,0	1,7	0,0	0,4	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 1.06.12

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	28 514 439 658	9 709 981 220	29 181 884 674	9 059 991 349
Belgorod Region	18 080 684	639 830	18 163 416	557 098
Bryansk Region	690 357	2 365	692 688	34
Vladimir Region	6 569 404	370 544	6 471 203	468 745
Voronezh Region	2 632 817	73 608	2 640 039	66 386
Ivanovo Region	11 874 534	710 905	11 903 327	682 112
Kaluga Region	16 371 705	910 066	16 347 463	934 308
Kostroma Region	85 003 777	8 591 147	84 875 418	8 719 506
Kursk Region	14 591 559	752 007	14 631 147	712 419
Lipetsk Region	26 347 978	1 179 297	26 339 207	1 188 068
Moscow Region	82 015 567	12 011 991	80 235 900	13 791 658
Orel Region	1 624 822	299 043	1 810 275	113 590
Ryazan Region	14 988 075	868 385	15 208 862	647 598
Smolensk Region	32 074 307	3 258 096	30 168 302	5 164 101
Tambov Region	2 760 579	30 928	2 763 425	28 082
Tver Region	9 570 238	524 108	9 593 799	500 547
Tula Region	13 118 449	649 967	13 100 545	667 871
Yaroslavl Region	7 966 831	313 947	7 970 962	309 816
City of Moscow	28 168 157 975	9 678 794 986	28 838 968 696	9 025 439 410
North-Western Federal District	1 006 601 657	233 907 332	1 016 389 063	224 194 802
Republic of Karelia	1 076 358	22 010	1 080 112	18 256
Komi Republic	6 281 082	651 263	6 304 403	627 942
Akhangel'sk Region	1 023 184	9 057	1 020 302	11 939
Vologda Region	66 938 536	11 269 753	66 951 551	11 256 738
Kaliningrad Region	19 492 583	5 314 264	19 991 183	4 815 664
Leningrad Region*	9 059 179	814 864	9 167 601	706 442
Murmansk Region	5 788 192	995 191	6 090 748	692 635
Novgorod Region	4 582 188	98 541	4 604 041	76 688
Pskov Region	2 684 748	34 194	2 690 860	28 082
St Petersburg	889 675 607	214 698 195	898 488 262	205 960 416
Southern Federal District	200 724 912	14 597 950	201 263 215	14 060 062
Republic of Adygeya	4 271 423	40 154	4 273 684	37 893
Republic of Kalmykia	1 009 376	108 862	1 000 319	117 919
Krasnodar Territory	96 788 575	4 599 256	97 238 465	4 149 781
Astrakhan Region	6 807 864	285 060	6 835 472	257 452
Volgograd Region	15 477 145	979 636	15 511 411	945 370
Rostov Region	76 370 529	8 584 982	76 403 864	8 551 647
North-Caucasian Federal District	64 996 174	4 549 351	65 089 249	4 456 276
Republic of Daghestan	30 947 778	644 688	31 056 259	536 207
Republic of Ingushetia	940 892	45 328	970 730	15 490
Kabardino-Balkar Republic	5 374 835	98 120	5 403 272	69 683
Karachai-Cherkess Republic	4 499 025	3 166 867	4 510 426	3 155 466
Republic of North Ossetia - Alania	9 407 251	173 438	9 370 643	210 046
Chechen Republic	0	0	0	0
Stavropol Territory	13 826 393	420 910	13 777 919	469 384
Volga Federal District	1 202 770 737	102 183 444	1 214 514 108	90 345 644

Republic of Bashkortostan	70 649 604	5 408 521	71 233 371	4 810 112
Republic of Marii El	1 892 348	12 996	1 900 132	5 212
Republic of Mordovia	18 755 781	300 086	18 758 078	297 789
Republic of Tatarstan	545 753 491	58 192 294	555 446 523	48 499 262
Udmurt Republic	25 113 360	1 800 002	24 579 172	2 334 190
Chuvash Republic	9 159 713	233 995	9 146 555	247 153
Perm Territory	33 744 695	2 890 919	33 967 212	2 668 402
Kirov Region	24 982 176	2 791 920	26 025 634	1 747 400
Nizhny Novgogrod Region	76 140 149	5 454 411	76 994 291	4 593 217
Orenburg Region	39 025 801	1 538 367	38 909 451	1 654 717
Penza Region	3 240 031	0	3 240 031	0
Samara Region	293 856 830	18 202 905	293 577 981	18 410 081
Saratov Region	55 640 653	5 256 959	55 906 264	4 991 348
Ulyanovsk Region	4 816 105	100 069	4 829 413	86 761
Ural Federal District	785 186 691	123 265 205	814 835 583	92 070 775
Kurgan Region	2 714 847	106 471	2 736 936	84 382
Sverdlovsk Region	348 660 210	33 300 641	355 998 796	26 056 680
Tyumen Region	325 715 722	77 643 824	345 745 985	55 973 398
Chelyabinsk Region	108 095 912	12 214 269	110 353 866	9 956 315
Siberian Federal District	500 055 239	90 826 465	507 496 039	82 871 476
Republic of Altai	14 794 236	63 071	14 824 886	32 421
Republic of Buryatiya	8 836 779	796 294	8 934 919	699 240
Republic of Tuva	313 457	1 846	315 286	17
Republic of Khakassia	4 478 953	59 810	4 495 854	42 909
Altai Territory	16 298 508	247 822	16 318 771	227 559
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10 751 526	239 517	10 780 466	210 577
Irkutsk Region	18 194 013	970 700	18 601 821	562 892
Kemerovo Region	26 725 244	1 107 144	27 461 118	371 270
Novosibirsk Region	368 399 281	84 129 099	374 137 400	77 875 705
Omsk Region	21 231 929	2 972 261	21 590 748	2 613 442
Tomsk Region	10 031 313	238 901	10 034 770	235 444
Far Eastern Federal District	414 287 487	26 990 223	404 590 366	36 697 637
Republic of Sakha (Yakutia)	19 810 863	715 930	19 801 879	724 914
Kamchatka Territory	15 210 099	2 221 198	16 287 740	1 153 850
Primorskiy Territory	87 611 565	7 310 404	88 074 443	6 847 526
Khabarovsk Territory	47 198 214	3 120 099	47 228 094	3 090 219
Amur Region	232 585 874	12 740 016	221 377 537	23 948 353
Magadan Region	0	0	0	0
Sakhalin Region	11 870 872	882 576	11 820 673	932 775
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 1.06.12

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	22 067 879 496	8 933 244 369	22 730 592 386	8 270 531 479
Belgorod Region	110 669 970	16 264 480	110 770 326	16 164 124
Bryansk Region	55 778 199	3 857 121	55 767 230	3 868 090
Vladimir Region	110 747 430	9 432 969	110 787 136	9 393 263
Voronezh Region	607 945 382	15 347 639	607 884 600	15 408 421
Ivanovo Region	60 559 583	5 366 841	60 628 631	5 297 793
Kaluga Region	85 750 581	7 598 197	85 748 702	7 600 076
Kostroma Region	67 185 596	3 430 808	67 200 492	3 415 912
Kursk Region	59 266 236	4 180 410	60 036 070	3 410 576
Lipetsk Region	82 563 269	4 849 785	82 564 139	4 848 915
Moscow Region	785 432 868	74 527 286	784 941 613	75 018 541
Orel Region	37 794 528	2 362 689	37 987 276	2 169 941
Ryazan Region	91 822 097	1 881 667	91 287 233	2 416 531
Smolensk Region	78 187 802	2 480 264	78 029 021	2 639 045
Tambov Region	45 475 612	2 569 469	45 489 947	2 555 134
Tver Region	81 627 181	8 174 984	81 646 667	8 155 498
Tula Region	110 657 347	26 094 216	110 536 097	26 215 466
Yaroslavl Region	195 033 227	6 152 239	195 066 382	6 119 084
City of Moscow	19 401 382 588	8 738 673 305	20 064 220 824	8 075 835 069
North-Western Federal District	2 617 280 270	482 237 954	2 570 514 493	529 003 731
Republic of Karelia	45 559 149	10 087 324	48 591 847	7 054 626
Komi Republic	83 927 510	5 837 794	83 912 775	5 852 529
Akhangel'sk Region	106 663 906	9 192 888	106 628 098	9 228 696
Vologda Region	138 793 118	11 456 179	137 546 157	12 703 140
Kaliningrad Region	98 348 068	26 305 016	73 230 491	51 422 593
Leningrad Region	43 174 275	1 281 971	45 221 276	-765 030
Murmansk Region	58 887 471	26 692 307	76 721 021	8 858 757
Novgorod Region	46 215 966	4 610 611	44 677 437	6 149 140
Pskov Region	46 308 956	293 269	42 491 160	4 111 065
St Petersburg	1 949 401 851	386 480 595	1 911 494 231	424 388 215
Southern Federal District	1 292 876 614	93 309 543	1 284 021 486	102 164 671
Republic of Adygeya	21 625 202	161 417	21 625 886	160 733
Republic of Kalmykia	8 286 331	69 065	8 272 679	82 717
Krasnodar Territory	607 992 532	32 299 928	599 426 187	40 866 273
Astrakhan Region	50 180 819	4 705 716	50 207 563	4 678 972
Volgograd Region	145 658 904	11 339 827	144 720 415	12 278 316
Rostov Region	459 132 826	44 733 590	459 768 756	44 097 660
North-Caucasian Federal District	407 764 468	10 763 121	408 213 105	10 314 484
Republik of Daghestan	59 570 454	1 080 764	59 669 844	981 374
Republic of Ingushetia	10 547 579	124 793	10 578 182	94 190
Kabardino-Balkar Republic	32 547 661	882 683	32 478 617	951 727
Karachai-Cherkess Republic	15 385 136	1 924 875	15 447 554	1 862 457
Republic of North Ossetia - Alania	27 414 836	1 131 837	27 412 354	1 134 319
Chechen Republic	18 629 563	67 551	18 638 956	58 158
Stavropol Territory	243 669 239	5 550 618	243 987 598	5 232 259

Volga Federal District	3 734 270 234	272 116 078	3 798 083 142	208 303 170
Republic of Bashkortostan	335 798 981	67 540 503	373 905 472	29 434 012
Republic of Marii El	50 712 872	2 134 629	50 727 241	2 120 260
Republic of Mordovia	84 212 985	559 908	84 270 998	501 895
Republic of Tatarstan	693 246 649	71 802 840	703 618 646	61 430 843
Udmurt Republic	123 832 234	1 911 640	130 894 475	-5 150 601
Chuvash Republic	81 429 660	522 454	81 431 947	520 167
Perm Territory	333 227 118	14 645 309	344 392 981	3 479 446
Kirov Region	96 947 104	3 041 095	97 963 457	2 024 742
Nizhny Novgograd Region	490 907 231	20 576 717	492 764 626	18 719 322
Orenburg Region	117 830 720	7 701 862	117 748 108	7 784 474
Penza Region	70 926 795	4 157 763	70 903 279	4 181 279
Samara Region	1 017 978 635	56 771 472	1 011 968 499	62 781 608
Saratov Region	164 745 884	14 464 396	165 007 251	14 203 029
Ulyanovsk Region	72 473 366	6 285 490	72 486 162	6 272 694
Ural Federal District	1 988 372 691	349 777 622	2 024 777 169	313 373 144
Kurgan Region	37 056 907	245 365	37 082 152	220 120
Sverdlovsk Region	880 747 486	190 621 166	894 347 788	177 020 864
Tyumen Region	728 478 452	125 743 201	749 578 979	104 642 674
Chelyabinsk Region	342 089 846	33 167 890	343 768 250	31 489 486
Siberian Federal District	2 100 190 854	111 012 756	2 104 300 420	106 903 190
Republic of Altai	8 635 721	33 551	8 642 025	27 247
Republic of Buryatiya	47 060 897	1 447 134	47 133 635	1 374 396
Republic of Tuva	13 101 077	25 913	13 103 523	23 467
Republic of Khakassia	26 573 796	236 918	26 568 496	242 218
Altai Territory	152 192 557	4 131 129	152 237 437	4 086 249
Zabaykal Territory	38 212 793	1 972 359	38 196 536	1 988 616
Krasnoyarsk Territory	327 268 116	16 631 753	326 435 682	17 464 187
Irkutsk Region	284 419 138	5 679 952	284 671 290	5 427 800
Kemerovo Region	187 019 811	16 170 487	187 626 184	15 564 114
Novosibirsk Region	764 032 105	58 536 250	771 074 679	51 493 676
Omsk Region	160 180 973	5 104 261	157 103 363	8 181 871
Tomsk Region	91 493 870	1 043 049	91 507 570	1 029 349
Far Eastern Federal District	955 860 793	69 437 466	944 716 408	80 581 851
Republic of Sakha (Yakutia)	77 466 290	3 738 834	77 539 676	3 665 448
Kamchatka Territory	40 831 708	3 539 121	40 924 045	3 446 784
Primorskiy Territory	193 166 182	20 098 325	193 694 863	19 569 644
Khabarovsk Territory	385 447 941	31 988 387	385 244 439	32 191 889
Amur Region	114 424 856	-5 781 045	102 873 405	5 770 406
Magadan Region	71 701 088	9 623 037	71 653 768	9 670 357
Sakhalin Region	60 256 652	5 857 489	60 239 268	5 874 873
Jewish Autonomous Region	5 390 309	234 413	5 372 308	252 414
Chukotka Autonomous Area	7 175 767	138 905	7 174 636	140 036

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 1.06.12

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	4 473 625 983	1 418 786 713	834 983 222	429 563 068	206 246 303	37 176 643
Belgorod Region	1 292 452	36 955	4 407	0	1 974 682	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	858 160	98 494	17 787	0	391 427	0
Voronezh Region	2 402	2 722	10	0	242 879	0
Ivanovo Region	800 460	47 351	57 689	0	339 523	86 405
Kaluga Region	0	0	9 480	0	0	0
Kostroma Region	26 854 075	516 391	217 649	5 880	1 009 786	19 429
Kursk Region	1 350 142	1 030 278	0	0	586	0
Lipetsk Region	1 719 765	334 299	4 116	0	436 973	0
Moscow Region	6 764 554	1 210 343	857 919	0	2 312 038	102 469
Orel Region	0	0	17 994	0	0	0
Ryazan Region	1 150 371	847 173	335 965	0	0	0
Smolensk Region	1 283 682	840 734	1 034 420	44	797 350	0
Tambov Region	0	0	0	62	0	0
Tver Region	590 626	208 337	18 127	0	0	0
Tula Region	580 826	325 911	3 722	0	11 934	0
Yaroslavl Region	28 236	10 549	175	0	31 617	0
City of Moscow	4 430 350 232	1 413 277 176	832 403 762	429 557 082	198 697 508	36 968 340
	204 075 519	26 884 715	20 327 866	2 196 773	17 257 927	1 174 835
North-Western Federal District						
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 514 185	914 858	59 658	0	25 113	214 484
Akhangel'sk Region	0	0	2 171	0	0	0
Vologda Region	5 162 091	1 592 809	67 162	1 500	2 374 428	0
Kaliningrad Region	3 841 661	199 278	32 172	0	595 428	0
Leningrad Region	735 374	124 982	25 078	20	0	0
Murmansk Region	674 248	618 672	0	0	0	0
Novgorod Region	861 257	366 789	199 638	0	394 163	0
Pskov Region	109 713	19 966	0	0	25 160	0
St Petersburg	190 176 990	23 047 361	19 941 987	2 195 253	13 843 635	960 351
Southern Federal District	11 179 620	3 467 098	4 276 004	25 169	1 896 902	332 714
Republic of Adygeya	20 300	20 256	1 605	0	137 987	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 478 429	1 907 698	3 751 678	0	1 377 451	0
Astrakhan Region	1 429 220	946 572	85 886	5 288	184 806	0
Volgograd Region	1 380 371	434 619	1 938	0	105 460	332 714
Rostov Region	871 300	157 953	434 897	19 881	91 198	0
North-Caucasian Federal District	3 395 655	227 669	444 922	9 210	741 651	0
Republic of Dagestan	1 103 270	0	336 259	0	269 844	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 990	0	26 180	0	0	0
Karachai-Cherkess Republic	697 222	0	24 533	0	47 805	0
Republic of North Ossetia - Alania	0	0	57 950	9 000	152 118	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 592 173	227 669	0	210	271 884	0

