

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"

№ 128 June 2013

Table of Contents	Tables
General Information on the Russian Banking Sector	1-11
Banking sector in the economy of Russia	1-3
Institutional features of the banking sector	4-11
Activities of Credit Institutions	12-39.2
Main trends	12-29
Financial condition	30-31
Regional breakdown	32.1-39.2
Macroprudential Indicators of the Banking Sector	40-66
Some indicators of the banking sector financial soundness	40
Capital adequacy	41-46
Credit risk	47-56
Market risk	57-62
Liquidity of credit institutions	63-66

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	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	6,9	14,5	5,6	24,4
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	6,9	26,7	2,0	8,9
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	6,1	31,2	5,4	16,4
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	7,3	20,9	2,8	25,8
1.02.12	-1,1	23,9	0,6	11,5	-0,9	24,1	0,6	36,8	-2,0	19,6	-3,7	26,1
1.03.12	-0,7	20,7	-0,2	15,4	-0,9	22,6	2,1	38,9	1,3	18,9	-2,4	20,3
1.04.12	1,6	22,1	2,1	16,2	1,9	23,3	3,5	40,6	1,6	19,6	0,9	18,6
1.05.12	1,5	23,3	0,3	14,0	2,4	24,2	3,8	42,0	2,3	19,8	0,5	20,9
1.06.12	2,5	24,4	1,3	14,1	2,3	24,7	4,0	43,3	2,0	21,7	4,8	22,3
1.07.12	2,4	25,6	0,1	14,6	1,3	24,4	3,3	44,4	2,6	22,0	-0,5	18,2
1.08.12	1,9	26,7	1,9	15,7	1,0	23,5	2,8	43,1	0,0	20,8	1,5	21,1
1.09.12	1,0	25,0	2,0	17,2	2,1	22,0	3,6	43,2	1,6	21,6	1,7	18,3
1.10.12	0,7	19,3	-0,7	15,5	0,6	16,9	2,5	41,7	0,2	19,6	2,0	9,6
1.11.12	2,7	22,4	2,8	17,5	1,4	17,1	2,9	42,7	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	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	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	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	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	2,4	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	3,2	24,1	1,8	20,9
Reference data:												
Increase from the beginning of the current year	2,4		3,7		3,2		8,0		6,7		3,1	
Increase over the same period of the previous year	1,3		2,9		2,4		10,2		3,3		-4,7	

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	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Credit institutions registered by the Bank of Russia and other authorities	1146	1112	1094	1095	1093
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1012	978	956	954	955
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	2	0	1	3	3
Credit institutions with their banking licenses being revoked (cancelled)	132	134	137	138	135
Credit institutions licensed to conduct operations in foreign currency	677	661	648	651	652
Credit institutions holding general licences	283	273	270	270	270

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.11		1.01.12		1.01.13		1.04.13		1.05.13	
	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	585	57,8	572	58,5	564	59,0	565	59,2	568	59,5
of which the City of Moscow and Moscow Region	525	51,9	512	52,4	506	52,9	510	53,5	513	53,7
North-Western	71	7,0	69	7,1	70	7,3	71	7,4	70	7,3
Southern	47	4,6	45	4,6	46	4,8	46	4,8	46	4,8
North-Caucasian	57	5,6	56	5,7	50	5,2	48	5,0	48	5,0
Volga	118	11,7	111	11,3	106	11,1	106	11,1	105	11,0
Ural	51	5,0	45	4,6	44	4,6	44	4,6	44	4,6
Siberian	56	5,5	54	5,5	53	5,5	51	5,3	51	5,3
Far Eastern	27	2,7	26	2,7	23	2,4	23	2,4	23	2,4
Russian Federation	1012	100,0	978	100,0	956	100,0	954	100,0	955	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	1.05.13	1.01.12	1.01.13	1.05.13	1.01.12	1.01.13	1.05.13	1.01.12	1.01.13	1.05.13	1.01.12	1.01.13	1.05.13	1.01.12	1.01.13	1.05.13
Central	572	564	568	120	102	83	463	356	344	67	53	53	18	20	21	16	15	16
of which the City of Moscow and Moscow Region ¹	512	506	513	104	90	71	131	127	126	21	21	22	16	18	18	5	5	6
North-Western	69	70	70	12	9	9	306	302	291	378	382	368	2	2	2	11	13	13
Southern	45	46	46	20	17	17	282	232	215	434	368	341	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	80	520	433	389	248	227	210	6	6	6	19	18	18
Ural	45	44	44	98	80	79	227	174	172	159	140	140	4	4	4	8	7	8
Siberian	54	53	51	26	21	21	321	248	235	401	335	326	2	2	2	11	11	11
Far Eastern	26	23	23	8	7	7	128	114	105	376	380	350	1	1	1	5	5	5
Russian Federation	978	956	955	464	403	377	2343	1946	1835	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)	1.01.11		1.01.12		1.01.13		1.04.13		1.05.13	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	16 139 126	47,7	20 804 718	50,0	24 894 916	50,3	25 361 327	50,9	25 920 390	51,1
From 6 to 20	7 051 684	20,9	8 413 454	20,2	9 660 925	19,5	9 534 479	19,1	9 666 127	19,1
From 21 to 50	3 931 248	11,6	4 564 408	11,0	5 745 193	11,6	5 716 447	11,5	5 831 331	11,5
From 51 to 200	4 616 510	13,7	5 389 002	13,0	6 399 522	12,9	6 453 620	13,0	6 488 894	12,8
From 201 to 500	1 584 615	4,7	1 916 580	4,6	2 246 789	4,5	2 226 424	4,5	2 241 593	4,4
From 501	481 445	1,4	539 359	1,3	562 302	1,1	546 847	1,1	544 604	1,1
Total	33 804 628	100,0	41 627 520	100,0	49 509 647	100,0	49 839 144	100,0	50 692 938	100,0

Table 8

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

	(%)				
Federal district	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Central	54,9	56,3	56,4	57,0	57,3
of which the City of Moscow and Moscow Region	55,3	56,8	56,9	57,5	57,7
North-Western	71,9	68,7	66,2	65,4	66,4
Southern	69,0	68,6	68,7	69,9	70,0
North-Caucasian	45,5	43,4	52,8	45,3	47,2
Volga	43,4	44,8	46,5	46,9	47,7
Ural	60,2	66,5	68,8	67,8	68,6
Siberian	78,7	75,1	72,9	74,8	74,1
Far Eastern	72,6	74,8	82,9	83,2	83,3
Russian Federation	47,7	50,0	50,3	50,9	51,1

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.13 - 1.05.13)

Groups of credit institutions ranged by assets as of 1.01.13		Number of credit institutions as of 1.01.13	Groups as of 1.05.13						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		14	1					
3	From 21 to 50	30		1	28	1				
4	From 51 to 200	150			1	142	7			
5	From 201 to 500	300				7	278	13	1	1
6	From 501	456					14	440	2	
Became operating after 1.01.13							1			
Total over the period									3	1
Total as of 1.01.13¹		956								
Total as of 1.05.13¹		955	5	15	30	150	300	453		

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

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

Table 10

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

	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Credit institutions with foreign participation over 50%					
Assets	18,0	16,9	17,8	17,6	17,6
Own funds (capital)	19,1	17,6	19,3	19,5	19,5
Correspondent accounts with non-resident banks	20,3	14,3	21,7	24,0	22,7
Loans and other placements with non-financial organisations	15,1	14,0	14,2	14,3	14,2
Loans and other placements with individuals	25,7	22,0	22,6	22,6	22,6
Loans, deposits and other placements with credit institutions	25,1	30,0	27,3	24,0	24,1
Individual deposits	11,5	11,4	13,5	13,6	13,6
Funds raised from organisations ¹	17,6	17,4	18,6	18,1	18,1
Profit (loss) of the current year	20,7	17,4	19,6	15,7	15,1
Reference data:					
Number of credit institutions	111	113	117	119	119
of which 100% foreign-owned credit institutions					
Assets	11,0	10,0	9,8	9,5	9,5
Own funds (capital)	12,1	11,1	11,4	11,7	11,6
Correspondent accounts with non-resident banks	9,2	6,9	15,2	17,0	13,4
Loans and other placements with non-financial organisations	9,2	8,3	7,5	7,5	7,5
Loans and other placements with individuals	14,9	10,7	11,1	11,1	11,3
Loans, deposits and other placements with credit institutions	20,0	24,2	20,0	17,6	17,6
Individual deposits	5,3	5,4	6,1	6,2	6,3
Funds raised from organisations ¹	11,0	10,7	11,0	10,2	10,1
Profit (loss) of the current year	15,1	12,0	13,4	14,0	12,6
Reference data:					
Number of credit institutions	80	77	73	74	74

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.11		1.01.12		1.01.13		1.04.13		1.05.13	
	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	814,9	2,4	1852,4	4,5	1943,6	3,9	1957,4	3,9	2029,7	4,0
Own funds (capital)	105,4	2,2	249,7	4,8	212,4	3,5	216,0	3,4	216,2	3,4
Loans and other placements with non-financial organisations	300,0	2,1	680,0	3,8	685,9	3,4	703,4	3,5	710,4	3,4
of which overdue claims	24,3	3,3	163,4	19,9	230,2	24,9	224,6	23,9	225,2	23,6
Loans and other placements with individuals	70,8	1,7	129,3	2,3	142,3	1,8	152,2	1,9	159,6	1,9
of which overdue claims	8,9	3,2	19,5	6,7	12,9	4,1	13,6	4,0	13,8	3,8
Individual deposits	164,5	1,7	303,2	2,6	298,7	2,1	309,7	2,1	317,0	2,1
Funds raised from organisations	335,2	3,0	799,6	5,7	778,2	5,0	816,1	5,1	862,9	5,3
Reference data:										
Number of credit institutions ¹	14	1,4	8	0,8	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		1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
1.	Money, precious metals and gemstones	912,6	1 225,6	1 554,0	1 232,7	1 351,2
1.1.	of which: money	862,4	1 125,0	1 423,5	1 116,7	1 259,9
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 809,0	1 747,4	2 159,9	1 637,6	1 539,2
3.	Accounts with credit institutions of which:	853,6	1 000,6	1 483,3	1 717,5	1 462,0
3.1.	Correspondent accounts with correspondent credit institutions	164,3	227,4	315,8	303,7	302,7
3.2.	Correspondent accounts with non-resident banks	689,3	773,1	1 167,5	1 405,7	1 156,7
4.	Securities acquired by credit institutions, total of which	5 829,0	6 211,7	7 034,9	7 201,6	7 289,8
4.1.	Debt securities	4 419,9	4 676,2	5 265,1	5 451,4	5 575,7
4.2.	Shares	710,9	914,4	791,6	732,1	717,5
4.3.	Discounted promissory notes	330,0	233,9	398,8	432,1	398,6
4.4.	Shares in associates and subsidiaries	368,2	387,3	579,4	585,9	598,0
5.	Other participation in authorised capital	132,1	291,9	333,4	331,7	334,2
6.	Derivatives with fair value being an asset	-	-	163,9	139,0	153,9
7.	Loans, total of which:	22 166,7	28 737,0	33 993,1	34 853,8	35 847,3
7.1.	Loans, deposits and other placements of which overdue claims of which:	22 140,2	28 699,2	33 960,1	34 802,8	35 793,8
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	1 035,9	1 133,0	1 257,4	1 304,9	1 335,8
7.1.1.1.	Loans and other placements with non-financial organisations of which overdue claims	14 062,9	17 715,3	19 971,4	20 191,6	20 612,5
7.1.2.	Loans and other placements with individuals of which overdue claims	743,4	822,6	924,1	938,9	954,6
7.1.2.1.	Loans and other placements with individuals of which overdue claims	4 084,8	5 550,9	7 737,1	8 097,8	8 354,6
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	282,3	291,1	313,0	344,0	358,8
7.1.3.1.	Loans, deposits and other placements with credit institutions of which overdue claims	2 921,1	3 958,0	4 230,4	4 572,9	4 834,6
7.1.3.2.	Loans, deposits and other placements with credit institutions of which overdue claims	4,6	5,1	5,2	7,6	8,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	864,6	973,8	1 090,5	1 113,1	1 119,7
8.1	of which real estate, temporarily out of use in operating activities	-	-	96,7	105,2	107,8
9.	Allocation of profit	132,1	173,2	210,2	83,4	67,2
9.1.	of which income tax	122,7	155,4	204,4	83,4	67,0
10.	Other assets, total of which:	1 105,0	1 266,4	1 486,3	1 528,8	1 528,6
10.1.	Float	524,6	589,8	647,8	596,2	570,3
10.2.	Receivables	154,5	181,0	210,0	245,6	252,8
10.3.	Deferred expenses	77,9	94,3	121,5	123,7	128,0
Banking sector assets		33 804,6	41 627,5	49 509,6	49 839,1	50 692,9

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
1.	Funds and profit of credit institutions	4 339,1	4 963,0	5 911,0	5 942,1	5 989,3
	Of which:					
1.1.	Funds of credit institutions	2 599,6	2 719,9	3 049,7	3 080,2	3 097,6
1.2.	Profit (losses), including financial result of the previous year	1 739,5	2 243,1	2 861,3	2 861,9	2 891,8
	Of which:					
1.2.1.	Profit (losses) of the current year	573,4	848,2	1 011,9	239,4	323,6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	325,7	1 212,1	2 690,9	2 227,2	2 222,4
3.	Accounts of credit institutions	255,7	336,4	462,8	485,6	486,5
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	154,4	216,6	289,6	260,2	262,1
3.2.	Correspondent accounts of non-resident credit institutions	93,9	105,5	145,5	113,7	106,7
4.	Loans, deposits and other funds raised from other credit institutions	3 754,9	4 560,2	4 738,4	4 564,0	4 586,9
5.	Clients' funds ²	21 080,9	26 082,1	30 120,0	30 809,6	31 553,4
	Of which:					
5.1.	Budgetary funds in settlement accounts	32,7	37,8	38,5	44,5	46,7
5.2.	Government and other extra-budgetary funds in settlement accounts	12,0	7,1	1,6	3,0	4,5
5.3.	Funds of legal entities in settlement and other accounts	4 845,1	5 326,7	5 706,6	5 981,8	5 654,7
5.4.	Clients' float	220,6	288,1	296,4	396,9	374,9
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	9 619,5	9 446,3	10 078,7
5.6.	Individual deposits	9 818,0	11 871,4	14 251,0	14 738,9	15 210,1
5.7.	Clients' funds in factoring and forfeiting operations	15,7	21,9	37,2	35,3	33,4
6.	Bonds	537,9	666,7	1 037,4	1 116,6	1 147,4
7.	Promissory notes and bank acceptances	797,3	859,5	1 149,3	1 219,3	1 215,5
8.	Derivatives with fair value being a liability	-	-	135,3	116,3	125,5
9.	Other liabilities ¹ , total	2 713,0	2 947,5	3 264,7	3 358,4	3 366,1
	Of which:					
9.1.	Provisions	2 192,0	2 318,8	2 441,3	2 564,9	2 614,6
9.2.	Float	255,1	325,0	395,3	295,9	268,2
9.3.	Payables	44,7	46,4	72,3	85,8	67,7
9.4.	Deferred income	5,5	5,5	10,2	8,4	8,4
9.5.	Interest payable	215,7	251,7	345,5	403,4	407,1
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,9	0,0
Banking sector liabilities¹		33 804,6	41 627,5	49 509,6	49 839,1	50 692,9

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».

