

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

The Summary Methodology to "Review of the Banking Sector of the Russian Federation" (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	1.01.13
1.	Banking sector assets (billion rubles)	20 125,1	28 022,3	29 430,0	33 804,6	41 627,5	49 509,6
	as % of GDP	60,5	67,9	75,8	73,0	74,6	79,1
2.	Banking sector own funds (capital) (billion rubles)	2 671,5	3 811,1	4 620,6	4 732,3	5 242,1	6 112,9
	as % of GDP	8,0	9,2	11,9	10,2	9,4	9,8
	as % of the banking sector assets	13,3	13,6	15,7	14,0	12,6	12,3
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	12 287,1	16 526,9	16 115,5	18 147,7	23 266,2	27 708,5
	as % of GDP	37,0	40,0	41,5	39,2	41,7	44,3
	as % of the banking sector assets	61,1	59,0	54,8	53,7	55,9	56,0
	of which:						
	loans and other placements with individuals, including overdue claims (billion rubles)	2 971,1	4 017,2	3 573,8	4 084,8	5 550,9	7 737,1
	as % of GDP	8,9	9,7	9,2	8,8	9,9	12,4
	as % of the banking sector assets	14,8	14,3	12,1	12,1	13,3	15,6
as % of income of the population	13,9	15,9	12,4	12,7	15,8	19,8	
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	544,0	791,9	621,5	595,8	711,3	691,7
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	10,4	11,8	10,3	9,0	8,5	7,9
4.	Securities acquired by credit institutions (billion rubles) ¹	2 250,6	2 365,2	4 309,4	5 829,0	6 211,7	7 034,9
	as % of GDP	6,8	5,7	11,1	12,6	11,1	11,2
	as % of the banking sector assets	11,2	8,4	14,6	17,2	14,9	14,2
5.	Individual deposits (billion rubles)	5 159,2	5 907,0	7 485,0	9 818,0	11 871,4	14 251,0
	as % of GDP	15,5	14,3	19,3	21,2	21,3	22,8
	as % of the banking sector liabilities ²	25,6	21,1	25,4	29,0	28,5	28,8
	as % of income of the population	24,2	23,4	26,1	30,6	33,7	36,5
6.	Funds raised from organisations (billion rubles) ³	7 053,1	8 774,6	9 557,2	11 126,9	13 995,7	15 648,2
	as % of GDP	21,2	21,3	24,6	24,0	25,1	25,0
	as % of the banking sector liabilities ²	35,0	31,3	32,5	32,9	33,6	31,6
Reference data							
Indicator (billion rubles)		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12	1.01.13
Gross Domestic Product		33 247,5	41 276,8	38 807,2	46 308,5	55 799,6	62 599,1
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	8 768,4
Income of the population		21 311,5	25 244,0	28 708,4	32 099,7	35 192,6	39 005,3

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

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

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other placements with individuals				Individual deposits		Funds raised from organisations	
							Total		Unsecured consumer loans ¹					
	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	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	-1,6	39,2	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	-0,6	-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	2,8	20,4	6,1	31,2	5,4	16,4
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	5,1	50,1	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	1,7	51,1	-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	3,1	53,9	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	4,6	56,8	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	4,9	58,5	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	4,9	60,2	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	4,0	60,4	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	4,0	60,2	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	4,4	59,7	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	3,2	58,2	0,2	19,6	2,0	9,6
1.11.12	2,7	22,4	2,8	17,5	1,4	17,1	2,9	42,7	3,2	58,1	1,1	21,3	3,2	16,1
1.12.12	1,2	19,5	4,1	20,4	0,3	13,5	2,4	41,8	2,7	56,8	1,8	21,5	-0,5	10,5
1.01.13	3,9	18,9	1,2	16,6	0,8	12,7	2,3	39,4	2,6	53,0	6,1	20,0	4,1	11,8
1.02.13	-2,2	17,7	0,3	16,3	-0,2	13,5	0,8	39,6	1,3	52,4	-1,3	20,9	-2,2	13,6
1.03.13	1,5	20,3	0,9	17,5	0,4	15,0	1,7	39,1	1,6	50,1	2,3	22,1	1,7	18,3
1.04.13	1,4	20,0	1,8	17,1	0,9	13,9	2,2	37,4	2,6	47,3	2,4	23,0	1,8	19,5
1.05.13	1,7	20,3	0,6	17,5	2,1	13,6	3,2	36,5	3,6	45,4	3,2	24,1	1,8	20,9
1.06.13	1,8	19,3	0,7	16,8	0,7	11,8	2,7	34,8	3,2	43,0	0,1	21,7	2,6	18,5
1.07.13	2,2	19,2	2,9	20,1	1,4	11,8	2,6	33,9	2,7	41,2	2,7	21,8	3,6	23,4
Reference data:														
Increase from the beginning of the current year	6,5		7,4		5,3		13,7		15,9		9,7		9,7	
Increase over the same period of the previous year	6,3		4,3		6,2		18,4		25,6		8,1		-0,6	

¹ Calculated on the basis of credit institutions' reporting by form 0409115 (part 3, other consumer loans grouped into portfolio of homogeneous loans)

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

	2005	2006	2007	2008	2009	2010	2011	2012
Assets	36,6	44,0	44,1	39,2	5,0	14,9	23,1	18,9
Own funds (capital)	31,2	36,3	57,8	42,7	21,2	2,4	10,8	16,6
Loans and other placements with non-financial organisations	31,3	39,8	51,5	34,3	0,3	12,1	26,0	12,7
Loans and other placements with individuals	96,2	78,3	57,8	35,2	-11,0	14,3	35,9	39,4
Individual deposits	39,4	38,0	35,4	14,5	26,7	31,2	20,9	20,0
Funds raised from organisations	43,7	52,6	47,2	24,4	8,9	16,4	25,8	11,8
Reference Data:								
Gross Domestic Product	26,9	24,6	23,5	24,2	-6,0	19,3	20,5	12,2

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Credit institutions registered by the Bank of Russia and other authorities	1112	1094	1095	1093	1091
Operating credit institutions (credit institutions that have the right to conduct banking operations)	978	956	954	958	956
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)	0	1	3	1	2
Credit institutions with their banking licenses being revoked (cancelled)	134	137	138	134	133
Credit institutions licensed to conduct operations in foreign currency	661	648	651	655	653
Credit institutions holding general licences	273	270	270	271	271

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.12		1.01.13		1.04.13		1.06.13		1.07.13	
	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	572	58,5	564	59,0	565	59,2	571	59,6	571	59,7
of which the City of Moscow and Moscow Region	512	52,4	506	52,9	510	53,5	516	53,9	516	54,0
North-Western	69	7,1	70	7,3	71	7,4	70	7,3	70	7,3
Southern	45	4,6	46	4,8	46	4,8	46	4,8	46	4,8
North-Caucasian	56	5,7	50	5,2	48	5,0	48	5,0	48	5,0
Volga	111	11,3	106	11,1	106	11,1	105	11,0	105	11,0
Ural	45	4,6	44	4,6	44	4,6	44	4,6	43	4,5
Siberian	54	5,5	53	5,5	51	5,3	51	5,3	50	5,2
Far Eastern	26	2,7	23	2,4	23	2,4	23	2,4	23	2,4
Russian Federation	978	100,0	956	100,0	954	100,0	958	100,0	956	100,0

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.12	1.01.13	1.07.13	1.01.12	1.01.13	1.07.13	1.01.12	1.01.13	1.07.13	1.01.12	1.01.13	1.07.13	1.01.12	1.01.13	1.07.13	1.01.12	1.01.13	1.07.13
Central	572	564	571	120	102	82	463	356	345	67	53	53	18	20	21	16	15	16
of which the City of Moscow and Moscow Region ¹	512	506	516	104	90	70	131	127	127	21	21	22	16	18	19	5	5	6
North-Western	69	70	70	12	9	9	306	302	289	378	382	366	2	2	3	11	13	13
Southern	45	46	46	20	17	16	282	232	214	434	368	345	2	2	2	10	10	10
North-Caucasian	56	50	48	81	82	81	96	87	84	70	66	65	4	4	4	3	4	4
Volga	111	106	105	99	85	76	520	433	388	248	227	214	6	6	6	19	18	18
Ural	45	44	43	98	80	75	227	174	172	159	140	146	4	4	4	8	7	8
Siberian	54	53	50	26	21	21	321	248	224	401	335	315	2	2	2	11	11	10
Far Eastern	26	23	23	8	7	7	128	114	104	376	380	347	1	1	1	5	5	5
Russian Federation	978	956	956	464	403	367	2343	1946	1820	162	143	138	38	41	42	83	83	83

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.12		1.01.13		1.04.13		1.06.13		1.07.13	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	20 804 718	50,0	24 894 916	50,3	25 361 327	50,9	26 462 726	51,3	27 039 674	51,3
From 6 to 20	8 413 454	20,2	9 660 925	19,5	9 534 479	19,1	9 669 960	18,8	9 927 783	18,8
From 21 to 50	4 564 408	11,0	5 745 193	11,6	5 716 447	11,5	5 987 066	11,6	6 096 112	11,6
From 51 to 200	5 389 002	13,0	6 399 522	12,9	6 453 620	13,0	6 636 472	12,9	6 792 815	12,9
From 201 to 500	1 916 580	4,6	2 246 789	4,5	2 226 424	4,5	2 277 960	4,4	2 329 828	4,4
From 501	539 359	1,3	562 302	1,1	546 847	1,1	552 359	1,1	558 203	1,1
Total	41 627 520	100,0	49 509 647	100,0	49 839 144	100,0	51 586 543	100,0	52 744 414	100,0

Table 8

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

	(%)				
Federal district	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Central	56,3	56,4	57,0	57,5	57,4
of which the City of Moscow and Moscow Region	56,8	56,9	57,5	57,9	57,9
North-Western	68,7	66,2	65,4	66,5	65,9
Southern	68,6	68,7	69,9	70,3	70,2
North-Caucasian	43,4	52,8	45,3	46,6	46,2
Volga	44,8	46,5	46,9	47,5	46,5
Ural	66,5	68,8	67,8	68,6	68,8
Siberian	75,1	72,9	74,8	74,5	74,9
Far Eastern	74,8	82,9	83,2	83,5	83,3
Russian Federation	50,0	50,3	50,9	51,3	51,3

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.13 - 1.07.13)

Groups of credit institutions ranged by assets as of 1.01.13		Number of credit institutions as of 1.01.13	Groups as of 1.07.13						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		13	2					
3	From 21 to 50	30		2	26	2				
4	From 51 to 200	150			2	138	9			1
5	From 201 to 500	300				10	272	15	1	2
6	From 501	456					18	436	2	
Became operating after 1.01.13							1	5		
Total over the period									3	3
Total as of 1.01.13¹		956								
Total as of 1.07.13¹		956	5	15	30	150	300	456		

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

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

Table 10

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

	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Credit institutions with foreign participation over 50%					
Assets	16,9	17,8	17,6	17,3	17,2
Own funds (capital)	17,6	19,3	19,5	19,3	18,6
Correspondent accounts with non-resident banks	14,3	21,7	24,0	15,4	17,6
Loans and other placements with non-financial organisations	14,0	14,2	14,3	14,2	14,2
Loans and other placements with individuals	22,0	22,6	22,6	22,4	22,2
Loans, deposits and other placements with credit institutions	30,0	27,3	24,0	24,9	22,6
Individual deposits	11,4	13,5	13,6	13,6	13,4
Funds raised from organisations ¹	17,4	18,6	18,1	17,9	17,2
Profit (loss) of the current year	17,4	19,6	15,7	14,3	13,2
Reference data:					
Number of credit institutions	113	117	119	121	121
of which 100% foreign-owned credit institutions					
Assets	10,0	9,8	9,5	9,3	9,3
Own funds (capital)	11,1	11,4	11,7	11,3	10,9
Correspondent accounts with non-resident banks	6,9	15,2	17,0	9,0	10,6
Loans and other placements with non-financial organisations	8,3	7,5	7,5	7,3	7,4
Loans and other placements with individuals	10,7	11,1	11,1	11,0	10,9
Loans, deposits and other placements with credit institutions	24,2	20,0	17,6	19,2	17,3
Individual deposits	5,4	6,1	6,2	6,1	6,1
Funds raised from organisations ¹	10,7	11,0	10,2	10,0	9,7
Profit (loss) of the current year	12,0	13,4	14,0	11,7	11,2
Reference data:					
Number of credit institutions	77	73	74	77	77

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.12		1.01.13		1.04.13		1.06.13		1.07.13	
	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	1852,4	4,5	1943,6	3,9	1957,4	3,9	2035,3	3,9	2054,2	3,9
Own funds (capital)	249,7	4,8	212,4	3,5	216,0	3,4	215,5	3,4	210,5	3,2
Loans and other placements with non-financial organisations	680,0	3,8	685,9	3,4	703,4	3,5	721,0	3,5	742,2	3,5
of which overdue claims	163,4	19,9	230,2	24,9	224,6	23,9	225,9	23,3	224,6	23,8
Loans and other placements with individuals	129,3	2,3	142,3	1,8	152,2	1,9	165,6	1,9	172,7	2,0
of which overdue claims	19,5	6,7	12,9	4,1	13,6	4,0	14,3	3,8	14,2	3,8
Individual deposits	303,2	2,6	298,7	2,1	309,7	2,1	321,2	2,1	333,5	2,1
Funds raised from organisations	799,6	5,7	778,2	5,0	816,1	5,1	869,0	5,2	834,7	4,9
Reference data:										
Number of credit institutions ¹	8	0,8	5	0,5	5	0,5	5	0,5	5	0,5

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

Activities of Credit Institutions Main Trends

Table 12

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
1.	Money, precious metals and gemstones	1 225,6	1 554,0	1 232,7	1 222,3	1 247,7
1.1.	of which: money	1 125,0	1 423,5	1 116,7	1 132,8	1 159,9
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 747,4	2 159,9	1 637,6	1 610,1	1 737,3
3.	Accounts with credit institutions of which:	1 000,6	1 483,3	1 717,5	1 704,4	1 596,0
3.1.	Correspondent accounts with correspondent credit institutions	227,4	315,8	303,7	330,4	297,0
3.2.	Correspondent accounts with non-resident banks	773,1	1 167,5	1 405,7	1 360,5	1 294,4
4.	Securities acquired by credit institutions, total of which	6 211,7	7 034,9	7 201,6	7 312,3	7 436,2
4.1.	Debt securities	4 676,2	5 265,1	5 451,4	5 604,5	5 718,5
4.2.	Shares	914,4	791,6	732,1	718,2	734,2
4.3.	Discounted promissory notes	233,9	398,8	432,1	394,1	382,4
4.4.	Shares in associates and subsidiaries	387,3	579,4	585,9	595,4	601,1
5.	Other participation in authorised capital	291,9	333,4	331,7	342,1	341,4
6.	Derivatives with fair value being an asset	-	163,9	139,0	152,8	189,1
7.	Loans, total of which:	28 737,0	33 993,1	34 853,8	36 492,5	37 412,2
7.1.	Loans, deposits and other placements of which overdue claims of which:	28 699,2	33 960,1	34 802,8	36 437,3	37 341,0
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	1 133,0	1 257,4	1 304,9	1 366,5	1 340,2
7.1.1.1.	Loans and other placements with non-financial organisations of which overdue claims	17 715,3	19 971,4	20 191,6	20 748,4	21 030,2
7.1.1.2.	Loans and other placements with individuals of which overdue claims	822,6	924,1	938,9	969,8	943,5
7.1.1.3.	Loans and other placements with individuals of which overdue claims	5 550,9	7 737,1	8 097,8	8 578,8	8 797,6
7.1.2.	Loans, deposits and other placements with credit institutions of which overdue claims	291,1	313,0	344,0	375,0	374,4
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	3 958,0	4 230,4	4 572,9	5 072,5	5 325,1
7.1.3.1.	Loans, deposits and other placements with credit institutions of which overdue claims	5,1	5,2	7,6	7,5	8,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	973,8	1 090,5	1 113,1	1 123,6	1 136,8
8.1	of which real estate, temporarily out of use in operating activities	-	96,7	105,2	108,0	107,1
9.	Allocation of profit	173,2	210,2	83,4	81,3	97,0
9.1.	of which income tax	155,4	204,4	83,4	79,4	95,0
10.	Other assets, total of which:	1 266,4	1 486,3	1 528,8	1 545,1	1 550,8
10.1.	Float	589,8	647,8	596,2	553,1	606,5
10.2.	Receivables	181,0	210,0	245,6	249,4	241,5
10.3.	Deferred expenses	94,3	121,5	123,7	125,4	122,8
Banking sector assets		41 627,5	49 509,6	49 839,1	51 586,5	52 744,4

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
1.	Funds and profit of credit institutions	4 963,0	5 911,0	5 942,1	6 023,4	6 086,2
	Of which:					
1.1.	Funds of credit institutions	2 719,9	3 049,7	3 080,2	3 083,8	3 161,8
1.2.	Profit (losses), including financial result of the previous year	2 243,1	2 861,3	2 861,9	2 939,6	2 924,4
	Of which:					
1.2.1.	Profit (losses) of the current year	848,2	1 011,9	239,4	391,2	491,4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1 212,1	2 690,9	2 227,2	2 476,2	2 320,8
3.	Accounts of credit institutions	336,4	462,8	485,6	514,6	497,5
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	216,6	289,6	260,2	287,9	252,0
3.2.	Correspondent accounts of non-resident credit institutions	105,5	145,5	113,7	96,3	150,4
4.	Loans, deposits and other funds raised from other credit institutions	4 560,2	4 738,4	4 564,0	4 499,9	4 792,5
5.	Clients' funds ²	26 082,1	30 120,0	30 809,6	31 987,3	32 988,1
	Of which:					
5.1.	Budgetary funds in settlement accounts	37,8	38,5	44,5	47,0	49,4
5.2.	Government and other extra-budgetary funds in settlement accounts	7,1	1,6	3,0	3,6	3,7
5.3.	Funds of legal entities in settlement and other accounts	5 326,7	5 706,6	5 981,8	5 958,2	6 250,0
5.4.	Clients' float	288,1	296,4	396,9	365,9	395,3
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	9 446,3	10 214,8	10 493,0
5.6.	Individual deposits	11 871,4	14 251,0	14 738,9	15 227,3	15 632,0
5.7.	Clients' funds in factoring and forfeiting operations	21,9	37,2	35,3	30,7	33,8
6.	Bonds	666,7	1 037,4	1 116,6	1 139,3	1 133,1
7.	Promissory notes and bank acceptances	859,5	1 149,3	1 219,3	1 212,6	1 220,8
8.	Derivatives with fair value being a liability	-	135,3	116,3	133,6	173,6
9.	Other liabilities ¹ , total	2 947,5	3 264,7	3 358,4	3 599,6	3 531,8
	Of which:					
9.1.	Provisions	2 318,8	2 441,3	2 564,9	2 671,2	2 701,0
9.2.	Float	325,0	395,3	295,9	288,0	288,5
9.3.	Payables	46,4	72,3	85,8	200,2	112,1
9.4.	Deferred income	5,5	10,2	8,4	7,8	7,3
9.5.	Interest payable	251,7	345,5	403,4	432,3	423,1
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,9	0,0	0,0
Banking sector liabilities¹		41 627,5	49 509,6	49 839,1	51 586,5	52 744,4

