

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

## *ANALYTICAL DATA*

(INTERNET-VERSION)

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The Summary Methodology to "Review of the Banking Sector of the Russian Federation" (18th 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)	544,0 10,4	791,9 11,8	621,5 10,3	595,8 9,0	711,3 8,5
4.	Securities acquired by credit institutions (billion rubles) <sup>1</sup> 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 <sup>2</sup> 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) <sup>3</sup> as % of GDP as % of the banking sector liabilities <sup>2</sup>	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
<b>Reference data</b>						
<b>Indicator (billion rubles)</b>		<b>1.01.08</b>	<b>1.01.09</b>	<b>1.01.10</b>	<b>1.01.11</b>	<b>1.01.12</b>
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)		5 217,2	6 705,5	6 040,8	6 625,0	8 406,6
Income of the population		21 311,5	25 244,0	28 708,4	32 099,7	35 192,6

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

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

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other 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
1.09.12	1,0	25,0	2,0	17,2	2,1	22,0	3,6	43,2	1,6	21,6	1,7	18,3
1.10.12	0,7	19,3	-0,7	15,5	0,6	16,9	2,5	41,7	0,2	19,6	2,0	9,6
<b>Reference data:</b>												
Increase from the beginning of the current year	10,2		7,7		10,1		29,3		10,0		4,6	
Increase over the same period of the previous year	13,7		3,3		18,6		24,0		11,2		20,1	

**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
<b>Reference Data:</b>							
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	1.07.12	1.09.12	1.10.12
Credit institutions registered by the Bank of Russia and other authorities	1146	1112	1102	1101	1098
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1012	978	965	963	962
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	1	2	0
Credit institutions with their banking licenses being revoked (cancelled)	132	134	136	136	136
Credit institutions licensed to conduct operations in foreign currency	677	661	651	648	648
Credit institutions holding general licences	283	273	271	271	270

Table 5

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

Federal district	1.01.11		1.01.12		1.07.12		1.09.12		1.10.12	
	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	564	58,4	565	58,7	565	58,7
of which the City of Moscow and Moscow Region	525	51,9	512	52,4	504	52,2	505	52,4	505	52,5
North-Western	71	7,0	69	7,1	70	7,3	70	7,3	70	7,3
Southern	47	4,6	45	4,6	46	4,8	46	4,8	46	4,8
North-Caucasian	57	5,6	56	5,7	54	5,6	54	5,6	54	5,6
Volga	118	11,7	111	11,3	107	11,1	105	10,9	105	10,9
Ural	51	5,0	45	4,6	45	4,7	45	4,7	45	4,7
Siberian	56	5,5	54	5,5	53	5,5	53	5,5	53	5,5
Far Eastern	27	2,7	26	2,7	26	2,7	25	2,6	24	2,5
<b>Russian Federation</b>	<b>1012</b>	<b>100,0</b>	<b>978</b>	<b>100,0</b>	<b>965</b>	<b>100,0</b>	<b>963</b>	<b>100,0</b>	<b>962</b>	<b>100,0</b>

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	1.10.12	1.01.11	1.01.12	1.10.12	1.01.11	1.01.12	1.10.12	1.01.11	1.01.12	1.10.12	1.01.11	1.01.12	1.10.12	1.01.11	1.01.12	1.10.12
Central	585	572	565	119	120	110	484	463	425	69	67	63	18	18	19	17	16	16
of which the City of Moscow and Moscow Region <sup>1</sup>	525	512	505	101	104	98	127	131	128	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	17	284	282	279	412	434	443	2	2	2	10	10	11
North-Caucasian	57	56	54	74	81	86	99	96	81		70	58	3	4	4	3	3	3
Volga	118	111	105	102	99	88	526	520	508	239	248	263	6	6	5	18	19	19
Ural	51	45	45	112	98	83	224	227	216	137	159	169	4	4	4	8	8	8
Siberian	56	54	53	28	26	23	338	321	300	402	401	395	2	2	2	12	11	11
Far Eastern	27	26	24	12	8	7	135	128	118	346	376	381	1	1	1	5	5	4
<b>Russian Federation</b>	<b>1012</b>	<b>978</b>	<b>962</b>	<b>494</b>	<b>464</b>	<b>423</b>	<b>2432</b>	<b>2343</b>	<b>2229</b>	<b>161</b>	<b>162</b>	<b>161</b>	<b>38</b>	<b>38</b>	<b>38</b>	<b>83</b>	<b>83</b>	<b>84</b>

<sup>1</sup> 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		1.07.12		1.09.12		1.10.12	
	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	22 285 769	50,4	23 260 610	51,1	23 237 835	50,7
From 6 to 20	7 051 684	20,9	8 413 454	20,2	8 766 724	19,8	8 796 290	19,3	8 934 728	19,5
From 21 to 50	3 931 248	11,6	4 564 408	11,0	5 027 489	11,4	5 112 385	11,2	5 207 436	11,4
From 51 to 200	4 616 510	13,7	5 389 002	13,0	5 667 755	12,8	5 828 873	12,8	5 928 141	12,9
From 201 to 500	1 584 615	4,7	1 916 580	4,6	2 009 101	4,5	2 013 913	4,4	2 036 633	4,4
From 501	481 445	1,4	539 359	1,3	508 833	1,1	510 418	1,1	516 196	1,1
<b>Total</b>	<b>33 804 628</b>	<b>100,0</b>	<b>41 627 520</b>	<b>100,0</b>	<b>44 265 672</b>	<b>100,0</b>	<b>45 522 488</b>	<b>100,0</b>	<b>45 860 969</b>	<b>100,0</b>



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	1.07.12	1.09.12	1.10.12
Central	54,9	56,3	56,6	57,3	56,9
of which the City of Moscow and Moscow Region	55,3	56,8	57,0	57,8	57,3
North-Western	71,9	68,7	68,0	66,5	66,1
Southern	69,0	68,6	69,5	69,2	69,7
North-Caucasian	45,5	43,4	46,3	45,4	46,1
Volga	43,4	44,8	46,7	47,2	47,2
Ural	60,2	66,5	66,5	68,0	67,8
Siberian	78,7	75,1	73,7	73,8	73,6
Far Eastern	72,6	74,8	76,7	77,6	82,7
<b>Russian Federation</b>	<b>47,7</b>	<b>50,0</b>	<b>50,3</b>	<b>51,1</b>	<b>50,7</b>

Table 9

**Operating credit institutions ranged by assets (distribution and change over the period 1.01.12 - 1.10.12)**

Groups of credit institutions ranged by assets as of 1.01.12		Number of credit institutions as of 1.01.12	Groups as of 1.10.12						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
<b>1</b>	First 5	5	5							
<b>2</b>	From 6 to 20	15		14	1					
<b>3</b>	From 21 to 50	30		1	26	3				
<b>4</b>	From 51 to 200	150			3	134	11			2
<b>5</b>	From 201 to 500	300				13	264	14	6	3
<b>6</b>	From 501	478					25	441	11	1
Became operating after 1.01.12								4		
<b>Total over the period</b>								17		6
<b>Total as of 1.01.12<sup>1</sup></b>		<b>978</b>								
<b>Total as of 1.10.12<sup>1</sup></b>		<b>962</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>459</b>		

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

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

Table 10

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

	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
<b>Credit institutions with foreign participation over 50%</b>					
Assets	18,0	16,9	18,3	17,7	17,8
Own funds (capital)	19,1	17,6	19,0	19,2	19,6
Correspondent accounts with non-resident banks	20,3	14,3	14,1	17,6	22,3
Loans and other placements with non-financial organisations	15,1	14,0	15,0	14,7	14,7
Loans and other placements with individuals	25,7	22,0	21,9	22,0	22,1
Loans, deposits and other placements with credit institutions	25,1	30,0	30,9	27,5	27,1
Individual deposits	11,5	11,4	12,9	13,2	13,4
Funds raised from organisations <sup>1</sup>	17,6	17,4	18,8	18,1	18,4
Profit (loss) of the current year	20,7	17,4	18,4	20,6	20,5
<b>Reference data:</b>					
Number of credit institutions	111	113	117	119	117
<b>of which 100% foreign-owned credit institutions</b>					
Assets	11,0	10,0	10,4	9,8	9,8
Own funds (capital)	12,1	11,1	11,4	11,4	11,7
Correspondent accounts with non-resident banks	9,2	6,9	6,8	10,7	13,5
Loans and other placements with non-financial organisations	9,2	8,3	8,2	7,9	7,8
Loans and other placements with individuals	14,9	10,7	10,1	10,2	10,7
Loans, deposits and other placements with credit institutions	20,0	24,2	25,2	20,9	20,6
Individual deposits	5,3	5,4	5,5	5,6	6,0
Funds raised from organisations <sup>1</sup>	11,0	10,7	11,2	10,4	10,5
Profit (loss) of the current year	15,1	12,0	11,1	13,4	13,5
<b>Reference data:</b>					
Number of credit institutions	80	77	76	76	75

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

Table 11

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

	1.01.11		1.01.12		1.07.12		1.09.12		1.10.12	
	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	1870,1	4,2	1979,4	4,3	1943,3	4,2
Own funds (capital)	105,4	2,2	249,7	4,8	237,7	4,3	225,9	4,0	219,2	3,9
Loans and other placements with non-financial organisations	300,0	2,1	680,0	3,8	688,5	3,7	702,6	3,6	675,5	3,5
of which overdue claims	24,3	3,3	163,4	19,9	240,5	26,0	238,7	25,0	235,3	24,7
Loans and other placements with individuals	70,8	1,7	129,3	2,3	142,7	2,2	151,2	2,2	149,8	2,1
of which overdue claims	8,9	3,2	19,5	6,7	20,2	6,6	20,3	6,4	19,0	6,0
Individual deposits	164,5	1,7	303,2	2,6	309,6	2,4	316,4	2,4	294,9	2,3
Funds raised from organisations	335,2	3,0	799,6	5,7	803,9	5,8	805,9	5,6	783,7	5,4
<b>Reference data:</b>										
Number of credit institutions <sup>1</sup>	14	1,4	8	0,8	7	0,7	7	0,7	6	0,6

<sup>1</sup> Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 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	1.07.12	1.09.12	1.10.12
1.	Money, precious metals and gemstones	912,6	1 225,6	1 097,0	1 140,8	1 206,9
1.1.	of which: money	862,4	1 125,0	986,4	1 001,0	1 040,9
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 809,0	1 747,4	1 348,9	1 329,6	1 276,0
3.	Correspondent accounts with credit institutions	853,6	1 000,6	1 096,5	1 237,6	1 313,5
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	164,3	227,4	228,7	209,6	211,4
3.2.	Correspondent accounts with non-resident banks	689,3	773,1	867,8	1 028,1	1 102,1
4.	Securities acquired by credit institutions, total	5 829,0	6 211,7	6 587,9	6 546,8	6 751,4
	of which					
4.1.	Debt securities	4 419,9	4 676,2	4 964,9	4 908,5	4 993,1
4.2.	Shares	710,9	914,4	903,6	901,7	887,6
4.3.	Discounted promissory notes	330,0	233,9	278,0	285,2	310,9
4.4.	Shares in associates and subsidiaries	368,2	387,3	441,4	451,4	559,7
5.	Other participation in authorised capital	132,1	291,9	307,2	314,7	316,5
6.	Derivatives with fair value being an asset	-	-	188,1	165,0	158,4
7.	Loans, total	22 166,7	28 737,0	31 142,7	32 211,1	32 271,7
	of which:					
7.1.	Loans, deposits and other placements	22 140,2	28 699,2	31 109,0	32 176,7	32 236,4
	of which overdue claims	1 035,9	1 133,0	1 248,8	1 292,7	1 290,5
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	14 062,9	17 715,3	18 806,0	19 383,0	19 499,1
	of which overdue claims	743,4	822,6	923,8	955,0	952,3
7.1.2.	Loans and other placements with individuals	4 084,8	5 550,9	6 572,6	6 998,8	7 175,9
	of which overdue claims	282,3	291,1	304,3	317,0	317,8
7.1.3.	Loans, deposits and other placements with credit institutions	2 921,1	3 958,0	4 072,3	4 073,5	3 800,4
	of which overdue claims	4,6	5,1	5,4	5,3	5,4
8.	Fixed assets (tangible and intangible), other real estate and inventories	864,6	973,8	1 013,8	1 036,3	1 051,0
8.1	of which real estate, temporarily out of use in operating activities	-	-	113,9	117,8	119,7
9.	Allocation of profit	132,1	173,2	106,8	121,5	136,2
9.1.	of which income tax	122,7	155,4	106,7	121,0	135,6
10.	Other assets, total	1 105,0	1 266,4	1 376,9	1 418,9	1 379,4
	of which:					
10.1.	Float	524,6	589,8	572,1	555,6	540,4
10.2.	Receivables	154,5	181,0	216,1	222,8	222,5
10.3.	Deferred expenses	77,9	94,3	109,9	110,0	109,0
<b>Banking sector assets</b>		<b>33 804,6</b>	<b>41 627,5</b>	<b>44 265,7</b>	<b>45 522,5</b>	<b>45 861,0</b>

Table 13

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

(billion rubles)

Liabilities <sup>1</sup>		1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
1.	Funds and profit of credit institutions	4 339,1	4 963,0	5 259,3	5 463,1	5 547,0
	Of which:					
1.1.	Funds of credit institutions	2 599,6	2 719,9	2 879,2	2 926,4	2 939,7
1.2.	Profit (losses), including financial result of the previous year	1 739,5	2 243,1	2 380,2	2 536,7	2 607,2
	Of which:					
1.2.1.	Profit (losses) of the current year	573,4	848,2	507,0	677,8	750,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	325,7	1 212,1	2 250,7	2 402,6	2 350,6
3.	Accounts of credit institutions	255,7	336,4	354,0	311,2	332,5
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	154,4	216,6	204,8	185,7	186,9
3.2.	Correspondent accounts of non-resident credit institutions	93,9	105,5	136,9	116,9	133,7
4.	Loans, deposits and other funds raised from other credit institutions	3 754,9	4 560,2	4 221,6	4 456,7	4 317,6
5.	Clients' funds <sup>2</sup>	21 080,9	26 082,1	26 953,4	27 619,8	27 933,6
	Of which:					
5.1.	Budgetary funds in settlement accounts	32,7	37,8	43,6	44,1	41,5
5.2.	Government and other extra-budgetary funds in settlement accounts	12,0	7,1	4,4	5,4	3,7
5.3.	Funds of legal entities in settlement and other accounts	4 845,1	5 326,7	5 348,8	5 115,4	5 366,7
5.4.	Clients' float	220,6	288,1	326,8	299,6	342,5
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	8 215,4	8 928,5	8 916,4
5.6.	Individual deposits	9 818,0	11 871,4	12 833,4	13 032,1	13 057,6
5.7.	Clients' funds in factoring and forfeiting operations	15,7	21,9	21,0	21,3	26,2
6.	Bonds	537,9	666,7	807,2	872,1	924,7
7.	Promissory notes and bank acceptances	797,3	859,5	1 106,3	1 095,0	1 097,6
8.	Derivatives with fair value being a liability	-	-	158,9	122,1	119,0
9.	Other liabilities <sup>1</sup> , total	2 713,0	2 947,5	3 154,1	3 179,8	3 238,5
	Of which:					
9.1.	Provisions	2 192,0	2 318,8	2 400,6	2 450,6	2 459,2
9.2.	Float	255,1	325,0	328,6	295,1	311,6
9.3.	Payables	44,7	46,4	97,7	74,0	102,7
9.4.	Deferred income	5,5	5,5	5,2	5,3	5,3
9.5.	Interest payable	215,7	251,7	322,0	354,8	359,8
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>33 804,6</b>	<b>41 627,5</b>	<b>44 265,7</b>	<b>45 522,5</b>	<b>45 861,0</b>

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

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

Table 14

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

Assets		1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
1.	Money, precious metals and gemstones	2,7	2,9	2,5	2,5	2,6
1.1.	of which: money	2,6	2,7	2,2	2,2	2,3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	5,4	4,2	3,0	2,9	2,8
3.	Correspondent accounts with credit institutions	2,5	2,4	2,5	2,7	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	2,0	2,3	2,4
4.	Securities acquired by credit institutions, total	17,2	14,9	14,9	14,4	14,7
	of which					
4.1.	Debt securities	13,1	11,2	11,2	10,8	10,9
4.2.	Shares	2,1	2,2	2,0	2,0	1,9
4.3.	Discounted promissory notes	1,0	0,6	0,6	0,6	0,7
4.4.	Shares in associates and subsidiaries	1,1	0,9	1,0	1,0	1,2
5.	Other participation in authorised capital	0,4	0,7	0,7	0,7	0,7
6.	Derivatives with fair value being an asset	-	-	0,4	0,4	0,3
7.	Loans, total	65,6	69,0	70,4	70,8	70,4
	of which:					
7.1.	Loans, deposits and other placements	65,5	68,9	70,3	70,7	70,3
	of which overdue claims	3,1	2,7	2,8	2,8	2,8
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	41,6	42,6	42,5	42,6	42,5
	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	14,8	15,4	15,6
	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	9,2	8,9	8,3
	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	2,3	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	0,3	0,3
9.1.	of which income tax	0,4	0,4	0,2	0,3	0,3
10.	Other assets, total	3,3	3,0	3,1	3,1	3,0
	of which:					
10.1.	Float	1,6	1,4	1,3	1,2	1,2
10.2.	Receivables	0,5	0,4	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
<b>Banking sector assets</b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

Table 15

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

<b>Liabilities<sup>1</sup></b>		<b>1.01.11</b>	<b>1.01.12</b>	<b>1.07.12</b>	<b>1.09.12</b>	<b>1.10.12</b>
1.	Funds and profit of credit institutions	12,8	11,9	11,9	12,0	12,1
	Of which:					
1.1.	Funds of credit institutions	7,7	6,5	6,5	6,4	6,4
1.2.	Profit (losses), including financial result of the previous year	5,1	5,4	5,4	5,6	5,7
	Of which:					
1.2.1.	Profit (losses) of the current year	1,7	2,0	1,1	1,5	1,6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,0	2,9	5,1	5,3	5,1
3.	Accounts of credit institutions	0,8	0,8	0,8	0,7	0,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,5	0,5	0,4	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	9,5	9,8	9,4
5.	Clients' funds <sup>2</sup>	62,4	62,7	60,9	60,7	60,9
	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	12,1	11,2	11,7
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	18,6	19,6	19,4
5.6.	Individual deposits	29,0	28,5	29,0	28,6	28,5
5.7.	Clients' funds in factoring and forfeiting operations	0,0	0,1	0,0	0,0	0,1
6.	Bonds	1,6	1,6	1,8	1,9	2,0
7.	Promissory notes and bank acceptances	2,4	2,1	2,5	2,4	2,4
8.	Derivatives with fair value being a liability	-	-	0,4	0,3	0,3
9.	Other liabilities <sup>1</sup> , total	8,0	7,1	7,1	7,0	7,1
	Of which:					
9.1.	Provisions	6,5	5,6	5,4	5,4	5,4
9.2.	Float	0,8	0,8	0,7	0,6	0,7
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	0,8	0,8
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
<b>Banking sector liabilities<sup>1</sup></b>		<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

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

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



Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
<b>1. Loans, deposits and other placements, total</b>	<b>16099,2</b>	<b>21378,5</b>	<b>23244,9</b>	<b>24403,6</b>	<b>24861,0</b>	<b>6041,0</b>	<b>7320,7</b>	<b>7864,1</b>	<b>7773,2</b>	<b>7375,5</b>	<b>22140,2</b>	<b>28699,2</b>	<b>31109,0</b>	<b>32176,7</b>	<b>32236,4</b>
Of which															
- overdue claims	886,2	994,1	1080,7	1130,3	1133,2	149,7	138,9	168,1	162,4	157,3	1035,9	1133,0	1248,8	1292,7	1290,5
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>10085,6</b>	<b>12799,6</b>	<b>13750,8</b>	<b>14346,0</b>	<b>14604,4</b>	<b>2758,2</b>	<b>3088,3</b>	<b>3245,8</b>	<b>3215,9</b>	<b>3071,6</b>	<b>12843,8</b>	<b>15887,9</b>	<b>16996,5</b>	<b>17561,9</b>	<b>17676,0</b>
Of which															
- overdue claims	635,5	721,9	785,9	821,2	819,9	98,6	67,9	73,1	70,8	68,1	734,1	789,8	858,9	892,0	888,0
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	315,2	430,8	491,4	515,8	529,4	6,3	7,0	7,2	6,8	6,0	321,4	437,9	498,6	522,6	535,3
Of which															
- overdue claims	28,1	27,3	26,5	27,0	26,0	0,5	0,5	0,5	0,5	0,4	28,6	27,9	27,0	27,5	26,5
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>319,1</b>	<b>469,4</b>	<b>468,5</b>	<b>466,8</b>	<b>498,4</b>	<b>900,0</b>	<b>1357,9</b>	<b>1341,0</b>	<b>1354,2</b>	<b>1324,7</b>	<b>1219,1</b>	<b>1827,4</b>	<b>1809,5</b>	<b>1821,0</b>	<b>1823,1</b>
Of which															
- overdue claims	2,8	9,7	19,9	20,8	22,1	6,5	23,0	44,9	42,2	42,2	9,3	32,8	64,8	63,0	64,3
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>1280,7</b>	<b>1836,6</b>	<b>1750,1</b>	<b>1787,5</b>	<b>1830,5</b>	<b>395,9</b>	<b>495,8</b>	<b>518,1</b>	<b>658,0</b>	<b>609,1</b>	<b>1676,7</b>	<b>2332,4</b>	<b>2268,2</b>	<b>2445,4</b>	<b>2439,5</b>
Of which															
- overdue claims	9,5	17,9	18,6	18,5	18,2	0,6	1,3	1,8	1,8	1,7	10,0	19,2	20,4	20,3	19,9
of which:															
1.3.1 Resident credit institutions	911,6	1227,1	1052,4	1068,5	1082,8	298,1	419,7	416,7	525,5	480,0	1209,7	1646,8	1469,1	1594,0	1562,8
Of which															
- overdue claims	4,4	4,8	5,1	4,8	4,9	0,0	0,1	0,1	0,1	0,1	4,4	4,9	5,1	5,0	4,9
1.3.2 Resident financial institutions of different forms of ownership	369,2	609,5	697,7	719,0	747,7	97,8	76,1	101,4	132,5	129,1	467,0	685,6	799,1	851,4	876,7
Of which															
- overdue claims	5,1	13,0	13,6	13,6	13,3	0,6	1,2	1,7	1,7	1,7	5,6	14,3	15,3	15,3	14,9
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>190,2</b>	<b>398,4</b>	<b>385,1</b>	<b>444,1</b>	<b>351,8</b>	<b>1521,2</b>	<b>1912,8</b>	<b>2218,1</b>	<b>2035,3</b>	<b>1885,7</b>	<b>1711,4</b>	<b>2311,2</b>	<b>2603,3</b>	<b>2479,5</b>	<b>2237,6</b>
Of which															
- overdue claims	0,1	0,0	0,0	0,0	0,0	0,0	0,2	0,3	0,3	0,4	0,1	0,2	0,3	0,3	0,5
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>261,7</b>	<b>367,7</b>	<b>336,0</b>	<b>326,5</b>	<b>339,9</b>	<b>0,4</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>262,1</b>	<b>367,7</b>	<b>336,0</b>	<b>326,5</b>	<b>339,9</b>
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
<b>1.6 Loans and other placements with resident individuals</b>	<b>3722,7</b>	<b>5223,0</b>	<b>6274,5</b>	<b>6716,3</b>	<b>6906,9</b>	<b>348,8</b>	<b>316,7</b>	<b>282,4</b>	<b>267,4</b>	<b>254,1</b>	<b>4071,4</b>	<b>5539,7</b>	<b>6556,9</b>	<b>6983,7</b>	<b>7160,9</b>
Of which															
- overdue claims	238,2	244,5	256,2	269,7	272,9	43,6	45,9	47,5	46,7	44,4	281,7	290,4	303,8	316,4	317,3
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>2,5</b>	<b>4,3</b>	<b>6,3</b>	<b>6,8</b>	<b>7,1</b>	<b>10,8</b>	<b>6,9</b>	<b>9,4</b>	<b>8,3</b>	<b>7,8</b>	<b>13,4</b>	<b>11,2</b>	<b>15,7</b>	<b>15,1</b>	<b>14,9</b>
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,1	0,4	0,5	0,4	0,4	0,4	0,6	0,7	0,6	0,6	0,5
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	1904,2	1987,9	2069,4	2107,9	2113,6	0,0	0,0	0,0	0,0	0,0	1904,2	1987,9	2069,4	2107,9	2113,6
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	39,7	42,2	50,5	55,2	56,8	6,3	4,7	5,0	4,8	4,5	46,0	46,9	55,4	59,9	61,4
Credit institutions' portfolio of promissory notes of residents	308,7	213,9	236,6	236,5	251,3	17,1	17,8	39,2	46,4	57,4	325,8	231,7	275,8	282,8	308,7
Credit institutions' portfolio of promissory notes of non-residents	2,4	0,0	0,0	0,0	0,0	1,8	2,1	2,2	2,3	2,2	4,2	2,1	2,2	2,3	2,2