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
1.	Money, precious metals and gemstones	2,7	2,9	3,1	2,5	2,7
1.1.	of which: money	2,6	2,7	2,9	2,2	2,5
2.	Accounts with the Bank of Russia and authorised agencies of other countries	5,4	4,2	4,4	3,3	3,0
3.	Accounts with credit institutions of which:	2,5	2,4	3,0	3,4	2,9
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,5	0,6	0,6	0,6
3.2.	Correspondent accounts with non-resident banks	2,0	1,9	2,4	2,8	2,3
4.	Securities acquired by credit institutions, total	17,2	14,9	14,2	14,4	14,4
	of which					
4.1.	Debt securities	13,1	11,2	10,6	10,9	11,0
4.2.	Shares	2,1	2,2	1,6	1,5	1,4
4.3.	Discounted promissory notes	1,0	0,6	0,8	0,9	0,8
4.4.	Shares in associates and subsidiaries	1,1	0,9	1,2	1,2	1,2
5.	Other participation in authorised capital	0,4	0,7	0,7	0,7	0,7
6.	Derivatives with fair value being an asset	-	-	0,3	0,3	0,3
7.	Loans, total	65,6	69,0	68,7	69,9	70,7
	of which:					
7.1.	Loans, deposits and other placements of which overdue claims	65,5	68,9	68,6	69,8	70,6
	of which:	3,1	2,7	2,5	2,6	2,6
7.1.1.	Loans and other placements with non-financial organisations of which overdue claims	41,6	42,6	40,3	40,5	40,7
	of which overdue claims	2,2	2,0	1,9	1,9	1,9
7.1.2.	Loans and other placements with individuals of which overdue claims	12,1	13,3	15,6	16,2	16,5
	of which overdue claims	0,8	0,7	0,6	0,7	0,7
7.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	8,6	9,5	8,5	9,2	9,5
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,6	2,3	2,2	2,2	2,2
8.1	of which real estate, temporarily out of use in operating activities	-	-	0,2	0,2	0,2
9.	Allocation of profit	0,4	0,4	0,4	0,2	0,1
9.1.	of which income tax	0,4	0,4	0,4	0,2	0,1
10.	Other assets, total	3,3	3,0	3,0	3,1	3,0
	of which:					
10.1.	Float	1,6	1,4	1,3	1,2	1,1
10.2.	Receivables	0,5	0,4	0,4	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,2	0,2	0,3
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities ¹		1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
1.	Funds and profit of credit institutions	12,8	11,9	11,9	11,9	11,8
	Of which:					
1.1.	Funds of credit institutions	7,7	6,5	6,2	6,2	6,1
1.2.	Profit (losses), including financial result of the previous year	5,1	5,4	5,8	5,7	5,7
	Of which:					
1.2.1.	Profit (losses) of the current year	1,7	2,0	2,0	0,5	0,6
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,0	2,9	5,4	4,5	4,4
3.	Accounts of credit institutions	0,8	0,8	0,9	1,0	1,0
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,5	0,6	0,5	0,5
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,3	0,2	0,2
4.	Loans, deposits and other funds raised from other credit institutions	11,1	11,0	9,6	9,2	9,0
5.	Clients' funds ²	62,4	62,7	60,8	61,8	62,2
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	14,3	12,8	11,5	12,0	11,2
5.4.	Clients' float	0,7	0,7	0,6	0,8	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,9	20,1	19,4	19,0	19,9
5.6.	Individual deposits	29,0	28,5	28,8	29,6	30,0
5.7.	Clients' funds in factoring and forfeiting operations	0,0	0,1	0,1	0,1	0,1
6.	Bonds	1,6	1,6	2,1	2,2	2,3
7.	Promissory notes and bank acceptances	2,4	2,1	2,3	2,4	2,4
8.	Derivatives with fair value being a liability	-	-	0,3	0,2	0,2
9.	Other liabilities ¹ , total	8,0	7,1	6,6	6,7	6,6
	Of which:					
9.1.	Provisions	6,5	5,6	4,9	5,1	5,2
9.2.	Float	0,8	0,8	0,8	0,6	0,5
9.3.	Payables	0,1	0,1	0,1	0,2	0,1
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,6	0,6	0,7	0,8	0,8
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
1. Loans, deposits and other placements, total	16099,2	21378,5	26757,1	26982,6	27362,3	6041,0	7320,7	7203,0	7820,2	8431,5	22140,2	28699,2	33960,1	34802,8	35793,8
Of which															
- overdue claims	886,2	994,1	1122,8	1170,4	1198,0	149,7	138,9	134,6	134,5	137,8	1035,9	1133,0	1257,4	1304,9	1335,8
1.1 Loans and other placements with non-financial resident organisations	10085,6	12799,6	15097,0	15258,2	15406,8	2758,2	3088,3	2988,9	3140,1	3288,4	12843,8	15887,9	18086,0	18398,4	18695,2
Of which															
- overdue claims	635,5	721,9	805,4	822,9	836,1	98,6	67,9	58,0	55,0	57,4	734,1	789,8	863,4	877,9	893,5
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	315,2	430,8	568,4	584,1	598,8	6,3	7,0	5,3	5,7	5,7	321,4	437,9	573,7	589,8	604,5
Of which															
- overdue claims	28,1	27,3	24,9	27,6	28,7	0,5	0,5	0,4	0,4	0,4	28,6	27,9	25,2	27,9	29,0
1.2 Loans and other placements with non-resident legal entities (except banks)	319,1	469,4	509,6	478,6	475,3	900,0	1357,9	1375,9	1314,7	1442,0	1219,1	1827,4	1885,4	1793,3	1917,3
Of which															
- overdue claims	2,8	9,7	21,9	20,7	20,7	6,5	23,0	38,9	40,2	40,3	9,3	32,8	60,8	60,9	61,0
1.3 Loans, deposits and other placements with financial sector	1280,7	1836,6	2306,7	2076,9	1990,5	395,9	495,8	654,9	664,0	673,9	1676,7	2332,4	2961,6	2740,9	2664,4
Of which															
- overdue claims	9,5	17,9	18,5	19,3	19,4	0,6	1,3	1,6	0,4	0,4	10,0	19,2	20,1	19,7	19,8
of which:															
1.3.1 Resident credit institutions	911,6	1227,1	1478,1	1248,9	1143,6	298,1	419,7	537,6	555,6	561,1	1209,7	1646,8	2015,6	1804,4	1704,7
Of which															
- overdue claims	4,4	4,8	4,8	5,1	5,1	0,0	0,1	0,2	0,2	0,2	4,4	4,9	5,0	5,3	5,3
1.3.2 Resident financial institutions of different forms of ownership	369,2	609,5	828,6	828,1	847,0	97,8	76,1	117,4	108,4	112,8	467,0	685,6	945,9	936,4	959,7
Of which															
- overdue claims	5,1	13,0	13,6	14,1	14,3	0,6	1,2	1,4	0,2	0,2	5,6	14,3	15,0	14,4	14,5
1.4 Loans, deposits and other placements with non-resident banks	190,2	398,4	451,4	473,7	512,1	1521,2	1912,8	1763,4	2294,8	2617,8	1711,4	2311,2	2214,8	2768,5	3129,9
Of which															
- overdue claims	0,1	0,0	0,0	0,0	0,0	0,0	0,2	0,2	2,2	2,7	0,1	0,2	0,2	2,2	2,7
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	261,7	367,7	530,2	452,6	432,8	0,4	0,0	0,0	0,0	0,0	262,1	367,7	530,2	452,6	432,8
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	3722,7	5223,0	7484,4	7848,5	8102,2	348,8	316,7	237,6	233,7	236,5	4071,4	5539,7	7721,9	8082,2	8338,6
Of which															
- overdue claims	238,2	244,5	276,9	307,3	321,7	43,6	45,9	35,6	36,2	36,5	281,7	290,4	312,5	343,5	358,2
1.7 Loans and other placements with non-resident individuals	2,5	4,3	8,3	9,0	9,2	10,8	6,9	6,8	6,6	6,8	13,4	11,2	15,1	15,6	16,0
Of which															
- overdue claims	0,1	0,1	0,1	0,2	0,2	0,4	0,5	0,4	0,4	0,4	0,6	0,7	0,5	0,6	0,6
Reference data:															
Provisions on loans, deposits and other placements	1904,2	1987,9	2095,7	2182,1	2214,5	0,0	0,0	0,0	0,0	0,0	1904,2	1987,9	2095,7	2182,1	2214,5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	39,7	42,2	58,7	68,2	71,5	6,3	4,7	4,6	5,6	6,0	46,0	46,9	63,4	73,8	77,5
Credit institutions' portfolio of promissory notes of residents	308,7	213,9	308,2	341,3	304,4	17,1	17,8	88,6	88,8	92,1	325,8	231,7	396,8	430,1	396,5
Credit institutions' portfolio of promissory notes of non-residents	2,4	0,0	0,0	0,0	0,0	1,8	2,1	2,0	2,0	2,0	4,2	2,1	2,0	2,0	2,0

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

	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	65,5	68,9	68,6	69,8	70,6
Of which:					
- overdue claims	4,7	3,9	3,7	3,7	3,7
	3,1	2,7	2,5	2,6	2,6
1.1 Loans and other placements with non-financial resident organisations	58,0	55,4	53,3	52,9	52,2
	38,0	38,2	36,5	36,9	36,9
Of which:					
- overdue claims	3,3	2,8	2,5	2,5	2,5
	2,2	1,9	1,7	1,8	1,8
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5	1,5	1,7	1,7	1,7
	1,0	1,1	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)	5,5	6,4	5,6	5,2	5,4
	3,6	4,4	3,8	3,6	3,8
Of which:					
- overdue claims	0,0	0,1	0,2	0,2	0,2
	0,0	0,1	0,1	0,1	0,1
1.3 Loans, deposits and other placements with financial sector	7,6	8,1	8,7	7,9	7,4
	5,0	5,6	6,0	5,5	5,3
Of which:					
- overdue claims	0,0	0,1	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	5,5	5,7	5,9	5,2	4,8
	3,6	4,0	4,1	3,6	3,4
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,1	2,4	2,8	2,7	2,7
	1,4	1,6	1,9	1,9	1,9
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	7,7	8,1	6,5	8,0	8,7
	5,1	5,6	4,5	5,6	6,2
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,2	1,3	1,6	1,3	1,2
	0,8	0,9	1,1	0,9	0,9
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	18,4	19,3	22,7	23,2	23,3
	12,0	13,3	15,6	16,2	16,4
Of which:					
- overdue claims	1,3	1,0	0,9	1,0	1,0
	0,8	0,7	0,6	0,7	0,7
1.7 Loans and other placements with non-resident individuals	0,1	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision on loans, deposits and other placements	8,6	6,9	6,2	6,3	6,2
	5,6	4,8	4,2	4,4	4,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,2	0,2	0,2	0,2
	0,1	0,1	0,1	0,1	0,2
Credit institutions' portfolio of promissory notes of residents	1,5	0,8	1,2	1,2	1,1
	1,0	0,6	0,8	0,9	0,8
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.11		1.01.12		1.01.13		1.04.13		1.05.13	
	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	5 499,0	100,0	5 977,9	100,0	6 636,1	100,0	6 769,4	100,0	6 891,2	100,0
- in rubles	4 567,6	83,1	5 008,9	83,8	5 451,0	82,1	5 490,8	81,1	5 470,6	79,4
- in foreign currency	931,4	16,9	969,0	16,2	1 185,1	17,9	1 278,7	18,9	1 420,6	20,6
Of which:										
Securities at fair value through profit or loss	1 654,8	30,1	1 662,6	27,8	1 782,6	26,9	1 855,3	27,4	1 903,1	27,6
- in rubles	1 428,6	26,0	1 458,8	24,4	1 640,3	24,7	1 696,9	25,1	1 670,2	24,2
- in foreign currency	226,2	4,1	203,8	3,4	142,3	2,1	158,4	2,3	232,8	3,4
Securities available for sale	3 005,5	54,7	3 074,5	51,4	3 464,7	52,2	3 563,3	52,6	3 617,6	52,5
- in rubles	2 448,5	44,5	2 465,4	41,2	2 723,6	41,0	2 755,7	40,7	2 759,2	40,0
- in foreign currency	557,0	10,1	609,1	10,2	741,1	11,2	807,7	11,9	858,4	12,5
Securities held-to-maturity	458,3	8,3	840,8	14,1	800,9	12,1	755,9	11,2	763,5	11,1
- in rubles	432,4	7,9	806,3	13,5	769,5	11,6	719,3	10,6	724,3	10,5
- in foreign currency	25,9	0,5	34,5	0,6	31,4	0,5	36,6	0,5	39,3	0,6
Shares in associates and subsidiaries	368,2	6,7	387,3	6,5	579,4	8,7	585,9	8,7	598,0	8,7
- in rubles	246,8	4,5	267,8	4,5	310,0	4,7	311,7	4,6	309,8	4,5
- in foreign currency	121,4	2,2	119,5	2,0	269,3	4,1	274,2	4,1	288,1	4,2
Reference data:										
Revaluation of securities	54,1		-63,5		31,4		20,5		28,9	
Provisions for losses on securities available for sale	15,2		20,4		27,2		34,2		42,7	
Provisions for losses on securities held-to-maturity	3,9		1,6		1,1		1,3		1,4	
Provisions for losses on portfolio of shares in associates and subsidiaries	3,1		7,9		8,4		8,3		5,0	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.11		1.01.12		1.01.13		1.04.13		1.05.13	
	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	4 419,9	100,0	4 676,2	100,0	5 265,1	100,0	5 451,4	100,0	5 575,7	100,0
- in rubles	3 661,2	82,8	3 907,2	83,6	4 434,5	84,2	4 526,5	83,0	4 534,6	81,3
- in foreign currency	758,7	17,2	769,0	16,4	830,6	15,8	924,9	17,0	1 041,1	18,7
of which: revaluation	17,0	0,4	-48,8	-1,0	50,6	1,0	43,8	0,8	61,6	1,1
Debt securities at book value held (without revaluation)	4 402,9	100,0	4 725,0	100,0	5 214,5	100,0	5 407,6	100,0	5 514,1	100,0
of which:										
debt securities of the Russian Federation	1 177,5	26,7	1 496,3	31,7	945,1	18,1	991,8	18,3	929,6	16,9
- in rubles	1 113,4	25,3	1 397,1	29,6	750,4	14,4	772,6	14,3	712,8	12,9
- in foreign currency	64,1	1,5	99,2	2,1	194,7	3,7	219,2	4,1	216,8	3,9
debt securities of the Bank of Russia	588,5	13,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in rubles	588,5	13,4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of federal districts and local government	284,3	6,5	223,7	4,7	98,1	1,9	162,4	3,0	129,3	2,3
- in rubles	284,3	6,5	223,6	4,7	98,1	1,9	162,4	3,0	129,3	2,3
- in foreign currency	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0
debt securities of resident credit institutions	365,0	8,3	408,5	8,6	492,9	9,5	509,0	9,4	518,0	9,4
- in rubles	345,0	7,8	408,5	8,6	487,4	9,3	504,7	9,3	513,8	9,3
- in foreign currency	20,0	0,5	0,0	0,0	5,5	0,1	4,3	0,1	4,2	0,1
other debt securities of residents	901,1	20,5	997,5	21,1	863,8	16,6	1 039,6	19,2	910,7	16,5
- in rubles	893,4	20,3	997,4	21,1	863,4	16,6	1 039,2	19,2	910,3	16,5
- in foreign currency	7,7	0,2	0,1	0,0	0,4	0,0	0,4	0,0	0,4	0,0
debt securities of other countries	59,6	1,4	40,3	0,9	19,6	0,4	20,8	0,4	22,9	0,4
- in rubles	6,6	0,2	5,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	53,0	1,2	35,3	0,7	19,6	0,4	20,8	0,4	22,9	0,4
debt securities of non-resident banks	189,3	4,3	169,5	3,6	218,4	4,2	222,7	4,1	225,0	4,1
- in rubles	20,0	0,5	23,0	0,5	42,4	0,8	43,5	0,8	44,6	0,8
- in foreign currency	169,4	3,8	146,5	3,1	176,0	3,4	179,2	3,3	180,4	3,3
other debt securities of non-residents	469,9	10,7	629,7	13,3	553,4	10,6	667,2	12,3	768,9	13,9
- in rubles	138,4	3,1	245,0	5,2	221,4	4,2	235,0	4,3	231,9	4,2
- in foreign currency	331,5	7,5	384,7	8,1	331,9	6,4	432,1	8,0	537,0	9,7
debt securities delivered without derecognition in the balance sheet	355,3	8,1	747,0	15,8	2 014,9	38,6	1 785,2	33,0	2 000,6	36,3
- in rubles	243,2	5,5	645,9	13,7	1 913,4	36,7	1 718,0	31,8	1 923,2	34,9
- in foreign currency	112,1	2,5	101,1	2,1	101,5	1,9	67,1	1,2	77,4	1,4
overdue debt securities	12,3	0,3	12,6	0,3	8,4	0,2	9,0	0,2	9,0	0,2
- in rubles	11,4	0,3	10,6	0,2	7,5	0,1	7,1	0,1	7,1	0,1
- in foreign currency	0,9	0,0	2,0	0,0	1,0	0,0	1,8	0,0	1,9	0,0
Reference data:										
Provisions for losses on debt securities	20,6		19,6		15,5		16,7		17,0	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.11		1.01.12		1.01.13		1.04.13		1.05.13	
	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	710,9	100,0	914,4	100,0	791,6	100,0	732,1	100,0	717,5	100,0
- in rubles	659,7	92,8	833,9	91,2	706,4	89,2	652,5	89,1	626,2	87,3
- in foreign currency	51,3	7,2	80,5	8,8	85,2	10,8	79,6	10,9	91,3	12,7
of which: revaluation	37,0	5,2	-14,7	-1,6	-19,1	-2,4	-23,4	-3,2	-32,7	-4,6
Shares held at book value (without revaluation)	673,9	100,0	929,1	100,0	810,8	100,0	755,5	100,0	750,2	100,0
of which shares of:										
resident credit institutions	5,7	0,8	10,6	1,1	8,5	1,0	8,0	1,1	6,9	0,9
- in rubles	5,7	0,8	10,5	1,1	8,4	1,0	7,9	1,0	6,9	0,9
- in foreign currency	0,0	0,0	0,1	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	588,0	87,3	786,6	84,7	646,1	79,7	602,8	79,8	607,4	81,0
- in rubles	586,4	87,0	784,2	84,4	644,2	79,5	600,9	79,5	602,6	80,3
- in foreign currency	1,6	0,2	2,4	0,3	1,9	0,2	1,9	0,2	4,7	0,6
non-resident credit institutions	28,1	4,2	13,9	1,5	8,5	1,0	7,8	1,0	10,5	1,4
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	28,1	4,2	13,9	1,5	8,5	1,0	7,8	1,0	10,5	1,4
other non-residents	22,2	3,3	64,5	6,9	73,8	9,1	74,7	9,9	66,4	8,9
- in rubles	8,4	1,2	8,4	0,9	8,4	1,0	8,7	1,2	8,7	1,2
- in foreign currency	13,8	2,0	56,2	6,0	65,4	8,1	65,9	8,7	57,7	7,7
shares delivered without derecognition in the balance sheet	29,9	4,4	53,5	5,8	74,0	9,1	62,3	8,2	59,0	7,9
- in rubles	22,1	3,3	45,5	4,9	64,6	8,0	58,3	7,7	40,6	5,4
- in foreign currency	7,7	1,1	8,0	0,9	9,4	1,2	4,0	0,5	18,3	2,4
Reference data:										
Provisions for losses on shares	10,6		14,7		21,3		27,8		36,1	

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

(billion rubles)

	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Portfolio of promissory notes discounted by a credit institution, in rubles	311,1	213,9	308,2	341,3	304,4
of which promissory notes, not paid when due	3,4	1,8	4,4	4,9	4,8
Portfolio of promissory notes discounted by a credit institution, in foreign currency	18,9	19,9	90,6	90,8	94,2
of which promissory notes, not paid when due	0,13	0,03	0,01	0,01	0,01
Total	330,0	233,9	398,8	432,1	398,6

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.11		1.01.12		1.01.13		1.04.13		1.05.13	
	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	330,0	100,0	233,9	100,0	398,8	100,0	432,1	100,0	398,6	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	272,7	82,6	199,2	85,2	338,5	84,9	364,7	84,4	351,7	88,2
- other promissory notes of residents	53,1	16,1	32,5	13,9	58,3	14,6	65,4	15,1	44,8	11,2
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	4,2	1,3	2,1	0,9	2,0	0,5	2,0	0,5	2,0	0,5
Reference data:										
Provisions for losses on promissory notes	10,7		8,6		10,2		12,2		12,8	

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	1.05.13
Land temporarily out of use in operating activities	69,5	49,3	49,2	49,2
Land temporarily out of use in operating activities, leased out	0,5	0,9	0,8	0,8
Land temporarily out of use in operating activities, at current (fair) value	6,3	7,9	7,9	7,8
Land temporarily out of use in operating activities, at current (fair) value, leased out	0,3	0,8	2,8	2,9
Real estate (except land) temporarily out of use in operating activities*	3,2	4,2	4,1	4,0
Real estate (except land) temporarily out of use in operating activities, leased out*	9,1	10,3	10,5	12,7
Real estate (except land) temporarily out of use in operating activities, at current (fair) value	6,9	6,9	13,1	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	14,8
Investments in construction of objects of real estate, temporarily out of use in operating activities	2,5	2,4	2,2	2,3
Non-current inventories	50,4	66,2	68,9	68,4
Provisions calculated on the basis of assets listed in point 2.7 of the Bank of Russia's Regulation No. 283-P, dated March 20, 2006, "On the Loss Provisioning Procedure for Credit Institutions"	12,5	13,8	29,3	29,2

* At residual value (less amortisation).

Table 24

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
1.	Funds raised from organisations, total	11 126,9	13 995,7	15 648,2	15 851,7	16 134,9
	- in rubles	7 786,3	10 330,4	11 054,1	10 842,3	10 894,0
	- in foreign currency	3 340,5	3 665,3	4 594,1	5 009,4	5 240,9
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	4 845,1	5 326,7	5 706,6	5 981,8	5 654,7
	- in rubles	4 134,9	4 701,0	4 821,8	4 876,6	4 519,6
	- in foreign currency	710,2	625,7	884,8	1 105,2	1 135,1
	Of which:					
1.1.1	Funds of individual entrepreneurs	121,2	146,0	172,8	158,7	150,2
	- in rubles	119,6	144,0	170,0	156,1	147,7
	- in foreign currency	1,6	2,0	2,8	2,6	2,5
1.2.	Government and other extra budgetary funds in settlement accounts	12,0	7,1	1,6	3,0	4,5
1.3.	Float	218,4	272,7	283,3	385,3	363,6
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	9 619,5	9 446,3	10 078,7
	- in rubles	3 541,2	5 488,0	6 089,7	5 766,4	6 192,5
	- in foreign currency	2 494,4	2 879,4	3 529,8	3 679,9	3 886,2
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	464,3	916,5	761,0	656,5	891,1
1.4.2.	Certificates of deposit	15,4	13,4	4,1	3,9	4,2
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,0	1,6	0,2
1.5.	Clients' funds in factoring and forfeiting operations	15,7	21,9	37,2	35,3	33,4
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0,1	0,0	0,0	0,0	0,0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	955,7	1 387,5	1 553,4	1 162,3	1 037,8
	- in rubles	826,0	1 191,4	1 362,2	1 069,3	891,1
	- in foreign currency	129,7	196,1	191,3	93,0	146,8
	with maturity from 31 days to 1 year	2 065,1	3 183,5	3 321,2	3 150,5	3 750,0
	- in rubles	1 597,2	2 728,6	2 838,8	2 617,9	3 130,9
	- in foreign currency	467,8	454,9	482,3	532,6	619,1
	with maturity in excess of 1 year	3 014,8	3 796,4	4 744,9	5 133,6	5 290,8
	- in rubles	1 118,0	1 568,1	1 888,7	2 079,2	2 170,5
	- in foreign currency	1 896,8	2 228,3	2 856,2	3 054,3	3 120,3
	Reference data					
	Funds raised from non-resident organisations, total	1 704,6	1 924,3	2 750,8	2 927,2	3 072,7
	- in rubles	299,7	381,2	507,4	489,6	520,2
	- in foreign currency	1 404,9	1 543,1	2 243,5	2 437,5	2 552,4
	of which:					
	Funds of non-resident organisations in settlement and other accounts	195,2	179,7	228,2	298,6	340,0
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	269,3	350,1	418,2	418,8	475,5
	Other funds raised from non-resident legal entities	1 228,8	1 381,6	2 088,3	2 198,3	2 242,2
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	1,6	0,2

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.)