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

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
1.	Money, precious metals and gemstones	2,9	3,1	2,5	2,4	2,4
1.1.	of which: money	2,7	2,9	2,2	2,2	2,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	4,2	4,4	3,3	3,1	3,3
3.	Accounts with credit institutions of which:	2,4	3,0	3,4	3,3	3,0
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,6	0,6	0,6	0,6
3.2.	Correspondent accounts with non-resident banks	1,9	2,4	2,8	2,6	2,5
4.	Securities acquired by credit institutions, total	14,9	14,2	14,4	14,2	14,1
	of which					
4.1.	Debt securities	11,2	10,6	10,9	10,9	10,8
4.2.	Shares	2,2	1,6	1,5	1,4	1,4
4.3.	Discounted promissory notes	0,6	0,8	0,9	0,8	0,7
4.4.	Shares in associates and subsidiaries	0,9	1,2	1,2	1,2	1,1
5.	Other participation in authorised capital	0,7	0,7	0,7	0,7	0,6
6.	Derivatives with fair value being an asset	-	0,3	0,3	0,3	0,4
7.	Loans, total	69,0	68,7	69,9	70,7	70,9
	of which:					
7.1.	Loans, deposits and other placements of which overdue claims	68,9	68,6	69,8	70,6	70,8
	of which:	2,7	2,5	2,6	2,6	2,5
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	42,6	40,3	40,5	40,2	39,9
	of which overdue claims	2,0	1,9	1,9	1,9	1,8
7.1.2.	Loans and other placements with individuals of which overdue claims	13,3	15,6	16,2	16,6	16,7
	of which overdue claims	0,7	0,6	0,7	0,7	0,7
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	9,5	8,5	9,2	9,8	10,1
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,3	2,2	2,2	2,2	2,2
8.1	of which real estate, temporarily out of use in operating activities	-	0,2	0,2	0,2	0,2
9.	Allocation of profit	0,4	0,4	0,2	0,2	0,2
9.1.	of which income tax	0,4	0,4	0,2	0,2	0,2
10.	Other assets, total	3,0	3,0	3,1	3,0	2,9
	of which:					
10.1.	Float	1,4	1,3	1,2	1,1	1,1
10.2.	Receivables	0,4	0,4	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities¹		1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
1.	Funds and profit of credit institutions Of which:	11,9	11,9	11,9	11,7	11,5
1.1.	Funds of credit institutions	6,5	6,2	6,2	6,0	6,0
1.2.	Profit (losses), including financial result of the previous year Of which:	5,4	5,8	5,7	5,7	5,5
1.2.1.	Profit (losses) of the current year	2,0	2,0	0,5	0,8	0,9
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	2,9	5,4	4,5	4,8	4,4
3.	Accounts of credit institutions Of which:	0,8	0,9	1,0	1,0	0,9
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,6	0,5	0,6	0,5
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,2	0,2	0,3
4.	Loans, deposits and other funds raised from other credit institutions	11,0	9,6	9,2	8,7	9,1
5.	Clients' funds ² Of which:	62,7	60,8	61,8	62,0	62,5
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	12,8	11,5	12,0	11,5	11,8
5.4.	Clients' float	0,7	0,6	0,8	0,7	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	20,1	19,4	19,0	19,8	19,9
5.6.	Individual deposits	28,5	28,8	29,6	29,5	29,6
5.7.	Clients' funds in factoring and forfeiting operations	0,1	0,1	0,1	0,1	0,1
6.	Bonds	1,6	2,1	2,2	2,2	2,1
7.	Promissory notes and bank acceptances	2,1	2,3	2,4	2,4	2,3
8.	Derivatives with fair value being a liability	-	0,3	0,2	0,3	0,3
9.	Other liabilities ¹ , total Of which:	7,1	6,6	6,7	7,0	6,7
9.1.	Provisions	5,6	4,9	5,1	5,2	5,1
9.2.	Float	0,8	0,8	0,6	0,6	0,5
9.3.	Payables	0,1	0,1	0,2	0,4	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable Of which:	0,6	0,7	0,8	0,8	0,8
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
1. Loans, deposits and other placements, total	21378,5	26757,1	26982,6	27719,0	28276,0	7320,7	7203,0	7820,2	8718,3	9065,0	28699,2	33960,1	34802,8	36437,3	37341,0
Of which															
- overdue claims	994,1	1122,8	1170,4	1222,1	1191,4	138,9	134,6	134,5	144,5	148,8	1133,0	1257,4	1304,9	1366,5	1340,2
1.1 Loans and other placements with non-financial resident organisations	12799,6	15097,0	15258,2	15488,8	15648,1	3088,3	2988,9	3140,1	3345,5	3506,1	15887,9	18086,0	18398,4	18834,3	19154,2
Of which															
- overdue claims	721,9	805,4	822,9	844,3	815,2	67,9	58,0	55,0	64,2	65,9	789,8	863,4	877,9	908,6	881,0
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	430,8	568,4	584,1	606,1	619,7	7,0	5,3	5,7	5,9	5,9	437,9	573,7	589,8	611,9	625,6
Of which															
- overdue claims	27,3	24,9	27,6	28,8	28,1	0,5	0,4	0,4	0,4	0,4	27,9	25,2	27,9	29,1	28,4
1.2 Loans and other placements with non-resident legal entities (except banks)	469,4	509,6	478,6	475,7	462,4	1357,9	1375,9	1314,7	1438,4	1413,6	1827,4	1885,4	1793,3	1914,2	1876,0
Of which															
- overdue claims	9,7	21,9	20,7	20,7	20,5	23,0	38,9	40,2	40,6	42,0	32,8	60,8	60,9	61,3	62,5
1.3 Loans, deposits and other placements with financial sector	1836,6	2306,7	2076,9	2032,1	2172,8	495,8	654,9	664,0	655,8	730,5	2332,4	2961,6	2740,9	2688,0	2903,3
Of which															
- overdue claims	17,9	18,5	19,3	19,0	19,3	1,3	1,6	0,4	0,6	0,7	19,2	20,1	19,7	19,6	20,0
of which:															
1.3.1 Resident credit institutions	1227,1	1478,1	1248,9	1149,2	1252,5	419,7	537,6	555,6	543,4	619,7	1646,8	2015,6	1804,4	1692,6	1872,2
Of which															
- overdue claims	4,8	4,8	5,1	5,1	5,4	0,1	0,2	0,2	0,2	0,2	4,9	5,0	5,3	5,3	5,7
1.3.2 Resident financial institutions of different forms of ownership	609,5	828,6	828,1	882,9	920,3	76,1	117,4	108,4	112,4	110,8	685,6	945,9	936,4	995,4	1031,1
Of which															
- overdue claims	13,0	13,6	14,1	13,9	13,9	1,2	1,4	0,2	0,4	0,4	14,3	15,0	14,4	14,3	14,3
1.4 Loans, deposits and other placements with non-resident banks	398,4	451,4	473,7	513,0	475,5	1912,8	1763,4	2294,8	2866,8	2977,4	2311,2	2214,8	2768,5	3379,9	3452,9
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,2	0,2	0,2	2,2	2,1	2,2	0,2	0,2	2,2	2,1	2,3
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	367,7	530,2	452,6	435,6	471,0	0,0	0,0	0,0	0,0	0,0	367,7	530,2	452,6	435,6	471,0
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	5223,0	7484,4	7848,5	8325,1	8533,3	316,7	237,6	233,7	236,9	245,5	5539,7	7721,9	8082,2	8562,0	8778,9
Of which															
- overdue claims	244,5	276,9	307,3	337,8	336,1	45,9	35,6	36,2	36,5	37,7	290,4	312,5	343,5	374,3	373,8
1.7 Loans and other placements with non-resident individuals	4,3	8,3	9,0	9,5	10,0	6,9	6,8	6,6	7,3	8,8	11,2	15,1	15,6	16,8	18,8
Of which															
- overdue claims	0,1	0,1	0,2	0,2	0,2	0,5	0,4	0,4	0,5	0,4	0,7	0,5	0,6	0,6	0,6
Reference data:															
Provisions on loans, deposits and other placements	1987,9	2095,7	2182,1	2260,8	2287,9	0,0	0,0	0,0	0,0	0,0	1987,9	2095,7	2182,1	2260,8	2287,9
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42,2	58,7	68,2	73,9	76,5	4,7	4,6	5,6	5,4	5,3	46,9	63,4	73,8	79,3	81,9
Credit institutions' portfolio of promissory notes of residents	213,9	308,2	341,3	300,2	284,4	17,8	88,6	88,8	91,9	95,9	231,7	396,8	430,1	392,1	380,2
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0	2,1	2,0	2,0	2,1	2,2	2,1	2,0	2,0	2,1	2,2

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

	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	68,9	68,6	69,8	70,6	70,8
Of which:					
- overdue claims	3,9	3,7	3,7	3,8	3,6
	2,7	2,5	2,6	2,6	2,5
1.1 Loans and other placements with non-financial resident organisations	55,4	53,3	52,9	51,7	51,3
	38,2	36,5	36,9	36,5	36,3
Of which:					
- overdue claims	2,8	2,5	2,5	2,5	2,4
	1,9	1,7	1,8	1,8	1,7
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5	1,7	1,7	1,7	1,7
	1,1	1,2	1,2	1,2	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
1.2 Loans and other placements with non-resident legal entities (except banks)	6,4	5,6	5,2	5,3	5,0
	4,4	3,8	3,6	3,7	3,6
Of which:					
- overdue claims	0,1	0,2	0,2	0,2	0,2
	0,1	0,1	0,1	0,1	0,1
1.3 Loans, deposits and other placements with financial sector	8,1	8,7	7,9	7,4	7,8
	5,6	6,0	5,5	5,2	5,5
Of which:					
- overdue claims	0,1	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	5,7	5,9	5,2	4,6	5,0
	4,0	4,1	3,6	3,3	3,5
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,4	2,8	2,7	2,7	2,8
	1,6	1,9	1,9	1,9	2,0
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	8,1	6,5	8,0	9,3	9,2
	5,6	4,5	5,6	6,6	6,5
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,3	1,6	1,3	1,2	1,3
	0,9	1,1	0,9	0,8	0,9
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	19,3	22,7	23,2	23,5	23,5
	13,3	15,6	16,2	16,6	16,6
Of which:					
- overdue claims	1,0	0,9	1,0	1,0	1,0
	0,7	0,6	0,7	0,7	0,7
1.7 Loans and other placements with non-resident individuals	0,0	0,0	0,0	0,0	0,1
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision on loans, deposits and other placements	6,9	6,2	6,3	6,2	6,1
	4,8	4,2	4,4	4,4	4,3
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	0,2	0,2
Credit institutions' portfolio of promissory notes of residents	0,8	1,2	1,2	1,1	1,0
	0,6	0,8	0,9	0,8	0,7
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.12		1.01.13		1.04.13		1.06.13		1.07.13	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	5 977,9	100,0	6 636,1	100,0	6 769,4	100,0	6 918,2	100,0	7 053,8	100,0
- in rubles	5 008,9	83,8	5 451,0	82,1	5 490,8	81,1	5 466,6	79,0	5 625,3	79,7
- in foreign currency	969,0	16,2	1 185,1	17,9	1 278,7	18,9	1 451,6	21,0	1 428,5	20,3
Of which:										
Securities at fair value through profit or loss	1 662,6	27,8	1 782,6	26,9	1 855,3	27,4	1 886,7	27,3	1 998,7	28,3
- in rubles	1 458,8	24,4	1 640,3	24,7	1 696,9	25,1	1 643,4	23,8	1 746,0	24,8
- in foreign currency	203,8	3,4	142,3	2,1	158,4	2,3	243,3	3,5	252,8	3,6
Securities available for sale	3 074,5	51,4	3 464,7	52,2	3 563,3	52,6	3 654,2	52,8	3 685,2	52,2
- in rubles	2 465,4	41,2	2 723,6	41,0	2 755,7	40,7	2 781,4	40,2	2 854,5	40,5
- in foreign currency	609,1	10,2	741,1	11,2	807,7	11,9	872,8	12,6	830,7	11,8
Securities held-to-maturity	840,8	14,1	800,9	12,1	755,9	11,2	773,0	11,2	759,9	10,8
- in rubles	806,3	13,5	769,5	11,6	719,3	10,6	724,2	10,5	708,2	10,0
- in foreign currency	34,5	0,6	31,4	0,5	36,6	0,5	48,8	0,7	51,7	0,7
Shares in associates and subsidiaries	387,3	6,5	579,4	8,7	585,9	8,7	595,4	8,6	601,1	8,5
- in rubles	267,8	4,5	310,0	4,7	311,7	4,6	310,6	4,5	309,6	4,4
- in foreign currency	119,5	2,0	269,3	4,1	274,2	4,1	284,8	4,1	291,5	4,1
Reference data:										
Revaluation of securities	-63,5		31,4		20,5		-2,7		-40,6	
Provisions for losses on securities available for sale	20,4		27,2		34,2		44,0		43,1	
Provisions for losses on securities held-to-maturity	1,6		1,1		1,3		1,5		1,5	
Provisions for losses on portfolio of shares in associates and subsidiaries	7,9		8,4		8,3		5,2		5,2	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.12		1.01.13		1.04.13		1.06.13		1.07.13	
	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	4 676,2	100,0	5 265,1	100,0	5 451,4	100,0	5 604,5	100,0	5 718,5	100,0
- in rubles	3 907,2	83,6	4 434,5	84,2	4 526,5	83,0	4 537,9	81,0	4 678,9	81,8
- in foreign currency	769,0	16,4	830,6	15,8	924,9	17,0	1 066,6	19,0	1 039,5	18,2
of which: revaluation	-48,8	-1,0	50,6	1,0	43,8	0,8	24,3	0,4	-11,8	-0,2
Debt securities at book value held (without revaluation)	4 725,0	100,0	5 214,5	100,0	5 407,6	100,0	5 580,2	100,0	5 730,3	100,0
of which:										
debt securities of the Russian Federation	1 496,3	31,7	945,1	18,1	991,8	18,3	896,1	16,1	1 092,6	19,1
- in rubles	1 397,1	29,6	750,4	14,4	772,6	14,3	681,2	12,2	872,8	15,2
- in foreign currency	99,2	2,1	194,7	3,7	219,2	4,1	214,9	3,9	219,8	3,8
debt securities of the Bank of Russia	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- 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	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	223,7	4,7	98,1	1,9	162,4	3,0	134,0	2,4	131,5	2,3
- in rubles	223,6	4,7	98,1	1,9	162,4	3,0	134,0	2,4	131,5	2,3
- in foreign currency	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	408,5	8,6	492,9	9,5	509,0	9,4	495,4	8,9	456,5	8,0
- in rubles	408,5	8,6	487,4	9,3	504,7	9,3	488,2	8,7	451,1	7,9
- in foreign currency	0,0	0,0	5,5	0,1	4,3	0,1	7,2	0,1	5,4	0,1
other debt securities of residents	997,5	21,1	863,8	16,6	1 039,6	19,2	803,5	14,4	850,9	14,8
- in rubles	997,4	21,1	863,4	16,6	1 039,2	19,2	802,8	14,4	850,3	14,8
- in foreign currency	0,1	0,0	0,4	0,0	0,4	0,0	0,7	0,0	0,6	0,0
debt securities of other countries	40,3	0,9	19,6	0,4	20,8	0,4	22,0	0,4	22,0	0,4
- in rubles	5,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	35,3	0,7	19,6	0,4	20,8	0,4	22,0	0,4	22,0	0,4
debt securities of non-resident banks	169,5	3,6	218,4	4,2	222,7	4,1	223,5	4,0	150,8	2,6
- in rubles	23,0	0,5	42,4	0,8	43,5	0,8	42,8	0,8	42,6	0,7
- in foreign currency	146,5	3,1	176,0	3,4	179,2	3,3	180,7	3,2	108,2	1,9
other debt securities of non-residents	629,7	13,3	553,4	10,6	667,2	12,3	774,7	13,9	788,5	13,8
- in rubles	245,0	5,2	221,4	4,2	235,0	4,3	230,6	4,1	219,4	3,8
- in foreign currency	384,7	8,1	331,9	6,4	432,1	8,0	544,1	9,8	569,1	9,9
debt securities delivered without derecognition in the balance sheet	747,0	15,8	2 014,9	38,6	1 785,2	33,0	2 222,1	39,8	2 228,6	38,9
- in rubles	645,9	13,7	1 913,4	36,7	1 718,0	31,8	2 127,1	38,1	2 116,0	36,9
- in foreign currency	101,1	2,1	101,5	1,9	67,1	1,2	95,0	1,7	112,6	2,0
overdue debt securities	12,6	0,3	8,4	0,2	9,0	0,2	8,8	0,2	8,8	0,2
- in rubles	10,6	0,2	7,5	0,1	7,1	0,1	6,9	0,1	6,9	0,1
- in foreign currency	2,0	0,0	1,0	0,0	1,8	0,0	1,9	0,0	1,9	0,0
Reference data:										
Provisions for losses on debt securities	19,6		15,5		16,7		17,2		16,7	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.12		1.01.13		1.04.13		1.06.13		1.07.13	
	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	914,4	100,0	791,6	100,0	732,1	100,0	718,2	100,0	734,2	100,0
- in rubles	833,9	91,2	706,4	89,2	652,5	89,1	618,1	86,1	636,7	86,7
- in foreign currency	80,5	8,8	85,2	10,8	79,6	10,9	100,1	13,9	97,5	13,3
of which: revaluation	-14,7	-1,6	-19,1	-2,4	-23,4	-3,2	-27,0	-3,8	-28,8	-3,9
Shares held at book value (without revaluation)	929,1	100,0	810,8	100,0	755,5	100,0	745,3	100,0	763,0	100,0
of which shares of:										
resident credit institutions	10,6	1,1	8,5	1,0	8,0	1,1	9,5	1,3	9,5	1,2
- in rubles	10,5	1,1	8,4	1,0	7,9	1,0	9,5	1,3	9,5	1,2
- in foreign currency	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	786,6	84,7	646,1	79,7	602,8	79,8	595,0	79,8	619,0	81,1
- in rubles	784,2	84,4	644,2	79,5	600,9	79,5	590,4	79,2	615,8	80,7
- in foreign currency	2,4	0,3	1,9	0,2	1,9	0,2	4,6	0,6	3,2	0,4
non-resident credit institutions	13,9	1,5	8,5	1,0	7,8	1,0	13,9	1,9	14,6	1,9
- 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	13,9	1,5	8,5	1,0	7,8	1,0	13,9	1,9	14,6	1,9
other non-residents	64,5	6,9	73,8	9,1	74,7	9,9	69,2	9,3	74,6	9,8
- in rubles	8,4	0,9	8,4	1,0	8,7	1,2	8,7	1,2	8,7	1,1
- in foreign currency	56,2	6,0	65,4	8,1	65,9	8,7	60,5	8,1	65,8	8,6
shares delivered without derecognition in the balance sheet	53,5	5,8	74,0	9,1	62,3	8,2	57,6	7,7	45,3	5,9
- in rubles	45,5	4,9	64,6	8,0	58,3	7,7	36,5	4,9	31,5	4,1
- in foreign currency	8,0	0,9	9,4	1,2	4,0	0,5	21,1	2,8	13,8	1,8
Reference data:										
Provisions for losses on shares	14,7		21,3		27,8		37,1		36,6	

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

(billion rubles)

	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Portfolio of promissory notes discounted by a credit institution, in rubles	213,9	308,2	341,3	300,2	284,4
of which promissory notes, not paid when due	1,8	4,4	4,9	4,5	4,3
Portfolio of promissory notes discounted by a credit institution, in foreign currency	19,9	90,6	90,8	93,9	98,0
of which promissory notes, not paid when due	0,03	0,01	0,01	0,01	0,01
Total	233,9	398,8	432,1	394,1	382,4

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.12		1.01.13		1.04.13		1.06.13		1.07.13	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	233,9	100,0	398,8	100,0	432,1	100,0	394,1	100,0	382,4	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	199,2	85,2	338,5	84,9	364,7	84,4	347,6	88,2	336,4	88,0
- other promissory notes of residents	32,5	13,9	58,3	14,6	65,4	15,1	44,5	11,3	43,8	11,4
- 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	2,1	0,9	2,0	0,5	2,0	0,5	2,1	0,5	2,2	0,6
Reference data:										
Provisions for losses on promissory notes	8,6		10,2		12,2		12,6		13,0	

¹ including overdue promissory notes.

Table 23

Real estate temporarily out of use in operating activities

(billion rubles)

	1.02.12	1.01.13	1.04.13	1.06.13	1.07.13
Land temporarily out of use in operating activities	69,5	49,3	49,2	50,1	50,2
Land temporarily out of use in operating activities, leased out	0,5	0,9	0,8	0,9	0,8
Land temporarily out of use in operating activities, at current (fair) value	6,3	7,9	7,9	7,9	8,0
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,8	2,8	2,9	2,9
Real estate (except land) temporarily out of use in operating activities*	3,2	4,2	4,1	4,1	4,0
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,3	10,5	13,2	11,4
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	13,1	13,0	13,3
Real estate (except land) temporarily out of use in operating activities, at current (fair) value, leased out	7,7	13,9	14,6	15,0	15,5
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,4	2,2	1,0	0,9
Non-current inventories	50,4	66,2	68,9	69,0	69,0
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	13,8	29,3	29,2	29,5

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
1.	Funds raised from organisations, total	13 995,7	15 648,2	15 851,7	16 562,4	17 164,4
	- in rubles	10 330,4	11 054,1	10 842,3	11 300,0	11 639,8
	- in foreign currency	3 665,3	4 594,1	5 009,4	5 262,4	5 524,5
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	5 326,7	5 706,6	5 981,8	5 958,2	6 250,0
	- in rubles	4 701,0	4 821,8	4 876,6	4 810,9	4 991,6
	- in foreign currency	625,7	884,8	1 105,2	1 147,2	1 258,4
	Of which:					
1.1.1	Funds of individual entrepreneurs	146,0	172,8	158,7	160,0	169,1
	- in rubles	144,0	170,0	156,1	157,5	166,4
	- in foreign currency	2,0	2,8	2,6	2,6	2,6
1.2.	Government and other extra budgetary funds in settlement accounts	7,1	1,6	3,0	3,6	3,7
1.3.	Float	272,7	283,3	385,3	355,1	383,9
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	8 367,4	9 619,5	9 446,3	10 214,8	10 493,0
	- in rubles	5 488,0	6 089,7	5 766,4	6 317,9	6 455,9
	- in foreign currency	2 879,4	3 529,8	3 679,9	3 896,9	4 037,1
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	916,5	761,0	656,5	990,7	1 216,0
1.4.2.	Certificates of deposit	13,4	4,1	3,9	5,5	5,3
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	1,6	0,3	1,3
1.5.	Clients' funds in factoring and forfeiting operations	21,9	37,2	35,3	30,7	33,8
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,0	0,0	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	1 387,5	1 553,4	1 162,3	1 115,8	1 074,3
	- in rubles	1 191,4	1 362,2	1 069,3	1 021,4	953,0
	- in foreign currency	196,1	191,3	93,0	94,4	121,3
	with maturity from 31 days to 1 year	3 183,5	3 321,2	3 150,5	3 763,4	3 894,8
	- in rubles	2 728,6	2 838,8	2 617,9	3 120,2	3 238,6
	- in foreign currency	454,9	482,3	532,6	643,2	656,2
	with maturity in excess of 1 year	3 796,4	4 744,9	5 133,6	5 335,7	5 523,9
	- in rubles	1 568,1	1 888,7	2 079,2	2 176,3	2 264,3
	- in foreign currency	2 228,3	2 856,2	3 054,3	3 159,4	3 259,7
	Reference data					
	Funds raised from non-resident organisations, total	1 924,3	2 750,8	2 927,2	3 149,5	3 211,9
	- in rubles	381,2	507,4	489,6	571,0	581,8
	- in foreign currency	1 543,1	2 243,5	2 437,5	2 578,5	2 630,1
	of which:					
	Funds of non-resident organisations in settlement and other accounts	179,7	228,2	298,6	405,2	390,3
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	350,1	418,2	418,8	474,7	456,9
	Other funds raised from non-resident legal entities	1 381,6	2 088,3	2 198,3	2 252,3	2 342,8
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	1,6	0,0	0,8

¹ 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.)

	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Issued debt obligations - total	1 551,1	2 419,2	2 614,6	2 655,0	2 666,6
including:					
bonds:	666,7	1 037,4	1 116,6	1 139,3	1 133,1
of which					
with maturities less than one year	1,2	17,1	7,5	3,7	3,7
with maturities in excess of one year	665,5	1 020,3	1 109,0	1 135,6	1 129,4
deposit certificates ¹	13,4	4,1	3,9	5,5	5,3
of which					
with maturities in excess of one year	2,3	2,7	2,4	4,1	3,2
with maturities in excess of one year	11,0	1,3	1,2	1,1	1,1
savings certificates ²	11,5	228,4	274,8	297,5	307,4
of which					
with maturities in excess of one year	4,8	61,8	62,6	59,8	57,2
with maturities in excess of one year	5,3	162,0	204,9	227,5	237,6
promissory notes and banker's acceptances	859,5	1 149,3	1 219,3	1 212,6	1 220,8
of which					
with maturities in excess of one year	483,1	596,6	624,7	644,8	655,6
with maturities in excess of one year	359,7	528,6	569,7	546,3	543,8

¹ Included in corporate deposits.

² Included in retail deposits.