Volga Federal District	96 678 960	13 983 466	39 610 658	782 761	12 579 245	544 536
Republic of Bashkortostan	9 160 156	1 233 921	980 226	0	260 932	0
Republic of Marii El	0	0	0	0	19 883	0
Republic of Mordovia	387 932	155 974	37 237	0	762 148	0
Republic of Tatarstan	45 042 815	7 270 881	15 775 208	762 625	2 490 276	0
Udmurt Republic	3 000 637	560 389	63 106	0	1 069 322	458 781
Chuvash Republic	423 400	76 487	207 467	0	242 471	0
Perm Territory	941 097	0	5 051 885	0	311 709	0
Kirov Region	4 313 059	0	1 455 319	0	175 402	0
Nizhny Novgogrod Region	7 842 949	2 415 937	4 465 898	115	2 536 932	0
Orenburg Region	3 965 463	37 396	543 977	17 646	3 279 406	37 638
Penza Region	189 313	117 915	0	0	4 049	0
Samara Region	20 363 576	1 997 625	10 034 665	2 105	1 114 604	48 117
Saratov Region	1 048 563	116 941	995 620	270	312 111	0
Ulyanovsk Region	0	0	50	0	0	0
Ural Federal District	123 499 239	25 559 428	22 193 319	716 340	13 548 931	413 255
Kurgan Region	0	0	0	0	7 000	0
Sverdlovsk Region	68 111 060	8 443 185	15 930 634	100	5 996 963	0
Tyumen Region	35 905 766	7 399 824	6 065 212	716 240	6 977 611	349 273
Chelyabinsk Region	19 482 413	9 716 419	197 473	0	567 357	63 982
Siberian Federal District	38 194 879	8 512 665	21 649 539	8 221 736	3 158 559	801 470
Republic of Altai	994 111	952 767	1	0	247 451	0
Republic of Buryatiya	48 893	0	911 488	0	2 183	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	17 211	17 693	0	0	0	0
Altai Territory	38 978	36 992	11 968	0	1 623	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 151	4 679	36 675	0	0	0
Irkutsk Region	162 513	0	103 372	0	242 006	34 565
Kemerovo Region	2 736 551	1 905 238	70 540	0	941 626	0
Novosibirsk Region	31 454 838	5 008 270	20 511 092	8 221 736	1 296 017	476 638
Omsk Region	2 280 507	480 678	127	0	390 727	290 267
Tomsk Region	457 126	106 348	4 276	0	36 926	0
Far Eastern Federal District	43 408 918	8 166 054	2 163 956	42 095	2 311 946	161 140
Republic of Sakha (Yakutia)	1 747 850	297 071	398 541	0	435 267	0
Kamchatka Territory	413 476	162 800	41 430	42 095	188 215	0
Primorskiy Territory	18 338 768	2 853 745	416 675	0	713 561	0
Khabarovsk Territory	802 467	12 806	451 876	0	134 564	0
Amur Region	21 789 155	4 656 945	385 906	0	798 322	161 140
Magadan Region	0	0	0	0	0	0
Sakhalin Region	317 202	182 687	469 528	0	42 017	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 32.2

Securities acquired by head-offices and branches of credit institutions located in respective regions, as of 1.06.12

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	4 532 095 459	1 433 077 154	848 649 552	436 537 659	210 921 147	37 926 788
Belgorod Region	1 292 452	36 955	4 818	0	1 974 682	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	141 592	42 019	17 787	0	47 055	0
Voronezh Region	2 402	2 722	10	0	242 879	0
Ivanovo Region	800 460	47 351	58 293	0	339 523	86 405
Kaluga Region	0	0	9 480	0	8 515	0
Kostroma Region	13 063 898	466 109	128	0	79 906	19 429
Kursk Region	1 350 142	1 030 278	0	0	586	0
Lipetsk Region	1 719 765	334 299	4 257	0	436 973	0
Moscow Region	6 764 552	1 210 343	858 119	0	2 967 844	102 469
Orel Region	0	0	17 994	0	0	0
Ryazan Region	1 150 371	847 173	335 965	0	0	0
Smolensk Region	159 659	140 849	142 524	44	21 794	0
Tambov Region	0	0	0	62	0	0
Tver Region	518 021	208 337	18 127	0	0	0
Tula Region	580 826	325 911	3 722	0	355 224	0
Yaroslavl Region	28 236	10 549	175	0	31 617	0
City of Moscow	4 504 523 083	1 428 374 259	847 178 153	436 537 553	204 414 549	37 718 485
North-Western Federal District	198 076 451	24 853 986	30 052 003	3 443 918	16 957 184	1 057 350
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 068 126	611 608	52 252	0	25 113	96 999
Akhangel'sk Region	0	0	2 171	0	0	0
Vologda Region	1 847 342	915 671	67 162	1 500	2 103 131	0
Kaliningrad Region	3 841 661	199 278	32 172	0	595 428	0
Leningrad Region	735 374	124 982	25 078	1 247 165	0	0
Murmansk Region	674 248	618 672	0	0	0	0
Novgorod Region	861 257	366 789	199 638	0	394 163	0
Pskov Region	109 713	19 966	0	0	25 160	0
St Petersburg	187 938 730	21 997 020	29 673 530	2 195 253	13 814 189	960 351
Southern Federal District	9 943 609	2 993 218	4 143 087	25 169	1 456 021	172 947
Republic of Adygeya	20 300	20 256	1 605	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 025 687	1 907 698	3 729 797	0	1 182 793	0
Astrakhan Region	722 602	472 692	86 563	5 288	114 327	0
Volgograd Region	1 303 720	434 619	1 952	0	57 703	172 947
Rostov Region	871 300	157 953	323 170	19 881	101 198	0
North-Caucasian Federal District	2 698 433	227 669	445 222	9 210	587 123	0
Republik of Daghestan	1 103 270	0	336 332	0	269 844	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	2 990	0	26 180	0	0	0
Karachai-Cherkess Republic	0	0	24 533	0	47 805	0
Republic of North Ossetia - Alania	0	0	57 950	9 000	150 444	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 592 173	227 669	227	210	119 030	0
Volga Federal District	96 064 144	13 978 655	39 496 777	782 761	12 782 387	544 536
Republic of Bashkortostan	8 589 727	1 229 110	955 892	0	390 722	0

Republic of Marii El	0	0	0	0	19 883	0
Republic of Mordovia	387 932	155 974	37 237	0	74 403	0
Republic of Tatarstan	44 952 331	7 270 881	15 686 627	762 625	3 355 150	0
Udmurt Republic	3 000 637	560 389	63 120	0	1 045 270	458 781
Chuvash Republic	423 400	76 487	204 715	0	474 385	0
Perm Territory	941 097	0	5 052 320	0	273 804	0
Kirov Region	4 313 059	0	1 455 319	0	175 402	0
Nizhny Novgogrod Region	7 842 949	2 415 937	4 465 948	115	2 481 292	0
Orenburg Region	3 965 463	37 396	544 895	17 646	3 279 406	37 638
Penza Region	189 313	117 915	0	0	97 219	0
Samara Region	20 409 674	1 997 625	10 034 710	2 105	796 716	48 117
Saratov Region	1 048 562	116 941	995 944	270	318 735	0
Ulyanovsk Region	0	0	50	0	0	0
Ural Federal District	105 017 722	22 334 847	19 574 444	716 340	10 576 816	413 255
Kurgan Region	0	0	0	0	7 000	0
Sverdlovsk Region	49 629 543	5 218 604	13 307 748	100	3 267 995	0
Tyumen Region	35 905 766	7 399 824	6 068 739	716 240	6 708 717	349 273
Chelyabinsk Region	19 482 413	9 716 419	197 957	0	593 104	63 982
Siberian Federal District	18 351 298	4 199 311	1 502 710	0	2 349 015	328 578
Republic of Altai	46 244	0	1	0	247 977	0
Republic of Buryatiya	48 893	0	911 488	0	2 183	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	17 211	17 693	0	0	0	0
Altai Territory	38 978	36 992	11 968	0	1 683	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 151	4 679	36 675	0	25 574	0
Irkutsk Region	162 513	0	103 372	0	242 006	34 565
Kemerovo Region	2 736 551	1 905 238	70 540	0	941 626	0
Novosibirsk Region	12 625 828	1 647 683	364 035	0	383 763	3 746
Omsk Region	2 213 803	480 678	355	0	467 277	290 267
Tomsk Region	457 126	106 348	4 276	0	36 926	0
Far Eastern Federal District	31 793 538	3 922 969	1 785 691	42 095	2 113 938	161 140
Republic of Sakha (Yakutia)	1 849 077	297 071	398 541	0	1 114 250	0
Kamchatka Territory	406 079	162 800	41 430	42 095	91 060	0
Primorskiy Territory	18 374 907	2 853 745	432 083	0	685 814	0
Khabarovsk Territory	766 328	12 806	436 468	0	180 797	0
Amur Region	10 079 945	413 860	7 641	0	0	161 140
Magadan Region	0	0	0	0	0	0
Sakhalin Region	317 202	182 687	469 528	0	42 017	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 33.1

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.06.12

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	19 853 116 605	12 408 548 078	1 163 177 735	5 175 313 270
Belgorod Region	10 722 750	8 507 721	410 000	1 392 651
Bryansk Region	570 000	0	570 000	0
Vladimir Region	3 134 812	1 886 393	165 640	1 040 779
Voronezh Region	566 201	435 130	119 067	12 004
Ivanovo Region	8 334 407	4 417 084	210 060	3 555 621
Kaluga Region	8 229 668	2 373 075	1 850 000	3 830 432
Kostroma Region	47 815 543	11 494 375	80 053	34 672 333
Kursk Region	11 645 295	9 605 637	950 000	869 055
Lipetsk Region	20 704 881	15 040 644	1 807 500	1 672 729
Moscow Region	58 901 370	30 250 416	900 009	25 451 929
Orel Region	1 261 076	97 912	140 000	812 942
Ryazan Region	10 290 924	8 297 075	780 000	1 178 002
Smolensk Region	20 852 953	13 792 750	631 964	5 526 604
Tambov Region	1 880 139	1 594 614	0	215 525
Tver Region	6 705 337	4 093 330	561 050	2 048 457
Tula Region	9 895 359	8 327 134	44 000	1 128 307
Yaroslavl Region	5 601 344	4 258 083	536 384	707 538
City of Moscow	19 626 004 546	12 284 076 705	1 153 422 008	5 091 198 362
North-Western Federal District	628 116 499	470 423 681	39 421 633	76 294 059
Republic of Karelia	827 247	235 074	270 000	256 223
Komi Republic	2 474 067	1 719 637	310 000	444 050
Akhangel'sk Region	486 139	405 467	29 590	33 865
Vologda Region	48 373 808	25 821 234	3 671 657	17 577 483
Kaliningrad Region	11 372 713	6 766 830	3 301 849	1 282 814
Leningrad Region	4 539 716	3 409 330	362 030	664 194
Murmansk Region	3 142 411	1 390 018	75 000	1 559 459
Novgorod Region	1 695 578	1 132 636	20 500	471 998
Pskov Region	1 508 262	1 343 715	0	164 547
St Petersburg	553 696 558	428 199 740	31 381 007	53 839 426
Southern Federal District	140 939 845	94 052 467	4 529 451	36 864 142
Republic of Adygeya	3 054 415	2 207 565	0	846 850
Republic of Kalmykia	679 837	514 063	30	165 744
Krasnodar Territory	62 665 595	42 945 768	1 273 702	14 602 712
Astrakhan Region	2 389 499	915 383	50 300	756 436
Volgograd Region	11 452 278	7 977 937	2 197 000	924 097
Rostov Region	60 698 221	39 491 751	1 008 419	19 568 303
North-Caucasian Federal District	37 546 339	23 226 590	4 192 287	9 982 521
Republic of Daghestan	14 435 611	7 690 846	619 572	6 125 193
Republic of Ingushetia	371 347	124 095	0	247 252
Kabardino-Balkar Republic	4 174 419	3 080 484	233 000	860 935
Karachai-Cherkess Republic	2 922 895	2 180 626	259 500	482 769
Republic of North Ossetia - Alania	6 121 077	5 470 789	34 885	614 308
Chechen Republic	0	0	0	0

Stavropol Territory	9 520 990	4 679 750	3 045 330	1 652 064
Volga Federal District	820 116 262	498 097 039	30 170 061	267 001 745
Republic of Bashkortostan	48 196 912	23 998 088	2 644 966	20 729 874
Republic of Marii El	1 348 269	1 090 222	400	107 289
Republic of Mordovia	13 695 423	10 710 568	645 400	1 675 181
Republic of Tatarstan	360 271 404	269 435 376	13 318 123	66 196 414
Udmurt Republic	16 914 782	7 269 703	13 600	8 905 959
Chuvash Republic	5 903 795	2 929 573	195 500	2 621 316
Perm Territory	17 236 059	9 174 129	503 000	7 122 308
Kirov Region	17 098 586	12 475 792	120 180	4 329 195
Nizhny Novgogrod Region	46 291 166	34 168 668	1 284 286	6 268 985
Orenburg Region	25 482 430	13 998 701	275 050	10 670 825
Penza Region	2 324 005	1 829 772	1 000	401 603
Samara Region	229 782 692	91 719 417	7 828 556	126 379 350
Saratov Region	31 814 320	16 226 510	3 340 000	10 907 547
Ulyanovsk Region	3 756 419	3 070 520	0	685 899
Ural Federal District	508 009 630	231 877 615	32 681 316	212 931 851
Kurgan Region	1 670 380	1 552 321	10 900	103 090
Sverdlovsk Region	209 488 635	92 525 871	13 235 918	100 103 481
Tyumen Region	228 468 599	97 456 506	14 611 024	93 337 105
Chelyabinsk Region	68 382 016	40 342 917	4 823 474	19 388 175
Siberian Federal District	324 455 589	187 709 544	20 328 242	102 596 865
Republic of Altai	11 765 166	1 447 046	700 000	9 153 996
Republic of Buryatiya	5 639 726	2 488 168	0	2 960 564
Republic of Tuva	134 336	64 114	0	70 222
Republic of Khakassia	3 414 348	1 425 304	25 590	1 853 998
Altai Territory	13 264 325	10 326 009	765 000	1 947 280
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	7 616 449	4 503 626	501 285	2 578 394
Irkutsk Region	14 437 383	8 828 322	1 503 708	3 986 905
Kemerovo Region	15 351 721	8 268 880	2 698 092	4 384 749
Novosibirsk Region	232 625 368	138 954 942	12 996 067	68 304 212
Omsk Region	13 296 289	6 690 691	1 128 500	5 235 102
Tomsk Region	6 910 478	4 712 442	10 000	2 121 443
Far Eastern Federal District	306 198 778	91 665 841	8 507 492	193 107 062
Republic of Sakha (Yakutia)	10 658 544	6 537 952	2 750	3 691 252
Kamchatka Territory	11 443 929	8 034 742	1 365 000	1 988 756
Primorskiy Territory	53 472 283	37 768 891	626 935	12 317 759
Khabarovsk Territory	38 721 910	19 540 931	3 640 300	15 131 871
Amur Region	185 485 553	15 729 381	2 196 507	158 463 320
Magadan Region	0	0	0	0
Sakhalin Region	6 416 559	4 053 944	676 000	1 514 104
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 33.2