	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Issued debt obligations - total	1 364,6	1 551,1	2 419,2	2 614,6	2 654,6
including:					
bonds:	537,9	666,7	1 037,4	1 116,6	1 147,4
of which					
with maturities less than one year	0,0	1,2	17,1	7,5	7,5
with maturities in excess of one year	537,9	665,5	1 020,3	1 109,0	1 139,9
deposit certificates ¹	15,4	13,4	4,1	3,9	4,2
of which					
with maturities in excess of one year	3,6	2,3	2,7	2,4	3,0
with maturities in excess of one year	11,4	11,0	1,3	1,2	1,2
savings certificates ²	14,0	11,5	228,4	274,8	287,5
of which					
with maturities in excess of one year	8,2	4,8	61,8	62,6	62,2
with maturities in excess of one year	4,2	5,3	162,0	204,9	217,6
promissory notes and banker's acceptances	797,3	859,5	1 149,3	1 219,3	1 215,5
of which					
with maturities in excess of one year	407,8	483,1	596,6	624,7	615,4
with maturities in excess of one year	375,4	359,7	528,6	569,7	578,4

¹ Included in corporate deposits.

² Included in retail deposits.

Individual deposit structure

(billion rubles)

		1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
1	Individual deposits	9 818,0	11 871,4	14 251,0	14 738,9	15 210,1
	- of which savings certificates	14,0	11,5	228,4	274,8	287,5
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 733,0	2 281,3	2 723,8	2 503,9	2 736,4
	- in rubles	1 546,4	2 059,3	2 474,9	2 252,9	2 461,9
	- in foreign currency	186,5	222,1	248,9	251,0	274,5
1.2.	Individual deposits with maturity from 31 days to 1 year	1 730,3	2 376,7	3 138,2	3 257,2	3 254,8
	- in rubles	1 353,3	1 981,1	2 684,5	2 820,9	2 817,2
	- in foreign currency	377,0	395,6	453,8	436,3	437,7
1.3.	Individual deposits with maturity in excess of 1 year	6 354,7	7 213,4	8 389,0	8 977,9	9 218,8
	- in rubles	5 018,8	5 661,9	6 604,1	7 043,3	7 247,0
	- in foreign currency	1 335,9	1 551,5	1 784,9	1 934,6	1 971,8
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	103,3	134,7	167,1	169,1	174,0

Table 27

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

(billion rubles)

	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Loans, deposits and other funds raised from other credit institutions, total	3 754,9	4 560,2	4 738,4	4 564,0	4 586,9
- in rubles	1 832,1	2 197,7	2 530,1	2 374,7	2 252,0
- in foreign currency	1 922,8	2 362,5	2 208,2	2 189,3	2 334,9
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 696,6	2 123,6	2 500,9	2 416,6	2 293,9
- in rubles	1 407,6	1 767,2	2 061,1	1 883,0	1 761,1
- in foreign currency	289,0	356,4	439,8	533,6	532,8
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 058,3	2 436,6	2 237,4	2 147,5	2 293,0
- in rubles	424,5	430,5	469,0	491,7	490,9
- in foreign currency	1 633,8	2 006,0	1 768,4	1 655,8	1 802,1
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 1.05.13

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	18 437	39,5	67 974	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%	73	28 245	60,5	33 523 843	66,1
No budgetary funds	879	0	0,0	17 101 120	33,7
Data not available	2	0	0,0	0	0,0
Total	955	46 682	100,0	50 692 938	100,0

¹ Without government and other extra-budgetary funds.

Funds raised from and placed with non-residents

№	Indicator	1.01.11		1.01.12		1.01.13		1.04.13		1.05.13	
		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)	1 808,3	5,3	2 059,6	4,9	2 924,6	5,9	3 103,1	6,2	3 253,6	6,4
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 693,3	5,0	1 911,3	4,6	2 734,7	5,5	2 917,3	5,9	3 057,8	6,0
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 498,1	4,4	1 731,7	4,2	2 506,5	5,1	2 618,7	5,3	2 717,8	5,4
1.2	Individual deposits (excluding saving certificates)	103,3	0,3	134,7	0,3	167,1	0,3	169,1	0,3	174,0	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	76,5	0,2	98,9	0,2	121,5	0,2	122,9	0,2	124,7	0,2
1.3	Funds in other accounts	11,7	0,0	13,5	0,0	22,8	0,0	16,8	0,0	21,9	0,0
2.	Funds in correspondent and other accounts of credit institutions	101,3	0,3	119,9	0,3	173,2	0,4	125,6	0,3	125,7	0,2
3.	Loans, deposits and other funds raised from credit institutions	2 058,3	6,1	2 436,6	5,9	2 237,4	4,5	2 147,5	4,3	2 293,0	4,5
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	3 967,9	11,7	4 616,0	11,1	5 335,2	10,8	5 376,2	10,8	5 672,3	11,2
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total ²	83,8	0,2	124,9	0,3	237,7	0,5	243,7	0,5	241,4	0,5
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	2 943,9	8,7	4 149,8	10,0	4 115,3	8,3	4 577,3	9,2	5 063,1	10,0
	of which overdue claims	10,0	0,0	33,6	0,1	61,4	0,1	63,7	0,1	64,3	0,1
	of which:										
1.1.	Loans, deposits and other placements	1 711,4	5,1	2 311,2	5,6	2 214,8	4,5	2 768,5	5,6	3 129,9	6,2
1.2	Loans and other placements with legal entities	1 219,1	3,6	1 827,4	4,4	1 885,4	3,8	1 793,3	3,6	1 917,3	3,8
1.3	Loans and other placements with individuals	13,3	0,0	11,2	0,0	15,1	0,0	15,6	0,0	16,0	0,0
2.	Correspondent accounts with banks	689,3	2,0	773,1	1,9	1 167,5	2,4	1 405,7	2,8	1 156,7	2,3
3.	Securities acquired by credit institutions, total	773,4	2,3	919,9	2,2	875,6	1,8	995,0	2,0	1 095,8	2,2
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	718,9	2,1	839,4	2,0	791,3	1,6	910,6	1,8	1 016,8	2,0
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	50,3	0,1	78,4	0,2	82,2	0,2	82,5	0,2	77,0	0,2
3.3	Discounted promissory notes	4,2	0,0	2,1	0,0	2,0	0,0	2,0	0,0	2,0	0,0
4.	Shares in associates and subsidiaries	122,7	0,4	122,9	0,3	273,0	0,6	277,9	0,6	291,9	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	4 529,3	13,4	5 965,7	14,3	6 431,5	13,0	7 256,0	14,6	7 607,6	15,0
	Reference data:										
	Overdue interest on claims of credit institutions	0,7	0,0	1,8	0,0	1,5	0,0	2,3	0,0	2,9	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				
	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Total	573 379,7	848 216,8	1 011 888,7	239 442,2	323 593,8	1 012	978	956	953	953	132 079,1	173 170,6	210 229,8	52 588,2	63 444,8
Profit-making CIs ¹	595 046,7	853 842,3	1 021 250,1	247 729,6	330 724,8	931	928	901	832	797	131 763,4	172 913,2	209 438,1	51 480,8	63 177,1
Loss-making CIs	-21 667,0	-5 625,5	-9 361,4	-8 287,4	-7 130,9	81	50	55	121	156	315,6	257,4	791,7	1 107,5	267,7
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	0	1	2	0,0	0,0	0,0	0,0	0,0
Total						1012	978	956	954	955					

¹ including CIs with zero profit.

Table 31

Structure of operating credit institutions' income and expenses¹

	1.01.11		1.01.12		1.01.13		1.04.13	
	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	22 645,4	100,0	27 399,1	100,0	31 905,4	100,0	5 340,1	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 609,2	7,1	1 637,0	6,0	2 041,8	6,4	558,7	10,5
1.2. Interest income on loans to individuals	613,4	2,7	778,7	2,8	1 136,4	3,6	350,6	6,6
1.3. Income on securities	754,2	3,3	799,0	2,9	1 214,7	3,8	289,4	5,4
1.4. Income on operations with foreign currency	14 159,3	62,5	17 923,0	65,4	21 100,8	66,1	2 625,3	49,2
1.5. Commissions	513,3	2,3	587,1	2,1	689,7	2,2	172,7	3,2
1.6. Recovery of loss provision	4 118,9	18,2	3 963,9	14,5	3 942,6	12,4	1 027,3	19,2
1.7. Other income	877,2	3,9	1 710,4	6,2	1 779,5	5,6	316,1	5,9
Of which:								
1.7.1. Fines, penalties, forfeits	102,4	0,5	68,6	0,3	57,6	0,2	14,1	0,3
2. Expenses of credit institution, total	22 064,4	100,0	26 550,8	100,0	30 892,5	100,0	5 100,7	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	608,4	2,8	629,8	2,4	941,3	3,0	265,6	5,2
2.2. Interest expenses on funds raised from individuals	562,6	2,6	542,8	2,0	665,9	2,2	202,1	4,0
2.3. Expenses on operations with securities	394,3	1,8	495,5	1,9	874,9	2,8	218,2	4,3
2.4. Expenses on operations with foreign currency	14 114,1	64,0	17 829,3	67,2	21 042,2	68,1	2 593,2	50,8
2.5. Commissions	61,3	0,3	88,6	0,3	124,3	0,4	29,6	0,6
2.6. Expenses on loss provision	4 352,5	19,7	4 074,1	15,3	4 147,9	13,4	1 166,6	22,9
2.7. Management expenses (including personnel costs)	719,9	3,3	894,0	3,4	1 061,0	3,4	238,7	4,7
2.8. Other expenses	1 251,2	5,7	1 996,6	7,5	2 035,0	6,6	386,8	7,6
Of which:								
2.8.1. Fines, penalties, forfeits	1,6	0,0	1,7	0,0	2,7	0,0	0,4	0,0

¹ According to Profit and Loss Reporting of Credit Institutions (form 0409102).
On credit institutions that filed their reporting with the Bank of Russia.

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

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.05.13

	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	33 963 596 426	11 293 624 655	34 452 114 791	10 805 106 290
Belgorod Region	18 218 139	1 469 627	18 321 034	1 366 732
Bryansk Region	0	0	0	0
Vladimir Region	8 248 089	1 308 366	8 310 770	1 245 685
Voronezh Region	1 606 198	30 505	1 636 517	186
Ivanovo Region	13 012 898	757 111	13 050 268	719 741
Kaluga Region	19 636 672	1 368 685	19 584 734	1 420 623
Kostroma Region	130 927 671	13 364 564	134 456 765	9 835 470
Kursk Region	15 283 364	647 979	15 308 569	622 774
Lipetsk Region	28 236 768	1 057 400	28 252 286	1 041 882
Moscow Region	106 961 032	15 311 215	104 661 513	17 610 734
Orel Region	3 353 696	661 593	3 788 903	226 386
Ryazan Region	16 025 711	825 314	16 188 385	662 640
Smolensk Region	40 531 272	4 969 126	37 828 437	7 671 961
Tambov Region	3 056 418	32 917	3 058 405	30 930
Tver Region	10 285 826	657 763	10 303 361	640 228
Tula Region	14 929 164	568 487	14 920 348	577 303
Yaroslavl Region	9 708 575	1 064 542	10 352 494	420 623
City of Moscow	33 523 574 933	11 249 529 461	34 012 092 002	10 761 012 392
North-Western Federal District	1 147 724 702	287 642 957	1 187 756 024	247 611 635
Republic of Karelia	1 067 369	35 359	1 072 591	30 137
Komi Republic	4 626 818	674 025	4 652 329	648 514
Akhangel'sk Region	1 388 158	28 867	1 391 929	25 096
Vologda Region	71 035 305	7 154 616	70 974 381	7 215 540
Kaliningrad Region	20 940 830	7 206 188	21 381 070	6 765 948
Leningrad Region*	10 761 035	966 815	10 611 224	1 116 626
Murmansk Region	7 008 662	1 031 851	7 013 395	1 027 118
Novgorod Region	4 721 082	112 778	4 743 371	90 489
Pskov Region	2 658 040	36 318	2 665 872	28 486
St Petersburg	1 023 517 403	270 396 140	1 063 249 862	230 663 681
Southern Federal District	241 359 919	15 877 744	242 530 649	14 707 014
Republic of Adygeya	5 435 536	41 803	5 451 321	26 018
Republic of Kalmykia	1 203 506	107 892	1 184 548	126 850
Krasnodar Territory	123 511 654	5 118 142	123 929 618	4 700 178
Astrakhan Region	8 130 915	544 882	8 165 378	510 419
Volgograd Region	16 197 723	976 162	16 244 493	929 392
Rostov Region	86 880 585	9 088 863	87 555 291	8 414 157
North-Caucasian Federal District	53 106 223	3 692 451	53 456 071	3 342 603
Republic of Daghestan	20 491 389	269 062	20 530 105	230 346
Republic of Ingushetia	868 651	9 765	869 563	8 853
Kabardino-Balkar Republic	5 997 348	108 906	6 034 157	72 097
Karachai-Cherkess Republic	6 617 827	2 922 011	6 890 352	2 649 486
Republic of North Ossetia - Alania	11 514 677	214 171	11 496 434	232 414
Chechen Republic	0	0	0	0
Stavropol Territory	7 616 331	168 536	7 635 460	149 407
Volga Federal District	1 359 538 729	109 704 215	1 353 334 191	115 908 753

Republic of Bashkortostan	76 857 965	4 239 154	76 394 155	4 702 964
Republic of Marii El	2 234 656	102 628	2 234 204	103 080
Republic of Mordovia	20 347 968	250 468	20 360 873	237 563
Republic of Tatarstan	616 141 432	61 736 200	609 572 470	68 305 162
Udmurt Republic	30 275 803	1 650 562	30 375 997	1 550 368
Chuvash Republic	9 689 805	325 443	9 692 227	323 021
Perm Territory	34 761 837	2 736 187	34 613 089	2 884 935
Kirov Region	30 018 743	2 520 116	31 271 416	1 267 443
Nizhny Novgogrod Region	87 765 343	4 715 042	88 229 817	4 250 568
Orenburg Region	44 712 969	1 761 225	44 577 392	1 896 802
Penza Region	3 913 472	35 919	3 913 183	36 208
Samara Region	329 919 944	24 158 285	329 103 014	24 975 215
Saratov Region	67 403 994	5 410 736	67 479 230	5 335 500
Ulyanovsk Region	5 494 798	62 250	5 517 124	39 924
Ural Federal District	956 312 911	125 873 989	983 005 831	99 181 069
Kurgan Region	2 863 132	38 023	2 880 944	20 211
Sverdlovsk Region	419 414 959	38 454 689	427 263 511	30 606 137
Tyumen Region	422 948 836	72 159 350	436 813 864	58 294 322
Chelyabinsk Region	111 085 984	15 221 927	116 047 512	10 260 399
Siberian Federal District	506 922 665	87 763 736	524 078 965	70 607 436
Republic of Altai	1 339 889	20 018	1 342 149	17 758
Republic of Buryatiya	11 446 647	844 586	11 488 136	803 097
Republic of Tuva	411 969	3 329	413 989	1 309
Republic of Khakassia	5 515 279	64 800	5 531 007	49 072
Altai Territory	17 431 537	241 093	17 452 731	219 899
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	8 783 644	212 156	8 816 547	179 253
Irkutsk Region	19 219 699	674 327	19 377 192	516 834
Kemerovo Region	27 842 783	3 642 584	28 450 883	3 034 484
Novosibirsk Region	377 832 116	78 436 711	393 006 118	63 262 709
Omsk Region	26 731 849	3 381 256	27 824 375	2 288 730
Tomsk Region	10 367 253	242 876	10 375 838	234 291
Far Eastern Federal District	500 210 969	39 985 305	502 701 781	37 494 493
Republic of Sakha (Yakutia)	24 891 964	954 363	24 859 248	987 079
Kamchatka Territory	17 609 182	1 803 305	18 054 839	1 357 648
Primorskiy Territory	86 022 330	7 709 611	86 376 381	7 355 560
Khabarovsk Territory	24 937 264	1 438 863	24 955 318	1 420 809
Amur Region	331 909 163	27 234 260	333 576 031	25 567 392
Magadan Region	0	0	0	0
Sakhalin Region	14 841 066	844 903	14 879 964	806 005
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 1.05.13

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	26 498 089 955	10 479 614 700	26 964 250 515	10 013 454 140
Belgorod Region	112 008 311	14 510 882	111 913 352	14 605 841
Bryansk Region	65 028 717	1 497 632	62 436 630	4 089 719
Vladimir Region	118 526 945	10 157 904	118 819 221	9 865 628
Voronezh Region	810 785 603	31 543 546	807 800 731	34 528 418
Ivanovo Region	66 655 390	4 645 966	66 505 973	4 795 383
Kaluga Region	97 099 150	7 484 391	96 389 046	8 194 495
Kostroma Region	83 949 149	3 210 840	84 359 508	2 800 481
Kursk Region	63 765 305	3 979 078	63 664 606	4 079 777
Lipetsk Region	97 027 288	4 395 808	96 835 169	4 587 927
Moscow Region	939 538 069	81 548 378	937 101 261	83 985 186
Orel Region	46 292 965	2 557 284	46 654 291	2 195 958
Ryazan Region	92 723 388	2 829 852	90 083 099	5 470 141
Smolensk Region	83 988 647	6 891 477	84 260 749	6 619 375
Tambov Region	53 866 044	2 085 771	53 801 518	2 150 297
Tver Region	88 321 528	7 356 436	87 720 728	7 957 236
Tula Region	115 168 887	16 399 244	118 427 814	13 140 317
Yaroslavl Region	281 348 076	18 648 711	279 939 270	20 057 517
City of Moscow	23 281 996 493	10 259 871 500	23 757 537 549	9 784 330 444
North-Western Federal District	3 008 839 869	508 600 476	2 939 899 239	577 541 106
Republic of Karelia	51 099 576	3 467 270	56 862 204	-2 295 358
Komi Republic	95 731 839	5 269 428	95 146 159	5 855 108
Akhangel'sk Region	124 113 036	7 696 274	124 616 775	7 192 535
Vologda Region	114 127 236	23 460 799	110 902 570	26 685 465
Kaliningrad Region	101 639 349	30 499 989	56 648 482	75 490 856
Leningrad Region	20 924 511	8 106 384	25 523 085	3 507 810
Murmansk Region	67 827 923	31 271 092	90 092 127	9 006 888
Novgorod Region	48 580 398	2 370 467	46 483 770	4 467 095
Pskov Region	55 759 323	650 822	50 787 645	5 622 500
St Petersburg	2 329 036 678	395 807 951	2 282 836 422	442 008 207
Southern Federal District	1 599 464 728	101 822 735	1 586 527 187	114 760 276
Republic of Adygeya	25 803 936	111 853	25 691 613	224 176
Republic of Kalmykia	10 182 266	71 997	10 168 959	85 304
Krasnodar Territory	698 961 429	36 673 409	684 918 814	50 716 024
Astrakhan Region	56 442 558	4 267 578	56 442 616	4 267 520
Volgograd Region	169 370 364	5 101 378	162 418 284	12 053 458
Rostov Region	638 704 175	55 596 520	646 886 901	47 413 794
North-Caucasian Federal District	469 703 755	9 731 622	463 606 651	15 828 726
Republic of Dagestan	59 043 136	396 837	57 200 103	2 239 870
Republic of Ingushetia	11 750 486	158 103	11 674 239	234 350
Kabardino-Balkar Republic	39 033 393	985 873	38 321 075	1 698 191
Karachai-Cherkess Republic	20 146 676	1 258 587	20 013 028	1 392 235
Republic of North Ossetia - Alania	31 703 498	982 384	31 537 550	1 148 332
Chechen Republic	21 525 301	94 541	21 139 266	480 576
Stavropol Territory	286 501 265	5 855 297	283 721 390	8 635 172