Individual deposit structure

(billion rubles)

		1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
1	Individual deposits - of which savings certificates	11 871,4 11,5	14 251,0 228,4	14 738,9 274,8	15 227,3 297,5	15 632,0 307,4
1.1.	Individual demand deposits and deposits with maturity up to 30 days - in rubles - in foreign currency	2 281,3 2 059,3 222,1	2 723,8 2 474,9 248,9	2 503,9 2 252,9 251,0	2 616,5 2 345,5 271,0	2 821,4 2 541,7 279,7
1.2.	Individual deposits with maturity from 31 days to 1 year - in rubles - in foreign currency	2 376,7 1 981,1 395,6	3 138,2 2 684,5 453,8	3 257,2 2 820,9 436,3	3 244,5 2 812,5 432,0	3 200,9 2 757,3 443,6
1.3.	Individual deposits with maturity in excess of 1 year - in rubles - in foreign currency	7 213,4 5 661,9 1 551,5	8 389,0 6 604,1 1 784,9	8 977,9 7 043,3 1 934,6	9 366,3 7 367,8 1 998,5	9 609,7 7 529,3 2 080,4
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	134,7	167,1	169,1	177,8	188,9

Table 27

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

(billion rubles)

	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Loans, deposits and other funds raised from other credit institutions, total	4 560,2	4 738,4	4 564,0	4 499,9	4 792,5
- in rubles	2 197,7	2 530,1	2 374,7	2 207,7	2 334,4
- in foreign currency	2 362,5	2 208,2	2 189,3	2 292,2	2 458,2
of which:					
- loans, deposits and other funds raised from resident credit institutions	2 123,6	2 500,9	2 416,6	2 262,2	2 487,6
- in rubles	1 767,2	2 061,1	1 883,0	1 740,0	1 911,9
- in foreign currency	356,4	439,8	533,6	522,2	575,7
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 436,6	2 237,4	2 147,5	2 237,7	2 304,9
- in rubles	430,5	469,0	491,7	467,7	422,5
- in foreign currency	2 006,0	1 768,4	1 655,8	1 770,0	1 882,4
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0

Table 28

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.07.13

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	20 207	40,9	71 457	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%	71	29 229	59,1	36 450 968	69,1
No budgetary funds	884	0	0,0	16 221 989	30,8
Data not available	0	0	0,0	0	0,0
Total	956	49 437	100,0	52 744 414	100,0

¹ Without government and other extra-budgetary funds.

Funds raised from and placed with non-residents

№	Indicator	1.01.12		1.01.13		1.04.13		1.06.13		1.07.13	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	2 059,6	4,9	2 924,6	5,9	3 103,1	6,2	3 330,2	6,5	3 408,4	6,5
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 911,3	4,6	2 734,7	5,5	2 917,3	5,9	3 132,1	6,1	3 190,8	6,1
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 731,7	4,2	2 506,5	5,1	2 618,7	5,3	2 727,0	5,3	2 800,6	5,3
1.2	Individual deposits (excluding saving certificates)	134,7	0,3	167,1	0,3	169,1	0,3	177,8	0,3	188,9	0,4
1.2.1	of which deposits and other raised funds (excluding saving certificates)	98,9	0,2	121,5	0,2	122,9	0,2	128,4	0,2	135,7	0,3
1.3	Funds in other accounts	13,5	0,0	22,8	0,0	16,8	0,0	20,4	0,0	28,6	0,1
2.	Funds in correspondent and other accounts of credit institutions	119,9	0,3	173,2	0,4	125,6	0,3	115,5	0,2	164,3	0,3
3.	Loans, deposits and other funds raised from credit institutions	2 436,6	5,9	2 237,4	4,5	2 147,5	4,3	2 237,7	4,3	2 304,9	4,4
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	4 616,0	11,1	5 335,2	10,8	5 376,2	10,8	5 683,4	11,0	5 877,6	11,1
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	124,9	0,3	237,7	0,5	243,7	0,5	222,7	0,4	230,6	0,4
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	4 149,8	10,0	4 115,3	8,3	4 577,3	9,2	5 310,8	10,3	5 347,7	10,1
	of which overdue claims	33,6	0,1	61,4	0,1	63,7	0,1	64,1	0,1	65,4	0,1
	of which:										
1.1.	Loans, deposits and other placements	2 311,2	5,6	2 214,8	4,5	2 768,5	5,6	3 379,9	6,6	3 452,9	6,5
1.2	Loans and other placements with legal entities	1 827,4	4,4	1 885,4	3,8	1 793,3	3,6	1 914,2	3,7	1 876,0	3,6
1.3	Loans and other placements with individuals	11,2	0,0	15,1	0,0	15,6	0,0	16,8	0,0	18,8	0,0
2.	Correspondent accounts with banks	773,1	1,9	1 167,5	2,4	1 405,7	2,8	1 360,5	2,6	1 294,4	2,5
3.	Securities acquired by credit institutions, total	919,9	2,2	875,6	1,8	995,0	2,0	1 105,4	2,1	1 052,7	2,0
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	839,4	2,0	791,3	1,6	910,6	1,8	1 020,2	2,0	961,3	1,8
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	78,4	0,2	82,2	0,2	82,5	0,2	83,1	0,2	89,2	0,2
3.3	Discounted promissory notes	2,1	0,0	2,0	0,0	2,0	0,0	2,1	0,0	2,2	0,0
4.	Shares in associates and subsidiaries	122,9	0,3	273,0	0,6	277,9	0,6	288,7	0,6	295,5	0,6
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	5 965,7	14,3	6 431,5	13,0	7 256,0	14,6	8 065,4	15,6	7 990,2	15,1
	Reference data:										
	Overdue interest on claims of credit institutions	1,8	0,0	1,5	0,0	2,3	0,0	2,2	0,0	1,9	0,0

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

Financial Condition

Table 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				
	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Total	848 216,8	1 011 888,7	239 442,2	391 208,3	491 387,5	978	956	953	953	956	173 170,6	210 229,8	52 588,2	81 145,9	97 023,3
Profit-making CIs ¹	853 842,3	1 021 250,1	247 729,6	400 396,1	501 117,8	928	901	832	781	824	172 913,2	209 438,1	51 480,8	80 232,7	95 962,4
Loss-making CIs	-5 625,5	-9 361,4	-8 287,4	-9 187,8	-9 730,3	50	55	121	172	132	257,4	791,7	1 107,5	913,3	1 060,9
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	1	5	0	0,0	0,0	0,0	0,0	0,0
Total						978	956	954	958	956					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.12		1.01.13		1.04.13		1.07.13	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institution, total	27 399,1	100,0	31 905,4	100,0	5 340,1	100,0	14 486,5	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 637,0	6,0	2 041,8	6,4	558,7	10,5	1 145,9	7,9
1.2. Interest income on loans to individuals	778,7	2,8	1 136,4	3,6	350,6	6,6	732,8	5,1
1.3. Income on securities	799,0	2,9	1 214,7	3,8	289,4	5,4	806,8	5,6
1.4. Income on operations with foreign currency	17 923,0	65,4	21 100,8	66,1	2 625,3	49,2	8 432,9	58,2
1.5. Commissions	587,1	2,1	689,7	2,2	172,7	3,2	375,0	2,6
1.6. Recovery of loss provision	3 963,9	14,5	3 942,6	12,4	1 027,3	19,2	2 168,0	15,0
1.7. Other income	1 710,4	6,2	1 779,5	5,6	316,1	5,9	825,0	5,7
Of which:								
1.7.1. Fines, penalties, forfeits	68,6	0,3	57,6	0,2	14,1	0,3	32,8	0,2
2. Expenses of credit institution, total	26 550,8	100,0	30 892,5	100,0	5 100,7	100,0	13 995,0	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	629,8	2,4	941,3	3,0	265,6	5,2	546,5	3,9
2.2. Interest expenses on funds raised from individuals	542,8	2,0	665,9	2,2	202,1	4,0	419,0	3,0
2.3. Expenses on operations with securities	495,5	1,9	874,9	2,8	218,2	4,3	630,2	4,5
2.4. Expenses on operations with foreign currency	17 829,3	67,2	21 042,2	68,1	2 593,2	50,8	8 342,4	59,6
2.5. Commissions	88,6	0,3	124,3	0,4	29,6	0,6	69,9	0,5
2.6. Expenses on loss provision	4 074,1	15,3	4 147,9	13,4	1 166,6	22,9	2 468,9	17,6
2.7. Management expenses (including personnel costs)	894,0	3,4	1 061,0	3,4	238,7	4,7	542,6	3,9
2.8. Other expenses	1 996,6	7,5	2 035,0	6,6	386,8	7,6	975,5	7,0
Of which:								
2.8.1. Fines, penalties, forfeits	1,7	0,0	2,7	0,0	0,4	0,0	1,0	0,0

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

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

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

Table 32.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.07.13

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	35 077 568 079	12 018 244 716	35 775 689 885	11 320 122 910
Belgorod Region	18 419 877	1 667 160	18 420 096	1 666 941
Bryansk Region	0	0	0	0
Vladimir Region	9 797 297	1 427 348	9 859 183	1 365 462
Voronezh Region	1 538 580	25 863	1 564 098	345
Ivanovo Region	13 505 757	702 002	12 881 299	1 326 460
Kaluga Region	20 349 970	1 436 186	20 333 349	1 452 807
Kostroma Region	132 751 065	13 488 721	136 036 143	10 203 643
Kursk Region	15 753 140	633 719	15 771 816	615 043
Lipetsk Region	29 060 263	1 655 772	29 065 104	1 650 931
Moscow Region	86 263 392	13 052 107	82 663 804	16 651 695
Orel Region	4 117 460	208 130	4 115 799	209 791
Ryazan Region	17 139 930	782 955	17 279 423	643 462
Smolensk Region	43 812 869	5 951 231	40 503 819	9 260 281
Tambov Region	3 162 705	20 006	3 164 119	18 592
Tver Region	10 610 575	710 291	10 598 529	722 337
Tula Region	15 428 945	600 196	15 430 520	598 621
Yaroslavl Region	11 411 608	308 574	11 208 263	511 919
City of Moscow	34 644 444 646	11 975 574 455	35 346 794 521	11 273 224 580
North-Western Federal District	1 178 397 832	347 085 451	1 242 959 065	282 524 218
Republic of Karelia	1 103 482	48 976	1 118 178	34 280
Komi Republic	4 871 150	722 343	4 900 258	693 235
Akhangel'sk Region	1 693 801	25 452	1 693 994	25 259
Vologda Region	72 380 377	7 074 778	72 489 888	6 965 267
Kaliningrad Region	22 783 450	6 882 546	23 249 733	6 416 263
Leningrad Region*	11 291 576	1 293 522	11 316 315	1 268 783
Murmansk Region	7 916 954	1 265 427	7 910 582	1 271 799
Novgorod Region	4 857 846	118 776	4 882 039	94 583
Pskov Region	2 776 525	57 274	2 791 065	42 734
St Petersburg	1 048 722 671	329 596 357	1 112 607 013	265 712 015
Southern Federal District	246 239 120	16 034 318	247 560 102	14 713 336
Republic of Adygeya	5 948 928	40 016	5 960 001	28 943
Republic of Kalmykia	1 260 628	123 738	1 256 033	128 333
Krasnodar Territory	123 335 136	5 351 252	123 741 627	4 944 761
Astrakhan Region	7 924 357	582 982	7 930 673	576 666
Volgograd Region	17 453 202	980 281	17 496 099	937 384
Rostov Region	90 316 869	8 956 049	91 175 669	8 097 249
North-Caucasian Federal District	55 020 730	4 298 065	55 347 717	3 971 078
Republic of Daghestan	20 567 846	288 495	20 624 477	231 864
Republic of Ingushetia	1 080 900	5 597	1 077 143	9 354
Kabardino-Balkar Republic	6 237 264	107 120	6 256 187	88 197
Karachai-Cherkess Republic	7 582 402	3 379 728	7 832 080	3 130 050
Republic of North Ossetia - Alania	11 557 292	250 733	11 541 741	266 284
Chechen Republic	0	0	0	0
Stavropol Territory	7 995 026	266 392	8 016 089	245 329
Volga Federal District	1 375 684 963	118 702 302	1 376 369 521	118 017 744

Republic of Bashkortostan	79 499 929	4 711 796	79 079 865	5 131 860
Republic of Marii El	2 250 241	84 916	2 262 037	73 120
Republic of Mordovia	20 900 577	247 580	20 921 253	226 904
Republic of Tatarstan	613 705 683	67 216 083	611 222 890	69 698 876
Udmurt Republic	31 781 663	2 298 450	32 366 801	1 713 312
Chuvash Republic	9 841 820	353 407	9 850 766	344 461
Perm Territory	36 425 924	4 458 239	36 385 745	4 498 418
Kirov Region	30 123 059	2 661 664	31 195 578	1 589 145
Nizhny Novgogrod Region	91 044 933	4 920 520	91 592 042	4 373 411
Orenburg Region	45 986 535	1 691 968	45 690 851	1 987 652
Penza Region	4 135 801	37 050	4 134 716	38 135
Samara Region	336 061 005	24 045 301	337 607 073	22 499 233
Saratov Region	68 247 413	5 916 221	68 367 539	5 796 095
Ulyanovsk Region	5 680 380	59 107	5 692 365	47 122
Ural Federal District	1 003 552 513	137 159 903	1 034 291 352	106 421 064
Kurgan Region	3 031 338	22 239	3 049 134	4 443
Sverdlovsk Region	425 704 361	48 469 383	441 258 537	32 915 207
Tyumen Region	456 102 059	74 733 078	467 646 093	63 189 044
Chelyabinsk Region	118 714 755	13 935 203	122 337 588	10 312 370
Siberian Federal District	512 667 771	94 940 157	534 745 062	72 862 866
Republic of Altai	1 206 541	23 465	1 209 290	20 716
Republic of Buryatiya	10 907 678	1 044 229	10 734 957	1 216 950
Republic of Tuva	439 214	2 856	440 684	1 386
Republic of Khakassia	5 607 719	69 865	5 624 620	52 964
Altai Territory	18 338 909	251 348	18 349 777	240 480
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	9 006 376	184 850	9 044 331	146 895
Irkutsk Region	19 788 135	1 253 292	20 419 404	622 023
Kemerovo Region	28 470 610	1 293 975	29 125 037	639 548
Novosibirsk Region	383 178 717	86 755 156	402 280 788	67 653 085
Omsk Region	24 855 760	3 799 950	26 640 163	2 015 547
Tomsk Region	10 868 112	261 171	10 876 011	253 272
Far Eastern Federal District	518 697 960	40 120 005	519 831 803	38 986 162
Republic of Sakha (Yakutia)	25 727 482	978 698	25 682 905	1 023 275
Kamchatka Territory	18 304 381	1 557 999	18 677 966	1 184 414
Primorskiy Territory	89 029 226	7 992 268	89 151 762	7 869 732
Khabarovsk Territory	25 306 041	1 486 434	25 283 360	1 509 115
Amur Region	344 639 313	27 091 785	345 358 381	26 372 717
Magadan Region	0	0	0	0
Sakhalin Region	15 691 517	1 012 821	15 677 429	1 026 909
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

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

Table 32.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.07.13

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	27 419 237 323	11 169 441 765	28 073 979 290	10 514 699 798
Belgorod Region	113 867 705	15 330 504	113 554 535	15 643 674
Bryansk Region	66 449 652	-90 488	62 467 289	3 891 875
Vladimir Region	122 658 414	10 689 767	122 858 939	10 489 242
Voronezh Region	836 964 946	32 697 483	829 674 787	39 987 642
Ivanovo Region	67 305 053	4 812 995	66 384 312	5 733 736
Kaluga Region	99 209 475	7 280 636	98 058 390	8 431 721
Kostroma Region	78 840 718	2 673 187	78 808 097	2 705 808
Kursk Region	66 663 719	3 399 628	66 465 261	3 598 086
Lipetsk Region	98 411 969	4 683 736	97 974 430	5 121 275
Moscow Region	936 624 478	82 198 531	931 498 811	87 324 198
Orel Region	48 234 982	2 060 257	48 061 803	2 233 436
Ryazan Region	91 608 885	2 749 307	88 511 577	5 846 615
Smolensk Region	69 401 097	6 132 724	69 566 865	5 966 956
Tambov Region	53 948 453	1 933 120	53 773 876	2 107 697
Tver Region	89 889 435	7 123 902	89 010 732	8 002 605
Tula Region	111 189 908	26 891 675	116 268 035	21 813 548
Yaroslavl Region	358 831 996	12 773 388	355 829 469	15 775 915
City of Moscow	24 109 136 438	10 946 101 413	24 785 212 082	10 270 025 769
North-Western Federal District	3 085 582 620	584 826 130	3 013 497 621	656 911 129
Republic of Karelia	52 376 858	3 560 721	58 797 697	-2 860 118
Komi Republic	94 790 333	5 114 229	94 058 107	5 846 455
Akhangel'sk Region	117 080 314	7 697 323	117 662 916	7 114 721
Vologda Region	108 880 992	23 941 608	109 521 403	23 301 197
Kaliningrad Region	103 021 427	27 892 621	52 493 757	78 420 291
Leningrad Region	21 742 311	9 307 513	27 259 345	3 790 479
Murmansk Region	63 304 493	34 856 519	88 724 265	9 436 747
Novgorod Region	49 843 742	5 701 388	47 571 337	7 973 793
Pskov Region	57 205 307	669 389	51 437 730	6 436 966
St Petersburg	2 417 336 843	466 084 819	2 365 971 064	517 450 598
Southern Federal District	1 614 794 049	108 154 115	1 603 609 131	119 339 033
Republic of Adygeya	24 852 130	108 949	24 695 619	265 460
Republic of Kalmykia	10 108 381	71 162	10 089 688	89 855
Krasnodar Territory	700 934 647	39 566 606	683 918 560	56 582 693
Astrakhan Region	59 850 285	4 327 443	59 737 069	4 440 659
Volgograd Region	173 655 210	3 011 528	164 703 241	11 963 497
Rostov Region	645 393 396	61 068 427	660 464 954	45 996 869
North-Caucasian Federal District	486 294 826	9 155 919	476 683 264	18 767 481
Republic of Dagestan	59 031 799	-984 340	56 855 519	1 191 940
Republic of Ingushetia	11 997 242	243 418	11 811 379	429 281
Kabardino-Balkar Republic	39 971 422	1 003 728	39 022 653	1 952 497
Karachai-Cherkess Republic	20 315 001	1 600 269	20 091 745	1 823 525
Republic of North Ossetia - Alania	31 608 969	923 850	31 354 662	1 178 157
Chechen Republic	22 372 458	227 644	21 614 309	985 793
Stavropol Territory	300 997 935	6 141 350	295 932 997	11 206 288

Volga Federal District	4 488 327 711	405 412 076	4 612 362 160	281 377 627
Republic of Bashkortostan	268 856 399	128 868 217	373 567 732	24 156 884
Republic of Marii El	59 119 606	1 110 555	58 360 989	1 869 172
Republic of Mordovia	97 429 886	329 529	98 146 551	-387 136
Republic of Tatarstan	790 383 703	81 908 486	787 322 232	84 969 957
Udmurt Republic	130 320 841	2 637 125	148 814 278	-15 856 312
Chuvash Republic	86 350 458	4 305 563	85 725 104	4 930 917
Perm Territory	386 203 009	6 976 382	395 050 089	-1 870 698
Kirov Region	110 483 523	3 114 731	111 919 348	1 678 906
Nizhny Novgograd Region	820 847 051	76 061 396	815 373 833	81 534 614
Orenburg Region	142 458 714	11 488 474	143 950 447	9 996 741
Penza Region	77 978 242	3 517 383	77 651 351	3 844 274
Samara Region	1 246 587 798	64 437 409	1 245 680 341	65 344 866
Saratov Region	187 463 660	13 450 988	185 906 425	15 008 223
Ulyanovsk Region	83 844 821	7 205 838	84 893 440	6 157 219
Ural Federal District	2 429 496 455	418 456 574	2 528 838 393	319 114 636
Kurgan Region	43 128 551	127 879	42 798 808	457 622
Sverdlovsk Region	1 196 288 989	277 057 556	1 295 266 069	178 080 476
Tyumen Region	838 327 499	114 813 171	838 485 321	114 655 349
Chelyabinsk Region	351 751 416	26 457 968	352 288 195	25 921 189
Siberian Federal District	2 597 231 725	196 619 888	2 654 961 405	138 890 208
Republic of Altai	7 452 276	169 367	7 453 604	168 039
Republic of Buryatiya	61 692 753	-2 780 876	55 122 388	3 789 489
Republic of Tuva	13 627 169	20 023	13 621 288	25 904
Republic of Khakassia	33 730 315	293 226	33 380 715	642 826
Altai Territory	140 091 887	9 417 897	140 414 149	9 095 635
Zabaykal Territory	41 626 539	1 219 233	41 274 614	1 571 158
Krasnoyarsk Territory	491 792 001	28 222 545	502 497 363	17 517 183
Irkutsk Region	333 501 445	12 285 849	334 000 372	11 786 922
Kemerovo Region	166 989 739	64 235 347	214 662 139	16 562 947
Novosibirsk Region	1 055 334 754	73 053 282	1 070 984 531	57 403 505
Omsk Region	173 519 536	5 182 574	163 886 853	14 815 257
Tomsk Region	77 873 311	5 301 421	77 663 389	5 511 343
Far Eastern Federal District	1 196 749 327	87 395 128	1 204 275 698	79 868 757
Republic of Sakha (Yakutia)	89 172 948	4 134 612	89 168 415	4 139 145
Kamchatka Territory	46 538 808	4 533 731	46 968 098	4 104 441
Primorskiy Territory	211 226 611	21 187 610	214 108 909	18 305 312
Khabarovsk Territory	521 482 650	36 809 549	528 358 625	29 933 574
Amur Region	146 785 692	1 210 113	140 778 091	7 217 714
Magadan Region	100 804 395	10 484 309	101 675 261	9 613 443
Sakhalin Region	72 994 888	8 685 633	75 412 568	6 267 953
Jewish Autonomous Region	6 392 416	351 067	6 456 308	287 175
Chukotka Autonomous Area	1 350 919	-1 496	1 349 423	0

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

Table 33.1

Securities acquired by credit institutions registered in respective regions, as of 1.07.13