Distribution of loans, deposits and other placements in rubles by head-offices and branches of credit institutions, located in respective regions, as of 1.06.12

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	12 447 861 786	8 075 953 408	1 181 265 630	2 374 674 180
Belgorod Region	43 920 009	37 257 431	410 000	5 358 755
Bryansk Region	40 352 740	27 028 456	570 000	8 616 879
Vladimir Region	76 443 961	51 364 705	125 000	24 396 410
Voronezh Region	575 302 105	384 290 506	119 067	176 054 402
Ivanovo Region	39 040 675	29 696 572	210 060	5 991 353
Kaluga Region	65 088 013	41 356 918	1 850 000	18 473 971
Kostroma Region	37 300 337	29 458 342	44 853	4 420 028
Kursk Region	47 275 542	41 927 333	950 000	4 175 718
Lipetsk Region	46 280 985	30 862 074	1 795 000	11 463 892
Moscow Region	467 018 396	239 698 727	900 009	191 373 980
Orel Region	15 290 676	11 570 814	140 000	2 931 802
Ryazan Region	79 652 644	55 514 696	780 000	12 478 093
Smolensk Region	68 276 613	53 184 688	255 857	10 422 621
Tambov Region	19 283 341	17 078 138	0	1 775 424
Tver Region	74 429 393	49 701 549	536 000	13 032 267
Tula Region	97 403 330	77 742 650	29 000	12 914 252
Yaroslavl Region	176 726 256	74 553 251	336 384	87 196 004
City of Moscow	10 478 776 770	6 823 666 558	1 172 214 400	1 783 598 329
	1 836 934 426	1 192 579 334	37 919 928	497 168 825
North-Western Federal District				
Republic of Karelia	39 647 320	14 138 003	270 000	20 858 228
Komi Republic	52 970 911	20 189 574	310 000	31 038 725
Akhangel'sk Region	60 519 198	36 825 157	39 590	14 104 465
Vologda Region	115 606 616	89 047 566	1 880 100	14 001 812
Kaliningrad Region	78 115 578	54 796 429	3 301 849	16 016 072
Leningrad Region	33 853 058	27 524 155	362 030	3 716 575
Murmansk Region	50 045 708	23 998 586	75 000	25 623 313
Novgorod Region	37 885 139	18 609 431	20 500	13 050 852
Pskov Region	40 116 063	29 254 368	0	8 429 241
St Petersburg	1 328 174 835	878 196 065	31 660 859	350 329 542
Southern Federal District	1 078 542 354	711 360 471	4 697 302	332 665 271
Republic of Adygeya	19 285 716	12 571 070	0	6 709 946
Republic of Kalmykia	7 167 668	4 136 362	30	3 031 276
Krasnodar Territory	524 346 774	333 737 556	1 158 553	173 814 113
Astrakhan Region	22 682 189	11 638 868	500 000	6 432 257
Volgograd Region	95 720 595	70 946 294	2 117 000	20 691 028
Rostov Region	409 339 412	278 330 321	921 719	121 986 651
North-Caucasian Federal District	332 115 906	196 516 215	4 092 387	120 662 315
Republik of Dagestan	38 116 408	20 907 335	634 672	16 574 353
Republic of Ingushetia	8 745 544	5 588 773	0	3 156 771
Kabardino-Balkar Republic	28 446 185	21 844 298	233 000	6 367 772
Karachai-Cherkess Republic	13 511 414	7 692 912	119 500	5 699 002
Republic of North Ossetia - Alania	14 548 954	11 147 471	59 885	3 340 503

Chechen Republic	13 284 103	9 627 150	0	3 656 953
Stavropol Territory	215 463 298	119 708 276	3 045 330	81 866 961
Volga Federal District	2 963 518 476	1 791 523 331	29 927 636	1 010 980 575
Republic of Bashkortostan	242 561 490	130 101 127	2 755 437	100 909 782
Republic of Marii El	47 436 945	34 418 855	400	10 016 855
Republic of Mordovia	75 892 823	58 460 027	350 400	12 531 529
Republic of Tatarstan	499 764 238	368 516 782	13 173 077	106 419 161
Udmurt Republic	103 370 191	54 710 780	13 600	43 611 894
Chuvash Republic	71 306 590	45 721 706	135 500	24 374 848
Perm Territory	283 854 341	191 396 046	503 000	90 550 431
Kirov Region	80 898 568	53 833 608	120 180	22 602 870
Nizhny Novgograd Region	415 991 739	284 327 808	1 324 486	116 317 330
Orenburg Region	70 800 473	42 315 371	275 000	27 394 088
Penza Region	37 847 374	22 847 211	1 000	12 145 279
Samara Region	902 651 682	434 122 900	7 935 556	396 336 369
Saratov Region	97 762 450	52 113 258	3 340 000	33 758 947
Ulyanovsk Region	33 379 572	18 637 852	0	14 011 192
Ural Federal District	1 533 147 265	825 869 439	26 444 484	635 572 480
Kurgan Region	32 129 686	15 852 052	10 900	16 011 764
Sverdlovsk Region	712 447 030	409 764 199	7 079 086	278 130 976
Tyumen Region	505 374 917	225 575 109	14 531 024	246 936 919
Chelyabinsk Region	283 195 632	174 678 079	4 823 474	94 492 821
Siberian Federal District	1 794 256 243	886 234 064	11 578 960	822 701 891
Republic of Altai	7 001 886	2 774 231	60 000	4 066 646
Republic of Buryatiya	38 614 757	21 225 426	0	16 816 736
Republic of Tuva	11 719 387	1 514 022	0	10 085 607
Republic of Khakassia	23 827 456	9 389 547	26 590	13 094 638
Altai Territory	132 310 055	85 772 098	765 000	44 854 934
Zabaykal Territory	18 707 451	4 203 749	0	14 497 569
Krasnoyarsk Territory	294 879 185	121 708 423	501 285	163 963 214
Irkutsk Region	255 176 168	118 547 764	1 503 708	129 652 311
Kemerovo Region	135 416 073	60 530 246	2 698 133	71 328 689
Novosibirsk Region	655 672 231	346 272 237	4 885 744	264 949 974
Omsk Region	140 135 135	70 580 985	1 128 500	53 838 894
Tomsk Region	80 796 459	43 715 336	10 000	35 552 679
Far Eastern Federal District	631 827 211	325 139 988	7 081 891	279 794 704
Republic of Sakha (Yakutia)	41 352 542	27 452 606	42 750	13 181 311
Kamchatka Territory	23 166 139	17 005 022	1 265 000	4 637 411
Primorskiy Territory	83 454 969	59 976 295	586 935	20 277 585
Khabarovsk Territory	352 083 680	160 782 640	3 600 300	178 624 265
Amur Region	46 220 957	14 349 496	910 906	25 882 865
Magadan Region	67 886 003	34 135 572	0	32 360 502
Sakhalin Region	15 297 596	9 769 661	676 000	4 134 136
Jewish Autonomous Region	2 065 242	1 570 819	0	494 423
Chukotka Autonomous Area	300 083	97 877	0	202 206

Table 34.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.06.12

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	7 440 325 966	4 361 259 130	2 537 252 045	271 776 519
Belgorod Region	231 067	179 173	51 894	0
Bryansk Region	0	0	0	0
Vladimir Region	206 592	116 823	0	89 769
Voronezh Region	487	0	487	0
Ivanovo Region	157 118	121 096	36 022	0
Kaluga Region	1 938	1 888	0	50
Kostroma Region	4 556 583	4 062 034	13 173	348 816
Kursk Region	370 314	343 436	0	766
Lipetsk Region	194 225	171 990	0	22 235
Moscow Region	6 572 384	2 214 232	397 688	3 960 464
Orel Region	57 925	0	57 925	0
Ryazan Region	49 484	34 910	1 363	13 211
Smolensk Region	1 314 653	296 130	208 938	797 173
Tambov Region	974	0	974	0
Tver Region	51 657	0	51 655	2
Tula Region	354 049	285 277	0	68 772
Yaroslavl Region	14 030	0	5 449	8 581
City of Moscow	7 426 192 486	4 353 432 141	2 536 426 477	266 466 680
North-Western Federal District	154 432 312	92 157 207	48 351 674	10 064 381
Republic of Karelia	0	0	0	0
Komi Republic	130 713	16 742	109 470	4 501
Akhangel'sk Region	1 845	0	1 633	212
Vologda Region	4 500 703	557 588	3 297 362	47 459
Kaliningrad Region	1 097 262	958 792	1 395	137 075
Leningrad Region	300 500	244 579	50 863	5 058
Murmansk Region	285 714	277 169	8 545	0
Novgorod Region	3 499	0	0	3 499
Pskov Region	0	0	0	0
St Petersburg	148 112 076	90 102 337	44 882 406	9 866 577
Southern Federal District	6 798 712	4 271 709	1 383 501	404 717
Republic of Adygeya	1 247	0	487	760
Republic of Kalmykia	9 524	5 890	1 622	2 012
Krasnodar Territory	1 334 071	867 903	153 631	229 748
Astrakhan Region	3 721	0	1 776	1 945
Volgograd Region	333 279	0	326 367	6 912
Rostov Region	5 116 870	3 397 916	899 618	163 340
North-Caucasian Federal District	1 384 957	966 218	225 107	193 632
Republic of Dagestan	119 570	56 988	8 209	54 373
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	876	0	876	0
Karachai-Cherkess Republic	1 088 946	909 230	58 972	120 744
Republic of North Ossetia - Alania	5 354	0	4 949	405

Chechen Republic	0	0	0	0
Stavropol Territory	170 211	0	152 101	18 110
Volga Federal District	40 197 289	29 768 053	4 985 545	4 611 405
Republic of Bashkortostan	1 761 499	1 423 391	126 705	211 403
Republic of Marii El	487	0	487	0
Republic of Mordovia	11 415	2 913	7 389	1 113
Republic of Tatarstan	24 224 253	20 300 464	2 203 470	990 076
Udmurt Republic	619 550	261 440	159 944	198 166
Chuvash Republic	94 579	0	2 434	92 145
Perm Territory	1 500 646	1 337 765	25 733	137 148
Kirov Region	864 437	617 618	1 045	245 774
Nizhny Novgogrod Region	1 921 310	1 426 864	20 834	401 449
Orenburg Region	325 189	178 347	132 400	3 809
Penza Region	0	0	0	0
Samara Region	8 473 712	3 931 048	2 250 399	2 288 190
Saratov Region	357 729	288 203	12 222	42 132
Ulyanovsk Region	42 483	0	42 483	0
Ural Federal District	82 166 277	31 793 242	42 558 084	724 542
Kurgan Region	0	0	0	0
Sverdlovsk Region	15 664 789	4 221 983	11 057 672	309 317
Tyumen Region	59 860 984	26 351 238	26 091 161	403 993
Chelyabinsk Region	6 640 504	1 220 021	5 409 251	11 232
Siberian Federal District	50 806 122	25 082 937	20 146 395	2 377 107
Republic of Altai	0	0	0	0
Republic of Buryatiya	87 533	85 700	665	1 168
Republic of Tuva	457	0	457	0
Republic of Khakassia	811	0	811	0
Altai Territory	16 892	13 381	325	3 186
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	12 702	0	6 510	6 192
Irkutsk Region	37 313	22 391	14 598	324
Kemerovo Region	26 827	5 963	8 903	11 961
Novosibirsk Region	49 371 425	24 171 683	19 722 281	2 277 778
Omsk Region	1 239 880	776 700	390 832	72 348
Tomsk Region	12 282	7 119	1 013	4 150
Far Eastern Federal District	10 415 901	5 978 645	1 130 659	649 832
Republic of Sakha (Yakutia)	108 375	64 902	20 270	23 203
Kamchatka Territory	618 720	511 873	3 635	25 525
Primorskiy Territory	2 321 053	1 962 738	62 356	112 153
Khabarovsk Territory	1 704 146	1 604 637	364	96 313
Amur Region	5 560 618	1 743 632	1 039 727	384 819
Magadan Region	0	0	0	0
Sakhalin Region	102 989	90 863	4 307	7 819
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 34.2

Distribution of loans, deposits and other placements in foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.06.12

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	6 869 915 115	3 807 299 212	2 556 290 938	247 880 900
Belgorod Region	3 233 999	2 926 615	53 030	254 354
Bryansk Region	1 624 431	1 596 810	0	27 621
Vladimir Region	2 143 586	2 098 279	0	45 307
Voronezh Region	13 913 922	12 945 365	2 109	882 811
Ivanovo Region	1 027 965	991 943	36 022	0
Kaluga Region	5 867 728	5 722 667	65	144 996
Kostroma Region	1 072 645	1 054 053	12 686	5 906
Kursk Region	1 692 339	1 659 738	0	6 489
Lipetsk Region	229 148	171 990	0	57 158
Moscow Region	51 614 289	45 216 289	394 767	6 003 233
Orel Region	287 796	229 871	57 925	0
Ryazan Region	616 987	567 770	1 363	47 854
Smolensk Region	1 961 173	1 807 229	46 515	107 429
Tambov Region	1 370 521	1 369 418	974	129
Tver Region	118 671	33 575	51 168	33 523
Tula Region	25 249 973	25 111 692	0	138 281
Yaroslavl Region	5 071 754	4 749 000	1 136	197 398
City of Moscow	6 752 818 188	3 699 046 908	2 555 633 178	239 928 411
North-Western Federal District	307 917 832	227 701 610	45 199 199	24 203 128
Republic of Karelia	9 814 004	9 711 747	0	102 257
Komi Republic	1 325 240	1 176 079	109 470	39 691
Akhangel'sk Region	689 368	648 509	1 633	39 226
Vologda Region	9 958 225	8 919 381	149 625	313 108
Kaliningrad Region	21 101 749	20 206 305	1 395	838 283
Leningrad Region	563 568	498 230	50 863	14 475
Murmansk Region	19 063 034	18 997 302	8 545	57 187
Novgorod Region	4 334 918	4 272 370	0	62 548
Pskov Region	35 370	32 408	0	2 962
St Petersburg	241 032 356	163 239 279	44 877 668	22 733 391
Southern Federal District	68 943 791	64 114 857	1 310 416	2 599 868
Republic of Adygeya	93 935	40 206	487	53 242
Republic of Kalmykia	7 512	5 890	1 622	0
Krasnodar Territory	26 306 173	24 256 204	148 272	1 657 863
Astrakhan Region	349 235	344 311	0	4 924
Volgograd Region	3 863 185	3 510 430	276 601	76 154
Rostov Region	38 323 751	35 957 816	883 434	807 685
North-Caucasian Federal District	5 144 127	3 891 405	226 081	1 024 826
Republik of Daghestan	366 450	124 710	9 183	232 557
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	563 037	562 161	876	0
Karachai-Cherkess Republic	781 200	634 611	58 972	87 617
Republic of North Ossetia - Alania	53 816	0	4 949	48 867