Volga Federal District	4 403 605 646	340 525 869	4 480 224 467	263 907 048
Republic of Bashkortostan	278 310 425	106 150 483	359 111 341	25 349 567
Republic of Marii El	56 711 070	922 701	55 902 266	1 731 505
Republic of Mordovia	92 013 120	342 370	92 700 348	-344 858
Republic of Tatarstan	795 058 204	65 434 407	787 800 582	72 692 029
Udmurt Republic	129 562 604	2 000 842	146 094 558	-14 531 112
Chuvash Republic	82 809 598	4 194 462	82 522 764	4 481 296
Perm Territory	368 511 928	5 255 292	365 393 672	8 373 548
Kirov Region	109 754 004	2 846 383	111 306 299	1 294 088
Nizhny Novgograd Region	796 123 801	62 037 942	789 996 673	68 165 070
Orenburg Region	138 770 277	9 787 404	140 154 265	8 403 416
Penza Region	76 248 781	3 740 252	76 036 454	3 952 579
Samara Region	1 206 582 734	57 736 803	1 201 084 767	63 234 770
Saratov Region	189 374 862	13 174 444	187 782 275	14 767 031
Ulyanovsk Region	83 774 238	6 902 084	84 338 203	6 338 119
Ural Federal District	2 338 536 350	394 924 806	2 409 429 662	324 031 494
Kurgan Region	40 829 557	142 595	40 622 778	349 374
Sverdlovsk Region	1 163 227 097	239 878 584	1 224 432 647	178 673 034
Tyumen Region	797 645 583	122 892 851	804 971 275	115 567 159
Chelyabinsk Region	336 834 113	32 010 776	339 402 962	29 441 927
Siberian Federal District	2 504 971 672	188 022 203	2 553 606 549	139 387 326
Republic of Altai	7 465 005	46 788	7 469 419	42 374
Republic of Buryatiya	60 950 684	-711 609	56 863 725	3 375 350
Republic of Tuva	13 083 728	21 033	13 084 276	20 485
Republic of Khakassia	32 181 197	354 211	32 011 045	524 363
Altai Territory	134 997 873	9 510 342	135 232 013	9 276 202
Zabaykal Territory	40 234 771	1 464 654	40 043 320	1 656 105
Krasnoyarsk Territory	468 962 638	26 183 614	474 504 165	20 642 087
Irkutsk Region	317 310 491	9 303 423	317 490 666	9 123 248
Kemerovo Region	165 003 267	57 668 022	205 678 379	16 992 910
Novosibirsk Region	1 019 051 058	73 956 646	1 034 909 930	58 097 774
Omsk Region	170 287 759	4 817 012	160 925 717	14 179 054
Tomsk Region	75 443 201	5 408 067	75 393 894	5 457 374
Far Eastern Federal District	1 144 875 137	82 385 072	1 150 001 719	77 258 490
Republic of Sakha (Yakutia)	84 733 349	3 933 283	84 668 725	3 997 907
Kamchatka Territory	47 032 234	4 593 316	47 522 399	4 103 151
Primorskiy Territory	203 998 741	19 769 382	205 597 150	18 170 973
Khabarovsk Territory	498 841 947	33 689 830	503 502 528	29 029 249
Amur Region	143 427 712	2 784 509	139 005 365	7 206 856
Magadan Region	94 162 221	9 553 108	94 824 805	8 890 524
Sakhalin Region	65 083 660	7 759 348	67 270 292	5 572 716
Jewish Autonomous Region	6 128 654	303 170	6 144 717	287 107
Chukotka Autonomous Area	1 466 619	-874	1 465 738	7

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 1.05.13

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	4 991 754 719	865 856 858	621 759 993	584 930 560	229 895 293	86 374 058
Belgorod Region	1 665 897	37 103	5 466	0	2 702 168	206 511
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 526 550	195 855	49 915	0	628 792	0
Voronezh Region	694 572	107 068	0	0	49 172	0
Ivanovo Region	1 469 578	80 864	16 391	0	5 069	122 012
Kaluga Region	802 010	802 902	514 872	0	0	0
Kostroma Region	49 570 771	0	0	5 880	532 786	0
Kursk Region	1 384 033	1 021 152	0	0	554 306	0
Lipetsk Region	2 034 052	333 850	172 342	0	305 920	0
Moscow Region	12 672 288	41 011	2 495 046	0	1 988 268	59 908
Orel Region	81 977	0	0	0	156 552	0
Ryazan Region	1 039 667	693 686	294 776	0	0	0
Smolensk Region	1 575 606	576 967	830 136	0	1 308 883	0
Tambov Region	0	0	0	0	0	0
Tver Region	543 202	132 356	19 592	0	0	0
Tula Region	491 314	41 118	12 769	0	14 907	0
Yaroslavl Region	12 326	0	38	0	79 983	0
City of Moscow	4 916 190 876	861 792 926	617 348 650	584 924 680	221 568 487	85 985 627
	219 392 335	12 558 672	16 855 447	3 547 036	15 933 409	2 172 886
North-Western Federal District						
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 205 851	326 624	44 034	0	52 614	357 490
Akhangel'sk Region	0	0	1 642	0	0	0
Vologda Region	5 176 963	907 672	46 406	1 000	806 174	0
Kaliningrad Region	5 972 623	121 848	31 475	0	483 737	0
Leningrad Region	817 019	229 266	213 099	20	46 105	0
Murmansk Region	738 132	370 739	0	0	0	0
Novgorod Region	843 222	333 058	182 308	0	504 914	0
Pskov Region	118 379	0	0	0	0	0
St Petersburg	204 520 146	10 269 465	16 336 483	3 546 016	14 039 865	1 815 396
Southern Federal District	14 012 295	3 567 314	7 396 501	25 169	3 443 595	114 567
Republic of Adygeya	20 191	20 147	1 278	0	79 210	0
Republic of Kalmykia	0	0	38 887	0	0	0
Krasnodar Territory	8 489 157	2 199 761	6 787 584	0	2 664 584	92 433
Astrakhan Region	1 765 401	1 013 197	154 275	5 288	385 248	0
Volgograd Region	1 062 170	172 986	6 825	0	180 207	22 134
Rostov Region	2 675 376	161 223	407 652	19 881	134 346	0
North-Caucasian Federal District	1 411 648	228 456	160 711	0	723 995	0
Republic of Dagestan	0	0	16 011	0	273 524	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 444	0	22 036	0	0	0
Karachai-Cherkess Republic	984 577	0	20 423	0	0	0
Republic of North Ossetia - Alania	0	0	102 241	0	154 733	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	422 627	228 456	0	0	295 738	0

Volga Federal District	118 304 035	12 402 776	34 662 669	1 177 551	18 159 727	1 105 968
Republic of Bashkortostan	5 243 799	940 238	1 500 428	0	570 425	0
Republic of Marii El	0	0	0	0	49 910	0
Republic of Mordovia	401 194	95 760	36 315	0	423 908	0
Republic of Tatarstan	61 270 168	8 308 441	14 979 187	762 595	5 987 360	0
Udmurt Republic	3 194 217	0	10 937	0	293 002	567 843
Chuvash Republic	192 399	88 608	219 711	0	255 333	0
Perm Territory	1 576 800	0	2 799 298	0	485 106	0
Kirov Region	4 461 524	0	334 296	0	279 512	0
Nizhny Novgogrod Region	7 780 127	2 140 615	5 134 544	115	5 190 079	498 695
Orenburg Region	5 826 525	19 224	557 134	35 246	2 923 497	39 430
Penza Region	142 903	0	0	0	76 037	0
Samara Region	26 805 323	161 963	8 312 419	379 595	1 513 450	0
Saratov Region	1 409 056	647 927	708 063	0	112 108	0
Ulyanovsk Region	0	0	70 337	0	0	0
Ural Federal District	142 913 633	26 979 102	16 769 585	3 721	16 578 782	1 098 838
Kurgan Region	0	0	0	0	14 498	0
Sverdlovsk Region	82 043 374	8 625 442	13 512 221	3 721	4 137 838	0
Tyumen Region	42 734 772	12 411 235	3 031 171	0	11 142 532	602 461
Chelyabinsk Region	18 135 487	5 942 425	226 193	0	1 283 914	496 377
Siberian Federal District	43 179 674	3 346 853	18 349 343	8 239 077	11 407 795	3 057 858
Republic of Altai	30 522	0	0	0	266 300	0
Republic of Buryatiya	55 860	0	844 069	0	612 698	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	15 120	14 840	0	0	0	0
Altai Territory	41 896	36 923	2 787	0	8 025	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	52 694	3 353	1 038	0	0	0
Irkutsk Region	223 340	0	113 850	0	186 118	31 564
Kemerovo Region	2 833 692	1 194 497	58 849	0	2 147 154	0
Novosibirsk Region	36 265 612	1 772 581	16 235 215	8 239 077	5 104 743	2 536 919
Omsk Region	3 171 389	172 827	1 091 825	0	3 024 654	489 375
Tomsk Region	489 549	151 832	1 710	0	58 103	0
Far Eastern Federal District	44 727 467	4 651 729	1 583 353	42 095	8 244 286	247 458
Republic of Sakha (Yakutia)	1 477 483	161 113	292 066	0	374 453	0
Kamchatka Territory	295 718	101 750	29 255	42 095	544 558	0
Primorskiy Territory	9 671 201	3 009 401	173 951	0	1 686 404	0
Khabarovsk Territory	1 064 530	0	420 266	0	0	0
Amur Region	31 153 929	1 379 465	7 641	0	5 594 935	247 458
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 064 606	0	660 174	0	43 936	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
1.05.13**

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	5 051 427 808	869 656 943	627 699 367	591 922 492	241 060 656	89 057 697
Belgorod Region	1 665 897	37 103	5 468	0	2 702 168	206 511
Bryansk Region	0	0	11	0	0	0
Vladimir Region	94 220	28 385	49 915	2 243	2 542	0
Voronezh Region	694 572	107 068	0	0	49 172	0
Ivanovo Region	1 469 578	80 864	16 796	0	5 069	122 012
Kaluga Region	802 010	802 902	514 872	0	0	0
Kostroma Region	17 964 111	0	372	0	188 458	0
Kursk Region	1 384 033	1 021 152	0	0	554 306	0
Lipetsk Region	2 034 052	333 850	172 754	0	305 920	0
Moscow Region	12 672 288	41 011	2 495 372	0	1 988 268	59 908
Orel Region	81 977	0	0	0	156 552	0
Ryazan Region	1 039 667	693 686	294 776	0	0	0
Smolensk Region	662 668	128 911	102 933	0	14 530	0
Tambov Region	0	0	0	0	0	0
Tver Region	543 202	132 356	19 592	0	0	0
Tula Region	491 314	41 118	12 794	0	342 189	0
Yaroslavl Region	12 326	0	38	0	0	0
City of Moscow	5 009 815 893	866 208 537	624 013 674	591 920 249	234 751 482	88 669 266
North-Western Federal District	214 663 865	11 537 433	26 569 518	4 794 181	15 421 520	2 048 299
Republic of Karelia	0	0	0	0	0	0
Komi Republic	940 938	291 416	41 867	0	52 614	232 903
Akhangel'sk Region	0	0	1 642	0	0	0
Vologda Region	2 000 985	907 672	46 406	1 000	516 024	0
Kaliningrad Region	5 972 623	121 848	31 475	0	483 737	0
Leningrad Region	817 019	229 266	213 099	20	46 105	0
Murmansk Region	738 132	370 739	0	0	0	0
Novgorod Region	843 222	333 058	182 308	0	504 914	0
Pskov Region	118 379	0	0	0	0	0
St Petersburg	203 232 567	9 283 434	26 052 721	4 793 161	13 818 126	1 815 396
Southern Federal District	12 260 281	3 070 687	7 228 035	25 169	2 623 982	92 433
Republic of Adygeya	20 191	20 147	1 278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7 770 892	2 199 761	6 744 152	0	2 259 433	92 433
Astrakhan Region	806 823	516 570	155 974	5 288	220 203	0
Volgograd Region	986 999	172 986	6 825	0	0	0
Rostov Region	2 675 376	161 223	319 806	19 881	144 346	0
North-Caucasian Federal District	427 071	228 456	161 861	0	723 995	0
Republik of Dagestan	0	0	16 507	0	273 524	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 444	0	22 036	0	0	0
Karachai-Cherkess Republic	0	0	20 423	0	0	0
Republic of North Ossetia - Alania	0	0	102 241	0	154 733	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	422 627	228 456	654	0	295 738	0
Volga Federal District	120 035 760	12 402 776	34 756 287	1 177 551	20 024 970	1 105 968
Republic of Bashkortostan	5 131 293	940 238	1 423 030	0	570 425	0

Republic of Marii El	0	0	0	0	49 910	0
Republic of Mordovia	401 194	95 760	36 315	0	143 134	0
Republic of Tatarstan	63 674 588	8 308 441	15 150 689	762 595	7 515 843	0
Udmurt Republic	3 194 217	0	10 937	0	293 002	567 843
Chuvash Republic	192 399	88 608	216 565	0	255 333	0
Perm Territory	1 576 800	0	2 799 299	0	345 300	0
Kirov Region	4 461 524	0	334 296	0	279 512	0
Nizhny Novgograd Region	7 219 938	2 140 615	5 134 594	115	5 872 708	498 695
Orenburg Region	5 826 525	19 224	559 191	35 246	2 922 884	39 430
Penza Region	142 903	0	0	0	109 113	0
Samara Region	26 805 323	161 963	8 312 472	379 595	1 549 052	0
Saratov Region	1 409 056	647 927	708 562	0	118 754	0
Ulyanovsk Region	0	0	70 337	0	0	0
Ural Federal District	128 540 555	25 728 837	16 898 601	3 721	14 505 189	1 098 838
Kurgan Region	0	0	0	0	14 498	0
Sverdlovsk Region	67 670 296	7 375 177	13 636 603	3 721	2 264 508	0
Tyumen Region	42 734 772	12 411 235	3 035 751	0	10 916 522	602 461
Chelyabinsk Region	18 135 487	5 942 425	226 247	0	1 309 661	496 377
Siberian Federal District	19 717 469	2 314 900	2 640 581	0	7 418 481	520 939
Republic of Altai	30 522	0	0	0	266 490	0
Republic of Buryatiya	55 860	0	844 069	0	612 698	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	15 120	14 840	0	0	0	0
Altai Territory	41 896	36 923	2 787	0	8 085	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	52 694	3 353	1 038	0	5 496	0
Irkutsk Region	223 340	0	113 850	0	186 118	31 564
Kemerovo Region	2 833 692	1 194 497	59 484	0	2 147 154	0
Novosibirsk Region	12 803 407	740 628	524 777	0	879 866	0
Omsk Region	3 171 389	172 827	1 092 866	0	3 254 471	489 375
Tomsk Region	489 549	151 832	1 710	0	58 103	0
Far Eastern Federal District	28 610 505	4 651 729	1 583 353	42 095	2 608 092	247 458
Republic of Sakha (Yakutia)	1 578 053	161 113	292 066	0	876 899	0
Kamchatka Territory	289 337	101 750	29 255	42 095	26 600	0
Primorskiy Territory	9 691 791	3 009 401	188 231	0	1 660 657	0
Khabarovsk Territory	1 043 940	0	405 986	0	0	0
Amur Region	14 942 778	1 379 465	7 641	0	0	247 458
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 064 606	0	660 174	0	43 936	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 1.05.13

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	24 171 239 421	14 173 042 083	1 464 810 406	6 987 964 075
Belgorod Region	10 372 034	7 454 690	270 000	2 010 950
Bryansk Region	0	0	0	0
Vladimir Region	4 199 031	2 514 877	317 091	1 225 629
Voronezh Region	577 382	242 876	200 086	134 420
Ivanovo Region	9 186 672	4 633 868	650 060	3 660 117
Kaluga Region	15 781 738	3 108 875	6 688 000	4 805 396
Kostroma Region	63 363 853	9 234 762	122 060	52 872 399
Kursk Region	11 145 644	9 684 360	150 000	1 117 893
Lipetsk Region	21 595 009	16 383 209	935 000	2 226 222
Moscow Region	67 330 376	35 174 348	767 099	30 155 885
Orel Region	2 552 663	347 084	680 000	1 217 506
Ryazan Region	11 484 856	8 524 341	1 450 000	1 474 554
Smolensk Region	28 018 481	17 524 336	1 316 770	6 750 239
Tambov Region	2 292 809	1 872 839	150 000	269 673
Tver Region	6 991 761	4 559 357	290 050	2 142 354
Tula Region	11 661 649	10 133 194	40 010	1 327 323
Yaroslavl Region	7 172 476	5 960 998	185 448	891 274
City of Moscow	23 897 512 987	14 035 688 069	1 450 598 732	6 875 682 241
North-Western Federal District	733 707 532	521 375 982	53 245 049	106 141 615
Republic of Karelia	874 161	299 941	190 000	276 420
Komi Republic	2 531 134	1 805 384	200 000	525 714
Akhangel'sk Region	650 858	490 013	0	108 373
Vologda Region	54 294 828	27 718 833	331 100	24 444 696
Kaliningrad Region	11 175 752	8 621 502	814 689	1 620 054
Leningrad Region	5 488 478	2 913 477	1 212 030	960 691
Murmansk Region	4 300 498	1 925 787	74 000	2 241 856
Novgorod Region	1 978 998	1 241 868	80 500	593 016
Pskov Region	1 669 131	1 447 558	0	221 573
St Petersburg	650 743 694	474 911 619	50 342 730	75 149 222
Southern Federal District	171 210 564	112 091 077	5 681 967	47 937 288
Republic of Adygeya	4 201 191	3 086 975	20 000	1 094 216
Republic of Kalmykia	697 195	539 294	30	157 871
Krasnodar Territory	80 884 361	54 442 244	2 578 607	20 414 783
Astrakhan Region	2 301 469	900 541	50 200	806 089
Volgograd Region	12 928 306	9 128 142	2 234 680	1 052 592
Rostov Region	70 198 042	43 993 881	798 450	24 411 737
North-Caucasian Federal District	34 228 406	22 348 765	3 388 205	8 486 298
Republic of Daghestan	12 379 133	7 285 315	289 490	4 804 328
Republic of Ingushetia	423 338	207 879	0	215 459
Kabardino-Balkar Republic	4 521 543	3 333 362	290 000	898 181
Karachai-Cherkess Republic	4 734 291	3 832 442	379 500	522 349
Republic of North Ossetia - Alania	7 314 153	6 232 389	8 885	1 071 784
Chechen Republic	0	0	0	0