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	5 088 999 058	1 006 147 975	636 328 484	588 483 967	217 968 885	89 743 105
Belgorod Region	1 406 571	12	4 897	0	2 788 730	133 587
Bryansk Region	0	0	0	0	0	0
Vladimir Region	2 144 318	196 478	29 277	0	783 019	0
Voronezh Region	811 892	108 322	0	0	0	0
Ivanovo Region	1 425 287	117 690	16 406	0	0	136 193
Kaluga Region	807 665	812 223	788 666	0	0	0
Kostroma Region	52 395 053	26 923	0	5 880	367 099	0
Kursk Region	1 371 838	1 020 391	0	0	555 292	0
Lipetsk Region	2 116 464	332 006	169 011	0	305 920	0
Moscow Region	11 873 792	41 506	3 937 370	0	1 887 969	112 002
Orel Region	199 893	0	90 000	0	77 706	0
Ryazan Region	1 238 998	898 461	294 776	0	39 428	37 495
Smolensk Region	1 633 300	436 668	1 821 205	0	1 044 229	0
Tambov Region	0	0	0	0	0	0
Tver Region	496 170	132 811	18 926	0	0	0
Tula Region	489 223	68 882	12 094	0	14 907	0
Yaroslavl Region	12 259	0	32	0	108 138	0
City of Moscow	5 010 576 335	1 001 955 602	629 145 824	588 478 087	209 996 448	89 323 828
	236 988 004	16 357 418	17 231 252	3 027 721	14 395 709	2 760 369
North-Western Federal District						
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 127 442	423 996	38 938	0	53 408	369 835
Akhangel'sk Region	0	0	1 401	0	0	0
Vologda Region	5 377 663	911 060	45 102	1 000	662 586	0
Kaliningrad Region	5 485 023	133 285	20 421	0	274 585	0
Leningrad Region	807 667	230 895	213 908	20	172 288	0
Murmansk Region	744 816	747 476	0	0	0	0
Novgorod Region	833 080	332 989	172 379	0	505 098	0
Pskov Region	118 491	0	0	0	0	0
St Petersburg	222 493 822	13 577 717	16 739 103	3 026 701	12 727 744	2 390 534
Southern Federal District	13 405 555	3 608 735	7 334 668	25 169	2 638 490	120 965
Republic of Adygeya	20 412	20 368	1 278	0	98 234	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 216 263	2 180 807	6 776 873	0	1 962 298	97 376
Astrakhan Region	1 898 187	1 085 836	154 734	5 288	301 289	0
Volgograd Region	1 189 889	161 200	6 773	0	183 448	23 589
Rostov Region	2 080 804	160 524	395 010	19 881	93 221	0
North-Caucasian Federal District	1 888 680	229 300	158 764	0	328 283	0
Republik of Daghestan	0	0	16 011	0	42 800	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 506	0	20 404	0	0	0
Karachai-Cherkess Republic	1 219 327	0	19 862	0	0	0
Republic of North Ossetia - Alania	0	0	102 487	0	155 355	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	664 847	229 300	0	0	130 128	0

Volga Federal District	130 163 571	24 131 843	37 971 230	1 177 551	17 823 282	1 044 824
Republic of Bashkortostan	5 994 029	1 352 037	1 551 238	0	614 092	0
Republic of Marii El	0	0	0	0	98 916	0
Republic of Mordovia	377 436	96 837	32 734	0	590 091	0
Republic of Tatarstan	73 203 372	19 145 006	14 479 986	762 595	5 553 409	0
Udmurt Republic	3 104 885	0	10 282	0	338 655	597 686
Chuvash Republic	204 180	87 785	206 627	0	216 636	0
Perm Territory	1 541 378	0	4 654 354	0	319 903	0
Kirov Region	4 606 022	0	734 367	0	312 543	42 241
Nizhny Novgogrod Region	8 084 460	2 225 655	6 020 589	115	5 153 334	362 970
Orenburg Region	6 059 105	19 325	551 568	35 246	3 201 302	41 927
Penza Region	246 321	103 998	0	0	47 053	0
Samara Region	25 436 256	449 703	8 321 197	379 595	1 262 571	0
Saratov Region	1 306 127	651 497	1 338 848	0	114 777	0
Ulyanovsk Region	0	0	69 440	0	0	0
Ural Federal District	150 638 187	30 239 764	15 897 532	3 621	12 369 102	1 135 228
Kurgan Region	0	0	0	0	13 249	0
Sverdlovsk Region	82 466 322	10 454 537	12 631 985	3 621	1 601 144	0
Tyumen Region	47 751 313	13 067 369	3 052 352	0	9 359 618	727 666
Chelyabinsk Region	20 420 552	6 717 858	213 195	0	1 395 091	407 562
Siberian Federal District	47 807 371	4 430 252	17 697 601	8 325 884	11 370 639	2 953 867
Republic of Altai	31 324	0	0	0	289 236	0
Republic of Buryatiya	70 850	0	845 565	0	873 890	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 804	14 803	0	0	0	0
Altai Territory	41 900	37 345	3 746	0	269	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	53 944	3 346	911	0	0	0
Irkutsk Region	226 041	0	113 705	0	190 891	33 407
Kemerovo Region	2 686 401	1 192 948	58 532	0	1 908 914	0
Novosibirsk Region	40 806 011	2 706 572	15 779 929	8 325 884	6 539 824	2 402 024
Omsk Region	3 408 083	322 881	893 532	0	1 469 681	518 436
Tomsk Region	468 013	152 357	1 681	0	97 934	0
Far Eastern Federal District	48 595 451	7 482 852	1 579 680	42 095	7 476 649	260 502
Republic of Sakha (Yakutia)	1 550 221	162 295	304 071	0	404 587	0
Kamchatka Territory	370 090	102 088	44 497	42 095	360 540	0
Primorskiy Territory	12 673 403	3 414 640	124 605	0	409 025	0
Khabarovsk Territory	20 867	0	446 669	0	0	0
Amur Region	33 066 661	3 803 829	7 641	0	6 262 311	260 502
Magadan Region	0	0	0	0	0	0
Sakhalin Region	914 209	0	652 197	0	40 186	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
1.07.13**

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	5 157 030 096	1 013 506 980	641 969 889	595 562 706	230 818 950	92 300 221
Belgorod Region	1 406 571	12	5 235	0	2 788 730	133 587
Bryansk Region	0	0	0	0	0	0
Vladimir Region	300 785	28 553	29 277	2 243	2 542	0
Voronezh Region	811 892	108 322	0	0	0	0
Ivanovo Region	1 425 287	117 690	16 811	0	0	136 193
Kaluga Region	807 665	812 223	788 666	0	0	0
Kostroma Region	17 526 459	26 922	109	0	190 048	0
Kursk Region	1 371 838	1 020 391	0	0	555 292	0
Lipetsk Region	2 116 464	332 006	170 283	0	305 920	0
Moscow Region	11 873 792	41 506	3 937 537	0	1 887 969	112 002
Orel Region	199 893	0	90 000	0	77 706	0
Ryazan Region	1 238 998	898 461	294 776	0	39 428	37 495
Smolensk Region	654 674	123 043	95 214	0	64 319	0
Tambov Region	0	0	0	0	0	0
Tver Region	496 170	132 811	18 926	0	0	0
Tula Region	489 223	68 882	12 392	0	346 260	0
Yaroslavl Region	12 259	0	32	0	0	0
City of Moscow	5 116 298 126	1 009 796 158	636 510 631	595 560 463	224 560 736	91 880 944
North-Western Federal District	231 660 007	15 304 122	26 946 215	4 274 866	13 861 407	2 628 865
Republic of Karelia	0	0	0	0	0	0
Komi Republic	927 638	348 488	36 920	0	53 408	238 331
Akhangel'sk Region	0	0	1 401	0	0	0
Vologda Region	1 850 398	911 060	45 102	1 000	368 391	0
Kaliningrad Region	5 485 023	133 285	20 421	0	274 585	0
Leningrad Region	807 667	230 895	213 908	20	172 288	0
Murmansk Region	744 816	747 476	0	0	0	0
Novgorod Region	833 080	332 989	172 379	0	505 098	0
Pskov Region	118 491	0	0	0	0	0
St Petersburg	220 892 894	12 599 929	26 456 084	4 273 846	12 487 637	2 390 534
Southern Federal District	11 662 809	3 019 350	7 204 110	25 169	1 961 201	97 376
Republic of Adygeya	20 412	20 368	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 545 194	2 180 807	6 733 382	0	1 730 197	97 376
Astrakhan Region	900 265	496 451	156 599	5 288	127 783	0
Volgograd Region	1 116 134	161 200	7 336	0	0	0
Rostov Region	2 080 804	160 524	305 515	19 881	103 221	0
North-Caucasian Federal District	669 353	229 300	160 206	0	328 283	0
Republik of Daghestan	0	0	17 320	0	42 800	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 506	0	20 404	0	0	0
Karachai-Cherkess Republic	0	0	19 862	0	0	0
Republic of North Ossetia - Alania	0	0	102 487	0	155 355	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	664 847	229 300	133	0	130 128	0
Volga Federal District	131 352 990	24 023 020	37 993 567	1 177 551	18 504 329	1 044 824
Republic of Bashkortostan	5 912 913	1 342 510	1 402 455	0	614 092	0

Republic of Marii El	0	0	0	0	98 916	0
Republic of Mordovia	377 436	96 837	32 734	0	143 027	0
Republic of Tatarstan	75 371 723	19 145 006	14 651 761	762 595	6 237 767	0
Udmurt Republic	3 104 885	0	10 282	0	338 655	597 686
Chuvash Republic	204 180	87 785	203 600	0	216 636	0
Perm Territory	1 541 378	0	4 654 706	0	180 097	0
Kirov Region	4 606 022	0	734 367	0	312 543	42 241
Nizhny Novgograd Region	7 199 575	2 129 241	6 020 639	115	5 704 285	362 970
Orenburg Region	6 059 105	19 325	551 818	35 246	3 165 168	41 927
Penza Region	246 321	103 998	0	0	80 557	0
Samara Region	25 423 325	446 821	8 321 404	379 595	1 297 809	0
Saratov Region	1 306 127	651 497	1 340 361	0	114 777	0
Ulyanovsk Region	0	0	69 440	0	0	0
Ural Federal District	135 298 873	28 982 438	16 024 125	3 621	12 180 493	1 135 228
Kurgan Region	0	0	0	0	13 249	0
Sverdlovsk Region	67 127 008	9 197 211	12 756 335	3 621	1 601 144	0
Tyumen Region	47 751 313	13 067 369	3 054 406	0	9 171 009	727 666
Chelyabinsk Region	20 420 552	6 717 858	213 384	0	1 395 091	407 562
Siberian Federal District	19 926 811	2 833 803	2 321 421	0	5 229 570	551 843
Republic of Altai	31 324	0	0	0	289 406	0
Republic of Buryatiya	70 850	0	845 565	0	873 890	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	14 804	14 803	0	0	0	0
Altai Territory	41 900	37 345	3 746	0	329	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	53 944	3 346	911	0	199	0
Irkutsk Region	226 041	0	113 814	0	190 891	33 407
Kemerovo Region	2 686 401	1 192 948	58 687	0	1 908 914	0
Novosibirsk Region	12 925 451	1 110 123	402 819	0	131 135	0
Omsk Region	3 408 083	322 881	894 198	0	1 736 872	518 436
Tomsk Region	468 013	152 357	1 681	0	97 934	0
Far Eastern Federal District	30 862 435	4 726 244	1 579 680	42 095	1 486 546	260 502
Republic of Sakha (Yakutia)	1 652 128	162 295	304 071	0	907 047	0
Kamchatka Territory	264 144	102 088	44 497	42 095	26 600	0
Primorskiy Territory	12 694 270	3 414 640	141 261	0	409 025	0
Khabarovsk Territory	0	0	430 013	0	103 688	0
Amur Region	15 337 684	1 047 221	7 641	0	0	260 502
Magadan Region	0	0	0	0	0	0
Sakhalin Region	914 209	0	652 197	0	40 186	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 1.07.13

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	25 004 066 713	14 400 184 704	1 532 710 283	7 369 025 986
Belgorod Region	10 548 160	7 229 868	330 000	2 108 311
Bryansk Region	0	0	0	0
Vladimir Region	4 146 099	2 431 394	263 181	1 312 233
Voronezh Region	561 282	235 868	250 086	75 328
Ivanovo Region	9 625 184	5 184 916	575 060	3 659 353
Kaluga Region	15 685 191	3 103 297	6 548 000	4 897 935
Kostroma Region	66 714 735	9 564 455	42 114	56 001 475
Kursk Region	11 908 776	9 767 376	800 000	1 151 074
Lipetsk Region	21 606 671	16 447 123	800 000	2 309 600
Moscow Region	46 793 756	34 866 267	517 996	10 121 005
Orel Region	2 972 049	808 843	344 000	1 115 179
Ryazan Region	11 481 172	8 249 445	1 735 000	1 488 973
Smolensk Region	29 184 397	17 547 759	2 090 856	7 105 007
Tambov Region	2 325 149	2 034 481	0	281 391
Tver Region	7 460 475	4 812 077	500 050	2 148 348
Tula Region	11 977 748	10 512 086	15 010	1 324 500
Yaroslavl Region	8 228 668	6 608 187	285 993	1 179 384
City of Moscow	24 742 847 201	14 260 781 262	1 517 612 937	7 272 746 890
North-Western Federal District	746 548 127	528 195 024	50 009 755	113 054 559
Republic of Karelia	913 482	319 100	260 000	278 132
Komi Republic	2 568 975	1 880 913	200 000	488 039
Akhangel'sk Region	951 845	739 305	0	161 248
Vologda Region	55 705 795	26 829 932	1 826 100	25 040 292
Kaliningrad Region	13 272 822	8 555 667	2 879 689	1 720 696
Leningrad Region	5 419 885	2 640 658	1 269 030	1 116 920
Murmansk Region	4 459 931	1 928 159	90 000	2 379 737
Novgorod Region	2 026 420	1 236 295	100 500	603 489
Pskov Region	1 736 760	1 496 363	0	240 397
St Petersburg	659 492 212	482 568 632	43 384 436	81 025 609
Southern Federal District	175 935 603	111 742 976	7 792 457	50 549 321
Republic of Adygeya	4 458 062	3 374 658	20 000	1 063 404
Republic of Kalmykia	771 812	563 560	39 030	169 222
Krasnodar Territory	82 266 142	53 808 868	3 242 297	21 603 997
Astrakhan Region	2 250 515	794 829	100 200	822 389
Volgograd Region	14 053 248	9 069 500	3 375 480	1 087 132
Rostov Region	72 135 824	44 131 561	1 015 450	25 803 177
North-Caucasian Federal District	35 333 408	22 907 090	3 844 830	8 572 810
Republic of Dagestan	12 300 276	7 266 593	235 990	4 797 693
Republic of Ingushetia	415 135	183 103	0	232 032
Kabardino-Balkar Republic	4 687 320	3 208 740	585 000	893 580
Karachai-Cherkess Republic	5 057 235	3 965 584	570 000	521 651
Republic of North Ossetia - Alania	7 479 027	6 341 478	3 510	1 129 404
Chechen Republic	0	0	0	0

Stavropol Territory	5 394 415	1 941 592	2 450 330	998 450
Volga Federal District	940 314 417	537 643 935	38 087 437	319 173 926
Republic of Bashkortostan	57 625 303	26 637 059	7 609 945	22 144 503
Republic of Marii El	1 590 777	1 424 243	400	141 534
Republic of Mordovia	15 132 460	11 904 321	575 000	2 106 290
Republic of Tatarstan	399 006 632	266 264 531	12 981 191	90 096 037
Udmurt Republic	25 305 354	7 810 676	605 100	16 309 018
Chuvash Republic	6 882 472	3 318 508	225 500	3 172 528
Perm Territory	23 326 883	11 790 341	1 162 000	10 158 688
Kirov Region	19 765 290	14 714 207	60 180	4 741 791
Nizhny Novgogrod Region	55 981 412	41 399 381	1 455 373	8 511 724
Orenburg Region	30 509 539	13 967 169	405 367	14 757 955
Penza Region	2 786 969	2 009 532	0	689 792
Samara Region	259 636 825	113 919 583	9 547 381	131 360 354
Saratov Region	38 398 695	19 270 011	3 460 000	13 832 279
Ulyanovsk Region	4 365 806	3 214 373	0	1 151 433
Ural Federal District	678 392 465	264 330 153	53 744 446	299 447 547
Kurgan Region	2 052 581	1 877 905	570	169 816
Sverdlovsk Region	267 814 206	98 558 572	16 361 104	144 370 417
Tyumen Region	334 369 056	124 602 186	31 690 127	130 496 049
Chelyabinsk Region	74 156 622	39 291 490	5 692 645	24 411 265
Siberian Federal District	302 374 167	151 520 156	27 730 040	109 359 194
Republic of Altai	614 339	414 804	0	194 535
Republic of Buryatiya	6 946 362	2 101 706	20 000	4 563 836
Republic of Tuva	309 013	143 396	0	165 617
Republic of Khakassia	4 277 871	1 632 170	255 590	2 182 740
Altai Territory	15 131 788	11 126 817	1 590 000	2 188 758
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 062 124	2 694 869	240 245	3 093 866
Irkutsk Region	15 890 905	10 197 899	853 220	4 523 266
Kemerovo Region	16 863 835	7 669 734	2 850 492	6 343 609
Novosibirsk Region	214 601 732	105 669 855	21 304 793	75 476 830
Omsk Region	14 824 947	5 973 133	605 500	7 711 057
Tomsk Region	6 851 251	3 895 773	10 200	2 915 080
Far Eastern Federal District	393 065 358	93 997 920	14 064 796	274 160 812
Republic of Sakha (Yakutia)	15 148 301	9 134 564	2 000	5 532 987
Kamchatka Territory	14 711 810	9 876 854	2 467 450	2 269 111
Primorskiy Territory	56 952 369	37 572 980	1 972 433	15 616 137
Khabarovsk Territory	20 709 611	11 177 783	3 555 300	5 828 598
Amur Region	275 422 354	20 155 589	4 364 613	242 764 165
Magadan Region	0	0	0	0
Sakhalin Region	10 120 913	6 080 150	1 703 000	2 149 814
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 1.07.13

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	15 684 414 033	9 379 628 731	1 559 531 666	3 490 283 994
Belgorod Region	40 770 188	33 365 726	330 000	6 192 981
Bryansk Region	31 919 897	23 638 172	0	8 011 096
Vladimir Region	69 609 862	46 589 553	135 000	22 236 060
Voronezh Region	773 861 989	486 877 024	250 086	245 302 232
Ivanovo Region	21 429 691	13 745 774	575 060	6 870 210
Kaluga Region	75 746 496	45 455 711	6 500 000	15 198 826
Kostroma Region	24 443 700	17 726 983	24 553	6 412 873
Kursk Region	49 332 186	43 227 135	800 000	5 100 392
Lipetsk Region	55 372 288	31 319 431	800 000	21 634 542
Moscow Region	647 026 096	356 468 731	517 996	255 282 910
Orel Region	20 627 424	15 550 073	344 000	4 027 769
Ryazan Region	44 426 166	29 296 907	1 735 200	13 021 482
Smolensk Region	44 300 567	33 683 535	471 130	10 068 569
Tambov Region	20 623 267	18 118 145	0	2 495 845
Tver Region	71 042 061	48 917 637	480 000	12 473 321
Tula Region	98 891 091	83 986 688	10	13 458 316
Yaroslavl Region	334 314 849	160 255 803	285 393	127 167 690
City of Moscow	13 260 676 215	7 891 405 703	1 546 283 238	2 715 328 880
North-Western Federal District	2 164 458 978	1 309 664 572	50 382 235	680 388 989
Republic of Karelia	45 287 260	13 698 327	260 000	25 800 289
Komi Republic	66 526 789	21 321 816	200 000	41 669 984
Akhangel'sk Region	27 546 961	17 179 604	0	7 052 609
Vologda Region	66 641 093	45 331 503	1 764 100	17 345 348
Kaliningrad Region	83 771 950	56 945 105	2 879 689	20 135 776
Leningrad Region	18 165 187	12 532 244	1 269 030	3 146 277
Murmansk Region	57 816 266	22 542 509	90 000	33 099 276
Novgorod Region	41 136 103	18 465 304	100 500	16 183 103
Pskov Region	50 319 467	34 547 805	0	11 004 465
St Petersburg	1 707 247 902	1 067 100 355	43 818 916	504 951 862
Southern Federal District	1 333 264 589	786 513 656	8 258 418	480 913 133
Republic of Adygeya	21 786 655	13 087 802	20 000	8 379 212
Republic of Kalmykia	8 575 678	4 751 819	30	3 823 829
Krasnodar Territory	615 130 605	349 096 257	3 157 158	240 010 189
Astrakhan Region	22 484 690	11 148 684	800 000	9 966 142
Volgograd Region	103 913 331	71 974 356	3 355 480	26 361 391
Rostov Region	561 373 630	336 454 738	925 750	192 372 370
North-Caucasian Federal District	405 615 119	232 457 836	3 614 830	160 005 695
Republic of Dagestan	42 917 007	25 758 519	245 990	16 912 498
Republic of Ingushetia	8 731 884	5 514 287	0	3 217 597
Kabardino-Balkar Republic	33 024 590	22 783 985	585 000	9 654 851
Karachai-Cherkess Republic	17 633 472	11 000 021	320 000	6 312 668
Republic of North Ossetia - Alania	16 417 372	12 181 953	13 510	4 217 274

