

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

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

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The Central Bank of the Russian Federation

Banking 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
1.07.12	2,4	25,6	0,1	14,6	1,3	24,4	3,3	44,4	2,6	22,0	-0,5	18,2
1.08.12	1,9	26,7	1,9	15,7	1,0	23,5	2,8	43,1	0,0	20,8	1,5	21,1
Reference data:												
Increase from the beginning of the current year	8,3		6,3		7,2		21,8		8,1		0,9	
Increase over the same period of the previous year	5,3		1,8		9,3		15,6		8,2		4,8	

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	1.07.12	1.08.12
Credit institutions registered by the Bank of Russia and other authorities	1146	1112	1110	1102	1102
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1012	978	975	965	965
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	1
Credit institutions with their banking licenses being revoked (cancelled)	132	134	133	136	136
Credit institutions licensed to conduct operations in foreign currency	677	661	658	651	651
Credit institutions holding general licences	283	273	273	271	271

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.11		1.01.12		1.04.12		1.07.12		1.08.12	
	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	564	58,4	564	58,4
of which the City of Moscow and Moscow Region	525	51,9	512	52,4	510	52,3	504	52,2	504	52,2
North-Western	71	7,0	69	7,1	70	7,2	70	7,3	70	7,3
Southern	47	4,6	45	4,6	46	4,7	46	4,8	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	107	11,1	107	11,1
Ural	51	5,0	45	4,6	45	4,6	45	4,7	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	965	100,0	965	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	1.08.12	1.01.11	1.01.12	1.08.12	1.01.11	1.01.12	1.08.12	1.01.11	1.01.12	1.08.12	1.01.11	1.01.12	1.08.12	1.01.11	1.01.12	1.08.12
Central	585	572	564	119	120	110	484	463	442	69	67	66	18	18	19	17	16	17
of which the City of Moscow and Moscow Region ¹	525	512	504	101	104	98	127	131	129	20	21	21	16	16	17	4	5	5
North-Western	71	69	70	25	12	9	342	306	302	356	378	382	2	2	2	12	11	11
Southern	47	45	46	22	20	18	284	282	282	412	434	441	2	2	2	10	10	11
North-Caucasian	57	56	54	74	81	85	99	96	80		70	58	3	4	4	3	3	3
Volga	118	111	107	102	99	87	526	520	508	239	248	262	6	6	5	18	19	19
Ural	51	45	45	112	98	84	224	227	215	137	159	167	4	4	4	8	8	8
Siberian	56	54	53	28	26	23	338	321	306	402	401	403	2	2	2	12	11	11
Far Eastern	27	26	26	12	8	8	135	128	119	346	376	350	1	1	1	5	5	4
Russian Federation	1012	978	965	494	464	424	2432	2343	2254	161	162	162	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		1.07.12		1.08.12	
	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	22 285 769	50,4	22 825 987	50,6
From 6 to 20	7 051 684	20,9	8 413 454	20,2	8 321 220	20,0	8 766 724	19,8	8 801 368	19,5
From 21 to 50	3 931 248	11,6	4 564 408	11,0	4 680 549	11,3	5 027 489	11,4	5 213 600	11,6
From 51 to 200	4 616 510	13,7	5 389 002	13,0	5 354 275	12,9	5 667 755	12,8	5 749 718	12,8
From 201 to 500	1 584 615	4,7	1 916 580	4,6	1 893 709	4,6	2 009 101	4,5	1 992 985	4,4
From 501	481 445	1,4	539 359	1,3	510 907	1,2	508 833	1,1	506 628	1,1
Total	33 804 628	100,0	41 627 520	100,0	41 532 464	100,0	44 265 672	100,0	45 090 286	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	1.07.12	1.08.12
Central	54,9	56,3	56,4	56,6	56,9
of which the City of Moscow and Moscow Region	55,3	56,8	56,9	57,0	57,3
North-Western	71,9	68,7	69,0	68,0	67,9
Southern	69,0	68,6	68,5	69,5	69,4
North-Caucasian	45,5	43,4	46,0	46,3	46,1
Volga	43,4	44,8	45,8	46,7	47,2
Ural	60,2	66,5	66,6	66,5	67,1
Siberian	78,7	75,1	75,2	73,7	74,1
Far Eastern	72,6	74,8	75,6	76,7	77,1
Russian Federation	47,7	50,0	50,0	50,3	50,6

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.12 - 1.08.12)

Groups of credit institutions ranged by assets as of 1.01.12		Number of credit institutions as of 1.01.12	Groups as of 1.08.12						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14	1					
3	From 21 to 50	30		1	28	1				
4	From 51 to 200	150			1	137	11			1
5	From 201 to 500	300				12	264	16	6	2
6	From 501	478					25	445	8	
Became operating after 1.01.12								3		
Total over the period								14		3
Total as of 1.01.12¹		978								
Total as of 1.08.12¹		965	5	15	30	150	300	464		

	- 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	1.07.12	1.08.12
Credit institutions with foreign participation over 50%					
Assets	18,0	16,9	17,3	18,3	17,9
Own funds (capital)	19,1	17,6	17,7	19,0	19,0
Correspondent accounts with non-resident banks	20,3	14,3	13,5	14,1	14,8
Loans and other placements with non-financial organisations	15,1	14,0	13,8	15,0	14,9
Loans and other placements with individuals	25,7	22,0	21,8	21,9	22,0
Loans, deposits and other placements with credit institutions	25,1	30,0	30,3	30,9	28,4
Individual deposits	11,5	11,4	12,0	12,9	13,0
Funds raised from organisations ¹	17,6	17,4	18,0	18,8	18,6
Profit (loss) of the current year	20,7	17,4	19,9	18,4	20,1
Reference data:					
Number of credit institutions	111	113	115	117	117
of which 100% foreign-owned credit institutions					
Assets	11,0	10,0	10,3	10,4	10,1
Own funds (capital)	12,1	11,1	11,2	11,4	11,4
Correspondent accounts with non-resident banks	9,2	6,9	6,4	6,8	8,7
Loans and other placements with non-financial organisations	9,2	8,3	8,2	8,2	8,1
Loans and other placements with individuals	14,9	10,7	10,6	10,1	10,2
Loans, deposits and other placements with credit institutions	20,0	24,2	23,9	25,2	22,8
Individual deposits	5,3	5,4	5,7	5,5	5,5
Funds raised from organisations ¹	11,0	10,7	11,3	11,2	10,9
Profit (loss) of the current year	15,1	12,0	12,5	11,1	12,7
Reference data:					
Number of credit institutions	80	77	79	76	76

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		1.07.12		1.08.12	
	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	1870,1	4,2	1889,0	4,2
Own funds (capital)	105,4	2,2	249,7	4,8	238,8	4,4	237,7	4,3	235,9	4,2
Loans and other placements with non-financial organisations	300,0	2,1	680,0	3,8	654,3	3,7	688,5	3,7	688,4	3,6
of which overdue claims	24,3	3,3	163,4	19,9	217,7	24,4	240,5	26,0	238,1	25,4
Loans and other placements with individuals	70,8	1,7	129,3	2,3	130,3	2,2	142,7	2,2	146,5	2,2
of which overdue claims	8,9	3,2	19,5	6,7	19,7	6,6	20,2	6,6	20,2	6,5
Individual deposits	164,5	1,7	303,2	2,6	293,9	2,5	309,6	2,4	311,0	2,4
Funds raised from organisations	335,2	3,0	799,6	5,7	823,6	6,2	803,9	5,8	797,9	5,7
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	1.07.12	1.08.12
1.	Money, precious metals and gemstones	912,6	1 225,6	999,2	1 097,0	1 112,1
1.1.	of which: money	862,4	1 125,0	910,7	986,4	997,8
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 809,0	1 747,4	1 345,1	1 348,9	1 443,1
3.	Correspondent accounts with credit institutions	853,6	1 000,6	1 019,1	1 096,5	1 290,6
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	164,3	227,4	210,9	228,7	248,0
3.2.	Correspondent accounts with non-resident banks	689,3	773,1	808,2	867,8	1 042,6
4.	Securities acquired by credit institutions, total	5 829,0	6 211,7	6 434,8	6 587,9	6 588,3
	of which					
4.1.	Debt securities	4 419,9	4 676,2	4 803,9	4 964,9	4 968,5
4.2.	Shares	710,9	914,4	873,8	903,6	909,0
4.3.	Discounted promissory notes	330,0	233,9	347,8	278,0	275,0
4.4.	Shares in associates and subsidiaries	368,2	387,3	409,3	441,4	435,8
5.	Other participation in authorised capital	132,1	291,9	303,0	307,2	307,3
6.	Derivatives with fair value being an asset	-	-	115,8	188,1	169,8
7.	Loans, total	22 166,7	28 737,0	28 987,3	31 142,7	31 608,9
	of which:					
7.1.	Loans, deposits and other placements	22 140,2	28 699,2	28 956,4	31 109,0	31 575,5
	of which overdue claims	1 035,9	1 133,0	1 211,9	1 248,8	1 267,4
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	14 062,9	17 715,3	17 720,7	18 806,0	18 986,0
	of which overdue claims	743,4	822,6	891,4	923,8	936,2
7.1.2.	Loans and other placements with individuals	4 084,8	5 550,9	5 895,1	6 572,6	6 758,7
	of which overdue claims	282,3	291,1	299,8	304,3	310,6
7.1.3.	Loans, deposits and other placements with credit institutions	2 921,1	3 958,0	3 771,8	4 072,3	4 154,2
	of which overdue claims	4,6	5,1	5,0	5,4	5,2
8.	Fixed assets (tangible and intangible), other real estate and inventories	864,6	973,8	995,3	1 013,8	1 029,3
8.1	of which real estate, temporarily out of use in operating activities	-	-	112,2	113,9	118,1
9.	Allocation of profit	132,1	173,2	71,9	106,8	107,5
9.1.	of which income tax	122,7	155,4	58,2	106,7	107,3
10.	Other assets, total	1 105,0	1 266,4	1 261,1	1 376,9	1 433,3
	of which:					
10.1.	Float	524,6	589,8	489,3	572,1	600,7
10.2.	Receivables	154,5	181,0	213,1	216,1	227,3
10.3.	Deferred expenses	77,9	94,3	108,4	109,9	110,1
Banking sector assets		33 804,6	41 627,5	41 532,5	44 265,7	45 090,3

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
1.	Funds and profit of credit institutions	4 339,1	4 963,0	5 109,8	5 259,3	5 355,6
	Of which:					
1.1.	Funds of credit institutions	2 599,6	2 719,9	2 794,5	2 879,2	2 905,4
1.2.	Profit (losses), including financial result of the previous year	1 739,5	2 243,1	2 315,4	2 380,2	2 450,2
	Of which:					
1.2.1.	Profit (losses) of the current year	573,4	848,2	267,9	507,0	590,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	325,7	1 212,1	1 469,4	2 250,7	2 576,9
3.	Accounts of credit institutions	255,7	336,4	304,4	354,0	339,2
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	154,4	216,6	185,9	204,8	202,8
3.2.	Correspondent accounts of non-resident credit institutions	93,9	105,5	111,2	136,9	131,6
4.	Loans, deposits and other funds raised from other credit institutions	3 754,9	4 560,2	4 124,9	4 221,6	4 261,9
5.	Clients' funds ²	21 080,9	26 082,1	25 464,4	26 953,4	27 167,8
	Of which:					
5.1.	Budgetary funds in settlement accounts	32,7	37,8	43,4	43,6	44,0
5.2.	Government and other extra-budgetary funds in settlement accounts	12,0	7,1	4,8	4,4	4,6
5.3.	Funds of legal entities in settlement and other accounts	4 845,1	5 326,7	5 521,7	5 348,8	5 338,2
5.4.	Clients' float	220,6	288,1	287,8	326,8	312,0
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	7 446,7	8 215,4	8 451,9
5.6.	Individual deposits	9 818,0	11 871,4	11 984,3	12 833,4	12 830,6
5.7.	Clients' funds in factoring and forfeiting operations	15,7	21,9	18,2	21,0	21,7
6.	Bonds	537,9	666,7	778,6	807,2	827,7
7.	Promissory notes and bank acceptances	797,3	859,5	1 166,0	1 106,3	1 077,7
8.	Derivatives with fair value being a liability	-	-	103,3	158,9	128,7
9.	Other liabilities ¹ , total	2 713,0	2 947,5	3 011,6	3 154,1	3 354,8
	Of which:					
9.1.	Provisions	2 192,0	2 318,8	2 341,5	2 400,6	2 415,3
9.2.	Float	255,1	325,0	296,2	328,6	518,5
9.3.	Payables	44,7	46,4	78,5	97,7	83,4
9.4.	Deferred income	5,5	5,5	4,9	5,2	5,3
9.5.	Interest payable	215,7	251,7	290,5	322,0	332,3
	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	44 265,7	45 090,3

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	1.07.12	1.08.12
1.	Money, precious metals and gemstones	2,7	2,9	2,4	2,5	2,5
1.1.	of which: money	2,6	2,7	2,2	2,2	2,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	5,4	4,2	3,2	3,0	3,2
3.	Correspondent accounts with credit institutions	2,5	2,4	2,5	2,5	2,9
	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	2,3
4.	Securities acquired by credit institutions, total	17,2	14,9	15,5	14,9	14,6
	of which					
4.1.	Debt securities	13,1	11,2	11,6	11,2	11,0
4.2.	Shares	2,1	2,2	2,1	2,0	2,0
4.3.	Discounted promissory notes	1,0	0,6	0,8	0,6	0,6
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	0,4	0,4
7.	Loans, total	65,6	69,0	69,8	70,4	70,1
	of which:					
7.1.	Loans, deposits and other placements	65,5	68,9	69,7	70,3	70,0
	of which overdue claims	3,1	2,7	2,9	2,8	2,8
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	41,6	42,6	42,7	42,5	42,1
	of which overdue claims	2,2	2,0	2,1	2,1	2,1
7.1.2.	Loans and other placements with individuals	12,1	13,3	14,2	14,8	15,0
	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	9,2	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	2,3	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	3,2
	of which:					
10.1.	Float	1,6	1,4	1,2	1,3	1,3
10.2.	Receivables	0,5	0,4	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,3	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities ¹		1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
1.	Funds and profit of credit institutions	12,8	11,9	12,3	11,9	11,9
	Of which:					
1.1.	Funds of credit institutions	7,7	6,5	6,7	6,5	6,4
1.2.	Profit (losses), including financial result of the previous year	5,1	5,4	5,6	5,4	5,4
	Of which:					
1.2.1.	Profit (losses) of the current year	1,7	2,0	0,6	1,1	1,3
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,0	2,9	3,5	5,1	5,7
3.	Accounts of credit institutions	0,8	0,8	0,7	0,8	0,8
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,5	0,4	0,5	0,4
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,3	0,3	0,3
4.	Loans, deposits and other funds raised from other credit institutions	11,1	11,0	9,9	9,5	9,5
5.	Clients' funds ²	62,4	62,7	61,3	60,9	60,3
	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	12,1	11,8
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	18,6	18,7
5.6.	Individual deposits	29,0	28,5	28,9	29,0	28,5
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	1,8	1,8
7.	Promissory notes and bank acceptances	2,4	2,1	2,8	2,5	2,4
8.	Derivatives with fair value being a liability	-	-	0,2	0,4	0,3
9.	Other liabilities ¹ , total	8,0	7,1	7,3	7,1	7,4
	Of which:					
9.1.	Provisions	6,5	5,6	5,6	5,4	5,4
9.2.	Float	0,8	0,8	0,7	0,7	1,1
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	0,7
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
1. Loans, deposits and other placements, total	16099,2	21378,5	21875,8	23244,9	23837,2	6041,0	7320,7	7080,6	7864,1	7738,3	22140,2	28699,2	28956,4	31109,0	31575,5
Of which															
- overdue claims	886,2	994,1	1064,7	1080,7	1104,8	149,7	138,9	147,2	168,1	162,6	1035,9	1133,0	1211,9	1248,8	1267,4
1.1 Loans and other placements with non-financial resident organisations	10085,6	12799,6	13126,0	13750,8	14055,1	2758,2	3088,3	2811,1	3245,8	3140,9	12843,8	15887,9	15937,1	16996,5	17196,0
Of which															
- overdue claims	635,5	721,9	770,1	785,9	803,0	98,6	67,9	63,5	73,1	71,6	734,1	789,8	833,6	858,9	874,7
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	315,2	430,8	450,9	491,4	502,4	6,3	7,0	6,5	7,2	6,9	321,4	437,9	457,4	498,6	509,3
Of which															
- overdue claims	28,1	27,3	27,7	26,5	26,4	0,5	0,5	0,5	0,5	0,4	28,6	27,9	28,2	27,0	26,9
1.2 Loans and other placements with non-resident legal entities (except banks)	319,1	469,4	506,5	468,5	453,5	900,0	1357,9	1277,0	1341,0	1336,4	1219,1	1827,4	1783,6	1809,5	1789,9
Of which															
- overdue claims	2,8	9,7	19,0	19,9	19,9	6,5	23,0	38,8	44,9	41,6	9,3	32,8	57,8	64,8	61,5
1.3 Loans, deposits and other placements with financial sector	1280,7	1836,6	1631,0	1750,1	1776,1	395,9	495,8	503,7	518,1	521,1	1676,7	2332,4	2134,7	2268,2	2297,2
Of which															
- overdue claims	9,5	17,9	19,2	18,6	18,6	0,6	1,3	1,1	1,8	1,7	10,0	19,2	20,3	20,4	20,3
of which:															
1.3.1 Resident credit institutions	911,6	1227,1	955,3	1052,4	1074,0	298,1	419,7	434,8	416,7	400,0	1209,7	1646,8	1390,1	1469,1	1474,0
Of which															
- overdue claims	4,4	4,8	4,8	5,1	4,9	0,0	0,1	0,1	0,1	0,1	4,4	4,9	4,9	5,1	4,9
1.3.2 Resident financial institutions of different forms of ownership	369,2	609,5	675,7	697,7	702,1	97,8	76,1	68,9	101,4	121,1	467,0	685,6	744,6	799,1	823,2
Of which															
- overdue claims	5,1	13,0	14,4	13,6	13,7	0,6	1,2	1,0	1,7	1,6	5,6	14,3	15,4	15,3	15,4
1.4 Loans, deposits and other placements with non-resident banks	190,2	398,4	361,1	385,1	462,4	1521,2	1912,8	2020,6	2218,1	2217,8	1711,4	2311,2	2381,7	2603,3	2680,2
Of which															
- overdue claims	0,1	0,0	0,0	0,0	0,0	0,0	0,2	0,2	0,3	0,3	0,1	0,2	0,2	0,3	0,3
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	261,7	367,7	370,6	336,0	336,3	0,4	0,0	0,0	0,0	0,0	262,1	367,7	370,6	336,0	336,3
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	6274,5	6472,1	348,8	316,7	272,3	282,4	270,0	4071,4	5539,7	5883,9	6556,9	6742,1
Of which															
- overdue claims	238,2	244,5	256,0	256,2	263,2	43,6	45,9	43,2	47,5	46,8	281,7	290,4	299,2	303,8	310,0
1.7 Loans and other placements with non-resident individuals	2,5	4,3	5,0	6,3	6,9	10,8	6,9	6,3	9,4	9,7	13,4	11,2	11,2	15,7	16,6
Of which															
- overdue claims	0,1	0,1	0,2	0,1	0,1	0,4	0,5	0,5	0,4	0,4	0,6	0,7	0,6	0,6	0,6
Reference data:															
Provisions on loans, deposits and other placements	1904,2	1987,9	2019,4	2069,4	2076,3	0,0	0,0	0,0	0,0	0,0	1904,2	1987,9	2019,4	2069,4	2076,3
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	39,7	42,2	46,0	50,5	52,7	6,3	4,7	5,2	5,0	4,7	46,0	46,9	51,1	55,4	57,5
Credit institutions' portfolio of promissory notes of residents	308,7	213,9	307,0	236,6	232,4	17,1	17,8	38,7	39,2	40,5	325,8	231,7	345,7	275,8	272,9
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	2,2	2,1	4,2	2,1	2,1	2,2	2,1