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

	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
<b>1. Loans, deposits and other placements, total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>
	<b>65,5</b>	<b>68,9</b>	<b>70,3</b>	<b>70,7</b>	<b>70,3</b>
Of which:					
- overdue claims	4,7	3,9	4,0	4,0	4,0
	3,1	2,7	2,8	2,8	2,8
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>58,0</b>	<b>55,4</b>	<b>54,6</b>	<b>54,6</b>	<b>54,8</b>
	<b>38,0</b>	<b>38,2</b>	<b>38,4</b>	<b>38,6</b>	<b>38,5</b>
Of which:					
- overdue claims	3,3	2,8	2,8	2,8	2,8
	2,2	1,9	1,9	2,0	1,9
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5	1,5	1,6	1,6	1,7
	1,0	1,1	1,1	1,1	1,2
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>5,5</b>	<b>6,4</b>	<b>5,8</b>	<b>5,7</b>	<b>5,7</b>
	<b>3,6</b>	<b>4,4</b>	<b>4,1</b>	<b>4,0</b>	<b>4,0</b>
Of which:					
- overdue claims	0,0	0,1	0,2	0,2	0,2
	0,0	0,1	0,1	0,1	0,1
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>7,6</b>	<b>8,1</b>	<b>7,3</b>	<b>7,6</b>	<b>7,6</b>
	<b>5,0</b>	<b>5,6</b>	<b>5,1</b>	<b>5,4</b>	<b>5,3</b>
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	4,7	5,0	4,8
	3,6	4,0	3,3	3,5	3,4
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,1	2,4	2,6	2,6	2,7
	1,4	1,6	1,8	1,9	1,9
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>7,7</b>	<b>8,1</b>	<b>8,4</b>	<b>7,7</b>	<b>6,9</b>
	<b>5,1</b>	<b>5,6</b>	<b>5,9</b>	<b>5,4</b>	<b>4,9</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>1,2</b>	<b>1,3</b>	<b>1,1</b>	<b>1,0</b>	<b>1,1</b>
	<b>0,8</b>	<b>0,9</b>	<b>0,8</b>	<b>0,7</b>	<b>0,7</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>1.6 Loans and other placements with resident individuals</b>	<b>18,4</b>	<b>19,3</b>	<b>21,1</b>	<b>21,7</b>	<b>22,2</b>
	<b>12,0</b>	<b>13,3</b>	<b>14,8</b>	<b>15,3</b>	<b>15,6</b>
Of which:					
- overdue claims	1,3	1,0	1,0	1,0	1,0
	0,8	0,7	0,7	0,7	0,7
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>0,1</b>	<b>0,0</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>
	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
<b>Reference data:</b>					
Provision on loans, deposits and other placements	8,6	6,9	6,7	6,6	6,6
	5,6	4,8	4,7	4,6	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	0,9	0,9	1,0
	1,0	0,6	0,6	0,6	0,7
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio<sup>1</sup>

	1.01.11		1.01.12		1.07.12		1.09.12		1.10.12	
	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
<b>Securities, total</b>	<b>5 499,0</b>	<b>100,0</b>	<b>5 977,9</b>	<b>100,0</b>	<b>6 309,9</b>	<b>100,0</b>	<b>6 261,6</b>	<b>100,0</b>	<b>6 440,4</b>	<b>100,0</b>
- in rubles	4 567,6	83,1	5 008,9	83,8	5 243,4	83,1	5 156,5	82,4	5 224,4	81,1
- in foreign currency	931,4	16,9	969,0	16,2	1 066,5	16,9	1 105,1	17,6	1 216,0	18,9
Of which:										
Securities at fair value through profit or loss	1 654,8	30,1	1 662,6	27,8	1 822,8	28,9	1 748,4	27,9	1 784,5	27,7
- in rubles	1 428,6	26,0	1 458,8	24,4	1 639,0	26,0	1 590,1	25,4	1 630,0	25,3
- in foreign currency	226,2	4,1	203,8	3,4	183,8	2,9	158,4	2,5	154,5	2,4
Securities available for sale	3 005,5	54,7	3 074,5	51,4	3 166,8	50,2	3 205,4	51,2	3 260,9	50,6
- in rubles	2 448,5	44,5	2 465,4	41,2	2 479,9	39,3	2 463,4	39,3	2 499,5	38,8
- in foreign currency	557,0	10,1	609,1	10,2	686,9	10,9	742,0	11,9	761,5	11,8
Securities held-to-maturity	458,3	8,3	840,8	14,1	868,1	13,8	847,1	13,5	826,1	12,8
- in rubles	432,4	7,9	806,3	13,5	830,9	13,2	810,7	12,9	791,5	12,3
- in foreign currency	25,9	0,5	34,5	0,6	37,3	0,6	36,4	0,6	34,6	0,5
Shares in associates and subsidiaries	368,2	6,7	387,3	6,5	441,4	7,0	451,4	7,2	559,7	8,7
- in rubles	246,8	4,5	267,8	4,5	283,9	4,5	284,1	4,5	295,3	4,6
- in foreign currency	121,4	2,2	119,5	2,0	157,5	2,5	167,3	2,7	264,4	4,1
Reference data:										
Revaluation of securities	54,1		-63,5		-48,0		-17,7		5,1	
Provisions for losses on securities available for sale	15,2		20,4		24,0		22,5		22,7	
Provisions for losses on securities held-to-maturity	3,9		1,6		1,2		0,8		0,8	
Provisions for losses on portfolio of shares in associates and subsidiaries	3,1		7,9		9,3		8,9		8,8	

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

Table 19

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

	1.01.11		1.01.12		1.07.12		1.09.12		1.10.12	
	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	4 964,9	100,0	4 908,5	100,0	4 993,1	100,0
- in rubles	3 661,2	82,8	3 907,2	83,6	4 143,2	83,4	4 051,8	82,5	4 132,2	82,8
- in foreign currency	758,7	17,2	769,0	16,4	821,7	16,6	856,7	17,5	860,9	17,2
of which: revaluation	17,0	0,4	-48,8	-1,0	-32,7	-0,7	4,8	0,1	11,7	0,2
Debt securities at book value held (without revaluation)	4 402,9	100,0	4 725,0	100,0	4 997,6	100,0	4 903,7	100,0	4 981,4	100,0
of which:										
debt securities of the Russian Federation	1 177,5	26,7	1 496,3	31,7	1 237,4	24,8	1 092,2	22,3	1 054,2	21,2
- in rubles	1 113,4	25,3	1 397,1	29,6	1 091,8	21,8	915,1	18,7	888,7	17,8
- in foreign currency	64,1	1,5	99,2	2,1	145,7	2,9	177,1	3,6	165,5	3,3
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	111,5	2,2	123,3	2,5	129,7	2,6
- in rubles	284,3	6,5	223,6	4,7	111,4	2,2	123,2	2,5	129,7	2,6
- in foreign currency	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0	0,0	0,0
debt securities of resident credit institutions	365,0	8,3	408,5	8,6	410,0	8,2	414,8	8,5	425,6	8,5
- in rubles	345,0	7,8	408,5	8,6	399,4	8,0	403,7	8,2	418,9	8,4
- in foreign currency	20,0	0,5	0,0	0,0	10,6	0,2	11,1	0,2	6,7	0,1
other debt securities of residents	901,1	20,5	997,5	21,1	863,2	17,3	771,4	15,7	882,8	17,7
- in rubles	893,4	20,3	997,4	21,1	860,8	17,2	771,3	15,7	882,3	17,7
- in foreign currency	7,7	0,2	0,1	0,0	2,4	0,0	0,1	0,0	0,5	0,0
debt securities of other countries	59,6	1,4	40,3	0,9	28,9	0,6	61,8	1,3	40,0	0,8
- in rubles	6,6	0,2	5,0	0,1	5,0	0,1	5,0	0,1	5,0	0,1
- in foreign currency	53,0	1,2	35,3	0,7	23,9	0,5	56,7	1,2	34,9	0,7
debt securities of non-resident banks	189,3	4,3	169,5	3,6	149,5	3,0	150,0	3,1	237,2	4,8
- in rubles	20,0	0,5	23,0	0,5	20,6	0,4	21,1	0,4	55,9	1,1
- in foreign currency	169,4	3,8	146,5	3,1	128,9	2,6	128,9	2,6	181,2	3,6
other debt securities of non-residents	469,9	10,7	629,7	13,3	565,2	11,3	608,7	12,4	602,6	12,1
- in rubles	138,4	3,1	245,0	5,2	199,7	4,0	239,3	4,9	235,8	4,7
- in foreign currency	331,5	7,5	384,7	8,1	365,5	7,3	369,4	7,5	366,8	7,4
debt securities delivered without derecognition in the balance sheet	355,3	8,1	747,0	15,8	1 621,1	32,4	1 672,4	34,1	1 600,1	32,1
- in rubles	243,2	5,5	645,9	13,7	1 477,5	29,6	1 560,1	31,8	1 495,9	30,0
- in foreign currency	112,1	2,5	101,1	2,1	143,6	2,9	112,3	2,3	104,2	2,1
overdue debt securities	12,3	0,3	12,6	0,3	10,7	0,2	9,3	0,2	9,2	0,2
- in rubles	11,4	0,3	10,6	0,2	9,7	0,2	8,3	0,2	8,2	0,2
- in foreign currency	0,9	0,0	2,0	0,0	1,0	0,0	1,0	0,0	1,0	0,0
<b>Reference data:</b>										
Provisions for losses on debt securities	20,6		19,6		17,5		15,4		15,4	

Table 20

## Structure of credit institutions' portfolio of shares

	1.01.11		1.01.12		1.07.12		1.09.12		1.10.12	
	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	903,6	100,0	901,7	100,0	887,6	100,0
- in rubles	659,7	92,8	833,9	91,2	816,3	90,3	820,6	91,0	796,9	89,8
- in foreign currency	51,3	7,2	80,5	8,8	87,3	9,7	81,1	9,0	90,7	10,2
of which: revaluation	37,0	5,2	-14,7	-1,6	-15,4	-1,7	-22,5	-2,5	-6,6	-0,7
Shares held at book value (without revaluation)	673,9	100,0	929,1	100,0	918,9	100,0	924,2	100,0	894,2	100,0
of which shares of:										
resident credit institutions	5,7	0,8	10,6	1,1	9,9	1,1	10,0	1,1	9,8	1,1
- in rubles	5,7	0,8	10,5	1,1	9,8	1,1	9,9	1,1	9,7	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	714,7	77,8	769,1	83,2	687,2	76,8
- in rubles	586,4	87,0	784,2	84,4	712,6	77,5	767,1	83,0	685,3	76,6
- in foreign currency	1,6	0,2	2,4	0,3	2,1	0,2	2,0	0,2	1,9	0,2
non-resident credit institutions	28,1	4,2	13,9	1,5	11,9	1,3	8,7	0,9	8,0	0,9
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	28,1	4,2	13,9	1,5	11,9	1,3	8,7	0,9	8,0	0,9
other non-residents	22,2	3,3	64,5	6,9	78,3	8,5	74,5	8,1	77,1	8,6
- in rubles	8,4	1,2	8,4	0,9	8,4	0,9	8,4	0,9	8,4	0,9
- in foreign currency	13,8	2,0	56,2	6,0	69,9	7,6	66,1	7,2	68,8	7,7
shares delivered without derecognition in the balance sheet	29,9	4,4	53,5	5,8	104,2	11,3	61,9	6,7	112,1	12,5
- in rubles	22,1	3,3	45,5	4,9	100,8	11,0	57,7	6,2	100,2	11,2
- in foreign currency	7,7	1,1	8,0	0,9	3,3	0,4	4,2	0,5	11,9	1,3
<b>Reference data:</b>										
Provisions for losses on shares	10,6		14,7		18,1		16,9		17,3	

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

(billion rubles)

	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
Portfolio of promissory notes discounted by a credit institution, in rubles	311,1	213,9	236,6	236,5	251,3
of which promissory notes, not paid when due	3,4	1,8	1,8	1,8	1,7
Portfolio of promissory notes discounted by a credit institution, in foreign currency	18,9	19,9	41,4	48,7	59,6
of which promissory notes, not paid when due	0,13	0,03	0,01	0,01	0,01
<b>Total</b>	<b>330,0</b>	<b>233,9</b>	<b>278,0</b>	<b>285,2</b>	<b>310,9</b>

Table 22

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

	1.01.11		1.01.12		1.07.12		1.09.12		1.10.12	
	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
<b>Discounted promissory notes, total</b>	<b>330,0</b>	<b>100,0</b>	<b>233,9</b>	<b>100,0</b>	<b>278,0</b>	<b>100,0</b>	<b>285,2</b>	<b>100,0</b>	<b>310,9</b>	<b>100,0</b>
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	272,7	82,6	199,2	85,2	242,7	87,3	250,2	87,8	276,5	88,9
- other promissory notes of residents	53,1	16,1	32,5	13,9	33,0	11,9	32,6	11,4	32,2	10,4
- 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	2,2	0,8	2,3	0,8	2,2	0,7
<b>Reference data:</b>										
Provisions for losses on promissory notes	10,7		8,6		8,0		8,3		7,7	

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

Table 23

## Real estate temporarily out of use in operating activities

(billion rubles)

	1.02.12	1.04.12	1.07.12	1.09.12	1.10.12
Land temporarily out of use in operating activities	69,5	70,1	70,2	70,6	70,6
Land temporarily out of use in operating activities, leased out	0,5	0,6	0,6	0,7	0,8
Land temporarily out of use in operating activities, at current (fair) value	6,3	6,7	6,4	6,4	7,4
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,4	0,6	0,7	0,6
Real estate (except land) temporarily out of use in operating activities*	3,2	2,9	3,0	3,3	3,1
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,8	11,5	12,2	13,9
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	7,7	9,8	10,5
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	11,4	11,0	11,4	10,9
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,5	2,6	2,8	1,9
Non-current inventories	50,4	53,3	56,0	57,3	60,4
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	12,5	12,9	13,0	13,4	13,6

\* At residual value (less amortisation).



Table 24

## Funds raised by credit institutions from organisations

(billion rubles)

		1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
1.	Funds raised from organisations, total	11 126,9	13 995,7	13 906,1	14 361,0	14 646,0
	- in rubles	7 786,3	10 330,4	9 716,1	9 957,1	10 161,6
	- in foreign currency	3 340,5	3 665,3	4 190,0	4 403,8	4 484,4
	of which:					
1.1.	Funds of legal entities in settlement and other accounts <sup>1</sup>	4 845,1	5 326,7	5 348,8	5 115,4	5 366,7
	- in rubles	4 134,9	4 701,0	4 476,4	4 240,1	4 357,4
	- in foreign currency	710,2	625,7	872,5	875,3	1 009,4
	Of which:					
1.1.1	Funds of individual entrepreneurs	121,2	146,0	147,4	153,0	160,2
	- in rubles	119,6	144,0	145,1	150,5	157,7
	- in foreign currency	1,6	2,0	2,3	2,5	2,4
1.2.	Government and other extra budgetary funds in settlement accounts	12,0	7,1	4,4	5,4	3,7
1.3.	Float	218,4	272,7	316,4	290,3	333,0
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	8 215,4	8 928,5	8 916,4
	- in rubles	3 541,2	5 488,0	5 074,7	5 576,6	5 623,2
	- in foreign currency	2 494,4	2 879,4	3 140,7	3 352,0	3 293,2
	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	601,3	1 005,9	1 102,9
1.4.2.	Certificates of deposit	15,4	13,4	10,7	11,0	10,7
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	21,0	21,3	26,2
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,1	0,0	0,0	0,0	0,0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	955,7	1 387,5	969,5	990,5	946,8
	- in rubles	826,0	1 191,4	846,1	840,3	810,0
	- in foreign currency	129,7	196,1	123,4	150,2	136,8
	with maturity from 31 days to 1 year	2 065,1	3 183,5	3 129,2	3 515,4	3 555,8
	- in rubles	1 597,2	2 728,6	2 611,0	3 018,1	3 060,4
	- in foreign currency	467,8	454,9	518,2	497,3	495,4
	with maturity in excess of 1 year	3 014,8	3 796,4	4 116,8	4 422,7	4 413,8
	- in rubles	1 118,0	1 568,1	1 617,6	1 718,2	1 752,8
	- in foreign currency	1 896,8	2 228,3	2 499,1	2 704,4	2 661,0
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	1 704,6	1 924,3	2 369,7	2 544,5	2 559,3
	- in rubles	299,7	381,2	476,2	524,8	524,3
	- in foreign currency	1 404,9	1 543,1	1 893,5	2 019,7	2 035,0
	of which:					
	Funds of non-resident organisations in settlement and other accounts	195,2	179,7	243,5	295,9	280,3
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	269,3	350,1	410,3	314,5	332,8
	Other funds raised from non-resident legal entities	1 228,8	1 381,6	1 705,7	1 921,1	1 933,5
	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

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

Table 25

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

	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
<b>Issued debt obligations - total</b>	<b>1 364,6</b>	<b>1 551,1</b>	<b>2 001,7</b>	<b>2 092,0</b>	<b>2 179,4</b>
including:					
bonds:	537,9	666,7	807,2	872,1	924,7
of which					
with maturities less than one year	0,0	1,2	10,4	10,9	12,2
with maturities in excess of one year	537,9	665,5	796,8	861,3	912,5
deposit certificates <sup>1</sup>	15,4	13,4	10,7	11,0	10,7
of which					
with maturities in excess of one year	3,6	2,3	1,0	1,3	1,2
with maturities in excess of one year	11,4	11,0	9,5	9,5	9,4
savings certificates <sup>2</sup>	14,0	11,5	77,5	113,7	146,4
of which					
with maturities in excess of one year	8,2	4,8	34,1	45,5	50,4
with maturities in excess of one year	4,2	5,3	41,6	65,5	92,6
promissory notes and banker's acceptances	797,3	859,5	1 106,3	1 095,0	1 097,6
of which					
with maturities in excess of one year	407,8	483,1	620,6	584,9	601,4
with maturities in excess of one year	375,4	359,7	460,0	483,6	462,4

<sup>1</sup> Included in corporate deposits.

<sup>2</sup> Included in retail deposits.

## Individual deposit structure

(billion rubles)

		1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
1	Individual deposits	9 818,0	11 871,4	12 833,4	13 032,1	13 057,6
	- of which savings certificates	14,0	11,5	77,5	113,7	146,4
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 733,0	2 281,3	2 369,2	2 301,5	2 296,6
	- in rubles	1 546,4	2 059,3	2 116,3	2 049,9	2 049,4
	- in foreign currency	186,5	222,1	252,9	251,6	247,1
1.2.	Individual deposits with maturity from 31 days to 1 year	1 730,3	2 376,7	2 821,6	2 888,0	2 902,8
	- in rubles	1 353,3	1 981,1	2 381,0	2 438,4	2 460,1
	- in foreign currency	377,0	395,6	440,6	449,6	442,7
1.3.	Individual deposits with maturity in excess of 1 year	6 354,7	7 213,4	7 642,6	7 842,6	7 858,3
	- in rubles	5 018,8	5 661,9	5 941,4	6 076,9	6 120,1
	- in foreign currency	1 335,9	1 551,5	1 701,2	1 765,7	1 738,1
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	103,3	134,7	150,3	150,2	150,5

Table 27

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

(billion rubles)

	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>3 754,9</b>	<b>4 560,2</b>	<b>4 221,6</b>	<b>4 456,7</b>	<b>4 317,6</b>
- in rubles	1 832,1	2 197,7	1 926,1	2 071,6	2 120,9
- in foreign currency	1 922,8	2 362,5	2 295,6	2 385,2	2 196,8
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 696,6	2 123,6	1 904,3	2 095,7	2 129,8
- in rubles	1 407,6	1 767,2	1 505,1	1 591,6	1 667,4
- in foreign currency	289,0	356,4	399,3	504,1	462,4
of which					
overdue debt	0,0	0,0	0,0	0,0	0,1
- in rubles	0,0	0,0	0,0	0,0	0,1
- 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	2 317,3	2 361,0	2 187,8
- in rubles	424,5	430,5	421,0	479,9	453,5
- in foreign currency	1 633,8	2 006,0	1 896,3	1 881,1	1 734,3
of which					
overdue debt	0,0	0,0	0,0	0,0	0,3
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,3

Table 28

**Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.10.12**

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts <sup>1</sup>		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	20 031	48,2	62 424	0,1
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%	82	21 489	51,8	30 155 848	65,8
No budgetary funds	876	0	0,0	15 642 697	34,1
Data not available	3	0	0,0	0	0,0
<b>Total</b>	<b>962</b>	<b>41 519</b>	<b>100,0</b>	<b>45 860 969</b>	<b>100,0</b>

<sup>1</sup> Without government and other extra-budgetary funds.