Chechen Republic	0	0	0	0
Stavropol Territory	3 379 624	2 569 923	152 101	655 785
Volga Federal District	131 014 022	118 268 637	4 984 409	6 858 988
Republic of Bashkortostan	20 422 495	19 691 650	126 218	490 158
Republic of Marii El	1 918 739	1 909 529	487	8 723
Republic of Mordovia	175 686	165 167	7 227	3 292
Republic of Tatarstan	32 354 440	29 550 270	2 203 470	277 671
Udmurt Republic	349 790	12 041	159 944	177 805
Chuvash Republic	161 914	0	1 947	159 967
Perm Territory	12 258 950	11 353 094	25 733	880 123
Kirov Region	847 814	539 994	1 045	306 775
Nizhny Novgogrod Region	13 908 971	12 648 244	20 834	1 084 384
Orenburg Region	916 242	657 702	132 238	115 669
Penza Region	34 460	26 893	162	7 405
Samara Region	44 356 061	38 716 090	2 250 399	3 106 396
Saratov Region	599 298	339 403	12 222	232 501
Ulyanovsk Region	2 709 162	2 658 560	42 483	8 119
Ural Federal District	262 340 383	212 061 867	36 511 801	1 935 182
Kurgan Region	1 095	0	0	1 095
Sverdlovsk Region	169 099 881	162 228 539	5 054 256	1 388 695
Tyumen Region	67 191 320	29 542 919	26 048 294	210 000
Chelyabinsk Region	26 048 087	20 290 409	5 409 251	335 392
Siberian Federal District	80 684 514	70 706 490	1 434 116	4 124 720
Republic of Altai	180	0	0	180
Republic of Buryatiya	282 614	251 206	665	30 743
Republic of Tuva	457	0	457	0
Republic of Khakassia	22 087	11 936	811	9 340
Altai Territory	3 075 602	3 007 273	325	67 769
Zabaykal Territory	3 135	0	0	3 135
Krasnoyarsk Territory	13 937 221	13 059 657	6 510	821 064
Irkutsk Region	3 313 151	3 061 310	14 111	236 473
Kemerovo Region	6 336 977	6 003 059	8 903	323 659
Novosibirsk Region	50 559 380	43 181 604	1 009 840	2 002 830
Omsk Region	2 584 416	1 635 330	391 481	556 361
Tomsk Region	569 294	495 115	1 013	73 166
Far Eastern Federal District	43 921 086	39 646 274	1 049 532	2 141 161
Republic of Sakha (Yakutia)	554 948	484 292	20 270	47 554
Kamchatka Territory	955 297	907 525	3 635	44 137
Primorskiy Territory	2 610 127	1 964 677	62 356	400 654
Khabarovsk Territory	28 526 493	26 091 581	364	1 549 940
Amur Region	1 716 053	732 800	958 600	10 414
Magadan Region	9 147 485	9 147 320	0	165
Sakhalin Region	410 665	318 079	4 307	88 279
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	18	0	0	18

Table 35.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.06.12

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other 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	768 162 416	110 412 140	4 693 867	245 490	217 226 787	46 287 054
Belgorod Region	102 316	0	0	0	16 359	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	30 933	0	15 000	0	29 903	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	132 061	0	0	0	76 602	0
Kaluga Region	261 838	0	0	0	132 048	0
Kostroma Region	525 275	31 988	4 703	0	981 282	76 808
Kursk Region	36 037	0	0	0	39 852	0
Lipetsk Region	585 567	0	0	0	10 205	0
Moscow Region	520 332	16 745	10 000	162 255	690 965	55 721
Orel Region	0	0	0	0	14 631	0
Ryazan Region	258 526	0	0	0	31 604	7 580
Smolensk Region	392 437	13 720	5 000	0	152 603	9 373
Tambov Region	39 394	0	0	0	5 797	0
Tver Region	7 079	0	0	0	10 786	0
Tula Region	61 847	29 608	0	0	19 025	3 358
Yaroslavl Region	98 815	0	0	0	21 953	0
City of Moscow	765 109 959	110 320 079	4 659 164	83 235	214 993 172	46 134 214
North-Western Federal District	16 976 795	1 923 251	51 520	0	2 483 290	933 680
Republic of Karelia	11 487	0	0	0	849	0
Komi Republic	276 268	16 742	0	0	24 400	5
Akhangel'sk Region	54 509	0	0	0	2 421	10
Vologda Region	1 070 683	3 391	30 000	0	288 860	974
Kaliningrad Region	220 564	3 237	9 689	0	21 426	11 859
Leningrad Region	878 824	0	0	0	20 818	1 238
Murmansk Region	70 888	18 627	0	0	22 047	0
Novgorod Region	191 198	0	0	0	21 181	0
Pskov Region	25 486	0	0	0	2 060	0
St Petersburg	14 176 888	1 881 254	11 831	0	2 079 228	919 594
Southern Federal District	3 141 863	132 998	0	0	865 826	28 535
Republic of Adygeya	51 987	0	0	0	41 132	0
Republic of Kalmykia	20 867	0	0	0	7 062	0
Krasnodar Territory	514 015	4 204	0	0	442 749	11 182
Astrakhan Region	60 761	0	0	0	24 770	0
Volgograd Region	300 060	0	0	0	36 512	1 016
Rostov Region	2 194 173	128 794	0	0	313 601	16 337
North-Caucasian Federal District	1 012 786	8 113	0	0	602 064	4 107
Republic of Dagestan	86 342	8 113	0	0	108 790	858
Republic of Ingushetia	706	0	0	0	0	0
Kabardino-Balkar Republic	55 511	0	0	0	52 380	0
Karachai-Cherkess Republic	13 110	0	0	0	15 368	3 249

Republic of North Ossetia - Alania	328 247	0	0	0	32 013	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	528 870	0	0	0	393 513	0
Volga Federal District	13 350 412	633 914	100 000	0	19 585 170	416 354
Republic of Bashkortostan	964 217	0	30 000	0	1 062 577	52 089
Republic of Marii El	0	0	0	0	14	0
Republic of Mordovia	158 721	0	0	0	19 692	0
Republic of Tatarstan	6 144 499	509 508	20 000	0	3 800 624	82 851
Udmurt Republic	80 805	0	0	0	431 399	0
Chuvash Republic	131 282	0	0	0	67 239	0
Perm Territory	215 323	0	11 000	0	133 115	139
Kirov Region	269 416	0	0	0	287 129	5 592
Nizhny Novgogrod Region	616 090	119 494	4 000	0	416 100	92 727
Orenburg Region	712 880	0	35 000	0	221 907	56
Penza Region	41 900	0	0	0	8 036	0
Samara Region	3 365 757	0	0	0	12 032 655	182 900
Saratov Region	640 410	4 912	0	0	1 088 073	0
Ulyanovsk Region	9 112	0	0	0	16 610	0
Ural Federal District	10 716 209	814 088	94 000	1 458	7 314 936	34 067
Kurgan Region	33 870	0	0	0	1 315	0
Sverdlovsk Region	4 657 859	119 940	90 000	0	6 005 765	31 807
Tyumen Region	4 115 427	432 920	4 000	0	917 379	1 750
Chelyabinsk Region	1 909 053	261 228	0	1 458	390 477	510
Siberian Federal District	8 514 212	3 043 017	30 000	457	9 679 047	321 411
Republic of Altai	38 799	0	0	0	162 990	0
Republic of Buryatiya	120 729	0	0	0	51 841	194
Republic of Tuva	5 607	0	0	457	9 907	0
Republic of Khakassia	27 283	0	0	0	18 649	0
Altai Territory	204 495	0	10 000	0	68 757	103
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	114 747	0	0	0	271 335	6 192
Irkutsk Region	127 472	3 970	10 000	0	96 311	324
Kemerovo Region	73 644	0	0	0	266 073	1 829
Novosibirsk Region	7 420 262	3 037 721	0	0	8 493 195	312 720
Omsk Region	201 403	0	0	0	194 249	49
Tomsk Region	179 771	1 326	10 000	0	45 740	0
Far Eastern Federal District	3 685 277	110 271	6 041	2 861	4 381 956	57 127
Republic of Sakha (Yakutia)	181 866	0	0	2 861	75 834	0
Kamchatka Territory	85 448	600	0	0	87 022	0
Primorskiy Territory	702 829	3 277	3 135	0	280 420	117
Khabarovsk Territory	1 644 091	85 496	0	0	875 406	21 462
Amur Region	1 046 774	20 898	2 906	0	3 041 670	35 548
Magadan Region	0	0	0	0	0	0
Sakhalin Region	24 269	0	0	0	21 604	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 35.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.06.12

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	450 242 956	103 080 187	4 627 832	245 490	130 852 960	40 157 945
Belgorod Region	3 431 369	265 632	0	0	125 309	21 986
Bryansk Region	1 482 188	0	0	0	152 053	2 610
Vladimir Region	2 480 366	0	15 000	0	973 953	3 716
Voronezh Region	18 401 533	132 435	0	0	4 392 659	388 442
Ivanovo Region	1 320 107	0	0	0	131 744	0
Kaluga Region	1 992 380	0	0	0	597 573	1 773
Kostroma Region	1 499 458	0	4 703	0	344 900	131
Kursk Region	2 990 821	0	0	0	180 630	4 515
Lipetsk Region	2 957 502	0	0	0	739 482	786
Moscow Region	17 884 729	183 175	10 000	162 255	2 448 652	498 892
Orel Region	908 873	0	0	0	154 773	0
Ryazan Region	2 674 681	31 684	0	0	284 203	40 844
Smolensk Region	4 172 383	13 720	5 000	0	305 816	30 098
Tambov Region	897 562	0	0	0	18 096	0
Tver Region	1 361 124	0	0	0	240 010	10 572
Tula Region	1 674 949	44 054	0	0	279 310	10 400
Yaroslavl Region	8 257 528	145 176	0	0	2 486 964	54 958
City of Moscow	375 855 403	102 264 311	4 593 129	83 235	116 996 833	39 088 222
North-Western Federal District	83 543 314	4 358 270	51 520	0	14 849 074	4 352 547
Republic of Karelia	404 995	0	0	0	388 455	14 180
Komi Republic	1 882 776	16 742	0	0	258 277	1 578
Akhangel'sk Region	2 453 116	82 675	0	0	195 472	6 354
Vologda Region	10 461 114	115 056	30 000	0	662 470	65 448
Kaliningrad Region	9 853 275	296 080	9 689	0	880 761	157 514
Leningrad Region	1 782 606	64 973	0	0	166 644	8 887
Murmansk Region	4 369 911	18 627	0	0	299 454	20 831
Novgorod Region	1 265 510	19 335	0	0	385 694	23 096
Pskov Region	1 687 795	0	0	0	94 629	355
St Petersburg	49 382 216	3 744 782	11 831	0	11 517 218	4 054 304
Southern Federal District	68 091 448	5 494 134	24 861	0	13 986 596	447 600
Republic of Adygeya	2 955 271	0	0	0	164 203	897
Republic of Kalmykia	376 913	0	0	0	11 272	0
Krasnodar Territory	41 978 390	339 968	24 861	0	7 505 779	321 500
Astrakhan Region	447 321	0	0	0	308 357	12
Volgograd Region	3 799 717	2 063 819	0	0	1 538 547	10 355
Rostov Region	18 533 836	3 090 347	0	0	4 458 438	114 836
North-Caucasian Federal District	16 526 266	68 070	0	0	3 818 140	84 798
Republik of Daghestan	402 886	8 113	0	0	388 363	858
Republic of Ingushetia	1 636 732	0	0	0	51 764	0
Kabardino-Balkar Republic	1 492 474	59 957	0	0	135 323	0
Karachai-Cherkess Republic	871 286	0	0	0	87 489	3 245

Republic of North Ossetia - Alania	1 407 938	0	0	0	106 927	720
Chechen Republic	177 507	0	0	0	2 032	0
Stavropol Territory	10 537 443	0	0	0	3 046 242	79 975
Volga Federal District	100 538 818	1 302 526	100 000	0	41 472 230	1 435 786
Republic of Bashkortostan	8 580 749	265	30 000	0	3 436 533	157 329
Republic of Marii El	849 816	0	0	0	156 601	2 887
Republic of Mordovia	854 405	0	0	0	131 707	0
Republic of Tatarstan	13 338 387	535 154	20 000	0	3 257 537	17 212
Udmurt Republic	6 491 007	0	0	0	1 251 846	41 532
Chuvash Republic	3 574 095	0	0	0	517 644	23 837
Perm Territory	13 489 293	42 186	11 000	0	3 147 116	197 278
Kirov Region	3 473 309	0	0	0	593 551	10 113
Nizhny Novgogrod Region	11 820 199	578 608	4 000	0	4 732 436	251 538
Orenburg Region	1 596 818	0	35 000	0	725 040	23 654
Penza Region	4 582 222	0	0	0	228 398	848
Samara Region	28 280 312	37 410	0	0	21 132 919	692 493
Saratov Region	2 717 938	4 912	0	0	1 844 407	16 281
Ulyanovsk Region	890 268	103 991	0	0	316 495	784
Ural Federal District	35 896 083	1 832 062	95 174	1 458	20 268 234	462 987
Kurgan Region	523 314	0	0	0	239 810	0
Sverdlovsk Region	21 211 622	1 366 380	91 174	0	13 126 817	276 256
Tyumen Region	4 546 933	192 512	4 000	0	3 220 064	28 273
Chelyabinsk Region	9 614 214	273 170	0	1 458	3 681 543	158 458
Siberian Federal District	58 855 887	655 436	30 000	457	30 403 076	820 549
Republic of Altai	199 694	0	0	0	134 996	50
Republic of Buryatiya	1 786 551	0	0	0	468 839	863
Republic of Tuva	89 318	0	0	457	263 675	0
Republic of Khakassia	345 758	0	0	0	206 804	562
Altai Territory	11 106 342	47 326	10 000	0	1 068 616	6 594
Zabaykal Territory	285 931	0	0	0	379 449	0
Krasnoyarsk Territory	4 768 746	46 975	0	0	4 732 567	118 060
Irkutsk Region	6 007 497	3 970	10 000	0	3 320 273	20 127
Kemerovo Region	3 131 825	0	0	0	3 970 197	36 375
Novosibirsk Region	23 078 078	445 230	0	0	12 141 815	526 857
Omsk Region	5 905 100	77 537	0	0	2 739 747	108 636
Tomsk Region	2 151 047	34 398	10 000	0	976 098	2 425
Far Eastern Federal District	11 865 768	255 127	46 041	2 861	6 489 624	320 118
Republic of Sakha (Yakutia)	634 317	30 425	40 000	2 861	262 206	655
Kamchatka Territory	692 071	600	0	0	115 702	1 179
Primorskiy Territory	1 491 587	8 418	3 135	0	719 832	33 942
Khabarovsk Territory	6 825 253	215 684	0	0	4 245 305	279 153
Amur Region	631 361	0	2 906	0	777 974	1 439
Magadan Region	1 156 959	0	0	0	277 854	17
Sakhalin Region	66 553	0	0	0	87 235	3 715
Jewish Autonomous Region	367 667	0	0	0	3 374	0
Chukotka Autonomous Area	0	0	0	0	142	18