**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	1.07.12	1.08.12
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	70,0
Of which:					
- overdue claims	4,7	3,9	4,2	4,0	4,0
	3,1	2,7	2,9	2,8	2,8
1.1 Loans and other placements with non-financial resident organisations	58,0	55,4	55,0	54,6	54,5
	38,0	38,2	38,4	38,4	38,1
Of which:					
- overdue claims	3,3	2,8	2,9	2,8	2,8
	2,2	1,9	2,0	1,9	1,9
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	5,8	5,7
	3,6	4,4	4,3	4,1	4,0
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	7,3	7,3
	5,0	5,6	5,1	5,1	5,1
Of which:					
- overdue claims	0,0	0,1	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	5,5	5,7	4,8	4,7	4,7
	3,6	4,0	3,3	3,3	3,3
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	2,6	2,6
	1,4	1,6	1,8	1,8	1,8
Of which					
- overdue claims	0,0	0,0	0,1	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	7,7	8,1	8,2	8,4	8,5
	5,1	5,6	5,7	5,9	5,9
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,2	1,3	1,3	1,1	1,1
	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	21,1	21,4
	12,0	13,3	14,2	14,8	15,0
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	0,1	0,1
	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	6,7	6,6
	5,6	4,8	4,9	4,7	4,6
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	0,9	0,9
	1,0	0,6	0,8	0,6	0,6
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		1.07.12		1.08.12	
	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	6 309,9	100,0	6 313,3	100,0
- in rubles	4 567,6	83,1	5 008,9	83,8	5 194,8	85,3	5 243,4	83,1	5 265,5	83,4
- in foreign currency	931,4	16,9	969,0	16,2	892,2	14,7	1 066,5	16,9	1 047,8	16,6
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	1 822,8	28,9	1 813,7	28,7
- in rubles	1 428,6	26,0	1 458,8	24,4	1 612,9	26,5	1 639,0	26,0	1 648,7	26,1
- in foreign currency	226,2	4,1	203,8	3,4	161,9	2,7	183,8	2,9	165,0	2,6
Securities available for sale	3 005,5	54,7	3 074,5	51,4	3 032,8	49,8	3 166,8	50,2	3 186,9	50,5
- in rubles	2 448,5	44,5	2 465,4	41,2	2 469,5	40,6	2 479,9	39,3	2 493,6	39,5
- in foreign currency	557,0	10,1	609,1	10,2	563,3	9,3	686,9	10,9	693,3	11,0
Securities held-to-maturity	458,3	8,3	840,8	14,1	858,0	14,1	868,1	13,8	866,9	13,7
- in rubles	432,4	7,9	806,3	13,5	826,0	13,6	830,9	13,2	830,3	13,2
- in foreign currency	25,9	0,5	34,5	0,6	32,0	0,5	37,3	0,6	36,6	0,6
Shares in associates and subsidiaries	368,2	6,7	387,3	6,5	409,3	6,7	441,4	7,0	435,8	6,9
- in rubles	246,8	4,5	267,8	4,5	275,9	4,5	283,9	4,5	283,9	4,5
- in foreign currency	121,4	2,2	119,5	2,0	133,4	2,2	157,5	2,5	151,9	2,4
Reference data:										
Revaluation of securities	54,1		-63,5		-7,2		-48,0		-14,8	
Provisions for losses on securities available for sale	15,2		20,4		23,0		24,0		23,7	
Provisions for losses on securities held-to-maturity	3,9		1,6		1,5		1,2		1,1	
Provisions for losses on portfolio of shares in associates and subsidiaries	3,1		7,9		10,8		9,3		8,9	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.11		1.01.12		1.04.12		1.07.12		1.08.12	
	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	4 964,9	100,0	4 968,5	100,0
- in rubles	3 661,2	82,8	3 907,2	83,6	4 118,7	85,7	4 143,2	83,4	4 154,5	83,6
- in foreign currency	758,7	17,2	769,0	16,4	685,2	14,3	821,7	16,6	814,0	16,4
of which: revaluation	17,0	0,4	-48,8	-1,0	-6,6	-0,1	-32,7	-0,7	-5,2	-0,1
Debt securities at book value held (without revaluation)	4 402,9	100,0	4 725,0	100,0	4 810,6	100,0	4 997,6	100,0	4 973,6	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	1 237,4	24,8	1 113,3	22,4
- in rubles	1 113,4	25,3	1 397,1	29,6	1 441,3	30,0	1 091,8	21,8	966,4	19,4
- in foreign currency	64,1	1,5	99,2	2,1	85,3	1,8	145,7	2,9	146,9	3,0
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	111,5	2,2	65,1	1,3
- in rubles	284,3	6,5	223,6	4,7	136,8	2,8	111,4	2,2	65,0	1,3
- 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	410,0	8,2	399,6	8,0
- in rubles	345,0	7,8	408,5	8,6	465,8	9,7	399,4	8,0	387,5	7,8
- in foreign currency	20,0	0,5	0,0	0,0	12,9	0,3	10,6	0,2	12,1	0,2
other debt securities of residents	901,1	20,5	997,5	21,1	1 035,6	21,5	863,2	17,3	626,6	12,6
- in rubles	893,4	20,3	997,4	21,1	1 035,5	21,5	860,8	17,2	626,5	12,6
- in foreign currency	7,7	0,2	0,1	0,0	0,1	0,0	2,4	0,0	0,1	0,0
debt securities of other countries	59,6	1,4	40,3	0,9	33,9	0,7	28,9	0,6	30,0	0,6
- in rubles	6,6	0,2	5,0	0,1	5,0	0,1	5,0	0,1	5,3	0,1
- in foreign currency	53,0	1,2	35,3	0,7	28,9	0,6	23,9	0,5	24,7	0,5
debt securities of non-resident banks	189,3	4,3	169,5	3,6	148,6	3,1	149,5	3,0	154,1	3,1
- in rubles	20,0	0,5	23,0	0,5	24,1	0,5	20,6	0,4	21,0	0,4
- in foreign currency	169,4	3,8	146,5	3,1	124,4	2,6	128,9	2,6	133,2	2,7
other debt securities of non-residents	469,9	10,7	629,7	13,3	529,5	11,0	565,2	11,3	604,4	12,2
- in rubles	138,4	3,1	245,0	5,2	229,5	4,8	199,7	4,0	249,4	5,0
- in foreign currency	331,5	7,5	384,7	8,1	300,1	6,2	365,5	7,3	354,9	7,1
debt securities delivered without derecognition in the balance sheet	355,3	8,1	747,0	15,8	908,7	18,9	1 621,1	32,4	1 970,5	39,6
- in rubles	243,2	5,5	645,9	13,7	776,9	16,1	1 477,5	29,6	1 829,6	36,8
- in foreign currency	112,1	2,5	101,1	2,1	131,9	2,7	143,6	2,9	141,0	2,8
overdue debt securities	12,3	0,3	12,6	0,3	12,1	0,3	10,7	0,2	10,0	0,2
- in rubles	11,4	0,3	10,6	0,2	10,5	0,2	9,7	0,2	9,0	0,2
- in foreign currency	0,9	0,0	2,0	0,0	1,6	0,0	1,0	0,0	1,0	0,0
Reference data:										
Provisions for losses on debt securities	20,6		19,6		18,1		17,5		16,4	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.11		1.01.12		1.04.12		1.07.12		1.08.12	
	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	903,6	100,0	909,0	100,0
- in rubles	659,7	92,8	833,9	91,2	800,2	91,6	816,3	90,3	827,1	91,0
- in foreign currency	51,3	7,2	80,5	8,8	73,6	8,4	87,3	9,7	82,0	9,0
of which: revaluation	37,0	5,2	-14,7	-1,6	-0,5	-0,1	-15,4	-1,7	-9,7	-1,1
Shares held at book value (without revaluation)	673,9	100,0	929,1	100,0	874,3	100,0	918,9	100,0	918,7	100,0
of which shares of:										
resident credit institutions	5,7	0,8	10,6	1,1	9,7	1,1	9,9	1,1	10,4	1,1
- in rubles	5,7	0,8	10,5	1,1	9,6	1,1	9,8	1,1	10,3	1,1
- in foreign currency	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0	0,1	0,0
other residents	588,0	87,3	786,6	84,7	760,0	86,9	714,7	77,8	694,0	75,5
- in rubles	586,4	87,0	784,2	84,4	758,1	86,7	712,6	77,5	692,0	75,3
- in foreign currency	1,6	0,2	2,4	0,3	1,9	0,2	2,1	0,2	2,0	0,2
non-resident credit institutions	28,1	4,2	13,9	1,5	12,4	1,4	11,9	1,3	11,0	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	11,9	1,3	11,0	1,2
other non-residents	22,2	3,3	64,5	6,9	63,2	7,2	78,3	8,5	73,0	7,9
- in rubles	8,4	1,2	8,4	0,9	8,4	1,0	8,4	0,9	8,4	0,9
- in foreign currency	13,8	2,0	56,2	6,0	54,8	6,3	69,9	7,6	64,6	7,0
shares delivered without derecognition in the balance sheet	29,9	4,4	53,5	5,8	29,0	3,3	104,2	11,3	130,4	14,2
- in rubles	22,1	3,3	45,5	4,9	24,6	2,8	100,8	11,0	126,1	13,7
- in foreign currency	7,7	1,1	8,0	0,9	4,3	0,5	3,3	0,4	4,3	0,5
Reference data:										
Provisions for losses on shares	10,6		14,7		18,1		18,1		18,2	

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

(billion rubles)

	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
Portfolio of promissory notes discounted by a credit institution, in rubles	311,1	213,9	307,1	236,6	232,4
of which promissory notes, not paid when due	3,4	1,8	1,6	1,8	2,1
Portfolio of promissory notes discounted by a credit institution, in foreign currency	18,9	19,9	40,6	41,4	42,6
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	278,0	275,0

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.11		1.01.12		1.04.12		1.07.12		1.08.12	
	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	278,0	100,0	275,0	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	242,7	87,3	239,1	86,9
- other promissory notes of residents	53,1	16,1	32,5	13,9	39,9	11,5	33,0	11,9	33,8	12,3
- 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	2,2	0,8	2,1	0,8
Reference data:										
Provisions for losses on promissory notes	10,7		8,6		8,8		8,0		8,0	

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	1.07.12	1.08.12
1.	Funds raised from organisations, total	11 126,9	13 995,7	13 269,4	13 906,1	14 118,6
	- in rubles	7 786,3	10 330,4	9 688,2	9 716,1	9 762,9
	- in foreign currency	3 340,5	3 665,3	3 581,2	4 190,0	4 355,7
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	4 845,1	5 326,7	5 521,7	5 348,8	5 338,2
	- in rubles	4 134,9	4 701,0	4 664,5	4 476,4	4 406,9
	- in foreign currency	710,2	625,7	857,2	872,5	931,3
	Of which:					
1.1.1	Funds of individual entrepreneurs	121,2	146,0	138,6	147,4	148,2
	- in rubles	119,6	144,0	136,0	145,1	145,8
	- in foreign currency	1,6	2,0	2,6	2,3	2,4
1.2.	Government and other extra budgetary funds in settlement accounts	12,0	7,1	4,8	4,4	4,6
1.3.	Float	218,4	272,7	277,9	316,4	302,0
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	7 446,7	8 215,4	8 451,9
	- in rubles	3 541,2	5 488,0	4 857,5	5 074,7	5 200,9
	- in foreign currency	2 494,4	2 879,4	2 589,2	3 140,7	3 251,0
	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	601,3	701,1
1.4.2.	Certificates of deposit	15,4	13,4	11,6	10,7	10,9
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,0	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting operations	15,7	21,9	18,2	21,0	21,7
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,1	0,0	0,0	0,0	0,2
	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	969,5	986,9
	- in rubles	826,0	1 191,4	807,0	846,1	840,0
	- in foreign currency	129,7	196,1	100,3	123,4	146,9
	with maturity from 31 days to 1 year	2 065,1	3 183,5	2 824,1	3 129,2	3 222,6
	- in rubles	1 597,2	2 728,6	2 447,9	2 611,0	2 684,5
	- in foreign currency	467,8	454,9	376,2	518,2	538,1
	with maturity in excess of 1 year	3 014,8	3 796,4	3 715,4	4 116,8	4 242,4
	- in rubles	1 118,0	1 568,1	1 602,7	1 617,6	1 676,4
	- in foreign currency	1 896,8	2 228,3	2 112,8	2 499,1	2 566,0
	Reference data					
	Funds raised from non-resident organisations, total	1 704,6	1 924,3	1 755,1	2 369,7	2 528,7
	- in rubles	299,7	381,2	369,0	476,2	525,0
	- in foreign currency	1 404,9	1 543,1	1 386,1	1 893,5	2 003,7
	of which:					
	Funds of non-resident organisations in settlement and other accounts	195,2	179,7	175,7	243,5	249,7
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	269,3	350,1	271,0	410,3	429,3
	Other funds raised from non-resident legal entities	1 228,8	1 381,6	1 293,1	1 705,7	1 837,2
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

Table 24

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

	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
Issued debt obligations - total	1 364,6	1 551,1	1 976,0	2 001,7	2 011,4
including:					
bonds:	537,9	666,7	778,6	807,2	827,7
of which					
with maturities less than one year	0,0	1,2	5,1	10,4	10,4
with maturities in excess of one year	537,9	665,5	773,5	796,8	817,3
deposit certificates ¹	15,4	13,4	11,6	10,7	10,9
of which					
with maturities in excess of one year	3,6	2,3	1,2	1,0	1,3
with maturities in excess of one year	11,4	11,0	9,8	9,5	9,5
savings certificates ²	14,0	11,5	19,7	77,5	95,1
of which					
with maturities in excess of one year	8,2	4,8	9,4	34,1	39,5
with maturities in excess of one year	4,2	5,3	9,0	41,6	53,5
promissory notes and banker's acceptances	797,3	859,5	1 166,0	1 106,3	1 077,7
of which					
with maturities in excess of one year	407,8	483,1	779,8	620,6	589,9
with maturities in excess of one year	375,4	359,7	363,1	460,0	465,0

¹ Included in corporate deposits.

² Included in retail deposits.

Individual deposit structure

(billion rubles)

		1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
1	Individual deposits	9 818,0	11 871,4	11 984,3	12 833,4	12 830,6
	- of which savings certificates	14,0	11,5	19,7	77,5	95,1
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 733,0	2 281,3	2 089,9	2 369,2	2 301,2
	- in rubles	1 546,4	2 059,3	1 860,8	2 116,3	2 052,2
	- in foreign currency	186,5	222,1	229,1	252,9	249,1
1.2.	Individual deposits with maturity from 31 days to 1 year	1 730,3	2 376,7	2 705,7	2 821,6	2 847,3
	- in rubles	1 353,3	1 981,1	2 296,9	2 381,0	2 411,4
	- in foreign currency	377,0	395,6	408,7	440,6	435,9
1.3.	Individual deposits with maturity in excess of 1 year	6 354,7	7 213,4	7 188,7	7 642,6	7 682,1
	- in rubles	5 018,8	5 661,9	5 658,2	5 941,4	5 988,7
	- in foreign currency	1 335,9	1 551,5	1 530,5	1 701,2	1 693,4
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	103,3	134,7	133,4	150,3	147,8

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	1.07.12	1.08.12
Loans, deposits and other funds raised from other credit institutions, total	3 754,9	4 560,2	4 124,9	4 221,6	4 261,9
- in rubles	1 832,1	2 197,7	1 980,7	1 926,1	2 021,5
- in foreign currency	1 922,8	2 362,5	2 144,2	2 295,6	2 240,5
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 696,6	2 123,6	1 906,1	1 904,3	1 958,3
- in rubles	1 407,6	1 767,2	1 511,5	1 505,1	1 556,9
- in foreign currency	289,0	356,4	394,6	399,3	401,5
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	2 317,3	2 303,6
- in rubles	424,5	430,5	469,2	421,0	464,6
- in foreign currency	1 633,8	2 006,0	1 749,5	1 896,3	1 839,0
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

Table 27

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.08.12

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	22 965	52,1	66 099	0,2
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	81	21 078	47,9	29 516 493	65,5
No budgetary funds	882	0	0,0	15 507 694	34,4
Data not available	1	0	0,0	0	0,0
Total	965	44 043	100,0	45 090 286	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		1.07.12		1.08.12	
		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	2 520,5	5,7	2 677,0	5,9
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	2 359,5	5,3	2 516,2	5,6
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	2 116,1	4,8	2 266,5	5,0
1.2	Individual deposits (excluding saving certificates)	103,3	0,3	134,7	0,3	133,4	0,3	150,3	0,3	147,8	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	110,0	0,2	108,6	0,2
1.3	Funds in other accounts	11,7	0,0	13,5	0,0	15,9	0,0	10,8	0,0	13,1	0,0
2.	Funds in correspondent and other accounts of credit institutions	101,3	0,3	119,9	0,3	118,5	0,3	149,2	0,3	136,4	0,3
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	2 317,3	5,2	2 303,6	5,1
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	4 987,1	11,3	5 117,0	11,3
	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	247,8	0,6	242,5	0,5
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	2 943,9	8,7	4 149,8	10,0	4 176,5	10,1	4 428,4	10,0	4 486,8	10,0
	of which overdue claims	10,0	0,0	33,6	0,1	58,6	0,1	65,7	0,1	62,4	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	2 603,3	5,9	2 680,2	5,9
1.2	Loans and other placements with legal entities	1 219,1	3,6	1 827,4	4,4	1 783,6	4,3	1 809,5	4,1	1 789,9	4,0
1.3	Loans and other placements with individuals	13,3	0,0	11,2	0,0	11,2	0,0	15,7	0,0	16,6	0,0
2.	Correspondent accounts with banks	689,3	2,0	773,1	1,9	808,2	1,9	867,8	2,0	1 042,6	2,3
3.	Securities acquired by credit institutions, total	773,4	2,3	919,9	2,2	789,7	1,9	836,0	1,9	874,6	1,9
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	718,9	2,1	839,4	2,0	712,0	1,7	743,6	1,7	788,5	1,7
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	90,2	0,2	84,0	0,2
3.3	Discounted promissory notes	4,2	0,0	2,1	0,0	2,1	0,0	2,2	0,0	2,1	0,0
4.	Shares in associates and subsidiaries	122,7	0,4	122,9	0,3	136,7	0,3	161,3	0,4	155,5	0,3
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	4 529,3	13,4	5 965,7	14,3	5 911,1	14,2	6 293,5	14,2	6 559,4	14,5
	Reference data:										
	Overdue interest on claims of credit institutions	0,7	0,0	1,8	0,0	2,2	0,0	1,7	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	1.07.12	1.08.12	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
Total	573 379,7	848 216,8	267 864,6	507 010,8	589 971,7	1 012	978	975	965	964	132 079,1	173 170,6	36 022,7	106 763,8	107 533,9
Profit-making CIs ¹	595 046,7	853 842,3	272 361,5	512 398,2	598 425,1	931	928	881	877	851	131 763,4	172 913,2	35 871,9	106 155,3	106 906,0
Loss-making CIs	-21 667,0	-5 625,5	-4 496,9	-5 387,4	-8 453,4	81	50	94	88	113	315,6	257,4	150,8	608,5	627,8
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	0	0	1	0,0	0,0	0,0	0,0	0,0
Total						1012	978	975	965	965					

¹ including CIs with zero profit.