## Funds raised from and placed with non-residents

№	Indicator	1.01.11		1.01.12		1.07.12		1.09.12		1.10.12	
		billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %
<b>Raised funds</b>											
1.	<b>Clients' funds (except credit institutions)</b>	<b>1 808,3</b>	<b>5,3</b>	<b>2 059,6</b>	<b>4,9</b>	<b>2 520,5</b>	<b>5,7</b>	<b>2 695,2</b>	<b>5,9</b>	<b>2 710,5</b>	<b>5,9</b>
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 693,3	5,0	1 911,3	4,6	2 359,5	5,3	2 531,5	5,6	2 546,7	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	2 116,1	4,8	2 235,6	4,9	2 266,4	4,9
1.2	Individual deposits (excluding saving certificates)	103,3	0,3	134,7	0,3	150,3	0,3	150,2	0,3	150,5	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	76,5	0,2	98,9	0,2	110,0	0,2	110,5	0,2	109,9	0,2
1.3	Funds in other accounts	11,7	0,0	13,5	0,0	10,8	0,0	13,6	0,0	13,3	0,0
2.	<b>Funds in correspondent and other accounts of credit institutions</b>	<b>101,3</b>	<b>0,3</b>	<b>119,9</b>	<b>0,3</b>	<b>149,2</b>	<b>0,3</b>	<b>125,4</b>	<b>0,3</b>	<b>145,6</b>	<b>0,3</b>
3.	<b>Loans, deposits and other funds raised from credit institutions</b>	<b>2 058,3</b>	<b>6,1</b>	<b>2 436,6</b>	<b>5,9</b>	<b>2 317,3</b>	<b>5,2</b>	<b>2 361,0</b>	<b>5,2</b>	<b>2 187,8</b>	<b>4,8</b>
4.	<b>Loans from other countries</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b>Raised funds, total</b>	<b>3 967,9</b>	<b>11,7</b>	<b>4 616,0</b>	<b>11,1</b>	<b>4 987,1</b>	<b>11,3</b>	<b>5 181,7</b>	<b>11,4</b>	<b>5 043,9</b>	<b>11,0</b>
	<b>Reference data:</b>										
	Liabilities of authorized banks to non-residents on issued debt securities - total	83,8	0,2	124,9	0,3	247,8	0,6	240,8	0,5	224,0	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
<b>Placed funds</b>											
1.	<b>Loans, total</b>	<b>2 943,9</b>	<b>8,7</b>	<b>4 149,8</b>	<b>10,0</b>	<b>4 428,4</b>	<b>10,0</b>	<b>4 315,6</b>	<b>9,5</b>	<b>4 075,6</b>	<b>8,9</b>
	of which overdue claims	10,0	0,0	33,6	0,1	65,7	0,1	63,9	0,1	65,3	0,1
	of which:										
1.1.	Loans, deposits and other placements	1 711,4	5,1	2 311,2	5,6	2 603,3	5,9	2 479,5	5,4	2 237,6	4,9
1.2	Loans and other placements with legal entities	1 219,1	3,6	1 827,4	4,4	1 809,5	4,1	1 821,0	4,0	1 823,1	4,0
1.3	Loans and other placements with individuals	13,3	0,0	11,2	0,0	15,7	0,0	15,1	0,0	14,9	0,0
2.	<b>Correspondent accounts with banks</b>	<b>689,3</b>	<b>2,0</b>	<b>773,1</b>	<b>1,9</b>	<b>867,8</b>	<b>2,0</b>	<b>1 028,1</b>	<b>2,3</b>	<b>1 102,1</b>	<b>2,4</b>
3.	<b>Securities acquired by credit institutions, total</b>	<b>773,4</b>	<b>2,3</b>	<b>919,9</b>	<b>2,2</b>	<b>836,0</b>	<b>1,9</b>	<b>905,9</b>	<b>2,0</b>	<b>967,2</b>	<b>2,1</b>
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	718,9	2,1	839,4	2,0	743,6	1,7	820,4	1,8	879,8	1,9
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	50,3	0,1	78,4	0,2	90,2	0,2	83,2	0,2	85,2	0,2
3.3	Discounted promissory notes	4,2	0,0	2,1	0,0	2,2	0,0	2,3	0,0	2,2	0,0
4.	<b>Shares in associates and subsidiaries</b>	<b>122,7</b>	<b>0,4</b>	<b>122,9</b>	<b>0,3</b>	<b>161,3</b>	<b>0,4</b>	<b>171,0</b>	<b>0,4</b>	<b>268,0</b>	<b>0,6</b>
5.	<b>Loans provided to other countries</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>
	<b>Placed funds, total</b>	<b>4 529,3</b>	<b>13,4</b>	<b>5 965,7</b>	<b>14,3</b>	<b>6 293,5</b>	<b>14,2</b>	<b>6 420,6</b>	<b>14,1</b>	<b>6 412,8</b>	<b>14,0</b>
	<b>Reference data:</b>										
	Overdue interest on claims of credit institutions	0,7	0,0	1,8	0,0	1,7	0,0	1,5	0,0	1,5	0,0

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

## Financial Condition

Table 30

### 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	1.07.12	1.09.12	1.10.12	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
Total	573 379,7	848 216,8	507 010,8	677 791,6	750 073,8	1 012	978	965	961	959	132 079,1	173 170,6	106 763,8	121 472,9	136 198,0
Profit-making CIs <sup>1</sup>	595 046,7	853 842,3	512 398,2	686 823,2	760 481,4	931	928	877	863	884	131 763,4	172 913,2	106 155,3	120 847,0	135 639,1
Loss-making CIs	-21 667,0	-5 625,5	-5 387,4	-9 031,6	-10 407,5	81	50	88	98	75	315,6	257,4	608,5	625,9	558,9
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	0	2	3	0,0	0,0	0,0	0,0	0,0
<b>Total</b>						<b>1012</b>	<b>978</b>	<b>965</b>	<b>963</b>	<b>962</b>					

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

Table 31

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

	1.01.11		1.01.12		1.07.12		1.10.12	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
<b>1. Income of credit institution, total</b>	<b>22 645,4</b>	<b>100,0</b>	<b>27 399,1</b>	<b>100,0</b>	<b>15 742,7</b>	<b>100,0</b>	<b>24 785,6</b>	<b>100,0</b>
1.1. Interest income on placements with legal entities (except income on securities)	1 609,2	7,1	1 637,0	6,0	960,2	6,1	1 485,4	6,0
1.2. Interest income on loans to individuals	613,4	2,7	778,7	2,8	502,5	3,2	801,1	3,2
1.3. Income on securities	754,2	3,3	799,0	2,9	499,6	3,2	808,4	3,3
1.4. Income on operations with foreign currency	14 159,3	62,5	17 923,0	65,4	10 622,9	67,5	17 030,3	68,7
1.5. Commissions	513,3	2,3	587,1	2,1	312,6	2,0	486,7	2,0
1.6. Recovery of loss provision	4 118,9	18,2	3 963,9	14,5	1 818,8	11,6	2 760,1	11,1
1.7. Other income	877,2	3,9	1 710,4	6,2	1 026,1	6,5	1 413,6	5,7
Of which:								
1.7.1. Fines, penalties, forfeits	102,4	0,5	68,6	0,3	24,8	0,2	40,2	0,2
<b>2. Expenses of credit institution, total</b>	<b>22 064,4</b>	<b>100,0</b>	<b>26 550,8</b>	<b>100,0</b>	<b>15 235,7</b>	<b>100,0</b>	<b>24 035,5</b>	<b>100,0</b>
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	608,4	2,8	629,8	2,4	431,5	2,8	674,8	2,8
2.2. Interest expenses on funds raised from individuals	562,6	2,6	542,8	2,0	313,3	2,1	483,4	2,0
2.3. Expenses on operations with securities	394,3	1,8	495,5	1,9	333,7	2,2	556,8	2,3
2.4. Expenses on operations with foreign currency	14 114,1	64,0	17 829,3	67,2	10 570,8	69,4	16 990,7	70,7
2.5. Commissions	61,3	0,3	88,6	0,3	51,2	0,3	84,2	0,4
2.6. Expenses on loss provision	4 352,5	19,7	4 074,1	15,3	1 910,1	12,5	2 927,8	12,2
2.7. Management expenses (including personnel costs)	719,9	3,3	894,0	3,4	468,9	3,1	731,2	3,0
2.8. Other expenses	1 251,2	5,7	1 996,6	7,5	1 156,2	7,6	1 586,6	6,6
Of which:								
2.8.1. Fines, penalties, forfeits	1,6	0,0	1,7	0,0	1,4	0,0	1,8	0,0

<sup>1</sup> According to Profit and Loss Reporting of Credit Institutions (form 0409102).

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



**Some indicators that characterise assets and liabilities of credit institutions by federal districts and subjects of the Russian Federation**  
**Table 32.1**

**Assets and liabilities<sup>1</sup> of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.10.12**

thousand rubles				
	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	30 946 090 362	9 890 610 597	31 326 708 259	9 509 992 700
Belgorod Region	18 413 441	1 260 359	18 426 189	1 247 611
Bryansk Region	943 942	8 932	952 843	31
Vladimir Region	7 315 404	624 813	7 413 484	526 733
Voronezh Region	2 308 557	893 748	2 348 698	853 607
Ivanovo Region	12 573 560	712 055	12 585 295	700 320
Kaluga Region	17 748 939	975 873	17 685 042	1 039 770
Kostroma Region	102 844 871	11 626 241	103 861 127	10 609 985
Kursk Region	14 857 378	534 463	14 887 816	504 025
Lipetsk Region	26 469 509	1 417 143	26 461 389	1 425 263
Moscow Region	92 691 135	10 401 736	89 849 972	13 242 899
Orel Region	2 081 666	164 412	2 073 993	172 085
Ryazan Region	15 113 643	1 055 651	15 349 018	820 276
Smolensk Region	35 110 039	3 797 679	32 516 406	6 391 312
Tambov Region	2 967 477	25 605	2 969 820	23 262
Tver Region	10 042 842	525 557	10 050 024	518 375
Tula Region	13 759 546	591 358	13 740 220	610 684
Yaroslavl Region	8 412 301	370 660	8 424 832	358 129
City of Moscow	30 562 436 112	9 855 624 312	30 947 112 091	9 470 948 333
<b>North-Western Federal District</b>	1 071 524 231	228 160 621	1 078 229 144	221 455 708
Republic of Karelia	1 082 077	19 659	1 087 728	14 008
Komi Republic	5 891 306	665 147	5 914 077	642 376
Akhangel'sk Region	1 062 231	29 100	1 069 393	21 938
Vologda Region	71 727 182	7 403 604	67 298 636	11 832 150
Kaliningrad Region	21 101 725	5 897 213	21 261 759	5 737 179
Leningrad Region*	9 352 939	975 233	9 497 361	830 811
Murmansk Region	6 722 162	761 546	6 778 830	704 878
Novgorod Region	4 642 101	106 102	4 661 151	87 052
Pskov Region	2 744 838	50 795	2 748 608	47 025
St Petersburg	947 197 670	212 252 222	957 911 601	201 538 291
<b>Southern Federal District</b>	211 474 233	15 682 881	211 929 546	15 227 568
Republic of Adygeya	4 616 851	36 677	4 630 706	22 822
Republic of Kalmykia	1 519 150	118 849	1 496 187	141 812
Krasnodar Territory	105 300 663	4 901 154	105 535 131	4 666 686
Astrakhan Region	6 955 987	220 500	6 981 238	195 249
Volgograd Region	15 093 165	1 220 573	15 178 045	1 135 693
Rostov Region	77 988 417	9 185 128	78 108 239	9 065 306
<b>North-Caucasian Federal District</b>	70 826 856	4 591 379	70 824 081	4 594 154
Republic of Daghestan	33 773 163	548 709	33 793 297	528 575
Republic of Ingushetia	946 420	18 150	941 326	23 244
Kabardino-Balkar Republic	5 792 425	99 221	5 816 291	75 355
Karachai-Cherkess Republic	6 172 407	3 109 207	6 103 086	3 178 528
Republic of North Ossetia - Alania	10 344 733	189 452	10 319 073	215 112
Chechen Republic	0	0	0	0
Stavropol Territory	13 797 708	626 640	13 851 008	573 340
<b>Volga Federal District</b>	1 283 006 415	112 702 808	1 284 359 758	111 349 465

Republic of Bashkortostan	77 617 081	4 440 658	76 941 901	5 115 838
Republic of Marii El	2 066 923	12 544	2 075 944	3 523
Republic of Mordovia	19 295 710	251 074	19 270 947	275 837
Republic of Tatarstan	582 491 798	67 073 423	585 376 136	64 189 085
Udmurt Republic	23 382 789	1 861 732	23 103 129	2 141 392
Chuvash Republic	10 006 810	239 749	10 000 263	246 296
Perm Territory	32 722 965	4 671 522	32 556 712	4 837 775
Kirov Region	26 383 666	2 067 809	27 055 377	1 396 098
Nizhny Novgogrod Region	78 955 539	4 872 133	79 415 822	4 411 850
Orenburg Region	42 017 439	1 556 679	41 785 607	1 788 511
Penza Region	3 619 207	0	3 619 207	0
Samara Region	319 583 454	20 657 982	318 282 495	21 958 941
Saratov Region	60 038 691	4 908 780	60 048 695	4 898 776
Ulyanovsk Region	4 824 343	88 723	4 827 523	85 543
<b>Ural Federal District</b>	<b>839 842 435</b>	<b>124 406 840</b>	<b>864 710 277</b>	<b>99 538 998</b>
Kurgan Region	2 801 786	39 676	2 809 080	32 382
Sverdlovsk Region	379 308 746	35 826 602	386 881 640	28 253 708
Tyumen Region	349 568 667	76 256 145	364 750 035	61 074 777
Chelyabinsk Region	108 163 236	12 284 417	110 269 522	10 178 131
<b>Siberian Federal District</b>	<b>509 080 895</b>	<b>90 985 163</b>	<b>516 712 029</b>	<b>83 354 029</b>
Republic of Altai	15 559 017	106 363	15 625 880	39 500
Republic of Buryatiya	9 337 865	948 030	9 268 091	1 017 804
Republic of Tuva	364 010	6 275	369 573	712
Republic of Khakassia	4 925 285	54 639	4 933 708	46 216
Altai Territory	16 966 320	243 079	16 979 815	229 584
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	12 003 497	249 768	12 044 753	208 512
Irkutsk Region	17 855 233	1 880 485	18 874 018	861 700
Kemerovo Region	27 267 143	1 627 263	27 823 327	1 071 079
Novosibirsk Region	371 476 999	81 029 167	376 538 167	75 967 999
Omsk Region	23 337 831	4 589 720	24 272 665	3 654 886
Tomsk Region	9 987 695	250 374	9 982 032	256 037
<b>Far Eastern Federal District</b>	<b>425 875 623</b>	<b>36 107 776</b>	<b>420 289 896</b>	<b>41 693 503</b>
Republic of Sakha (Yakutia)	21 293 777	990 366	21 398 153	885 990
Kamchatka Territory	15 410 376	1 367 137	15 792 810	984 703
Primorskiy Territory	88 126 216	9 595 632	86 766 427	10 955 421
Khabarovsk Territory	23 024 312	1 539 749	23 080 911	1 483 150
Amur Region	265 341 649	21 896 881	260 572 265	26 666 265
Magadan Region	0	0	0	0
Sakhalin Region	12 679 293	718 011	12 679 330	717 974
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

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

Table 32.2

**Assets and liabilities<sup>1</sup> with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.10.12**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	23 937 469 833	9 086 511 457	24 327 430 415	8 696 550 875
Belgorod Region	113 891 026	19 872 973	113 898 501	19 865 498
Bryansk Region	57 252 578	4 379 177	57 252 851	4 378 904
Vladimir Region	113 615 881	9 327 639	113 625 257	9 318 263
Voronezh Region	663 581 577	13 572 910	663 450 523	13 703 964
Ivanovo Region	62 763 798	5 100 637	62 762 593	5 101 842
Kaluga Region	88 535 572	8 408 492	88 474 108	8 469 956
Kostroma Region	67 778 295	5 100 130	67 964 742	4 913 683
Kursk Region	65 665 706	4 352 274	65 698 552	4 319 428
Lipetsk Region	86 547 242	5 270 353	86 540 983	5 276 612
Moscow Region	821 246 483	71 159 034	819 352 639	73 052 878
Orel Region	42 512 239	2 380 801	42 520 373	2 372 667
Ryazan Region	93 231 928	1 508 188	91 824 594	2 915 522
Smolensk Region	83 074 219	3 007 022	83 034 020	3 047 221
Tambov Region	48 957 709	2 413 051	48 974 147	2 396 613
Tver Region	84 417 081	7 941 835	84 406 640	7 952 276
Tula Region	114 382 437	22 950 351	114 364 191	22 968 597
Yaroslavl Region	240 589 919	16 109 246	240 654 351	16 044 814
City of Moscow	21 089 426 143	8 883 657 344	21 482 631 350	8 490 452 137
<b>North-Western Federal District</b>	2 711 292 234	499 640 674	2 659 653 634	551 279 274
Republic of Karelia	49 997 670	9 239 267	53 684 946	5 551 991
Komi Republic	84 680 532	6 166 377	84 689 377	6 157 532
Akhangel'sk Region	102 726 759	8 492 370	102 716 434	8 502 695
Vologda Region	123 686 502	28 672 847	121 469 197	30 890 152
Kaliningrad Region	105 492 566	24 632 282	74 046 470	56 078 378
Leningrad Region	21 003 227	5 711 053	23 845 320	2 868 960
Murmansk Region	65 555 548	27 487 127	83 638 801	9 403 874
Novgorod Region	47 876 795	640 752	45 863 107	2 654 440
Pskov Region	50 434 091	349 443	46 225 130	4 558 404
St Petersburg	2 059 838 544	388 249 156	2 023 474 852	424 612 848
<b>Southern Federal District</b>	1 388 835 952	88 730 203	1 378 475 478	99 090 677
Republic of Adygeya	23 894 533	144 226	23 905 891	132 868
Republic of Kalmykia	9 215 174	71 858	9 206 422	80 610
Krasnodar Territory	639 320 567	27 871 789	630 975 595	36 216 761
Astrakhan Region	51 405 994	4 511 202	51 475 286	4 441 910
Volgograd Region	151 024 417	11 091 137	148 952 409	13 163 145
Rostov Region	513 975 267	45 039 991	513 959 875	45 055 383
<b>North-Caucasian Federal District</b>	437 209 360	10 778 496	437 406 246	10 581 610
Republik of Daghestan	63 761 886	897 692	63 803 122	856 456
Republic of Ingushetia	11 614 664	125 026	11 611 103	128 587
Kabardino-Balkar Republic	35 168 707	928 440	35 128 285	968 862
Karachai-Cherkess Republic	17 443 074	1 576 714	17 503 634	1 516 154
Republic of North Ossetia - Alania	28 969 772	1 300 346	28 978 831	1 291 287
Chechen Republic	20 177 082	157 153	20 189 018	145 217
Stavropol Territory	260 074 175	5 793 125	260 192 253	5 675 047

<b>Volga Federal District</b>	4 017 203 719	284 519 335	4 074 525 171	227 197 883
Republic of Bashkortostan	329 319 433	65 273 371	369 242 471	25 350 333
Republic of Marii El	55 132 307	621 462	55 136 169	617 600
Republic of Mordovia	89 310 669	511 596	89 911 623	-89 358
Republic of Tatarstan	738 275 414	82 134 683	741 809 787	78 600 310
Udmurt Republic	132 591 271	1 967 467	141 687 867	-7 129 129
Chuvash Republic	85 760 354	530 550	85 782 625	508 279
Perm Territory	346 813 645	15 383 888	358 013 930	4 183 603
Kirov Region	101 420 169	2 408 751	102 178 590	1 650 330
Nizhny Novgograd Region	555 608 220	21 497 008	554 765 194	22 340 034
Orenburg Region	123 996 275	8 359 271	123 776 476	8 579 070
Penza Region	71 914 445	4 869 683	71 913 917	4 870 211
Samara Region	1 146 823 799	58 753 526	1 140 060 266	65 517 059
Saratov Region	166 220 715	14 529 896	166 244 919	14 505 692
Ulyanovsk Region	74 017 003	7 678 183	74 001 337	7 693 849
<b>Ural Federal District</b>	2 130 324 685	351 776 796	2 162 664 643	319 436 838
Kurgan Region	40 104 721	176 305	40 115 744	165 282
Sverdlovsk Region	1 004 331 928	195 774 757	1 020 640 773	179 465 912
Tyumen Region	734 697 001	127 154 447	749 115 869	112 735 579
Chelyabinsk Region	351 191 035	28 671 287	352 792 257	27 070 065
<b>Siberian Federal District</b>	2 285 606 876	117 100 628	2 289 702 672	113 004 832
Republic of Altai	9 346 178	66 307	9 361 658	50 827
Republic of Buryatiya	53 641 173	1 495 922	53 528 574	1 608 521
Republic of Tuva	14 663 814	36 489	14 671 631	28 672
Republic of Khakassia	27 632 600	293 282	27 663 592	262 290
Altai Territory	128 213 372	2 938 087	128 248 527	2 902 932
Zabaykal Territory	42 209 734	2 151 690	42 180 177	2 181 247
Krasnoyarsk Territory	365 325 425	15 676 663	364 607 554	16 394 534
Irkutsk Region	306 445 505	6 453 174	307 474 593	5 424 086
Kemerovo Region	202 963 894	17 746 878	203 488 069	17 222 703
Novosibirsk Region	874 396 570	62 810 371	882 513 573	54 693 368
Omsk Region	170 894 007	6 104 718	166 094 977	10 903 748
Tomsk Region	89 874 604	1 327 047	89 869 747	1 331 904
<b>Far Eastern Federal District</b>	1 012 966 985	82 345 908	1 007 315 300	87 997 593
Republic of Sakha (Yakutia)	74 682 184	6 605 432	75 179 998	6 107 618
Kamchatka Territory	40 836 263	3 348 435	40 933 217	3 251 481
Primorskiy Territory	214 793 677	17 575 941	213 421 532	18 948 086
Khabarovsk Territory	423 990 729	34 377 706	423 760 743	34 607 692
Amur Region	104 384 399	2 181 761	100 097 438	6 468 722
Magadan Region	83 578 597	8 455 153	83 190 106	8 843 644
Sakhalin Region	58 897 321	9 392 411	58 930 218	9 359 514
Jewish Autonomous Region	5 587 384	266 152	5 587 505	266 031
Chukotka Autonomous Area	6 216 431	142 917	6 214 543	144 805