Table 36.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.06.12

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	17 307 169 049	4 906 138	1 464 814	3 771 421 988	4 605 030 798	8 797 985 257
Belgorod Region	13 231 943	0	0	3 744 168	1 313 399	8 135 302
Bryansk Region	3 738	0	0	2 031	0	1 707
Vladimir Region	4 762 806	0	390	2 258 940	218 625	2 233 727
Voronezh Region	1 510 003	0	0	920 685	70	589 225
Ivanovo Region	7 367 574	0	0	2 007 647	728 826	4 565 004
Kaluga Region	13 461 504	4 623	0	2 444 470	1 185 109	9 816 752
Kostroma Region	54 761 263	0	0	3 478 069	6 249 993	44 978 522
Kursk Region	10 960 013	0	0	2 688 666	468 100	7 793 908
Lipetsk Region	20 433 011	0	0	4 192 757	4 252 775	11 980 733
Moscow Region	57 366 791	15 820	0	10 930 814	18 365 834	27 871 207
Orel Region	1 185 870	0	0	485 921	111 601	588 347
Ryazan Region	12 120 665	0	0	3 615 252	465 247	7 792 222
Smolensk Region	20 205 488	0	0	7 059 728	1 771 243	11 327 280
Tambov Region	2 187 281	0	0	795 897	309 591	1 074 942
Tver Region	7 175 754	446	0	2 929 783	300 565	3 930 202
Tula Region	10 131 630	0	0	1 957 642	1 175 443	6 849 627
Yaroslavl Region	5 091 547	0	0	2 026 201	653 086	2 291 079
City of Moscow	17 065 212 168	4 885 249	1 464 424	3 719 883 317	4 567 461 291	8 646 165 471
North-Western Federal District	681 081 889	849 457	7 872	274 827 954	221 900 458	175 893 256
Republic of Karelia	764 524	0	0	557 446	36 531	166 005
Komi Republic	3 604 856	0	0	1 400 947	406 464	1 641 998
Akhangel'sk Region	548 844	0	0	261 847	199 873	78 519
Vologda Region	50 373 142	1 742	0	11 339 648	18 539 782	20 364 633
Kaliningrad Region	13 184 939	0	0	7 156 185	1 888 047	4 097 079
Leningrad Region	6 526 632	6 993	0	1 398 022	592 446	4 485 451
Murmansk Region	3 319 227	0	0	1 621 413	39 091	1 540 287
Novgorod Region	3 403 142	0	146	1 454 948	149 864	1 706 609
Pskov Region	1 837 764	0	414	990 419	42 785	799 287
St Petersburg	597 518 819	840 722	7 312	248 647 079	200 005 575	141 013 388
Southern Federal District	141 486 052	150 060	100 660	38 624 435	14 512 014	87 541 370
Republic of Adygeya	3 253 568	0	0	1 056 504	280 360	1 906 987
Republic of Kalmykia	374 410	0	0	154 548	70 000	149 030
Krasnodar Territory	72 201 833	71 350	99 249	18 362 467	7 701 468	45 598 198
Astrakhan Region	4 887 697	0	0	2 505 991	876 350	1 470 888
Volgograd Region	10 201 098	5 087	2	3 497 514	2 198 470	4 475 938
Rostov Region	50 567 446	73 623	1 409	13 047 411	3 385 366	33 940 329
North-Caucasian Federal District	42 282 486	2 042	3 665	15 100 211	3 667 518	23 230 074
Republic of Dagestan	20 579 923	0	1 214	7 836 953	2 194 223	10 454 716
Republic of Ingushetia	530 955	0	0	352 848	0	177 209
Kabardino-Balkar Republic	3 355 918	0	0	725 689	38 030	2 561 321
Karachai-Cherkess Republic	2 244 596	0	0	1 264 618	477 514	500 759
Republic of North Ossetia - Alania	6 659 654	0	2 451	1 822 685	361 590	4 461 241
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	8 911 440	2 042	0	3 097 418	596 161	5 074 828
Volga Federal District	726 620 438	7 799 701	2 693 453	164 955 845	146 386 351	402 050 550

Republic of Bashkortostan	52 559 020	6 792	0	7 511 240	12 338 004	32 557 605
Republic of Marii El	1 534 193	0	0	454 266	127 152	936 998
Republic of Mordovia	15 439 587	0	0	3 639 931	1 346 867	10 264 965
Republic of Tatarstan	327 360 307	7 766 592	2 687 183	81 034 492	91 935 958	142 745 719
Udmurt Republic	15 932 755	0	0	3 396 563	1 021 311	11 484 788
Chuvash Republic	6 788 539	0	0	2 204 575	1 551 953	2 974 296
Perm Territory	24 841 919	6 496	0	5 201 451	6 810 069	12 776 389
Kirov Region	19 548 329	9	0	3 869 518	1 698 598	13 780 735
Nizhny Novgograd Region	55 626 814	12 802	0	13 372 700	4 454 506	37 653 832
Orenburg Region	26 047 840	6 994	1 720	5 638 244	4 612 183	15 772 975
Penza Region	2 553 303	0	0	655 796	325 274	1 562 559
Samara Region	129 251 723	16	4 550	30 617 449	17 772 726	80 280 866
Saratov Region	45 621 553	0	0	6 407 468	1 953 257	37 150 394
Ulyanovsk Region	3 514 556	0	0	952 152	438 493	2 108 429
Ural Federal District	541 309 793	208 896	66 797	113 826 021	126 120 108	296 750 546
Kurgan Region	1 682 697	0	582	762 387	142 980	764 955
Sverdlovsk Region	246 520 000	12 613	392	59 237 071	45 467 912	140 705 250
Tyumen Region	216 787 481	144 438	47 384	35 933 971	75 191 283	103 862 299
Chelyabinsk Region	76 319 615	51 845	18 439	17 892 592	5 317 933	51 418 042
Siberian Federal District	295 622 716	50 176	11 839	65 790 252	48 460 495	176 169 811
Republic of Altai	12 165 742	0	0	495 283	586 871	11 071 659
Republic of Buryatiya	6 923 123	22	0	1 991 910	159 347	4 743 105
Republic of Tuva	106 625	0	0	29 103	0	77 432
Republic of Khakassia	3 459 198	63	0	767 899	251 109	2 397 533
Altai Territory	10 501 749	0	1 115	3 675 913	995 765	5 774 452
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	8 169 597	11 627	9 950	2 216 741	737 802	4 954 270
Irkutsk Region	14 651 060	0	0	4 192 238	1 896 314	8 496 112
Kemerovo Region	20 377 171	0	0	4 257 484	814 192	15 286 245
Novosibirsk Region	195 743 414	37 058	774	42 654 606	41 147 483	107 425 160
Omsk Region	15 275 321	1 406	0	3 251 264	1 641 155	10 262 903
Tomsk Region	8 249 716	0	0	2 257 811	230 457	5 680 940
Far Eastern Federal District	290 368 896	40 959	286 815	52 235 176	31 276 515	204 193 199
Republic of Sakha (Yakutia)	16 102 742	19 042	1 902	4 843 009	1 541 229	9 638 121
Kamchatka Territory	12 116 318	15 149	1 354	3 737 356	1 520 491	6 661 924
Primorskiy Territory	61 817 026	110	1 472	19 750 940	8 878 167	31 561 008
Khabarovsk Territory	36 682 316	5 923	788	7 213 027	2 405 804	26 917 943
Amur Region	154 398 883	3	281 299	13 019 951	15 971 748	125 061 985
Magadan Region	0	0	0	0	0	0
Sakhalin Region	9 251 611	732	0	3 670 893	959 076	4 352 218
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 36.2

Distribution of clients' funds in rubles by head-offices and branches of credit institutions located in respective regions, as of 1.06.12

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	11 564 783 151	1 739 428	284 710	2 806 804 503	3 868 864 232	4 781 802 190
Belgorod Region	99 301 692	4 986	15 356	21 655 951	10 352 211	67 071 756
Bryansk Region	49 235 794	12 317	33 813	7 744 961	2 819 635	38 496 244
Vladimir Region	99 710 530	13 428	9 224	12 700 258	9 404 013	77 306 645
Voronezh Region	215 106 389	137 036	1 183	28 296 923	21 095 720	165 312 114
Ivanovo Region	49 592 373	25 945	1 955	6 230 031	1 617 878	41 584 605
Kaluga Region	76 186 456	63 238	7 979	13 548 605	6 937 940	55 568 139
Kostroma Region	50 068 006	16 366	0	4 535 241	8 382 087	37 092 963
Kursk Region	50 079 005	12 255	11	7 229 993	3 895 781	38 852 867
Lipetsk Region	70 896 913	11 485	10 081	9 596 667	8 139 729	53 046 046
Moscow Region	666 303 943	389 645	145 144	156 101 097	65 141 482	442 013 397
Orel Region	35 098 822	4 361	0	4 776 738	1 776 420	28 461 042
Ryazan Region	68 330 893	33 820	10 271	11 395 567	5 302 974	51 292 414
Smolensk Region	51 859 141	13 201	7 767	8 059 244	4 156 771	39 504 989
Tambov Region	42 451 859	5 247	144	5 777 863	1 793 851	34 776 298
Tver Region	72 395 688	4 838	1	12 063 192	5 849 212	54 379 953
Tula Region	87 760 399	16 977	747	10 730 543	11 386 129	65 356 563
Yaroslavl Region	95 751 732	15 010	13	18 595 157	13 077 513	63 560 984
City of Moscow	9 684 653 516	959 273	41 021	2 467 766 472	3 687 734 886	3 428 125 171
North-Western Federal District	1 941 414 041	1 974 282	49 006	446 049 320	377 358 727	1 100 748 964
Republic of Karelia	32 052 219	2 476	526	4 902 765	1 003 177	26 027 286
Komi Republic	73 140 416	14 282	9 181	9 464 096	2 026 906	61 330 269
Akhangel'sk Region	99 985 227	18 026	7 332	16 217 425	13 138 335	70 438 127
Vologda Region	81 023 092	23 720	1 394	15 062 156	11 677 203	53 701 817
Kaliningrad Region	74 764 578	9 811	2 986	19 634 947	6 056 408	48 868 891
Leningrad Region	27 585 586	22 661	0	6 567 469	6 773 481	13 945 357
Murmansk Region	63 199 936	2 981	691	8 726 118	2 645 679	51 542 461
Novgorod Region	29 576 281	9 222	5 197	6 677 776	1 790 706	20 925 338
Pskov Region	25 434 055	2 732	6 547	4 818 993	1 419 325	19 042 544
St Petersburg	1 434 652 651	1 868 371	15 152	353 977 575	330 827 507	734 926 874
Southern Federal District	845 075 304	331 971	141 389	171 126 841	66 779 156	604 641 417
Republic of Adygeya	12 296 876	8 610	0	1 614 794	500 236	10 149 292
Republic of Kalmykia	5 574 713	14 904	3 415	777 189	334 494	4 433 805
Krasnodar Territory	390 596 329	123 166	106 693	89 296 016	30 802 766	269 399 343
Astrakhan Region	45 178 500	9 555	0	6 974 217	3 425 399	34 670 492
Volgograd Region	126 484 994	31 595	1 532	23 974 792	8 520 318	93 702 495
Rostov Region	264 943 892	144 141	29 749	48 489 833	23 195 943	192 285 990
North-Caucasian Federal District	242 900 774	700 741	647 507	53 769 998	15 581 477	171 662 955
Republik of Dagestan	39 493 772	327 756	9 731	10 151 280	2 454 673	26 421 394
Republic of Ingushetia	3 504 876	31 620	0	1 029 839	208 600	2 229 639
Kabardino-Balkar Republic	20 285 277	590	92	3 353 072	525 395	16 346 069
Karachai-Cherkess Republic	10 428 737	9 138	0	2 363 009	759 152	7 282 653
Republic of North Ossetia - Alania	23 378 603	0	3 313	3 173 823	1 405 921	18 744 124
Chechen Republic	8 612 637	163 788	602 890	4 699 833	436 300	2 703 352

Stavropol Territory	137 196 872	167 849	31 481	28 999 142	9 791 436	97 935 724
Volga Federal District	2 312 301 226	8 334 549	2 810 196	424 968 867	419 542 852	1 450 219 910
Republic of Bashkortostan	328 274 952	32 847	867	37 914 032	129 514 644	160 233 182
Republic of Marii El	26 132 059	2 433	0	4 491 531	2 569 329	19 015 855
Republic of Mordovia	35 945 291	126 327	830	6 258 293	2 784 506	26 572 166
Republic of Tatarstan	457 505 194	7 780 302	2 689 377	99 714 419	123 038 207	222 748 050
Udmurt Republic	77 063 504	12 355	0	15 457 383	8 427 796	52 958 020
Chuvash Republic	55 796 364	11 049	9 909	9 419 755	4 862 718	41 356 307
Perm Territory	204 238 265	79 471	47 552	42 898 227	32 559 518	128 323 835
Kirov Region	65 021 152	19 726	9	10 206 448	5 935 822	48 534 815
Nizhny Novgograd Region	314 235 397	114 773	32 576	71 466 782	47 212 183	194 699 922
Orenburg Region	99 702 442	31 338	20 215	17 319 383	8 966 634	73 196 109
Penza Region	63 129 981	28 965	0	10 827 392	3 188 999	48 985 566
Samara Region	369 771 125	14 390	7 857	60 628 336	37 760 364	269 706 453
Saratov Region	147 158 357	32 791	1 004	27 563 740	7 933 208	111 339 484
Ulyanovsk Region	68 327 143	47 782	0	10 803 146	4 788 924	52 550 146
Ural Federal District	1 335 241 738	480 861	213 312	263 742 042	273 769 334	788 557 855
Kurgan Region	26 229 183	15 257	5 192	3 947 911	1 482 098	20 711 397
Sverdlovsk Region	507 273 876	116 721	88 143	101 566 118	82 853 788	318 520 340
Tyumen Region	572 924 735	209 106	69 045	103 217 836	170 769 586	296 581 249
Chelyabinsk Region	228 813 944	139 777	50 932	55 010 177	18 663 862	152 744 869
Siberian Federal District	1 165 747 740	267 041	166 536	206 264 661	122 134 779	829 036 878
Republic of Altai	5 249 733	3 293	3 239	714 266	552 960	3 968 315
Republic of Buryatiya	35 367 558	7 460	0	6 606 808	2 558 543	26 098 146
Republic of Tuva	5 043 693	37 937	331	695 475	107 433	4 193 353
Republic of Khakassia	17 676 980	7 324	0	3 163 188	764 753	13 635 698
Altai Territory	99 279 800	2 208	14 705	15 854 431	11 362 586	71 706 072
Zabaykal Territory	35 138 943	35 544	21 068	5 043 431	2 210 307	27 733 986
Krasnoyarsk Territory	209 725 606	52 176	58 763	39 942 498	28 517 997	139 101 991
Irkutsk Region	129 737 439	22 736	8 461	22 903 609	9 695 608	96 721 908
Kemerovo Region	164 907 864	15 824	35 659	24 314 375	15 557 077	124 459 916
Novosibirsk Region	292 811 641	73 142	4 078	60 856 577	34 413 943	193 782 264
Omsk Region	106 396 318	7 217	12 188	14 376 051	11 283 274	80 330 641
Tomsk Region	64 412 165	2 180	8 044	11 793 952	5 110 298	47 304 588
Far Eastern Federal District	612 242 713	178 554	323 258	121 118 197	50 122 266	437 048 142
Republic of Sakha (Yakutia)	71 040 514	64 086	9 121	19 409 131	4 935 902	46 376 002
Kamchatka Territory	35 863 984	15 772	1 354	6 008 122	2 072 136	27 487 371
Primorskiy Territory	161 074 763	16 934	3 079	44 318 659	10 871 167	104 130 671
Khabarovsk Territory	191 896 078	28 235	21 920	24 490 984	15 407 891	151 343 073
Amur Region	57 908 604	19 784	4 983	10 035 208	4 889 096	42 828 082
Magadan Region	26 039 178	7 147	282 603	4 679 221	3 835 820	17 211 947
Sakhalin Region	56 490 879	24 540	164	10 514 024	7 641 553	37 903 069
Jewish Autonomous Region	4 774 909	451	34	565 812	168 701	4 031 470
Chukotka Autonomous Area	7 153 804	1 605	0	1 097 036	300 000	5 736 457