Table 30

Structure of operating credit institutions' income and expenses¹

	1.01.11		1.01.12		1.04.12		1.07.12	
	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	22 645,4	100,0	27 399,1	100,0	6 552,6	100,0	15 742,7	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 609,2	7,1	1 637,0	6,0	467,6	7,1	960,2	6,1
1.2. Interest income on loans to individuals	613,4	2,7	778,7	2,8	236,5	3,6	502,5	3,2
1.3. Income on securities	754,2	3,3	799,0	2,9	239,6	3,7	499,6	3,2
1.4. Income on operations with foreign currency	14 159,3	62,5	17 923,0	65,4	4 132,9	63,1	10 622,9	67,5
1.5. Commissions	513,3	2,3	587,1	2,1	146,8	2,2	312,6	2,0
1.6. Recovery of loss provision	4 118,9	18,2	3 963,9	14,5	802,8	12,3	1 818,8	11,6
1.7. Other income	877,2	3,9	1 710,4	6,2	526,4	8,0	1 026,1	6,5
Of which:								
1.7.1. Fines, penalties, forfeits	102,4	0,5	68,6	0,3	11,1	0,2	24,8	0,2
2. Expenses of credit institution, total	22 064,4	100,0	26 550,8	100,0	6 284,2	100,0	15 235,7	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	608,4	2,8	629,8	2,4	211,4	3,4	431,5	2,8
2.2. Interest expenses on funds raised from individuals	562,6	2,6	542,8	2,0	151,6	2,4	313,3	2,1
2.3. Expenses on operations with securities	394,3	1,8	495,5	1,9	139,9	2,2	333,7	2,2
2.4. Expenses on operations with foreign currency	14 114,1	64,0	17 829,3	67,2	4 155,7	66,1	10 570,8	69,4
2.5. Commissions	61,3	0,3	88,6	0,3	22,9	0,4	51,2	0,3
2.6. Expenses on loss provision	4 352,5	19,7	4 074,1	15,3	819,4	13,0	1 910,1	12,5
2.7. Management expenses (including personnel costs)	719,9	3,3	894,0	3,4	208,0	3,3	468,9	3,1
2.8. Other expenses	1 251,2	5,7	1 996,6	7,5	575,4	9,2	1 156,2	7,6
Of which:								
2.8.1. Fines, penalties, forfeits	1,6	0,0	1,7	0,0	0,4	0,0	1,4	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 1.08.12

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	30 137 040 524	10 002 772 597	30 766 676 378	9 373 136 743
Belgorod Region	18 198 686	901 184	18 558 429	541 441
Bryansk Region	785 409	19 972	805 349	32
Vladimir Region	6 703 038	552 422	6 753 195	502 265
Voronezh Region	2 259 812	338 254	2 302 378	295 688
Ivanovo Region	12 438 010	708 208	12 475 569	670 649
Kaluga Region	17 129 934	963 831	17 101 729	992 036
Kostroma Region	89 013 460	9 352 831	88 146 756	10 219 535
Kursk Region	14 596 614	616 810	14 621 199	592 225
Lipetsk Region	31 399 959	1 441 024	31 392 481	1 448 502
Moscow Region	85 569 942	11 480 652	83 956 817	13 093 777
Orel Region	1 866 411	136 495	1 865 265	137 641
Ryazan Region	14 741 977	1 064 912	14 970 184	836 705
Smolensk Region	33 364 438	3 609 267	31 135 614	5 838 091
Tambov Region	2 654 565	28 409	2 657 187	25 787
Tver Region	9 751 255	535 644	9 767 369	519 530
Tula Region	13 634 326	654 307	13 616 552	672 081
Yaroslavl Region	8 287 892	315 810	8 297 296	306 406
City of Moscow	29 774 644 796	9 970 052 565	30 408 253 009	9 336 444 352
North-Western Federal District	1 066 654 588	228 537 727	1 073 218 451	221 973 864
Republic of Karelia	1 067 117	21 204	1 069 908	18 413
Komi Republic	6 355 530	647 840	6 382 526	620 844
Akhangel'sk Region	1 045 085	23 373	1 049 921	18 537
Vologda Region	69 207 720	9 154 505	67 979 488	10 382 737
Kaliningrad Region	22 180 394	5 275 589	22 144 868	5 311 115
Leningrad Region*	9 266 058	835 869	9 374 954	726 973
Murmansk Region	5 974 724	786 196	5 888 411	872 509
Novgorod Region	4 533 248	87 362	4 556 859	63 751
Pskov Region	2 817 473	34 171	2 819 533	32 111
St Petersburg	944 207 239	211 671 618	951 951 983	203 926 874
Southern Federal District	204 539 182	14 957 083	204 967 416	14 528 849
Republic of Adygeya	4 251 729	40 757	4 268 092	24 394
Republic of Kalmykia	1 065 132	91 059	1 038 873	117 318
Krasnodar Territory	100 322 451	4 626 131	100 700 695	4 247 887
Astrakhan Region	6 819 762	223 974	6 848 665	195 071
Volgograd Region	14 579 729	925 822	14 641 790	863 761
Rostov Region	77 500 379	9 049 340	77 469 301	9 080 418
North-Caucasian Federal District	67 661 527	4 214 338	67 145 557	4 730 308
Republic of Daghestan	31 831 973	497 471	31 812 336	517 108
Republic of Ingushetia	935 771	34 092	924 736	45 127
Kabardino-Balkar Republic	5 725 462	95 075	5 747 159	73 378
Karachai-Cherkess Republic	5 479 912	3 000 779	5 262 939	3 217 752
Republic of North Ossetia - Alania	9 841 617	206 841	9 829 843	218 615
Chechen Republic	0	0	0	0
Stavropol Territory	13 846 792	380 080	13 568 544	658 328
Volga Federal District	1 253 558 410	112 426 654	1 257 190 900	108 794 164

Republic of Bashkortostan	76 376 701	4 679 559	76 216 187	4 840 073
Republic of Marii El	1 990 357	14 083	1 996 725	7 715
Republic of Mordovia	19 317 045	295 083	19 297 175	314 953
Republic of Tatarstan	573 434 026	67 596 003	576 389 098	64 640 931
Udmurt Republic	24 533 438	2 014 792	24 405 827	2 142 403
Chuvash Republic	9 462 070	325 306	9 454 578	332 798
Perm Territory	31 085 310	3 013 564	30 984 308	3 114 566
Kirov Region	26 402 834	2 196 478	27 098 041	1 501 271
Nizhny Novgogrod Region	77 017 118	4 920 761	77 410 697	4 527 182
Orenburg Region	42 025 249	1 537 989	41 842 541	1 720 697
Penza Region	3 439 164	0	3 439 164	0
Samara Region	306 018 775	20 778 964	306 120 376	20 677 363
Saratov Region	57 609 141	4 958 708	57 681 535	4 886 314
Ulyanovsk Region	4 847 182	95 364	4 854 648	87 898
Ural Federal District	813 089 900	134 461 242	850 799 362	96 751 780
Kurgan Region	2 748 447	54 087	2 770 209	32 325
Sverdlovsk Region	367 586 600	37 034 843	378 391 953	26 229 490
Tyumen Region	336 081 053	84 511 858	359 601 981	60 990 930
Chelyabinsk Region	106 673 800	12 860 454	110 035 219	9 499 035
Siberian Federal District	505 271 973	83 201 236	504 704 172	83 769 037
Republic of Altai	15 128 640	46 324	15 154 881	20 083
Republic of Buryatiya	9 253 571	739 298	9 223 994	768 875
Republic of Tuva	353 238	1 708	354 881	65
Republic of Khakassia	4 790 419	54 295	4 802 938	41 776
Altai Territory	16 516 891	219 635	16 527 185	209 341
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	11 041 343	264 457	11 080 642	225 158
Irkutsk Region	17 600 673	1 375 030	18 234 703	741 000
Kemerovo Region	26 797 259	1 562 276	27 539 718	819 817
Novosibirsk Region	372 263 660	74 148 258	369 196 571	77 215 347
Omsk Region	21 481 980	4 565 016	22 546 182	3 500 814
Tomsk Region	10 044 299	224 939	10 042 477	226 761
Far Eastern Federal District	429 712 658	32 186 821	423 717 335	38 182 144
Republic of Sakha (Yakutia)	20 736 012	841 647	20 769 317	808 342
Kamchatka Territory	15 912 824	1 227 787	16 127 878	1 012 733
Primorskiy Territory	86 648 543	6 880 344	86 397 056	7 131 831
Khabarovsk Territory	48 756 306	2 926 453	48 714 426	2 968 333
Amur Region	245 642 157	19 573 402	239 740 265	25 475 294
Magadan Region	0	0	0	0
Sakhalin Region	12 016 816	737 188	11 968 393	785 611
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 1.08.12

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	23 408 479 177	9 215 562 227	24 032 129 636	8 591 911 768
Belgorod Region	110 598 198	16 228 291	110 978 208	15 848 281
Bryansk Region	57 578 271	4 018 722	57 589 720	4 007 273
Vladimir Region	112 970 980	9 474 752	113 024 887	9 420 845
Voronezh Region	627 555 611	14 371 883	627 507 741	14 419 753
Ivanovo Region	61 487 194	5 018 156	61 531 074	4 974 276
Kaluga Region	89 196 362	7 685 407	89 176 529	7 705 240
Kostroma Region	65 058 551	4 235 595	65 088 048	4 206 098
Kursk Region	61 771 692	5 681 855	62 433 458	5 020 089
Lipetsk Region	88 766 700	5 396 222	88 763 517	5 399 405
Moscow Region	808 095 959	75 625 555	807 772 477	75 949 037
Orel Region	41 140 293	2 366 073	41 140 506	2 365 860
Ryazan Region	91 653 648	2 328 206	90 762 984	3 218 870
Smolensk Region	79 320 861	2 152 240	79 340 730	2 132 371
Tambov Region	46 520 287	2 606 701	46 531 522	2 595 466
Tver Region	83 836 881	8 133 802	83 857 876	8 112 807
Tula Region	115 620 170	24 466 557	115 636 121	24 450 606
Yaroslavl Region	210 842 951	6 652 884	210 903 432	6 592 403
City of Moscow	20 656 464 568	9 019 119 326	21 280 090 806	8 395 493 088
North-Western Federal District	2 670 719 453	489 253 065	2 616 972 443	543 000 075
Republic of Karelia	47 759 560	9 788 220	51 193 080	6 354 700
Komi Republic	85 231 037	5 868 139	85 252 803	5 846 373
Akhangel'sk Region	103 429 142	8 412 501	103 408 570	8 433 073
Vologda Region	140 040 497	12 947 344	138 673 730	14 314 111
Kaliningrad Region	99 378 917	25 207 885	70 594 746	53 992 056
Leningrad Region	21 291 082	5 280 265	23 824 474	2 746 873
Murmansk Region	59 160 992	28 135 105	77 352 740	9 943 357
Novgorod Region	47 068 682	7 820 519	45 411 313	9 477 888
Pskov Region	48 418 963	361 630	44 355 242	4 425 351
St Petersburg	2 018 940 581	385 431 457	1 976 905 745	427 466 293
Southern Federal District	1 343 592 108	88 658 226	1 333 734 111	98 516 223
Republic of Adygeya	22 645 244	152 858	22 657 137	140 965
Republic of Kalmykia	8 678 437	62 336	8 662 328	78 445
Krasnodar Territory	629 941 182	30 740 729	621 191 766	39 490 145
Astrakhan Region	50 539 755	5 163 249	50 561 682	5 141 322
Volgograd Region	150 365 368	10 930 316	148 979 710	12 315 974
Rostov Region	481 422 122	41 608 738	481 681 488	41 349 372
North-Caucasian Federal District	418 341 466	10 226 160	418 423 992	10 143 634
Republic of Dagestan	60 161 496	567 864	60 146 302	583 058
Republic of Ingushetia	10 908 053	105 880	10 896 161	117 772
Kabardino-Balkar Republic	34 091 316	841 602	34 043 861	889 057
Karachai-Cherkess Republic	16 340 524	1 620 909	16 423 424	1 538 009
Republic of North Ossetia - Alania	27 786 278	1 198 895	27 811 137	1 174 036
Chechen Republic	18 739 980	106 717	18 763 682	83 015
Stavropol Territory	250 313 819	5 784 293	250 339 425	5 758 687

Volga Federal District	3 897 512 931	285 523 462	3 962 953 648	220 082 745
Republic of Bashkortostan	333 324 737	69 032 010	373 530 767	28 825 980
Republic of Marii El	52 508 917	2 013 934	52 524 293	1 998 558
Republic of Mordovia	87 604 178	555 734	87 663 729	496 183
Republic of Tatarstan	727 133 525	82 662 811	730 724 114	79 072 222
Udmurt Republic	129 017 742	2 023 064	137 298 928	-6 258 122
Chuvash Republic	84 351 909	585 127	84 373 970	563 066
Perm Territory	341 936 634	13 959 374	359 356 632	-3 460 624
Kirov Region	98 360 547	2 458 848	99 061 708	1 757 687
Nizhny Novgograd Region	525 934 917	20 827 089	527 267 796	19 494 210
Orenburg Region	121 243 467	7 949 075	121 097 336	8 095 206
Penza Region	69 888 202	4 082 940	69 892 741	4 078 401
Samara Region	1 091 661 711	59 539 979	1 085 548 807	65 652 883
Saratov Region	161 534 331	14 101 297	161 613 580	14 022 048
Ulyanovsk Region	73 012 114	5 732 180	72 999 247	5 745 047
Ural Federal District	2 024 881 160	361 423 661	2 067 063 393	319 241 428
Kurgan Region	38 291 012	164 331	38 313 011	142 332
Sverdlovsk Region	936 520 228	195 145 047	953 215 645	178 449 630
Tyumen Region	709 083 269	134 299 057	731 503 164	111 879 162
Chelyabinsk Region	340 986 651	31 815 226	344 031 573	28 770 304
Siberian Federal District	2 197 547 552	118 408 647	2 202 826 627	113 129 572
Republic of Altai	9 219 136	34 214	9 224 652	28 698
Republic of Buryatiya	50 472 937	1 291 150	50 428 793	1 335 294
Republic of Tuva	14 237 709	32 131	14 241 949	27 891
Republic of Khakassia	27 196 261	195 975	27 211 781	180 455
Altai Territory	142 618 186	3 868 091	142 618 109	3 868 168
Zabaykal Territory	41 501 018	2 095 677	41 446 884	2 149 811
Krasnoyarsk Territory	349 337 683	15 999 180	348 483 432	16 853 431
Irkutsk Region	295 328 123	6 020 401	295 979 230	5 369 294
Kemerovo Region	194 378 729	17 904 765	195 065 201	17 218 293
Novosibirsk Region	813 275 818	63 084 519	821 594 137	54 766 200
Omsk Region	166 264 307	6 760 387	162 805 742	10 218 952
Tomsk Region	93 717 645	1 122 157	93 726 717	1 113 085
Far Eastern Federal District	983 738 283	78 994 845	978 357 768	84 375 360
Republic of Sakha (Yakutia)	75 711 424	5 139 118	75 751 352	5 099 190
Kamchatka Territory	40 499 753	3 195 736	40 620 971	3 074 518
Primorskiy Territory	211 414 631	18 015 915	211 249 130	18 181 416
Khabarovsk Territory	399 829 183	32 980 120	399 645 337	33 163 966
Amur Region	104 057 491	370 802	98 602 257	5 826 036
Magadan Region	76 279 815	9 661 352	76 568 271	9 372 896
Sakhalin Region	63 590 656	9 252 557	63 576 505	9 266 708
Jewish Autonomous Region	5 550 360	253 415	5 552 984	250 791
Chukotka Autonomous Area	6 804 970	125 830	6 790 961	139 839

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 1.08.12

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	4 465 914 826	1 034 188 584	799 750 641	423 436 595	179 704 162	38 277 933
Belgorod Region	1 657 069	37 353	5 691	0	1 395 999	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	878 385	35 098	8 996	0	324 107	0
Voronezh Region	2 461	2 751	0	0	174 768	0
Ivanovo Region	733 546	45 608	16 271	0	312 777	118 438
Kaluga Region	0	0	9 939	0	0	0
Kostroma Region	25 141 494	435 363	307 651	5 880	130 545	19 594
Kursk Region	1 357 530	1 022 964	0	0	3 080	0
Lipetsk Region	1 871 340	404 072	4 344	0	368 827	0
Moscow Region	7 612 201	1 131 020	874 686	0	1 940 364	102 226
Orel Region	0	0	17 994	0	0	0
Ryazan Region	955 672	651 498	294 776	0	0	0
Smolensk Region	1 444 808	664 577	1 601 241	44	842 268	0
Tambov Region	0	0	0	62	0	0
Tver Region	536 261	209 467	17 393	0	0	0
Tula Region	581 829	327 555	3 751	0	11 934	0
Yaroslavl Region	27 606	10 531	182	0	37 698	0
City of Moscow	4 423 114 624	1 029 210 727	796 587 726	423 430 609	174 161 795	38 037 675
North-Western Federal District	195 336 589	23 426 593	19 368 354	2 196 273	22 182 970	1 593 859
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 573 629	878 526	61 605	0	25 460	173 611
Akhangel'sk Region	0	0	2 246	0	0	0
Vologda Region	5 615 533	975 586	62 870	1 000	1 276 630	0
Kaliningrad Region	3 979 116	199 194	32 322	0	497 297	0
Leningrad Region	723 946	113 837	25 078	20	25 171	0
Murmansk Region	599 844	452 622	0	0	0	0
Novgorod Region	851 769	353 558	207 387	0	399 331	0
Pskov Region	111 442	0	0	0	25 221	0
St Petersburg	180 881 310	20 453 270	18 976 846	2 195 253	19 933 860	1 420 248
Southern Federal District	11 352 954	3 136 271	5 318 871	25 169	2 252 066	184 622
Republic of Adygeya	20 193	20 149	1 637	0	99 263	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 692 333	1 879 142	4 747 755	0	1 641 656	0
Astrakhan Region	1 354 382	947 901	136 298	5 288	222 767	0
Volgograd Region	820 205	134 774	2 039	0	186 323	184 622
Rostov Region	465 841	154 305	431 142	19 881	102 057	0
North-Caucasian Federal District	3 277 776	230 183	299 811	9 000	2 338 791	0
Republic of Dagestan	1 403 396	0	206 621	0	271 662	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 526	0	27 905	0	0	0
Karachai-Cherkess Republic	684 474	0	24 763	0	93 440	0
Republic of North Ossetia - Alania	0	0	40 522	9 000	153 013	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 185 380	230 183	0	0	1 820 676	0

Volga Federal District	99 496 265	11 876 702	39 433 220	1 160 221	11 712 401	906 369
Republic of Bashkortostan	10 486 686	1 649 108	1 188 292	0	297 265	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	348 087	108 202	39 143	0	655 341	0
Republic of Tatarstan	44 222 199	3 996 041	15 732 114	762 595	2 865 290	0
Udmurt Republic	2 566 535	563 885	23 403	0	297 650	633 713
Chuvash Republic	406 614	107 405	205 415	0	318 378	0
Perm Territory	1 208 752	0	5 231 126	0	313 474	0
Kirov Region	3 566 476	0	1 395 020	0	24 163	0
Nizhny Novgorod Region	8 593 017	3 093 300	4 604 028	115	1 561 057	236 969
Orenburg Region	5 533 465	22 041	491 184	17 646	3 860 648	35 687
Penza Region	202 405	117 586	15 282	0	4 056	0
Samara Region	21 403 591	2 101 904	9 809 444	379 595	1 229 572	0
Saratov Region	958 438	117 230	698 719	270	285 507	0
Ulyanovsk Region	0	0	50	0	0	0
Ural Federal District	117 102 177	28 480 782	22 480 840	716 340	8 321 894	706 620
Kurgan Region	0	0	0	0	39 428	0
Sverdlovsk Region	66 138 032	12 334 117	16 164 798	100	3 287 795	276 724
Tyumen Region	32 622 599	7 263 608	5 815 175	716 240	4 526 872	264 346
Chelyabinsk Region	18 341 546	8 883 057	500 867	0	467 799	165 550
Siberian Federal District	33 659 015	5 078 390	20 517 110	8 179 900	4 841 239	803 914
Republic of Altai	1 065 232	944 453	1	0	313 897	0
Republic of Buryatiya	49 334	0	903 937	0	337 499	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 904	15 470	0	0	0	0
Altai Territory	39 027	36 803	11 422	0	1 004	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 193	4 682	34 528	0	0	0
Irkutsk Region	136 783	0	113 915	0	198 298	34 510
Kemerovo Region	2 712 834	1 845 729	65 156	0	1 560 613	0
Novosibirsk Region	27 051 823	1 667 895	19 384 979	8 179 900	1 373 498	475 892
Omsk Region	2 221 393	468 417	127	0	1 021 848	293 512
Tomsk Region	363 492	94 941	3 045	0	34 582	0
Far Eastern Federal District	42 338 817	6 906 236	1 861 397	42 095	1 014 530	160 432
Republic of Sakha (Yakutia)	1 671 412	300 087	567 680	0	563 181	0
Kamchatka Territory	351 115	101 680	39 164	42 095	240 742	0
Primorskiy Territory	18 100 448	2 957 030	412 505	0	31 959	0
Khabarovsk Territory	778 161	12 727	457 829	0	136 281	0
Amur Region	21 185 535	3 410 975	7 641	0	0	160 432
Magadan Region	0	0	0	0	0	0
Sakhalin Region	252 146	123 737	376 578	0	42 367	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 1.08.12