Stavropol Territory	4 855 948	1 457 378	2 420 330	974 197
Volga Federal District	916 630 156	540 798 386	36 836 988	308 861 308
Republic of Bashkortostan	56 257 654	26 901 770	6 140 145	21 831 553
Republic of Marii El	1 609 420	1 403 507	50 400	130 713
Republic of Mordovia	14 990 557	11 582 117	930 000	2 103 532
Republic of Tatarstan	387 597 061	275 579 764	10 827 261	85 822 861
Udmurt Republic	23 594 850	7 089 155	1 480 100	14 156 004
Chuvash Republic	6 918 300	3 267 703	320 500	3 172 500
Perm Territory	22 398 883	11 925 922	855 500	9 389 611
Kirov Region	20 095 612	15 101 111	60 180	4 645 125
Nizhny Novgogrod Region	54 106 504	40 320 429	1 147 150	8 231 198
Orenburg Region	29 662 497	13 886 378	657 050	14 277 611
Penza Region	2 815 271	2 065 451	0	662 684
Samara Region	254 361 871	109 455 658	10 898 702	129 503 990
Saratov Region	37 840 132	19 051 020	3 450 000	13 740 783
Ulyanovsk Region	4 381 544	3 168 401	20 000	1 193 143
Ural Federal District	645 986 758	261 253 094	48 682 318	283 697 109
Kurgan Region	2 072 330	1 909 690	300	158 373
Sverdlovsk Region	261 292 116	98 292 244	16 937 065	137 031 781
Tyumen Region	312 188 497	122 142 993	28 077 725	123 069 191
Chelyabinsk Region	70 433 815	38 908 167	3 667 228	23 437 764
Siberian Federal District	310 343 333	158 345 196	31 560 874	106 029 669
Republic of Altai	700 788	404 806	100 000	190 982
Republic of Buryatiya	6 999 035	1 937 507	550 000	4 250 732
Republic of Tuva	304 013	146 062	0	157 951
Republic of Khakassia	4 164 466	1 615 186	195 590	2 134 480
Altai Territory	14 512 896	11 055 747	1 175 000	2 119 347
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	5 961 471	2 779 715	325 695	2 822 917
Irkutsk Region	15 436 103	10 108 494	645 120	4 404 262
Kemerovo Region	16 604 249	7 753 069	2 565 492	6 285 688
Novosibirsk Region	223 322 132	113 006 546	23 937 277	73 435 343
Omsk Region	15 429 008	5 503 900	2 056 500	7 386 186
Tomsk Region	6 909 172	4 034 164	10 200	2 841 781
Far Eastern Federal District	378 914 287	92 846 229	11 423 602	262 249 065
Republic of Sakha (Yakutia)	14 934 666	8 758 645	337 000	5 366 588
Kamchatka Territory	13 617 498	9 165 613	2 276 050	2 096 091
Primorskiy Territory	57 767 091	39 641 429	535 718	15 672 991
Khabarovsk Territory	18 631 692	11 537 279	1 415 300	5 530 643
Amur Region	264 807 977	18 245 464	5 393 534	231 584 333
Magadan Region	0	0	0	0
Sakhalin Region	9 155 363	5 497 799	1 466 000	1 998 419
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 1.05.13

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	15 153 924 578	9 232 281 007	1 492 729 146	3 304 446 893
Belgorod Region	41 260 863	34 562 170	270 000	5 790 799
Bryansk Region	49 384 957	37 424 998	0	7 857 123
Vladimir Region	69 046 090	47 005 309	50 000	21 294 559
Voronezh Region	754 355 007	482 062 522	200 086	232 215 565
Ivanovo Region	21 649 468	13 932 640	650 060	6 743 064
Kaluga Region	77 979 718	45 988 593	6 640 000	14 908 658
Kostroma Region	24 497 588	18 022 531	122 060	6 083 161
Kursk Region	47 138 867	41 999 702	150 000	4 781 415
Lipetsk Region	54 419 260	31 129 256	935 000	20 691 838
Moscow Region	556 287 450	279 652 672	767 099	260 536 928
Orel Region	18 972 668	14 025 238	680 000	3 957 793
Ryazan Region	77 376 090	55 484 807	1 450 200	12 916 106
Smolensk Region	70 703 096	55 144 796	370 850	9 945 007
Tambov Region	20 516 372	18 043 802	150 000	2 322 273
Tver Region	69 943 385	48 054 101	150 000	12 399 096
Tula Region	100 044 712	85 052 477	40 010	13 291 217
Yaroslavl Region	260 529 618	118 178 486	184 448	122 073 437
City of Moscow	12 839 819 369	7 806 516 907	1 479 919 333	2 546 638 854
North-Western Federal District	2 144 373 750	1 305 321 046	54 013 577	644 470 075
Republic of Karelia	43 082 999	13 198 302	190 000	24 816 237
Komi Republic	64 691 214	20 649 369	500 000	39 941 766
Akhangel'sk Region	57 341 557	38 261 057	0	6 596 778
Vologda Region	84 926 076	57 098 622	284 100	16 857 108
Kaliningrad Region	80 968 890	56 883 648	814 689	19 075 663
Leningrad Region	15 394 662	10 152 946	1 212 030	2 895 827
Murmansk Region	56 432 591	22 299 727	74 000	31 729 923
Novgorod Region	39 417 059	18 738 748	80 500	15 620 150
Pskov Region	48 697 648	33 584 670	0	10 399 781
St Petersburg	1 653 421 054	1 034 453 957	50 858 258	476 536 842
Southern Federal District	1 317 187 129	796 480 902	6 524 928	456 796 263
Republic of Adygeya	23 337 692	14 951 684	20 000	8 065 825
Republic of Kalmykia	8 567 975	4 851 928	30	3 716 017
Krasnodar Territory	607 580 354	352 233 584	2 423 468	228 128 547
Astrakhan Region	22 200 006	11 078 835	1 050 000	9 236 296
Volgograd Region	99 189 155	70 061 384	2 232 680	25 100 954
Rostov Region	556 311 947	343 303 487	798 750	182 548 624
North-Caucasian Federal District	388 161 498	223 917 888	3 198 705	153 508 124
Republic of Dagestan	42 376 245	25 193 767	289 490	16 892 988
Republic of Ingushetia	8 751 011	5 507 142	0	3 243 869
Kabardino-Balkar Republic	32 438 982	23 115 383	290 000	9 032 844
Karachai-Cherkess Republic	17 633 128	11 303 746	180 000	6 148 597
Republic of North Ossetia - Alania	16 061 252	12 130 631	18 885	3 910 641

Chechen Republic	16 951 705	10 278 412	0	6 673 293
Stavropol Territory	253 949 175	136 388 807	2 420 330	107 605 892
Volga Federal District	3 518 975 644	2 000 709 216	33 582 871	1 292 919 963
Republic of Bashkortostan	284 249 793	133 038 855	3 545 724	135 850 385
Republic of Marii El	53 095 054	36 416 881	50 400	12 310 985
Republic of Mordovia	83 060 558	61 683 697	595 000	14 581 557
Republic of Tatarstan	544 289 450	376 235 981	10 839 215	142 311 360
Udmurt Republic	109 279 206	44 564 822	1 480 100	57 343 491
Chuvash Republic	76 644 966	45 392 678	105 500	30 049 304
Perm Territory	321 560 898	195 599 166	855 500	123 831 197
Kirov Region	92 570 221	57 073 255	60 180	26 460 090
Nizhny Novgograd Region	685 005 716	441 303 760	1 037 350	173 718 020
Orenburg Region	74 122 198	43 447 929	645 000	28 582 489
Penza Region	31 057 329	23 074 928	150	7 699 050
Samara Region	1 053 214 332	470 834 828	10 898 752	508 943 053
Saratov Region	86 275 743	54 900 693	3 450 000	23 898 470
Ulyanovsk Region	24 550 180	17 141 743	20 000	7 340 512
Ural Federal District	1 903 253 935	945 198 379	45 353 428	840 690 338
Kurgan Region	37 083 793	17 584 651	300	19 214 080
Sverdlovsk Region	944 392 941	519 536 916	13 708 175	390 618 122
Tyumen Region	642 672 834	258 716 553	27 977 725	316 810 441
Chelyabinsk Region	279 104 367	149 360 259	3 667 228	114 047 695
Siberian Federal District	2 153 504 984	998 532 815	14 105 678	1 052 594 430
Republic of Altai	5 859 242	1 527 275	100 000	4 226 967
Republic of Buryatiya	39 702 365	12 344 337	550 000	26 301 525
Republic of Tuva	11 841 745	2 010 833	0	9 686 765
Republic of Khakassia	28 958 091	10 940 350	216 590	14 957 122
Altai Territory	117 589 742	64 786 491	1 175 000	51 414 090
Zabaykal Territory	14 869 338	2 554 254	0	12 315 084
Krasnoyarsk Territory	424 136 603	183 843 517	325 695	209 557 702
Irkutsk Region	280 806 452	116 680 113	645 120	157 724 190
Kemerovo Region	143 198 995	53 078 319	2 565 533	86 943 548
Novosibirsk Region	877 789 533	452 083 723	6 461 240	382 738 518
Omsk Region	146 455 361	70 888 031	2 056 500	62 282 357
Tomsk Region	62 297 517	27 795 572	10 000	34 446 562
Far Eastern Federal District	776 167 100	372 932 144	6 051 077	366 025 929
Republic of Sakha (Yakutia)	41 688 856	25 553 278	377 000	14 924 331
Kamchatka Territory	23 162 880	16 313 718	2 276 000	4 411 585
Primorskiy Territory	110 584 826	65 814 389	650 718	41 056 316
Khabarovsk Territory	450 265 209	201 224 660	1 190 303	225 654 933
Amur Region	44 784 213	13 187 164	91 056	29 447 253
Magadan Region	84 453 462	38 542 714	0	43 267 054
Sakhalin Region	18 340 491	10 456 108	1 466 000	6 217 407
Jewish Autonomous Region	2 505 755	1 680 259	0	825 496
Chukotka Autonomous Area	381 408	159 854	0	221 554

Table 35.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.05.13

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	8 090 769 604	4 535 691 879	3 058 696 087	227 524 455
Belgorod Region	829 596	788 077	41 519	0
Bryansk Region	0	0	0	0
Vladimir Region	1 146 246	918 059	0	228 187
Voronezh Region	468	0	468	0
Ivanovo Region	167 140	110 886	37 106	0
Kaluga Region	1 891	1 861	0	30
Kostroma Region	5 491 021	4 365 035	60 551	474 664
Kursk Region	378 787	361 394	0	516
Lipetsk Region	28 429	0	0	28 429
Moscow Region	6 403 181	2 798 928	467 860	3 136 393
Orel Region	63 102	0	63 102	0
Ryazan Region	58 608	48 039	0	10 569
Smolensk Region	970 484	123 368	225 243	609 918
Tambov Region	938	0	938	0
Tver Region	135 507	0	135 507	0
Tula Region	349 467	208 699	94 706	46 062
Yaroslavl Region	35 363	4 249	5 763	25 351
City of Moscow	8 074 709 376	4 525 963 284	3 057 563 324	222 964 336
North-Western Federal District	159 970 700	93 343 407	53 155 179	9 351 496
Republic of Karelia	0	0	0	0
Komi Republic	62 040	27 230	31 256	3 554
Akhangel'sk Region	1 623	0	1 563	60
Vologda Region	1 947 889	687 552	127 033	52 779
Kaliningrad Region	1 070 550	784 237	2 069	284 244
Leningrad Region	416 419	307 653	54 018	17 237
Murmansk Region	218 873	152 433	66 440	0
Novgorod Region	2 823	0	0	2 823
Pskov Region	3 637	0	3 637	0
St Petersburg	156 246 846	91 384 302	52 869 163	8 990 799
Southern Federal District	7 258 907	4 560 913	1 946 005	395 670
Republic of Adygeya	359	0	0	359
Republic of Kalmykia	2 456	0	1 563	893
Krasnodar Territory	1 338 993	631 225	549 079	96 110
Astrakhan Region	2 732	0	875	1 857
Volgograd Region	712 380	0	701 237	5 123
Rostov Region	5 201 987	3 929 688	693 251	291 328
North-Caucasian Federal District	1 066 339	694 653	77 688	293 998
Republic of Dagestan	48 982	21 879	7 689	19 414
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	8 096	0	8 096	0
Karachai-Cherkess Republic	999 644	672 774	55 574	271 296
Republic of North Ossetia - Alania	6 737	0	6 329	408

Chechen Republic	0	0	0	0
Stavropol Territory	2 880	0	0	2 880
Volga Federal District	50 162 322	39 003 512	7 865 550	2 553 764
Republic of Bashkortostan	1 717 542	1 288 272	218 371	210 899
Republic of Marii El	469	0	469	0
Republic of Mordovia	4 037	0	2 969	1 068
Republic of Tatarstan	31 967 733	26 856 143	4 146 982	389 605
Udmurt Republic	398 177	237 786	10 002	150 389
Chuvash Republic	59 149	0	3 450	20 286
Perm Territory	1 526 068	1 227 761	129 000	169 307
Kirov Region	1 122 684	1 082 350	29 137	11 197
Nizhny Novgogrod Region	1 662 654	1 123 493	231 382	184 659
Orenburg Region	383 424	122 507	115 367	145 550
Penza Region	0	0	0	0
Samara Region	11 172 902	6 998 133	2 974 759	1 198 134
Saratov Region	146 703	67 067	2 971	72 581
Ulyanovsk Region	780	0	691	89
Ural Federal District	72 873 937	34 153 574	36 156 166	1 336 687
Kurgan Region	0	0	0	0
Sverdlovsk Region	21 786 328	13 956 749	7 577 567	219 017
Tyumen Region	45 091 216	19 251 607	23 564 690	1 080 404
Chelyabinsk Region	5 996 393	945 218	5 013 909	37 266
Siberian Federal District	33 376 895	17 558 433	12 369 888	1 432 645
Republic of Altai	0	0	0	0
Republic of Buryatiya	130 226	66 414	63 625	187
Republic of Tuva	404	0	404	0
Republic of Khakassia	0	0	0	0
Altai Territory	37 022	31 998	313	4 711
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	7 046	0	5 192	1 854
Irkutsk Region	42 136	4 384	37 440	312
Kemerovo Region	34 408	0	24 559	9 849
Novosibirsk Region	32 231 046	16 790 333	12 235 347	1 352 814
Omsk Region	889 959	661 694	1 970	62 918
Tomsk Region	4 648	3 610	1 038	0
Far Eastern Federal District	16 048 477	5 388 802	8 674 034	342 249
Republic of Sakha (Yakutia)	315 510	227 522	18 061	69 927
Kamchatka Territory	369 763	357 901	3 501	8 361
Primorskiy Territory	2 383 718	1 995 221	269 457	114 774
Khabarovsk Territory	657 071	656 453	368	250
Amur Region	12 211 174	2 057 937	8 370 292	143 819
Magadan Region	0	0	0	0
Sakhalin Region	111 241	93 768	12 355	5 118
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 1.05.13

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	7 373 049 358	3 836 428 824	3 068 412 930	211 596 208
Belgorod Region	4 439 257	4 392 470	42 793	3 994
Bryansk Region	2 154 897	2 137 096	0	17 801
Vladimir Region	2 901 306	2 876 518	0	24 788
Voronezh Region	29 878 283	27 713 647	2 031	601 835
Ivanovo Region	645 450	589 196	37 106	0
Kaluga Region	3 741 157	3 598 327	0	142 830
Kostroma Region	689 294	195 019	4 216	2 078
Kursk Region	380 217	361 394	0	1 946
Lipetsk Region	48 757	0	0	48 757
Moscow Region	67 091 258	62 019 517	459 640	4 612 101
Orel Region	212 410	149 308	63 102	0
Ryazan Region	140 215	128 176	0	12 039
Smolensk Region	5 982 771	5 863 355	46 985	72 431
Tambov Region	1 413 052	1 412 114	938	0
Tver Region	448 626	296 042	135 038	17 157
Tula Region	15 731 125	15 541 501	94 706	94 918
Yaroslavl Region	16 831 743	16 629 496	1 094	77 517
City of Moscow	7 220 319 540	3 692 525 648	3 067 525 281	205 866 016
North-Western Federal District	312 538 465	230 382 296	53 150 616	18 198 979
Republic of Karelia	2 926 464	2 854 525	0	71 939
Komi Republic	581 292	533 643	31 256	16 393
Akhangel'sk Region	1 390 599	1 383 520	1 563	5 516
Vologda Region	2 298 609	1 034 446	127 033	63 977
Kaliningrad Region	23 347 597	22 686 418	2 069	608 007
Leningrad Region	284 629	220 319	54 018	10 292
Murmansk Region	18 091 121	17 982 318	66 440	42 363
Novgorod Region	1 815 572	1 781 886	0	33 686
Pskov Region	43 909	38 458	3 637	1 814
St Petersburg	261 758 673	181 866 763	52 864 600	17 344 992
Southern Federal District	81 985 699	77 825 587	1 617 032	2 084 311
Republic of Adygeya	33 170	30 435	0	2 735
Republic of Kalmykia	1 563	0	1 563	0
Krasnodar Territory	29 823 674	28 053 628	293 073	1 310 075
Astrakhan Region	353 230	349 577	0	3 653
Volgograd Region	3 625 255	2 946 612	629 145	49 498
Rostov Region	48 148 807	46 445 335	693 251	718 350
North-Caucasian Federal District	4 951 369	4 247 785	77 688	624 148
Republic of Dagestan	21 577	0	7 689	13 888
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	575 482	567 386	8 096	0
Karachai-Cherkess Republic	352 103	225 545	55 574	70 984
Republic of North Ossetia - Alania	6 737	0	6 329	408