Table 37.1

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.06.12

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	6 267 879 450	31 208 922	231	843 152 870	2 967 759 563	2 120 156 738
Belgorod Region	554 947	0	0	56 780	0	498 156
Bryansk Region	33	0	0	33	0	0
Vladimir Region	467 553	0	0	7 835	0	459 712
Voronezh Region	66 386	0	0	379	0	66 004
Ivanovo Region	655 616	0	0	19 695	6 202	629 718
Kaluga Region	927 794	0	0	65 604	114	862 076
Kostroma Region	7 303 621	0	0	443 109	1 419 705	5 433 092
Kursk Region	711 555	0	0	161 174	0	353 415
Lipetsk Region	1 178 023	0	0	471 162	129 804	577 056
Moscow Region	13 035 947	0	0	397 122	5 053 940	7 516 758
Orel Region	106 045	0	0	34 766	0	71 279
Ryazan Region	609 603	0	0	82 350	1 234	518 180
Smolensk Region	3 114 821	0	0	126 745	367 394	2 620 573
Tambov Region	26 715	0	0	1 641	0	25 056
Tver Region	495 983	0	0	40 572	128 620	326 698
Tula Region	665 119	0	0	64 254	0	581 881
Yaroslavl Region	303 957	0	0	33 359	64 902	205 274
City of Moscow	6 237 655 732	31 208 922	231	841 146 290	2 960 587 648	2 099 411 810
North-Western Federal District	173 252 769	26	0	40 481 707	53 635 804	77 821 117
Republic of Karelia	18 241	0	0	11 512	0	4 901
Komi Republic	619 787	0	0	5 614	1 595	612 571
Akhangel'sk Region	11 908	0	0	527	5 451	5 865
Vologda Region	11 080 807	0	0	4 288 856	3 727 680	3 063 146
Kaliningrad Region	4 778 486	0	0	954 227	1 350 469	2 443 561
Leningrad Region	690 326	0	0	63 325	14 069	604 218
Murmansk Region	667 144	0	0	362 629	3 245	272 275
Novgorod Region	75 965	0	0	20 373	0	55 586
Pskov Region	27 888	0	0	6 964	0	20 919
St Petersburg	155 282 217	26	0	34 767 680	48 533 295	70 738 075
Southern Federal District	11 536 099	0	0	2 691 347	1 676 663	6 846 704
Republic of Adygeya	37 861	0	0	11 479	0	26 369
Republic of Kalmykia	117 072	0	0	17	45 708	71 347
Krasnodar Territory	3 426 535	0	0	227 808	15 783	2 925 842
Astrakhan Region	256 874	0	0	210 706	0	35 005
Volgograd Region	935 938	0	0	17 674	431 944	486 290
Rostov Region	6 761 819	0	0	2 223 663	1 183 228	3 301 851
North-Caucasian Federal District	4 368 312	0	0	234 469	0	4 112 915
Republic of Dagestan	530 586	0	0	70 847	0	452 072
Republic of Ingushetia	15 293	0	0	3 925	0	11 292
Kabardino-Balkar Republic	68 375	0	0	1 093	0	67 269
Karachai-Cherkess Republic	3 081 645	0	0	85 516	0	2 984 901
Republic of North Ossetia - Alania	204 978	0	0	17 869	0	186 809
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	467 435	0	0	55 219	0	410 572
Volga Federal District	66 289 533	5 775	0	8 000 200	14 663 770	42 027 101
Republic of Bashkortostan	3 246 766	0	0	256 496	244 549	2 737 510
Republic of Marii El	5 182	0	0	979	0	4 203
Republic of Mordovia	274 947	0	0	16 912	0	255 287
Republic of Tatarstan	29 948 619	5 775	0	2 944 648	10 511 299	15 799 625
Udmurt Republic	1 778 388	0	0	57 968	404 598	1 315 822
Chuvash Republic	244 278	0	0	20 991	48 676	174 560
Perm Territory	2 505 374	0	0	304 790	214 987	1 985 597
Kirov Region	1 722 732	0	0	97 803	395 653	1 229 094
Nizhny Novgogrod Region	3 736 372	0	0	534 693	1 065 977	2 106 006
Orenburg Region	1 645 373	0	0	24 628	449 994	1 169 594
Penza Region	0	0	0	0	0	0
Samara Region	16 213 957	0	0	2 628 954	979 462	11 782 484
Saratov Region	4 926 625	0	0	1 109 141	348 575	3 428 603
Ulyanovsk Region	40 920	0	0	2 197	0	38 716
Ural Federal District	59 461 288	32 399	0	7 753 483	6 246 504	32 370 161
Kurgan Region	83 354	0	0	127	0	83 227
Sverdlovsk Region	19 848 502	0	0	1 106 506	1 299 260	16 006 195
Tyumen Region	30 336 475	32 017	0	2 405 073	4 635 562	12 224 940
Chelyabinsk Region	9 192 957	382	0	4 241 777	311 682	4 055 799
Siberian Federal District	55 381 463	0	150 825	5 655 608	7 617 924	34 394 480
Republic of Altai	32 403	0	0	18 946	0	13 416
Republic of Buryatiya	671 884	0	0	22 836	0	145 134
Republic of Tuva	17	0	0	0	0	17
Republic of Khakassia	42 574	0	0	1	0	41 053
Altai Territory	224 824	0	0	45 783	0	178 390
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	208 589	0	0	21 187	0	187 207
Irkutsk Region	549 035	0	0	137 429	42 952	345 771
Kemerovo Region	365 428	0	0	65 412	0	300 016
Novosibirsk Region	51 781 433	0	150 825	4 803 578	7 486 688	32 307 089
Omsk Region	1 284 913	0	0	499 212	88 284	697 354
Tomsk Region	220 363	0	0	41 224	0	179 033
Far Eastern Federal District	34 945 475	0	0	2 438 429	3 483 997	27 896 817
Republic of Sakha (Yakutia)	719 194	0	0	18 092	18 822	596 151
Kamchatka Territory	1 118 184	0	0	262 906	90 863	743 681
Primorskiy Territory	6 650 091	0	0	969 938	1 387 668	4 189 504
Khabarovsk Territory	2 696 247	0	0	232 679	34 151	2 337 633
Amur Region	22 838 219	0	0	487 114	1 949 495	19 577 107
Magadan Region	0	0	0	0	0	0
Sakhalin Region	923 540	0	0	467 700	2 998	452 741
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 37.2

Distribution of clients' funds in foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.06.12

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	5 525 250 481	28 379 276	151 056	762 833 913	2 851 786 942	1 699 188 049
Belgorod Region	15 950 366	0	0	654 375	5 500 560	5 811 369
Bryansk Region	3 852 185	0	0	226 907	0	2 900 900
Vladimir Region	9 141 111	452	0	532 652	183 957	5 829 904
Voronezh Region	29 783 808	9	0	1 305 664	4 434 455	19 309 566
Ivanovo Region	5 234 305	25	0	282 925	341 393	3 901 490
Kaluga Region	7 565 395	714	0	954 241	401 755	4 246 976
Kostroma Region	3 380 871	59	0	203 736	793 791	1 925 192
Kursk Region	3 404 347	0	0	298 575	43 823	1 836 329
Lipetsk Region	4 827 882	0	0	596 353	352 806	2 912 055
Moscow Region	73 060 009	110	0	8 875 316	11 558 503	46 276 949
Orel Region	2 066 735	19	0	156 794	6 393	1 334 971
Ryazan Region	6 084 663	0	0	369 202	996 126	3 258 723
Smolensk Region	6 007 697	1 199	0	622 526	122 299	3 077 773
Tambov Region	2 550 787	0	0	67 438	28 738	1 221 253
Tver Region	8 049 309	6 041	0	659 271	655 948	3 826 134
Tula Region	9 997 104	0	0	2 141 847	1 067 249	4 006 612
Yaroslavl Region	7 613 089	63	0	539 165	650 216	5 039 359
City of Moscow	5 326 680 818	28 370 585	151 056	744 346 926	2 824 648 930	1 582 472 494
North-Western Federal District	439 842 781	284 545	0	62 067 993	113 812 650	235 968 778
Republic of Karelia	3 300 223	43	0	286 398	57 452	2 520 768
Komi Republic	5 824 828	0	0	92 766	5 230	3 706 859
Akhangel'sk Region	9 208 776	7 673	0	1 194 405	1 795 878	5 215 366
Vologda Region	17 582 198	118	0	2 088 953	9 624 188	3 647 809
Kaliningrad Region	17 355 563	5 696	0	2 037 654	2 210 625	12 506 004
Leningrad Region	2 945 419	0	0	498 384	521 186	1 917 135
Murmansk Region	8 808 175	0	0	2 428 858	109 064	5 086 423
Novgorod Region	3 075 268	130	0	538 224	98 880	1 974 154
Pskov Region	2 343 777	60 122	0	231 539	259 946	1 349 015
St Petersburg	369 398 554	210 763	0	52 670 812	99 130 201	198 045 245
Southern Federal District	95 738 716	2 179	0	14 177 505	10 014 047	58 539 647
Republic of Adygeya	642 477	0	0	44 694	4 452	421 364
Republic of Kalmykia	331 063	0	0	1 742	45 708	228 623
Krasnodar Territory	44 936 354	1 332	0	4 037 823	6 666 867	30 084 013
Astrakhan Region	4 634 019	103	0	865 919	291 098	2 399 734
Volgograd Region	12 222 485	0	0	1 473 202	944 742	7 475 175
Rostov Region	32 972 318	744	0	7 754 125	2 061 180	17 930 738
North-Caucasian Federal District	18 841 087	17 162	0	996 422	831 064	13 916 443
Republik of Daghestan	1 214 701	0	0	102 343	0	1 015 056
Republic of Ingushetia	221 508	0	0	8 063	0	182 569
Kabardino-Balkar Republic	1 696 205	0	0	50 918	11 033	1 170 552
Karachai-Cherkess Republic	2 981 957	0	0	104 387	10 871	2 626 078
Republic of North Ossetia - Alania	1 116 135	0	0	46 797	0	863 171
Chechen Republic	78 991	0	0	2 337	0	76 652

Stavropol Territory	11 531 590	17 162	0	681 577	809 160	7 982 365
Volga Federal District	243 182 124	2 486 648	0	29 121 594	38 022 916	135 909 879
Republic of Bashkortostan	27 449 285	2 461 612	0	6 716 614	953 260	12 495 593
Republic of Marii El	1 876 557	0	0	383 174	240 421	757 129
Republic of Mordovia	1 974 027	771	0	144 478	51 753	1 080 259
Republic of Tatarstan	42 892 196	6 041	0	4 161 348	11 188 282	21 657 233
Udmurt Republic	4 854 894	16 623	0	475 937	82 268	2 839 181
Chuvash Republic	4 409 793	0	0	366 858	1 056 102	1 701 335
Perm Territory	29 552 080	341	0	4 237 711	6 214 472	14 004 128
Kirov Region	3 865 537	107	0	628 264	432 319	2 097 255
Nizhny Novgograd Region	31 332 327	744	0	4 780 978	2 620 765	18 302 601
Orenburg Region	7 710 978	225	0	626 144	489 233	5 654 555
Penza Region	4 168 661	184	0	277 967	119 834	2 281 187
Samara Region	64 057 742	0	0	4 564 119	13 495 042	39 915 086
Saratov Region	12 872 946	0	0	985 044	819 816	9 305 269
Ulyanovsk Region	6 165 101	0	0	772 958	259 349	3 819 068
Ural Federal District	163 098 526	62 997	0	11 877 825	16 968 298	104 852 902
Kurgan Region	1 322 917	0	0	170 991	81 840	638 288
Sverdlovsk Region	55 014 323	30 550	0	5 243 363	7 412 501	35 670 462
Tyumen Region	78 946 756	31 370	0	1 356 497	5 132 105	55 003 022
Chelyabinsk Region	27 814 530	1 077	0	5 106 974	4 341 852	13 541 130
Siberian Federal District	102 361 839	11 262	0	10 566 188	9 936 088	58 307 207
Republic of Altai	188 462	0	0	3 708	0	94 279
Republic of Buryatiya	3 287 266	0	0	113 175	77 615	1 126 633
Republic of Tuva	1 626 312	0	0	1 504 920	0	59 123
Republic of Khakassia	826 471	60	0	1 399	186 037	509 285
Altai Territory	8 915 437	87	0	349 986	1 097 709	3 963 566
Zabaykal Territory	1 975 561	0	0	186 226	20 004	634 751
Krasnoyarsk Territory	13 026 671	13	0	1 407 002	78 135	9 340 618
Irkutsk Region	10 954 325	57	0	1 398 299	435 217	5 274 734
Kemerovo Region	15 484 522	0	0	1 233 276	915 254	10 147 967
Novosibirsk Region	31 949 242	10 773	0	3 167 797	6 417 438	17 705 421
Omsk Region	8 317 800	22	0	745 274	182 508	5 914 596
Tomsk Region	5 809 770	250	0	455 126	526 171	3 536 234
Far Eastern Federal District	65 635 212	3 056	0	10 649 028	6 581 113	35 275 489
Republic of Sakha (Yakutia)	3 640 320	5	0	54 260	22 346	1 569 624
Kamchatka Territory	3 427 314	0	0	833 617	178 179	1 987 929
Primorskiy Territory	19 428 061	1 045	0	4 120 395	2 123 375	10 246 963
Khabarovsk Territory	22 851 038	0	0	1 713 365	2 356 506	15 480 089
Amur Region	4 789 268	0	0	367 499	1 463 976	1 917 276
Magadan Region	5 252 555	159	0	1 528 282	3 500	1 031 170
Sakhalin Region	5 855 173	1 847	0	2 023 057	433 231	2 806 330
Jewish Autonomous Region	251 694	0	0	8 412	0	171 421
Chukotka Autonomous Area	139 789	0	0	141	0	64 687