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	4 520 733 274	1 042 682 101	811 680 440	430 369 350	182 139 518	38 925 282
Belgorod Region	1 657 069	37 353	5 931	0	1 395 999	0
Bryansk Region	0	0	96	0	0	0
Vladimir Region	136 348	35 098	8 996	0	47 580	0
Voronezh Region	2 461	2 751	0	0	174 768	0
Ivanovo Region	733 546	45 608	16 888	0	312 777	118 438
Kaluga Region	0	0	9 939	0	8 515	0
Kostroma Region	11 918 934	384 473	317	0	81 467	19 594
Kursk Region	1 357 530	1 022 964	0	0	3 080	0
Lipetsk Region	1 871 340	404 072	5 000	0	368 827	0
Moscow Region	7 612 201	1 131 020	875 347	0	2 522 999	102 226
Orel Region	0	0	17 994	0	0	0
Ryazan Region	955 672	651 498	294 776	0	0	0
Smolensk Region	229 006	224 659	193 390	44	14 529	0
Tambov Region	0	0	0	62	0	0
Tver Region	536 261	209 467	17 393	0	0	0
Tula Region	581 829	327 555	3 751	0	359 546	0
Yaroslavl Region	27 606	10 531	182	0	33 219	0
City of Moscow	4 493 113 471	1 038 195 052	810 230 440	430 369 244	176 816 212	38 685 024
North-Western Federal District	188 996 649	22 089 935	29 077 252	3 443 418	21 712 653	1 476 984
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 142 659	621 833	54 989	0	25 460	56 736
Akhangel'sk Region	0	0	2 246	0	0	0
Vologda Region	1 892 882	916 739	62 870	1 000	981 298	0
Kaliningrad Region	3 979 116	199 194	32 322	0	497 297	0
Leningrad Region	723 946	113 837	25 078	20	25 171	0
Murmansk Region	599 844	452 622	0	0	0	0
Novgorod Region	851 769	353 558	207 387	0	399 331	0
Pskov Region	111 442	0	0	0	25 221	0
St Petersburg	178 694 991	19 432 152	28 692 360	3 442 398	19 758 875	1 420 248
Southern Federal District	10 339 644	2 661 573	5 188 861	25 169	1 942 345	126 309
Republic of Adygeya	20 193	20 149	1 637	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 382 378	1 879 142	4 725 781	0	1 523 853	0
Astrakhan Region	727 073	473 203	138 805	5 288	148 392	0
Volgograd Region	744 159	134 774	2 444	0	158 043	126 309
Rostov Region	465 841	154 305	320 194	19 881	112 057	0
North-Caucasian Federal District	2 593 302	230 183	301 395	9 000	2 261 009	0
Republik of Daghestan	1 403 396	0	206 621	0	271 662	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 526	0	27 905	0	0	0
Karachai-Cherkess Republic	0	0	24 763	0	93 440	0
Republic of North Ossetia - Alania	0	0	40 522	9 000	151 339	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 185 380	230 183	1 584	0	1 744 568	0
Volga Federal District	99 029 753	11 876 702	39 411 425	1 160 221	11 934 343	906 369
Republic of Bashkortostan	10 066 201	1 649 108	1 163 903	0	477 479	0

Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	348 087	108 202	39 143	0	49 501	0
Republic of Tatarstan	44 129 599	3 996 041	15 732 415	762 595	3 740 980	0
Udmurt Republic	2 566 535	563 885	23 621	0	297 650	633 713
Chuvash Republic	406 614	107 405	205 415	0	570 263	0
Perm Territory	1 208 752	0	5 231 180	0	275 569	0
Kirov Region	3 566 476	0	1 395 020	0	24 163	0
Nizhny Novgogrod Region	8 593 017	3 093 300	4 604 078	115	1 508 250	236 969
Orenburg Region	5 533 465	22 041	492 176	17 646	3 860 648	35 687
Penza Region	202 405	117 586	15 282	0	35 650	0
Samara Region	21 450 165	2 101 904	9 809 597	379 595	802 057	0
Saratov Region	958 437	117 230	699 545	270	292 133	0
Ulyanovsk Region	0	0	50	0	0	0
Ural Federal District	100 251 696	25 259 855	19 963 575	716 340	7 076 356	706 620
Kurgan Region	0	0	0	0	39 428	0
Sverdlovsk Region	49 287 551	9 113 190	13 641 160	100	2 287 057	276 724
Tyumen Region	32 622 599	7 263 608	5 820 071	716 240	4 256 325	264 346
Chelyabinsk Region	18 341 546	8 883 057	502 344	0	493 546	165 550
Siberian Federal District	15 896 982	3 840 634	1 527 417	0	3 944 409	331 754
Republic of Altai	121 334	0	1	0	314 403	0
Republic of Buryatiya	49 334	0	903 937	0	337 499	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 904	15 470	0	0	0	0
Altai Territory	39 027	36 803	11 422	0	1 064	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 193	4 682	34 528	0	14 835	0
Irkutsk Region	136 783	0	113 915	0	198 298	34 510
Kemerovo Region	2 712 834	1 845 729	65 156	0	1 560 613	0
Novosibirsk Region	10 300 730	1 374 592	394 749	0	396 987	3 732
Omsk Region	2 154 351	468 417	649	0	1 086 128	293 512
Tomsk Region	363 492	94 941	3 060	0	34 582	0
Far Eastern Federal District	30 625 755	4 682 759	1 879 878	42 095	1 357 420	160 432
Republic of Sakha (Yakutia)	1 773 976	300 087	586 161	0	1 087 405	0
Kamchatka Territory	344 808	101 680	39 164	42 095	74 437	0
Primorskiy Territory	18 136 108	2 957 030	426 821	0	5 017	0
Khabarovsk Territory	742 501	12 727	443 513	0	148 194	0
Amur Region	9 376 216	1 187 498	7 641	0	0	160 432
Magadan Region	0	0	0	0	0	0
Sakhalin Region	252 146	123 737	376 578	0	42 367	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 1.08.12

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	20 944 126 409	12 868 139 752	1 383 436 529	5 520 499 035
Belgorod Region	10 555 086	8 385 767	320 000	1 602 181
Bryansk Region	430 000	0	430 000	0
Vladimir Region	3 188 543	1 873 096	245 641	1 065 666
Voronezh Region	662 170	309 455	341 086	11 629
Ivanovo Region	8 638 594	4 572 582	305 060	3 571 105
Kaluga Region	8 170 228	2 310 582	1 630 000	4 066 107
Kostroma Region	52 052 801	11 800 236	4 853	38 930 500
Kursk Region	11 598 288	10 047 425	400 000	915 845
Lipetsk Region	18 748 953	14 321 214	189 600	1 863 691
Moscow Region	61 507 962	33 835 094	135 009	25 207 585
Orel Region	1 489 728	161 968	50 000	1 055 715
Ryazan Region	9 969 428	8 195 033	540 000	1 202 331
Smolensk Region	21 769 687	14 753 743	610 950	5 449 236
Tambov Region	2 005 338	1 691 833	0	243 505
Tver Region	7 002 717	4 202 217	697 050	2 103 450
Tula Region	10 400 500	8 689 236	279 000	1 237 519
Yaroslavl Region	5 759 665	4 349 259	682 319	629 300
City of Moscow	20 710 176 721	12 738 641 012	1 376 575 961	5 431 343 670
North-Western Federal District	665 150 266	492 036 061	46 781 019	81 750 952
Republic of Karelia	810 760	251 874	240 000	254 436
Komi Republic	2 429 944	1 765 228	200 000	464 420
Akhangel'sk Region	539 712	450 619	29 590	42 999
Vologda Region	48 737 860	26 217 268	1 907 100	19 344 883
Kaliningrad Region	13 802 087	7 488 433	4 739 689	1 499 037
Leningrad Region	4 143 373	3 040 145	213 030	729 620
Murmansk Region	3 548 737	1 577 768	212 000	1 654 945
Novgorod Region	1 746 730	1 101 470	70 500	512 281
Pskov Region	1 519 125	1 347 740	0	171 385
St Petersburg	587 871 938	448 795 516	39 169 110	57 076 946
Southern Federal District	141 609 288	91 404 836	6 310 189	38 328 236
Republic of Adygeya	3 171 038	2 295 310	0	875 728
Republic of Kalmykia	667 456	501 635	30	165 791
Krasnodar Territory	65 724 819	42 975 901	3 622 440	15 426 050
Astrakhan Region	2 348 771	941 503	50 300	755 792
Volgograd Region	10 812 427	7 886 329	1 459 000	947 080
Rostov Region	58 884 777	36 804 158	1 178 419	20 157 795
North-Caucasian Federal District	37 920 703	23 948 801	3 447 501	10 385 821
Republic of Daghestan	15 079 280	7 978 188	645 786	6 455 306
Republic of Ingushetia	421 045	207 816	0	213 229
Kabardino-Balkar Republic	4 378 342	3 127 859	350 000	900 483
Karachai-Cherkess Republic	3 746 197	2 660 193	621 500	464 504
Republic of North Ossetia - Alania	6 203 410	5 531 401	4 885	666 029
Chechen Republic	0	0	0	0

Stavropol Territory	8 092 429	4 443 344	1 825 330	1 686 270
Volga Federal District	853 744 542	513 982 380	32 354 945	280 280 959
Republic of Bashkortostan	51 297 278	24 537 486	4 405 726	21 222 498
Republic of Marii El	1 410 362	1 141 998	400	111 664
Republic of Mordovia	13 894 251	10 855 459	530 400	1 780 857
Republic of Tatarstan	375 733 418	277 636 191	13 642 886	71 541 905
Udmurt Republic	17 863 266	7 309 377	15 400	9 632 696
Chuvash Republic	6 167 325	3 088 749	210 500	2 703 752
Perm Territory	18 468 349	10 115 538	484 000	7 432 159
Kirov Region	18 493 623	12 818 287	180	4 847 261
Nizhny Novgogrod Region	45 512 972	34 595 519	929 150	6 722 915
Orenburg Region	26 567 257	13 345 344	868 050	11 551 571
Penza Region	2 441 425	1 894 118	1 000	442 347
Samara Region	237 721 987	96 931 977	6 625 253	129 938 000
Saratov Region	34 242 178	16 570 488	4 642 000	11 564 332
Ulyanovsk Region	3 930 851	3 141 849	0	789 002
Ural Federal District	536 795 987	236 264 604	34 398 952	228 177 963
Kurgan Region	1 733 726	1 604 161	20 900	104 363
Sverdlovsk Region	226 205 443	96 581 452	16 298 797	107 084 966
Tyumen Region	241 055 942	98 538 131	14 500 682	100 378 840
Chelyabinsk Region	67 800 876	39 540 860	3 578 573	20 609 794
Siberian Federal District	330 762 418	188 704 601	21 272 705	108 191 116
Republic of Altai	12 027 283	1 359 670	133 000	10 065 983
Republic of Buryatiya	5 986 991	2 513 839	0	3 373 170
Republic of Tuva	165 582	82 899	0	82 683
Republic of Khakassia	3 602 511	1 431 075	115 590	1 955 854
Altai Territory	13 614 765	10 298 507	1 109 000	2 000 065
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	7 709 168	4 639 090	341 285	2 693 851
Irkutsk Region	13 646 800	8 599 508	691 722	4 222 523
Kemerovo Region	15 736 046	7 839 067	3 157 492	4 739 487
Novosibirsk Region	237 257 401	140 556 683	14 305 916	71 149 969
Omsk Region	14 249 866	7 051 501	1 408 500	5 534 512
Tomsk Region	6 766 005	4 332 762	10 200	2 373 019
Far Eastern Federal District	327 126 151	94 169 877	8 409 783	211 384 647
Republic of Sakha (Yakutia)	11 536 912	7 085 764	2 750	4 065 080
Kamchatka Territory	11 771 956	8 307 807	1 331 500	2 067 992
Primorskiy Territory	55 724 333	39 350 957	181 935	13 312 046
Khabarovsk Territory	40 588 993	19 481 075	4 290 300	15 733 157
Amur Region	200 363 585	15 375 925	1 792 298	174 617 947
Magadan Region	0	0	0	0
Sakhalin Region	7 140 372	4 568 349	811 000	1 588 425
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 1.08.12

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	13 186 254 802	8 379 624 403	1 397 586 372	2 545 666 870
Belgorod Region	46 211 051	39 368 358	320 000	5 810 295
Bryansk Region	41 332 600	28 069 602	430 000	8 799 609
Vladimir Region	77 908 039	51 545 360	145 000	25 567 297
Voronezh Region	594 405 754	392 543 070	341 086	186 594 465
Ivanovo Region	40 271 758	30 083 204	305 060	6 208 012
Kaluga Region	66 608 579	42 457 768	1 630 000	19 120 487
Kostroma Region	38 061 609	30 915 377	4 853	4 830 451
Kursk Region	48 036 872	42 932 676	400 000	4 467 366
Lipetsk Region	45 527 812	30 781 345	120 000	12 340 263
Moscow Region	498 312 996	251 739 361	290 009	208 313 570
Orel Region	17 711 828	13 457 675	50 000	3 344 270
Ryazan Region	79 366 384	54 995 110	540 200	12 006 547
Smolensk Region	68 791 665	52 757 907	175 950	10 443 899
Tambov Region	20 399 649	18 030 268	0	1 939 602
Tver Region	74 349 821	50 557 684	637 000	13 069 710
Tula Region	102 116 536	83 042 759	279 000	13 138 263
Yaroslavl Region	191 796 968	77 062 544	232 319	101 069 675
City of Moscow	11 135 044 881	7 089 284 335	1 391 685 895	1 908 603 089
North-Western Federal District	1 916 709 846	1 234 163 683	46 783 871	517 225 697
Republic of Karelia	41 187 074	14 573 936	240 000	21 987 831
Komi Republic	54 767 273	19 997 543	200 000	33 064 807
Akhangel'sk Region	58 187 589	41 336 650	29 590	6 497 544
Vologda Region	117 535 104	89 430 730	1 880 100	14 756 522
Kaliningrad Region	79 073 664	53 205 531	4 739 689	17 371 018
Leningrad Region	14 103 639	10 469 279	213 030	2 558 077
Murmansk Region	51 110 138	23 588 561	212 000	27 008 391
Novgorod Region	38 627 179	18 520 185	70 500	13 846 107
Pskov Region	41 681 441	30 113 880	0	9 005 364
St Petersburg	1 420 436 745	932 927 388	39 198 962	371 130 036
Southern Federal District	1 108 578 861	715 553 049	6 541 040	356 303 998
Republic of Adygeya	20 207 202	12 927 855	0	7 204 647
Republic of Kalmykia	7 443 390	4 216 718	30	3 226 642
Krasnodar Territory	537 330 850	335 001 428	3 407 291	183 704 253
Astrakhan Region	23 768 248	11 516 951	600 000	6 988 423
Volgograd Region	96 686 354	71 023 158	1 412 000	22 069 652
Rostov Region	423 142 817	280 866 939	1 121 719	133 110 381
North-Caucasian Federal District	340 468 196	198 528 924	3 092 601	129 539 935
Republic of Dagestan	39 122 947	21 584 214	660 886	16 877 835
Republic of Ingushetia	8 843 846	5 610 299	0	3 233 547
Kabardino-Balkar Republic	29 338 517	21 992 037	350 000	6 995 366
Karachai-Cherkess Republic	14 046 737	8 150 781	84 500	5 811 456
Republic of North Ossetia - Alania	15 020 700	11 350 704	29 885	3 639 016

Chechen Republic	14 314 532	10 012 765	0	4 301 767
Stavropol Territory	219 780 917	119 828 124	1 967 330	88 680 948
Volga Federal District	3 098 696 150	1 848 654 259	32 785 578	1 072 519 344
Republic of Bashkortostan	252 291 895	132 578 198	4 616 255	106 605 626
Republic of Marii El	49 126 185	35 550 594	400	10 568 522
Republic of Mordovia	78 235 485	57 936 614	135 400	13 072 713
Republic of Tatarstan	517 571 820	376 412 076	13 902 840	114 446 408
Udmurt Republic	109 319 238	55 049 257	15 400	46 432 058
Chuvash Republic	73 800 629	46 729 354	135 500	25 765 703
Perm Territory	295 857 046	196 637 250	484 000	97 344 079
Kirov Region	81 944 410	52 920 544	180	24 146 208
Nizhny Novgograd Region	445 237 148	289 126 193	939 350	134 187 664
Orenburg Region	68 545 245	43 149 433	838 000	23 263 203
Penza Region	31 012 898	22 322 583	1 000	6 373 493
Samara Region	968 203 079	471 367 455	7 075 253	425 212 801
Saratov Region	93 677 175	49 883 217	4 642 000	30 955 758
Ulyanovsk Region	33 873 897	18 991 491	0	14 145 108
Ural Federal District	1 621 312 931	860 458 825	31 342 312	678 246 855
Kurgan Region	33 337 058	16 139 832	20 900	16 888 685
Sverdlovsk Region	769 159 918	439 265 074	13 402 157	297 859 357
Tyumen Region	535 601 131	234 249 355	14 340 682	264 189 992
Chelyabinsk Region	283 214 824	170 804 564	3 578 573	99 308 821
Siberian Federal District	1 884 033 161	920 035 440	10 781 513	876 878 145
Republic of Altai	7 290 912	2 788 408	0	4 146 506
Republic of Buryatiya	41 508 547	22 199 780	0	18 760 199
Republic of Tuva	12 859 207	1 589 811	0	10 908 146
Republic of Khakassia	24 446 000	8 830 916	116 590	13 749 058
Altai Territory	128 929 382	79 493 428	1 109 000	47 432 228
Zabaykal Territory	20 446 949	4 254 510	0	15 436 352
Krasnoyarsk Territory	316 434 504	132 327 277	341 285	175 052 516
Irkutsk Region	264 627 376	119 616 408	691 722	138 510 282
Kemerovo Region	143 766 173	64 264 811	3 157 533	75 522 265
Novosibirsk Region	694 535 039	368 102 643	3 946 883	283 590 071
Omsk Region	146 281 518	72 629 998	1 408 500	56 506 063
Tomsk Region	82 907 554	43 937 450	10 000	37 264 459
Far Eastern Federal District	677 432 094	347 882 614	7 498 336	302 617 869
Republic of Sakha (Yakutia)	40 938 860	28 076 799	42 753	12 189 790
Kamchatka Territory	22 551 118	16 949 084	1 331 500	3 946 758
Primorskiy Territory	112 790 279	74 635 099	191 935	35 239 093
Khabarovsk Territory	367 629 526	167 527 844	4 250 300	186 046 802
Amur Region	42 027 282	12 833 281	870 848	24 187 170
Magadan Region	71 515 970	34 814 130	0	35 671 099
Sakhalin Region	16 788 962	10 623 654	811 000	4 569 783
Jewish Autonomous Region	2 210 424	1 655 904	0	554 520
Chukotka Autonomous Area	979 673	766 819	0	212 854