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

Table 33.1

## Securities acquired by credit institutions registered in respective regions, as of 1.10.12

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
<b>Central Federal District</b>	4 505 656 175	986 554 355	779 574 000	548 020 513	196 068 776	55 137 265
Belgorod Region	1 895 470	36 896	3 650	0	1 674 580	123 886
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 135 797	88 010	15 979	0	438 911	0
Voronezh Region	2 459	2 727	0	0	196 182	0
Ivanovo Region	880 637	67 744	16 512	0	326 153	162 405
Kaluga Region	0	0	12 017	0	0	0
Kostroma Region	34 896 115	10 235	734	5 880	221 167	19 129
Kursk Region	1 349 549	1 017 641	0	0	402 080	0
Lipetsk Region	2 010 209	332 151	4 502	0	383 966	0
Moscow Region	8 874 884	1 333 981	880 908	0	2 206 790	99 643
Orel Region	0	0	0	0	0	0
Ryazan Region	903 752	597 063	294 776	0	0	0
Smolensk Region	1 453 483	488 589	876 422	1 664	671 467	0
Tambov Region	0	0	0	62	0	0
Tver Region	551 224	208 496	19 211	0	0	0
Tula Region	496 250	232 930	4 135	0	11 934	0
Yaroslavl Region	17 238	0	185	0	87 674	0
City of Moscow	4 451 189 108	982 137 892	777 444 969	548 012 907	189 447 872	54 732 202
	185 029 852	16 490 028	19 010 943	2 246 273	21 570 659	1 995 445
<b>North-Western Federal District</b>						
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 040 893	743 118	58 673	0	25 806	254 976
Akhangel'sk Region	0	0	2 276	0	0	0
Vologda Region	6 252 755	1 538 606	44 942	1 000	1 021 068	0
Kaliningrad Region	3 785 216	158 014	32 409	0	561 441	0
Leningrad Region	870 363	240 047	25 078	20	25 588	0
Murmansk Region	542 102	173 800	0	0	0	0
Novgorod Region	845 144	348 373	214 133	0	398 161	0
Pskov Region	88 324	0	0	0	20 203	0
St Petersburg	170 605 055	13 288 070	18 633 432	2 245 253	19 518 392	1 740 469
<b>Southern Federal District</b>	10 839 363	3 781 509	6 338 155	25 169	2 296 621	234 122
Republic of Adygeya	20 190	20 146	1 278	0	69 187	0
Republic of Kalmykia	0	0	302 397	0	0	0
Krasnodar Territory	7 907 506	2 481 552	5 431 421	0	1 559 745	89 309
Astrakhan Region	1 361 552	948 939	173 141	5 288	224 211	0
Volgograd Region	1 103 723	165 952	1 938	0	159 684	144 813
Rostov Region	446 392	164 920	427 980	19 881	283 794	0
<b>North-Caucasian Federal District</b>	3 520 997	227 048	405 537	9 000	2 284 718	0
Republik of Daghestan	1 411 010	0	254 674	0	257 332	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 450	0	31 544	0	0	0
Karachai-Cherkess Republic	560 344	0	23 201	0	45 925	0
Republic of North Ossetia - Alania	0	0	96 118	9 000	153 907	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 545 193	227 048	0	0	1 827 554	0

<b>Volga Federal District</b>	94 177 428	10 429 287	38 118 353	1 159 951	12 161 351	777 569
Republic of Bashkortostan	10 619 394	2 067 686	1 281 171	0	451 270	0
Republic of Marii El	0	0	0	0	64 248	0
Republic of Mordovia	362 734	117 352	40 864	0	743 883	0
Republic of Tatarstan	41 962 454	3 205 809	15 691 473	762 595	4 631 350	0
Udmurt Republic	1 917 585	0	22 565	0	22 369	510 196
Chuvash Republic	295 191	107 378	205 508	0	387 018	0
Perm Territory	1 018 806	0	5 257 005	0	320 044	0
Kirov Region	3 115 388	0	80 379	0	24 567	0
Nizhny Novgogrod Region	7 852 102	2 363 235	4 786 009	115	1 510 721	228 277
Orenburg Region	5 652 394	19 477	365 971	17 646	2 940 203	39 096
Penza Region	236 639	119 073	757	0	4 063	0
Samara Region	20 207 958	2 313 299	9 688 633	379 595	846 035	0
Saratov Region	936 783	115 978	697 968	0	210 542	0
Ulyanovsk Region	0	0	50	0	5 038	0
<b>Ural Federal District</b>	120 492 770	24 457 867	21 823 949	100	7 694 029	440 945
Kurgan Region	0	0	0	0	36 313	0
Sverdlovsk Region	69 965 430	8 830 589	15 595 385	100	3 478 294	0
Tyumen Region	34 468 313	7 477 697	5 864 365	0	3 585 472	258 195
Chelyabinsk Region	16 059 027	8 149 581	364 199	0	593 950	182 750
<b>Siberian Federal District</b>	28 836 310	4 341 573	20 285 316	8 199 543	8 314 035	1 055 098
Republic of Altai	1 220 972	1 044 154	1	0	314 098	0
Republic of Buryatiya	47 633	0	651 611	0	584 114	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 399	14 759	0	0	0	0
Altai Territory	39 074	36 658	13 662	0	1 004	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 072	4 530	34 556	0	0	0
Irkutsk Region	118 398	0	114 082	0	194 647	33 664
Kemerovo Region	3 147 346	1 852 948	63 833	0	1 977 491	0
Novosibirsk Region	21 155 951	854 609	19 404 515	8 199 543	3 400 175	764 764
Omsk Region	2 742 835	378 380	127	0	1 796 583	256 670
Tomsk Region	345 630	155 535	2 929	0	45 923	0
<b>Far Eastern Federal District</b>	44 554 784	7 953 205	2 078 783	42 095	916 501	0
Republic of Sakha (Yakutia)	1 348 616	279 276	423 461	0	552 020	0
Kamchatka Territory	328 424	102 018	38 501	42 095	259 804	0
Primorskiy Territory	19 124 289	4 343 043	411 189	0	61 960	0
Khabarovsk Territory	1 136 757	12 647	466 877	0	0	0
Amur Region	22 478 449	3 191 741	213 025	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	138 249	24 480	525 730	0	42 717	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 33.2

**Securities acquired by head-offices and branches of credit institutions located in respective regions, as of 1.10.12**

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
<b>Central Federal District</b>	4 554 822 221	993 895 190	791 640 982	554 972 911	199 626 592	56 068 317
Belgorod Region	1 895 470	36 896	4 691	0	1 674 580	123 886
Bryansk Region	0	0	32	0	0	0
Vladimir Region	88 191	27 304	15 979	2 243	2 542	0
Voronezh Region	2 459	2 727	0	0	196 182	0
Ivanovo Region	880 637	67 744	17 042	0	326 153	162 405
Kaluga Region	0	0	12 017	0	8 515	0
Kostroma Region	15 297 494	10 235	1 389	0	128 104	19 129
Kursk Region	1 349 549	1 017 641	0	0	402 080	0
Lipetsk Region	2 010 209	332 151	5 123	0	383 966	0
Moscow Region	8 874 884	1 333 981	881 170	0	2 281 305	99 643
Orel Region	0	0	0	0	0	0
Ryazan Region	903 752	597 063	294 776	0	0	0
Smolensk Region	192 661	187 110	105 330	1 664	14 529	0
Tambov Region	0	0	0	62	0	0
Tver Region	551 224	208 496	19 211	0	0	0
Tula Region	496 250	232 930	4 135	0	364 044	0
Yaroslavl Region	17 238	0	185	0	83 122	0
City of Moscow	4 522 262 203	989 840 912	790 279 902	554 968 942	193 761 470	55 663 254
<b>North-Western Federal District</b>	178 503 459	15 227 542	28 724 368	3 493 418	22 039 168	1 846 069
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 574 261	513 659	55 672	0	25 805	105 600
Akhangel'sk Region	0	0	2 276	0	0	0
Vologda Region	2 496 147	1 538 606	44 942	1 000	1 021 068	0
Kaliningrad Region	3 785 216	158 014	32 409	0	561 441	0
Leningrad Region	870 363	240 047	25 078	20	25 588	0
Murmansk Region	542 102	173 800	0	0	0	0
Novgorod Region	845 144	348 373	214 133	0	398 161	0
Pskov Region	88 324	0	0	0	20 203	0
St Petersburg	168 301 902	12 255 043	28 349 858	3 492 398	19 986 902	1 740 469
<b>Southern Federal District</b>	9 775 602	3 300 877	5 859 724	25 169	1 870 778	217 209
Republic of Adygeya	20 190	20 146	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 549 078	2 471 533	5 365 097	0	1 367 494	89 309
Astrakhan Region	732 134	478 326	174 205	5 288	149 961	0
Volgograd Region	1 027 808	165 952	2 371	0	59 529	127 900
Rostov Region	446 392	164 920	316 773	19 881	293 794	0
<b>North-Caucasian Federal District</b>	2 960 653	227 048	406 615	9 000	2 207 229	0
Republik of Daghestan	1 411 010	0	254 674	0	257 332	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 450	0	31 544	0	0	0
Karachai-Cherkess Republic	0	0	23 201	0	45 925	0
Republic of North Ossetia - Alania	0	0	96 118	9 000	152 233	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 545 193	227 048	1 078	0	1 751 739	0
<b>Volga Federal District</b>	93 796 651	10 429 287	38 095 710	1 159 951	12 646 840	777 569
Republic of Bashkortostan	10 330 180	2 067 686	1 256 897	0	631 484	0

Republic of Marii El	0	0	0	0	64 248	0
Republic of Mordovia	362 734	117 352	40 864	0	54 352	0
Republic of Tatarstan	41 870 891	3 205 809	15 691 473	762 595	4 627 430	0
Udmurt Republic	1 917 585	0	22 565	0	22 369	510 196
Chuvash Republic	295 191	107 378	205 603	0	638 903	0
Perm Territory	1 018 806	0	5 257 158	0	282 139	0
Kirov Region	3 115 388	0	80 379	0	24 567	0
Nizhny Novgogrod Region	7 852 102	2 363 235	4 786 059	115	2 220 925	228 277
Orenburg Region	5 652 394	19 477	366 128	17 646	2 940 203	39 096
Penza Region	236 639	119 073	757	0	36 057	0
Samara Region	20 207 958	2 313 299	9 688 886	379 595	881 937	0
Saratov Region	936 783	115 978	698 891	0	217 188	0
Ulyanovsk Region	0	0	50	0	5 038	0
<b>Ural Federal District</b>	<b>106 473 259</b>	<b>21 808 875</b>	<b>19 741 197</b>	<b>100</b>	<b>6 439 050</b>	<b>440 945</b>
Kurgan Region	0	0	0	0	36 313	0
Sverdlovsk Region	55 945 919	6 181 597	13 505 896	100	2 410 264	0
Tyumen Region	34 468 313	7 477 697	5 870 944	0	3 372 776	258 195
Chelyabinsk Region	16 059 027	8 149 581	364 357	0	619 697	182 750
<b>Siberian Federal District</b>	<b>15 223 545</b>	<b>3 197 052</b>	<b>1 274 564</b>	<b>0</b>	<b>5 134 402</b>	<b>290 334</b>
Republic of Altai	174 388	0	1	0	314 428	0
Republic of Buryatiya	47 633	0	651 611	0	584 114	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 399	14 759	0	0	0	0
Altai Territory	39 074	36 658	13 662	0	1 064	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 072	4 530	34 556	0	12 810	0
Irkutsk Region	118 398	0	114 082	0	194 647	33 664
Kemerovo Region	3 147 346	1 852 948	64 762	0	1 977 491	0
Novosibirsk Region	8 589 770	754 242	391 738	0	196 382	0
Omsk Region	2 742 835	378 380	1 088	0	1 807 543	256 670
Tomsk Region	345 630	155 535	3 064	0	45 923	0
<b>Far Eastern Federal District</b>	<b>31 543 734</b>	<b>6 148 997</b>	<b>1 891 880</b>	<b>42 095</b>	<b>1 342 630</b>	<b>0</b>
Republic of Sakha (Yakutia)	1 452 518	279 276	441 942	0	1 057 499	0
Kamchatka Territory	322 079	102 018	38 501	42 095	63 002	0
Primorskiy Territory	19 144 552	4 343 043	424 905	0	35 018	0
Khabarovsk Territory	1 116 494	12 647	453 161	0	144 394	0
Amur Region	9 369 842	1 387 533	7 641	0	0	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	138 249	24 480	525 730	0	42 717	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0



Table 34.1

**Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.10.12**

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
<b>Central Federal District</b>	21 890 142 723	13 442 533 009	1 269 293 513	5 909 802 230
Belgorod Region	9 792 103	7 385 097	260 000	1 672 731
Bryansk Region	304 155	0	300 000	4 155
Vladimir Region	3 297 354	1 964 646	230 641	1 087 307
Voronezh Region	787 214	266 007	510 086	11 121
Ivanovo Region	8 939 847	4 883 427	165 060	3 671 259
Kaluga Region	8 706 938	2 544 222	1 740 000	4 271 383
Kostroma Region	56 124 609	10 274 277	1 483 816	42 421 802
Kursk Region	11 528 602	9 890 881	450 000	967 634
Lipetsk Region	20 151 739	14 994 570	1 165 000	1 979 796
Moscow Region	64 166 736	33 116 638	1 409 009	27 848 412
Orel Region	1 516 769	164 538	50 000	1 031 163
Ryazan Region	10 017 085	8 238 280	490 000	1 263 379
Smolensk Region	24 405 787	15 843 119	1 321 962	5 778 045
Tambov Region	2 155 884	1 832 285	0	253 599
Tver Region	7 145 761	4 336 492	684 298	2 124 971
Tula Region	10 400 851	8 827 482	0	1 274 096
Yaroslavl Region	6 185 260	4 658 724	726 747	682 030
City of Moscow	21 644 516 029	13 313 312 324	1 258 306 894	5 813 459 347
<b>North-Western Federal District</b>	678 551 442	507 386 551	39 954 063	86 672 834
Republic of Karelia	775 763	245 084	210 000	257 929
Komi Republic	2 478 771	1 840 858	200 000	437 557
Akhangel'sk Region	553 872	482 743	590	46 322
Vologda Region	49 967 662	26 351 159	1 564 100	20 830 310
Kaliningrad Region	14 099 331	8 094 066	4 344 689	1 558 917
Leningrad Region	4 278 575	3 168 098	162 030	811 747
Murmansk Region	3 772 052	1 603 900	320 000	1 758 589
Novgorod Region	1 865 931	1 179 066	65 500	546 460
Pskov Region	1 633 762	1 453 188	0	180 574
St Petersburg	599 125 723	462 968 389	33 087 154	60 244 429
<b>Southern Federal District</b>	146 679 121	91 809 081	9 355 190	40 275 444
Republic of Adygeya	3 394 850	2 451 943	0	942 907
Republic of Kalmykia	710 911	546 984	30	163 897
Krasnodar Territory	70 027 310	43 199 130	6 829 440	16 443 645
Astrakhan Region	2 178 791	910 997	100 301	780 214
Volgograd Region	11 042 695	7 852 959	1 682 000	966 736
Rostov Region	59 324 564	36 847 068	743 419	20 978 045
<b>North-Caucasian Federal District</b>	38 800 312	24 794 895	3 368 745	10 578 877
Republic of Daghestan	15 711 266	8 645 763	561 030	6 504 473
Republic of Ingushetia	420 790	228 763	0	192 027
Kabardino-Balkar Republic	4 495 626	3 142 527	332 000	1 021 099
Karachai-Cherkess Republic	3 995 584	3 159 758	359 500	476 326
Republic of North Ossetia - Alania	6 475 912	5 747 878	55 885	671 054
Chechen Republic	0	0	0	0

Stavropol Territory	7 701 134	3 870 206	2 060 330	1 713 898
<b>Volga Federal District</b>	881 842 456	521 779 554	40 371 790	291 368 236
Republic of Bashkortostan	52 633 757	25 565 740	4 052 706	21 863 023
Republic of Marii El	1 507 829	1 188 159	150 400	115 370
Republic of Mordovia	13 892 823	10 985 121	135 400	2 049 011
Republic of Tatarstan	384 144 203	279 600 944	15 611 949	75 923 651
Udmurt Republic	19 094 520	7 762 878	218 300	10 345 102
Chuvash Republic	6 486 343	3 169 588	320 500	2 786 764
Perm Territory	19 619 962	10 623 064	546 000	7 832 962
Kirov Region	18 489 903	13 103 888	230 180	4 298 608
Nizhny Novgogrod Region	46 429 735	34 626 657	972 150	6 971 379
Orenburg Region	27 240 240	13 447 395	301 550	12 545 916
Penza Region	2 370 652	1 794 152	1 000	491 859
Samara Region	250 276 757	100 064 648	12 804 655	132 905 144
Saratov Region	35 732 562	16 874 341	5 002 000	12 314 256
Ulyanovsk Region	3 923 170	2 972 979	25 000	925 191
<b>Ural Federal District</b>	569 699 720	249 711 549	37 854 772	245 005 840
Kurgan Region	1 798 155	1 656 203	20 900	116 684
Sverdlovsk Region	241 313 226	99 217 301	16 387 926	116 425 390
Tyumen Region	257 123 206	108 907 851	17 551 272	107 104 299
Chelyabinsk Region	69 465 133	39 930 194	3 894 674	21 359 467
<b>Siberian Federal District</b>	332 921 728	179 719 600	27 912 904	111 399 845
Republic of Altai	11 948 491	1 276 952	673 000	9 562 384
Republic of Buryatiya	6 152 787	2 057 114	0	3 654 089
Republic of Tuva	191 948	89 435	0	102 513
Republic of Khakassia	3 809 227	1 430 824	240 590	2 031 456
Altai Territory	13 671 824	10 460 984	921 000	2 065 467
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 004 107	4 364 631	776 285	2 828 378
Irkutsk Region	14 038 733	8 576 137	1 070 722	4 207 459
Kemerovo Region	15 864 090	8 310 832	2 457 892	5 095 366
Novosibirsk Region	238 254 078	132 407 004	19 992 715	73 581 304
Omsk Region	14 068 659	6 472 303	1 770 500	5 687 956
Tomsk Region	6 917 784	4 273 384	10 200	2 583 473
<b>Far Eastern Federal District</b>	322 320 627	85 080 418	6 519 270	218 855 698
Republic of Sakha (Yakutia)	12 516 102	7 437 917	2 750	4 649 894
Kamchatka Territory	11 677 821	8 023 851	1 515 100	2 077 107
Primorskiy Territory	56 621 135	39 593 121	73 435	13 971 989
Khabarovsk Territory	17 378 299	9 512 553	3 105 300	4 686 196
Amur Region	216 457 452	15 343 118	1 187 185	191 783 380
Magadan Region	0	0	0	0
Sakhalin Region	7 669 818	5 169 858	635 500	1 687 132
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 rubles by head-offices and branches of credit institutions, located in respective regions, as of 1.10.12**

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
<b>Central Federal District</b>	13 776 146 221	8 796 093 365	1 289 215 138	2 735 026 277
Belgorod Region	44 268 215	38 292 732	260 000	4 847 708
Bryansk Region	42 670 787	28 134 176	300 000	8 958 618
Vladimir Region	77 257 755	49 843 821	170 000	26 684 904
Voronezh Region	628 084 797	413 690 298	510 086	198 503 464
Ivanovo Region	38 733 901	27 934 429	165 060	6 547 240
Kaluga Region	68 992 509	44 388 139	1 740 000	19 753 739
Kostroma Region	38 745 320	31 183 978	14 853	5 132 100
Kursk Region	49 094 628	44 168 202	450 000	4 254 697
Lipetsk Region	47 387 674	31 845 906	1 165 000	13 090 943
Moscow Region	520 757 379	256 419 116	1 569 009	224 209 112
Orel Region	21 145 915	16 163 974	50 000	3 463 186
Ryazan Region	80 624 309	55 584 617	490 200	12 293 230
Smolensk Region	72 474 085	55 453 787	380 950	10 541 226
Tambov Region	21 203 667	18 835 278	0	2 043 610
Tver Region	74 058 262	50 732 281	684 248	12 710 977
Tula Region	100 462 954	84 672 416	0	13 216 344
Yaroslavl Region	220 637 797	102 529 578	326 747	105 343 069
City of Moscow	11 629 546 267	7 446 220 637	1 280 938 985	2 063 432 110
	1 977 290 772	1 270 653 909	40 462 937	549 714 246
<b>North-Western Federal District</b>				
Republic of Karelia	43 162 410	15 896 798	210 000	23 123 150
Komi Republic	56 832 515	20 165 660	200 000	34 948 820
Akhangel'sk Region	60 249 747	43 773 551	590	6 687 862
Vologda Region	92 935 744	64 379 835	1 445 100	15 738 013
Kaliningrad Region	85 147 708	58 773 797	4 344 689	18 318 203
Leningrad Region	13 747 522	9 816 725	162 030	2 745 852
Murmansk Region	51 752 982	22 801 918	320 000	28 378 559
Novgorod Region	39 165 089	18 585 915	65 500	14 512 843
Pskov Region	43 555 391	31 563 294	0	9 429 900
St Petersburg	1 490 741 664	984 896 416	33 715 028	395 831 044
<b>Southern Federal District</b>	1 149 785 908	730 745 450	9 557 040	380 219 270
Republic of Adygeya	21 284 213	13 513 978	0	7 695 535
Republic of Kalmykia	7 971 183	4 546 687	30	3 424 466
Krasnodar Territory	548 864 983	338 064 970	6 739 291	190 650 864
Astrakhan Region	24 427 112	11 745 115	600 000	7 683 450
Volgograd Region	94 276 625	68 818 887	1 571 000	22 126 894
Rostov Region	452 961 792	294 055 813	646 719	148 638 061
<b>North-Caucasian Federal District</b>	355 072 088	204 678 016	3 109 345	137 886 282
Republic of Dagestan	41 385 609	23 048 172	726 130	17 611 307
Republic of Ingushetia	8 886 137	5 609 902	0	3 276 235
Kabardino-Balkar Republic	29 958 355	22 095 396	332 000	7 529 847
Karachai-Cherkess Republic	15 108 888	9 142 685	70 000	5 896 203
Republic of North Ossetia - Alania	16 302 580	12 184 068	80 885	4 036 532