Chechen Republic	0	0	0	0
Stavropol Territory	3 995 470	3 454 854	0	538 868
Volga Federal District	165 780 257	150 501 358	8 006 569	4 842 610
Republic of Bashkortostan	24 172 875	23 429 979	276 819	373 646
Republic of Marii El	687 571	666 365	469	20 737
Republic of Mordovia	5 451	0	2 813	2 638
Republic of Tatarstan	36 649 848	31 807 870	4 231 441	299 057
Udmurt Republic	124 562	11 931	10 002	102 629
Chuvash Republic	167 423	46 884	1 875	118 664
Perm Territory	2 860 723	2 169 781	129 000	561 942
Kirov Region	1 166 301	1 092 797	29 137	44 367
Nizhny Novgogrod Region	54 943 393	53 602 422	231 069	895 494
Orenburg Region	1 281 018	943 653	115 367	221 998
Penza Region	11 746	8 111	156	3 479
Samara Region	42 699 781	35 914 265	2 974 759	2 003 440
Saratov Region	607 428	408 614	2 971	191 759
Ulyanovsk Region	402 137	398 686	691	2 760
Ural Federal District	285 969 851	244 414 710	32 364 096	1 380 064
Kurgan Region	858	0	0	858
Sverdlovsk Region	218 543 252	211 811 410	3 826 859	983 517
Tyumen Region	46 395 120	16 815 253	23 523 328	175 668
Chelyabinsk Region	21 030 621	15 788 047	5 013 909	220 021
Siberian Federal District	139 044 980	133 633 445	2 159 546	2 848 985
Republic of Altai	53	0	0	53
Republic of Buryatiya	317 216	228 465	63 625	25 126
Republic of Tuva	404	0	404	0
Republic of Khakassia	122 775	121 860	0	915
Altai Territory	2 033 527	1 992 511	313	40 703
Zabaykal Territory	38 955	38 955	0	0
Krasnoyarsk Territory	23 550 329	23 264 474	5 223	248 739
Irkutsk Region	7 376 286	7 171 550	36 971	166 555
Kemerovo Region	40 625 442	40 388 733	24 559	211 233
Novosibirsk Region	63 055 419	58 999 883	2 025 443	1 825 438
Omsk Region	1 612 120	1 124 888	1 970	320 933
Tomsk Region	312 454	302 126	1 038	9 290
Far Eastern Federal District	52 171 954	41 574 197	8 671 533	1 487 970
Republic of Sakha (Yakutia)	300 948	227 522	18 061	55 365
Kamchatka Territory	414 043	399 857	3 501	10 685
Primorskiy Territory	2 191 231	1 638 188	269 457	280 908
Khabarovsk Territory	29 991 904	28 489 531	368	1 070 665
Amur Region	9 333 721	951 473	8 367 791	10 221
Magadan Region	9 145 753	9 144 564	0	1 189
Sakhalin Region	794 354	723 062	12 355	58 937
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 1.05.13

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other 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	790 685 105	93 208 289	4 811 804	2 871 686	277 117 971	35 802 974
Belgorod Region	132 990	0	0	0	15 534	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	131 305	0	0	0	22 081	0
Voronezh Region	382	0	0	0	0	0
Ivanovo Region	190 850	0	0	0	300 188	0
Kaluga Region	160 295	0	0	0	166 453	0
Kostroma Region	344 446	1 919	4 703	0	2 196 200	68 908
Kursk Region	176 536	0	0	0	32 934	0
Lipetsk Region	797 165	0	0	0	17 040	0
Moscow Region	1 030 490	16 337	10 000	156 280	387 445	104 869
Orel Region	100	0	0	0	13 864	0
Ryazan Region	374 919	0	0	0	31 773	5 973
Smolensk Region	479 256	13 214	5 000	0	326 063	82 031
Tambov Region	55 766	0	0	0	24 365	0
Tver Region	45 840	0	0	0	13 163	0
Tula Region	58 890	0	0	0	10 562	3 390
Yaroslavl Region	168 555	0	0	0	20 368	0
City of Moscow	786 537 320	93 176 819	4 792 101	2 715 406	273 539 938	35 537 803
North-Western Federal District	19 318 749	818 429	51 520	0	3 466 253	450 329
Republic of Karelia	4 647	0	0	0	726	0
Komi Republic	61 277	0	0	0	4 299	0
Akhangel'sk Region	49 950	0	0	0	2 128	0
Vologda Region	1 770 343	40 739	30 000	0	974 287	1 294
Kaliningrad Region	227 601	4 900	9 689	0	38 753	11 210
Leningrad Region	709 440	0	0	0	21 095	2 082
Murmansk Region	52 262	2 287	0	0	16 760	0
Novgorod Region	190 447	0	0	0	17 818	0
Pskov Region	28 893	0	0	0	1 953	0
St Petersburg	16 223 889	770 503	11 831	0	2 388 434	435 743
Southern Federal District	3 740 795	1 356	0	0	1 190 156	35 856
Republic of Adygeya	50 084	0	0	0	34 227	0
Republic of Kalmykia	58	0	0	0	7 532	0
Krasnodar Territory	924 936	1 247	0	0	793 549	12 713
Astrakhan Region	47 870	0	0	0	32 209	0
Volgograd Region	292 684	0	0	0	61 316	0
Rostov Region	2 425 163	109	0	0	261 323	23 143
North-Caucasian Federal District	1 087 425	0	3 000	0	718 825	702
Republic of Dagestan	226 992	0	3 000	0	121 977	0
Republic of Ingushetia	200	0	0	0	0	0
Kabardino-Balkar Republic	214 665	0	0	0	131 520	0
Karachai-Cherkess Republic	17 377	0	0	0	46 328	702

Republic of North Ossetia - Alania	383 191	0	0	0	42 704	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	245 000	0	0	0	376 296	0
Volga Federal District	17 360 906	642 659	89 000	0	19 251 046	334 147
Republic of Bashkortostan	1 296 679	0	30 000	0	1 394 298	21 945
Republic of Marii El	1 894	0	0	0	1 360	0
Republic of Mordovia	277 792	0	0	0	32 710	0
Republic of Tatarstan	9 744 328	490 745	20 000	0	4 516 740	42 414
Udmurt Republic	73 829	0	0	0	500 404	0
Chuvash Republic	93 370	0	0	0	68 824	0
Perm Territory	88 064	0	0	0	133 575	913
Kirov Region	465 920	0	0	0	190 130	727
Nizhny Novgogrod Region	670 361	95 025	4 000	0	439 199	19 634
Orenburg Region	631 536	0	35 000	0	211 435	178
Penza Region	123 159	0	0	0	20 108	0
Samara Region	3 270 702	51 931	0	0	10 551 193	248 336
Saratov Region	602 741	4 958	0	0	1 152 377	0
Ulyanovsk Region	20 531	0	0	0	38 693	0
Ural Federal District	14 254 185	773 178	90 000	1 458	6 611 633	33 450
Kurgan Region	71 385	0	0	0	3 012	0
Sverdlovsk Region	5 207 859	173 813	90 000	0	4 946 643	32 090
Tyumen Region	6 786 062	339 176	0	0	1 301 052	972
Chelyabinsk Region	2 188 879	260 189	0	1 458	360 926	388
Siberian Federal District	7 243 614	2 281 763	57 480	404	7 835 729	266 660
Republic of Altai	27 740	0	0	0	45 483	0
Republic of Buryatiya	128 307	0	0	0	64 936	187
Republic of Tuva	663	0	0	404	7 830	0
Republic of Khakassia	81 076	0	0	0	25 681	0
Altai Territory	280 379	0	10 000	0	65 555	77
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	124 869	0	0	0	176 679	1 854
Irkutsk Region	154 520	2 778	10 000	0	123 463	312
Kemerovo Region	25 629	0	0	0	273 512	3 424
Novosibirsk Region	5 935 363	2 278 985	27 480	0	6 701 045	260 770
Omsk Region	257 577	0	0	0	307 475	36
Tomsk Region	227 491	0	10 000	0	44 070	0
Far Eastern Federal District	3 113 957	23 060	6 041	2 861	5 659 486	6 379
Republic of Sakha (Yakutia)	214 095	0	0	2 861	104 819	0
Kamchatka Territory	118 933	0	0	0	91 891	0
Primorskiy Territory	1 477 280	1 336	3 135	0	330 825	231
Khabarovsk Territory	287 636	0	0	0	300 892	0
Amur Region	962 955	21 724	2 906	0	4 809 101	6 148
Magadan Region	0	0	0	0	0	0
Sakhalin Region	53 058	0	0	0	21 958	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 1.05.13

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	467 833 998	84 376 213	4 773 299	2 871 686	169 862 095	31 262 865
Belgorod Region	954 839	0	0	0	30 894	0
Bryansk Region	995 162	136	0	0	89 464	1 102
Vladimir Region	1 498 935	0	0	0	365 097	2 285
Voronezh Region	26 620 233	177 041	0	0	5 771 409	312 810
Ivanovo Region	648 498	0	0	0	386 456	0
Kaluga Region	3 064 905	0	0	0	407 422	1 559
Kostroma Region	1 335 265	0	4 703	0	407 529	127
Kursk Region	432 977	0	0	0	159 940	711
Lipetsk Region	3 682 482	0	0	0	1 069 627	314
Moscow Region	19 236 299	105 862	10 000	156 280	3 545 631	438 875
Orel Region	824 977	0	0	0	142 559	0
Ryazan Region	3 416 795	60 289	0	0	280 993	6 495
Smolensk Region	6 380 474	13 214	5 000	0	269 317	21 486
Tambov Region	1 164 496	0	0	0	41 791	0
Tver Region	1 715 898	0	0	0	186 266	8 954
Tula Region	2 794 619	0	0	0	223 527	9 951
Yaroslavl Region	11 794 074	3 266	0	0	3 147 682	17 919
City of Moscow	381 273 070	84 016 405	4 753 596	2 715 406	153 336 491	30 440 277
North-Western Federal District	91 634 372	4 947 839	51 520	0	17 855 697	2 847 732
Republic of Karelia	1 262 475	1 093 957	0	0	461 826	11 602
Komi Republic	4 795 795	2 146	0	0	309 249	243
Akhangel'sk Region	2 468 024	99 961	0	0	136 731	3 948
Vologda Region	7 322 221	8 659	30 000	0	507 513	8 437
Kaliningrad Region	6 421 763	214 144	9 689	0	691 774	79 786
Leningrad Region	1 062 396	0	0	0	125 576	4 539
Murmansk Region	5 241 612	2 287	0	0	412 817	15 905
Novgorod Region	1 967 328	46 643	0	0	395 543	13 043
Pskov Region	2 936 267	0	0	0	145 860	268
St Petersburg	58 156 491	3 480 042	11 831	0	14 668 808	2 709 961
Southern Federal District	65 886 285	4 207 556	24 861	0	17 355 102	374 797
Republic of Adygeya	3 151 073	0	0	0	158 207	421
Republic of Kalmykia	400 277	0	0	0	18 165	0
Krasnodar Territory	42 973 749	71 446	24 861	0	8 427 011	236 153
Astrakhan Region	495 806	0	0	0	215 550	0
Volgograd Region	3 193 322	1 200 664	0	0	1 252 193	7 253
Rostov Region	15 672 058	2 935 446	0	0	7 283 976	130 970
North-Caucasian Federal District	12 886 486	3 839	3 000	0	5 073 136	94 804
Republik of Daghestan	707 859	0	3 000	0	594 171	205
Republic of Ingushetia	1 048 361	0	0	0	256 462	0
Kabardino-Balkar Republic	735 149	3 839	0	0	278 377	0
Karachai-Cherkess Republic	1 231 386	0	0	0	240 497	0

Republic of North Ossetia - Alania	871 253	0	0	0	66 135	0
Chechen Republic	83 336	0	0	0	5 231	0
Stavropol Territory	8 209 142	0	0	0	3 632 263	94 599
Volga Federal District	103 614 994	1 545 456	89 000	0	45 610 438	1 060 161
Republic of Bashkortostan	6 690 179	0	30 000	0	4 166 049	75 152
Republic of Marii El	845 397	0	0	0	205 367	5 982
Republic of Mordovia	1 386 789	0	0	0	163 926	0
Republic of Tatarstan	13 223 530	490 218	20 000	0	4 622 051	31 283
Udmurt Republic	3 120 467	0	0	0	1 287 894	26 448
Chuvash Republic	1 620 456	0	0	0	415 465	27 172
Perm Territory	11 478 072	40 467	0	0	3 278 554	152 407
Kirov Region	4 013 546	0	0	0	440 209	4 093
Nizhny Novgogrod Region	29 542 786	896 775	4 000	0	6 308 680	185 683
Orenburg Region	1 573 291	0	35 000	0	500 119	18 510
Penza Region	1 090 744	0	0	0	99 542	521
Samara Region	26 009 412	89 991	0	0	22 640 883	519 728
Saratov Region	1 191 717	27 891	0	0	1 229 926	12 580
Ulyanovsk Region	1 828 608	114	0	0	251 773	602
Ural Federal District	37 808 830	1 328 429	91 124	1 458	22 470 841	379 028
Kurgan Region	755 007	0	0	0	285 532	3
Sverdlovsk Region	22 666 860	923 364	91 124	0	14 755 824	240 335
Tyumen Region	5 962 648	144 876	0	0	3 849 420	21 106
Chelyabinsk Region	8 424 315	260 189	0	1 458	3 580 065	117 584
Siberian Federal District	63 741 136	973 410	30 000	404	35 194 850	691 237
Republic of Altai	141 438	0	0	0	122 036	48
Republic of Buryatiya	863 126	1 595	0	0	548 408	2 862
Republic of Tuva	78 910	0	0	404	292 054	0
Republic of Khakassia	608 434	54 320	0	0	270 856	664
Altai Territory	19 203 265	77 683	10 000	0	841 783	6 180
Zabaykal Territory	161 762	0	0	0	335 457	0
Krasnoyarsk Territory	5 955 609	429 984	0	0	5 637 943	36 748
Irkutsk Region	5 223 165	21 929	10 000	0	3 512 978	26 463
Kemerovo Region	2 158 653	0	0	0	3 100 960	42 198
Novosibirsk Region	23 804 278	265 011	0	0	17 470 925	514 182
Omsk Region	4 794 503	73 245	0	0	2 587 267	61 604
Tomsk Region	747 993	49 643	10 000	0	474 183	288
Far Eastern Federal District	13 428 303	300 920	46 041	2 861	8 433 166	219 778
Republic of Sakha (Yakutia)	288 541	0	40 000	2 861	198 533	793
Kamchatka Territory	983 779	0	0	0	99 612	816
Primorskiy Territory	1 754 009	30 824	3 135	0	1 506 401	19 973
Khabarovsk Territory	8 187 663	270 096	0	0	5 234 567	194 158
Amur Region	551 492	0	2 906	0	751 417	566
Magadan Region	1 054 323	0	0	0	534 373	666
Sakhalin Region	86 827	0	0	0	101 480	2 806
Jewish Autonomous Region	521 669	0	0	0	6 783	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 1.05.13

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	20 292 864 073	4 760 166	1 066 410	3 817 303 869	5 430 839 763	10 877 453 357
Belgorod Region	13 209 715	0	0	2 950 626	1 386 256	8 846 363
Bryansk Region	0	0	0	0	0	0
Vladimir Region	5 581 795	0	237	1 805 738	459 898	3 274 749
Voronezh Region	217 051	0	0	215 236	3	1 789
Ivanovo Region	8 416 729	0	0	1 932 665	560 464	5 823 727
Kaluga Region	15 786 406	0	274	2 266 336	1 360 900	12 146 198
Kostroma Region	69 450 672	0	0	4 340 803	4 594 291	60 429 532
Kursk Region	11 334 765	0	0	2 284 777	273 600	8 759 921
Lipetsk Region	21 778 267	0	0	3 153 197	5 314 908	13 299 451
Moscow Region	72 685 213	1 088	0	9 612 632	23 967 115	38 829 323
Orel Region	3 168 186	0	0	727 392	72 580	2 308 322
Ryazan Region	12 630 168	0	0	3 426 991	519 507	8 476 414
Smolensk Region	24 939 516	0	0	7 386 932	3 435 915	14 010 106
Tambov Region	2 472 449	0	0	624 375	423 465	1 412 482
Tver Region	7 821 738	775	0	2 882 843	520 185	4 382 920
Tula Region	11 292 458	0	0	1 937 578	1 463 268	7 746 867
Yaroslavl Region	6 433 266	0	0	2 995 983	863 499	2 446 138
City of Moscow	20 005 645 679	4 758 303	1 065 899	3 768 759 765	5 385 623 909	10 685 259 055
North-Western Federal District	784 646 188	988 975	2 090	264 275 111	278 315 272	229 885 621
Republic of Karelia	728 956	0	0	575 083	25 131	126 484
Komi Republic	3 614 010	0	0	1 264 852	483 065	1 704 822
Akhangel'sk Region	888 375	0	0	371 212	219 835	297 114
Vologda Region	46 349 791	0	0	10 249 367	11 435 678	24 578 202
Kaliningrad Region	13 863 476	0	0	5 537 292	2 173 927	6 108 392
Leningrad Region	7 852 907	5 334	0	1 567 395	640 231	5 576 490
Murmansk Region	4 018 575	0	0	1 815 176	125 091	2 001 770
Novgorod Region	3 408 121	0	280	1 306 047	164 107	1 804 617
Pskov Region	1 716 913	0	0	778 333	65 000	869 709
St Petersburg	702 205 064	983 641	1 810	240 810 354	262 983 207	186 818 021
Southern Federal District	167 464 827	116 536	129 708	38 857 117	17 943 556	109 687 662
Republic of Adygeya	4 194 384	0	0	935 276	611 570	2 613 001
Republic of Kalmykia	538 524	0	0	326 346	20 000	191 175
Krasnodar Territory	90 073 432	36 694	97 912	18 370 446	12 169 818	58 938 495
Astrakhan Region	5 930 528	0	0	3 653 492	828 325	1 394 438
Volgograd Region	10 819 208	1 810	0	2 289 529	1 487 419	6 984 733
Rostov Region	55 908 751	78 032	31 796	13 282 028	2 826 424	39 565 820
North-Caucasian Federal District	32 354 477	0	3 622	11 634 561	1 806 757	18 693 145
Republic of Dagestan	11 949 364	0	484	5 056 239	544 371	6 254 532
Republic of Ingushetia	365 022	0	0	202 692	0	160 461
Kabardino-Balkar Republic	3 736 915	0	0	813 351	56 141	2 833 422
Karachai-Cherkess Republic	3 050 300	0	0	1 827 720	568 939	647 286
Republic of North Ossetia - Alania	8 379 216	0	3 138	1 612 903	499 251	6 247 343
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	4 873 660	0	0	2 121 656	138 055	2 550 101
Volga Federal District	828 186 957	7 967 290	2 963 776	158 298 917	184 785 749	470 199 819

Republic of Bashkortostan	59 065 748	12 534	0	7 755 100	12 849 361	38 322 888
Republic of Marii El	1 720 632	0	0	443 288	167 325	1 069 730
Republic of Mordovia	16 585 545	0	0	3 063 098	1 575 677	11 807 227
Republic of Tatarstan	368 624 694	7 931 543	2 959 658	71 910 782	119 467 428	164 576 894
Udmurt Republic	21 452 086	0	0	3 344 696	1 462 603	16 610 911
Chuvash Republic	6 943 335	0	0	1 925 066	1 165 985	3 767 979
Perm Territory	25 807 747	5 803	0	5 685 997	4 927 087	15 123 507
Kirov Region	23 642 826	232	0	3 800 350	2 257 421	16 989 968
Nizhny Novgogrod Region	63 961 116	1 748	1 046	13 521 585	5 970 456	44 265 842
Orenburg Region	29 068 780	15 417	2 118	4 575 931	7 378 271	17 076 473
Penza Region	3 078 207	0	0	757 182	351 959	1 956 446
Samara Region	148 837 757	13	954	33 559 682	24 041 440	90 438 107
Saratov Region	55 382 846	0	0	7 088 222	2 735 911	45 488 619
Ulyanovsk Region	4 015 638	0	0	867 938	434 825	2 705 228
Ural Federal District	668 257 123	320 038	118 090	104 964 083	187 732 162	368 988 303
Kurgan Region	1 761 939	0	1 672	515 096	271 284	957 351
Sverdlovsk Region	295 814 412	12 637	268	53 480 384	57 304 817	183 439 937
Tyumen Region	289 517 341	246 849	91 344	34 439 564	124 860 474	127 502 122
Chelyabinsk Region	81 163 431	60 552	24 806	16 529 039	5 295 587	57 088 893
Siberian Federal District	306 115 987	67 417	24 569	63 722 442	49 472 018	189 029 054
Republic of Altai	864 531	0	0	294 065	291 583	277 833
Republic of Buryatiya	9 396 400	0	0	2 498 376	2 315 094	4 553 640
Republic of Tuva	205 018	0	0	91 540	31 500	81 969
Republic of Khakassia	4 311 851	1	0	789 493	488 661	2 926 766
Altai Territory	11 330 213	0	4 321	3 308 070	1 356 202	6 632 939
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 883 401	20 351	14 807	1 669 867	422 456	4 478 625
Irkutsk Region	14 544 666	0	0	3 120 744	1 789 378	9 565 337
Kemerovo Region	20 623 758	0	0	3 351 415	690 014	16 551 919
Novosibirsk Region	211 151 512	47 060	5 441	43 597 504	39 602 751	124 795 615
Omsk Region	18 320 344	0	0	3 045 961	2 223 579	12 949 270
Tomsk Region	8 484 293	5	0	1 955 407	260 800	6 215 141
Far Eastern Federal District	365 516 927	20 365	210 964	60 564 210	41 570 553	262 121 329
Republic of Sakha (Yakutia)	20 100 133	2 599	15 500	5 436 120	2 131 052	12 450 778
Kamchatka Territory	13 537 421	9 693	14 038	3 735 430	1 867 339	7 800 553
Primorskiy Territory	65 456 488	3 551	19 763	18 565 128	4 539 153	42 087 261
Khabarovsk Territory	18 700 977	0	0	4 314 865	1 661 921	12 456 819
Amur Region	235 774 871	15	161 663	24 218 683	30 332 361	180 947 405
Magadan Region	0	0	0	0	0	0
Sakhalin Region	11 947 037	4 507	0	4 293 984	1 038 727	6 378 513
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 1.05.13