Table 34.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.08.12

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	7 408 770 246	4 280 361 809	2 522 645 215	261 931 658
Belgorod Region	219 094	166 400	52 694	0
Bryansk Region	0	0	0	0
Vladimir Region	376 538	299 797	0	76 741
Voronezh Region	483	0	483	0
Ivanovo Region	172 229	104 309	67 920	0
Kaluga Region	1 908	1 859	0	49
Kostroma Region	4 669 121	3 969 632	72 477	504 440
Kursk Region	323 865	296 913	0	726
Lipetsk Region	196 382	170 597	0	25 785
Moscow Region	6 319 162	2 056 953	218 961	4 043 248
Orel Region	86 771	0	86 771	0
Ryazan Region	39 801	26 458	1 352	11 991
Smolensk Region	1 209 338	304 451	205 629	686 946
Tambov Region	966	0	966	0
Tver Region	98 942	0	98 940	2
Tula Region	321 025	274 065	0	46 960
Yaroslavl Region	13 803	0	5 407	8 396
City of Moscow	7 394 720 818	4 272 690 375	2 521 833 615	256 526 374
North-Western Federal District	135 497 534	88 585 090	32 745 440	9 737 735
Republic of Karelia	0	0	0	0
Komi Republic	116 127	16 607	95 199	4 321
Akhangel'sk Region	1 809	0	1 609	200
Vologda Region	1 276 806	495 437	137 129	58 860
Kaliningrad Region	990 218	711 580	1 288	277 350
Leningrad Region	278 833	271 585	2 292	4 956
Murmansk Region	349 684	280 167	69 517	0
Novgorod Region	3 399	0	0	3 399
Pskov Region	0	0	0	0
St Petersburg	132 480 658	86 809 714	32 438 406	9 388 649
Southern Federal District	7 037 480	4 317 373	1 544 012	473 190
Republic of Adygeya	1 166	0	483	683
Republic of Kalmykia	7 838	4 233	1 609	1 996
Krasnodar Territory	1 428 622	808 541	235 118	287 146
Astrakhan Region	3 690	0	1 761	1 929
Volgograd Region	399 631	0	393 589	6 042
Rostov Region	5 196 533	3 504 599	911 452	175 394
North-Caucasian Federal District	1 051 277	811 069	77 808	162 400
Republic of Dagestan	98 436	36 412	8 240	53 784
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	869	0	869	0
Karachai-Cherkess Republic	933 619	774 657	61 054	97 908
Republic of North Ossetia - Alania	6 920	0	6 519	401

Chechen Republic	0	0	0	0
Stavropol Territory	11 433	0	1 126	10 307
Volga Federal District	49 103 899	39 408 225	5 030 807	3 885 110
Republic of Bashkortostan	1 702 505	1 411 627	118 800	172 078
Republic of Marii El	483	0	483	0
Republic of Mordovia	4 419	0	3 316	1 103
Republic of Tatarstan	33 106 070	29 190 070	2 191 276	1 005 238
Udmurt Republic	726 090	415 565	159 663	150 862
Chuvash Republic	45 846	0	2 790	43 056
Perm Territory	1 482 878	1 274 138	73 437	135 303
Kirov Region	546 790	544 956	1 036	798
Nizhny Novgogrod Region	1 613 764	1 234 484	37 031	308 507
Orenburg Region	321 170	175 243	131 553	4 742
Penza Region	0	0	0	0
Samara Region	9 212 538	4 920 281	2 265 862	2 022 353
Saratov Region	301 633	241 861	6 007	40 910
Ulyanovsk Region	39 713	0	39 553	160
Ural Federal District	83 338 668	32 510 802	42 023 820	789 186
Kurgan Region	0	0	0	0
Sverdlovsk Region	16 972 446	5 975 436	10 628 426	293 798
Tyumen Region	59 659 095	25 248 002	25 984 757	486 262
Chelyabinsk Region	6 707 127	1 287 364	5 410 637	9 126
Siberian Federal District	43 671 590	25 615 752	12 804 295	2 160 950
Republic of Altai	0	0	0	0
Republic of Buryatiya	16 325	15 434	699	192
Republic of Tuva	457	0	457	0
Republic of Khakassia	805	0	805	0
Altai Territory	18 297	14 853	322	3 122
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	12 513	0	6 397	6 116
Irkutsk Region	37 104	21 918	14 562	624
Kemerovo Region	26 952	4 225	9 198	13 529
Novosibirsk Region	40 943 898	23 513 405	12 269 907	2 069 993
Omsk Region	2 606 378	2 041 189	500 943	64 246
Tomsk Region	8 861	4 728	1 005	3 128
Far Eastern Federal District	9 779 479	5 702 432	908 622	607 779
Republic of Sakha (Yakutia)	197 679	128 752	20 128	48 799
Kamchatka Territory	591 037	484 321	3 605	25 062
Primorskiy Territory	2 316 621	1 901 015	123 306	112 605
Khabarovsk Territory	1 526 445	1 431 539	356	91 782
Amur Region	5 047 854	1 666 678	758 668	322 374
Magadan Region	0	0	0	0
Sakhalin Region	99 843	90 127	2 559	7 157
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 1.08.12

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	6 813 885 784	3 710 477 260	2 532 262 436	239 823 477
Belgorod Region	3 269 351	2 967 089	54 006	248 256
Bryansk Region	2 104 345	2 077 750	0	26 595
Vladimir Region	2 206 295	2 165 161	0	41 134
Voronezh Region	12 569 349	11 644 874	2 092	847 771
Ivanovo Region	1 014 321	946 401	67 920	0
Kaluga Region	5 586 616	5 446 606	64	139 946
Kostroma Region	1 085 113	1 007 918	12 583	64 612
Kursk Region	1 627 504	1 596 579	0	4 699
Lipetsk Region	230 394	170 597	0	59 797
Moscow Region	56 210 581	49 986 737	213 920	6 009 924
Orel Region	298 776	212 005	86 771	0
Ryazan Region	853 273	805 540	1 352	46 381
Smolensk Region	1 577 896	1 432 962	45 849	99 085
Tambov Region	1 368 710	1 367 744	966	0
Tver Region	160 568	31 851	98 457	29 859
Tula Region	23 582 208	23 473 036	0	109 172
Yaroslavl Region	5 692 598	5 414 910	1 127	178 511
City of Moscow	6 694 447 886	3 599 729 500	2 531 677 329	231 917 735
North-Western Federal District	301 218 646	234 513 257	32 740 740	22 759 198
Republic of Karelia	9 496 065	9 401 288	0	94 777
Komi Republic	1 254 866	1 135 634	95 199	24 033
Akhangel'sk Region	635 031	599 809	1 609	33 613
Vologda Region	9 777 403	8 771 710	137 129	303 759
Kaliningrad Region	19 848 491	18 960 713	1 288	831 379
Leningrad Region	328 137	311 971	2 292	13 874
Murmansk Region	18 744 520	18 621 229	69 517	53 774
Novgorod Region	7 535 521	7 480 208	0	55 313
Pskov Region	36 236	33 743	0	2 493
St Petersburg	233 562 376	169 196 952	32 433 706	21 346 183
Southern Federal District	64 000 766	59 241 428	1 416 856	2 496 381
Republic of Adygeya	87 228	39 305	483	47 440
Republic of Kalmykia	5 842	4 233	1 609	0
Krasnodar Territory	24 735 686	22 704 205	230 114	1 576 958
Astrakhan Region	330 736	326 196	0	4 540
Volgograd Region	3 822 639	3 478 236	273 198	71 205
Rostov Region	35 018 635	32 689 253	911 452	796 238
North-Caucasian Federal District	4 555 703	3 747 334	77 808	728 761
Republik of Daghestan	76 226	13 880	8 240	54 106
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	550 427	549 558	869	0
Karachai-Cherkess Republic	542 076	477 803	61 054	3 219
Republic of North Ossetia - Alania	54 624	0	6 519	48 105

Chechen Republic	0	0	0	0
Stavropol Territory	3 332 350	2 706 093	1 126	623 331
Volga Federal District	142 137 170	130 175 762	5 028 821	6 087 073
Republic of Bashkortostan	21 451 995	20 751 743	117 834	470 518
Republic of Marii El	1 834 359	1 809 108	483	24 768
Republic of Mordovia	167 288	160 940	3 155	3 193
Republic of Tatarstan	41 886 601	39 076 352	2 191 276	282 879
Udmurt Republic	339 346	9 888	159 663	169 795
Chuvash Republic	156 777	0	1 931	154 846
Perm Territory	11 895 435	10 980 412	73 437	841 586
Kirov Region	566 160	507 287	1 036	57 837
Nizhny Novgogrod Region	14 446 546	13 235 175	37 031	1 059 768
Orenburg Region	1 038 266	796 073	131 392	110 801
Penza Region	32 213	26 675	161	5 377
Samara Region	45 677 094	40 455 961	2 265 862	2 685 178
Saratov Region	552 929	320 328	6 007	213 739
Ulyanovsk Region	2 092 161	2 045 820	39 553	6 788
Ural Federal District	259 350 982	207 658 045	36 026 483	1 794 031
Kurgan Region	1 033	0	0	1 033
Sverdlovsk Region	173 438 152	167 057 596	4 673 627	1 283 600
Tyumen Region	61 957 227	22 376 664	25 942 219	201 576
Chelyabinsk Region	23 954 570	18 223 785	5 410 637	307 822
Siberian Federal District	85 829 796	75 820 695	1 840 978	3 843 311
Republic of Altai	178	0	0	178
Republic of Buryatiya	172 788	143 130	699	28 959
Republic of Tuva	457	0	457	0
Republic of Khakassia	16 611	11 668	805	4 138
Altai Territory	2 953 037	2 892 776	322	59 707
Zabaykal Territory	3 023	0	0	3 023
Krasnoyarsk Territory	13 659 753	12 871 534	6 397	742 252
Irkutsk Region	3 358 745	3 115 337	14 079	228 082
Kemerovo Region	5 914 116	5 618 906	9 198	284 666
Novosibirsk Region	55 282 400	47 788 445	1 307 073	1 905 699
Omsk Region	3 881 466	2 862 065	500 943	517 224
Tomsk Region	587 222	516 834	1 005	69 383
Far Eastern Federal District	45 633 877	41 688 130	908 622	2 046 242
Republic of Sakha (Yakutia)	604 593	514 103	20 128	67 594
Kamchatka Territory	1 070 138	1 029 824	3 605	36 709
Primorskiy Territory	2 997 691	2 299 826	123 306	396 248
Khabarovsk Territory	29 814 788	27 562 703	356	1 455 901
Amur Region	1 550 385	768 140	758 668	9 601
Magadan Region	9 200 109	9 199 978	0	131
Sakhalin Region	396 157	313 556	2 559	80 042
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	16	0	0	16

Table 35.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.08.12

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	763 483 531	108 852 631	4 574 785	376 444	216 503 032	45 913 298
Belgorod Region	100 047	0	0	0	14 572	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	103 220	0	0	0	32 955	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	131 459	0	0	0	90 643	0
Kaluga Region	239 152	0	0	0	139 976	0
Kostroma Region	567 346	34 487	4 703	0	1 145 828	75 862
Kursk Region	84 708	0	0	0	38 473	0
Lipetsk Region	585 470	0	0	0	12 620	0
Moscow Region	438 869	16 609	10 000	160 941	654 151	62 375
Orel Region	0	0	0	0	14 628	0
Ryazan Region	243 015	0	0	0	32 297	7 446
Smolensk Region	354 468	13 608	5 000	0	155 483	156 566
Tambov Region	49 394	0	0	0	6 368	0
Tver Region	9 054	0	0	0	11 183	0
Tula Region	79 961	29 368	0	0	14 956	3 283
Yaroslavl Region	111 321	0	0	0	21 728	0
City of Moscow	760 386 047	108 758 559	4 555 082	215 503	214 117 171	45 607 766
North-Western Federal District	17 920 182	1 888 515	51 520	0	2 594 542	623 329
Republic of Karelia	11 196	0	0	0	856	0
Komi Republic	276 386	16 607	0	0	26 996	0
Akhangel'sk Region	44 129	0	0	0	2 468	10
Vologda Region	1 168 388	3 364	30 000	0	367 897	966
Kaliningrad Region	212 332	0	9 689	0	40 924	14 190
Leningrad Region	565 019	0	0	0	21 521	1 210
Murmansk Region	69 525	18 444	0	0	20 750	0
Novgorod Region	191 897	0	0	0	20 391	0
Pskov Region	26 935	0	0	0	2 131	0
St Petersburg	15 354 375	1 850 100	11 831	0	2 090 608	606 953
Southern Federal District	2 971 649	156 211	0	0	863 224	31 428
Republic of Adygeya	54 212	0	0	0	39 520	0
Republic of Kalmykia	20 534	0	0	0	9 513	0
Krasnodar Territory	555 744	4 230	0	0	474 388	14 318
Astrakhan Region	70 869	0	0	0	27 575	0
Volgograd Region	291 794	0	0	0	39 871	602
Rostov Region	1 978 496	151 981	0	0	272 357	16 508
North-Caucasian Federal District	951 947	8 047	0	0	676 270	4 118
Republic of Dagestan	91 701	8 047	0	0	120 184	899
Republic of Ingushetia	706	0	0	0	0	0
Kabardino-Balkar Republic	67 887	0	0	0	112 283	0
Karachai-Cherkess Republic	27 110	0	0	0	13 445	3 219

Republic of North Ossetia - Alania	227 230	0	0	0	31 062	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	537 313	0	0	0	399 296	0
Volga Federal District	13 565 955	611 566	100 000	0	20 065 101	300 240
Republic of Bashkortostan	949 841	0	30 000	0	1 085 665	22 598
Republic of Marii El	0	0	0	0	49	0
Republic of Mordovia	274 758	0	0	0	20 084	0
Republic of Tatarstan	6 645 704	505 381	20 000	0	3 861 931	59 706
Udmurt Republic	87 062	0	0	0	422 336	0
Chuvash Republic	115 009	0	0	0	67 416	0
Perm Territory	213 806	0	11 000	0	129 354	279
Kirov Region	276 299	279	0	0	433 314	748
Nizhny Novgogrod Region	579 785	101 104	4 000	0	474 633	32 657
Orenburg Region	652 361	0	35 000	0	216 007	69
Penza Region	28 069	0	0	0	8 436	0
Samara Region	3 140 311	0	0	0	12 196 628	184 183
Saratov Region	594 701	4 802	0	0	1 132 041	0
Ulyanovsk Region	8 249	0	0	0	17 207	0
Ural Federal District	11 654 059	793 478	94 000	1 458	7 826 422	33 673
Kurgan Region	53 340	0	0	0	1 388	0
Sverdlovsk Region	4 842 612	98 632	90 000	0	6 500 762	31 448
Tyumen Region	4 816 502	401 977	4 000	0	942 363	1 734
Chelyabinsk Region	1 941 605	292 869	0	1 458	381 909	491
Siberian Federal District	8 677 245	892 494	30 000	457	9 866 587	309 224
Republic of Altai	46 586	0	0	0	204 650	0
Republic of Buryatiya	103 655	0	0	0	55 712	192
Republic of Tuva	6 930	0	0	457	8 506	0
Republic of Khakassia	27 715	0	0	0	18 761	0
Altai Territory	225 871	0	10 000	0	64 604	93
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	108 080	0	0	0	269 653	6 116
Irkutsk Region	126 908	3 937	10 000	0	87 007	322
Kemerovo Region	54 895	0	0	0	270 729	2 091
Novosibirsk Region	7 576 204	887 243	0	0	8 636 009	300 368
Omsk Region	234 223	0	0	0	205 665	42
Tomsk Region	166 178	1 314	10 000	0	45 291	0
Far Eastern Federal District	3 725 885	42 361	6 041	2 861	4 889 109	62 249
Republic of Sakha (Yakutia)	188 624	0	0	2 861	79 138	0
Kamchatka Territory	60 488	596	0	0	86 494	0
Primorskiy Territory	787 228	3 237	3 135	0	277 643	88
Khabarovsk Territory	1 639 401	16 160	0	0	904 372	25 804
Amur Region	1 025 540	22 368	2 906	0	3 517 509	36 357
Magadan Region	0	0	0	0	0	0
Sakhalin Region	24 604	0	0	0	23 953	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 1.08.12

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	447 858 304	99 857 302	4 508 750	376 444	127 729 623	39 809 652
Belgorod Region	3 487 053	159 425	0	0	123 197	21 910
Bryansk Region	1 417 876	0	0	0	150 989	2 983
Vladimir Region	2 588 214	0	0	0	963 280	2 943
Voronezh Region	20 366 924	392 393	0	0	4 654 478	386 163
Ivanovo Region	1 462 716	0	0	0	149 010	0
Kaluga Region	1 788 517	0	0	0	641 631	2 167
Kostroma Region	1 661 737	0	4 703	0	353 295	130
Kursk Region	3 151 318	0	0	0	179 474	3 041
Lipetsk Region	3 010 200	0	0	0	768 982	776
Moscow Region	16 507 213	184 803	10 000	160 941	2 595 513	506 992
Orel Region	956 235	0	0	0	149 521	0
Ryazan Region	2 597 546	27 080	0	0	233 493	40 434
Smolensk Region	3 832 777	13 608	5 000	0	324 422	29 099
Tambov Region	968 027	0	0	0	19 593	0
Tver Region	1 409 060	0	0	0	238 020	10 409
Tula Region	2 052 966	43 698	0	0	270 164	8 511
Yaroslavl Region	8 030 042	104 455	0	0	2 603 487	54 175
City of Moscow	372 569 883	98 931 840	4 489 047	215 503	113 311 074	38 739 919
North-Western Federal District	83 541 870	3 909 725	51 520	0	14 682 920	4 054 305
Republic of Karelia	749 031	13 781	0	0	402 295	13 796
Komi Republic	3 150 505	16 606	0	0	244 593	361
Akhangel'sk Region	2 767 722	80 821	0	0	148 827	6 221
Vologda Region	11 338 330	16 474	30 000	0	695 128	57 955
Kaliningrad Region	6 536 212	306 280	9 689	0	890 501	157 000
Leningrad Region	763 355	40 386	0	0	167 577	8 619
Murmansk Region	4 632 508	18 444	0	0	326 213	20 396
Novgorod Region	1 559 221	25 471	0	0	390 812	21 528
Pskov Region	1 771 101	0	0	0	97 966	278
St Petersburg	50 273 885	3 391 462	11 831	0	11 319 008	3 768 151
Southern Federal District	62 910 462	5 343 030	24 861	0	14 529 294	450 909
Republic of Adygeya	3 012 740	0	0	0	164 852	129
Republic of Kalmykia	402 408	0	0	0	14 616	0
Krasnodar Territory	38 441 539	364 979	24 861	0	7 804 319	320 918
Astrakhan Region	471 422	0	0	0	313 782	2
Volgograd Region	3 470 011	2 040 798	0	0	1 533 713	10 068
Rostov Region	17 112 342	2 937 253	0	0	4 698 012	119 792
North-Caucasian Federal District	15 371 153	78 170	0	0	4 041 126	83 339
Republic of Dagestan	436 416	8 047	0	0	422 998	899
Republic of Ingushetia	1 288 148	0	0	0	77 987	0
Kabardino-Balkar Republic	866 416	70 123	0	0	205 859	0
Karachai-Cherkess Republic	1 344 360	0	0	0	106 395	3 219

Republic of North Ossetia - Alania	1 145 695	0	0	0	106 972	755
Chechen Republic	165 958	0	0	0	2 864	0
Stavropol Territory	10 124 160	0	0	0	3 118 051	78 466
Volga Federal District	103 759 963	1 338 006	100 000	0	42 874 144	1 322 707
Republic of Bashkortostan	7 974 081	4 141	30 000	0	3 547 738	145 793
Republic of Marii El	7 708 812	0	0	0	159 190	4 410
Republic of Mordovia	996 839	0	0	0	131 985	0
Republic of Tatarstan	12 780 201	530 444	20 000	0	3 487 739	16 836
Udmurt Republic	6 945 694	0	0	0	1 249 224	37 060
Chuvash Republic	3 142 206	0	0	0	515 718	22 540
Perm Territory	13 449 927	41 845	11 000	0	3 157 379	198 203
Kirov Region	3 456 484	0	0	0	743 964	5 165
Nizhny Novgogrod Region	12 109 712	566 645	4 000	0	5 703 674	214 628
Orenburg Region	1 661 868	0	35 000	0	623 800	23 615
Penza Region	3 020 667	0	0	0	85 461	537
Samara Region	27 675 350	37 703	0	0	21 589 989	636 688
Saratov Region	2 108 880	54 114	0	0	1 552 491	16 016
Ulyanovsk Region	729 242	103 114	0	0	325 792	1 216
Ural Federal District	37 428 877	1 446 916	95 174	1 458	21 061 129	441 721
Kurgan Region	668 176	0	0	0	243 327	0
Sverdlovsk Region	23 923 090	943 605	91 174	0	13 885 866	267 558
Tyumen Region	4 982 097	198 650	4 000	0	3 259 002	27 423
Chelyabinsk Region	7 855 514	304 661	0	1 458	3 672 934	146 740
Siberian Federal District	60 545 780	823 584	30 000	457	31 548 960	800 504
Republic of Altai	211 987	0	0	0	132 327	49
Republic of Buryatiya	1 756 497	1 639	0	0	488 403	853
Republic of Tuva	83 402	0	0	457	276 512	0
Republic of Khakassia	385 508	0	0	0	210 048	554
Altai Territory	12 345 676	115 029	10 000	0	1 056 387	6 091
Zabaykal Territory	278 487	0	0	0	399 053	0
Krasnoyarsk Territory	4 963 028	98 628	0	0	4 989 688	115 251
Irkutsk Region	4 895 112	15 467	10 000	0	3 459 330	19 903
Kemerovo Region	2 942 359	0	0	0	3 982 675	35 348
Novosibirsk Region	24 637 993	487 614	0	0	12 757 202	511 396
Omsk Region	5 640 714	71 088	0	0	2 790 224	108 386
Tomsk Region	2 405 017	34 119	10 000	0	1 007 111	2 673
Far Eastern Federal District	11 534 040	409 456	46 041	2 861	6 817 089	314 392
Republic of Sakha (Yakutia)	662 361	94	40 000	2 861	221 987	563
Kamchatka Territory	675 605	596	0	0	101 833	1 382
Primorskiy Territory	1 483 626	10 573	3 135	0	1 261 325	34 151
Khabarovsk Territory	6 358 801	398 193	0	0	4 231 363	273 181
Amur Region	507 442	0	2 906	0	604 261	1 401
Magadan Region	1 145 884	0	0	0	303 589	16
Sakhalin Region	129 784	0	0	0	88 571	3 682
Jewish Autonomous Region	570 537	0	0	0	3 915	0
Chukotka Autonomous Area	0	0	0	0	245	16