Chechen Republic	17 535 774	10 372 927	0	7 162 847
Stavropol Territory	269 355 020	144 846 144	2 450 330	112 527 960
Volga Federal District	3 639 955 565	2 021 160 604	35 632 820	1 355 807 267
Republic of Bashkortostan	296 920 213	134 649 372	4 845 524	145 277 128
Republic of Marii El	55 590 676	37 945 259	400	12 943 485
Republic of Mordovia	88 413 863	64 450 358	380 000	15 062 625
Republic of Tatarstan	558 520 345	372 650 942	13 441 145	148 711 256
Udmurt Republic	116 659 127	45 405 373	605 100	61 636 394
Chuvash Republic	78 248 984	46 096 578	175 500	31 077 260
Perm Territory	333 113 894	199 245 929	1 162 000	131 429 992
Kirov Region	93 151 203	56 458 137	60 180	26 772 467
Nizhny Novgograd Region	704 254 960	439 016 713	1 320 573	183 375 987
Orenburg Region	77 236 745	44 852 708	370 317	30 090 326
Penza Region	31 208 438	22 549 377	150	8 194 753
Samara Region	1 094 743 774	484 825 115	9 811 931	530 396 091
Saratov Region	87 348 146	56 222 574	3 460 000	23 150 742
Ulyanovsk Region	24 545 197	16 792 169	0	7 688 761
Ural Federal District	1 989 126 392	968 111 121	47 861 602	888 793 513
Kurgan Region	39 024 532	18 169 763	570	20 080 978
Sverdlovsk Region	978 822 610	533 541 854	10 578 260	414 154 937
Tyumen Region	680 239 993	263 479 361	31 590 127	334 914 516
Chelyabinsk Region	291 039 257	152 920 143	5 692 645	119 643 082
Siberian Federal District	2 240 827 667	1 017 753 021	13 169 284	1 104 422 603
Republic of Altai	6 009 427	1 583 718	0	4 420 709
Republic of Buryatiya	39 857 234	12 223 380	20 000	27 130 946
Republic of Tuva	12 430 647	2 209 835	0	10 106 912
Republic of Khakassia	30 003 854	10 773 363	256 590	15 506 200
Altai Territory	114 872 434	58 767 344	1 590 000	54 236 740
Zabaykal Territory	15 443 671	2 696 060	0	12 747 611
Krasnoyarsk Territory	447 258 013	192 756 615	240 245	218 128 136
Irkutsk Region	296 236 459	121 860 093	853 220	165 136 347
Kemerovo Region	148 095 199	53 997 141	2 850 533	90 654 001
Novosibirsk Region	914 523 747	461 731 204	5 543 196	405 474 527
Omsk Region	152 330 655	71 297 613	1 805 500	65 030 199
Tomsk Region	63 766 327	27 856 655	10 000	35 850 275
Far Eastern Federal District	815 563 911	390 981 933	9 643 189	384 065 431
Republic of Sakha (Yakutia)	45 615 345	29 149 115	42 000	15 663 851
Kamchatka Territory	20 826 007	14 362 076	2 367 400	3 935 349
Primorskiy Territory	116 309 722	68 199 924	2 427 433	42 815 857
Khabarovsk Territory	474 962 929	212 718 882	3 100 300	236 947 271
Amur Region	45 348 443	12 673 479	3 056	30 984 495
Magadan Region	89 472 041	40 652 206	0	45 813 820
Sakhalin Region	20 090 505	11 423 262	1 703 000	6 768 858
Jewish Autonomous Region	2 571 649	1 672 486	0	899 163
Chukotka Autonomous Area	367 270	130 503	0	236 767

Table 35.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.07.13

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	8 676 018 550	4 699 843 118	3 458 199 819	236 808 114
Belgorod Region	801 907	782 956	18 951	0
Bryansk Region	0	0	0	0
Vladimir Region	1 166 144	933 621	0	232 523
Voronezh Region	493	0	493	0
Ivanovo Region	202 828	106 247	38 830	0
Kaluga Region	1 979	1 947	0	32
Kostroma Region	5 959 227	4 940 190	6 376	475 329
Kursk Region	352 208	334 208	0	510
Lipetsk Region	27 822	0	0	27 822
Moscow Region	4 989 334	2 603 515	322 775	2 063 044
Orel Region	67 713	0	67 713	0
Ryazan Region	39 964	28 990	0	10 974
Smolensk Region	946 813	121 581	229 259	583 462
Tambov Region	981	0	981	0
Tver Region	141 783	0	141 783	0
Tula Region	393 505	303 719	42 522	47 264
Yaroslavl Region	150 557	97 167	6 031	47 359
City of Moscow	8 660 775 292	4 689 588 977	3 457 324 105	233 319 795
North-Western Federal District	193 106 502	102 614 945	73 959 077	10 485 923
Republic of Karelia	0	0	0	0
Komi Republic	67 474	27 847	35 980	3 647
Akhangel'sk Region	1 684	0	1 635	49
Vologda Region	2 181 003	835 813	138 908	52 619
Kaliningrad Region	1 380 581	963 836	108 961	307 784
Leningrad Region	491 736	425 236	48 835	17 665
Murmansk Region	389 232	280 461	108 771	0
Novgorod Region	12 696	0	9 813	2 883
Pskov Region	1 909	0	1 909	0
St Petersburg	188 580 187	100 081 752	73 504 265	10 101 276
Southern Federal District	9 039 518	5 535 033	2 684 475	469 760
Republic of Adygeya	337	0	0	337
Republic of Kalmykia	2 569	0	1 635	934
Krasnodar Territory	1 800 239	919 921	742 050	75 406
Astrakhan Region	2 860	0	916	1 944
Volgograd Region	703 845	0	685 569	4 611
Rostov Region	6 529 668	4 615 112	1 254 305	386 528
North-Caucasian Federal District	1 257 353	890 478	59 001	307 874
Republic of Dagestan	52 761	22 896	8 046	21 819
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	952	0	952	0
Karachai-Cherkess Republic	1 198 102	867 582	47 876	282 644
Republic of North Ossetia - Alania	2 533	0	2 127	406

Chechen Republic	0	0	0	0
Stavropol Territory	3 005	0	0	3 005
Volga Federal District	49 468 705	41 033 604	5 333 324	2 741 799
Republic of Bashkortostan	1 776 959	1 329 585	234 930	212 444
Republic of Marii El	491	0	491	0
Republic of Mordovia	4 228	0	3 110	1 118
Republic of Tatarstan	32 853 791	27 917 574	4 192 124	421 119
Udmurt Republic	530 277	246 970	126 584	156 723
Chuvash Republic	59 709	0	3 612	21 229
Perm Territory	1 630 745	1 294 513	134 946	201 286
Kirov Region	575 648	501 385	30 491	43 772
Nizhny Novgogrod Region	1 604 325	1 173 574	243 068	187 683
Orenburg Region	314 256	0	162 038	152 218
Penza Region	0	0	0	0
Samara Region	9 965 521	8 500 333	198 092	1 267 096
Saratov Region	152 013	69 670	3 115	77 092
Ulyanovsk Region	742	0	723	19
Ural Federal District	76 220 071	41 208 662	32 157 220	1 629 268
Kurgan Region	0	0	0	0
Sverdlovsk Region	24 611 186	14 851 831	9 494 907	264 448
Tyumen Region	47 954 331	25 302 410	20 096 851	1 330 149
Chelyabinsk Region	3 654 554	1 054 421	2 565 462	34 671
Siberian Federal District	45 394 363	22 805 443	19 014 313	1 461 544
Republic of Altai	0	0	0	0
Republic of Buryatiya	391 640	236 778	132 286	195
Republic of Tuva	404	0	404	0
Republic of Khakassia	0	0	0	0
Altai Territory	35 244	32 142	329	2 773
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	4 920	0	2 980	1 940
Irkutsk Region	44 644	4 565	39 752	327
Kemerovo Region	35 751	0	25 702	10 049
Novosibirsk Region	43 927 339	21 815 065	18 809 272	1 383 293
Omsk Region	950 799	714 461	2 398	62 967
Tomsk Region	3 622	2 432	1 190	0
Far Eastern Federal District	14 471 148	5 739 548	5 693 081	386 782
Republic of Sakha (Yakutia)	448 165	307 272	18 768	122 125
Kamchatka Territory	326 682	314 171	3 663	8 848
Primorskiy Territory	2 670 760	2 299 598	248 428	118 275
Khabarovsk Territory	665 593	665 073	384	136
Amur Region	10 262 123	2 064 139	5 418 711	131 995
Magadan Region	0	0	0	0
Sakhalin Region	97 825	89 295	3 127	5 403
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 1.07.13

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	7 904 918 979	3 940 424 306	3 472 866 884	221 246 986
Belgorod Region	4 805 424	4 779 348	20 285	5 791
Bryansk Region	1 836 446	1 818 772	0	17 674
Vladimir Region	2 639 104	2 613 612	0	25 492
Voronezh Region	30 853 391	29 049 493	2 128	564 365
Ivanovo Region	1 023 014	926 433	38 830	0
Kaluga Region	4 020 326	3 875 775	0	144 551
Kostroma Region	704 113	196 366	4 413	2 003
Kursk Region	383 677	364 209	0	1 978
Lipetsk Region	48 789	0	0	48 789
Moscow Region	72 577 859	68 684 207	314 173	3 579 479
Orel Region	210 799	143 086	67 713	0
Ryazan Region	79 387	66 707	0	12 680
Smolensk Region	215 995	104 133	42 754	69 108
Tambov Region	1 478 182	1 477 201	981	0
Tver Region	560 866	402 278	141 290	16 890
Tula Region	19 360 104	19 220 826	42 522	96 756
Yaroslavl Region	11 589 942	11 397 638	1 146	73 000
City of Moscow	7 752 531 561	3 795 304 222	3 472 190 649	216 588 430
North-Western Federal District	356 916 710	253 708 511	73 954 299	19 319 118
Republic of Karelia	3 035 756	2 967 043	0	68 713
Komi Republic	1 556 116	1 504 743	35 980	15 393
Akhangel'sk Region	1 347 715	1 342 766	1 635	3 314
Vologda Region	2 325 811	976 517	138 908	63 577
Kaliningrad Region	21 369 012	20 558 040	108 961	648 785
Leningrad Region	394 874	335 559	48 835	10 480
Murmansk Region	20 206 954	20 054 998	108 771	43 185
Novgorod Region	5 159 171	5 115 400	9 813	33 958
Pskov Region	45 603	41 838	1 909	1 856
St Petersburg	301 475 698	200 811 607	73 499 487	18 429 857
Southern Federal District	91 989 480	86 875 467	2 330 317	2 200 590
Republic of Adygeya	30 994	28 300	0	2 694
Republic of Kalmykia	1 635	0	1 635	0
Krasnodar Territory	32 665 590	30 598 777	431 643	1 330 094
Astrakhan Region	357 461	353 682	0	3 779
Volgograd Region	3 825 980	3 133 920	642 734	49 326
Rostov Region	55 107 820	52 760 788	1 254 305	814 697
North-Caucasian Federal District	5 017 145	4 348 327	59 001	607 988
Republik of Daghestan	23 191	0	8 046	15 145
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	594 489	593 537	952	0
Karachai-Cherkess Republic	310 286	205 242	47 876	57 168
Republic of North Ossetia - Alania	2 533	0	2 127	406

Chechen Republic	0	0	0	0
Stavropol Territory	4 086 646	3 549 548	0	535 269
Volga Federal District	186 087 717	168 322 237	10 645 670	4 997 351
Republic of Bashkortostan	20 031 574	19 226 657	324 997	383 681
Republic of Marii El	906 215	884 485	491	21 239
Republic of Mordovia	5 640	0	2 946	2 694
Republic of Tatarstan	41 862 039	37 008 208	4 477 056	324 574
Udmurt Republic	247 228	10 680	126 584	109 964
Chuvash Republic	120 794	0	1 963	118 831
Perm Territory	3 185 791	2 480 833	134 946	570 012
Kirov Region	576 813	512 313	30 491	34 009
Nizhny Novgogrod Region	68 403 612	67 132 205	242 741	937 372
Orenburg Region	1 199 071	806 332	162 038	230 701
Penza Region	33 692	29 903	164	3 625
Samara Region	48 501 833	39 420 651	5 137 415	2 063 178
Saratov Region	924 145	723 725	3 115	195 169
Ulyanovsk Region	89 270	86 245	723	2 302
Ural Federal District	306 182 780	268 898 023	27 861 746	1 431 522
Kurgan Region	866	0	0	866
Sverdlovsk Region	248 939 705	240 716 563	5 242 737	1 037 840
Tyumen Region	42 746 757	16 478 514	20 053 547	174 390
Chelyabinsk Region	14 495 452	11 702 946	2 565 462	218 426
Siberian Federal District	145 054 585	139 662 464	2 150 646	2 813 986
Republic of Altai	55	0	0	55
Republic of Buryatiya	582 283	427 417	132 286	199
Republic of Tuva	404	0	404	0
Republic of Khakassia	69 108	68 152	0	956
Altai Territory	329 251	291 299	329	37 623
Zabaykal Territory	40 526	40 526	0	0
Krasnoyarsk Territory	25 274 009	24 994 072	3 013	248 577
Irkutsk Region	9 942 166	9 735 971	39 261	165 668
Kemerovo Region	44 267 001	44 027 317	25 702	213 023
Novosibirsk Region	62 590 377	58 621 769	1 946 063	1 819 979
Omsk Region	1 627 910	1 135 231	2 398	318 311
Tomsk Region	331 495	320 710	1 190	9 595
Far Eastern Federal District	53 896 284	44 277 723	5 690 464	1 456 051
Republic of Sakha (Yakutia)	64 164	32 709	18 768	12 687
Kamchatka Territory	356 710	353 047	3 663	0
Primorskiy Territory	2 801 183	2 253 433	248 428	296 574
Khabarovsk Territory	33 441 417	30 469 711	384	1 073 812
Amur Region	6 464 321	1 033 301	5 416 094	10 679
Magadan Region	9 960 883	9 391 669	0	1 673
Sakhalin Region	807 606	743 853	3 127	60 626
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 36.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.07.13

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	768 465 438	102 732 131	5 321 194	2 374 039	288 140 970	36 756 000
Belgorod Region	142 336	0	0	0	15 186	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	123 558	0	0	0	22 276	0
Voronezh Region	382	0	0	0	5	0
Ivanovo Region	188 630	0	0	0	279 227	0
Kaluga Region	162 227	0	0	0	189 527	0
Kostroma Region	353 672	2 009	4 703	0	2 217 068	71 920
Kursk Region	187 662	0	0	0	32 335	0
Lipetsk Region	789 731	0	0	0	17 746	0
Moscow Region	1 470 244	17 135	10 000	0	194 415	34 137
Orel Region	150	0	0	0	13 914	0
Ryazan Region	364 314	0	0	0	34 250	6 249
Smolensk Region	453 101	13 828	5 000	0	421 756	39 130
Tambov Region	55 273	0	0	0	24 291	0
Tver Region	52 182	0	0	0	11 488	0
Tula Region	72 698	0	0	0	11 050	3 599
Yaroslavl Region	204 154	0	0	0	24 248	0
City of Moscow	763 845 124	102 699 159	5 301 491	2 374 039	284 632 188	36 600 965
North-Western Federal District	18 892 311	1 223 240	51 520	0	3 993 143	560 096
Republic of Karelia	4 830	0	0	0	755	0
Komi Republic	52 589	0	0	0	24	0
Akhangel'sk Region	51 653	0	0	0	2 107	0
Vologda Region	1 675 836	42 667	30 000	0	1 392 164	1 361
Kaliningrad Region	233 289	5 470	9 689	0	36 677	22 951
Leningrad Region	574 790	0	0	0	24 042	2 316
Murmansk Region	55 004	2 392	0	0	18 142	0
Novgorod Region	186 183	0	0	0	14 753	0
Pskov Region	37 588	0	0	0	1 963	0
St Petersburg	16 020 549	1 172 711	11 831	0	2 502 516	533 468
Southern Federal District	3 422 610	1 419	0	0	1 300 463	37 333
Republic of Adygeya	48 660	0	0	0	35 404	0
Republic of Kalmykia	58	0	0	0	7 422	0
Krasnodar Territory	948 575	1 305	0	0	867 137	12 744
Astrakhan Region	39 545	0	0	0	30 769	0
Volgograd Region	287 747	0	0	0	58 205	357
Rostov Region	2 098 025	114	0	0	301 526	24 232
North-Caucasian Federal District	1 074 122	0	3 000	0	737 757	955
Republic of Dagestan	266 940	0	3 000	0	125 579	34
Republic of Ingushetia	200	0	0	0	0	0
Kabardino-Balkar Republic	129 018	0	0	0	130 795	0
Karachai-Cherkess Republic	22 823	0	0	0	57 264	921

Republic of North Ossetia - Alania	446 915	0	0	0	48 965	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	208 226	0	0	0	375 154	0
Volga Federal District	17 138 298	165 053	89 000	0	19 976 503	371 300
Republic of Bashkortostan	1 528 507	828	30 000	0	1 476 841	22 998
Republic of Marii El	1 894	0	0	0	1 177	0
Republic of Mordovia	279 863	0	0	0	70 490	0
Republic of Tatarstan	9 176 323	5 371	20 000	0	4 710 824	43 586
Udmurt Republic	75 869	0	0	0	549 680	0
Chuvash Republic	97 341	0	0	0	82 093	0
Perm Territory	122 940	0	0	0	157 692	1 112
Kirov Region	486 688	0	0	0	212 877	0
Nizhny Novgogrod Region	646 572	99 323	4 000	0	456 548	20 888
Orenburg Region	605 010	0	35 000	0	212 792	526
Penza Region	99 855	0	0	0	21 383	0
Samara Region	3 413 937	54 345	0	0	10 853 458	282 190
Saratov Region	582 913	5 186	0	0	1 114 068	0
Ulyanovsk Region	20 586	0	0	0	56 580	0
Ural Federal District	14 485 877	810 063	90 000	1 458	7 265 366	77 495
Kurgan Region	97 412	0	0	0	3 767	0
Sverdlovsk Region	5 393 938	182 810	90 000	0	5 447 214	33 427
Tyumen Region	6 820 642	354 978	0	0	1 459 032	43 697
Chelyabinsk Region	2 173 885	272 275	0	1 458	355 353	371
Siberian Federal District	8 967 204	2 908 447	57 480	404	8 134 691	282 548
Republic of Altai	26 852	0	0	0	45 290	0
Republic of Buryatiya	128 137	0	0	0	77 792	195
Republic of Tuva	663	0	0	404	6 039	0
Republic of Khakassia	83 312	0	0	0	30 593	0
Altai Territory	321 227	0	10 000	0	65 591	77
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	124 120	0	0	0	176 461	1 940
Irkutsk Region	156 035	2 921	10 000	0	82 769	327
Kemerovo Region	27 056	0	0	0	279 075	3 583
Novosibirsk Region	7 563 105	2 905 526	27 480	0	7 076 224	276 391
Omsk Region	349 899	0	0	0	248 238	35
Tomsk Region	186 798	0	10 000	0	46 619	0
Far Eastern Federal District	3 194 036	24 130	6 041	2 861	6 760 897	5 954
Republic of Sakha (Yakutia)	223 782	0	0	2 861	119 714	0
Kamchatka Territory	123 449	0	0	0	91 017	0
Primorskiy Territory	1 520 160	1 399	3 135	0	346 707	241
Khabarovsk Territory	309 685	0	0	0	320 499	6
Amur Region	970 028	22 731	2 906	0	5 855 416	5 707
Magadan Region	0	0	0	0	0	0
Sakhalin Region	46 932	0	0	0	27 544	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 1.07.13

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	463 738 812	91 565 524	5 282 689	2 374 039	178 148 473	32 298 667
Belgorod Region	945 218	0	0	0	31 267	0
Bryansk Region	462 583	0	0	0	94 681	1 003
Vladimir Region	1 380 671	0	0	0	347 743	2 339
Voronezh Region	24 186 629	183 488	0	0	6 166 086	292 506
Ivanovo Region	524 862	0	0	0	369 731	0
Kaluga Region	2 323 473	0	0	0	431 406	1 122
Kostroma Region	612 686	0	4 703	0	408 163	133
Kursk Region	434 081	0	0	0	160 591	742
Lipetsk Region	3 452 431	0	0	0	1 123 788	328
Moscow Region	21 722 548	156 826	10 000	0	3 335 027	379 651
Orel Region	675 915	0	0	0	142 884	0
Ryazan Region	1 520 846	26 183	0	0	285 744	6 942
Smolensk Region	2 507 195	13 828	5 000	0	257 267	20 582
Tambov Region	745 470	0	0	0	41 850	0
Tver Region	1 872 456	0	0	0	202 958	9 213
Tula Region	1 695 784	0	0	0	194 434	7 221
Yaroslavl Region	14 885 827	39 941	0	0	3 158 216	15 050
City of Moscow	383 790 137	91 145 258	5 262 986	2 374 039	161 396 637	31 561 835
North-Western Federal District	87 233 553	5 545 834	51 520	0	19 074 369	2 953 226
Republic of Karelia	1 209 315	1 150 681	0	0	450 691	11 998
Komi Republic	4 677 311	0	0	0	323 425	248
Akhangel'sk Region	1 569 067	89 269	0	0	148 519	1 909
Vologda Region	5 228 586	9 226	30 000	0	590 052	8 102
Kaliningrad Region	6 210 742	226 348	9 689	0	646 965	105 583
Leningrad Region	920 339	0	0	0	139 410	4 748
Murmansk Region	5 198 455	2 392	0	0	414 309	16 811
Novgorod Region	2 414 244	55 888	0	0	365 473	13 044
Pskov Region	3 832 191	0	0	0	149 567	286
St Petersburg	55 973 303	4 012 030	11 831	0	15 845 958	2 790 497
Southern Federal District	61 268 996	7 256 668	24 861	0	17 985 902	363 434
Republic of Adygeya	369 030	0	0	0	135 237	441
Republic of Kalmykia	232 512	0	0	0	23 674	0
Krasnodar Territory	40 375 125	94 980	24 861	0	8 399 032	215 492
Astrakhan Region	583 649	0	0	0	223 017	0
Volgograd Region	3 361 957	1 297 887	0	0	1 268 641	7 549
Rostov Region	16 346 723	5 863 801	0	0	7 936 301	139 952
North-Caucasian Federal District	13 104 057	12 046	3 000	0	5 036 956	96 317
Republic of Dagestan	1 049 299	0	3 000	0	686 058	59
Republic of Ingushetia	1 247 196	0	0	0	313 801	0
Kabardino-Balkar Republic	782 138	12 046	0	0	324 203	0
Karachai-Cherkess Republic	703 691	0	0	0	296 832	0