Chechen Republic	15 014 682	9 986 333	0	5 028 349
Stavropol Territory	228 415 837	122 611 460	1 900 330	94 507 809
<b>Volga Federal District</b>	3 215 400 715	1 896 608 371	39 762 573	1 135 184 363
Republic of Bashkortostan	263 524 146	137 003 507	3 318 235	114 449 647
Republic of Marii El	51 494 225	36 624 593	150 400	11 098 054
Republic of Mordovia	80 241 644	58 778 951	135 400	13 456 829
Republic of Tatarstan	536 441 988	385 398 002	15 911 903	122 275 923
Udmurt Republic	114 145 637	56 808 842	218 300	49 413 476
Chuvash Republic	74 081 132	46 155 569	160 500	26 533 813
Perm Territory	304 369 206	196 867 326	546 000	105 419 552
Kirov Region	84 115 172	54 135 516	230 180	24 328 017
Nizhny Novgograd Region	472 588 803	309 178 817	947 350	143 505 884
Orenburg Region	70 008 986	43 579 030	221 500	24 797 250
Penza Region	34 531 697	23 392 487	1 150	6 687 434
Samara Region	1 012 860 523	478 964 826	12 894 655	459 508 083
Saratov Region	90 695 092	50 786 914	5 002 000	27 107 401
Ulyanovsk Region	26 302 464	18 933 991	25 000	6 603 000
<b>Ural Federal District</b>	1 715 848 023	907 208 076	33 441 170	723 303 140
Kurgan Region	34 751 785	16 714 260	20 900	17 722 830
Sverdlovsk Region	828 081 278	475 411 551	12 194 324	321 239 715
Tyumen Region	561 279 658	241 274 886	17 331 272	280 172 913
Chelyabinsk Region	291 735 302	173 807 379	3 894 674	104 167 682
<b>Siberian Federal District</b>	1 961 049 797	935 925 751	13 152 007	930 266 698
Republic of Altai	7 353 135	2 805 505	0	4 192 630
Republic of Buryatiya	44 390 869	22 628 879	0	20 578 781
Republic of Tuva	13 260 964	1 675 284	0	11 484 234
Republic of Khakassia	24 803 057	8 933 388	241 590	14 243 039
Altai Territory	113 711 298	64 600 060	921 000	47 554 875
Zabaykal Territory	21 235 385	4 161 904	0	16 317 444
Krasnoyarsk Territory	328 930 199	134 009 198	776 285	185 376 801
Irkutsk Region	275 198 627	122 412 068	1 070 722	146 233 779
Kemerovo Region	148 790 713	66 047 582	2 457 933	79 498 016
Novosibirsk Region	753 246 275	390 140 991	5 903 977	313 729 566
Omsk Region	150 112 261	75 396 279	1 770 500	57 066 167
Tomsk Region	80 017 014	43 114 613	10 000	33 991 366
<b>Far Eastern Federal District</b>	708 392 430	358 560 828	5 930 037	322 672 045
Republic of Sakha (Yakutia)	41 142 140	27 750 766	42 753	12 577 674
Kamchatka Territory	22 591 601	16 659 093	1 515 100	4 048 423
Primorskiy Territory	120 954 084	81 830 687	93 435	36 261 518
Khabarovsk Territory	385 644 885	168 103 684	3 035 300	201 372 340
Amur Region	39 733 126	12 756 893	607 949	24 249 120
Magadan Region	77 189 707	37 604 353	0	38 305 637
Sakhalin Region	17 717 719	11 282 975	635 500	5 010 542
Jewish Autonomous Region	2 317 250	1 689 214	0	628 036
Chukotka Autonomous Area	1 101 918	883 163	0	218 755

Table 35.1

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.10.12**

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
<b>Central Federal District</b>	7 031 068 904	4 203 105 591	2 250 418 134	244 729 526
Belgorod Region	897 011	842 793	54 218	0
Bryansk Region	0	0	0	0
Vladimir Region	456 539	403 451	0	53 088
Voronezh Region	468	0	468	0
Ivanovo Region	169 052	103 351	65 701	0
Kaluga Region	1 839	1 831	0	8
Kostroma Region	2 917 876	2 454 238	59 035	390 934
Kursk Region	185 980	163 528	0	648
Lipetsk Region	25 016	0	0	25 016
Moscow Region	6 072 928	2 011 502	257 630	3 803 796
Orel Region	95 842	0	95 842	0
Ryazan Region	37 381	23 986	1 299	12 096
Smolensk Region	1 002 224	126 593	203 054	660 751
Tambov Region	928	0	928	0
Tver Region	103 021	0	103 021	0
Tula Region	300 991	257 289	0	43 702
Yaroslavl Region	44 694	30 731	5 502	8 461
City of Moscow	7 018 757 114	4 196 686 298	2 249 571 436	239 731 026
<b>North-Western Federal District</b>	144 221 338	85 637 502	45 089 159	9 232 238
Republic of Karelia	0	0	0	0
Komi Republic	35 437	15 950	15 458	4 029
Akhangel'sk Region	1 616	0	1 546	70
Vologda Region	2 262 635	583 338	1 024 130	57 828
Kaliningrad Region	1 163 853	778 270	96 461	289 122
Leningrad Region	361 396	336 014	2 201	4 857
Murmansk Region	326 078	275 250	50 828	0
Novgorod Region	3 211	0	0	3 211
Pskov Region	0	0	0	0
St Petersburg	140 067 112	83 648 680	43 898 535	8 873 121
<b>Southern Federal District</b>	7 451 939	4 300 237	2 093 712	443 137
Republic of Adygeya	1 101	0	464	637
Republic of Kalmykia	21 426	4 050	15 459	1 917
Krasnodar Territory	1 322 207	834 919	154 054	237 194
Astrakhan Region	2 921	0	1 084	1 837
Volgograd Region	815 595	0	801 541	6 765
Rostov Region	5 288 689	3 461 268	1 121 110	194 787
<b>North-Caucasian Federal District</b>	1 282 159	997 170	130 175	154 814
Republic of Dagestan	90 123	33 674	7 915	48 534
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	840	0	840	0
Karachai-Cherkess Republic	1 024 729	863 550	64 610	96 569
Republic of North Ossetia - Alania	6 669	0	6 261	408

Chechen Republic	0	0	0	0
Stavropol Territory	159 798	99 946	50 549	9 303
<b>Volga Federal District</b>	<b>48 935 781</b>	<b>37 588 940</b>	<b>6 777 702</b>	<b>3 767 706</b>
Republic of Bashkortostan	1 633 441	1 354 737	117 912	160 792
Republic of Marii El	464	0	464	0
Republic of Mordovia	4 247	0	3 188	1 059
Republic of Tatarstan	31 555 517	27 196 858	2 617 371	961 078
Udmurt Republic	760 593	408 715	226 241	125 637
Chuvash Republic	44 234	0	2 680	41 554
Perm Territory	2 295 543	1 227 582	916 057	151 904
Kirov Region	533 390	522 150	10 271	969
Nizhny Novgogrod Region	1 729 632	1 360 337	94 846	274 449
Orenburg Region	517 890	173 567	197 467	138 483
Penza Region	0	0	0	0
Samara Region	9 640 454	5 184 781	2 585 055	1 868 762
Saratov Region	218 065	160 213	5 779	41 079
Ulyanovsk Region	2 311	0	371	1 940
<b>Ural Federal District</b>	<b>82 515 404</b>	<b>35 330 749</b>	<b>38 853 531</b>	<b>1 050 316</b>
Kurgan Region	0	0	0	0
Sverdlovsk Region	17 386 836	5 474 915	11 558 078	277 489
Tyumen Region	60 109 466	28 668 183	23 472 549	764 280
Chelyabinsk Region	5 019 102	1 187 651	3 822 904	8 547
<b>Siberian Federal District</b>	<b>51 444 748</b>	<b>24 304 913</b>	<b>21 790 574</b>	<b>1 984 215</b>
Republic of Altai	0	0	0	0
Republic of Buryatiya	855	0	671	184
Republic of Tuva	457	0	457	0
Republic of Khakassia	0	0	0	0
Altai Territory	21 558	16 541	312	4 705
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	11 115	0	5 150	5 965
Irkutsk Region	54 508	17 715	36 192	601
Kemerovo Region	23 567	2 029	8 834	12 704
Novosibirsk Region	49 156 204	22 315 419	21 581 626	1 894 113
Omsk Region	2 168 841	1 948 534	156 363	63 944
Tomsk Region	7 643	4 675	969	1 999
<b>Far Eastern Federal District</b>	<b>8 548 731</b>	<b>4 995 257</b>	<b>580 447</b>	<b>534 376</b>
Republic of Sakha (Yakutia)	269 672	123 668	19 447	126 557
Kamchatka Territory	633 170	517 063	3 463	22 136
Primorskiy Territory	2 325 585	1 959 634	77 969	106 771
Khabarovsk Territory	584 491	557 684	26 639	168
Amur Region	4 625 939	1 763 935	422 629	272 443
Magadan Region	0	0	0	0
Sakhalin Region	109 874	73 273	30 300	6 301
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 35.2

**Distribution of loans, deposits and other placements in foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.10.12**

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
<b>Central Federal District</b>	6 477 949 744	3 669 585 724	2 269 971 338	224 859 858
Belgorod Region	3 677 294	3 618 433	55 479	3 382
Bryansk Region	1 887 921	1 864 462	0	23 459
Vladimir Region	3 201 388	3 163 433	0	37 955
Voronezh Region	11 268 119	10 428 383	2 014	770 532
Ivanovo Region	1 099 355	1 033 654	65 701	0
Kaluga Region	3 743 127	3 615 259	62	127 806
Kostroma Region	992 019	930 226	2 812	58 981
Kursk Region	189 661	163 528	0	4 329
Lipetsk Region	54 099	0	0	54 099
Moscow Region	61 255 686	55 353 866	252 788	5 649 032
Orel Region	282 198	186 356	95 842	0
Ryazan Region	115 442	100 510	1 299	13 633
Smolensk Region	2 331 602	2 194 093	45 032	92 477
Tambov Region	1 383 400	1 382 472	928	0
Tver Region	153 765	29 067	102 553	21 760
Tula Region	22 124 260	22 021 691	0	102 569
Yaroslavl Region	15 013 588	14 805 498	1 082	123 437
City of Moscow	6 349 176 820	3 548 694 793	2 269 345 746	217 776 407
<b>North-Western Federal District</b>	294 847 241	211 223 361	44 157 134	21 067 416
Republic of Karelia	8 918 472	8 833 537	0	84 935
Komi Republic	1 071 543	1 034 767	15 458	21 318
Akhangel'sk Region	742 580	710 020	1 546	31 014
Vologda Region	1 809 301	854 244	96 623	279 928
Kaliningrad Region	18 854 913	17 921 158	96 461	785 192
Leningrad Region	351 967	336 590	2 201	13 176
Murmansk Region	18 118 385	18 017 313	50 828	50 244
Novgorod Region	294 205	243 321	0	50 884
Pskov Region	35 844	33 512	0	2 332
St Petersburg	244 650 031	163 238 899	43 894 017	19 748 393
<b>Southern Federal District</b>	63 120 891	58 103 486	1 971 857	2 321 789
Republic of Adygeya	81 122	36 418	464	44 240
Republic of Kalmykia	5 596	4 050	1 546	0
Krasnodar Territory	21 522 753	19 730 809	149 515	1 446 031
Astrakhan Region	333 900	329 708	0	4 192
Volgograd Region	3 266 728	2 473 464	730 139	63 125
Rostov Region	37 910 792	35 529 037	1 090 193	764 201
<b>North-Caucasian Federal District</b>	4 299 974	3 478 999	130 175	689 071
Republic of Dagestan	68 684	12 032	7 915	48 737
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	556 316	555 476	840	0
Karachai-Cherkess Republic	617 986	550 284	64 610	3 092
Republic of North Ossetia - Alania	48 868	0	6 261	42 607

Chechen Republic	0	0	0	0
Stavropol Territory	3 008 120	2 361 207	50 549	594 635
<b>Volga Federal District</b>	<b>133 303 380</b>	<b>119 987 358</b>	<b>6 775 794</b>	<b>5 700 225</b>
Republic of Bashkortostan	15 518 761	14 905 840	116 984	391 317
Republic of Marii El	459 880	436 432	464	22 984
Republic of Mordovia	160 613	154 584	3 034	2 995
Republic of Tatarstan	38 367 777	35 064 194	2 617 371	283 450
Udmurt Republic	386 450	9 995	226 241	150 214
Chuvash Republic	147 534	0	1 855	145 679
Perm Territory	11 875 980	10 198 606	916 057	761 317
Kirov Region	550 635	485 779	10 271	54 585
Nizhny Novgogrod Region	15 112 418	13 993 968	94 846	947 162
Orenburg Region	1 420 536	983 442	197 312	239 782
Penza Region	23 459	18 079	154	5 226
Samara Region	45 411 287	40 095 669	2 585 055	2 485 378
Saratov Region	1 645 137	1 425 041	5 779	203 323
Ulyanovsk Region	2 222 913	2 215 729	371	6 813
<b>Ural Federal District</b>	<b>256 140 362</b>	<b>208 299 140</b>	<b>33 090 554</b>	<b>1 623 486</b>
Kurgan Region	990	0	0	990
Sverdlovsk Region	174 847 504	167 146 993	5 838 451	1 157 750
Tyumen Region	61 526 117	25 496 278	23 429 199	189 415
Chelyabinsk Region	19 765 751	15 655 869	3 822 904	275 331
<b>Siberian Federal District</b>	<b>81 930 865</b>	<b>72 248 737</b>	<b>2 088 795</b>	<b>3 505 309</b>
Republic of Altai	169	0	0	169
Republic of Buryatiya	101 640	73 268	671	27 701
Republic of Tuva	457	0	457	0
Republic of Khakassia	83 177	81 651	0	1 526
Altai Territory	2 022 866	1 967 899	312	54 655
Zabaykal Territory	11 229	8 382	0	2 847
Krasnoyarsk Territory	12 824 230	12 129 541	5 181	649 337
Irkutsk Region	3 284 950	3 032 085	35 728	215 940
Kemerovo Region	5 662 469	5 389 187	8 834	263 155
Novosibirsk Region	54 200 529	46 460 011	1 880 280	1 815 817
Omsk Region	3 218 508	2 613 996	156 363	447 207
Tomsk Region	520 641	492 717	969	26 955
<b>Far Eastern Federal District</b>	<b>45 051 418</b>	<b>41 639 169</b>	<b>580 447</b>	<b>1 965 768</b>
Republic of Sakha (Yakutia)	286 884	125 905	19 447	141 532
Kamchatka Territory	1 012 892	974 475	3 463	34 954
Primorskiy Territory	3 043 318	2 451 009	77 969	334 489
Khabarovsk Territory	30 824 604	28 753 931	26 639	1 371 401
Amur Region	1 232 566	788 733	422 629	7 654
Magadan Region	8 261 251	8 261 020	0	231
Sakhalin Region	389 887	284 096	30 300	75 491
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	16	0	0	16



Table 36.1

**Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.10.12**

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	782 090 455	106 053 345	4 640 628	493 223	225 251 740	43 543 343
Belgorod Region	101 865	0	0	0	14 926	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	116 808	0	0	0	27 627	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	117 345	0	0	0	134 570	0
Kaluga Region	207 170	0	0	0	156 810	0
Kostroma Region	646 413	79 500	4 703	0	1 377 771	73 753
Kursk Region	90 463	0	0	0	36 945	0
Lipetsk Region	600 752	0	0	0	12 973	0
Moscow Region	531 599	15 953	10 000	154 585	673 783	81 062
Orel Region	0	0	0	0	14 372	0
Ryazan Region	286 311	0	0	0	34 230	7 326
Smolensk Region	415 267	13 071	5 000	0	168 101	148 488
Tambov Region	49 394	0	0	0	13 904	0
Tver Region	7 586	0	0	0	10 939	0
Tula Region	75 075	28 209	0	0	10 206	3 318
Yaroslavl Region	101 578	0	0	0	30 306	0
City of Moscow	778 742 829	105 916 612	4 620 925	338 638	222 534 277	43 229 396
<b>North-Western Federal District</b>	17 975 726	1 888 665	51 520	0	2 654 589	527 533
Republic of Karelia	11 375	0	0	0	819	0
Komi Republic	268 695	15 950	0	0	6 579	0
Akhangel'sk Region	47 164	0	0	0	2 417	0
Vologda Region	1 139 909	11 653	30 000	0	371 923	1 292
Kaliningrad Region	184 783	0	9 689	0	41 128	13 989
Leningrad Region	520 818	56 887	0	0	21 527	1 631
Murmansk Region	74 998	17 827	0	0	20 530	0
Novgorod Region	193 748	0	0	0	20 098	0
Pskov Region	25 632	0	0	0	1 935	0
St Petersburg	15 508 604	1 786 348	11 831	0	2 167 633	510 621
<b>Southern Federal District</b>	3 174 300	164 335	0	0	947 336	37 939
Republic of Adygeya	50 689	0	0	0	38 327	0
Republic of Kalmykia	20 534	0	0	0	9 062	0
Krasnodar Territory	744 547	4 307	0	0	532 180	21 421
Astrakhan Region	70 021	0	0	0	28 565	0
Volgograd Region	302 340	0	0	0	41 204	821
Rostov Region	1 986 169	160 028	0	0	297 998	15 697
<b>North-Caucasian Federal District</b>	1 052 901	28 132	0	0	770 859	5 678
Republic of Dagestan	113 586	7 729	0	0	156 576	2 481
Republic of Ingushetia	473	0	0	0	0	0
Kabardino-Balkar Republic	135 738	0	0	0	168 105	0
Karachai-Cherkess Republic	21 042	20 403	0	0	13 603	3 197

Republic of North Ossetia - Alania	336 128	0	0	0	32 872	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	445 934	0	0	0	399 703	0
<b>Volga Federal District</b>	13 983 198	639 472	100 000	0	20 014 814	292 063
Republic of Bashkortostan	1 096 836	0	30 000	0	1 151 582	21 688
Republic of Marii El	0	0	0	0	8	0
Republic of Mordovia	295 652	0	0	0	21 968	0
Republic of Tatarstan	6 932 356	485 423	20 000	0	3 930 566	56 731
Udmurt Republic	54 736	0	0	0	403 608	0
Chuvash Republic	117 438	0	0	0	67 991	0
Perm Territory	216 868	0	11 000	0	132 812	404
Kirov Region	294 141	268	0	0	161 414	719
Nizhny Novgogrod Region	547 033	97 560	4 000	0	431 643	32 920
Orenburg Region	651 424	0	35 000	0	205 954	91
Penza Region	60 081	0	0	0	10 320	0
Samara Region	3 090 746	51 368	0	0	12 311 139	179 510
Saratov Region	617 121	4 853	0	0	1 165 927	0
Ulyanovsk Region	8 766	0	0	0	19 882	0
<b>Ural Federal District</b>	11 127 206	704 496	94 000	1 458	8 408 807	33 237
Kurgan Region	54 960	0	0	0	1 914	0
Sverdlovsk Region	4 416 289	94 151	90 000	0	7 035 669	30 322
Tyumen Region	4 712 460	350 412	4 000	0	996 080	2 443
Chelyabinsk Region	1 943 497	259 933	0	1 458	375 144	472
<b>Siberian Federal District</b>	10 279 909	821 452	30 000	457	10 224 150	298 611
Republic of Altai	42 438	0	0	0	275 528	0
Republic of Buryatiya	103 150	0	0	0	55 033	184
Republic of Tuva	8 423	0	0	457	8 235	0
Republic of Khakassia	29 934	0	0	0	20 004	0
Altai Territory	204 769	0	10 000	0	101 077	88
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	116 900	0	0	0	263 382	5 965
Irkutsk Region	130 497	2 772	10 000	0	76 455	309
Kemerovo Region	50 848	0	0	0	275 846	2 338
Novosibirsk Region	9 241 239	817 418	0	0	8 841 878	289 699
Omsk Region	192 293	0	0	0	257 351	28
Tomsk Region	159 418	1 262	10 000	0	49 361	0
<b>Far Eastern Federal District</b>	2 317 618	23 812	6 041	2 861	4 731 052	35 729
Republic of Sakha (Yakutia)	182 653	0	0	2 861	88 983	0
Kamchatka Territory	79 373	0	0	0	83 028	0
Primorskiy Territory	736 355	2 244	3 135	0	274 851	84
Khabarovsk Territory	288 306	0	0	0	268 051	0
Amur Region	1 001 621	21 568	2 906	0	3 990 489	35 645
Magadan Region	0	0	0	0	0	0
Sakhalin Region	29 310	0	0	0	25 650	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 36.2

**Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.10.12**

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
<b>Central Federal District</b>	464 727 594	98 148 976	4 574 593	493 223	133 878 651	37 847 705
Belgorod Region	3 299 030	154 498	0	0	27 665	0
Bryansk Region	1 476 868	0	0	0	151 210	2 498
Vladimir Region	2 562 963	0	0	0	981 568	2 834
Voronezh Region	25 039 513	258 088	0	0	4 619 250	370 716
Ivanovo Region	1 322 816	0	0	0	193 427	0
Kaluga Region	2 525 275	0	0	0	668 471	2 814
Kostroma Region	1 689 976	0	4 703	0	358 775	125
Kursk Region	3 031 026	0	0	0	172 800	2 884
Lipetsk Region	3 071 360	0	0	0	795 677	734
Moscow Region	17 598 183	179 228	10 000	154 585	2 840 882	514 363
Orel Region	1 009 871	0	0	0	148 312	0
Ryazan Region	3 231 955	60 896	0	0	239 558	7 794
Smolensk Region	3 701 998	13 071	5 000	0	327 032	29 118
Tambov Region	1 059 671	0	0	0	29 711	0
Tver Region	1 413 685	0	0	0	191 719	9 628
Tula Region	2 289 493	28 209	0	0	251 013	9 250
Yaroslavl Region	8 945 467	105 563	0	0	2 363 915	45 419
City of Moscow	381 458 444	97 349 423	4 554 890	338 638	119 517 666	36 849 528
<b>North-Western Federal District</b>	86 386 527	3 941 174	51 520	0	15 168 341	3 693 394
Republic of Karelia	822 282	13 930	0	0	427 160	13 063
Komi Republic	4 597 933	15 951	0	0	261 195	289
Akhangel'sk Region	2 717 511	19 989	0	0	157 306	5 993
Vologda Region	10 276 931	25 073	30 000	0	748 783	48 729
Kaliningrad Region	7 038 784	300 034	9 689	0	872 362	144 081
Leningrad Region	719 667	97 894	0	0	167 484	8 731
Murmansk Region	4 621 332	17 827	0	0	369 673	19 391
Novgorod Region	1 767 646	32 385	0	0	402 245	20 170
Pskov Region	1 893 130	0	0	0	106 679	265
St Petersburg	51 931 311	3 418 091	11 831	0	11 655 454	3 432 682
<b>Southern Federal District</b>	61 413 196	4 238 008	24 861	0	14 490 081	400 248
Republic of Adygeya	3 082 456	0	0	0	165 272	151
Republic of Kalmykia	442 536	0	0	0	15 223	0
Krasnodar Territory	40 682 406	267 867	24 861	0	7 185 593	274 838
Astrakhan Region	489 162	0	0	0	319 706	5
Volgograd Region	3 030 668	1 104 056	0	0	1 478 790	9 913
Rostov Region	13 685 968	2 866 085	0	0	5 325 497	115 341
<b>North-Caucasian Federal District</b>	15 264 278	90 241	0	0	4 341 713	88 087
Republik of Daghestan	418 357	7 729	0	0	489 294	2 486
Republic of Ingushetia	1 497 391	0	0	0	109 669	0
Kabardino-Balkar Republic	868 456	82 512	0	0	270 660	0
Karachai-Cherkess Republic	1 479 304	0	0	0	132 222	3 092