Table 38.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.06.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 798 055 181	1 663 623 891	2 134 431 290
Belgorod Region	32 000	32 000	0
Bryansk Region	0	0	0
Vladimir Region	475 076	475 076	0
Voronezh Region	13 799	13 799	0
Ivanovo Region	1 777 926	1 759 315	18 611
Kaluga Region	30 000	30 000	0
Kostroma Region	6 414 355	5 571 073	843 282
Kursk Region	0	0	0
Lipetsk Region	1 045 600	1 045 600	0
Moscow Region	1 050 000	1 050 000	0
Orel Region	4 653	0	4 653
Ryazan Region	0	0	0
Smolensk Region	667 302	459 500	207 802
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	168 000	168 000	0
Yaroslavl Region	90 000	90 000	0
City of Moscow	3 786 286 470	1 652 929 528	2 133 356 942
North-Western Federal District	61 723 286	25 836 431	35 886 855
Republic of Karelia	0	0	0
Komi Republic	900 000	900 000	0
Akhangel'sk Region	61 034	61 034	0
Vologda Region	563 769	503 079	60 690
Kaliningrad Region	201 494	199 106	2 388
Leningrad Region	20 000	20 000	0
Murmansk Region	556 095	547 000	9 095
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	59 420 894	23 606 212	35 814 682
Southern Federal District	8 112 440	5 697 234	2 415 206
Republic of Adygeya	0	0	0
Republic of Kalmykia	75 000	75 000	0
Krasnodar Territory	3 075 739	2 398 014	677 725
Astrakhan Region	90 000	90 000	0
Volgograd Region	580 000	580 000	0
Rostov Region	4 291 701	2 554 220	1 737 481
North-Caucasian Federal District	1 097 183	1 097 183	0
Republic of Dagestan	742 694	742 694	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	10 000	10 000	0
Karachai-Cherkess Republic	28 000	28 000	0
Republic of North Ossetia - Alania	55 000	55 000	0
Chechen Republic	0	0	0
Stavropol Territory	261 489	261 489	0
Volga Federal District	95 430 178	78 592 239	16 837 939
Republic of Bashkortostan	7 175 689	5 921 487	1 254 202
Republic of Marii El	0	0	0
Republic of Mordovia	83 230	83 230	0

Republic of Tatarstan	35 779 804	21 867 273	13 912 531
Udmurt Republic	2 891 619	2 369 023	522 596
Chuvash Republic	269 889	269 889	0
Perm Territory	60 000	60 000	0
Kirov Region	69 963	69 963	0
Nizhny Novgogrod Region	2 874 157	2 644 011	230 146
Orenburg Region	899 359	899 359	0
Penza Region	30 000	30 000	0
Samara Region	44 627 130	43 733 004	894 126
Saratov Region	614 338	590 000	24 338
Ulyanovsk Region	55 000	55 000	0
Ural Federal District	63 174 108	32 977 341	30 196 767
Kurgan Region	10 000	10 000	0
Sverdlovsk Region	9 275 722	4 190 664	5 085 058
Tyumen Region	52 099 973	27 066 788	25 033 185
Chelyabinsk Region	1 788 413	1 709 889	78 524
Siberian Federal District	42 100 015	19 543 081	22 556 934
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	419 243	400 000	19 243
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 015 192	1 015 192	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	42 445	42 445	0
Irkutsk Region	405 750	405 750	0
Kemerovo Region	737 000	737 000	0
Novosibirsk Region	38 107 846	16 342 487	21 765 359
Omsk Region	1 272 539	500 207	772 332
Tomsk Region	0	0	0
Far Eastern Federal District	11 082 079	10 048 386	1 033 693
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	713 736	709 646	4 090
Primorskiy Territory	2 035 790	1 985 310	50 480
Khabarovsk Territory	452 706	258 000	194 706
Amur Region	7 814 847	7 030 430	784 417
Magadan Region	0	0	0
Sakhalin Region	65 000	65 000	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 1.06.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 817 135 409	1 668 424 930	2 148 710 479
Belgorod Region	32 000	32 000	0
Bryansk Region	0	0	0
Vladimir Region	71 925	0	71 925
Voronezh Region	13 866	13 866	0
Ivanovo Region	1 777 926	1 759 315	18 611
Kaluga Region	30 000	30 000	0
Kostroma Region	5 501 073	5 501 073	0
Kursk Region	0	0	0
Lipetsk Region	1 045 600	1 045 600	0
Moscow Region	1 495 621	1 110 000	385 621
Orel Region	96 239	0	96 239
Ryazan Region	170 000	170 000	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	168 000	168 000	0
Yaroslavl Region	59 384	59 384	0
City of Moscow	3 806 673 775	1 658 535 692	2 148 138 083
North-Western Federal District	67 820 264	31 688 743	36 131 521
Republic of Karelia	0	0	0
Komi Republic	900 000	900 000	0
Akhangel'sk Region	61 034	61 034	0
Vologda Region	601 419	540 729	60 690
Kaliningrad Region	201 493	199 105	2 388
Leningrad Region	20 000	20 000	0
Murmansk Region	556 095	547 000	9 095
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	65 480 223	29 420 875	36 059 348
Southern Federal District	8 440 026	5 985 234	2 454 792
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 793 739	2 116 014	677 725
Astrakhan Region	621 902	590 000	31 902
Volgograd Region	600 000	600 000	0
Rostov Region	4 424 385	2 679 220	1 745 165
North-Caucasian Federal District	1 049 183	1 049 183	0
Republik of Daghestan	742 694	742 694	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	10 000	10 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	55 000	55 000	0
Chechen Republic	0	0	0
Stavropol Territory	241 489	241 489	0
Volga Federal District	97 528 642	80 636 975	16 891 667
Republic of Bashkortostan	7 227 902	5 963 588	1 264 314
Republic of Marii El	0	0	0

Republic of Mordovia	83 230	83 230	0
Republic of Tatarstan	37 563 692	23 661 273	13 902 419
Udmurt Republic	2 886 619	2 364 023	522 596
Chuvash Republic	249 889	249 889	0
Perm Territory	60 000	60 000	0
Kirov Region	69 963	69 963	0
Nizhny Novgogrod Region	3 172 792	2 942 646	230 146
Orenburg Region	899 359	899 359	0
Penza Region	30 000	30 000	0
Samara Region	44 615 858	43 668 004	947 854
Saratov Region	614 338	590 000	24 338
Ulyanovsk Region	55 000	55 000	0
Ural Federal District	65 285 381	34 924 957	30 360 424
Kurgan Region	10 000	10 000	0
Sverdlovsk Region	9 597 722	4 512 664	5 085 058
Tyumen Region	52 095 252	27 062 404	25 032 848
Chelyabinsk Region	3 582 407	3 339 889	242 518
Siberian Federal District	7 898 388	5 468 422	2 429 966
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	419 243	400 000	19 243
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 060 192	1 060 192	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	399 431	372 445	26 986
Irkutsk Region	405 750	405 750	0
Kemerovo Region	737 225	737 225	0
Novosibirsk Region	3 384 090	1 884 603	1 499 487
Omsk Region	1 280 539	508 207	772 332
Tomsk Region	111 918	0	111 918
Far Eastern Federal District	10 172 233	9 138 540	1 033 693
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	218 736	214 646	4 090
Primorskiy Territory	2 035 790	1 985 310	50 480
Khabarovsk Territory	452 706	258 000	194 706
Amur Region	7 400 001	6 615 584	784 417
Magadan Region	0	0	0
Sakhalin Region	65 000	65 000	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)

	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	18,1	14,7	14,6	14,3	14,1
Ratio of core capital to risk-weighted assets	11,4	9,3	10,0	9,9	9,7
Ratio of risk-weighted assets to total assets	59,6	58,8	58,7	59,1	59,3
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹⁾	8,2	6,6	6,7	6,6	6,6
Loan loss provisions made as percent of total loans ¹⁾	8,5	6,9	6,9	6,9	6,8
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,8	1,4	1,5	1,4	1,4
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,6	0,7	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	184,6	228,4	222,5	226,2	231,7
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	5,1	4,8	4,8	4,8	4,7
mining	3,6	2,9	3,0	3,3	3,2
manufacturing	16,0	15,2	15,1	14,8	14,6
production and distribution of energy, gas and water	2,6	2,9	2,9	2,9	2,8
constructing	5,9	5,6	5,6	5,6	5,6
wholesale and retail trade, car and household appliance repair	17,1	15,6	15,6	15,4	15,3
transport and communication	3,8	5,4	5,1	5,3	5,3
other economic activities	22,2	22,3	21,6	21,4	21,5
individuals	23,7	25,3	26,4	26,6	27,0
of which					
mortgage loans	6,6	6,7	6,9	6,9	6,9
<i>Geographical distribution of interbank loans and deposits²⁾</i>					
Russian Federation	41,1	41,6	36,9	36,5	34,2
United Kingdom	21,4	20,2	21,8	19,8	22,5
USA	2,5	3,0	3,0	3,7	2,8
Germany	6,0	4,2	4,8	6,0	4,5
Austria	3,7	6,6	8,3	8,3	8,9
France	4,0	2,7	2,8	2,3	2,2
Italy	0,1	2,7	2,9	2,8	3,0
Cyprus	5,0	6,6	6,0	5,9	7,1
Netherlands	2,6	3,2	2,8	4,1	3,5
Other	13,6	9,0	10,8	10,5	11,3
Liquidity					
Ratio of high liquid assets to total assets	13,5	11,8	11,6	10,3	10,8
Ratio of liquid assets to total assets	26,8	23,9	22,1	21,3	21,4
Ratio of high liquid assets to demand liabilities (N2)	64,8	60,1	59,7	52,8	55,1
Ratio of liquid assets to short-term liabilities (N3)	94,3	81,6	81,2	79,5	79,7
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	77,6	82,0	82,3	83,1	83,9
Ratio of clients' funds to total loans ³⁾	109,5	105,3	101,0	99,9	100,8
Market risk⁴⁾ to total own funds (capital)⁵⁾	48,6	49,7	50,8	50,5	53,8
of which					
Interest rate risk	36,7	33,8	35,7	36,5	36,1
Equity position risk	8,6	12,9	12,2	11,2	14,8
Foreign exchange risk	3,2	3,0	2,8	2,9	2,9
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	4,2	3,9	3,9	3,9
Banks' financial result over the reporting period (billion rubles)	573,4	848,2	267,9	342,0	416,4
as percent of the banking sector assets ⁶⁾	1,9	2,4	0,7	0,8	1,0
as percent of the banking sector own funds (capital) ⁶⁾	12,5	17,6	5,1	6,4	7,8
Return on assets⁷⁾	1,9	2,4	2,4	2,3	2,3
Return on equity⁷⁾	12,5	17,6	18,2	17,9	17,7

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 180 million rubles		CIs with capital from 180 to 300 million rubles		CIs with capital from 300 to 900 million rubles		CIs with capital more than 900 million rubles	
		Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs
1.01.09	3 811,1	62,6	20	26,4	339	45,9	200	133,7	268	3 542,4	279
1.01.10	4 620,6	70,3	18	27,4	280	44,5	193	136,7	275	4 341,7	292
1.01.11	4 732,3	105,4	14	24,3	232	45,0	192	144,9	279	4 412,6	295
1.02.11	4 732,4	105,6	14	24,3	231	44,2	189	144,3	279	4 414,0	298
1.03.11	4 562,3	111,5	14	22,8 ²	222 ²	45,7	197	146,6	282	4 235,7	295
1.04.11	4 629,3	57,4	12	23,1	219	45,1	194	146,4	281	4 357,2	300
1.05.11	4 732,0	56,6	11	22,3 ²	212 ²	45,2	196	146,7	282	4 461,2	302
1.06.11	4 788,2	56,0	11	22,5	211	45,0	195	144,7	280	4 520,1	306
1.07.11	4 770,8	140,1	11	21,6	203	45,3	196	146,4	284	4 417,5	306
1.08.11	4 816,4	142,1	9	21,2	198	44,3	193	145,5	284	4 463,2	310
1.09.11	4 850,3	142,6	8	18,5	178	46,0	203	147,0	289	4 496,4	314
1.10.11	4 888,4	142,4	8	16,8	165	48,4	214	150,6	292	4 530,2	311
1.11.11	4 941,0	145,4	8	15,1	151	49,9	221	151,9	294	4 578,7	313
1.12.11	5 017,4	146,2	8	10,4	114	55,7	250	150,7	294	4 654,4	316
1.01.12	5 242,1	249,7	8	2,2	52	66,4	302	152,6	297	4 771,1	319
1.02.12	5 276,1	243,4	8	1,9	49	65,3	298	152,8	300	4 812,7	320
1.03.12	5 266,6	240,9	8	2,1	50	64,2	291	154,1	302	4 805,3	322
1.04.12	5 377,9	238,8	8	2,2	51	64,7	291	149,5	294	4 922,7	330
1.05.12	5 395,9	236,9	7	2,1	50	64,4	289	151,3	293	4 941,0	329
1.06.12	5 464,6	245,0	7	2,3	52	63,9	286	150,5	290	5 002,9	331
Reference data: own funds (capital) adequacy ratio as of 1.06.12, %	14,1	18,8 ³		41,4		27,0		18,4		13,7	

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

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

³ CIs with positive own funds (capital).

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

Indicators	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 201,0	1 282,0	1 287,1	1 286,2	1 288,3
Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 377,9	5 395,9	5 464,6
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	24,5	23,9	23,8	23,6

Table 42

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

Indicators	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
1. Factors of own funds (capital) increase	112,4	115,2	115,3	115,8	115,9
1.1. Authorised capital	25,4	24,5	24,0	23,9	23,6
1.2. Issue income	21,7	21,5	21,1	21,0	20,8
1.3. Credit institutions' profit and funds	37,1	42,9	44,9	45,3	45,7
1.4. Subordinated loans	24,3	22,7	21,6	21,7	22,1
1.5. Increase in value of property due to revaluation	3,9	3,7	3,8	3,8	3,8
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	12,4	15,2	15,3	15,8	15,9
2.1. Losses	1,1	1,7	1,7	2,1	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	0,1	0,1	0,1	0,1	0,1
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0,5	0,2	0,2	0,1	0,1
2.6. Credit institutions' portfolio of shares	10,0	12,4	12,6	12,8	13,1
2.7. Other factors	0,6	0,7	0,6	0,5	0,5
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	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	612,1	829,7	808,5	809,3	805,8
3 rd group of assets	86,2	146,7	109,1	112,6	127,5
4 th group of assets	19 450,0	23 482,4	23 431,3	23 974,1	24 670,8
5 th group of assets	13,3	0,6	12,5	9,2	9,6
Risk-weighted assets of credit institutions	20 161,7	24 459,4	24 361,4	24 905,2	25 613,6

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.