Republic of North Ossetia - Alania	936 659	0	0	0	77 847	0
Chechen Republic	80 844	0	0	0	5 869	0
Stavropol Territory	8 304 230	0	0	0	3 332 346	96 258
Volga Federal District	97 684 851	1 071 956	89 000	0	47 125 405	1 057 294
Republic of Bashkortostan	5 975 773	0	30 000	0	4 576 541	82 721
Republic of Marii El	548 684	13	0	0	206 076	6 377
Republic of Mordovia	1 413 441	0	0	0	152 859	8
Republic of Tatarstan	12 445 684	4 819	20 000	0	5 057 094	31 777
Udmurt Republic	2 493 658	0	0	0	1 370 040	27 614
Chuvash Republic	2 017 289	0	0	0	388 167	26 864
Perm Territory	10 118 631	42 348	0	0	3 533 736	149 666
Kirov Region	4 011 094	0	0	0	385 375	530
Nizhny Novgograd Region	29 428 453	900 827	4 000	0	6 624 047	190 576
Orenburg Region	1 131 929	0	35 000	0	513 360	19 530
Penza Region	1 042 537	0	0	0	108 820	545
Samara Region	24 852 433	94 645	0	0	22 827 721	507 485
Saratov Region	1 079 118	29 185	0	0	1 102 575	12 969
Ulyanovsk Region	1 126 127	119	0	0	278 994	632
Ural Federal District	38 370 149	1 339 839	91 124	1 458	23 892 068	395 015
Kurgan Region	770 088	0	0	0	303 773	11
Sverdlovsk Region	23 389 671	915 919	91 124	0	15 923 336	252 128
Tyumen Region	5 696 806	151 645	0	0	3 971 943	21 453
Chelyabinsk Region	8 513 584	272 275	0	1 458	3 693 016	121 423
Siberian Federal District	61 627 317	964 596	30 000	404	36 143 473	713 496
Republic of Altai	125 059	0	0	0	124 086	50
Republic of Buryatiya	815 056	1 666	0	0	563 731	199
Republic of Tuva	61 365	0	0	404	302 162	0
Republic of Khakassia	697 434	0	0	0	280 486	695
Altai Territory	19 761 255	81 694	10 000	0	874 841	6 520
Zabaykal Territory	145 302	0	0	0	368 344	0
Krasnoyarsk Territory	6 410 920	560 925	0	0	5 628 944	38 365
Irkutsk Region	4 691 040	28 257	10 000	0	3 511 946	27 249
Kemerovo Region	1 898 140	0	0	0	3 041 403	45 223
Novosibirsk Region	22 240 285	177 572	0	0	18 278 241	529 078
Omsk Region	4 342 555	70 588	0	0	2 656 786	65 936
Tomsk Region	438 906	43 894	10 000	0	512 503	181
Far Eastern Federal District	12 632 094	42 499	46 041	2 861	8 949 856	215 890
Republic of Sakha (Yakutia)	306 990	0	40 000	2 861	201 945	1 115
Kamchatka Territory	993 080	0	0	0	87 486	0
Primorskiy Territory	1 728 482	31 038	3 135	0	1 514 910	20 908
Khabarovsk Territory	7 678 057	11 461	0	0	5 461 813	189 139
Amur Region	541 909	0	2 906	0	812 639	617
Magadan Region	817 019	0	0	0	750 456	1 238
Sakhalin Region	77 802	0	0	0	111 634	2 873
Jewish Autonomous Region	488 755	0	0	0	8 973	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 37.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.07.13

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	21 217 250 254	5 821 573	642 800	4 246 995 318	5 660 162 746	11 132 286 466
Belgorod Region	13 279 007	0	0	3 067 559	1 303 387	8 883 193
Bryansk Region	0	0	0	0	0	0
Vladimir Region	6 255 081	0	153	2 181 499	429 249	3 556 752
Voronezh Region	137 833	0	0	133 813	3	3 994
Ivanovo Region	8 710 184	0	0	2 130 002	496 415	5 971 015
Kaluga Region	16 472 321	0	154	2 780 660	1 306 977	12 343 344
Kostroma Region	70 933 632	0	0	4 294 865	4 122 353	62 426 755
Kursk Region	11 702 989	0	0	2 488 389	282 100	8 915 266
Lipetsk Region	22 154 283	0	0	4 473 332	3 923 142	13 728 008
Moscow Region	56 700 074	7 815	0	10 129 965	6 353 705	39 955 011
Orel Region	3 378 537	0	0	1 017 405	132 318	2 144 510
Ryazan Region	13 684 453	0	0	3 960 100	508 605	8 877 715
Smolensk Region	26 631 061	0	0	8 612 399	3 380 150	14 421 034
Tambov Region	2 546 543	0	0	687 598	433 258	1 411 477
Tver Region	8 067 382	106	0	2 941 603	521 280	4 582 118
Tula Region	11 778 508	0	0	2 222 060	1 407 739	8 019 266
Yaroslavl Region	6 974 968	0	0	2 943 372	977 914	2 906 956
City of Moscow	20 937 843 398	5 813 652	642 493	4 192 930 697	5 634 584 151	10 934 140 052
North-Western Federal District	810 425 792	1 047 543	2 742	283 884 228	274 767 270	238 903 117
Republic of Karelia	766 998	0	0	547 545	85 618	126 489
Komi Republic	3 827 159	0	0	1 531 319	484 065	1 702 012
Akhangel'sk Region	1 166 772	0	0	450 411	217 992	498 298
Vologda Region	48 738 199	0	0	11 154 204	11 294 583	26 165 466
Kaliningrad Region	15 816 762	0	0	8 592 082	1 294 748	5 874 375
Leningrad Region	8 397 979	7 404	0	1 866 393	639 701	5 806 527
Murmansk Region	4 173 567	0	0	1 921 682	139 091	2 028 508
Novgorod Region	3 557 231	0	343	1 432 429	182 307	1 808 193
Pskov Region	1 830 517	0	0	857 763	65 000	902 981
St Petersburg	722 150 608	1 040 139	2 399	255 530 400	260 364 165	193 990 268
Southern Federal District	171 963 900	112 183	90 878	40 288 580	17 615 689	112 954 926
Republic of Adygeya	4 511 141	0	0	1 103 505	604 370	2 789 782
Republic of Kalmykia	614 211	0	0	402 240	20 000	190 459
Krasnodar Territory	91 251 836	38 354	72 456	19 413 489	10 719 030	60 401 374
Astrakhan Region	5 645 462	0	0	3 383 192	828 129	1 383 361
Volgograd Region	12 005 897	6 526	0	2 741 355	1 500 648	7 656 030
Rostov Region	57 935 353	67 303	18 422	13 244 799	3 943 512	40 533 920
North-Caucasian Federal District	33 737 235	0	382	11 910 389	1 898 417	19 403 973
Republic of Dagestan	11 977 984	0	62	4 844 754	527 056	6 474 964
Republic of Ingushetia	565 114	0	0	373 755	0	152 607
Kabardino-Balkar Republic	3 826 571	0	0	849 574	58 008	2 890 574
Karachai-Cherkess Republic	3 795 907	0	0	2 228 200	603 294	936 504
Republic of North Ossetia - Alania	8 324 903	0	320	1 285 012	499 251	6 343 716
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	5 246 756	0	0	2 329 094	210 808	2 605 608
Volga Federal District	870 758 957	7 257 342	2 658 395	169 071 514	202 408 579	484 664 730

Republic of Bashkortostan	62 670 661	21 431	0	8 788 436	13 050 785	40 667 958
Republic of Marii El	1 735 221	0	0	438 766	147 292	1 106 999
Republic of Mordovia	17 053 086	0	0	3 523 647	1 527 507	11 857 643
Republic of Tatarstan	386 453 778	7 204 230	2 655 316	75 435 263	127 934 222	170 672 841
Udmurt Republic	23 437 428	0	0	3 597 695	1 835 631	17 943 506
Chuvash Republic	7 268 711	0	0	2 020 303	1 242 071	3 947 785
Perm Territory	26 816 521	8 968	0	6 103 670	5 003 225	15 620 118
Kirov Region	23 899 616	1 102	0	4 109 242	2 226 443	17 240 563
Nizhny Novgogrod Region	66 724 901	5 904	691	15 069 853	5 794 039	45 438 052
Orenburg Region	29 702 611	15 402	1 804	5 394 005	6 745 055	17 520 225
Penza Region	3 306 002	0	0	845 551	400 553	2 039 997
Samara Region	161 811 890	305	584	35 754 080	33 438 013	91 868 654
Saratov Region	55 655 546	0	0	7 076 055	2 622 408	45 892 036
Ulyanovsk Region	4 222 985	0	0	914 948	441 335	2 848 353
Ural Federal District	697 977 057	422 650	111 331	106 752 169	202 426 451	382 720 190
Kurgan Region	1 811 771	0	687	687 263	232 825	884 736
Sverdlovsk Region	301 811 544	20 120	302	54 999 025	57 369 070	187 774 849
Tyumen Region	309 334 540	339 104	96 758	32 200 693	139 107 966	135 538 839
Chelyabinsk Region	85 019 202	63 426	13 584	18 865 188	5 716 590	58 521 766
Siberian Federal District	322 914 361	60 162	9 981	73 568 601	53 040 317	192 165 238
Republic of Altai	779 230	0	0	213 230	289 083	275 153
Republic of Buryatiya	9 151 403	0	0	2 079 339	2 213 354	4 798 921
Republic of Tuva	230 509	0	0	111 649	34 995	83 852
Republic of Khakassia	4 387 820	20	0	853 046	415 408	2 993 399
Altai Territory	12 151 466	0	1 006	3 836 114	1 548 406	6 721 369
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 072 552	16 671	7 550	1 777 752	412 001	4 627 490
Irkutsk Region	15 411 404	0	0	3 580 234	1 855 649	9 907 822
Kemerovo Region	21 239 106	0	0	3 557 925	714 895	16 901 909
Novosibirsk Region	224 152 652	43 471	1 425	51 472 069	43 117 563	126 241 973
Omsk Region	19 372 353	0	0	3 782 075	2 173 133	13 307 439
Tomsk Region	8 965 866	0	0	2 305 168	265 830	6 305 911
Far Eastern Federal District	369 154 452	36 540	175 381	59 125 930	43 533 822	265 206 283
Republic of Sakha (Yakutia)	20 508 998	9 734	3 990	5 219 497	2 173 749	12 997 889
Kamchatka Territory	13 912 974	5 470	2 051	3 690 325	2 219 026	7 956 890
Primorskiy Territory	67 785 238	231	3 776	18 716 576	5 106 909	43 761 050
Khabarovsk Territory	18 858 725	0	0	4 677 976	1 453 218	12 602 500
Amur Region	235 509 100	0	165 564	22 540 151	31 189 610	181 168 947
Magadan Region	0	0	0	0	0	0
Sakhalin Region	12 579 417	21 105	0	4 281 405	1 391 310	6 719 007
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 1.07.13

thousand rubles

1	2	of which				
		3	4	5	6	7
	Total	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
Central Federal District	14 420 543 292	2 073 916	189 012	3 193 599 140	4 928 164 902	6 157 929 382
Belgorod Region	107 069 475	5 365	15 418	14 641 837	12 654 713	79 557 746
Bryansk Region	58 691 342	3 616	24 671	6 044 126	5 487 838	46 971 365
Vladimir Region	114 399 257	6 041	8 984	12 339 385	9 915 582	91 718 350
Voronezh Region	292 540 017	177 080	1 138	42 590 924	47 254 674	199 568 247
Ivanovo Region	60 938 488	17 672	3	6 279 325	3 290 122	51 223 740
Kaluga Region	87 138 611	53 249	5 690	12 120 122	5 752 276	68 963 126
Kostroma Region	53 391 348	14 814	0	3 675 948	4 802 120	44 832 037
Kursk Region	59 796 958	1 636	5	7 606 297	3 830 579	47 603 861
Lipetsk Region	84 211 273	8 746	4 876	10 944 943	8 207 370	64 890 709
Moscow Region	765 675 878	657 482	18 758	157 178 843	75 240 374	529 247 392
Orel Region	45 257 913	1 230	0	5 257 441	1 451 463	38 219 889
Ryazan Region	79 983 280	9 363	0	10 119 448	4 377 297	65 052 471
Smolensk Region	60 709 677	32 172	7 463	7 481 583	5 198 637	47 695 742
Tambov Region	51 323 107	14 133	0	6 144 461	1 673 562	43 367 481
Tver Region	80 627 004	6 524	0	9 447 387	4 699 624	66 209 148
Tula Region	103 367 067	7 668	1 084	10 464 005	12 266 185	80 346 919
Yaroslavl Region	127 812 584	15 374	0	20 818 664	28 174 977	78 018 988
City of Moscow	12 187 610 013	1 041 751	100 922	2 850 444 401	4 693 887 509	4 514 442 171
North-Western Federal District	2 339 981 603	2 425 117	33 619	497 832 326	442 145 702	1 377 608 036
Republic of Karelia	36 081 791	1 780	320	4 600 691	1 344 333	30 016 753
Komi Republic	84 003 085	16 915	8 734	9 666 048	2 632 423	71 405 377
Akhangel'sk Region	116 765 242	54 462	4 298	18 690 654	15 884 872	81 919 353
Vologda Region	88 631 383	15 829	0	12 496 574	9 089 688	66 836 187
Kaliningrad Region	85 420 026	5 781	0	19 458 834	4 866 629	60 587 779
Leningrad Region	22 846 112	25 515	0	5 194 265	2 893 509	14 577 891
Murmansk Region	72 343 080	3 179	267	8 892 145	4 348 264	58 838 155
Novgorod Region	32 694 508	3 303	1 019	5 930 723	1 696 525	24 771 218
Pskov Region	29 746 675	1 844	3 555	4 484 300	2 503 340	22 629 041
St Petersburg	1 771 449 701	2 296 509	15 426	408 418 092	396 886 119	946 026 282
Southern Federal District	1 024 011 014	323 038	102 854	185 270 421	74 524 706	760 394 079
Republic of Adygeya	15 671 425	1 600	0	1 720 421	1 106 145	12 804 081
Republic of Kalmykia	6 653 740	2 129	1 642	932 981	289 460	5 390 982
Krasnodar Territory	457 883 782	56 117	81 120	85 756 156	33 834 569	336 776 623
Astrakhan Region	55 422 951	4 977	0	8 817 335	3 193 571	43 274 005
Volgograd Region	146 138 232	35 817	1 670	21 891 456	7 605 463	116 072 425
Rostov Region	342 240 884	222 398	18 422	66 152 072	28 495 498	246 075 963
North-Caucasian Federal District	293 196 654	896 100	53 409	53 573 573	21 490 097	216 020 962
Republik of Dagestan	45 288 824	583 482	15 870	8 664 283	2 287 211	33 536 007
Republic of Ingushetia	4 814 363	5 549	0	1 016 285	508 000	3 242 280
Kabardino-Balkar Republic	27 860 292	38	38	6 134 386	1 092 754	20 544 713
Karachai-Cherkess Republic	12 335 206	7 946	0	2 509 511	941 812	8 851 193
Republic of North Ossetia - Alania	27 570 571	0	1 370	2 812 720	1 027 952	23 418 473
Chechen Republic	9 410 566	85 121	35	4 593 647	580 506	4 143 077

Stavropol Territory	165 916 832	213 964	36 096	27 842 741	15 051 862	122 285 219
Volga Federal District	2 711 276 283	7 845 358	2 734 401	463 332 763	445 894 296	1 777 767 711
Republic of Bashkortostan	324 056 652	41 894	127	41 210 519	81 033 620	200 780 021
Republic of Marii El	29 570 289	2 716	0	3 466 644	2 321 080	23 674 555
Republic of Mordovia	42 906 652	151 717	1 933	5 984 513	4 120 677	32 476 985
Republic of Tatarstan	547 469 734	7 215 471	2 655 333	98 221 578	154 832 121	281 958 067
Udmurt Republic	90 344 755	2 814	0	15 106 129	8 176 139	66 840 584
Chuvash Republic	65 761 051	14 805	8 773	9 217 788	6 706 103	49 490 754
Perm Territory	238 234 254	88 596	14 105	58 148 481	21 188 838	158 115 946
Kirov Region	75 419 011	20 229	40	10 292 220	6 424 844	58 199 032
Nizhny Novgograd Region	409 903 571	82 180	29 898	97 829 416	66 640 628	244 177 166
Orenburg Region	123 480 417	29 989	20 332	17 236 249	14 781 988	87 189 816
Penza Region	73 403 151	34 934	0	9 194 301	3 175 152	60 714 209
Samara Region	440 037 750	43 453	3 860	64 341 146	60 810 256	312 952 618
Saratov Region	169 460 564	14 743	0	23 727 365	10 763 216	134 563 721
Ulyanovsk Region	81 228 432	101 817	0	9 356 414	4 919 634	66 634 237
Ural Federal District	1 538 264 381	629 411	245 218	246 843 881	317 331 306	963 461 805
Kurgan Region	31 949 635	5 045	3 300	4 461 741	2 070 282	25 328 184
Sverdlovsk Region	617 407 924	122 750	106 982	117 096 251	96 503 502	399 236 556
Tyumen Region	632 645 855	399 736	110 977	76 538 304	197 662 325	354 916 942
Chelyabinsk Region	256 260 967	101 880	23 959	48 747 585	21 095 197	183 980 123
Siberian Federal District	1 405 167 683	283 582	138 651	218 439 130	144 347 288	1 030 963 866
Republic of Altai	6 397 943	5 008	3 595	698 842	677 804	5 001 104
Republic of Buryatiya	47 915 919	11 474	0	7 841 780	6 290 674	33 640 355
Republic of Tuva	5 878 479	12 711	79	894 922	452 600	4 490 293
Republic of Khakassia	22 646 166	2 621	0	3 416 958	1 344 681	17 666 146
Altai Territory	114 798 595	1 495	14 801	15 079 420	12 995 765	86 420 040
Zabaykal Territory	39 058 648	43 387	0	4 319 066	1 402 044	33 144 475
Krasnoyarsk Territory	251 564 146	86 230	42 744	47 748 960	25 612 020	172 439 726
Irkutsk Region	157 831 183	34 668	4 983	23 022 846	16 661 013	117 653 706
Kemerovo Region	188 353 255	9 468	46 718	21 616 027	20 228 536	145 818 338
Novosibirsk Region	376 967 541	65 930	6 212	70 104 406	41 241 845	262 698 422
Omsk Region	122 976 150	6 361	14 505	13 289 630	12 134 099	97 248 094
Tomsk Region	70 779 658	4 229	5 014	10 406 273	5 306 207	54 743 167
Far Eastern Federal District	756 283 711	281 469	194 728	129 433 449	78 781 081	545 145 914
Republic of Sakha (Yakutia)	81 592 663	89 810	7 827	17 010 914	7 690 184	56 465 251
Kamchatka Territory	40 224 084	6 107	2 051	5 421 328	2 390 637	32 274 466
Primorskiy Territory	183 349 304	18 603	9 824	34 144 668	10 109 863	138 734 977
Khabarovsk Territory	254 398 803	61 866	2 747	35 150 732	36 734 375	181 584 886
Amur Region	79 317 429	27 336	5 353	19 796 082	5 584 200	53 512 637
Magadan Region	39 818 703	13 560	166 681	5 398 438	5 807 108	28 383 870
Sakhalin Region	70 481 729	64 018	164	11 524 645	10 073 432	48 476 537
Jewish Autonomous Region	5 771 720	169	81	571 230	178 850	5 013 513
Chukotka Autonomous Area	1 329 276	0	0	415 412	212 432	699 777

Table 38.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.07.13**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	7 962 216 917	34 632 008	192	1 204 051 387	3 846 171 698	2 542 618 588
Belgorod Region	1 664 506	0	0	329 899	0	1 334 602
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 365 314	0	0	21 928	0	1 343 280
Voronezh Region	345	0	0	164	0	178
Ivanovo Region	709 059	0	0	17 226	0	691 833
Kaluga Region	1 432 933	0	0	19 651	32 440	1 380 835
Kostroma Region	7 976 181	0	0	272 930	153 052	7 545 119
Kursk Region	578 036	0	0	119 468	0	362 763
Lipetsk Region	1 640 664	0	0	1 061 390	0	579 273
Moscow Region	14 040 934	0	0	1 464 252	2 646 426	9 877 619
Orel Region	205 628	0	0	58 579	16 387	130 662
Ryazan Region	638 718	0	0	88 483	1 244	547 527
Smolensk Region	5 064 839	0	0	299 092	424 149	4 245 528
Tambov Region	18 240	0	0	1 614	0	16 614
Tver Region	718 350	0	0	63 525	257 010	397 746
Tula Region	596 286	0	0	39 742	16 355	540 189
Yaroslavl Region	504 190	0	0	24 993	0	479 139
City of Moscow	7 925 062 694	34 632 008	192	1 200 168 451	3 842 624 635	2 513 145 681
North-Western Federal District	240 975 708	6 265	0	24 967 505	115 581 390	96 704 529
Republic of Karelia	34 265	0	0	21 604	0	3 228
Komi Republic	682 353	0	0	2 866	7 509	671 978
Akhangel'sk Region	25 158	0	0	44	8 105	17 009
Vologda Region	6 437 048	0	0	1 568 088	1 018 802	3 729 562
Kaliningrad Region	6 251 606	0	0	1 788 758	1 673 809	2 640 377
Leningrad Region	1 236 822	0	0	61 639	3 304	1 151 103
Murmansk Region	1 050 133	0	0	751 396	0	275 529
Novgorod Region	93 573	0	0	19 757	0	73 809
Pskov Region	42 639	0	0	6 707	0	35 917
St Petersburg	225 122 111	6 265	0	20 746 646	112 869 861	88 106 017
Southern Federal District	11 580 168	0	0	1 075 317	3 044 961	7 203 909
Republic of Adygeya	28 885	0	0	1 568	0	27 291
Republic of Kalmykia	110 867	0	0	19	46 071	64 777
Krasnodar Territory	3 755 023	0	0	177 322	167 506	3 215 708
Astrakhan Region	574 332	0	0	503 945	0	63 268
Volgograd Region	402 622	0	0	96 823	136 442	166 272
Rostov Region	6 708 439	0	0	295 640	2 694 942	3 666 593
North-Caucasian Federal District	3 270 587	0	0	207 864	86 115	2 925 578
Republic of Dagestan	224 659	0	0	11 900	0	208 709
Republic of Ingushetia	9 305	0	0	5 796	0	3 432
Kabardino-Balkar Republic	86 431	0	0	13 905	0	72 511
Karachai-Cherkess Republic	2 444 892	0	0	44 759	85 101	2 268 239
Republic of North Ossetia - Alania	260 679	0	0	2 617	0	257 974
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	244 621	0	0	128 887	1 014	114 713
Volga Federal District	103 554 834	6 833	0	8 685 415	44 666 147	48 805 876
Republic of Bashkortostan	3 720 301	0	0	146 764	455 690	3 112 854
Republic of Marii El	14 593	0	0	658	0	3 396
Republic of Mordovia	219 321	0	0	27 923	0	189 593
Republic of Tatarstan	59 987 217	6 079	0	2 533 351	38 606 075	18 056 124
Udmurt Republic	1 156 106	0	0	301 902	0	854 106
Chuvash Republic	316 462	0	0	19 366	0	297 018
Perm Territory	4 468 790	0	0	486 983	1 389 634	2 592 173
Kirov Region	1 584 831	0	0	183 391	556 365	844 842
Nizhny Novgograd Region	3 722 050	754	0	432 897	838 017	2 430 521
Orenburg Region	1 964 271	0	0	51 697	548 643	1 363 926
Penza Region	0	0	0	0	0	0
Samara Region	20 621 968	0	0	3 716 335	1 783 386	14 587 529
Saratov Region	5 732 194	0	0	779 299	488 337	4 431 921
Ulyanovsk Region	46 730	0	0	4 849	0	41 873
Ural Federal District	78 918 236	33 702	0	6 861 721	18 073 997	42 116 109
Kurgan Region	3 196	0	0	128	0	3 060
Sverdlovsk Region	27 703 033	0	0	979 085	8 606 317	16 943 360
Tyumen Region	41 695 098	33 353	0	1 475 280	9 169 660	20 903 234
Chelyabinsk Region	9 516 909	349	0	4 407 228	298 020	4 266 455
Siberian Federal District	57 264 669	0	6 545	9 586 908	6 435 399	34 660 527
Republic of Altai	20 696	0	0	6 133	244	14 316
Republic of Buryatiya	1 211 704	0	0	572 153	0	160 315
Republic of Tuva	1 371	0	0	0	0	1 371
Republic of Khakassia	52 294	0	0	585	0	50 168
Altai Territory	238 930	0	0	49 857	0	189 071
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	143 643	0	0	948	0	142 648
Irkutsk Region	611 829	0	0	195 730	42 036	340 041
Kemerovo Region	627 230	0	0	335 695	0	291 535
Novosibirsk Region	53 395 726	0	6 545	8 300 242	6 386 488	32 642 574
Omsk Region	714 250	0	0	73 616	6 631	633 594
Tomsk Region	246 996	0	0	51 949	0	194 894
Far Eastern Federal District	36 138 566	0	0	3 007 237	3 074 662	28 679 335
Republic of Sakha (Yakutia)	1 017 786	0	0	13 035	52 753	899 480
Kamchatka Territory	1 175 721	0	0	243 395	98 127	817 547
Primorskiy Territory	7 635 382	0	0	1 337 980	200 028	6 027 074
Khabarovsk Territory	1 485 110	0	0	131 182	28 402	1 288 013
Amur Region	23 813 829	0	0	918 517	2 695 352	19 043 816
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 010 738	0	0	363 128	0	603 405
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 1.07.13