Republic of North Ossetia - Alania	1 073 400	0	0	0	109 615	784
Chechen Republic	145 437	0	0	0	3 578	0
Stavropol Territory	9 781 933	0	0	0	3 226 675	81 725
<b>Volga Federal District</b>	104 015 158	1 319 069	100 000	0	43 418 701	1 219 071
Republic of Bashkortostan	8 521 283	4 186	30 000	0	3 723 276	97 683
Republic of Marii El	7 899 279	0	0	0	166 611	5 938
Republic of Mordovia	866 416	0	0	0	137 611	0
Republic of Tatarstan	12 770 808	510 931	20 000	0	3 746 981	15 910
Udmurt Republic	6 830 329	0	0	0	1 259 564	35 699
Chuvash Republic	2 947 650	0	0	0	484 435	20 300
Perm Territory	14 591 252	40 127	11 000	0	3 204 481	178 065
Kirov Region	3 387 187	0	0	0	479 269	3 978
Nizhny Novgogrod Region	11 843 566	548 192	4 000	0	5 701 366	196 382
Orenburg Region	1 753 805	0	35 000	0	614 576	22 960
Penza Region	3 044 366	0	0	0	89 910	516
Samara Region	26 435 064	88 158	0	0	22 079 063	624 570
Saratov Region	2 139 877	27 537	0	0	1 505 004	15 853
Ulyanovsk Region	984 276	99 938	0	0	226 554	1 217
<b>Ural Federal District</b>	35 575 438	1 347 313	95 174	1 458	21 918 203	427 075
Kurgan Region	635 002	0	0	0	263 599	0
Sverdlovsk Region	22 864 583	917 803	91 174	0	14 519 501	261 855
Tyumen Region	5 425 142	158 068	4 000	0	3 474 483	27 236
Chelyabinsk Region	6 650 711	271 442	0	1 458	3 660 620	137 984
<b>Siberian Federal District</b>	61 388 068	740 330	30 000	457	32 748 426	803 980
Republic of Altai	241 246	0	0	0	128 559	47
Republic of Buryatiya	1 721 271	1 657	0	0	503 905	823
Republic of Tuva	91 066	0	0	457	282 674	0
Republic of Khakassia	401 752	0	0	0	218 556	545
Altai Territory	14 656 173	77 505	10 000	0	896 120	5 754
Zabaykal Territory	257 310	0	0	0	423 921	0
Krasnoyarsk Territory	4 717 517	55 238	0	0	5 212 622	106 309
Irkutsk Region	4 954 952	41 322	10 000	0	3 538 490	25 510
Kemerovo Region	2 984 421	0	0	0	4 002 531	45 857
Novosibirsk Region	24 112 103	461 547	0	0	14 315 512	530 361
Omsk Region	5 080 448	69 994	0	0	2 439 062	86 554
Tomsk Region	2 169 809	33 067	10 000	0	786 474	2 220
<b>Far Eastern Federal District</b>	13 893 860	452 140	46 041	2 861	7 045 969	294 506
Republic of Sakha (Yakutia)	609 813	0	40 000	2 861	196 249	121
Kamchatka Territory	679 449	0	0	0	94 562	1 373
Primorskiy Territory	1 464 445	30 017	3 135	0	1 262 213	19 102
Khabarovsk Territory	9 227 587	422 123	0	0	4 478 319	268 927
Amur Region	319 478	0	2 906	0	590 610	1 313
Magadan Region	1 120 624	0	0	0	327 474	109
Sakhalin Region	71 240	0	0	0	91 478	3 545
Jewish Autonomous Region	401 224	0	0	0	4 406	0
Chukotka Autonomous Area	0	0	0	0	658	16

Table 37.1

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.10.12

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
<b>Central Federal District</b>	17 952 674 267	5 691 041	1 153 135	3 611 236 185	4 985 788 316	9 197 176 383
Belgorod Region	13 351 615	0	0	4 054 573	1 392 731	7 853 580
Bryansk Region	3 178	0	0	1 519	0	1 659
Vladimir Region	5 036 775	0	122	2 100 913	255 125	2 498 147
Voronezh Region	1 279 626	0	0	1 244 075	70	35 458
Ivanovo Region	7 861 350	0	0	2 308 827	621 316	4 834 996
Kaluga Region	14 454 377	8 793	0	2 898 376	1 103 647	10 392 438
Kostroma Region	60 806 036	0	0	3 447 746	5 237 909	52 035 604
Kursk Region	11 116 770	0	0	2 574 708	434 150	8 089 423
Lipetsk Region	20 463 357	0	0	4 160 159	3 618 105	12 670 181
Moscow Region	63 164 286	9 535	0	10 904 737	20 223 614	31 875 773
Orel Region	1 371 219	0	0	500 917	177 328	692 842
Ryazan Region	12 093 358	0	0	3 776 925	464 864	7 682 814
Smolensk Region	21 620 602	0	0	7 659 520	2 283 889	11 593 725
Tambov Region	2 306 378	0	0	862 686	350 005	1 083 839
Tver Region	7 504 718	361	0	2 980 166	454 853	4 047 346
Tula Region	10 734 996	0	0	1 924 885	1 648 313	6 988 852
Yaroslavl Region	4 839 490	0	0	1 667 075	740 171	2 245 488
City of Moscow	17 694 666 136	5 672 352	1 153 013	3 558 168 378	4 946 782 226	9 032 554 218
<b>North-Western Federal District</b>	710 934 463	1 127 639	4 909	279 333 643	230 697 880	186 109 902
Republic of Karelia	762 247	0	0	548 911	56 531	148 449
Komi Republic	3 707 178	0	0	1 518 247	427 414	1 669 159
Akhangel'sk Region	576 975	0	0	301 067	190 611	80 036
Vologda Region	47 156 227	1 742	0	14 393 426	11 013 850	21 514 850
Kaliningrad Region	13 979 481	0	0	6 858 727	2 665 591	4 435 397
Leningrad Region	7 074 826	7 975	0	1 666 262	656 383	4 675 148
Murmansk Region	3 547 342	0	0	1 749 874	88 791	1 626 891
Novgorod Region	3 399 133	0	159	1 399 721	152 900	1 757 065
Pskov Region	1 864 034	0	552	988 993	37 500	831 452
St Petersburg	628 867 020	1 117 922	4 198	249 908 415	215 408 309	149 371 455
<b>Southern Federal District</b>	151 624 033	96 072	94 125	42 468 501	14 436 188	93 774 804
Republic of Adygeya	3 545 794	0	0	1 124 184	350 760	2 052 945
Republic of Kalmykia	573 088	0	0	378 646	56 250	137 122
Krasnodar Territory	80 258 702	48 996	93 194	20 479 348	8 395 545	50 745 251
Astrakhan Region	4 762 599	0	0	2 416 575	858 339	1 442 668
Volgograd Region	9 680 637	2 293	0	3 587 424	1 456 511	4 562 574
Rostov Region	52 803 213	44 783	931	14 482 324	3 318 783	34 834 244
<b>North-Caucasian Federal District</b>	46 727 979	1 658	4 728	16 734 100	4 101 643	25 357 723
Republic of Dagestan	22 307 682	0	1 528	8 073 338	2 266 949	11 849 802
Republic of Ingushetia	473 457	0	0	334 107	0	138 664
Kabardino-Balkar Republic	3 641 042	23	0	940 785	86 563	2 556 783
Karachai-Cherkess Republic	3 876 952	0	0	2 085 278	922 106	867 163
Republic of North Ossetia - Alania	7 078 991	0	3 200	1 799 958	298 281	4 860 087
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	9 349 855	1 635	0	3 500 634	527 744	5 085 224
<b>Volga Federal District</b>	772 379 520	7 911 666	2 051 614	167 866 888	170 213 616	419 601 494

Republic of Bashkortostan	57 795 359	14 546	0	8 251 918	15 118 396	34 171 255
Republic of Marii El	1 688 987	0	0	521 887	161 552	977 654
Republic of Mordovia	15 341 582	0	0	3 065 789	1 490 718	10 590 396
Republic of Tatarstan	358 483 729	7 858 923	2 046 501	83 847 215	110 091 152	152 072 217
Udmurt Republic	15 672 008	75	0	2 839 251	1 011 701	11 765 512
Chuvash Republic	7 490 820	0	0	2 449 948	1 606 064	3 351 167
Perm Territory	23 003 482	3 719	0	4 870 177	5 336 870	12 692 874
Kirov Region	20 607 844	1 590	0	3 876 889	1 532 855	14 652 367
Nizhny Novgogrod Region	56 773 202	12 743	0	12 710 636	4 429 411	39 462 526
Orenburg Region	28 262 340	20 058	1 233	5 578 511	7 114 672	15 503 356
Penza Region	2 992 368	0	0	819 906	295 701	1 859 265
Samara Region	131 668 447	12	3 880	30 973 073	19 568 567	80 522 998
Saratov Region	49 078 231	0	0	7 270 391	1 992 977	39 726 771
Ulyanovsk Region	3 521 121	0	0	791 297	462 980	2 253 136
<b>Ural Federal District</b>	<b>568 850 375</b>	<b>342 102</b>	<b>87 091</b>	<b>118 732 859</b>	<b>130 759 479</b>	<b>312 053 579</b>
Kurgan Region	1 709 989	0	613	776 301	150 171	769 140
Sverdlovsk Region	265 596 139	16 432	210	63 225 590	45 931 932	155 091 921
Tyumen Region	222 778 411	270 371	64 460	35 252 417	79 601 342	104 199 027
Chelyabinsk Region	78 765 836	55 299	21 808	19 478 551	5 076 034	51 993 491
<b>Siberian Federal District</b>	<b>315 520 451</b>	<b>59 513</b>	<b>11 675</b>	<b>71 146 593</b>	<b>58 143 019</b>	<b>178 711 707</b>
Republic of Altai	12 430 771	0	0	732 451	476 059	11 209 876
Republic of Buryatiya	6 878 655	22	0	2 307 697	162 678	4 354 919
Republic of Tuva	161 732	0	0	79 637	0	82 072
Republic of Khakassia	3 840 167	41	0	955 818	372 768	2 452 859
Altai Territory	10 967 891	0	1 690	3 620 628	1 268 202	6 011 242
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	9 344 473	18 253	8 988	2 666 636	828 105	5 339 410
Irkutsk Region	14 568 312	0	0	3 956 442	1 912 693	8 614 757
Kemerovo Region	20 412 237	0	0	4 129 543	739 718	15 501 523
Novosibirsk Region	211 414 952	41 197	997	46 228 094	50 634 363	108 108 835
Omsk Region	17 353 437	0	0	4 249 489	1 559 983	11 382 766
Tomsk Region	8 147 824	0	0	2 220 158	188 450	5 653 448
<b>Far Eastern Federal District</b>	<b>297 181 395</b>	<b>24 407</b>	<b>260 650</b>	<b>49 855 284</b>	<b>29 043 920</b>	<b>216 915 829</b>
Republic of Sakha (Yakutia)	17 213 377	19 324	3 200	5 365 475	1 919 058	9 815 862
Kamchatka Territory	11 997 895	4 771	3 270	3 444 342	1 516 649	6 794 838
Primorskiy Territory	57 378 931	93	2 411	17 668 853	4 772 564	34 657 686
Khabarovsk Territory	17 306 143	0	0	4 993 645	1 450 117	10 690 809
Amur Region	183 457 586	130	251 769	14 328 390	18 378 731	150 417 707
Magadan Region	0	0	0	0	0	0
Sakhalin Region	9 827 463	89	0	4 054 579	1 006 801	4 538 927
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 rubles by head-offices and branches of credit institutions located in respective regions, as of 1.10.12**

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
<b>Central Federal District</b>	12 071 900 329	1 658 369	182 283	2 643 657 260	4 307 385 882	4 994 909 552
Belgorod Region	102 568 989	21 671	13 996	18 753 611	15 981 756	67 556 447
Bryansk Region	50 397 934	27 294	37 975	6 907 966	2 949 459	40 266 188
Vladimir Region	101 574 809	4 431	10 025	13 574 549	7 661 129	79 905 898
Voronezh Region	233 081 218	173 776	732	35 087 735	25 964 965	171 482 882
Ivanovo Region	51 671 040	10 902	1 514	6 367 912	1 861 950	43 303 251
Kaluga Region	77 189 106	52 150	12 482	13 554 257	5 223 655	58 067 803
Kostroma Region	49 631 927	9 740	0	4 265 184	6 587 566	38 716 440
Kursk Region	54 623 808	3 376	7	8 356 410	5 560 770	40 572 158
Lipetsk Region	74 448 082	4 702	6 994	10 490 118	8 241 254	55 601 518
Moscow Region	672 826 361	460 449	17 817	139 540 733	77 651 271	452 343 811
Orel Region	39 662 245	453	0	5 901 671	1 987 053	31 609 564
Ryazan Region	70 140 648	17 705	10 779	11 134 463	4 201 032	54 508 341
Smolensk Region	53 652 348	8 889	7 017	8 333 415	4 264 629	40 872 127
Tambov Region	45 732 635	1 583	242	7 475 389	1 726 911	36 424 330
Tver Region	73 884 446	3 393	1	11 206 293	6 331 894	56 196 963
Tula Region	91 192 885	4 898	693	11 257 124	12 134 781	67 467 533
Yaroslavl Region	101 702 358	15 365	0	19 272 398	14 468 190	67 225 960
City of Moscow	10 127 919 490	837 592	62 009	2 312 178 032	4 104 587 617	3 592 788 338
<b>North-Western Federal District</b>	2 002 085 572	2 834 482	36 512	450 941 802	369 782 951	1 151 882 835
Republic of Karelia	33 198 601	1 348	337	4 938 815	1 555 396	26 509 411
Komi Republic	72 954 845	22 191	7 588	9 105 674	2 329 968	61 192 563
Akhangel'sk Region	95 685 007	20 988	5 558	12 711 636	11 074 164	71 592 366
Vologda Region	85 153 144	20 035	840	18 172 485	10 137 455	56 408 423
Kaliningrad Region	78 171 374	15 372	0	19 699 308	6 780 311	51 434 708
Leningrad Region	19 465 088	24 971	0	5 125 330	1 949 440	12 166 291
Murmansk Region	69 706 146	4 783	1	13 634 440	4 313 852	51 319 816
Novgorod Region	30 045 260	16 988	6 248	6 549 380	1 561 417	21 650 388
Pskov Region	26 712 194	4 044	3 363	4 640 103	2 342 956	19 540 569
St Petersburg	1 490 993 913	2 703 762	12 577	356 364 631	327 737 992	780 068 300
<b>Southern Federal District</b>	902 381 502	329 040	125 528	175 404 811	72 031 306	651 720 026
Republic of Adygeya	13 356 676	5 154	0	1 843 006	705 614	10 768 413
Republic of Kalmykia	6 323 644	5 370	4 663	1 455 367	272 509	4 566 929
Krasnodar Territory	419 118 175	167 989	99 077	89 789 975	33 189 695	294 607 721
Astrakhan Region	46 626 880	3 636	0	6 875 806	3 081 411	36 493 453
Volgograd Region	132 013 296	22 082	406	24 486 251	7 461 022	99 713 573
Rostov Region	284 942 831	124 809	21 382	50 954 406	27 321 055	205 569 937
<b>North-Caucasian Federal District</b>	256 445 906	566 379	529 756	55 727 582	16 457 877	182 295 465
Republic of Dagestan	43 419 303	238 968	6 208	11 218 169	2 500 410	29 302 980
Republic of Ingushetia	4 193 994	7 213	0	1 495 717	206 490	2 478 283
Kabardino-Balkar Republic	23 228 066	358	38	5 257 122	625 747	17 264 360
Karachai-Cherkess Republic	11 064 980	12 429	0	2 439 424	979 071	7 621 851
Republic of North Ossetia - Alania	24 525 994	0	3 552	3 315 755	1 312 591	19 704 040
Chechen Republic	8 939 941	109 325	498 500	4 814 428	484 800	3 021 997

Stavropol Territory	141 073 628	198 086	21 458	27 186 967	10 348 768	102 901 954
<b>Volga Federal District</b>	2 397 899 706	8 661 507	2 140 080	439 004 302	415 863 718	1 522 292 878
Republic of Bashkortostan	322 530 660	72 653	22	42 196 925	111 678 308	167 782 010
Republic of Marii El	26 639 223	2 756	0	3 851 676	2 990 365	19 667 595
Republic of Mordovia	37 074 220	131 548	618	5 601 699	3 441 902	27 670 147
Republic of Tatarstan	492 588 545	7 872 242	2 046 968	104 871 962	136 567 583	238 244 923
Udmurt Republic	84 859 752	32 114	0	20 250 398	9 021 556	55 101 367
Chuvash Republic	58 239 957	15 954	10 027	10 419 826	5 082 829	42 557 017
Perm Territory	207 314 205	221 390	34 328	46 341 013	24 664 858	135 671 324
Kirov Region	68 251 763	43 191	11	10 259 351	6 096 443	51 112 013
Nizhny Novgograd Region	308 991 053	96 060	22 483	67 854 203	32 325 695	207 376 789
Orenburg Region	105 021 967	31 410	18 282	18 119 218	11 306 537	75 298 876
Penza Region	66 605 785	33 903	0	11 092 767	3 831 276	51 495 992
Samara Region	399 264 586	45 815	7 341	63 681 702	53 930 771	279 896 024
Saratov Region	150 341 406	9 324	0	24 761 900	9 609 868	115 574 603
Ulyanovsk Region	70 176 584	53 147	0	9 701 662	5 315 727	54 844 198
<b>Ural Federal District</b>	1 316 010 044	685 277	193 359	246 041 189	252 207 428	808 059 679
Kurgan Region	26 371 315	8 184	4 923	3 985 391	1 028 272	21 275 612
Sverdlovsk Region	511 678 038	134 073	67 879	106 429 246	68 756 167	332 943 831
Tyumen Region	556 026 084	408 824	77 422	89 565 219	166 399 379	296 861 180
Chelyabinsk Region	221 934 607	134 196	43 135	46 061 333	16 023 610	156 979 056
<b>Siberian Federal District</b>	1 223 356 099	315 959	154 339	216 585 555	128 839 306	866 377 733
Republic of Altai	5 351 163	3 344	4 727	715 806	620 788	3 992 257
Republic of Buryatiya	35 416 004	9 281	0	6 385 569	2 490 757	26 417 042
Republic of Tuva	5 879 185	20 199	394	981 717	590 496	4 270 833
Republic of Khakassia	18 886 112	14 787	0	3 490 299	1 111 104	14 161 632
Altai Territory	99 898 712	4 663	21 155	14 737 174	11 617 377	73 176 133
Zabaykal Territory	38 242 875	61 231	14 150	7 180 057	2 498 257	28 318 797
Krasnoyarsk Territory	211 466 183	56 723	44 919	42 094 503	23 121 199	143 465 103
Irkutsk Region	139 553 010	44 293	9 838	25 226 482	13 504 332	100 300 930
Kemerovo Region	176 203 464	11 905	35 631	25 735 731	22 698 833	127 071 676
Novosibirsk Region	321 716 616	71 866	6 939	63 838 921	35 884 732	216 096 779
Omsk Region	108 132 764	12 464	11 848	14 718 678	10 424 410	82 499 148
Tomsk Region	62 610 011	5 203	4 738	11 480 618	4 277 021	46 607 403
<b>Far Eastern Federal District</b>	640 483 063	203 086	306 074	127 863 411	57 571 706	452 012 531
Republic of Sakha (Yakutia)	68 633 405	61 524	19 934	18 393 644	5 235 855	44 595 553
Kamchatka Territory	36 075 544	6 045	3 270	6 703 884	2 229 767	26 809 013
Primorskiy Territory	173 821 989	21 111	7 045	48 126 730	10 821 293	114 366 301
Khabarovsk Territory	210 421 370	19 769	15 658	26 910 329	25 419 847	157 237 495
Amur Region	56 191 432	41 714	7 108	8 879 709	4 859 103	42 280 502
Magadan Region	29 134 309	7 513	252 860	5 694 099	4 827 400	18 287 561
Sakhalin Region	55 043 054	43 531	164	11 886 379	3 698 432	39 067 134
Jewish Autonomous Region	4 971 275	1 008	35	589 950	168 279	4 198 099
Chukotka Autonomous Area	6 190 685	871	0	678 687	311 730	5 170 873



Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of  
1.10.12**

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
<b>Central Federal District</b>	6 670 449 899	26 228 496	225	940 326 303	3 174 203 522	2 198 010 996
Belgorod Region	1 244 986	0	0	28 546	0	1 216 290
Bryansk Region	30	0	0	30	0	0
Vladimir Region	524 547	0	0	11 533	1 199	511 587
Voronezh Region	853 597	0	0	654	0	852 940
Ivanovo Region	689 436	0	0	44 752	6 128	638 555
Kaluga Region	1 031 640	0	0	43 800	9 384	972 069
Kostroma Region	8 805 757	0	0	420 027	1 197 584	7 172 565
Kursk Region	503 351	0	0	159 035	0	344 085
Lipetsk Region	1 415 084	0	0	850 104	0	564 979
Moscow Region	12 593 599	0	0	299 372	4 100 567	8 119 857
Orel Region	167 464	0	0	48 736	15 489	103 239
Ryazan Region	813 120	0	0	95 094	1 176	712 512
Smolensk Region	3 475 298	0	0	282 914	408 684	2 783 658
Tambov Region	22 097	0	0	1 523	0	20 558
Tver Region	514 089	0	0	36 184	159 365	318 475
Tula Region	608 603	0	0	64 061	0	544 421
Yaroslavl Region	355 613	0	0	63 221	61 834	229 520
City of Moscow	6 636 831 588	26 228 496	225	937 876 717	3 168 242 112	2 172 905 686
<b>North-Western Federal District</b>	178 005 805	10	0	35 536 108	61 177 700	79 647 559
Republic of Karelia	14 001	10	0	12 271	0	1 712
Komi Republic	633 428	0	0	14 516	6 270	612 642
Akhangel'sk Region	21 890	0	0	803	13 682	5 334
Vologda Region	11 642 914	0	0	4 416 852	3 847 724	3 377 197
Kaliningrad Region	5 568 376	0	0	1 541 090	1 715 998	2 262 975
Leningrad Region	802 755	0	0	77 834	13 668	704 556
Murmansk Region	591 119	0	0	265 347	0	271 048
Novgorod Region	86 460	0	0	34 351	0	52 103
Pskov Region	46 978	0	0	5 595	0	41 378
St Petersburg	158 597 884	0	0	29 167 449	55 580 358	72 318 614
<b>Southern Federal District</b>	12 237 861	0	0	2 670 296	1 870 815	7 339 020
Republic of Adygeya	22 669	0	0	6 026	0	16 631
Republic of Kalmykia	125 583	0	0	19	43 547	82 017
Krasnodar Territory	3 804 621	0	0	340 097	15 538	3 163 786
Astrakhan Region	194 006	0	0	134 131	0	48 000
Volgograd Region	1 119 734	0	0	61 799	319 502	738 431
Rostov Region	6 971 248	0	0	2 128 224	1 492 228	3 290 155
<b>North-Caucasian Federal District</b>	4 472 084	0	0	106 129	958	4 316 104
Republic of Dagestan	516 770	0	0	34 087	0	472 738
Republic of Ingushetia	22 866	0	0	14 249	0	8 551
Kabardino-Balkar Republic	73 386	0	0	1 424	0	71 950
Karachai-Cherkess Republic	3 091 320	0	0	19 065	0	3 033 951
Republic of North Ossetia - Alania	206 268	0	0	5 695	0	200 375
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	561 474	0	0	31 609	958	528 539
<b>Volga Federal District</b>	94 265 728	5 693	0	12 913 522	35 257 273	44 190 355
Republic of Bashkortostan	3 647 344	0	0	342 106	278 552	3 018 866
Republic of Marii El	3 502	0	0	477	0	3 015
Republic of Mordovia	252 717	0	0	7 025	0	242 717
Republic of Tatarstan	52 929 391	5 693	0	6 000 409	29 475 531	16 389 503
Udmurt Republic	1 588 417	0	0	69 575	430 703	1 088 139
Chuvash Republic	244 801	0	0	8 256	0	236 082
Perm Territory	4 728 917	0	0	797 209	1 610 424	2 321 284
Kirov Region	1 373 721	0	0	69 217	376 158	927 294
Nizhny Novgogrod Region	3 622 044	0	0	457 738	1 012 824	2 126 965
Orenburg Region	1 777 619	0	0	35 413	530 532	1 211 378
Penza Region	0	0	0	0	0	0
Samara Region	19 216 289	0	0	4 242 932	1 341 030	12 872 956
Saratov Region	4 835 895	0	0	878 963	201 519	3 711 295
Ulyanovsk Region	45 071	0	0	4 202	0	40 861
<b>Ural Federal District</b>	60 279 844	31 051	0	7 851 891	5 961 907	32 183 884
Kurgan Region	31 510	0	0	703	0	30 807
Sverdlovsk Region	22 105 549	0	0	1 462 582	1 879 637	16 249 264
Tyumen Region	28 855 813	30 712	0	2 424 802	3 789 305	11 669 066
Chelyabinsk Region	9 286 972	339	0	3 963 804	292 965	4 234 747
<b>Siberian Federal District</b>	58 330 982	0	48 110	7 255 967	8 238 252	33 605 099
Republic of Altai	38 064	0	0	22 197	0	15 827
Republic of Buryatiya	1 009 534	0	0	20 941	0	168 229
Republic of Tuva	711	0	0	0	0	711
Republic of Khakassia	45 137	0	0	560	0	42 676
Altai Territory	225 529	0	0	45 452	0	179 178
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	199 968	0	0	7 625	0	192 186
Irkutsk Region	840 900	0	0	194 830	38 123	360 389
Kemerovo Region	1 063 350	0	0	784 146	0	279 118
Novosibirsk Region	53 794 749	0	48 110	5 980 229	8 115 993	31 538 101
Omsk Region	865 687	0	0	136 216	84 136	645 202
Tomsk Region	247 353	0	0	63 771	0	183 482
<b>Far Eastern Federal District</b>	39 630 318	0	0	2 701 997	6 512 908	28 611 777
Republic of Sakha (Yakutia)	874 290	0	0	27 692	21 024	744 456
Kamchatka Territory	977 568	0	0	113 199	86 567	760 146
Primorskiy Territory	10 034 014	0	0	1 343 495	3 568 966	4 933 743
Khabarovsk Territory	1 464 189	0	0	162 853	60 193	1 221 804
Amur Region	25 585 956	0	0	810 965	2 773 301	20 504 291
Magadan Region	0	0	0	0	0	0
Sakhalin Region	694 301	0	0	243 793	2 857	447 337
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 38.2

**Distribution of clients' funds in foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.10.12**

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
<b>Central Federal District</b>	5 881 384 212	25 269 551	48 336	825 065 737	3 066 866 356	1 762 651 178
Belgorod Region	19 596 354	0	0	1 099 240	6 437 125	8 471 678
Bryansk Region	4 362 916	0	0	184 720	77 697	3 356 214
Vladimir Region	9 060 228	431	0	413 299	312 294	5 393 084
Voronezh Region	32 892 972	0	0	1 628 951	4 891 818	20 673 719
Ivanovo Region	5 036 631	23	0	303 622	44 545	3 941 190
Kaluga Region	8 438 300	680	0	1 347 409	477 228	4 538 045
Kostroma Region	4 805 255	57	0	188 961	2 078 665	2 016 588
Kursk Region	4 291 142	0	0	244 261	671 838	2 310 855
Lipetsk Region	5 255 994	0	0	961 622	310 622	2 989 331
Moscow Region	71 831 812	104	0	9 343 377	9 224 447	45 887 044
Orel Region	2 279 246	18	0	164 476	181 010	1 344 642
Ryazan Region	6 252 204	0	0	404 818	1 122 252	3 276 718
Smolensk Region	5 903 585	1 191	0	494 400	209 406	3 150 747
Tambov Region	2 392 234	0	0	26 295	27 695	1 229 796
Tver Region	7 865 558	5 755	0	341 480	739 498	3 786 154
Tula Region	9 330 370	0	0	2 195 157	692 335	3 997 044
Yaroslavl Region	7 952 088	77	0	724 561	641 996	5 088 910
City of Moscow	5 673 837 323	25 261 215	48 336	804 999 088	3 038 725 885	1 641 199 419
<b>North-Western Federal District</b>	457 260 977	69 100	0	73 418 603	113 946 534	241 652 650
Republic of Karelia	3 221 294	13	0	250 359	20 242	2 498 079
Komi Republic	6 125 944	0	0	300 812	9 807	3 739 808
Akhangel'sk Region	8 466 862	150	0	1 216 861	1 699 476	4 467 655
Vologda Region	30 734 862	112	0	15 772 329	8 624 693	3 971 388
Kaliningrad Region	18 144 207	5 516	0	2 723 841	2 399 625	12 398 107
Leningrad Region	2 814 953	0	0	354 823	656 678	1 645 795
Murmansk Region	9 262 520	0	0	2 256 568	860 879	4 915 807
Novgorod Region	3 344 162	124	0	754 925	96 699	2 154 776
Pskov Region	2 387 122	0	0	247 133	273 607	1 444 607
St Petersburg	372 759 051	63 185	0	49 540 952	99 304 828	204 416 628
<b>Southern Federal District</b>	100 985 911	2 093	0	19 361 952	8 735 442	60 310 816
Republic of Adygeya	643 288	0	0	32 582	4 401	423 511
Republic of Kalmykia	334 197	0	0	1 660	43 547	230 065
Krasnodar Territory	49 142 453	1 279	0	10 346 489	3 496 768	30 733 861
Astrakhan Region	4 403 592	99	0	560 347	590 402	2 542 895
Volgograd Region	13 079 646	0	0	1 357 571	995 510	8 248 943
Rostov Region	33 382 735	715	0	7 063 303	3 604 814	18 131 541
<b>North-Caucasian Federal District</b>	18 836 947	16 588	0	1 127 089	376 032	13 974 456
Republic of Dagestan	1 170 567	0	0	71 834	0	992 328
Republic of Ingushetia	207 883	0	0	15 527	0	160 589
Kabardino-Balkar Republic	1 715 220	0	0	44 629	10 512	1 186 937
Karachai-Cherkess Republic	2 704 094	0	0	23 710	10 357	2 609 281
Republic of North Ossetia - Alania	1 249 144	0	0	50 741	0	858 492
Chechen Republic	141 004	0	0	2 956	0	138 037

Stavropol Territory	11 649 035	16 588	0	917 692	355 163	8 028 792
<b>Volga Federal District</b>	276 859 465	831 767	0	44 464 150	49 167 503	143 023 140
Republic of Bashkortostan	23 518 404	807 142	0	2 620 778	2 334 142	13 142 719
Republic of Marii El	1 720 363	0	0	101 123	349 030	769 345
Republic of Mordovia	1 958 332	736	0	134 454	10 417	1 023 867
Republic of Tatarstan	67 289 568	5 949	0	8 243 526	29 355 983	23 420 319
Udmurt Republic	4 865 857	16 426	0	386 879	159 591	2 850 879
Chuvash Republic	4 751 217	0	0	439 587	1 206 919	1 744 973
Perm Territory	37 894 665	313	0	15 140 732	3 509 121	14 746 770
Kirov Region	3 537 217	105	0	420 344	469 637	1 944 722
Nizhny Novgograd Region	37 301 922	699	0	5 961 996	4 818 195	19 417 084
Orenburg Region	8 538 346	216	0	1 184 700	679 389	5 648 250
Penza Region	4 848 934	181	0	933 186	143 549	2 364 216
Samara Region	59 584 735	0	0	5 701 724	4 889 653	42 544 345
Saratov Region	13 450 509	0	0	759 603	1 039 776	9 753 733
Ulyanovsk Region	7 599 396	0	0	2 435 518	202 101	3 651 918
<b>Ural Federal District</b>	175 470 188	61 065	0	16 251 294	22 119 265	105 431 990
Kurgan Region	1 351 656	0	0	156 176	79 137	656 425
Sverdlovsk Region	66 326 570	30 070	0	8 631 021	13 308 221	36 085 967
Tyumen Region	80 437 288	29 978	0	2 741 125	4 701 439	55 398 478
Chelyabinsk Region	27 354 674	1 017	0	4 722 972	4 030 468	13 291 120
<b>Siberian Federal District</b>	112 981 870	11 419	0	13 790 232	11 756 666	60 716 504
Republic of Altai	195 487	0	0	23 442	0	94 245
Republic of Buryatiya	3 938 730	0	0	275 014	33 998	1 276 663
Republic of Tuva	116 418	0	0	43	0	55 004
Republic of Khakassia	935 804	57	0	17 292	170 619	538 439
Altai Territory	10 017 917	155	0	669 548	2 100 862	3 965 355
Zabaykal Territory	2 161 872	0	0	364 329	3 634	664 828
Krasnoyarsk Territory	14 013 611	12	0	1 469 775	58 640	9 789 645
Irkutsk Region	13 266 037	103	0	2 763 467	510 380	5 571 486
Kemerovo Region	17 138 193	0	0	2 880 271	287 400	9 924 060
Novosibirsk Region	36 529 636	10 834	0	4 251 200	7 225 133	19 566 938
Omsk Region	8 430 996	19	0	730 768	335 828	5 979 278
Tomsk Region	6 237 169	239	0	345 083	1 030 172	3 290 563
<b>Far Eastern Federal District</b>	69 664 419	3 667	0	8 967 529	7 208 077	36 176 833
Republic of Sakha (Yakutia)	6 072 630	2	0	973 413	22 595	1 729 810
Kamchatka Territory	3 230 917	0	0	502 479	388 895	1 906 723
Primorskiy Territory	18 010 781	1 795	0	3 308 658	627 537	11 066 470
Khabarovsk Territory	21 207 762	0	0	1 097 060	1 085 825	15 278 196
Amur Region	5 682 180	0	0	568 461	1 403 918	2 048 710
Magadan Region	5 724 213	152	0	326 815	70 762	990 109
Sakhalin Region	9 322 102	1 718	0	2 185 349	3 608 545	2 897 429
Jewish Autonomous Region	269 188	0	0	5 064	0	194 046
Chukotka Autonomous Area	144 646	0	0	230	0	65 340

Table 39.1

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.10.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	4 020 270 084	1 925 314 882	2 094 955 202
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	1 036 387	1 036 387	0
Voronezh Region	0	0	0
Ivanovo Region	1 709 254	1 709 254	0
Kaluga Region	60 000	60 000	0
Kostroma Region	4 617 265	3 757 586	859 679
Kursk Region	0	0	0
Lipetsk Region	1 030 935	1 030 935	0
Moscow Region	1 962 003	1 962 003	0
Orel Region	43 000	43 000	0
Ryazan Region	0	0	0
Smolensk Region	771 529	569 558	201 971
Tambov Region	0	0	0
Tver Region	45 000	45 000	0
Tula Region	80 000	80 000	0
Yaroslavl Region	191 000	191 000	0
City of Moscow	4 008 723 711	1 914 830 159	2 093 893 552
<b>North-Western Federal District</b>	66 770 457	34 380 017	32 390 440
Republic of Karelia	0	0	0
Komi Republic	360 000	360 000	0
Akhangel'sk Region	40 000	40 000	0
Vologda Region	656 953	596 985	59 968
Kaliningrad Region	309 669	304 873	4 796
Leningrad Region	30 000	30 000	0
Murmansk Region	369 150	270 000	99 150
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	65 004 685	32 778 159	32 226 526
<b>Southern Federal District</b>	7 864 595	5 370 960	2 493 635
Republic of Adygeya	0	0	0
Republic of Kalmykia	84 458	69 000	15 458
Krasnodar Territory	2 573 000	2 039 748	533 252
Astrakhan Region	50 000	50 000	0
Volgograd Region	591 996	584 000	7 996
Rostov Region	4 565 141	2 628 212	1 936 929
<b>North-Caucasian Federal District</b>	1 311 032	1 311 032	0
Republic of Dagestan	975 032	975 032	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	181 000	181 000	0
Chechen Republic	0	0	0
Stavropol Territory	155 000	155 000	0
<b>Volga Federal District</b>	102 690 396	93 577 987	9 112 409
Republic of Bashkortostan	7 033 277	5 859 114	1 174 163
Republic of Marii El	0	0	0
Republic of Mordovia	252 400	252 400	0

Republic of Tatarstan	27 986 730	22 252 503	5 734 227
Udmurt Republic	2 251 866	1 744 670	507 196
Chuvash Republic	354 213	354 213	0
Perm Territory	180 000	180 000	0
Kirov Region	87 805	87 805	0
Nizhny Novgogrod Region	3 380 595	3 163 720	216 875
Orenburg Region	965 262	965 262	0
Penza Region	0	0	0
Samara Region	59 734 852	58 278 300	1 456 552
Saratov Region	463 396	440 000	23 396
Ulyanovsk Region	0	0	0
<b>Ural Federal District</b>	<b>73 159 014</b>	<b>36 331 001</b>	<b>36 828 013</b>
Kurgan Region	20 000	20 000	0
Sverdlovsk Region	11 235 933	6 249 544	4 986 389
Tyumen Region	60 510 285	28 828 365	31 681 920
Chelyabinsk Region	1 392 796	1 233 092	159 704
<b>Siberian Federal District</b>	<b>31 195 390</b>	<b>11 656 376</b>	<b>19 539 014</b>
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	355 000	355 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	932 101	932 101	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	331 750	331 750	0
Kemerovo Region	805 000	805 000	0
Novosibirsk Region	26 949 609	8 472 437	18 477 172
Omsk Region	1 721 930	660 088	1 061 842
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	<b>14 342 202</b>	<b>12 909 592</b>	<b>1 432 610</b>
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	418 139	418 139	0
Primorskiy Territory	6 185 780	5 374 746	811 034
Khabarovsk Territory	0	0	0
Amur Region	7 654 008	7 041 707	612 301
Magadan Region	0	0	0
Sakhalin Region	84 275	75 000	9 275
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 39.2

**Loans, deposits and other funds raised from other credit institutions  
(by head-offices and branches of credit institutions located in respective regions),  
as of 1.10.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	4 027 149 926	1 920 118 832	2 107 031 094
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	107 018	0	107 018
Voronezh Region	86	86	0
Ivanovo Region	1 709 254	1 709 254	0
Kaluga Region	60 000	60 000	0
Kostroma Region	2 498 034	2 442 275	55 759
Kursk Region	0	0	0
Lipetsk Region	1 030 935	1 030 935	0
Moscow Region	1 962 003	1 962 003	0
Orel Region	118 414	43 000	75 414
Ryazan Region	0	0	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	45 000	45 000	0
Tula Region	80 000	80 000	0
Yaroslavl Region	24 437	24 437	0
City of Moscow	4 019 514 745	1 912 721 842	2 106 792 903
<b>North-Western Federal District</b>	73 994 246	41 400 220	32 594 026
Republic of Karelia	0	0	0
Komi Republic	360 000	360 000	0
Akhangel'sk Region	40 000	40 000	0
Vologda Region	702 703	642 735	59 968
Kaliningrad Region	309 669	304 873	4 796
Leningrad Region	30 000	30 000	0
Murmansk Region	369 150	270 000	99 150
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	72 182 724	39 752 612	32 430 112
<b>Southern Federal District</b>	8 245 473	5 738 960	2 506 513
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 165 000	1 631 748	533 252
Astrakhan Region	571 015	550 000	21 015
Volgograd Region	616 996	609 000	7 996
Rostov Region	4 892 462	2 948 212	1 944 250
<b>North-Caucasian Federal District</b>	1 324 032	1 324 032	0
Republik of Daghestan	988 032	988 032	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	181 000	181 000	0
Chechen Republic	0	0	0
Stavropol Territory	155 000	155 000	0
<b>Volga Federal District</b>	105 411 292	96 096 646	9 314 646
Republic of Bashkortostan	7 084 639	5 901 273	1 183 366
Republic of Marii El	0	0	0

Republic of Mordovia	272 400	272 400	0
Republic of Tatarstan	30 554 027	24 829 003	5 725 024
Udmurt Republic	2 251 866	1 744 670	507 196
Chuvash Republic	274 213	274 213	0
Perm Territory	180 000	180 000	0
Kirov Region	87 805	87 805	0
Nizhny Novgogrod Region	3 380 595	3 163 720	216 875
Orenburg Region	965 262	965 262	0
Penza Region	0	0	0
Samara Region	59 897 089	58 238 300	1 658 789
Saratov Region	463 396	440 000	23 396
Ulyanovsk Region	0	0	0
<b>Ural Federal District</b>	<b>77 685 450</b>	<b>40 691 564</b>	<b>36 993 886</b>
Kurgan Region	20 000	20 000	0
Sverdlovsk Region	13 810 933	8 824 544	4 986 389
Tyumen Region	60 425 527	28 743 928	31 681 599
Chelyabinsk Region	3 428 990	3 103 092	325 898
<b>Siberian Federal District</b>	<b>6 194 949</b>	<b>3 755 096</b>	<b>2 439 853</b>
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	355 000	355 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	932 101	932 101	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	294 864	275 000	19 864
Irkutsk Region	331 750	331 750	0
Kemerovo Region	805 225	805 225	0
Novosibirsk Region	1 543 493	295 932	1 247 561
Omsk Region	1 721 930	660 088	1 061 842
Tomsk Region	110 586	0	110 586
<b>Far Eastern Federal District</b>	<b>12 914 647</b>	<b>11 613 696</b>	<b>1 300 951</b>
Republic of Sakha (Yakutia)	3	3	0
Kamchatka Territory	418 139	418 139	0
Primorskiy Territory	6 185 780	5 374 746	811 034
Khabarovsk Territory	8 403	0	8 403
Amur Region	6 218 047	5 745 808	472 239
Magadan Region	0	0	0
Sakhalin Region	84 275	75 000	9 275
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0



# Macprudential Indicators of the Banking Sector

Table 40

## Some indicators of the banking sector financial soundness (percent)

	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
<b>Own funds (capital) adequacy</b>					
Ratio of own funds (capital) to risk-weighted assets	18,1	14,7	13,8	13,3	13,1
Ratio of core capital to risk-weighted assets	11,4	9,3	9,5	8,9	8,6
Ratio the value of credit risk on balance sheet assets	59,6	58,8	58,7	51,2	51,4
<b>Credit risk</b>					
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>1)</sup>	8,2	6,6	6,6	6,6	6,5
Loan loss provisions made as percent of total loans <sup>1)</sup>	8,5	6,9	6,6	6,5	6,5
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	1,8	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	229,5	228,7	230,9
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	5,1	4,8	4,7	4,6	4,6
mining	3,6	2,9	3,1	3,3	3,2
manufacturing	16,0	15,2	14,5	14,5	14,4
production and distribution of energy, gas and water	2,6	2,9	2,8	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	15,4	15,2	15,1
transport and communication	3,8	5,4	5,3	5,2	5,2
other economic activities	22,2	22,3	21,3	21,0	20,8
individuals	23,7	25,3	27,2	27,8	28,1
of which					
mortgage loans	6,6	6,7	7,0	7,0	7,1
<i>Geographical distribution of interbank loans and deposits<sup>2)</sup></i>					
Russian Federation	41,1	41,6	36,0	38,6	40,6
United Kingdom	21,4	20,2	20,0	19,2	16,7
USA	2,5	3,0	3,1	2,8	3,2
Germany	6,0	4,2	4,5	4,5	2,5
Austria	3,7	6,6	9,4	6,4	7,2
France	4,0	2,7	2,7	2,4	2,5
Italy	0,1	2,7	3,0	2,6	3,3
Cyprus	5,0	6,6	7,5	9,2	9,7
Netherlands	2,6	3,2	2,8	3,1	2,3
Other	13,6	9,0	11,0	11,4	12,0
<b>Liquidity</b>					
Ratio of high liquid assets to total assets	13,5	11,8	11,4	10,1	10,7
Ratio of liquid assets to total assets	26,8	23,9	21,5	22,0	21,5
Ratio of high liquid assets to demand liabilities (N2)	64,8	60,1	61,2	59,8	61,1
Ratio of liquid assets to short-term liabilities (N3)	94,3	81,6	80,9	87,2	83,3
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	84,2	84,8	84,5
Ratio of clients' funds to total loans <sup>3)</sup>	109,5	105,3	99,6	98,2	98,1
<b>Market risk<sup>4)</sup> to total own funds (capital)<sup>5)</sup></b>					
of which					
Interest rate risk	36,7	33,8	35,5	36,0	36,5
Equity position risk	8,6	12,9	13,6	12,3	10,6
Foreign exchange risk	3,2	3,0	4,0	3,9	6,1
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	4,2	3,9	3,6	3,8
<b>Banks' financial result over the reporting period (billion rubles)</b>					
as percent of the banking sector assets <sup>6)</sup>	573,4	848,2	507,0	677,8	750,1
as percent of the banking sector own funds (capital) <sup>6)</sup>	1,9	2,4	1,2	1,6	1,7
	12,5	17,6	9,5	12,5	13,8
<b>Return on assets<sup>7)</sup></b>					
	1,9	2,4	2,3	2,3	2,3
<b>Return on equity<sup>7)</sup></b>					
	12,5	17,6	17,7	18,0	18,3

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

<sup>2)</sup> By 0409501 form "Information on interbank loans and deposits".