Own funds (capital) adequacy ratio of the banking sector

		1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
1	Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 377,9	5 395,9	5 464,6
2	Risk-weighted assets, billion rubles	26 164,3	35 758,8	36 714,9	37 688,4	38 867,1
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	20 161,7	24 459,4	24 361,4	24 905,2	25 613,6
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 000,3	1 367,4	1 488,3	1 552,4	1 581,3
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	50,0	67,7	79,3	81,3	85,2
	- the value of credit risk on contingent credit liabilities, billion rubles	1 753,5	2 976,4	3 056,1	3 215,1	3 217,4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	109,3	303,7	190,0	213,3	234,9
	- the value of operational risk, billion rubles	1 007,5	1 959,0	1 966,7	1 978,0	1 991,1
	- market risk, billion rubles	2 081,9	2 377,7	2 489,1	2 490,0	2 696,8
	- higher-risk transactions, billion rubles	-	2 247,5	3 215,4	3 425,0	3 640,2
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	18,1	14,7	14,6	14,3	14,1

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	1.01.11		1.01.12		1.04.12		1.05.12		1.06.12	
	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	4	0,1	1	0,0	2	0,0	1	0,0	1	0,0
From 10% to 12%	53	6,4	107	34,3	118	23,3	139	30,1	141	39,1
From 12% to 14%	86	20,4	125	16,6	118	25,3	109	20,2	123	12,2
14% and more	868	73,1	744	49,1	736	51,3	718	49,6	700	48,6
Banking sector, total	1012	100,0	978	100,0	975	100,0	970	100,0	967	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

		1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Loans	Standard	45,5	53,4	53,7	54,6	55,2
	Substandard	34,7	29,4	28,8	28,3	27,8
	Doubtful	11,4	10,4	10,6	10,2	10,0
	Problem	2,9	2,7	2,6	2,7	2,7
	Loss	5,4	4,1	4,3	4,2	4,2
Loan loss provision (LLP)	Estimated LLP	11,0	9,1	9,2	9,1	9,0
	Estimated LLP adjusted for collateral	8,8	7,2	7,3	7,3	7,2
	LLP made	8,8	7,2	7,3	7,2	7,2
	LLP made as percent of estimated LLP	79,8	79,5	78,9	79,7	79,7
	LLP made as percent of estimated LLP adjusted for collateral	100,2	100,0	99,8	99,8	99,8
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		15,9	14,7	14,3	14,2	14,4

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

	1.01.11		1.01.12		1.04.12		1.05.12		1.06.12	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	4 064,7	100,0	5 589,2	100,0	6 013,2	100,0	6 256,1	100,0	6 510,4	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	332,6	8,2	474,2	8,5	494,9	8,2	511,0	8,2	530,4	8,1
1.2. Loans to individuals	3 732,2	91,8	5 115,1	91,5	5 518,3	91,8	5 741,9	91,8	5 979,9	91,9
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	3,2	0,1	0,1	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17,9	-	19,2	-	20,4	-	20,8	-	21,1
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	7,3	-	5,7	-	5,6	-	5,5	-	5,4
4. Claims grouped into portfolios of homogeneous claims - total	22,2	100,0	38,6	100,0	44,0	100,0	48,6	100,0	48,7	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	14,3	64,5	19,4	50,4	20,6	46,7	21,4	44,1	22,0	45,2
4.2. Portfolios of homogeneous claims on individuals	7,9	35,5	19,1	49,6	23,4	53,3	27,2	55,9	26,7	54,8
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	43,0	-	28,0	-	27,1	-	25,6	-	26,2

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 1.06.12¹

	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	530 424,5	100,0	10 962,0	100,0	2,1
of which by quality categories					
1.1. Quality Category I	2 861,9	0,5	0,0	0,0	0,0
1.2. Quality Category II	517 246,2	97,5	4 891,2	44,6	0,9
1.3. Quality Category III	2 006,8	0,4	261,1	2,4	13,0
1.4. Quality Category IV	2 325,4	0,4	762,8	7,0	32,8
1.5. Quality Category V	5 971,9	1,1	5 039,4	46,0	84,4
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	114,5	100,0	6,9	100,0	6,0
of which by quality categories					
2.1. Quality Category I	87,9	76,8	0,0	0,0	0,0
2.2. Quality Category II	19,9	17,4	0,2	2,9	1,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	6,7	5,9	6,7	97,1	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	530 539,1		10 969,0		2,1
4. Homogeneous claims grouped into portfolios - total	21 983,5	100,0	5 940,0	100,0	27,0
of which by quality categories					
4.1. Quality Category I	7 979,6	36,3	0,0	0,0	0,0
4.2. Quality Category II	7 014,1	31,9	123,1	2,1	1,8
4.3. Quality Category III	1 188,3	5,4	68,7	1,2	5,8
4.4. Quality Category IV	46,1	0,2	15,0	0,3	32,6
4.5. Quality Category V	5 755,5	26,2	5 733,2	96,5	99,6
5. Claims for interest payments - total	3 519,0	100,0	796,6	100,0	22,6
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	854,5	24,3	762,9	95,8	89,3

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

Homogeneous loans and claims on individuals and provisions made as of 1.06.12¹

	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	5 979 872,6	100,0	340 928,3	100,0	5,7
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	370 209,9	6,2	13 180,9	3,9	3,6
1.1.2. residential real estate (mortgage) loans, total	1 390 955,5	23,3	36 981,2	10,8	2,7
1.1.3. car loans, total	659 884,6	11,0	37 368,2	11,0	5,7
1.1.4. other consumer loans, total	3 530 013,6	59,0	252 391,5	74,0	7,2
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	2 638 307,3	44,1	33 752,3	9,9	1,3
1.2.2. a portfolio of loans without overdue payments	2 832 119,8	47,4	30 576,5	9,0	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	108 723,5	1,8	4 347,3	1,3	4,0
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	61 031,9	1,0	16 212,5	4,8	26,6
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	47 738,3	0,8	26 682,9	7,8	55,9
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	263 142,9	4,4	228 350,4	67,0	86,8
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	5 557 175,0	92,9	60 522,0	17,8	1,1
1.3.2. Quality category III	78 849,7	1,3	9 779,5	2,9	12,4
1.3.3. Quality category IV	50 000,2	0,8	20 942,2	6,1	41,9
1.3.4. Quality category V	293 847,8	4,9	249 684,6	73,2	85,0
2. Claims grouped into portfolios of homogeneous claims - total	26 693,3	100,0	6 788,8	100,0	25,4
of which by quality categories					
2.1. Quality category I	171,9	0,6	0,0	0,0	0,0
2.2. Quality category II	18 933,3	70,9	197,3	2,9	1,0
2.3. Quality category III	431,1	1,6	69,0	1,0	16,0
2.4. Quality category IV	268,5	1,0	119,2	1,8	44,4
2.5. Quality category V	6888,5	25,8	6403,3	94,3	93,0
3. Claims for interest payments - total	78 339,4	100,0	24 100,7	100,0	30,8
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	28 334,7	36,2	22 821,6	94,7	80,5

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 %				
	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Substandard	8,9	8,3	8,1	8,2	8,2	2,3	2,1	2,0	2,1	2,1
Doubtful	19,9	22,9	22,1	22,0	21,9	15,3	15,9	15,2	15,7	15,6
Problem	15,0	16,3	16,1	16,2	16,5	45,0	44,3	44,2	43,3	43,8
Loss	56,2	52,4	53,7	53,6	53,4	90,8	91,5	91,4	91,9	91,9

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	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Overdue claims on loans, deposits and other placements, billion rubles	1035,9	1133,0	1211,9	1245,9	1276,8
Of which					
- among 20 largest-asset credit institutions, billion rubles	730,0	845,7	913,1	943,4	965,2
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	4,7	3,9	4,2	4,2	4,2
Overdue claims in rubles					
- billion rubles	886,2	994,1	1064,7	1091,9	1109,7
- as percent of total loans, deposits and other placements in rubles	5,5	4,7	4,9	4,9	4,9
Overdue claims in foreign currency					
- billion rubles	149,7	138,9	147,2	154,0	167,0
- as percent of total loans, deposits and other placements in foreign currency	2,5	1,9	2,1	2,1	2,1
- dollar equivalent, billion \$	4,9	4,3	5,0	5,2	5,1
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	5,3	4,6	5,0	5,1	5,1
Overdue claims on loans and other funds provided to individuals					
Share of overdue claims in total volume of loans and other placements with individuals	282,3	291,1	299,8	303,8	310,2
	6,9	5,2	5,1	5,0	4,9

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, %				
	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
No overdue claims	142	134	130	125	125	1,9	1,9	1,8	1,9	1,8
Less than 5%	565	638	625	628	636	70,4	79,8	79,9	80,0	80,7
From 5 to 10%	187	110	124	117	113	23,2	13,4	13,4	13,2	12,7
From 10 to 15%	42	35	29	35	30	3,7	0,8	1,1	1,3	1,2
From 15 to 20%	20	10	15	11	8	0,3	3,4	0,3	0,5	0,3
From 20 to 60%	13	7	8	9	11	0,4	0,4	3,2	2,9	3,1
From 60 to 90%	4	2	3	2	2	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	0	1	0	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	39	42	41	41	41	0,1	0,3	0,2	0,2	0,2

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

Indicators	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Large credit risks of the banking sector total, bln rubles	8 736,3	11 971,6	11 965,4	12 204,5	12 662,6
Share of large credit risks in the banking sector assets, %	25,8	28,8	28,8	29,0	29,3

Table 54

Structure of large loans¹ grouped by types of collateral

	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12 ²
Volume of large loans, billion rubles	5 323,9	6 207,7	6 040,4	6 152,4	
of which:					
Volume of secured loans , billion rubles	1 586,4	1 442,8	1 403,8	1 329,4	
Volume of I quality category collateral, billion rubles	500,0	324,8	308,5	310,0	
of which:					
collateral of quoted securities issued by legal entities, billion rubles	98,6	14,9	14,7	11,9	
Volume of II quality category collateral, billion rubles	1 429,2	1 285,6	1 338,9	1 243,6	
of which:					
collateral of securities, issued by legal entities, billion rubles	589,9	290,0	325,7	238,1	
collateral of proprietary rights (claims), billion rubles	430,3	491,8	496,6	487,3	

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).

² Data will be provided in the next issue of the Review.

Table 55

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		2011		2009		2010		2011		2009		2010		2011		2009	2010	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	67,6	65,8	169,0	173,3	160,9	190,4	198,8	191,9	43,2	38,1	37,9	34,3	31,1	33,1	8,6	7,7	10,4
Agriculture, hunting and forestry	42,4	43,3	44,2	44,3	46,2	45,1	171,5	175,2	179,0	179,5	198,9	185,6	59,5	60,6	65,3	67,6	65,9	67,6	6,1	5,7	6,4
Mining	75,8	76,0	77,0	77,2	77,2	77,3	295,3	297,4	294,8	340,3	336,9	282,4	31,7	21,6	22,3	15,7	14,2	11,3	12,1	7,1	13,7
Manufacturing	47,0	47,7	44,6	46,2	46,2	44,8	135,4	139,3	127,6	149,7	147,2	151,6	52,4	51,3	52,4	46,7	43,7	51,2	4,8	9,2	8,2
Production and distribution of energy, gas and water	76,8	75,3	64,2	65,4	79,7	69,6	148,1	142,5	80,9	84,0	187,6	162,4	38,3	34,2	39,0	37,7	30,1	33,7	4,7	5,0	3,5
Construction	24,9	25,7	20,0	21,6	21,5	17,8	104,2	105,7	96,2	104,1	100,8	101,9	32,9	29,6	17,0	22,0	27,7	25,4	4,2	5,1	0,9
Wholesale and retail trade, car and household appliance repair	29,3	30,3	36,5	45,9	27,7	26,9	122,2	129,4	116,0	164,8	136,1	140,9	46,0	46,8	39,2	49,4	34,9	34,1	3,8	7,0	9,5
Transport and communication	47,1	52,6	62,1	63,5	65,4	62,7	78,0	84,4	126,8	127,7	149,0	163,3	48,0	38,3	45,1	48,5	45,9	48,2	7,8	16,2	13,2

* 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	1.01.11		1.01.12		1.04.12		1.05.12		1.06.12	
	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	48,6	100,0	49,7	100,0	50,8	100,0	50,5	100,0	53,8	100,0
Of which										
- interest rate risk (IRR)	36,7	75,6	33,8	68,0	35,7	70,4	36,5	72,2	36,1	67,2
- equity position risk (EPR)	8,6	17,8	12,9	26,0	12,2	24,0	11,2	22,1	14,8	27,4
- foreign exchange risk (FER)	3,2	6,6	3,0	6,0	2,8	5,6	2,9	5,7	2,9	5,4
Reference data:										
Number of credit institutions ¹	641		621		616		621		619	
Share of credit institutions' assets ¹ in total banking sector assets, %	90,9		92,3		92,4		92,1		92,6	

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

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

	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Share of assets in foreign currency in total assets, %	24,1	23,3	22,7	22,7	23,8
of which:					
- 20 largest-asset credit institutions	25,6	25,2	24,8	24,8	26,2
Share of liabilities in foreign currency in total liabilities, %	22,7	21,5	21,1	21,2	22,2
of which:					
- 20 largest-asset credit institutions	24,1	23,2	23,0	23,0	24,4
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	1,3	1,8	1,6	1,6	1,6
of which:					
- 20 largest-asset credit institutions	1,6	1,9	1,9	1,8	1,8

Table 58

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

	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Balance sheet positions					
Claims, bln rubles	8 143,6	9 688,9	9 430,0	9 587,2	10 306,3
Liabilities, bln rubles	7 690,0	8 955,6	8 781,0	8 915,2	9 604,7
Net balance sheet position, bln rubles	453,6	733,4	649,0	672,0	701,6
Net balance sheet position to own funds (capital), % ¹	9,6	14,0	12,1	12,5	12,9
Off-balance sheet positions ²					
Claims, bln rubles	3 485,7	5 228,6	5 733,4	5 329,4	6 750,6
Liabilities, bln rubles	3 396,1	5 398,4	5 875,8	5 497,8	6 892,8
Net balance sheet position, bln rubles	89,6	-169,8	-142,4	-168,4	-142,3
Net balance sheet position to own funds (capital), % ¹	1,9	-3,2	-2,7	-3,1	-2,6

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

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

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

Table 60

Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFP)				
				Long	Short	Net		
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
1.04.12	332	40,5	-67,0	15,0	-41,5	-26,5	1 223,9	-2,2
1.05.12	366	18,6	-49,7	55,4	-86,5	-31,2	1 901,9	-1,6
1.06.12	400	113,8	-155,4	56,9	-98,4	-41,6	2 273,2	-1,8
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
1.04.12	567	135,2	-66,0	141,4	-72,3	69,2	4 043,5	1,7
1.05.12	527	223,0	-164,4	103,5	-44,9	58,6	3 467,9	1,7
1.06.12	496	197,5	-131,5	94,7	-28,7	66,0	3 134,8	2,1

Open currency positions of the banking sector by currencies as of 1.06.12

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	433	-87,8	-2,0	217,3	-305,1
long	462	22,4	2,0	175,2	-152,8
EUR					
short	413	-23,9	-0,6	-204,9	181,0
long	475	13,7	1,1	21,3	-7,6
GBP					
short	76	-3,1	-0,2	-13,3	10,2
long	304	15,3	0,4	9,9	5,4

Liquidity of Credit Institutions

Table 62

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

	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	27,3	28,5	27,1	28,0	27,1
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,5	24,1	23,1	23,5	22,9
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-7,8	-4,7	-4,2	-4,0	-3,8

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.

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, %				
	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Less than 0	594	608	601	608	612	61,5	51,5	60,1	59,7	60,9
From 0 to 20	365	316	320	317	309	36,7	47,1	39,5	39,9	38,7
More than 20	53	54	54	44	45	1,8	1,4	0,5	0,4	0,4
Data not available	0	0	0	1	1	0,0	0,0	0,0	0,0	0,0
Total	1012	978	975	970	967	100,0	100,0	100,0	100,0	100,0

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

	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,5	48,0	49,8	48,3	51,0
Liabilities with maturity up to 30 days, as percent of total liabilities	42,0	43,0	44,1	43,1	45,5
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	21,1	19,9	17,5	18,4	17,5

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

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

Table 65

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12	1.01.11	1.01.12	1.04.12	1.05.12	1.06.12
Less than 0	455	446	393	390	378	21,7	25,6	23,1	24,8	19,7
From 0 to 20	250	208	223	197	210	20,4	12,3	21,0	12,8	20,2
More than 20	307	324	359	382	378	57,9	62,1	55,9	62,4	60,1
Data not available	0	0	0	1	1	0,0	0,0	0,0	0,0	0,0
Total	1012	978	975	970	967	100,0	100,0	100,0	100,0	100,0