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	13 638 586 647	2 039 560	244 872	2 839 357 204	4 638 718 515	6 028 497 978
Belgorod Region	105 519 455	1 758	34 777	13 880 790	12 943 044	78 532 089
Bryansk Region	57 888 386	4 204	42 024	6 101 380	5 925 046	45 627 636
Vladimir Region	111 417 858	18 917	21 625	10 051 162	9 847 346	91 201 403
Voronezh Region	289 537 826	160 303	666	37 274 974	55 399 324	196 211 932
Ivanovo Region	59 529 124	18 129	80	5 828 745	3 437 610	50 090 684
Kaluga Region	85 969 595	25 610	8 543	11 047 524	7 056 845	67 683 260
Kostroma Region	55 069 345	6 336	0	3 770 800	6 646 815	44 603 059
Kursk Region	57 520 408	2 119	5	6 689 447	3 686 182	46 947 384
Lipetsk Region	82 831 650	9 892	11 945	9 051 846	9 780 479	63 870 780
Moscow Region	783 604 491	380 080	24 094	140 956 269	116 781 578	522 437 904
Orel Region	43 897 432	638	0	4 217 087	1 683 249	37 802 099
Ryazan Region	77 808 184	5 830	0	9 053 732	4 819 449	63 651 944
Smolensk Region	58 639 219	17 883	14 255	6 761 447	4 420 397	47 172 002
Tambov Region	51 598 229	12 395	0	5 340 082	2 024 189	44 131 030
Tver Region	80 098 612	10 312	0	9 612 815	5 034 388	65 311 403
Tula Region	102 283 600	1 991	2 998	9 435 526	13 523 692	79 023 854
Yaroslavl Region	121 767 966	10 891	0	16 542 582	29 173 368	75 488 094
City of Moscow	11 413 605 267	1 352 272	83 860	2 533 740 996	4 346 535 514	4 408 711 421
North-Western Federal District	2 294 606 760	2 176 378	62 623	456 363 833	476 523 970	1 338 315 248
Republic of Karelia	35 376 562	2 984	657	4 366 871	1 432 752	29 411 105
Komi Republic	85 170 604	13 894	20 541	8 227 788	7 564 138	69 059 046
Akhangel'sk Region	118 753 303	21 299	21 797	16 470 877	22 038 200	80 007 601
Vologda Region	87 517 502	17 052	0	13 197 042	9 678 265	64 316 471
Kaliningrad Region	81 269 045	5 455	0	15 630 793	5 844 721	59 554 199
Leningrad Region	21 631 847	21 771	0	4 753 811	2 544 236	14 107 917
Murmansk Region	76 633 737	1 411	799	13 149 308	4 807 153	58 365 142
Novgorod Region	32 236 500	3 084	866	5 554 864	2 124 763	24 234 081
Pskov Region	28 571 724	7 005	7 463	4 024 178	2 250 729	22 113 486
St Petersburg	1 727 445 936	2 082 423	10 500	370 988 301	418 239 013	917 146 200
Southern Federal District	994 201 982	201 505	156 906	170 907 160	79 488 270	741 041 663
Republic of Adygeya	15 039 498	931	0	1 588 129	953 753	12 448 810
Republic of Kalmykia	6 443 580	2 991	11 904	758 978	315 295	5 328 990
Krasnodar Territory	449 088 106	55 492	110 973	83 086 908	38 051 692	326 724 817
Astrakhan Region	52 080 075	4 357	0	6 197 601	3 046 032	42 713 259
Volgograd Region	144 881 751	31 166	2 233	20 592 439	8 245 582	115 730 870
Rostov Region	326 668 972	106 568	31 796	58 683 105	28 875 916	238 094 917
North-Caucasian Federal District	278 876 400	450 355	79 276	43 201 752	22 979 294	211 429 116
Republik of Dagestan	43 118 222	200 851	15 268	8 153 252	2 547 516	32 035 746
Republic of Ingushetia	4 773 201	17 427	0	1 058 198	226 000	3 465 918
Kabardino-Balkar Republic	25 042 511	141	38	3 835 177	1 180 988	19 944 385
Karachai-Cherkess Republic	12 042 175	2 595	0	2 445 734	871 737	8 709 027
Republic of North Ossetia - Alania	27 925 142	0	3 447	2 900 826	994 405	23 985 980
Chechen Republic	7 819 957	47 538	35	2 998 927	671 151	4 091 556

Stavropol Territory	158 155 192	181 803	60 488	21 809 638	16 487 497	119 196 504
Volga Federal District	2 637 027 695	8 453 495	3 065 763	423 666 520	450 123 193	1 738 486 047
Republic of Bashkortostan	315 868 255	35 408	178	38 626 673	83 384 034	193 107 780
Republic of Marii El	28 889 004	2 470	0	2 706 417	3 105 406	22 982 054
Republic of Mordovia	42 511 227	147 613	499	5 296 956	4 658 668	32 250 407
Republic of Tatarstan	519 928 137	7 942 244	2 959 793	94 258 648	141 104 858	271 774 458
Udmurt Republic	88 215 198	2 688	0	15 004 946	8 272 724	64 829 733
Chuvash Republic	63 174 046	12 318	15 429	7 056 032	7 601 382	48 257 107
Perm Territory	217 561 176	66 193	13 602	38 739 687	24 637 303	153 520 810
Kirov Region	75 844 160	19 761	9	10 816 393	6 812 701	57 630 122
Nizhny Novgogrod Region	411 825 180	64 478	41 258	94 725 295	77 094 658	238 510 652
Orenburg Region	120 395 578	28 333	32 571	14 849 354	14 543 568	86 754 702
Penza Region	72 309 811	31 253	0	8 756 293	3 416 641	59 943 704
Samara Region	427 539 107	33 433	2 424	58 958 714	57 951 481	308 126 391
Saratov Region	172 261 827	14 137	0	23 306 817	12 013 998	136 404 799
Ulyanovsk Region	80 704 989	53 166	0	10 564 295	5 525 771	64 393 328
Ural Federal District	1 499 470 100	583 752	286 712	235 752 455	318 194 397	935 296 863
Kurgan Region	30 428 822	5 757	11 647	3 595 610	1 907 830	24 832 381
Sverdlovsk Region	607 102 798	114 889	101 188	113 216 081	100 990 512	389 187 194
Tyumen Region	609 983 303	299 349	123 091	71 884 989	191 610 141	342 940 898
Chelyabinsk Region	251 955 177	163 757	50 786	47 055 775	23 685 914	178 336 390
Siberian Federal District	1 366 333 004	197 042	312 964	204 175 434	148 728 915	1 003 006 041
Republic of Altai	6 265 250	2 188	12 571	861 256	503 320	4 878 376
Republic of Buryatiya	49 779 037	5 243	0	9 073 574	7 015 753	33 587 916
Republic of Tuva	5 315 801	2 270	1 036	664 216	313 879	4 306 961
Republic of Khakassia	21 279 856	3 331	0	3 058 959	1 163 639	16 901 232
Altai Territory	111 261 808	3 166	74 995	13 401 034	12 900 420	84 640 739
Zabaykal Territory	37 765 957	32 645	0	4 132 396	1 569 484	31 913 579
Krasnoyarsk Territory	247 556 017	37 015	89 817	44 753 067	30 096 490	167 944 073
Irkutsk Region	148 311 452	21 482	21 877	19 692 233	15 137 482	113 065 471
Kemerovo Region	183 615 300	7 163	34 291	20 294 119	20 576 411	142 229 448
Novosibirsk Region	365 717 018	70 607	30 759	64 062 613	43 248 179	255 099 313
Omsk Region	119 968 261	4 503	30 249	13 059 878	11 497 486	95 071 550
Tomsk Region	69 497 247	7 429	17 369	11 122 089	4 706 372	53 367 383
Far Eastern Federal District	733 566 148	138 697	310 118	145 803 638	55 583 968	529 745 279
Republic of Sakha (Yakutia)	77 987 323	25 388	37 963	19 143 218	5 222 997	53 280 782
Kamchatka Territory	41 389 998	9 575	14 038	6 980 002	2 535 943	31 606 560
Primorskiy Territory	175 486 524	17 649	43 854	31 069 218	9 606 547	134 326 392
Khabarovsk Territory	253 813 064	27 527	16 029	53 445 944	22 324 265	177 468 875
Amur Region	77 656 148	14 478	32 921	18 715 256	6 007 751	52 755 299
Magadan Region	36 852 787	7 175	165 115	4 612 265	4 527 097	27 488 614
Sakhalin Region	63 428 463	36 745	164	10 824 378	5 004 836	47 246 903
Jewish Autonomous Region	5 505 417	160	34	496 634	128 100	4 873 018
Chukotka Autonomous Area	1 446 424	0	0	516 723	226 432	698 836

Table 38.1

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.05.13

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	7 616 781 398	32 398 014	128	1 078 170 089	3 735 941 781	2 424 333 588
Belgorod Region	1 359 781	0	0	17 619	0	1 342 157
Bryansk Region	0	0	0	0	0	0
Vladimir Region	1 244 205	0	0	78 879	0	1 165 326
Voronezh Region	186	0	0	156	0	27
Ivanovo Region	694 482	0	0	27 155	6 259	661 068
Kaluga Region	1 409 957	0	0	61 991	30 998	1 316 968
Kostroma Region	7 940 213	0	0	641 358	127 510	7 164 396
Kursk Region	609 943	0	0	116 324	0	350 404
Lipetsk Region	1 031 136	0	0	492 806	0	538 329
Moscow Region	14 054 734	0	0	251 953	4 153 479	9 587 566
Orel Region	223 577	0	0	89 090	15 659	118 828
Ryazan Region	657 222	0	0	141 744	1 189	512 355
Smolensk Region	4 315 661	0	0	172 192	400 076	3 743 360
Tambov Region	30 425	0	0	13 920	0	16 181
Tver Region	636 848	0	0	47 703	236 768	352 311
Tula Region	576 323	0	0	45 522	15 628	514 859
Yaroslavl Region	414 352	0	0	24 584	0	389 712
City of Moscow	7 581 582 353	32 398 014	128	1 075 947 093	3 730 954 215	2 396 559 741
North-Western Federal District	216 385 769	5 989	0	25 938 552	82 121 288	104 088 805
Republic of Karelia	30 099	0	0	27 281	0	2 810
Komi Republic	641 986	0	0	1 830	3 789	636 367
Akhangel'sk Region	24 963	0	0	223	7 701	17 039
Vologda Region	6 669 173	0	0	2 068 644	946 172	3 627 543
Kaliningrad Region	6 588 598	0	0	2 232 911	1 595 194	2 633 929
Leningrad Region	1 108 123	0	0	63 358	3 157	1 029 638
Murmansk Region	1 004 766	0	0	707 506	0	271 236
Novgorod Region	89 759	0	0	19 156	0	70 597
Pskov Region	28 399	0	0	5 851	0	22 543
St Petersburg	200 199 903	5 989	0	20 811 792	79 565 275	95 777 103
Southern Federal District	11 894 237	0	0	1 943 196	2 617 589	7 016 211
Republic of Adygeya	25 991	0	0	6 801	0	19 178
Republic of Kalmykia	110 288	0	0	19	44 024	66 245
Krasnodar Territory	3 695 215	0	0	165 278	164 260	3 165 465
Astrakhan Region	509 001	0	0	446 869	0	52 975
Volgograd Region	440 482	0	0	34 400	218 642	164 035
Rostov Region	7 113 260	0	0	1 289 829	2 190 663	3 548 313
North-Caucasian Federal District	2 688 302	0	0	157 673	1 000	2 498 980
Republic of Dagestan	231 207	0	0	66 213	0	153 812
Republic of Ingushetia	8 841	0	0	5 510	0	3 264
Kabardino-Balkar Republic	71 345	0	0	116	0	71 215
Karachai-Cherkess Republic	1 999 712	0	0	48 737	31	1 931 764
Republic of North Ossetia - Alania	228 528	0	0	4 369	0	223 960
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	148 669	0	0	32 728	969	114 965
Volga Federal District	100 503 812	5 811	0	8 277 577	44 386 194	46 448 325
Republic of Bashkortostan	3 354 926	0	0	122 310	211 193	3 015 884
Republic of Marii El	19 169	0	0	2 627	0	2 946
Republic of Mordovia	216 172	0	0	16 407	0	197 580
Republic of Tatarstan	57 743 916	5 811	0	2 841 053	36 987 881	17 218 429
Udmurt Republic	1 023 795	0	0	210 242	0	813 553
Chuvash Republic	288 082	0	0	19 195	15 847	252 967
Perm Territory	2 856 968	0	0	282 775	130 491	2 443 702
Kirov Region	1 264 945	0	0	56 734	409 388	798 702
Nizhny Novgorod Region	3 598 870	0	0	451 132	825 566	2 295 037
Orenburg Region	1 875 399	0	0	51 143	526 154	1 298 081
Penza Region	0	0	0	0	0	0
Samara Region	22 948 774	0	0	3 486 689	5 042 649	13 810 032
Saratov Region	5 273 366	0	0	733 629	237 025	4 265 630
Ulyanovsk Region	39 430	0	0	3 641	0	35 782
Ural Federal District	69 761 242	31 453	0	8 244 784	11 627 590	38 028 606
Kurgan Region	19 223	0	0	123	0	19 080
Sverdlovsk Region	25 202 366	0	0	1 021 989	5 686 081	16 567 642
Tyumen Region	36 306 816	31 108	0	4 162 989	5 678 518	17 153 167
Chelyabinsk Region	8 232 837	345	0	3 059 683	262 991	4 288 717
Siberian Federal District	54 183 201	0	3 363	9 895 302	5 882 847	33 291 606
Republic of Altai	17 699	0	0	3 753	233	13 713
Republic of Buryatiya	797 254	0	0	9 866	0	183 511
Republic of Tuva	1 297	0	0	0	0	1 297
Republic of Khakassia	48 620	0	0	2 212	0	44 548
Altai Territory	205 863	0	0	28 911	0	176 637
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	178 141	0	0	8 057	0	169 952
Irkutsk Region	512 136	0	0	78 117	39 993	339 031
Kemerovo Region	3 025 077	0	0	2 718 986	0	306 091
Novosibirsk Region	48 366 760	0	3 363	6 878 830	5 841 947	31 193 890
Omsk Region	799 020	0	0	133 772	674	664 502
Tomsk Region	231 334	0	0	32 798	0	198 434
Far Eastern Federal District	35 758 081	0	0	2 429 828	3 608 307	28 289 095
Republic of Sakha (Yakutia)	983 507	0	0	33 849	68 138	811 419
Kamchatka Territory	1 349 284	0	0	484 333	87 517	762 015
Primorskiy Territory	7 189 983	0	0	1 172 178	239 838	5 678 935
Khabarovsk Territory	1 396 716	0	0	117 985	41 799	1 208 477
Amur Region	24 043 149	0	0	393 163	3 171 015	19 261 146
Magadan Region	0	0	0	0	0	0
Sakhalin Region	795 442	0	0	228 320	0	567 103
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 1.05.13

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	6 834 443 502	31 148 637	3 491	998 678 552	3 596 493 855	1 980 578 247
Belgorod Region	14 547 290	0	0	453 306	793 940	10 451 784
Bryansk Region	4 073 073	0	0	129 185	89 655	3 336 162
Vladimir Region	9 790 981	420	0	276 951	854 600	6 095 017
Voronezh Region	41 483 214	0	0	2 113 416	15 248 059	19 587 948
Ivanovo Region	4 687 610	23	0	135 043	58 580	3 921 276
Kaluga Region	8 157 274	688	0	578 989	754 074	4 958 796
Kostroma Region	2 752 392	57	0	83 379	155 866	2 109 866
Kursk Region	4 058 085	0	0	828 939	130 593	2 084 765
Lipetsk Region	4 571 287	0	0	716 105	62 715	3 019 144
Moscow Region	79 834 472	106	0	16 333 721	8 757 287	48 081 915
Orel Region	2 118 630	18	0	182 598	15 972	1 412 013
Ryazan Region	5 437 075	0	0	327 879	761 695	3 301 742
Smolensk Region	6 080 488	1 214	0	802 912	151 566	3 054 299
Tambov Region	2 148 050	0	0	47 228	8 228	1 338 945
Tver Region	7 802 426	5 818	0	327 755	768 899	3 998 066
Tula Region	10 820 132	0	0	771 519	4 223 590	4 240 260
Yaroslavl Region	7 997 297	30	0	628 639	658 081	5 397 458
City of Moscow	6 618 083 726	31 140 263	3 491	973 940 988	3 563 000 455	1 854 188 791
North-Western Federal District	485 123 458	74 582	0	50 140 132	153 414 446	250 618 152
Republic of Karelia	3 091 613	0	0	208 268	11 003	2 450 111
Komi Republic	5 833 885	15	0	171 741	7 387	3 806 581
Akhangel'sk Region	7 160 475	0	0	524 090	1 042 383	4 485 176
Vologda Region	26 118 922	4	0	3 417 893	16 593 372	4 019 653
Kaliningrad Region	20 426 976	188	0	2 414 267	2 379 461	13 229 031
Leningrad Region	3 470 031	0	0	353 492	915 176	1 981 808
Murmansk Region	8 968 902	0	0	2 382 758	868 564	4 891 162
Novgorod Region	3 740 293	126	0	1 352 350	18 754	1 932 518
Pskov Region	2 582 052	0	0	138 445	303 565	1 494 901
St Petersburg	403 730 309	74 249	0	39 176 828	131 274 781	212 327 211
Southern Federal District	90 356 813	2 490	0	9 694 388	7 931 746	62 149 549
Republic of Adygeya	537 726	0	0	25 791	1 980	369 793
Republic of Kalmykia	303 292	0	0	1 082	44 024	201 216
Krasnodar Territory	38 922 565	1 675	0	2 999 637	1 428 383	30 858 905
Astrakhan Region	4 241 288	99	0	727 410	358 928	2 628 087
Volgograd Region	11 521 285	0	0	991 600	508 816	7 932 792
Rostov Region	34 830 657	716	0	4 948 868	5 589 615	20 158 756
North-Caucasian Federal District	17 312 561	29 540	0	819 540	198 189	12 135 454
Republic of Dagestan	1 871 297	0	0	89 982	0	740 552
Republic of Ingushetia	179 557	0	0	7 262	0	146 972
Kabardino-Balkar Republic	1 617 176	0	0	30 706	10 627	1 244 776
Karachai-Cherkess Republic	702 604	0	0	30 883	0	537 976
Republic of North Ossetia - Alania	1 141 810	12 688	0	34 164	0	753 832
Chechen Republic	115 865	0	0	2 602	0	113 157