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	7 166 193 578	33 374 877	6 737	1 108 999 376	3 725 795 198	2 070 464 575
Belgorod Region	15 599 158	0	0	929 208	766 468	11 156 888
Bryansk Region	3 878 716	0	0	169 738	49 064	3 223 855
Vladimir Region	10 401 415	440	0	617 811	780 618	6 612 459
Voronezh Region	40 643 830	0	0	2 874 615	13 273 710	19 877 814
Ivanovo Region	5 056 695	24	0	259 019	52 199	4 255 099
Kaluga Region	8 389 660	720	0	701 903	757 063	5 190 050
Kostroma Region	2 653 221	60	0	148 066	89 165	2 077 090
Kursk Region	3 555 917	0	0	490 970	115 411	2 139 144
Lipetsk Region	5 105 610	0	0	1 129 317	82 067	3 197 404
Moscow Region	84 203 896	111	0	13 931 906	12 482 163	51 485 211
Orel Region	2 151 381	19	0	155 121	16 714	1 514 385
Ryazan Region	5 811 356	0	0	533 925	898 547	3 367 909
Smolensk Region	5 958 693	1 270	0	366 830	278 871	3 085 520
Tambov Region	2 105 015	0	0	38 225	8 779	1 398 037
Tver Region	7 846 989	6 089	0	305 654	817 183	4 100 696
Tula Region	21 712 162	0	0	11 270 259	4 495 957	4 408 922
Yaroslavl Region	8 289 618	140	0	684 177	678 394	5 734 274
City of Moscow	6 932 830 246	33 366 004	6 737	1 074 392 632	3 690 152 825	1 937 639 818
North-Western Federal District	547 302 875	77 075	0	68 565 092	185 916 068	263 863 936
Republic of Karelia	2 981 607	0	0	208 483	3 271	2 384 835
Komi Republic	5 817 918	16	0	132 593	11 274	3 941 963
Akhangel'sk Region	7 084 502	1	0	457 014	1 009 439	4 617 087
Vologda Region	22 798 987	4	0	6 391 406	10 322 306	4 036 016
Kaliningrad Region	20 823 604	192	0	2 185 375	2 508 792	13 689 155
Leningrad Region	3 719 489	0	0	376 513	953 455	2 151 592
Murmansk Region	9 195 898	0	0	2 880 722	626 633	4 990 825
Novgorod Region	3 556 861	132	0	1 134 819	9 813	2 000 271
Pskov Region	2 605 445	0	0	152 083	274 185	1 564 654
St Petersburg	468 718 564	76 730	0	54 646 084	170 196 900	224 487 538
Southern Federal District	92 943 937	1 887	0	10 383 483	8 503 525	64 685 228
Republic of Adygeya	500 008	0	0	20 138	2 072	358 341
Republic of Kalmykia	305 039	0	0	1 108	51 174	203 229
Krasnodar Territory	39 531 626	1 753	0	3 053 753	1 458 812	31 870 912
Astrakhan Region	4 408 885	104	0	740 273	465 803	2 761 358
Volgograd Region	11 357 280	0	0	856 786	506 057	8 187 411
Rostov Region	36 841 099	30	0	5 711 425	6 019 607	21 303 977
North-Caucasian Federal District	17 496 712	13 278	0	997 162	239 692	12 643 065
Republik of Daghestan	1 187 158	0	0	25 480	0	792 855
Republic of Ingushetia	220 820	0	0	7 651	0	191 067
Kabardino-Balkar Republic	1 660 334	0	0	51 765	11 121	1 183 408
Karachai-Cherkess Republic	795 593	0	0	20 946	96 026	546 606
Republic of North Ossetia - Alania	1 168 388	13 253	0	17 743	2 264	800 280
Chechen Republic	123 721	0	0	1 031	0	122 678

Stavropol Territory	12 340 698	25	0	872 546	130 281	9 006 171
Volga Federal District	295 456 018	1 133 173	0	24 425 088	63 804 049	166 659 961
Republic of Bashkortostan	22 227 646	811 944	0	2 263 869	1 622 363	13 869 372
Republic of Marii El	1 708 012	0	0	57 573	179 685	929 566
Republic of Mordovia	1 874 445	61	0	218 250	0	963 464
Republic of Tatarstan	74 796 203	6 350	0	3 305 469	38 905 810	26 952 167
Udmurt Republic	4 453 012	430	0	625 371	20 681	2 911 568
Chuvash Republic	4 902 383	0	0	964 354	722 201	1 981 879
Perm Territory	33 401 847	80	0	4 884 156	8 710 593	15 926 280
Kirov Region	3 712 553	75	0	416 453	661 378	1 941 563
Nizhny Novgograd Region	44 008 583	314 026	0	5 115 384	4 675 104	21 145 771
Orenburg Region	9 931 401	0	0	441 866	3 390 612	5 404 683
Penza Region	3 797 600	194	0	219 329	54 622	2 499 618
Samara Region	70 478 783	0	0	4 345 333	3 514 177	57 405 108
Saratov Region	14 072 719	0	0	754 818	1 268 549	10 760 404
Ulyanovsk Region	6 090 831	13	0	812 863	78 274	3 968 518
Ural Federal District	186 915 815	64 131	0	16 221 529	26 604 126	120 152 426
Kurgan Region	1 079 801	0	0	129 788	36 786	580 597
Sverdlovsk Region	65 829 694	31 453	0	6 776 347	11 265 478	41 822 443
Tyumen Region	93 121 610	31 952	0	3 613 029	12 059 917	63 750 273
Chelyabinsk Region	26 884 710	726	0	5 702 365	3 241 945	13 999 113
Siberian Federal District	105 390 288	11 956	0	13 616 858	10 980 780	62 671 734
Republic of Altai	167 821	0	0	6 669	244	106 747
Republic of Buryatiya	3 767 244	0	0	957 345	0	1 305 597
Republic of Tuva	89 065	0	0	214	0	37 852
Republic of Khakassia	840 770	64	0	14 199	170 335	545 997
Altai Territory	9 042 207	103	0	370 729	2 150 051	4 045 842
Zabaykal Territory	1 568 553	0	0	23 113	28 899	683 513
Krasnoyarsk Territory	14 777 697	3	0	2 688 395	542 761	9 588 520
Irkutsk Region	10 410 059	94	0	984 451	560 576	5 410 543
Kemerovo Region	16 479 147	0	0	1 278 899	2 313 567	9 767 989
Novosibirsk Region	34 652 209	11 425	0	6 256 080	4 199 862	21 710 460
Omsk Region	8 129 284	19	0	721 668	149 310	6 192 255
Tomsk Region	5 466 232	248	0	315 096	865 175	3 276 419
Far Eastern Federal District	60 995 635	2 436	0	7 812 175	5 135 710	39 120 371
Republic of Sakha (Yakutia)	4 121 270	0	0	100 765	50 698	1 384 354
Kamchatka Territory	4 083 644	0	0	546 628	98 127	3 160 739
Primorskiy Territory	18 059 777	1 032	0	3 200 416	410 984	12 959 810
Khabarovsk Territory	18 030 576	1 056	0	1 952 233	388 195	14 101 870
Amur Region	6 446 182	0	0	364 980	2 432 764	2 879 958
Magadan Region	3 734 201	160	0	295 830	654 180	1 084 976
Sakhalin Region	6 233 445	188	0	1 341 947	1 100 762	3 313 100
Jewish Autonomous Region	286 540	0	0	9 376	0	235 564
Chukotka Autonomous Area	0	0	0	0	0	0

Table 39.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.07.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 517 134 652	2 133 982 787	2 383 151 865
Belgorod Region	130 000	130 000	0
Bryansk Region	0	0	0
Vladimir Region	243 996	243 996	0
Voronezh Region	631 179	631 179	0
Ivanovo Region	1 607 522	1 018 760	588 762
Kaluga Region	210 000	210 000	0
Kostroma Region	6 795 265	5 977 540	817 725
Kursk Region	36 311	0	36 311
Lipetsk Region	623 150	623 150	0
Moscow Region	2 544 590	2 544 590	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	787 584	577 500	210 084
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	497 543	497 543	0
Yaroslavl Region	249 000	249 000	0
City of Moscow	4 502 778 512	2 121 279 529	2 381 498 983
North-Western Federal District	81 538 172	52 050 054	29 488 118
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	58 000	58 000	0
Vologda Region	1 316 655	944 882	371 773
Kaliningrad Region	231 536	231 536	0
Leningrad Region	50 000	50 000	0
Murmansk Region	1 074 795	968 000	106 795
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	78 807 186	49 797 636	29 009 550
Southern Federal District	12 991 516	10 309 256	2 682 260
Republic of Adygeya	140 000	140 000	0
Republic of Kalmykia	113 355	97 000	16 355
Krasnodar Territory	5 278 795	4 449 648	829 147
Astrakhan Region	0	0	0
Volgograd Region	798 251	270 000	528 251
Rostov Region	6 661 115	5 352 608	1 308 507
North-Caucasian Federal District	1 105 986	1 105 986	0
Republic of Dagestan	335 986	335 986	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	15 000	15 000	0
Karachai-Cherkess Republic	670 000	670 000	0
Republic of North Ossetia - Alania	85 000	85 000	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	84 329 620	76 527 551	7 802 069
Republic of Bashkortostan	2 823 948	1 569 557	1 254 391
Republic of Marii El	27 070	27 070	0
Republic of Mordovia	47 695	47 695	0

Republic of Tatarstan	31 086 048	26 163 060	4 922 988
Udmurt Republic	1 811 967	1 272 628	539 339
Chuvash Republic	428 839	402 672	26 167
Perm Territory	0	0	0
Kirov Region	355 883	355 883	0
Nizhny Novgogrod Region	4 120 521	3 948 862	171 659
Orenburg Region	2 472 872	2 456 517	16 355
Penza Region	47 713	10 000	37 713
Samara Region	40 243 694	39 431 607	812 087
Saratov Region	863 370	842 000	21 370
Ulyanovsk Region	0	0	0
Ural Federal District	53 672 037	28 730 804	24 941 233
Kurgan Region	0	0	0
Sverdlovsk Region	8 311 808	4 429 008	3 882 800
Tyumen Region	44 651 004	23 657 989	20 993 015
Chelyabinsk Region	709 225	643 807	65 418
Siberian Federal District	30 034 875	21 447 992	8 586 883
Republic of Altai	50 000	50 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	901 473	901 473	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	327 000	327 000	0
Kemerovo Region	964 000	964 000	0
Novosibirsk Region	26 998 578	18 997 186	8 001 392
Omsk Region	793 824	208 333	585 491
Tomsk Region	0	0	0
Far Eastern Federal District	11 707 828	10 202 633	1 505 195
Republic of Sakha (Yakutia)	169 000	169 000	0
Kamchatka Territory	575 089	575 089	0
Primorskiy Territory	878 140	788 432	89 708
Khabarovsk Territory	7 379	0	7 379
Amur Region	10 018 220	8 610 112	1 408 108
Magadan Region	0	0	0
Sakhalin Region	60 000	60 000	0
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 1.07.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 530 648 362	2 142 961 749	2 387 686 613
Belgorod Region	130 000	130 000	0
Bryansk Region	0	0	0
Vladimir Region	124 600	85 000	39 600
Voronezh Region	631 265	631 265	0
Ivanovo Region	1 607 522	1 018 760	588 762
Kaluga Region	210 000	210 000	0
Kostroma Region	5 877 540	5 877 540	0
Kursk Region	36 311	0	36 311
Lipetsk Region	623 150	623 150	0
Moscow Region	2 544 590	2 544 590	0
Orel Region	64 465	0	64 465
Ryazan Region	100 000	100 000	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	497 543	497 543	0
Yaroslavl Region	4 393	4 393	0
City of Moscow	4 518 196 983	2 131 239 508	2 386 957 475
North-Western Federal District	89 138 423	59 498 176	29 640 247
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	58 000	58 000	0
Vologda Region	1 368 005	996 232	371 773
Kaliningrad Region	231 536	231 536	0
Leningrad Region	50 000	50 000	0
Murmansk Region	1 074 795	968 000	106 795
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	86 356 087	57 194 408	29 161 679
Southern Federal District	13 034 038	10 355 256	2 678 782
Republic of Adygeya	140 000	140 000	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	4 537 795	3 708 648	829 147
Astrakhan Region	811 228	800 000	11 228
Volgograd Region	838 251	310 000	528 251
Rostov Region	6 706 764	5 396 608	1 310 156
North-Caucasian Federal District	369 986	369 986	0
Republik of Daghestan	269 986	269 986	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	15 000	15 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	85 000	85 000	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	85 476 421	76 982 832	8 493 589
Republic of Bashkortostan	3 081 341	1 791 903	1 289 438
Republic of Marii El	27 070	27 070	0

Republic of Mordovia	47 695	47 695	0
Republic of Tatarstan	32 229 263	26 899 751	5 329 512
Udmurt Republic	1 811 967	1 272 628	539 339
Chuvash Republic	292 672	292 672	0
Perm Territory	0	0	0
Kirov Region	355 883	355 883	0
Nizhny Novgogrod Region	3 654 200	3 425 833	228 367
Orenburg Region	2 472 872	2 456 517	16 355
Penza Region	47 713	10 000	37 713
Samara Region	40 592 375	39 560 880	1 031 495
Saratov Region	863 370	842 000	21 370
Ulyanovsk Region	0	0	0
Ural Federal District	56 524 538	31 476 411	25 048 127
Kurgan Region	0	0	0
Sverdlovsk Region	8 571 808	4 689 008	3 882 800
Tyumen Region	44 566 611	23 573 596	20 993 015
Chelyabinsk Region	3 386 119	3 213 807	172 312
Siberian Federal District	5 555 899	3 712 979	1 842 920
Republic of Altai	50 000	50 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	901 473	901 473	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	100 000	100 000	0
Irkutsk Region	327 000	327 000	0
Kemerovo Region	964 225	964 225	0
Novosibirsk Region	1 924 994	831 948	1 093 046
Omsk Region	1 288 207	538 333	749 874
Tomsk Region	0	0	0
Far Eastern Federal District	9 547 830	8 808 950	738 880
Republic of Sakha (Yakutia)	169 000	169 000	0
Kamchatka Territory	475 089	475 089	0
Primorskiy Territory	878 140	788 432	89 708
Khabarovsk Territory	7 379	0	7 379
Amur Region	7 958 222	7 316 429	641 793
Magadan Region	0	0	0
Sakhalin Region	60 000	60 000	0
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)

	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	14,7	13,7	13,4	13,5	13,5
Ratio of core capital to risk-weighted assets	9,3	8,5	9,0	9,3	9,1
Ratio the value of credit risk on balance sheet assets	58,8	50,7	51,7	52,4	52,5
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹⁾	6,6	6,0	6,2	6,4	6,3
Loan loss provisions made as percent of total loans ¹⁾	6,9	6,1	6,2	6,2	6,1
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,4	1,5	1,3	1,4	1,4
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,7	0,7	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	228,4	209,0	203,1	203,9	202,1
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	4,8	4,6	4,6	4,6	4,5
mining	2,9	3,2	3,2	3,1	3,1
manufacturing	15,2	14,0	13,9	13,6	13,5
production and distribution of energy, gas and water	2,9	2,7	2,6	2,5	2,5
constructing	5,6	5,5	5,6	5,7	5,7
wholesale and retail trade, car and household appliance repair	15,6	14,9	14,7	14,5	14,5
transport and communication	5,4	5,4	4,8	4,6	4,4
other economic activities	22,3	20,5	20,9	20,9	21,1
individuals	25,3	29,2	29,8	30,5	30,7
of which					
mortgage loans	6,7	7,5	7,7	7,9	7,9
<i>Geographical distribution of interbank loans and deposits²⁾</i>					
Russian Federation	41,6	47,1	39,0	33,1	35,0
United Kingdom	20,2	17,5	24,1	23,3	22,4
USA	3,0	3,6	5,8	6,5	8,1
Germany	4,2	1,6	1,8	3,3	2,9
Austria	6,6	5,9	4,2	8,6	7,2
France	2,7	1,6	2,7	2,6	3,0
Italy	2,7	2,7	0,5	0,6	0,7
Cyprus	6,6	8,7	8,9	7,9	7,3
Netherlands	3,2	1,5	1,9	2,4	1,2
Other	9,0	9,8	11,2	11,8	12,3
Liquidity					
Ratio of high liquid assets to total assets	11,8	11,1	11,9	11,4	11,7
Ratio of liquid assets to total assets	23,9	23,2	22,9	22,7	22,6
Ratio of high liquid assets to demand liabilities (N2)	60,1	58,0	67,2	66,8	65,3
Ratio of liquid assets to short-term liabilities (N3)	81,6	82,9	87,6	88,7	87,2
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)	82,0	85,5	84,1	84,1	83,2
Ratio of clients' funds to total loans ³⁾	105,3	101,2	101,7	101,8	102,8
Market risk⁴⁾ to total own funds (capital)⁵⁾					
of which					
Interest rate risk	33,8	36,0	54,6	38,6	38,0
Equity position risk	12,9	6,0	6,0	4,3	4,4
Foreign exchange risk	3,0	5,4	5,4	5,1	5,2
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	4,2	2,2	2,1	2,3	2,3
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁶⁾	848,2	1011,9	239,4	391,2	491,4
as percent of the banking sector own funds (capital) ⁶⁾	2,4	2,3	0,5	0,8	1,0
	17,6	18,2	3,9	6,3	7,8
Return on assets⁷⁾					
	2,4	2,3	2,1	2,1	2,1
Return on equity⁷⁾					
	17,6	18,2	17,0	16,6	16,6

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

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

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

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

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

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

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

Capital Adequacy

Table 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 ¹		CIs with capital less than 180 million rubles		CIs with capital from 180 to 300 million rubles		CIs with capital from 300 to 900 million rubles		CIs with capital more than 900 million rubles	
		Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs
1.01.09	3 811,1	62,6	20	26,4	339	45,9	200	133,7	268	3 542,4	279
1.01.10	4 620,6	70,3	18	27,4	280	44,5	193	136,7	275	4 341,7	292
1.01.11	4 732,3	105,4	14	24,3	232	45,0	192	144,9	279	4 412,6	295
1.01.12	5 242,1	249,7	8	2,2	52	66,4	302	152,6	297	4 771,1	319
1.02.12	5 276,1	243,4	8	1,9	49	65,3	298	152,8	300	4 812,7	320
1.03.12	5 266,6	240,9	8	2,1	50	64,2	291	154,1	302	4 805,3	322
1.04.12	5 377,9	238,8	8	2,2	51	64,7	291	149,5	294	4 922,7	330
1.05.12	5 395,9	236,9	7	2,1	50	64,4	289	151,3	293	4 941,0	329
1.06.12	5 464,6	245,0	7	2,3	52	63,9	286	150,5	290	5 002,9	331
1.07.12	5 468,3	237,7	7	2,3	51	62,8	282	148,9	289	5 016,6	336
1.08.12	5 572,9	235,9	7	2,2 ²	52 ²	62,3	278	149,9	289	5 122,6	337
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
1.11.12	5 805,4	218,9	6	-0,5 ²	50 ²	62,1	271	142,3	276	5 382,7	352
1.12.12	6 042,5	223,1	6	2,4	49	60,8	264	144,3	279	5 612,0	354
1.01.13	6 112,9	212,4	5	2,4	53	57,1	247	148,7	293	5 692,3	357
1.02.13	6 133,6	211,1	5	2,2	47	57,4	247	149,8	293	5 713,0	357
1.03.13	6 187,7	214,9	5	2,1	45	57,4	247	148,6	290	5 764,6	361
1.04.13	6 299,8	216,0	5	2,1	47	55,8	240	145,3	288	5 880,7	369
1.05.13	6 339,4	216,2	5	2,3	46	54,4	234	148,4	294	5 918,2	368
1.06.13	6 385,3	215,5	5	2,7	48	53,6	230	149,3	294	5 964,3	370
1.07.13	6 567,6	210,5	5	2,9	60	53,0	226	146,5	291	6 154,6	374
Reference data: own funds (capital) adequacy ratio as of 1.07.13, %	13,5	11,7		31,7		24,3		16,9		13,4	

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

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

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

Indicators	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 282,0	1 394,3	1 406,3	1 413,7	1 441,7
Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	6 299,8	6 385,3	6 567,6
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24,5	22,8	22,3	22,1	22,0

Table 43

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

Indicators	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
1. Factors of own funds (capital) increase	115,2	117,4	117,5	117,8	117,2
1.1. Authorised capital	24,5	22,8	22,3	22,2	22,0
1.2. Issue income	21,5	20,3	19,8	19,6	20,2
1.3. Credit institutions' profit and funds	42,9	46,8	47,8	48,5	46,7
1.4. Subordinated loans	22,7	24,2	24,1	24,0	24,9
1.5. Increase in value of property due to revaluation	3,7	3,3	3,4	3,5	3,4
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	15,2	17,4	17,5	17,8	17,2
2.1. Losses	1,7	1,7	2,0	1,9	1,7
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	0,2	0,5	0,7	1,1	0,2
2.6. Credit institutions' portfolio of shares	12,4	14,5	14,1	14,2	13,9
2.7. Other factors	0,7	0,4	0,4	0,4	1,1
Own funds (capital), total	100,0	100,0	100,0	100,0	100,0

¹ 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 ¹	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	829,7	975,1	1 000,8	1 092,7	1 078,6
3 rd group of assets	146,7	210,6	344,3	379,5	420,8
4 th group of assets	23 482,4	23 897,1	24 424,3	25 570,3	26 168,5
5 th group of assets	0,6	7,4	7,5	8,5	7,6
The value of credit risk on balance sheet assets	24 459,4	25 090,2	25 776,8	27 050,9	27 675,5

Reference data:

	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
1 st group of assets without adjustment to credit risk coefficients	-	-	5 268,7	5 759,9	6 027,3

¹ Assets recognized in balance sheet are taken into account

The value of credit risk on balance sheet assets are calculated on the basis of credit institutions' reporting for calculation of own funds (capital) adequacy ratio N1, set up by Bank of Russia Instruction No.139-I dated December 3, 2012.