Table 36.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.08.12

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	17 413 359 108	4 609 025	1 296 121	3 652 915 140	4 586 828 421	9 032 798 218
Belgorod Region	13 527 407	0	0	3 850 172	1 386 904	8 256 367
Bryansk Region	4 437	0	0	2 492	0	1 945
Vladimir Region	4 779 887	0	357	2 091 573	127 925	2 434 125
Voronezh Region	1 224 091	0	0	1 004 441	70	219 557
Ivanovo Region	7 726 555	0	0	2 084 669	668 046	4 844 972
Kaluga Region	14 059 251	1 692	0	2 704 472	1 195 484	10 139 411
Kostroma Region	55 812 369	0	0	3 805 450	4 575 109	47 345 302
Kursk Region	10 988 861	0	0	2 582 078	455 300	7 940 749
Lipetsk Region	25 460 206	0	0	9 054 806	4 076 711	12 321 306
Moscow Region	59 091 776	7 386	0	10 355 057	19 534 619	28 863 655
Orel Region	1 117 602	0	0	355 411	124 124	638 067
Ryazan Region	11 822 789	0	0	3 537 797	465 657	7 603 131
Smolensk Region	20 454 058	0	0	7 076 233	2 142 745	11 197 124
Tambov Region	2 064 974	0	0	630 955	343 661	1 082 857
Tver Region	7 323 346	1 141	0	2 970 049	355 779	3 976 944
Tula Region	10 603 168	0	0	2 004 609	1 520 783	6 912 651
Yaroslavl Region	5 363 202	0	0	1 729 980	695 614	2 645 629
City of Moscow	17 161 935 129	4 598 806	1 295 764	3 597 074 896	4 549 159 890	8 876 374 426
North-Western Federal District	702 080 961	1 199 916	4 241	288 762 427	219 696 208	183 754 099
Republic of Karelia	749 989	0	0	544 933	36 531	163 489
Komi Republic	3 653 588	0	0	1 507 631	401 914	1 650 577
Akhangel'sk Region	585 568	0	0	326 227	177 289	67 366
Vologda Region	47 896 809	1 742	0	13 278 279	13 701 684	20 805 446
Kaliningrad Region	15 069 873	0	0	5 124 137	5 607 968	4 266 954
Leningrad Region	6 961 560	9 400	0	1 741 850	582 856	4 567 862
Murmansk Region	3 418 800	0	0	1 754 899	65 091	1 506 527
Novgorod Region	3 323 323	0	68	1 333 715	144 504	1 791 394
Pskov Region	1 949 776	0	491	1 081 580	37 500	826 450
St Petersburg	618 471 675	1 188 774	3 682	262 069 176	198 940 871	148 108 034
Southern Federal District	144 204 062	100 902	110 984	36 674 945	15 509 626	90 701 469
Republic of Adygeya	3 224 770	0	0	978 268	255 760	1 980 039
Republic of Kalmykia	456 159	0	0	270 350	46 250	139 109
Krasnodar Territory	75 136 078	39 284	110 041	16 437 505	9 561 932	48 101 450
Astrakhan Region	4 842 076	0	10	2 416 084	856 708	1 552 682
Volgograd Region	9 113 716	9 111	11	3 142 326	1 416 937	4 521 246
Rostov Region	51 431 263	52 507	922	13 430 412	3 372 039	34 406 943
North-Caucasian Federal District	44 035 430	2 075	3 545	15 394 495	4 264 249	23 984 000
Republic of Dagestan	20 987 955	0	748	7 622 967	2 318 548	10 911 456
Republic of Ingushetia	473 620	0	0	280 156	0	192 786
Kabardino-Balkar Republic	3 633 672	0	0	940 954	62 781	2 568 854
Karachai-Cherkess Republic	3 117 220	0	0	1 429 677	1 060 032	625 486
Republic of North Ossetia - Alania	6 963 015	0	2 797	1 879 808	352 281	4 677 340
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	8 859 948	2 075	0	3 240 933	470 607	5 008 078
Volga Federal District	761 494 587	8 107 754	2 815 850	171 753 026	165 499 068	410 418 936

Republic of Bashkortostan	57 401 259	11 333	0	8 506 641	15 763 060	32 966 431
Republic of Marii El	1 621 595	0	0	453 985	175 852	973 407
Republic of Mordovia	15 791 523	0	0	3 823 384	1 383 453	10 396 723
Republic of Tatarstan	352 970 283	8 058 487	2 810 611	88 038 188	105 963 184	146 924 544
Udmurt Republic	15 786 391	10	0	3 087 611	820 988	11 747 319
Chuvash Republic	6 996 138	0	0	2 079 563	1 662 137	3 193 059
Perm Territory	22 470 614	3 189	0	4 655 801	4 849 017	12 888 017
Kirov Region	20 302 000	1 493	0	4 153 119	1 675 736	14 177 401
Nizhny Novgograd Region	55 567 041	22 595	0	12 267 324	4 519 497	38 621 785
Orenburg Region	28 067 524	10 599	1 458	6 190 943	6 460 729	15 388 119
Penza Region	2 835 066	0	0	785 156	311 605	1 728 428
Samara Region	131 049 014	48	3 781	30 194 053	19 458 206	80 855 789
Saratov Region	47 096 586	0	0	6 598 881	1 992 321	38 408 214
Ulyanovsk Region	3 539 553	0	0	918 377	463 283	2 149 700
Ural Federal District	570 567 122	294 241	73 714	121 096 548	134 572 001	309 500 546
Kurgan Region	1 667 970	0	506	756 531	148 651	758 642
Sverdlovsk Region	266 640 673	15 705	356	67 201 842	49 267 804	148 943 433
Tyumen Region	224 245 887	225 187	52 387	34 068 724	79 964 041	107 657 893
Chelyabinsk Region	78 012 592	53 349	20 465	19 069 451	5 191 505	52 140 578
Siberian Federal District	295 826 517	48 599	10 850	67 932 064	43 192 775	178 838 261
Republic of Altai	12 288 204	0	0	420 105	589 140	11 266 998
Republic of Buryatiya	6 969 381	22	0	2 269 321	160 808	4 517 094
Republic of Tuva	145 970	0	0	62 416	0	83 494
Republic of Khakassia	3 751 726	18	0	991 410	254 868	2 462 622
Altai Territory	10 796 761	0	1 068	3 605 695	1 257 219	5 899 179
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	8 408 246	11 291	9 007	2 335 659	741 196	5 089 424
Irkutsk Region	14 175 131	0	0	3 756 377	1 750 555	8 613 578
Kemerovo Region	20 301 071	0	0	3 358 342	969 021	15 959 260
Novosibirsk Region	194 818 209	36 559	775	45 507 922	35 582 142	108 407 225
Omsk Region	15 929 083	709	0	3 291 930	1 675 611	10 904 855
Tomsk Region	8 242 735	0	0	2 332 887	212 215	5 634 532
Far Eastern Federal District	307 667 650	24 983	284 329	52 369 973	31 320 045	222 243 702
Republic of Sakha (Yakutia)	16 964 212	11 354	2 599	5 222 876	1 792 342	9 867 093
Kamchatka Territory	12 244 685	11 341	2 182	3 855 263	1 562 295	6 427 317
Primorskiy Territory	60 253 665	23	1 644	18 253 530	8 454 998	33 058 850
Khabarovsk Territory	37 547 231	2 194	1 226	7 485 872	2 304 026	27 504 833
Amur Region	171 271 772	4	276 678	13 834 393	16 188 224	140 922 524
Magadan Region	0	0	0	0	0	0
Sakhalin Region	9 386 085	67	0	3 718 039	1 018 160	4 463 085
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 1.08.12

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	11 650 118 132	1 639 075	180 487	2 709 034 034	3 909 405 522	4 916 779 801
Belgorod Region	99 523 899	4 415	12 275	19 707 728	11 102 241	68 447 767
Bryansk Region	50 771 847	4 317	39 897	7 481 807	3 239 425	39 869 739
Vladimir Region	101 517 432	5 264	9 460	12 867 927	9 857 948	78 373 861
Voronezh Region	222 757 915	135 606	893	30 272 067	22 453 309	169 686 949
Ivanovo Region	50 229 348	8 589	1 667	5 982 628	1 677 065	42 419 891
Kaluga Region	78 827 090	33 903	7 352	13 989 065	7 389 043	57 288 173
Kostroma Region	48 064 200	8 049	0	4 155 691	6 191 395	37 670 130
Kursk Region	51 988 059	4 603	15	7 840 418	4 451 752	39 633 760
Lipetsk Region	76 941 113	6 845	8 676	14 334 101	8 027 244	54 349 300
Moscow Region	686 951 521	382 353	16 995	163 874 693	66 902 468	453 347 784
Orel Region	38 212 739	2 481	0	5 389 959	1 971 846	30 720 165
Ryazan Region	68 277 510	9 020	5 986	10 800 732	4 139 837	53 036 843
Smolensk Region	52 675 300	5 853	8 339	8 219 969	3 874 661	40 390 951
Tambov Region	43 506 954	6 135	192	5 956 349	1 749 117	35 685 657
Tver Region	73 940 961	2 685	1	12 367 417	5 122 374	56 292 463
Tula Region	91 661 646	5 870	1 024	11 382 282	13 429 185	66 535 725
Yaroslavl Region	100 760 501	13 144	4	19 990 126	14 325 640	65 735 696
City of Moscow	9 713 510 097	999 943	67 711	2 354 421 075	3 723 500 972	3 527 294 947
North-Western Federal District	1 960 777 953	2 462 348	39 743	439 299 938	367 584 670	1 134 025 947
Republic of Karelia	32 671 456	2 009	408	4 901 241	1 312 064	26 137 332
Komi Republic	73 767 188	20 894	10 460	9 019 274	2 835 741	61 617 965
Akhangel'sk Region	96 657 112	15 066	4 367	13 085 417	11 492 077	71 840 465
Vologda Region	81 057 835	19 433	1 104	15 704 072	9 582 297	55 318 123
Kaliningrad Region	78 117 107	3 443	1 870	18 409 787	9 568 838	49 883 723
Leningrad Region	19 481 965	25 703	0	5 036 258	2 276 333	11 950 027
Murmansk Region	63 533 131	1 569	59	8 830 490	4 009 593	50 424 817
Novgorod Region	29 956 008	5 682	5 115	7 254 565	1 228 412	21 318 262
Pskov Region	26 136 731	1 619	5 358	4 791 667	1 898 507	19 279 354
St Petersburg	1 459 399 420	2 366 930	11 002	352 267 167	323 380 808	766 255 879
Southern Federal District	875 715 990	247 020	145 811	173 091 394	68 993 206	630 557 700
Republic of Adygeya	12 789 568	894	0	1 684 224	591 134	10 475 833
Republic of Kalmykia	5 554 407	8 617	3 155	748 032	303 647	4 479 143
Krasnodar Territory	406 936 755	81 904	120 714	87 486 701	33 703 456	283 985 500
Astrakhan Region	45 900 949	6 288	10	6 462 332	3 870 061	35 458 294
Volgograd Region	129 998 082	28 625	444	24 715 596	8 323 958	96 716 802
Rostov Region	274 536 229	120 692	21 488	51 994 509	22 200 950	199 442 128
North-Caucasian Federal District	247 590 495	608 873	670 894	52 879 216	15 483 990	177 302 685
Republik of Dagestan	40 134 128	139 324	4 979	9 593 210	2 533 106	27 687 128
Republic of Ingushetia	3 877 971	19 414	0	1 175 297	251 990	2 426 260
Kabardino-Balkar Republic	22 519 493	490	38	4 940 984	541 968	16 949 831
Karachai-Cherkess Republic	10 474 234	3 168	0	2 045 727	1 003 713	7 402 419
Republic of North Ossetia - Alania	23 893 758	0	3 240	3 391 118	1 174 112	19 257 973
Chechen Republic	8 378 131	101 125	633 942	4 459 939	397 800	2 778 284

Stavropol Territory	138 312 780	345 352	28 695	27 272 941	9 581 301	100 800 790
Volga Federal District	2 364 317 473	8 582 981	2 923 950	442 278 985	414 844 456	1 487 865 699
Republic of Bashkortostan	327 074 037	44 816	241	40 631 870	121 893 967	163 850 911
Republic of Marii El	25 924 789	1 947	0	3 749 689	2 706 066	19 294 689
Republic of Mordovia	37 043 248	128 949	1 536	6 432 141	2 959 940	27 318 456
Republic of Tatarstan	489 100 750	8 070 953	2 814 002	108 406 008	138 656 091	229 276 871
Udmurt Republic	85 941 472	9 652	0	22 826 921	8 254 320	54 457 704
Chuvash Republic	57 552 216	11 920	9 495	8 851 161	6 083 605	42 484 329
Perm Territory	203 369 714	44 945	41 848	43 322 123	25 190 935	134 363 452
Kirov Region	67 291 981	33 215	8	11 359 783	5 227 820	50 225 717
Nizhny Novgograd Region	307 277 841	103 469	29 240	70 521 998	32 779 125	202 768 406
Orenburg Region	102 475 174	22 966	20 998	17 492 258	11 549 319	73 198 345
Penza Region	64 498 098	27 923	0	10 665 546	3 541 987	50 120 524
Samara Region	382 303 562	9 796	6 582	63 411 581	43 070 408	274 038 885
Saratov Region	145 540 342	17 379	0	24 616 905	7 916 905	112 717 366
Ulyanovsk Region	68 924 249	55 051	0	9 991 001	5 013 968	53 750 044
Ural Federal District	1 312 030 177	531 689	166 425	243 544 242	254 308 347	805 571 952
Kurgan Region	26 295 568	4 268	4 722	3 994 252	1 063 261	21 159 415
Sverdlovsk Region	509 302 464	105 357	61 140	106 134 549	73 157 042	326 891 040
Tyumen Region	551 430 730	290 984	65 900	84 735 348	161 046 308	302 528 875
Chelyabinsk Region	225 001 415	131 080	34 663	48 680 093	19 041 736	154 992 622
Siberian Federal District	1 195 703 183	189 902	150 137	217 323 253	117 914 514	851 774 828
Republic of Altai	5 381 224	1 440	3 484	749 495	534 797	4 084 363
Republic of Buryatiya	34 921 552	5 472	0	6 838 484	1 781 479	26 211 967
Republic of Tuva	6 068 333	5 956	862	693 619	1 046 598	4 307 851
Republic of Khakassia	18 378 297	4 838	0	3 361 921	897 711	14 020 161
Altai Territory	100 482 331	1 905	11 268	15 696 168	11 248 399	73 273 820
Zabaykal Territory	37 950 310	21 339	15 990	6 776 714	2 705 325	28 339 676
Krasnoyarsk Territory	202 962 881	32 439	47 237	39 105 222	18 738 174	143 125 954
Irkutsk Region	133 240 693	33 961	11 768	23 607 506	10 081 347	99 167 682
Kemerovo Region	170 304 095	8 068	37 343	25 672 691	16 578 495	127 369 656
Novosibirsk Region	310 161 782	65 232	4 627	66 903 827	37 363 759	201 401 427
Omsk Region	108 964 563	6 654	11 477	14 955 095	11 587 437	82 070 279
Tomsk Region	66 887 122	2 598	6 081	12 962 511	5 350 993	48 401 992
Far Eastern Federal District	628 930 115	125 611	322 184	127 729 873	50 218 202	448 155 874
Republic of Sakha (Yakutia)	69 276 785	41 648	18 163	17 529 549	5 110 698	46 352 242
Kamchatka Territory	35 788 821	12 127	2 182	6 679 872	1 855 871	26 780 206
Primorskiy Territory	175 166 186	15 825	3 963	51 594 627	10 059 854	112 813 948
Khabarovsk Territory	192 823 615	13 290	14 939	24 077 633	14 176 986	153 968 950
Amur Region	57 608 055	19 177	4 246	10 022 919	4 802 089	42 645 158
Magadan Region	26 710 740	3 435	278 492	5 308 866	3 604 828	17 450 761
Sakhalin Region	59 848 257	18 156	164	11 019 708	10 145 346	38 425 428
Jewish Autonomous Region	4 942 100	444	35	679 585	153 800	4 104 189
Chukotka Autonomous Area	6 765 556	1 509	0	817 114	308 730	5 614 992