<sup>3)</sup> Except loans, deposits and other funds, placed in interbank market.

<sup>4)</sup> Calculated by form 0409135 (before 1.01.11 - by form 0409153).

<sup>5)</sup> Capital of credit institutions that conduct operations that calculate market risk.

<sup>6)</sup> Assets and capital calculated as averages over the reporting period.

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

# Capital Adequacy

Table 41

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

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures <sup>1</sup>		CIs with capital less than 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 <sup>2</sup>	222 <sup>2</sup>	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 <sup>2</sup>	212 <sup>2</sup>	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 <sup>2</sup>	52 <sup>2</sup>	62,3	278	149,9	289	5 122,6	337
1.09.12	5 685,9	225,9	7	2,3	51	61,4	273	146,3	284	5 250,0	345
1.10.12	5 645,6	219,2	6	2,3	52	61,8	272	145,4	282	5 216,8	346
Reference data: own funds (capital) adequacy ratio as of 1.10.12, %	13,1	13,6 <sup>3</sup>		34,4		25,6		17,7		12,9	

<sup>1</sup>Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 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.

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

<sup>3</sup> CIs with positive own funds (capital).

**Table 42****Relation of authorised capital and own funds (capital) of credit institutions**

Indicators	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 201,0	1 282,0	1 304,5	1 316,6	1 320,6
Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 468,3	5 685,9	5 645,6
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	24,5	23,9	23,2	23,4

Table 43

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

Indicators	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
<b>1. Factors of own funds (capital) increase</b>	<b>112,4</b>	<b>115,2</b>	<b>115,8</b>	<b>115,9</b>	<b>118,2</b>
1.1. Authorised capital	25,4	24,5	23,9	23,2	23,4
1.2. Issue income	21,7	21,5	22,4	21,7	21,8
1.3. Credit institutions' profit and funds	37,1	42,9	45,1	45,8	47,6
1.4. Subordinated loans	24,3	22,7	20,7	21,6	21,7
1.5. Increase in value of property due to revaluation	3,9	3,7	3,8	3,7	3,7
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
<b>2. Factors of own funds (capital) decrease</b>	<b>12,4</b>	<b>15,2</b>	<b>15,8</b>	<b>15,9</b>	<b>18,2</b>
2.1. Losses	1,1	1,7	1,9	2,0	2,2
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,1	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	0,1	0,1	0,1
2.6. Credit institutions' portfolio of shares	10,0	12,4	13,1	13,1	15,1
2.7. Other factors	0,6	0,7	0,5	0,5	0,5
<b>Own funds (capital), total</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>	<b>100,0</b>

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

**Table 44****The value of credit risk on balance sheet assets (billion rubles)**

The value of credit risk on balance sheet assets <sup>1</sup>	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
1 <sup>st</sup> group of assets	0,0	0,0	0,0	0,0	0,0
2 <sup>nd</sup> group of assets	612,1	829,7	873,6	883,5	886,1
3 <sup>rd</sup> group of assets	86,2	146,7	127,1	130,0	126,3
4 <sup>th</sup> group of assets	19 450,0	23 482,4	24 964,4	22 278,4	22 577,7
5 <sup>th</sup> group of assets	13,3	0,6	8,7	6,7	4,6
The value of credit risk on balance sheet assets	20 161,7	24 459,4	25 973,8	23 298,5	23 594,7

<sup>1</sup> 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	1.07.12	1.09.12	1.10.12
1	Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 468,3	5 685,9	5 645,6
2	Risk-weighted assets, billion rubles	26 164,3	35 760,6	39 657,9	42 809,3	43 247,5
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	20 161,7	24 460,3	25 973,8	23 298,5	23 594,7
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 000,3	1 367,5	1 614,4	1 620,0	1 638,1
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	50,0	67,7	89,4	98,0	99,8
	- the value of credit risk on contingent credit liabilities, billion rubles	1 753,5	2 976,4	3 292,8	3 370,3	3 466,3
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles <sup>1</sup>	109,3	303,7	236,9	188,3	195,7
	- the value of operational risk, billion rubles	1 007,5	1 959,0	2 170,5	3 127,2	3 129,1
	- market risk, billion rubles	2 081,9	2 377,7	2 652,1	2 724,4	2 760,0
	- higher-risk transactions, billion rubles	-	2 248,3	3 836,2	8 644,1	8 635,4
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	18,1	14,7	13,8	13,3	13,1

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

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

Table 46

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

Own funds (capital) adequacy ratio	1.01.11		1.01.12		1.07.12		1.09.12		1.10.12	
	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% <sup>1</sup>	4	0,1	1	0,0	1	0,0	1	0,0	1	0,0
From 10% to 12%	53	6,4	107	34,3	127	37,9	170	39,2	158	29,2
From 12% to 14%	86	20,4	125	16,6	136	42,2	111	40,7	127	58,0
14% and more	868	73,1	744	49,1	700	19,9	678	20,2	671	12,7
Banking sector, total	1012	100,0	978	100,0	965	100,0	963	100,0	962	100,0

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

## Credit risk

Table 47

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

		1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
Loans	Standard	45,5	53,4	55,3	56,1	55,9
	Substandard	34,7	29,4	27,9	27,6	27,9
	Doubtful	11,4	10,4	9,8	9,3	9,3
	Problem	2,9	2,7	2,8	2,9	2,7
	Loss	5,4	4,1	4,1	4,1	4,1
Loan loss provision (LLP)	Estimated LLP	11,0	9,1	8,9	8,9	8,8
	Estimated LLP adjusted for collateral	8,8	7,2	7,0	6,9	7,0
	LLP made	8,8	7,2	7,0	6,9	6,9
	LLP made as percent of estimated LLP	79,8	79,5	78,6	77,5	78,8
	LLP made as percent of estimated LLP adjusted for collateral	100,2	100,0	99,9	99,8	99,8
<b>Справочно:</b>						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		15,9	14,7	14,4	14,4	14,7

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



Table 48

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

	1.01.11		1.01.12		1.07.12		1.09.12		1.10.12	
	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	6 738,7	100,0	7 196,4	100,0	7 391,2	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	332,6	8,2	474,2	8,5	554,2	8,2	587,6	8,2	601,8	8,1
1.2. Loans to individuals	3 732,2	91,8	5 115,1	91,5	6 184,4	91,8	6 608,7	91,8	6 789,2	91,9
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,1	0,0	0,0	0,0	0,2	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17,9	-	19,2	-	21,3	-	22,0	-	22,5
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	-	5,2	-	5,2	-	5,1
4. Claims grouped into portfolios of homogeneous claims - total	22,2	100,0	38,6	100,0	53,0	100,0	57,3	100,0	60,6	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	14,3	64,5	19,4	50,4	25,9	48,8	24,9	43,4	25,8	42,5
4.2. Portfolios of homogeneous claims on individuals	7,9	35,5	19,1	49,6	27,1	51,2	32,4	56,6	34,9	57,5
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	-	23,6	-	29,5	-	28,7

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

Table 49

Homogeneous loans and claims on legal entities and provisions made as of 1.10.12<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	601 797,5	100,0	11 385,0	100,0	1,9
of which by quality categories					
1.1. Quality Category I	2 855,4	0,5	0,0	0,0	0,0
1.2. Quality Category II	587 226,8	97,6	5 519,7	48,5	0,9
1.3. Quality Category III	2 718,8	0,5	353,3	3,1	13,0
1.4. Quality Category IV	3 240,5	0,5	1 082,9	9,5	33,4
1.5. Quality Category V	5 560,9	0,9	4 427,3	38,9	79,6
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	166,0	100,0	1,5	100,0	0,9
of which by quality categories					
2.1. Quality Category I	155,7	93,8	0,0	0,0	0,0
2.2. Quality Category II	8,9	5,4	0,1	5,8	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	1,4	0,8	1,4	94,2	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	601 963,5		11 386,5		1,9
4. Homogeneous claims grouped into portfolios - total	25 766,4	100,0	6 604,2	100,0	25,6
of which by quality categories					
4.1. Quality Category I	9 125,2	35,4	0,0	0,0	0,0
4.2. Quality Category II	9 210,1	35,7	148,4	2,2	1,6
4.3. Quality Category III	971,9	3,8	60,3	0,9	6,2
4.4. Quality Category IV	62,8	0,2	17,9	0,3	28,6
4.5. Quality Category V	6396,4	24,8	6377,6	96,6	99,7
5. Claims for interest payments - total	4 381,0	100,0	973,4	100,0	22,2
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 021,7	23,3	925,2	95,0	90,6

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

Homogeneous loans and claims on individuals and provisions made as of 1.10.12<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	6 789 207,5	100,0	366 122,0	100,0	5,4
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	405 334,6	6,0	13 498,8	3,7	3,3
1.1.2. residential real estate (mortgage) loans, total	1 530 375,2	22,5	35 084,1	9,6	2,3
1.1.3. car loans, total	708 964,7	10,4	37 252,4	10,2	5,3
1.1.4. other consumer loans, total	4 112 392,4	60,6	279 079,3	76,2	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 <sup>2</sup>	3 022 197,8	44,5	38 885,5	10,6	1,3
1.2.2. a portfolio of loans without overdue payments	3 203 260,6	47,2	35 104,5	9,6	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	122 790,4	1,8	4 769,1	1,3	3,9
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	79 709,2	1,2	21 644,8	5,9	27,2
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	61 767,3	0,9	34 341,1	9,4	55,6
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	267 341,6	3,9	230 169,7	62,9	86,1
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	6 326 165,1	93,2	69 505,1	19,0	1,1
1.3.2. Quality category III	91 832,0	1,4	12 112,4	3,3	13,2
1.3.3. Quality category IV	65 662,4	1,0	28 024,1	7,7	42,7
1.3.4. Quality category V	305 548,0	4,5	256 480,5	70,1	83,9
2. Claims grouped into portfolios of homogeneous claims - total	34 883,0	100,0	10 816,0	100,0	31,0
of which by quality categories					
2.1. Quality category I	1 272,5	3,6	0,0	0,0	0,0
2.2. Quality category II	21 539,9	61,7	215,3	2,0	1,0
2.3. Quality category III	492,3	1,4	91,3	0,8	18,6
2.4. Quality category IV	455,9	1,3	221,3	2,0	48,5
2.5. Quality category V	11 122,5	31,9	10 288,1	95,1	92,5
3. Claims for interest payments - total of which	89 750,5	100,0	24 793,1	100,0	27,6
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	29 214,0	32,6	23 158,8	93,4	79,3

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

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

**Table 51****Loan loss provisions by credit risk categories<sup>1</sup>**

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
Substandard	8,9	8,3	8,5	8,2	8,8	2,3	2,1	2,2	2,1	2,2
Doubtful	19,9	22,9	21,8	20,8	20,7	15,3	15,9	15,6	15,4	15,5
Problem	15,0	16,3	16,5	17,1	16,8	45,0	44,3	41,0	41,4	43,2
Loss	56,2	52,4	53,1	53,9	53,7	90,8	91,5	91,5	90,1	90,3

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

Table 52

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

Indicator	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>1035,9</b>	<b>1133,0</b>	<b>1248,8</b>	<b>1292,7</b>	<b>1290,5</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	730,0	845,7	944,9	976,8	970,4
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	4,7	3,9	4,0	4,0	4,0
Overdue claims in rubles					
- billion rubles	886,2	994,1	1080,7	1130,3	1133,2
- as percent of total loans, deposits and other placements in rubles	5,5	4,7	4,6	4,6	4,6
Overdue claims in foreign currency					
- billion rubles	149,7	138,9	168,1	162,4	157,3
- 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	5,1	5,0	5,1
Overdue claims on loans and other placements with non-financial institutions	743,4	822,6	923,8	955,0	952,3
Share of overdue claims in total volume of loans and other placements with non-financial institutions	5,3	4,6	4,9	4,9	4,9
Overdue claims on loans and other funds provided to individuals	282,3	291,1	304,3	317,0	317,8
Share of overdue claims in total volume of loans and other placements with individuals	6,9	5,2	4,6	4,5	4,4

Table 53

**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	1.07.12	1.09.12	1.10.12	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
No overdue claims	142	134	127	124	115	1,9	1,9	1,7	1,7	1,7
Less than 5%	565	638	641	635	633	70,4	79,8	80,8	80,4	80,4
From 5 to 10%	187	110	101	107	116	23,2	13,4	13,1	13,3	13,4
From 10 to 15%	42	35	34	31	27	3,7	0,8	0,5	0,9	0,7
From 15 to 20%	20	10	10	10	13	0,3	3,4	0,5	0,3	0,3
From 20 to 60%	13	7	8	8	7	0,4	0,4	3,1	3,2	3,3
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	1	2	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	39	42	41	42	44	0,1	0,3	0,2	0,2	0,2

**Table 54****Credit risks of the banking sector**

Indicators	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
Large credit risks of the banking sector total, bln rubles	8 736,3	11 971,6	12 550,9	13 002,9	13 034,5
Share of large credit risks in the banking sector assets, %	25,8	28,8	28,4	28,6	28,4

**Table 55****Structure of large loans<sup>1</sup> grouped by types of collateral**

	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
Volume of large loans, billion rubles	5 323,9	6 207,7	6 382,3	6 479,3	6 405,0
of which:					
Volume of secured loans , billion rubles	1 586,4	1 442,8	1 396,2	1 461,8	1 466,3
Volume of I quality category collateral, billion rubles	500,0	324,8	334,4	367,5	360,0
of which:					
collateral of quoted securities issued by legal entities, billion rubles	98,6	14,9	9,4	46,5	50,6
Volume of II quality category collateral, billion rubles	1 429,2	1 285,6	1 235,5	1 286,4	1 290,0
of which:					
collateral of securities, issued by legal entities, billion rubles	589,9	290,0	247,0	272,9	274,2
collateral of proprietary rights (claims), billion rubles	430,3	491,8	494,1	509,9	504,9

<sup>1</sup> 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 56

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

(%)

	Self-financing ratio <sup>1</sup>						Current liquidity ratio <sup>2</sup>						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2010		2011		1st half of 2012		2010		2011		1st half of 2012		2010		2011		1st half of 2012		1st half of 2010	1st half of 2011	1st half of 2012
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
<b>Industry. total</b>	<b>64,6</b>	<b>65,1</b>	<b>67,6</b>	<b>65,8</b>	<b>66,5</b>	<b>64,3</b>	<b>160,9</b>	<b>190,4</b>	<b>198,8</b>	<b>191,9</b>	<b>193,1</b>	<b>179,2</b>	<b>37,9</b>	<b>34,3</b>	<b>31,1</b>	<b>33,1</b>	<b>33,1</b>	<b>32,2</b>	<b>4,3</b>	<b>6,7</b>	<b>4,4</b>
Agriculture, hunting and forestry	44,2	44,3	46,2	45,1	46,3	46,1	179,0	179,5	198,9	185,6	183,3	182,1	65,3	67,6	65,9	67,6	64,6	64,6	2,2	3,7	3,8
Mining	77,0	77,2	77,2	77,3	77,3	75,9	294,8	340,3	336,9	282,4	284,3	260,2	22,3	15,7	14,2	11,3	11,2	8,2	5,0	8,2	5,4
Manufacturing	44,6	46,2	46,2	44,8	45,5	44,7	127,6	149,7	147,2	151,6	149,3	146,6	52,4	46,7	43,7	51,2	52,4	49,7	4,7	5,4	3,9
Production and distribution of energy, gas and water	64,2	65,4	79,7	69,6	67,2	66,1	80,9	84,0	187,6	162,4	138,1	132,4	39,0	37,7	30,1	33,7	39,0	41,5	2,8	3,5	1,5
Construction	20,0	21,6	21,5	17,8	19,4	16,3	96,2	104,1	100,8	101,9	106,3	103,4	17,0	22,0	27,7	25,4	25,7	23,1	0,4	1,4	0,0
Wholesale and retail trade, car and household appliance repair	36,5	45,9	27,7	26,9	22,8	22,4	116,0	164,8	136,1	140,9	136,9	138,2	39,2	49,4	34,9	34,1	38,5	42,9	2,6	5,3	2,3
Transport and communication	62,1	63,5	65,4	62,7	65,8	41,9	126,8	127,7	149,0	163,3	166,9	51,0	45,1	48,5	45,9	48,2	45,9	67,2	3,6	6,2	5,1

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

<sup>1</sup> Net gross assets in total assets (total of the balance)

<sup>2</sup> Without overdue receivables

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

## Market Risk

Table 57

### Structure of market risk of the banking sector

Risk	1.01.11		1.01.12		1.07.12		1.09.12		1.10.12	
	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %
Market risk (MR), total	48,6	100,0	49,7	100,0	53,1	100,0	52,1	100,0	53,3	100,0
Of which										
- interest rate risk (IRR)	36,7	75,6	33,8	68,0	35,5	66,9	36,0	69,0	36,5	68,5
- equity position risk (EPR)	8,6	17,8	12,9	26,0	13,6	25,5	12,3	23,5	10,6	20,0
- foreign exchange risk (FER)	3,2	6,6	3,0	6,0	4,0	7,5	3,9	7,5	6,1	11,5
Reference data:										
Number of credit institutions <sup>1</sup>	641		621		622		625		619	
Share of credit institutions' assets <sup>1</sup> in total banking sector assets, %	90,9		92,3		92,4		92,6		92,5	

<sup>1</sup> 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 58

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

	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
Share of assets in foreign currency in total assets, %	24,1	23,3	23,8	23,5	22,9
of which:					
- 20 largest-asset credit institutions	25,6	25,2	26,0	25,5	24,5
Share of liabilities in foreign currency in total liabilities, %	22,7	21,5	22,1	22,4	22,0
of which:					
- 20 largest-asset credit institutions	24,1	23,2	24,1	24,2	23,3
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	1,3	1,8	1,6	1,0	0,9
of which:					
- 20 largest-asset credit institutions	1,6	1,9	1,9	1,3	1,2

Table 59

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

	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
<b>Balance sheet positions</b>					
Claims, bln rubles	8 143,6	9 688,9	10 519,3	10 680,5	10 503,2
Liabilities, bln rubles	7 690,0	8 955,6	9 792,5	10 216,3	10 087,2
Net balance sheet position, bln rubles	453,6	733,4	726,8	464,2	416,0
Net balance sheet position to own funds (capital), % <sup>1</sup>	9,6	14,0	13,3	8,2	7,4
<b>Off-balance sheet positions <sup>2</sup></b>					
Claims, bln rubles	3 485,7	5 228,6	6 663,0	6 268,2	6 722,7
Liabilities, bln rubles	3 396,1	5 398,4	6 793,4	6 126,9	6 698,5
Net balance sheet position, bln rubles	89,6	-169,8	-130,4	141,3	24,2
Net balance sheet position to own funds (capital), % <sup>1</sup>	1,9	-3,2	-2,4	2,5	0,4

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

<sup>2</sup> Forward & future transactions (Section D of the chart of accounts)

Table 60

## Compliance with open foreign exchange position (OFXP) requirements

	2010				2011				2012 г.		
	I	II	III	IV	I	II	III	IV	I	II	III
Number of credit institutions that exceeded the OFXP limits	5	4	6	6	6	4	5	5	6	5	2
Of which:											
- 20 largest-asset credit institutions	1	0	0	0	0	0	1	0	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	0,06
- 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	0,0

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

Table 61

## Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFP)				
				Long	Short	Net		
<b>1. Credit institutions with net short OFXP</b>								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	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
1.09.12	313	28,9	-52,8	9,9	-33,8	-23,9	1 383,0	-1,7
1.10.12	336	12,0	-35,2	8,4	-31,6	-23,1	1 351,8	-1,7
<b>2. Credit institutions with net long OFXP</b>								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	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
1.09.12	579	78,4	43,6	182,5	-60,4	122,0	4 206,3	2,9
1.10.12	555	40,9	100,8	186,4	-44,6	141,7	4 333,0	3,3

### Open currency positions of the banking sector by currencies as of 1.10.12

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
<b>USD</b>					
short	371	-30,1	-1,3	-191,9	161,9
long	519	57,3	1,7	91,4	-34,1
<b>EUR</b>					
short	382	-32,1	-1,2	1,2	-33,4
long	501	13,8	0,5	-47,7	61,5
<b>GBP</b>					
short	92	-3,5	-0,1	-15,8	12,4
long	289	17,5	1,0	18,5	-1,0

## Liquidity of Credit Institutions

Table 63

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

	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	27,3	28,5	27,0	28,2	27,3
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,5	24,1	22,7	23,4	22,7
A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup>	-7,8	-4,7	-3,7	-3,5	-3,7

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

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

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



**Table 64**

**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	1.07.12	1.09.12	1.10.12	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
Less than 0	594	608	610	602	610	61,5	51,5	51,2	57,8	56,5
From 0 to 20	365	316	310	315	303	36,7	47,1	48,4	41,8	43,2
More than 20	53	54	45	44	46	1,8	1,4	0,4	0,4	0,4
Data not available	0	0	0	2	3	0,0	0,0	0,0	0,0	0,0
Total	1012	978	965	963	962	100,0	100,0	100,0	100,0	100,0

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

	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,5	48,0	49,9	49,1	50,0
Liabilities with maturity up to 30 days, as percent of total liabilities	42,0	43,0	44,2	43,0	44,1
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	17,1	16,4	17,2

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

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

Table 66

**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	1.07.12	1.09.12	1.10.12	1.01.11	1.01.12	1.07.12	1.09.12	1.10.12
Less than 0	455	446	384	380	381	21,7	25,6	20,9	22,6	24,2
From 0 to 20	250	208	189	200	200	20,4	12,3	18,7	13,3	11,6
More than 20	307	324	392	381	378	57,9	62,1	60,4	64,1	64,2
Data not available	0	0	0	2	3	0,0	0,0	0,0	0,0	0,0
Total	1012	978	965	963	962	100,0	100,0	100,0	100,0	100,0