Own funds (capital) adequacy ratio of the banking sector

		1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
1	Banking sector own funds (capital), billion rubles	5 242,1	6 112,9	6 299,8	6 385,3	6 567,6
2	Risk-weighted assets, billion rubles	35 760,6	44 640,7	46 945,5	47 393,1	48 658,0
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	24 460,3	25 090,2	25 776,8	27 050,9	27 675,5
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 367,5	1 781,6	1 822,8	2 044,6	2 097,9
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	67,7	109,5	142,0	152,1	156,1
	- the value of credit risk on contingent credit liabilities, billion rubles	2 976,4	3 448,0	3 460,2	3 424,0	3 497,0
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	303,7	198,0	240,0	244,3	283,3
	- the value of operational risk, billion rubles	1 959,0	3 148,3	3 181,6	3 207,7	3 444,8
	- market risk, billion rubles	2 377,7	2 646,9	4 018,2	2 954,2	3 022,9
	- credit claims of clearing participants (codes 8847 ¹ and 8852 ¹)	-	-	13,2	14,7	15,8
	- higher-risk transactions, billion rubles	2 248,3	8 501,0	8 599,2	8 705,7	8 880,4
	-corrective coefficient of own funds (capital) adequacy ratio's denominator which eliminates double counting of credit claims on higher-risk transactions	-	-	-308,6	-405,4	-415,7
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	14,7	13,7	13,4	13,5	13,5

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.139-I dated December 3, 2012.

¹ See detailed definition of risk-weighted assets included in calculation of the denominator of capital adequacy ratio (N1) in Annex 1 to Bank of Russia Instruction No. 139-I dated December 3, 2012 "On Banks' Required Ratios".

Table 46

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

Own funds (capital) adequacy ratio	1.01.12		1.01.13		1.04.13		1.06.13		1.07.13	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% ¹	1	0,0	1	0,0	2	0,0	1	0,0	4	0,0
From 10% to 12%	107	34,3	142	19,7	162	27,6	178	23,6	192	33,7
From 12% to 14%	125	16,6	143	53,2	150	60,0	157	60,8	143	42,5
14% and more	744	49,1	663	27,0	633	12,4	611	15,5	607	23,8
Banking sector, total	978	100,0	956	100,0	954	100,0	958	100,0	956	100,0

¹ 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)¹

		1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Loans	Standard	53,4	58,5	58,4	58,4	57,4
	Substandard	29,4	26,0	26,2	26,5	27,7
	Doubtful	10,4	9,1	8,9	8,5	8,4
	Problem	2,7	2,5	2,5	2,4	2,4
	Loss	4,1	3,8	4,0	4,2	4,1
Loan loss provision (LLP)	Estimated LLP	9,1	8,3	8,4	8,3	8,2
	Estimated LLP adjusted for collateral	7,2	6,5	6,5	6,3	6,2
	LLP made	7,2	6,5	6,4	6,3	6,2
	LLP made as percent of estimated LLP	79,5	77,5	76,8	75,5	75,7
	LLP made as percent of estimated LLP adjusted for collateral	100,0	99,8	99,8	99,8	99,9
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		14,7	13,8	13,4	13,5	13,4

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

Table 48

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.12		1.01.13		1.04.13		1.06.13		1.07.13	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	5 589,2	100,0	7 993,4	100,0	8 386,3	100,0	8 882,8	100,0	9 114,9	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	474,2	8,5	644,2	8,1	676,4	8,1	703,6	7,9	723,6	7,9
1.2. Loans to individuals	5 115,1	91,5	7 349,0	91,9	7 709,7	91,9	8 179,0	92,1	8 390,8	92,1
1.3. Loans to credit institutions	0,0	0,0	0,1	0,0	0,3	0,0	0,1	0,0	0,5	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	19,2	-	23,1	-	23,6	-	23,9	-	24,0
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	5,7	-	5,0	-	5,5	-	5,8	-	5,7
4. Claims grouped into portfolios of homogeneous claims - total	38,6	100,0	59,0	100,0	61,1	100,0	65,3	100,0	66,1	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	19,4	50,4	25,5	43,3	24,3	39,7	26,4	40,5	26,3	39,8
4.2. Portfolios of homogeneous claims on individuals	19,1	49,6	33,5	56,7	36,9	60,3	38,9	59,5	39,8	60,2
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	28,0	-	27,6	-	30,5	-	31,8	-	29,6

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

Table 49

Homogeneous loans and claims on legal entities and provisions made as of 1.07.13¹

	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	723 554,9	100,0	19 372,0	100,0	2,7
of which by quality categories					
1.1. Quality Category I	1 330,7	0,2	0,0	0,0	0,0
1.2. Quality Category II	696 884,2	96,3	6 724,4	34,7	1,0
1.3. Quality Category III	7 263,7	1,0	1 121,2	5,8	15,4
1.4. Quality Category IV	7 438,8	1,0	2 701,8	13,9	36,3
1.5. Quality Category V	10 420,9	1,4	8 820,2	45,5	84,6
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	502,2	100,0	3,8	100,0	0,8
of which by quality categories					
2.1. Quality Category I	277,5	55,3	0,0	0,0	0,0
2.2. Quality Category II	213,2	42,5	3,3	87,7	1,6
2.3. Quality Category III	11,5	2,3	0,5	12,3	4,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,0	0,0	0,0	0,0	0,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	724 057,0		19 375,8		2,7
4. Homogeneous claims grouped into portfolios - total	26 319,8	100,0	8 639,6	100,0	32,8
of which by quality categories					
4.1. Quality Category I	11 234,4	42,7	0,0	0,0	0,0
4.2. Quality Category II	6 437,1	24,5	153,6	1,8	2,4
4.3. Quality Category III	130,3	0,5	23,5	0,3	18,1
4.4. Quality Category IV	59,5	0,2	15,5	0,2	26,1
4.5. Quality Category V	8458,4	32,1	8446,8	97,8	99,9
5. Claims for interest payments - total	6 009,8	100,0	1 075,9	100,0	17,9
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	1 235,7	20,6	994,6	92,4	80,5

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

Table 50

Homogeneous loans and claims on individuals and provisions made as of 1.07.13¹

	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	8 390 842,4	100,0	503 966,1	100,0	6,0
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	532 296,2	6,3	14 546,8	2,9	2,7
1.1.2. residential real estate (mortgage) loans, total	1 817 819,5	21,7	37 519,9	7,4	2,1
1.1.3. car loans, total	818 632,1	9,8	40 273,8	8,0	4,9
1.1.4. other consumer loans, total	5 184 360,0	61,8	408 727,9	81,1	7,9
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	679 849,3	8,1	13 608,5	2,7	2,0
1.2.2. a portfolio of loans without overdue payments	6 880 614,7	82,0	82 412,7	16,4	1,2
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	226 827,3	2,7	10 038,0	2,0	4,4
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	131 319,6	1,6	36 207,3	7,2	27,6
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	113 446,8	1,4	63 416,8	12,6	55,9
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	126 711,6	1,5	101 717,7	20,2	80,3
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	194 338,5	2,3	193 667,3	38,4	99,7
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	7 654 657,0	91,2	87 985,4	17,5	1,1
1.3.2. Quality category III	233 376,5	2,8	23 644,9	4,7	10,1
1.3.3. Quality category IV	108 500,3	1,3	47 192,6	9,4	43,5
1.3.4. Quality category V	394 308,5	4,7	345 143,2	68,5	87,5
2. Claims grouped into portfolios of homogeneous claims - total	39 797,9	10,1	10 949,8	3,2	27,5
of which by quality categories					
2.1. Quality category I	1 093,1	0,3	0,0	0,0	0,0
2.2. Quality category II	26 137,4	6,6	438,1	0,1	1,7
2.3. Quality category III	1229,1	0,3	200,3	0,1	16,3
2.4. Quality category IV	1230,9	0,3	597,3	0,2	48,5
2.5. Quality category V	10107,4	2,6	9714,1	2,8	96,1
3. Claims for interest payments - total	113 199,8	100,0	29 782,5	100,0	26,3
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	33 341,2	29,5	26 733,7	89,8	80,2

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

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

Table 51

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Substandard	8,3	8,9	8,9	9,0	9,3	2,1	2,2	2,2	2,1	2,1
Doubtful	22,9	21,1	20,1	19,1	18,5	15,9	14,9	14,5	14,1	13,7
Problem	16,3	16,3	16,0	14,4	15,1	44,3	41,8	40,6	37,4	38,5
Loss	52,4	53,6	54,9	57,5	56,7	91,5	90,1	88,9	86,4	86,8

¹ 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	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Overdue claims on loans, deposits and other placements, billion rubles	1133,0	1257,4	1304,9	1366,5	1340,2
Of which					
- among 20 largest-asset credit institutions, billion rubles	845,7	960,6	1009,0	1050,0	1016,0
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	3,9	3,7	3,7	3,8	3,6
Overdue claims in rubles					
- billion rubles	994,1	1122,8	1170,4	1222,1	1191,4
- as percent of total loans, deposits and other placements in rubles	4,7	4,2	4,3	4,4	4,2
Overdue claims in foreign currency					
- billion rubles	138,9	134,6	134,5	144,5	148,8
- as percent of total loans, deposits and other placements in foreign currency	1,9	1,9	1,7	1,7	1,6
- dollar equivalent, billion \$	4,3	4,4	4,3	4,6	4,5
Overdue claims on loans and other placements with non-financial institutions					
Share of overdue claims in total volume of loans and other placements with non-financial institutions	4,6	4,6	4,6	4,7	4,5
Overdue claims on loans and other funds provided to individuals					
Share of overdue claims in total volume of loans and other placements with individuals	5,2	4,0	4,2	4,4	4,3

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, %				
	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
No overdue claims	134	118	107	107	107	1,9	1,7	1,7	1,5	1,2
Less than 5%	638	644	643	641	637	79,8	81,2	81,4	81,5	81,6
From 5 to 10%	110	103	116	110	116	13,4	12,3	12,5	11,6	12,9
From 10 to 15%	35	28	27	32	35	0,8	1,2	1,0	1,8	0,8
From 15 to 20%	10	9	10	12	7	3,4	0,1	0,1	0,1	0,1
From 20 to 60%	7	11	8	9	8	0,4	3,2	3,1	3,1	3,1
From 60 to 90%	2	0	1	2	3	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	42	43	41	40	43	0,3	0,3	0,3	0,3	0,2

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

Indicators	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Large credit risks of the banking sector total, bln rubles	11 971,6	12 773,9	12 792,3	13 016,8	13 271,9
Share of large credit risks in the banking sector assets, %	28,8	25,8	25,7	25,2	25,2

Table 55

Structure of large loans¹ grouped by types of collateral

	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Volume of large loans, billion rubles	6 207,7	6 493,4	6 581,4	6 836,9	6 960,7
of which:					
Volume of secured loans , billion rubles	1 442,8	1 507,9	1 499,9	1 597,1	1 714,4
Volume of I quality category collateral, billion rubles	324,8	355,8	342,9	393,2	418,4
of which:					
collateral of quoted securities issued by legal entities, billion rubles	14,9	48,0	45,6	38,6	39,1
Volume of II quality category collateral, billion rubles	1 285,6	1 363,7	1 483,9	1 564,4	1 710,1
of which:					
collateral of securities, issued by legal entities, billion rubles	290,0	317,7	449,9	385,8	538,2
collateral of proprietary rights (claims), billion rubles	491,8	511,8	502,2	508,3	488,1

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

Table 56

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

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2011 r.		2012 r.		1st quarter of 2013		2011 r.		2012 r.		1st quarter of 2013		2011 r.		2012 r.		1st quarter of 2013		1st quarter of 2011	1st quarter of 2012	1st quarter of 2013
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep					
Industry. total	67,4	65,5	65,8	63,5	46,6	46,4	197,5	190,0	184,3	148,8	123,5	122,4	31,1	33,5	32,0	30,1	43,6	41,7	3,9	2,9	1,0
Agriculture, hunting and forestry	46,0	44,8	43,7	44,7	47,3	46,6	197,8	182,0	182,1	187,2	177,3	172,0	65,5	67,5	68,9	70,8	66,6	63,4	1,9	1,6	1,1
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	69,7	67,9	67,9	65,7	47,4	47,3	215,6	204,7	196,4	155,3	125,0	124,3	29,2	32,1	30,7	28,3	44,4	42,1	4,2	3,1	1,2
-mining	77,2	77,3	77,3	76,3	29,1	30,1	336,9	282,4	283,3	206,2	71,5	77,8	14,2	11,3	11,3	8,4	42,6	39,3	4,8	4,0	2,2
-manufacturing	46,0	44,4	43,4	39,9	40,1	40,4	147,0	149,3	131,7	126,1	125,5	122,8	43,3	51,7	48,2	46,3	46,1	44,5	2,8	2,1	1,0
-production and distribution of energy, gas and water	79,7	69,6	69,6	60,1	66,4	65,1	186,9	161,5	153,2	72,2	135,1	139,1	29,9	33,7	40,2	40,5	38,6	34,4	3,7	1,3	1,5
Construction	21,4	18,1	16,6	14,5	14,3	13,5	100,5	101,8	102,2	100,7	97,8	98,2	27,5	25,4	23,6	19,8	21,5	22,0	1,1	-0,5	0,1
Wholesale and retail trade, car and household appliance repair	27,4	26,3	22,4	22,2	25,0	25,2	135,1	140,5	140,7	142,3	145,0	142,6	34,7	34,3	48,2	51,5	48,3	48,1	2,1	1,5	0,5
Transport and communication	65,1	62,5	41,5	38,2	38,8	37,0	148,0	163,7	114,3	87,0	88,9	86,8	45,5	47,2	41,1	46,6	43,1	46,1	3,2	2,4	-0,8

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

¹ Net gross assets in total assets (total of the balance)² Without overdue receivables

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

Market Risk

Table 57

Structure of market risk of the banking sector

Risk	1.01.12		1.01.13		1.04.13		1.06.13		1.07.13	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	49,7	100,0	47,3	100,0	66,1	100,0	48,0	100,0	47,5	100,0
Of which										
- interest rate risk (IRR)	33,8	68,0	36,0	76,0	54,6	82,7	38,6	80,4	38,0	79,8
- equity position risk (EPR)	12,9	26,0	6,0	12,6	6,0	9,1	4,3	8,9	4,4	9,3
- foreign exchange risk (FER)	3,0	6,0	5,4	11,4	5,4	8,2	5,1	10,7	5,2	10,9
Reference data:										
Number of credit institutions ¹	621		613		675		666		675	
Share of credit institutions' assets ¹ in total banking sector assets, %	92,3		92,5		97,8		97,7		98,0	

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

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

Prior to 1.02.2013 – according to Bank of Russia Regulation No. 313-P dated November 14, 2007 “On the Procedure for Calculating Market Risk by Credit Institutions”. Starting from 1.03.2013 – according to Bank of Russia Regulation No. 387-P dated September 28, 2012 “On the Procedure for Calculating Market Risk by Credit Institutions”.

Table 58

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

	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Share of assets in foreign currency in total assets, %	23,3	21,0	23,1	24,2	24,2
of which:					
- 20 largest-asset credit institutions	25,2	22,2	24,6	25,7	25,8
Share of liabilities in foreign currency in total liabilities, %	21,5	20,9	22,0	22,1	22,7
of which:					
- 20 largest-asset credit institutions	23,2	22,3	24,0	24,2	24,9
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	1,8	0,1	1,1	2,1	1,6
of which:					
- 20 largest-asset credit institutions	1,9	-0,1	0,6	1,5	0,9

Table 59

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

	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Balance sheet positions					
Claims, bln rubles	9 688,9	10 410,0	11 521,7	12 493,8	12 776,6
Liabilities, bln rubles	8 955,6	10 343,8	10 963,7	11 397,2	11 957,6
Net balance sheet position, bln rubles	733,4	66,2	558,0	1 096,6	819,0
Net balance sheet position to own funds (capital), % ¹	14,0	1,1	8,9	17,2	12,5
Off-balance sheet positions ²					
Claims, bln rubles	5 228,6	5 783,2	6 762,3	7 028,0	6 804,0
Liabilities, bln rubles	5 398,4	5 356,7	6 627,1	7 466,4	7 061,5
Net balance sheet position, bln rubles	-169,8	426,5	135,2	-438,4	-257,5
Net balance sheet position to own funds (capital), % ¹	-3,2	7,0	2,1	-6,9	-3,9

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

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

Table 60

Compliance with open foreign exchange position (OFXP) requirements

	2011 г.				2012 г.				2013 г.	
	I	II	III	IV	I	II	III	IV	I	II
Number of credit institutions that exceeded the OFXP limits	6	4	5	5	6	5	2	3	3	3
Of which:										
- 20 largest-asset credit institutions	0	0	1	0	0	0	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	0,2	0,1	3,4	0,03	0,0	0,2	0,1	0,3	0,1	0,0
- On 20 largest-asset credit institutions	0,0	0,0	4,4	0,0	0,0	0,0	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		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.01.12	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
1.11.12	315	40,7	-64,0	27,3	-50,7	-23,4	1 506,8	-1,6
1.12.12	281	21,5	-37,1	9,2	-24,8	-15,6	1 178,3	-1,3
1.01.13	373	3,7	-25,4	24,0	-45,7	-21,7	1 863,0	-1,2
1.02.13	318	37,2	-61,1	23,4	-47,2	-23,8	1 875,9	-1,3
1.03.13	286	54,6	-75,2	6,8	-27,4	-20,6	1 162,0	-1,8
1.04.13	324	45,3	-76,4	20,8	-51,9	-31,0	1 717,5	-1,8
1.05.13	309	114,8	-138,1	5,1	-28,3	-23,3	1 398,8	-1,7
1.06.13	360	124,3	-158,0	21,1	-54,7	-33,6	2 040,5	-1,6
1.07.13	395	182,7	-232,1	21,2	-70,7	-49,5	2 368,1	-2,1
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.01.12	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
1.11.12	575	-29,6	217,0	267,7	-80,4	187,3	4 156,9	4,5
1.12.12	608	-95,2	290,7	299,8	-104,3	195,5	4 690,5	4,2
1.01.13	515	-107,6	279,7	271,6	-99,5	172,1	4 198,2	4,1
1.02.13	572	-137,3	312,2	286,5	-111,6	174,9	4 228,4	4,1
1.03.13	604	-7,3	198,3	307,5	-116,5	191,0	4 990,3	3,8
1.04.13	568	-10,4	197,9	290,0	-102,5	187,5	4 480,4	4,2
1.05.13	585	262,6	-60,3	309,3	-107,0	202,3	4 904,2	4,1
1.06.13	536	292,4	-108,9	277,0	-93,5	183,5	4 298,3	4,3
1.07.13	500	217,9	-61,8	271,5	-115,4	156,1	4 026,4	3,9

Open currency positions of the banking sector by currencies as of 1.07.13

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	420	-103,2	-2,1	182,6	-285,8
long	475	40,8	2,7	225,6	-184,8
EUR					
short	435	-71,8	-1,4	-138,4	66,6
long	447	11,0	0,9	-5,9	16,9
GBP					
short	83	-3,2	-0,1	-14,4	11,2
long	304	9,3	0,4	20,6	-11,3

Liquidity of Credit Institutions

Table 63

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

	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	28,5	28,5	25,8	25,1	25,4
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,1	23,0	23,2	23,0	23,4
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-4,7	-2,7	-5,7	-6,2	-6,9

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

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

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

Table 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, %				
	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Less than 0	608	616	615	621	619	51,5	57,1	57,0	56,9	57,2
From 0 to 20	316	300	288	284	288	47,1	42,3	42,6	42,8	42,5
More than 20	54	40	50	48	49	1,4	0,6	0,4	0,3	0,3
Data not available	0	0	1	5	0	0,0	0,0	0,0	0,0	0,0
Total	978	956	954	958	956	100,0	100,0	100,0	100,0	100,0

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

	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,0	48,0	51,6	53,6	52,2
Liabilities with maturity up to 30 days, as percent of total liabilities	43,0	43,6	43,1	44,2	43,1
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), %	19,9	18,9	12,9	11,8	13,4

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

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

Table 66

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13	1.01.12	1.01.13	1.04.13	1.06.13	1.07.13
Less than 0	446	403	383	376	388	25,6	21,3	22,6	23,2	23,5
From 0 to 20	208	248	217	207	205	12,3	13,8	43,5	43,5	41,4
More than 20	324	305	353	370	363	62,1	64,9	33,9	33,3	35,1
Data not available	0	0	1	5	0	0,0	0,0	0,0	0,0	0,0
Total	978	956	954	958	956	100,0	100,0	100,0	100,0	100,0