Table 37.1

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.08.12

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	6 498 990 863	29 616 046	228	863 297 018	3 143 416 124	2 152 601 236
Belgorod Region	538 452	0	0	37 362	0	501 058
Bryansk Region	31	0	0	31	0	0
Vladimir Region	500 583	0	0	11 466	0	489 111
Voronezh Region	295 688	0	0	500	0	295 185
Ivanovo Region	641 523	0	0	25 576	6 063	609 883
Kaluga Region	984 681	0	0	75 826	113	908 726
Kostroma Region	8 558 971	0	0	369 291	2 195 173	5 986 691
Kursk Region	591 548	0	0	133 624	0	346 688
Lipetsk Region	1 438 897	0	0	753 540	128 752	556 604
Moscow Region	12 447 082	0	0	294 110	4 574 557	7 508 065
Orel Region	134 020	0	0	41 566	0	92 454
Ryazan Region	811 624	0	0	88 868	1 225	720 985
Smolensk Region	3 261 302	0	0	145 464	368 458	2 747 319
Tambov Region	24 706	0	0	1 626	0	22 418
Tver Region	515 313	0	0	35 001	162 292	317 932
Tula Region	658 015	0	0	92 045	0	565 970
Yaroslavl Region	304 241	0	0	43 268	64 376	196 045
City of Moscow	6 467 284 186	29 616 046	228	861 147 854	3 135 915 115	2 130 736 102
North-Western Federal District	170 554 849	1 278	0	36 329 196	54 452 085	78 239 017
Republic of Karelia	17 999	1 278	0	11 530	0	5 022
Komi Republic	606 902	0	0	7 664	3 545	595 693
Akhangel'sk Region	18 471	0	0	789	0	5 406
Vologda Region	10 204 129	0	0	2 835 026	4 245 355	3 122 625
Kaliningrad Region	5 141 433	0	0	1 136 278	1 703 847	2 269 947
Leningrad Region	704 451	0	0	60 369	13 848	629 990
Murmansk Region	846 876	0	0	515 383	3 219	295 503
Novgorod Region	62 818	0	0	9 799	0	53 013
Pskov Region	32 072	0	0	10 709	0	21 358
St Petersburg	152 919 698	0	0	31 741 649	48 482 271	71 240 460
Southern Federal District	11 806 009	0	0	2 880 281	1 735 752	6 858 152
Republic of Adygeya	24 080	0	0	5 605	0	18 463
Republic of Kalmykia	116 755	0	0	17	45 337	71 401
Krasnodar Territory	3 659 835	0	0	381 602	15 452	2 990 771
Astrakhan Region	194 157	0	0	136 805	0	45 911
Volgograd Region	849 440	0	0	68 836	403 915	376 681
Rostov Region	6 961 742	0	0	2 287 416	1 271 048	3 354 925
North-Caucasian Federal District	4 647 281	0	0	143 983	0	4 428 189
Republic of Dagestan	508 305	0	0	15 386	0	481 547
Republic of Ingushetia	44 832	0	0	33 559	0	11 192
Kabardino-Balkar Republic	72 000	0	0	994	0	70 993
Karachai-Cherkess Republic	3 160 858	0	0	10 633	0	3 103 429
Republic of North Ossetia - Alania	209 667	0	0	6 371	0	203 045
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	651 619	0	0	77 040	0	557 983
Volga Federal District	89 561 602	5 652	0	10 322 446	34 601 640	42 746 531
Republic of Bashkortostan	3 299 365	0	0	427 673	65 709	2 802 266
Republic of Marii El	7 685	0	0	4 224	0	3 451
Republic of Mordovia	291 973	0	0	25 264	0	263 673
Republic of Tatarstan	50 878 187	5 652	0	3 634 941	30 598 869	15 735 999
Udmurt Republic	1 589 990	0	0	85 717	427 715	1 076 476
Chuvash Republic	331 329	0	0	14 797	0	289 794
Perm Territory	3 000 385	0	0	613 335	118 363	2 268 687
Kirov Region	1 477 473	0	0	86 053	413 865	977 323
Nizhny Novgograd Region	3 712 798	0	0	461 096	1 104 234	2 128 634
Orenburg Region	1 712 969	0	0	97 289	436 819	1 177 730
Penza Region	0	0	0	0	0	0
Samara Region	18 387 022	0	0	3 942 249	1 141 884	12 415 799
Saratov Region	4 829 227	0	0	927 183	294 182	3 566 133
Ulyanovsk Region	43 199	0	0	2 625	0	40 566
Ural Federal District	62 417 693	32 519	0	9 560 706	6 321 880	32 025 500
Kurgan Region	30 653	0	0	704	0	29 874
Sverdlovsk Region	20 377 636	0	0	1 322 350	1 734 919	15 819 177
Tyumen Region	33 139 723	32 144	0	4 516 547	4 271 968	12 012 341
Chelyabinsk Region	8 869 681	375	0	3 721 105	314 993	4 164 108
Siberian Federal District	54 850 744	0	5 159	6 032 223	7 247 072	33 183 246
Republic of Altai	20 070	0	0	5 531	0	14 498
Republic of Buryatiya	758 847	0	0	19 476	0	169 075
Republic of Tuva	65	0	0	0	0	65
Republic of Khakassia	41 201	0	0	583	0	38 379
Altai Territory	204 868	0	0	32 217	0	171 950
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	221 025	0	0	6 010	0	215 015
Irkutsk Region	725 196	0	0	188 333	39 386	359 869
Kemerovo Region	812 460	0	0	524 723	0	287 737
Novosibirsk Region	50 918 012	0	5 159	4 963 403	7 178 064	31 099 715
Omsk Region	928 216	0	0	248 354	29 622	650 017
Tomsk Region	220 784	0	0	43 593	0	176 926
Far Eastern Federal District	35 769 050	0	0	2 753 963	3 252 363	28 264 616
Republic of Sakha (Yakutia)	802 820	0	0	28 782	21 888	668 924
Kamchatka Territory	1 003 192	0	0	142 786	90 126	749 047
Primorskiy Territory	6 270 623	0	0	1 417 921	170 341	4 516 949
Khabarovsk Territory	2 681 832	0	0	230 886	61 026	2 245 554
Amur Region	24 235 919	0	0	595 390	2 906 008	19 650 667
Magadan Region	0	0	0	0	0	0
Sakhalin Region	774 664	0	0	338 198	2 974	433 475
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 1.08.12

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	5 739 872 215	27 030 590	5 387	756 720 790	3 043 127 870	1 727 392 967
Belgorod Region	15 720 334	0	0	679 996	5 438 282	5 972 569
Bryansk Region	3 991 104	0	0	160 398	80 478	3 022 598
Vladimir Region	9 193 524	448	0	724 500	290 094	5 488 398
Voronezh Region	31 401 093	0	0	1 655 489	4 715 961	19 677 811
Ivanovo Region	4 897 649	24	0	193 292	26 289	3 959 220
Kaluga Region	7 672 431	708	0	893 801	397 721	4 410 215
Kostroma Region	4 101 147	58	0	553 411	1 144 532	1 928 454
Kursk Region	5 012 605	0	0	284 368	1 349 483	2 247 221
Lipetsk Region	5 377 948	0	0	1 111 107	395 738	2 905 664
Moscow Region	74 248 251	109	0	10 873 639	10 778 460	45 756 296
Orel Region	2 258 629	18	0	144 385	223 076	1 320 012
Ryazan Region	6 079 761	0	0	404 454	942 194	3 275 543
Smolensk Region	6 073 077	1 187	0	626 613	128 448	3 108 318
Tambov Region	2 590 371	0	0	95 747	28 689	1 226 824
Tver Region	8 012 851	5 992	0	341 031	884 951	3 858 915
Tula Region	9 886 830	0	0	2 278 754	1 114 849	3 969 247
Yaroslavl Region	7 765 782	62	0	624 540	592 918	5 059 589
City of Moscow	5 535 588 828	27 021 984	5 387	735 075 265	3 014 595 707	1 610 206 073
North-Western Federal District	442 856 587	77 188	0	69 368 910	108 898 927	237 505 514
Republic of Karelia	3 225 908	1 281	0	232 281	65 099	2 488 504
Komi Republic	5 814 030	0	0	75 929	7 121	3 712 373
Akhangel'sk Region	8 390 080	156	0	771 093	2 037 970	4 565 190
Vologda Region	20 100 857	117	0	5 068 984	9 071 935	3 704 931
Kaliningrad Region	17 728 250	5 615	0	2 270 246	2 469 082	12 362 138
Leningrad Region	2 695 164	0	0	497 283	505 912	1 691 725
Murmansk Region	9 884 753	0	0	2 481 804	1 364 727	4 838 128
Novgorod Region	3 597 140	128	0	968 545	97 187	2 104 999
Pskov Region	2 269 342	0	0	220 188	275 231	1 361 401
St Petersburg	369 151 063	69 891	0	56 782 557	93 004 663	200 676 125
Southern Federal District	93 269 278	2 157	0	13 906 373	7 273 977	58 902 959
Republic of Adygeya	646 204	0	0	35 315	4 353	429 211
Republic of Kalmykia	330 163	0	0	2 146	45 337	226 445
Krasnodar Territory	42 987 477	1 317	0	4 843 944	3 587 384	30 308 673
Astrakhan Region	5 112 002	102	0	837 285	662 211	2 460 650
Volgograd Region	12 249 528	0	0	1 543 507	875 361	7 489 918
Rostov Region	31 943 904	738	0	6 644 176	2 099 331	17 988 062
North-Caucasian Federal District	18 330 295	16 927	0	796 180	487 926	13 900 187
Republik of Daghestan	1 169 524	0	0	49 693	0	1 013 739
Republic of Ingushetia	229 609	0	0	37 462	0	161 063
Kabardino-Balkar Republic	1 713 097	0	0	30 225	10 944	1 166 391
Karachai-Cherkess Republic	2 888 733	0	0	28 828	10 783	2 696 411
Republic of North Ossetia - Alania	1 134 735	0	0	45 161	0	877 097
Chechen Republic	131 780	0	0	20 765	0	111 002

Stavropol Territory	11 062 817	16 927	0	584 046	466 199	7 874 484
Volga Federal District	259 334 045	2 451 757	0	34 942 738	45 952 636	137 182 798
Republic of Bashkortostan	26 897 745	2 427 240	0	6 505 233	655 477	12 905 933
Republic of Marii El	1 723 770	0	0	185 095	265 185	773 250
Republic of Mordovia	2 043 143	764	0	180 309	10 503	1 086 166
Republic of Tatarstan	65 314 289	5 914	0	6 167 013	30 756 355	22 278 538
Udmurt Republic	5 353 930	16 260	0	984 528	156 580	2 793 568
Chuvash Republic	4 681 262	0	0	446 987	1 184 026	1 722 712
Perm Territory	26 722 443	344	0	4 800 454	3 013 069	14 063 093
Kirov Region	5 293 425	105	0	558 050	2 123 992	1 930 401
Nizhny Novgograd Region	34 851 947	727	0	5 810 625	3 022 075	18 838 657
Orenburg Region	8 046 691	223	0	957 626	526 693	5 597 627
Penza Region	4 063 403	180	0	198 766	142 444	2 321 623
Samara Region	55 779 800	0	0	6 915 168	2 831 940	39 871 848
Saratov Region	12 930 128	0	0	827 217	1 010 419	9 289 839
Ulyanovsk Region	5 632 069	0	0	405 667	253 878	3 709 543
Ural Federal District	175 572 190	62 357	0	25 029 249	13 984 231	105 519 679
Kurgan Region	1 359 928	0	0	202 507	82 153	638 771
Sverdlovsk Region	63 258 305	29 884	0	15 088 000	5 616 570	35 524 845
Tyumen Region	83 964 103	31 392	0	4 399 453	5 194 028	55 755 367
Chelyabinsk Region	26 989 854	1 081	0	5 339 289	3 091 480	13 600 696
Siberian Federal District	106 545 251	11 512	0	12 321 976	10 502 269	58 719 656
Republic of Altai	187 586	0	0	9 260	0	92 078
Republic of Buryatiya	4 253 276	0	0	894 710	194 865	1 118 484
Republic of Tuva	153 412	0	0	37 342	0	55 938
Republic of Khakassia	829 600	60	0	2 720	176 162	514 441
Altai Territory	9 603 854	84	0	522 446	1 834 130	3 933 647
Zabaykal Territory	2 137 825	0	0	320 850	19 846	657 767
Krasnoyarsk Territory	13 613 581	13	0	1 482 007	167 446	9 636 417
Irkutsk Region	11 502 055	104	0	1 282 272	459 406	5 476 930
Kemerovo Region	17 139 795	0	0	2 527 312	718 041	10 116 861
Novosibirsk Region	33 086 346	10 845	0	3 879 819	6 260 740	17 836 099
Omsk Region	8 383 511	19	0	726 896	213 224	6 036 726
Tomsk Region	5 654 410	387	0	636 342	458 409	3 244 268
Far Eastern Federal District	66 431 869	3 007	0	8 334 657	8 094 373	35 592 750
Republic of Sakha (Yakutia)	5 072 391	3	0	443 914	23 495	1 619 843
Kamchatka Territory	3 053 177	0	0	506 463	171 006	1 956 377
Primorskiy Territory	17 395 324	1 036	0	2 998 150	648 443	10 792 098
Khabarovsk Territory	21 771 313	0	0	1 181 444	1 934 530	15 318 902
Amur Region	4 841 778	0	0	338 748	1 462 424	1 881 721
Magadan Region	4 666 037	158	0	741 536	76 539	1 038 014
Sakhalin Region	9 241 941	1 810	0	2 119 294	3 777 936	2 748 558
Jewish Autonomous Region	250 181	0	0	4 489	0	175 181
Chukotka Autonomous Area	139 727	0	0	619	0	62 056

Table 38.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.08.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 968 350 830	1 835 088 483	2 133 262 347
Belgorod Region	70 476	70 476	0
Bryansk Region	0	0	0
Vladimir Region	724 076	724 076	0
Voronezh Region	7 517	7 517	0
Ivanovo Region	1 820 337	1 802 143	18 194
Kaluga Region	30 000	30 000	0
Kostroma Region	1 967 375	1 071 714	895 661
Kursk Region	0	0	0
Lipetsk Region	1 080 935	1 080 935	0
Moscow Region	1 209 557	1 209 557	0
Orel Region	43 000	43 000	0
Ryazan Region	0	0	0
Smolensk Region	1 035 653	831 152	204 501
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	118 000	118 000	0
Yaroslavl Region	135 000	135 000	0
City of Moscow	3 960 108 904	1 827 964 913	2 132 143 991
North-Western Federal District	60 885 140	24 902 294	35 982 846
Republic of Karelia	0	0	0
Komi Republic	900 000	900 000	0
Akhangel'sk Region	49 000	49 000	0
Vologda Region	590 087	530 758	59 329
Kaliningrad Region	293 754	289 009	4 745
Leningrad Region	20 000	20 000	0
Murmansk Region	215 283	208 000	7 283
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	58 817 016	22 905 527	35 911 489
Southern Federal District	8 850 896	6 279 144	2 571 752
Republic of Adygeya	0	0	0
Republic of Kalmykia	30 000	30 000	0
Krasnodar Territory	3 199 065	2 668 064	531 001
Astrakhan Region	0	0	0
Volgograd Region	723 000	723 000	0
Rostov Region	4 898 831	2 858 080	2 040 751
North-Caucasian Federal District	1 220 381	1 220 381	0
Republic of Dagestan	772 370	772 370	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	10 000	10 000	0
Karachai-Cherkess Republic	107 000	107 000	0
Republic of North Ossetia - Alania	130 000	130 000	0
Chechen Republic	0	0	0
Stavropol Territory	201 011	201 011	0
Volga Federal District	101 096 229	89 461 879	11 634 350
Republic of Bashkortostan	7 081 807	5 850 817	1 230 990
Republic of Marii El	0	0	0
Republic of Mordovia	187 400	187 400	0

Republic of Tatarstan	33 796 425	25 008 811	8 787 614
Udmurt Republic	2 804 171	2 289 574	514 597
Chuvash Republic	329 051	329 051	0
Perm Territory	161 000	161 000	0
Kirov Region	429 078	429 078	0
Nizhny Novgogrod Region	3 175 529	2 954 678	220 851
Orenburg Region	1 618 992	1 618 992	0
Penza Region	0	0	0
Samara Region	50 884 635	50 028 478	856 157
Saratov Region	579 141	555 000	24 141
Ulyanovsk Region	49 000	49 000	0
Ural Federal District	71 109 784	39 033 447	32 076 337
Kurgan Region	20 000	20 000	0
Sverdlovsk Region	9 898 692	5 248 706	4 649 986
Tyumen Region	59 671 955	32 309 980	27 361 975
Chelyabinsk Region	1 519 137	1 454 761	64 376
Siberian Federal District	39 919 057	16 471 955	23 447 102
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	445 000	445 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	861 947	861 947	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	31 871	31 871	0
Irkutsk Region	368 750	368 750	0
Kemerovo Region	841 000	841 000	0
Novosibirsk Region	35 944 265	13 263 240	22 681 025
Omsk Region	1 326 224	560 147	766 077
Tomsk Region	0	0	0
Far Eastern Federal District	10 514 848	8 994 577	1 520 271
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	424 669	424 669	0
Primorskiy Territory	2 627 435	1 891 884	735 551
Khabarovsk Territory	809 000	809 000	0
Amur Region	6 591 744	5 807 024	784 720
Magadan Region	0	0	0
Sakhalin Region	62 000	62 000	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 1.08.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 986 658 047	1 837 209 268	2 149 448 779
Belgorod Region	70 476	70 476	0
Bryansk Region	0	0	0
Vladimir Region	76 405	0	76 405
Voronezh Region	7 603	7 603	0
Ivanovo Region	1 820 337	1 802 143	18 194
Kaluga Region	30 000	30 000	0
Kostroma Region	1 044 125	984 714	59 411
Kursk Region	0	0	0
Lipetsk Region	1 080 935	1 080 935	0
Moscow Region	1 604 558	1 209 557	395 001
Orel Region	132 533	43 000	89 533
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	118 000	118 000	0
Yaroslavl Region	57 319	57 319	0
City of Moscow	3 980 615 756	1 831 805 521	2 148 810 235
North-Western Federal District	67 947 823	31 732 917	36 214 906
Republic of Karelia	0	0	0
Komi Republic	900 000	900 000	0
Akhangel'sk Region	49 000	49 000	0
Vologda Region	636 337	577 008	59 329
Kaliningrad Region	293 754	289 009	4 745
Leningrad Region	20 000	20 000	0
Murmansk Region	215 283	208 000	7 283
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	65 833 449	29 689 900	36 143 549
Southern Federal District	9 319 309	6 719 144	2 600 165
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 994 065	2 463 064	531 001
Astrakhan Region	520 791	500 000	20 791
Volgograd Region	773 000	773 000	0
Rostov Region	5 031 453	2 983 080	2 048 373
North-Caucasian Federal District	1 490 381	1 490 381	0
Republik of Daghestan	792 370	792 370	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	10 000	10 000	0
Karachai-Cherkess Republic	60 000	60 000	0
Republic of North Ossetia - Alania	130 000	130 000	0
Chechen Republic	0	0	0
Stavropol Territory	498 011	498 011	0
Volga Federal District	101 642 485	89 934 038	11 708 447
Republic of Bashkortostan	7 233 995	5 992 976	1 241 019
Republic of Marii El	0	0	0

Republic of Mordovia	257 400	257 400	0
Republic of Tatarstan	33 961 396	25 183 811	8 777 585
Udmurt Republic	2 804 171	2 289 574	514 597
Chuvash Republic	359 051	359 051	0
Perm Territory	161 000	161 000	0
Kirov Region	429 078	429 078	0
Nizhny Novgogrod Region	3 280 529	3 059 678	220 851
Orenburg Region	1 618 992	1 618 992	0
Penza Region	0	0	0
Samara Region	50 908 732	49 978 478	930 254
Saratov Region	579 141	555 000	24 141
Ulyanovsk Region	49 000	49 000	0
Ural Federal District	73 550 593	41 309 128	32 241 465
Kurgan Region	20 000	20 000	0
Sverdlovsk Region	10 426 692	5 776 706	4 649 986
Tyumen Region	59 669 302	32 307 661	27 361 641
Chelyabinsk Region	3 434 599	3 204 761	229 838
Siberian Federal District	6 310 305	4 011 904	2 298 401
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	445 000	445 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	861 947	861 947	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	258 638	231 871	26 767
Irkutsk Region	368 750	368 750	0
Kemerovo Region	841 225	841 225	0
Novosibirsk Region	1 999 113	602 964	1 396 149
Omsk Region	1 326 224	560 147	766 077
Tomsk Region	109 408	0	109 408
Far Eastern Federal District	10 396 962	8 932 580	1 464 382
Republic of Sakha (Yakutia)	3	3	0
Kamchatka Territory	424 669	424 669	0
Primorskiy Territory	2 645 435	1 909 884	735 551
Khabarovsk Territory	817 748	809 000	8 748
Amur Region	6 447 107	5 727 024	720 083
Magadan Region	0	0	0
Sakhalin Region	62 000	62 000	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	1.07.12	1.08.12
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	18,1	14,7	14,6	13,8	13,3
Ratio of core capital to risk-weighted assets	11,4	9,3	10,0	9,5	9,0
Ratio the value of credit risk on balance sheet assets	59,6	58,8	58,7	58,7	50,2
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	6,6	6,6
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	1,8	1,7
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	229,5	227,2
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	5,1	4,8	4,8	4,7	4,7
mining	3,6	2,9	3,0	3,1	3,1
manufacturing	16,0	15,2	15,1	14,5	14,4
production and distribution of energy, gas and water	2,6	2,9	2,9	2,8	2,8
constructing	5,9	5,6	5,6	5,6	5,7
wholesale and retail trade, car and household appliance repair	17,1	15,6	15,6	15,4	15,4
transport and communication	3,8	5,4	5,1	5,3	5,3
other economic activities	22,2	22,3	21,6	21,3	21,1
individuals	23,7	25,3	26,4	27,2	27,5
of which					
mortgage loans	6,6	6,7	6,9	7,0	7,0
<i>Geographical distribution of interbank loans and deposits²⁾</i>					
Russian Federation	41,1	41,6	36,9	36,0	35,1
United Kingdom	21,4	20,2	21,8	20,0	19,8
USA	2,5	3,0	3,0	3,1	3,8
Germany	6,0	4,2	4,8	4,5	3,9
Austria	3,7	6,6	8,3	9,4	7,3
France	4,0	2,7	2,8	2,7	2,4
Italy	0,1	2,7	2,9	3,0	2,5
Cyprus	5,0	6,6	6,0	7,5	8,4
Netherlands	2,6	3,2	2,8	2,8	2,9
Other	13,6	9,0	10,8	11,0	14,1
Liquidity					
Ratio of high liquid assets to total assets	13,5	11,8	11,6	11,4	11,1
Ratio of liquid assets to total assets	26,8	23,9	22,1	21,5	20,9
Ratio of high liquid assets to demand liabilities (N2)	64,8	60,1	59,7	61,2	56,2
Ratio of liquid assets to short-term liabilities (N3)	94,3	81,6	81,2	80,9	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	84,2	84,0
Ratio of clients' funds to total loans ³⁾	109,5	105,3	101,0	99,6	99,0
Market risk⁴⁾ to total own funds (capital)⁵⁾	48,6	49,7	50,8	53,1	52,6
of which					
Interest rate risk	36,7	33,8	35,7	35,5	35,0
Equity position risk	8,6	12,9	12,2	13,6	13,9
Foreign exchange risk	3,2	3,0	2,8	4,0	3,7
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	4,2	3,9	3,9	3,7
Banks' financial result over the reporting period (billion rubles)	573,4	848,2	267,9	507,0	590,0
as percent of the banking sector assets ⁶⁾	1,9	2,4	0,7	1,2	1,4
as percent of the banking sector own funds (capital) ⁶⁾	12,5	17,6	5,1	9,5	11,0
Return on assets⁷⁾	1,9	2,4	2,4	2,3	2,2
Return on equity⁷⁾	12,5	17,6	18,2	17,7	17,5

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
1.07.12	5 468,3	237,7	7	2,3	51	62,8	282	148,9	289	5 016,6	336
1.08.12	5 572,9	235,9	7	2,2 ²	52 ²	62,3	278	149,9	289	5 122,6	337
Reference data: own funds (capital) adequacy ratio as of 1.08.12, %	13,3	16,1 ³		37,1		25,7		17,2		13,1	

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 effect.

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

³ CIs with positive own funds (capital).

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

Indicators	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 201,0	1 282,0	1 287,1	1 304,5	1 309,1
Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 377,9	5 468,3	5 572,9
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	24,5	23,9	23,9	23,5

Table 42

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

Indicators	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
1. Factors of own funds (capital) increase	112,4	115,2	115,3	115,8	115,7
1.1. Authorised capital	25,4	24,5	24,0	23,9	23,5
1.2. Issue income	21,7	21,5	21,1	22,4	22,0
1.3. Credit institutions' profit and funds	37,1	42,9	44,9	45,1	45,3
1.4. Subordinated loans	24,3	22,7	21,6	20,7	21,1
1.5. Increase in value of property due to revaluation	3,9	3,7	3,8	3,8	3,7
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	12,4	15,2	15,3	15,8	15,7
2.1. Losses	1,1	1,7	1,7	1,9	2,1
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,1	0,1	0,1	0,1	0,1
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0,5	0,2	0,2	0,1	0,1
2.6. Credit institutions' portfolio of shares	10,0	12,4	12,6	13,1	12,8
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**The value of credit risk on balance sheet assets (billion rubles)**

The value of credit risk on balance sheet assets ¹	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
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	873,6	931,6
3 rd group of assets	86,2	146,7	109,1	127,1	120,3
4 th group of assets	19 450,0	23 482,4	23 431,3	24 964,4	21 566,1
5 th group of assets	13,3	0,6	12,5	8,7	6,5
The value of credit risk on balance sheet assets	20 161,7	24 459,4	24 361,4	25 973,8	22 624,6

¹ Assets recognized in balance sheet are taken into account

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

Own funds (capital) adequacy ratio of the banking sector

		1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
1	Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 377,9	5 468,3	5 572,9
2	Risk-weighted assets, billion rubles	26 164,3	35 760,6	36 714,9	39 657,9	41 823,5
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	20 161,7	24 460,3	24 361,4	25 973,8	22 624,6
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 000,3	1 367,5	1 488,3	1 614,4	1 596,9
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	50,0	67,7	79,3	89,4	93,0
	- the value of credit risk on contingent credit liabilities, billion rubles	1 753,5	2 976,4	3 056,1	3 292,8	3 283,3
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	109,3	303,7	190,0	236,9	186,7
	- the value of operational risk, billion rubles	1 007,5	1 959,0	1 966,7	2 170,5	3 121,0
	- market risk, billion rubles	2 081,9	2 377,7	2 489,1	2 652,1	2 687,1
	- higher-risk transactions, billion rubles	-	2 248,3	3 215,4	3 836,2	8 505,2
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	18,1	14,7	14,6	13,8	13,3

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		1.07.12		1.08.12	
	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	2	0,0
From 10% to 12%	53	6,4	107	34,3	118	23,3	127	37,9	179	40,6
From 12% to 14%	86	20,4	125	16,6	118	25,3	136	42,2	113	39,6
14% and more	868	73,1	744	49,1	736	51,3	700	19,9	669	19,8
Banking sector, total	1012	100,0	978	100,0	975	100,0	965	100,0	965	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	1.07.12	1.08.12
Loans	Standard	45,5	53,4	53,7	55,3	56,0
	Substandard	34,7	29,4	28,8	27,9	27,6
	Doubtful	11,4	10,4	10,6	9,8	9,5
	Problem	2,9	2,7	2,6	2,8	2,9
	Loss	5,4	4,1	4,3	4,1	4,1
Loan loss provision (LLP)	Estimated LLP	11,0	9,1	9,2	8,9	9,7
	Estimated LLP adjusted for collateral	8,8	7,2	7,3	7,0	7,0
	LLP made	8,8	7,2	7,3	7,0	6,9
	LLP made as percent of estimated LLP	79,8	79,5	78,9	78,6	71,2
	LLP made as percent of estimated LLP adjusted for collateral	100,2	100,0	99,8	99,9	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	14,4	14,3

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

Table 47

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.11		1.01.12		1.04.12		1.07.12		1.08.12	
	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	6 738,7	100,0	6 944,9	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	554,2	8,2	570,6	8,2
1.2. Loans to individuals	3 732,2	91,8	5 115,1	91,5	5 518,3	91,8	6 184,4	91,8	6 374,1	91,8
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0	0,2	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17,9	-	19,2	-	20,4	-	21,3	-	21,6
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	-	5,2	-	5,2
4. Claims grouped into portfolios of homogeneous claims - total	22,2	100,0	38,6	100,0	44,0	100,0	53,0	100,0	51,1	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	25,9	48,8	23,8	46,6
4.2. Portfolios of homogeneous claims on individuals	7,9	35,5	19,1	49,6	23,4	53,3	27,1	51,2	27,3	53,4
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	-	23,6	-	25,0

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 1.08.12¹

	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	570 614,1	100,0	11 698,0	100,0	2,1
of which by quality categories					
1.1. Quality Category I	1 534,8	0,3	0,0	0,0	0,0
1.2. Quality Category II	557 673,7	97,7	5 268,9	45,0	0,9
1.3. Quality Category III	2 280,9	0,4	281,4	2,4	12,3
1.4. Quality Category IV	2 732,4	0,5	880,5	7,5	32,2
1.5. Quality Category V	6 269,9	1,1	5 258,8	45,0	83,9
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	166,3	100,0	0,9	100,0	0,6
of which by quality categories					
2.1. Quality Category I	158,8	95,5	0,0	0,0	0,0
2.2. Quality Category II	6,7	4,0	0,1	7,1	1,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,9	0,5	0,9	92,9	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	570 780,4		11 699,0		2,1
4. Homogeneous claims grouped into portfolios - total	23 774,0	100,0	6 369,6	100,0	26,8
of which by quality categories					
4.1. Quality Category I	8 407,8	35,4	0,0	0,0	0,0
4.2. Quality Category II	8 037,7	33,8	118,0	1,9	1,5
4.3. Quality Category III	1092,9	4,6	64,9	1,0	5,9
4.4. Quality Category IV	45,2	0,2	15,9	0,3	35,3
4.5. Quality Category V	6190,5	26,0	6170,8	96,9	99,7
5. Claims for interest payments - total	3 779,9	100,0	783,2	100,0	20,7
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	821,6	21,7	740,3	94,5	90,1

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

Homogeneous loans and claims on individuals and provisions made as of 1.08.12¹

	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	6 374 134,7	100,0	347 978,2	100,0	5,5
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	389 521,1	6,1	13 318,3	3,8	3,4
1.1.2. residential real estate (mortgage) loans, total	1 457 293,7	22,9	36 502,1	10,5	2,5
1.1.3. car loans, total	679 836,2	10,7	37 285,8	10,7	5,5
1.1.4. other consumer loans, total	3 817 257,3	59,9	259 839,2	74,7	6,8
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	2 840 706,2	44,6	36 533,6	10,5	1,3
1.2.2. a portfolio of loans without overdue payments	2 996 727,4	47,0	32 688,1	9,4	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	120 513,9	1,9	4 613,6	1,3	3,8
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	72 961,3	1,1	19 625,0	5,6	26,9
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	52 376,9	0,8	29 021,9	8,3	55,4
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	260 622,6	4,1	224 463,1	64,5	86,1
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	5 935 635,2	93,1	65 163,0	18,7	1,1
1.3.2. Quality category III	86 387,2	1,4	11 159,2	3,2	12,9
1.3.3. Quality category IV	58 518,1	0,9	24 544,2	7,1	41,9
1.3.4. Quality category V	293 594,3	4,6	247 111,8	71,0	84,2
2. Claims grouped into portfolios of homogeneous claims - total	27 289,5	100,0	6 371,5	100,0	23,3
of which by quality categories					
2.1. Quality category I	606,4	2,2	0,0	0,0	0,0
2.2. Quality category II	19 347,4	70,9	196,0	3,1	1,0
2.3. Quality category III	547,1	2,0	84,4	1,3	15,4
2.4. Quality category IV	452,0	1,7	192,7	3,0	42,6
2.5. Quality category V	6336,6	23,2	5898,5	92,6	93,1
3. Claims for interest payments - total	82 122,9	100,0	23 715,6	100,0	28,9
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	28 086,2	34,2	22 304,0	94,0	79,4

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	1.07.12	1.08.12	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
Substandard	8,9	8,3	8,1	8,5	8,3	2,3	2,1	2,0	2,2	2,1
Doubtful	19,9	22,9	22,1	21,8	21,3	15,3	15,9	15,2	15,6	15,6
Problem	15,0	16,3	16,1	16,5	16,8	45,0	44,3	44,2	41,0	40,8
Loss	56,2	52,4	53,7	53,1	53,6	90,8	91,5	91,4	91,5	91,1

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	1.07.12	1.08.12
Overdue claims on loans, deposits and other placements, billion rubles	1035,9	1133,0	1211,9	1248,8	1267,4
Of which					
- among 20 largest-asset credit institutions, billion rubles	730,0	845,7	913,1	944,9	958,1
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	4,7	3,9	4,2	4,0	4,0
Overdue claims in rubles					
- billion rubles	886,2	994,1	1064,7	1080,7	1104,8
- as percent of total loans, deposits and other placements in rubles	5,5	4,7	4,9	4,6	4,6
Overdue claims in foreign currency					
- billion rubles	149,7	138,9	147,2	168,1	162,6
- 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	5,1	5,1
Overdue claims on loans and other placements with non-financial institutions	743,4	822,6	891,4	923,8	936,2
Share of overdue claims in total volume of loans and other placements with non-financial institutions	5,3	4,6	5,0	4,9	4,9
Overdue claims on loans and other funds provided to individuals	282,3	291,1	299,8	304,3	310,6
Share of overdue claims in total volume of loans and other placements with individuals	6,9	5,2	5,1	4,6	4,6

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	1.07.12	1.08.12	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
No overdue claims	142	134	130	127	126	1,9	1,9	1,8	1,7	1,4
Less than 5%	565	638	625	641	633	70,4	79,8	79,9	80,8	81,0
From 5 to 10%	187	110	124	101	111	23,2	13,4	13,4	13,1	12,8
From 10 to 15%	42	35	29	34	31	3,7	0,8	1,1	0,5	0,8
From 15 to 20%	20	10	15	10	10	0,3	3,4	0,3	0,5	0,3
From 20 to 60%	13	7	8	8	8	0,4	0,4	3,2	3,1	3,1
From 60 to 90%	4	2	3	3	2	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	0	0	1	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	39	42	41	41	42	0,1	0,3	0,2	0,2	0,6

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

Indicators	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
Large credit risks of the banking sector total, bln rubles	8 736,3	11 971,6	11 965,4	12 550,9	12 663,7
Share of large credit risks in the banking sector assets, %	25,8	28,8	28,8	28,4	28,1

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

	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
Volume of large loans, billion rubles	5 323,9	6 207,7	6 040,4	6 382,3	6 390,1
of which:					
Volume of secured loans , billion rubles	1 586,4	1 442,8	1 403,8	1 396,2	1 445,8
Volume of I quality category collateral, billion rubles	500,0	324,8	308,5	334,4	365,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	98,6	14,9	14,7	9,4	42,4
Volume of II quality category collateral, billion rubles	1 429,2	1 285,6	1 338,9	1 235,5	1 245,7
of which:					
collateral of securities, issued by legal entities, billion rubles	589,9	290,0	325,7	247,0	272,5
collateral of proprietary rights (claims), billion rubles	430,3	491,8	496,6	494,1	491,4

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

Table 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		
	2010		2011		1st quarter of 2012		2010		2011		1st quarter of 2012		2010		2011		1st quarter of 2012		1 st quarter of 2010	1 st quarter of 2011	1 st quarter of 2012
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	64,6	65,1	67,6	65,8	66,7	67,2	160,9	190,4	198,8	191,9	191,6	195,7	37,9	34,3	31,1	33,1	32,4	31,5	2,8	4,0	2,8
Agriculture, hunting and forestry	44,2	44,3	46,2	45,1	45,5	45,8	179,0	179,5	198,9	185,6	184,2	185,8	65,3	67,6	65,9	67,6	69,2	67,0	1,1	1,9	1,7
Mining	77,0	77,2	77,2	77,3	77,8	79,0	294,8	340,3	336,9	282,4	288,3	297,9	22,3	15,7	14,2	11,3	11,2	9,4	3,1	4,8	4,0
Manufacturing	44,6	46,2	46,2	44,8	37,2	37,5	127,6	149,7	147,2	151,6	143,7	143,9	52,4	46,7	43,7	51,2	51,0	49,7	2,7	2,8	1,6
Production and distribution of energy, gas and water	64,2	65,4	79,7	69,6	72,9	72,3	80,9	84,0	187,6	162,4	161,6	163,0	39,0	37,7	30,1	33,7	34,3	33,9	2,5	3,7	1,2
Construction	20,0	21,6	21,5	17,8	20,0	18,0	96,2	104,1	100,8	101,9	103,7	100,1	17,0	22,0	27,7	25,4	25,8	25,3	0,5	1,1	-0,5
Wholesale and retail trade, car and household appliance repair	36,5	45,9	27,7	26,9	21,3	21,2	116,0	164,8	136,1	140,9	127,3	129,1	39,2	49,4	34,9	34,1	32,5	34,4	1,5	2,2	1,6
Transport and communication	62,1	63,5	65,4	62,7	63,1	63,9	126,8	127,7	149,0	163,3	168,0	173,3	45,1	48,5	45,9	48,2	47,5	47,0	1,5	3,2	2,4

* 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		1.07.12		1.08.12	
	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	53,1	100,0	52,6	100,0
Of which										
- interest rate risk (IRR)	36,7	75,6	33,8	68,0	35,7	70,4	35,5	66,9	35,0	66,5
- equity position risk (EPR)	8,6	17,8	12,9	26,0	12,2	24,0	13,6	25,5	13,9	26,5
- foreign exchange risk (FER)	3,2	6,6	3,0	6,0	2,8	5,6	4,0	7,5	3,7	7,0
Reference data:										
Number of credit institutions ¹	641		621		616		622		618	
Share of credit institutions' assets ¹ in total banking sector assets, %	90,9		92,3		92,4		92,4		92,5	

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	1.07.12	1.08.12
Share of assets in foreign currency in total assets, %	24,1	23,3	22,7	23,8	23,5
of which:					
- 20 largest-asset credit institutions	25,6	25,2	24,8	26,0	25,3
Share of liabilities in foreign currency in total liabilities, %	22,7	21,5	21,1	22,1	22,0
of which:					
- 20 largest-asset credit institutions	24,1	23,2	23,0	24,1	23,6
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	1,5
of which:					
- 20 largest-asset credit institutions	1,6	1,9	1,9	1,9	1,6

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	1.07.12	1.08.12
Balance sheet positions					
Claims, bln rubles	8 143,6	9 688,9	9 430,0	10 519,3	10 612,8
Liabilities, bln rubles	7 690,0	8 955,6	8 781,0	9 792,5	9 941,9
Net balance sheet position, bln rubles	453,6	733,4	649,0	726,8	670,9
Net balance sheet position to own funds (capital), % ¹	9,6	14,0	12,1	13,3	12,1
Off-balance sheet positions ²					
Claims, bln rubles	3 485,7	5 228,6	5 733,4	6 663,0	6 041,7
Liabilities, bln rubles	3 396,1	5 398,4	5 875,8	6 793,4	6 060,2
Net balance sheet position, bln rubles	89,6	-169,8	-142,4	-130,4	-18,5
Net balance sheet position to own funds (capital), % ¹	1,9	-3,2	-2,7	-2,4	-0,3

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 (OFXP) requirements

	2010				2011				2012	
	I	II	III	IV	I	II	III	IV	I	II
Number of credit institutions that exceeded the OFXP limits	5	4	6	6	6	4	5	5	6	5
Of which:										
- 20 largest-asset credit institutions	1	0	0	0	0	0	1	0	0	0
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %										
- credit institutions with licence to conduct banking operations in foreign currency	2,2	0,7	0,8	0,2	0,2	0,1	3,4	0,03	0,04	0,17
- On 20 largest-asset credit institutions	2,7	0,0	0,0	0,0	0,0	0,0	4,4	0,0	0,0	0,0

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
1.07.12	326	15,0	-41,5	7,3	-33,8	-26,5	1 338,8	-2,0
1.08.12	343	7,3	-30,7	9,0	-32,3	-23,3	1 218,4	-1,9
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
1.07.12	569	235,6	-126,0	179,2	-69,5	109,7	4 153,2	2,6
1.08.12	551	252,8	-162,0	167,3	-76,5	90,8	4 287,0	2,1

Open currency positions of the banking sector by currencies as of 1.08.12

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	382	-70,2	-3,2	102,8	-173,0
long	512	39,0	1,2	153,7	-114,7
EUR					
short	409	-22,7	-0,5	-175,1	152,4
long	478	11,7	0,9	20,7	-9,0
GBP					
short	86	-4,1	-0,1	-13,6	9,6
long	291	17,2	0,9	17,9	-0,6

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	1.07.12	1.08.12
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	27,3	28,5	27,1	27,0	28,5
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,5	24,1	23,1	22,7	23,2
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-7,8	-4,7	-4,2	-3,7	-2,8

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	1.07.12	1.08.12	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
Less than 0	594	608	601	610	609	61,5	51,5	60,1	51,2	50,6
From 0 to 20	365	316	320	310	310	36,7	47,1	39,5	48,4	49,1
More than 20	53	54	54	45	45	1,8	1,4	0,5	0,4	0,3
Data not available	0	0	0	0	1	0,0	0,0	0,0	0,0	0,0
Total	1012	978	975	965	965	100,0	100,0	100,0	100,0	100,0

Table 64**The relation of short-term assets and short-term liabilities¹ of the banking sector**

	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,5	48,0	49,8	49,9	48,0
Liabilities with maturity up to 30 days, as percent of total liabilities	42,0	43,0	44,1	44,2	43,3
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	21,1	19,9	17,5	17,1	18,2

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	1.07.12	1.08.12	1.01.11	1.01.12	1.04.12	1.07.12	1.08.12
Less than 0	455	446	393	384	383	21,7	25,6	23,1	20,9	24,7
From 0 to 20	250	208	223	189	183	20,4	12,3	21,0	18,7	11,5
More than 20	307	324	359	392	398	57,9	62,1	55,9	60,4	63,8
Data not available	0	0	0	0	1	0,0	0,0	0,0	0,0	0,0
Total	1012	978	975	965	965	100,0	100,0	100,0	100,0	100,0