Stavropol Territory	11 684 252	16 852	0	623 941	187 562	8 598 189
Volga Federal District	306 778 467	1 111 409	0	28 336 873	76 592 971	159 242 402
Republic of Bashkortostan	23 813 311	788 730	0	3 148 074	2 603 509	13 278 488
Republic of Marii El	1 806 765	0	0	65 528	225 501	897 623
Republic of Mordovia	1 823 413	59	0	182 556	10 507	931 415
Republic of Tatarstan	71 979 202	6 070	0	3 867 906	36 645 389	25 783 650
Udmurt Republic	4 485 420	16 752	0	699 068	23 595	2 764 749
Chuvash Republic	4 449 451	0	0	540 587	762 838	1 876 679
Perm Territory	29 983 438	76	0	5 833 837	4 934 640	15 150 043
Kirov Region	5 057 491	72	0	471 015	2 275 075	1 784 670
Nizhny Novgograd Region	61 648 417	299 434	0	5 248 934	22 723 275	20 449 161
Orenburg Region	8 341 692	0	0	581 286	1 674 699	5 255 521
Penza Region	3 908 037	185	0	391 211	21 920	2 290 859
Samara Region	69 219 051	0	0	5 225 492	3 198 256	55 134 876
Saratov Region	13 976 673	0	0	642 262	1 403 098	10 234 223
Ulyanovsk Region	6 286 106	31	0	1 439 117	90 669	3 410 445
Ural Federal District	183 780 527	61 155	0	18 423 175	23 725 132	115 226 473
Kurgan Region	1 145 641	0	0	134 795	35 152	583 556
Sverdlovsk Region	63 100 592	29 968	0	6 337 575	9 488 628	40 060 003
Tyumen Region	93 565 000	30 482	0	7 435 838	10 768 928	60 983 193
Chelyabinsk Region	25 969 294	705	0	4 514 967	3 432 424	13 599 721
Siberian Federal District	111 515 145	12 254	0	17 219 711	13 143 652	61 337 085
Republic of Altai	164 717	0	0	4 109	233	97 790
Republic of Buryatiya	3 351 394	0	0	85 151	0	1 527 959
Republic of Tuva	95 600	0	0	49	0	39 080
Republic of Khakassia	848 355	61	0	178 538	0	538 396
Altai Territory	9 196 030	99	0	357 720	2 122 439	4 047 299
Zabaykal Territory	1 654 157	0	0	64 549	27 557	677 565
Krasnoyarsk Territory	18 197 793	2	0	3 208 942	3 553 969	9 337 182
Irkutsk Region	10 068 971	90	0	585 737	514 152	5 185 284
Kemerovo Region	16 936 802	0	0	3 712 250	603 581	9 331 921
Novosibirsk Region	37 282 158	11 748	0	8 009 399	5 265 223	21 230 071
Omsk Region	8 300 183	18	0	732 871	130 753	6 239 689
Tomsk Region	5 418 985	236	0	280 396	925 745	3 084 849
Far Eastern Federal District	60 514 599	1 201	0	7 432 860	5 410 318	38 298 774
Republic of Sakha (Yakutia)	3 982 347	0	0	112 702	69 701	1 635 959
Kamchatka Territory	4 083 675	0	0	697 961	87 517	2 945 434
Primorskiy Territory	17 978 756	986	0	2 957 015	1 118 613	12 275 929
Khabarovsk Territory	18 554 804	0	0	1 751 107	1 395 803	13 943 311
Amur Region	6 397 298	0	0	319 572	2 326 627	2 906 507
Magadan Region	3 688 091	205	0	278 974	0	1 045 677
Sakhalin Region	5 543 070	10	0	1 313 066	402 524	3 322 675
Jewish Autonomous Region	286 558	0	0	2 463	9 533	223 282
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 1.05.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 325 351 550	2 058 605 252	2 266 746 298
Belgorod Region	160 000	160 000	0
Bryansk Region	0	0	0
Vladimir Region	427 867	427 867	0
Voronezh Region	547 698	547 698	0
Ivanovo Region	1 592 990	1 592 990	0
Kaluga Region	259 000	259 000	0
Kostroma Region	7 640 551	6 827 670	812 881
Kursk Region	12 251	0	12 251
Lipetsk Region	653 150	653 150	0
Moscow Region	2 247 877	2 247 877	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	1 474 418	1 267 500	206 918
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	583 173	583 173	0
Yaroslavl Region	149 000	149 000	0
City of Moscow	4 309 603 575	2 043 889 327	2 265 714 248
North-Western Federal District	62 151 910	40 358 977	21 792 933
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	58 000	58 000	0
Vologda Region	1 488 143	1 086 924	401 219
Kaliningrad Region	251 759	249 595	2 164
Leningrad Region	70 000	70 000	0
Murmansk Region	378 000	378 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	59 906 008	38 516 458	21 389 550
Southern Federal District	13 677 273	11 261 019	2 416 254
Republic of Adygeya	20 000	20 000	0
Republic of Kalmykia	112 628	97 000	15 628
Krasnodar Territory	6 698 508	6 028 043	670 465
Astrakhan Region	0	0	0
Volgograd Region	752 778	273 000	479 778
Rostov Region	6 093 359	4 842 976	1 250 383
North-Caucasian Federal District	975 486	975 486	0
Republic of Dagestan	365 486	365 486	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25 000	25 000	0
Karachai-Cherkess Republic	470 000	470 000	0
Republic of North Ossetia - Alania	115 000	115 000	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	85 721 285	77 700 843	8 020 442
Republic of Bashkortostan	4 157 726	2 964 190	1 193 536
Republic of Marii El	27 070	27 070	0
Republic of Mordovia	47 695	47 695	0

Republic of Tatarstan	25 485 471	20 443 218	5 042 253
Udmurt Republic	1 655 523	1 140 043	515 480
Chuvash Republic	525 182	492 363	32 819
Perm Territory	176 500	176 500	0
Kirov Region	822 357	822 357	0
Nizhny Novgogrod Region	4 321 472	4 148 435	173 037
Orenburg Region	2 116 645	2 101 017	15 628
Penza Region	46 046	10 000	36 046
Samara Region	45 622 156	44 633 955	988 201
Saratov Region	649 442	626 000	23 442
Ulyanovsk Region	68 000	68 000	0
Ural Federal District	50 856 014	25 463 209	25 392 805
Kurgan Region	0	0	0
Sverdlovsk Region	8 179 396	4 367 144	3 812 252
Tyumen Region	41 638 208	20 227 925	21 410 283
Chelyabinsk Region	1 038 410	868 140	170 270
Siberian Federal District	36 975 429	27 738 584	9 236 845
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	185 000	185 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	20 000	20 000	0
Altai Territory	839 473	839 473	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	0	0	0
Irkutsk Region	394 000	394 000	0
Kemerovo Region	828 000	828 000	0
Novosibirsk Region	32 362 066	23 869 111	8 492 955
Omsk Region	2 246 890	1 503 000	743 890
Tomsk Region	0	0	0
Far Eastern Federal District	11 177 609	9 889 577	1 288 032
Republic of Sakha (Yakutia)	19 000	19 000	0
Kamchatka Territory	433 707	433 707	0
Primorskiy Territory	1 280 268	1 239 432	40 836
Khabarovsk Territory	7 052	0	7 052
Amur Region	9 372 582	8 132 438	1 240 144
Magadan Region	0	0	0
Sakhalin Region	65 000	65 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 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 1.05.13**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	4 342 451 510	2 070 505 366	2 271 946 144
Belgorod Region	160 000	160 000	0
Bryansk Region	0	0	0
Vladimir Region	122 855	85 000	37 855
Voronezh Region	547 784	547 784	0
Ivanovo Region	1 592 990	1 592 990	0
Kaluga Region	259 000	259 000	0
Kostroma Region	5 625 951	5 625 951	0
Kursk Region	12 251	0	12 251
Lipetsk Region	653 150	653 150	0
Moscow Region	2 247 877	2 247 877	0
Orel Region	61 625	0	61 625
Ryazan Region	100 000	100 000	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	583 173	583 173	0
Yaroslavl Region	54 448	54 448	0
City of Moscow	4 330 430 406	2 058 595 993	2 271 834 413
	70 494 917	48 503 459	21 991 458
North-Western Federal District			
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	58 000	58 000	0
Vologda Region	1 331 893	930 674	401 219
Kaliningrad Region	251 759	249 595	2 164
Leningrad Region	70 000	70 000	0
Murmansk Region	378 000	378 000	0
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	68 405 265	46 817 190	21 588 075
Southern Federal District	13 744 378	11 333 019	2 411 359
Republic of Adygeya	20 000	20 000	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	5 788 508	5 118 043	670 465
Astrakhan Region	910 733	900 000	10 733
Volgograd Region	772 778	293 000	479 778
Rostov Region	6 252 359	5 001 976	1 250 383
North-Caucasian Federal District	457 486	457 486	0
Republik of Daghestan	313 486	313 486	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25 000	25 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	119 000	119 000	0
Chechen Republic	0	0	0
Stavropol Territory	0	0	0
Volga Federal District	87 106 737	78 828 376	8 278 361
Republic of Bashkortostan	4 430 955	3 216 486	1 214 469
Republic of Marii El	27 070	27 070	0

Republic of Mordovia	47 695	47 695	0
Republic of Tatarstan	26 681 038	21 659 718	5 021 320
Udmurt Republic	1 655 523	1 140 043	515 480
Chuvash Republic	362 363	362 363	0
Perm Territory	176 500	176 500	0
Kirov Region	822 357	822 357	0
Nizhny Novgogrod Region	3 794 419	3 567 172	227 247
Orenburg Region	2 216 645	2 201 017	15 628
Penza Region	46 046	10 000	36 046
Samara Region	46 128 684	44 903 955	1 224 729
Saratov Region	649 442	626 000	23 442
Ulyanovsk Region	68 000	68 000	0
Ural Federal District	53 587 488	28 088 761	25 498 727
Kurgan Region	0	0	0
Sverdlovsk Region	8 409 396	4 597 144	3 812 252
Tyumen Region	41 553 435	20 143 477	21 409 958
Chelyabinsk Region	3 624 657	3 348 140	276 517
Siberian Federal District	7 267 455	5 365 099	1 902 356
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	185 000	185 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	20 000	20 000	0
Altai Territory	839 473	839 473	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	150 000	150 000	0
Irkutsk Region	394 000	394 000	0
Kemerovo Region	828 225	828 225	0
Novosibirsk Region	2 503 867	1 345 401	1 158 466
Omsk Region	2 246 890	1 503 000	743 890
Tomsk Region	0	0	0
Far Eastern Federal District	9 437 654	8 761 580	676 074
Republic of Sakha (Yakutia)	19 003	19 003	0
Kamchatka Territory	283 707	283 707	0
Primorskiy Territory	1 280 268	1 239 432	40 836
Khabarovsk Territory	297 052	290 000	7 052
Amur Region	7 492 624	6 864 438	628 186
Magadan Region	0	0	0
Sakhalin Region	65 000	65 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 40

Some indicators of the banking sector financial soundness (percent)

	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	18,1	14,7	13,7	13,4	13,4
Ratio of core capital to risk-weighted assets	11,4	9,3	8,5	9,0	9,3
Ratio the value of credit risk on balance sheet assets	59,6	58,8	50,7	51,7	53,1
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹⁾	8,2	6,6	6,0	6,2	6,3
Loan loss provisions made as percent of total loans ¹⁾	8,5	6,9	6,1	6,2	6,2
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,8	1,4	1,5	1,3	1,4
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,6	0,7	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	184,6	228,4	209,0	203,1	204,9
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	5,1	4,8	4,6	4,6	4,6
mining	3,6	2,9	3,2	3,2	3,1
manufacturing	16,0	15,2	14,0	13,9	13,7
production and distribution of energy, gas and water	2,6	2,9	2,7	2,6	2,5
constructing	5,9	5,6	5,5	5,6	5,7
wholesale and retail trade, car and household appliance repair	17,1	15,6	14,9	14,7	14,6
transport and communication	3,8	5,4	5,4	4,8	4,7
other economic activities	22,2	22,3	20,5	20,9	21,0
individuals	23,7	25,3	29,2	29,8	30,1
of which					
mortgage loans	6,6	6,7	7,5	7,7	7,8
<i>Geographical distribution of interbank loans and deposits ²⁾</i>					
Russian Federation	41,1	41,6	47,1	39,0	35,0
United Kingdom	21,4	20,2	17,5	24,1	24,0
USA	2,5	3,0	3,6	5,8	5,3
Germany	6,0	4,2	1,6	1,8	2,4
Austria	3,7	6,6	5,9	4,2	6,6
France	4,0	2,7	1,6	2,7	3,7
Italy	0,1	2,7	2,7	0,5	0,7
Cyprus	5,0	6,6	8,7	8,9	8,4
Netherlands	2,6	3,2	1,5	1,9	2,0
Other	13,6	9,0	9,8	11,2	12,0
Liquidity					
Ratio of high liquid assets to total assets	13,5	11,8	11,1	11,9	10,7
Ratio of liquid assets to total assets	26,8	23,9	23,2	22,9	21,8
Ratio of high liquid assets to demand liabilities (N2)	64,8	60,1	58,0	67,2	63,0
Ratio of liquid assets to short-term liabilities (N3)	94,3	81,6	82,9	87,6	86,9
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	77,6	82,0	85,5	84,1	84,2
Ratio of clients' funds to total loans ³⁾	109,5	105,3	101,2	101,7	101,7
Market risk ⁴⁾ to total own funds (capital) ⁵⁾					
of which					
Interest rate risk	36,7	33,8	36,0	54,6	39,1
Equity position risk	8,6	12,9	6,0	6,0	5,1
Foreign exchange risk	3,2	3,0	5,4	5,4	5,3
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	4,2	2,2	2,1	2,2
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁶⁾	573,4	848,2	1011,9	239,4	323,6
as percent of the banking sector own funds (capital) ⁶⁾	1,9	2,4	2,3	0,5	0,7
	12,5	17,6	18,2	3,9	5,2
Return on assets ⁷⁾	1,9	2,4	2,3	2,1	2,1
Return on equity ⁷⁾	12,5	17,6	18,2	17,0	17,0

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
Справочно: показатель достаточности и капитала на 1.05.13, %	13,4	12,1		36,2		24,4		16,8		13,3	

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	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 201,0	1 282,0	1 394,3	1 406,3	1 409,9
Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	6 112,9	6 299,8	6 339,4
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	24,5	22,8	22,3	22,2

Table 43

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

Indicators	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
1. Factors of own funds (capital) increase	112,4	115,2	117,4	117,5	117,6
1.1. Authorised capital	25,4	24,5	22,8	22,3	22,3
1.2. Issue income	21,7	21,5	20,3	19,8	19,7
1.3. Credit institutions' profit and funds	37,1	42,9	46,8	47,8	48,1
1.4. Subordinated loans	24,3	22,7	24,2	24,1	23,9
1.5. Increase in value of property due to revaluation	3,9	3,7	3,3	3,4	3,6
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	12,4	15,2	17,4	17,5	17,6
2.1. Losses	1,1	1,7	1,7	2,0	1,8
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,1	0,1	0,1	0,1	0,1
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0,5	0,2	0,5	0,7	0,8
2.6. Credit institutions' portfolio of shares	10,0	12,4	14,5	14,1	14,3
2.7. Other factors	0,6	0,7	0,4	0,4	0,4
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	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	612,1	829,7	975,1	1 000,8	996,2
3 rd group of assets	86,2	146,7	210,6	344,3	448,0
4 th group of assets	19 450,0	23 482,4	23 897,1	24 424,3	25 472,6
5 th group of assets	13,3	0,6	7,4	7,5	7,4
The value of credit risk on balance sheet assets	20 161,7	24 459,4	25 090,2	25 776,8	26 924,1

Reference data:

	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
1 st group of assets without adjustment to credit risk coefficients	-	-	-	5 268,7	5 667,7

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

		1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
1	Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	6 112,9	6 299,8	6 339,4
2	Risk-weighted assets, billion rubles	26 164,3	35 760,6	44 640,7	46 945,5	47 348,3
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	20 161,7	24 460,3	25 090,2	25 776,8	26 924,1
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 000,3	1 367,5	1 781,6	1 822,8	2 021,5
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	50,0	67,7	109,5	142,0	149,0
	- the value of credit risk on contingent credit liabilities, billion rubles	1 753,5	2 976,4	3 448,0	3 460,2	3 423,8
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	109,3	303,7	198,0	240,0	238,2
	- the value of operational risk, billion rubles	1 007,5	1 959,0	3 148,3	3 181,6	3 191,7
	- market risk, billion rubles	2 081,9	2 377,7	2 646,9	4 018,2	3 040,3
	- credit claims of clearing participants (codes 8847 ¹ and 8852 ¹)	-	-	-	13,2	13,8
	- higher-risk transactions, billion rubles	-	2 248,3	8 501,0	8 599,2	8 765,4
	-corrective coefficient of own funds (capital) adequacy ratio's denominator which eliminates double counting of credit claims on higher-risk transactions	-	-	-	-308,6	-419,5
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	18,1	14,7	13,7	13,4	13,4

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	1.01.11		1.01.12		1.01.13		1.04.13		1.05.13	
	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	4	0,1	1	0,0	1	0,0	2	0,0	1	0,0
From 10% to 12%	53	6,4	107	34,3	142	19,7	162	27,6	172	22,8
From 12% to 14%	86	20,4	125	16,6	143	53,2	150	60,0	161	65,5
14% and more	868	73,1	744	49,1	663	27,0	633	12,4	613	11,6
Banking sector, total	1012	100,0	978	100,0	956	100,0	954	100,0	955	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

		1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Loans	Standard	45,5	53,4	58,5	58,4	59,1
	Substandard	34,7	29,4	26,0	26,2	25,7
	Doubtful	11,4	10,4	9,1	8,9	8,6
	Problem	2,9	2,7	2,5	2,5	2,5
	Loss	5,4	4,1	3,8	4,0	4,0
Loan loss provision (LLP)	Estimated LLP	11,0	9,1	8,3	8,4	8,3
	Estimated LLP adjusted for collateral	8,8	7,2	6,5	6,5	6,3
	LLP made	8,8	7,2	6,5	6,4	6,3
	LLP made as percent of estimated LLP	79,8	79,5	77,5	76,8	76,3
	LLP made as percent of estimated LLP adjusted for collateral	100,2	100,0	99,8	99,8	99,8
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		15,9	14,7	13,8	13,4	13,3

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

	1.01.11		1.01.12		1.01.13		1.04.13		1.05.13	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	4 064,7	100,0	5 589,2	100,0	7 993,4	100,0	8 386,3	100,0	8 650,3	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	332,6	8,2	474,2	8,5	644,2	8,1	676,4	8,1	693,4	8,0
1.2. Loans to individuals	3 732,2	91,8	5 115,1	91,5	7 349,0	91,9	7 709,7	91,9	7 956,6	92,0
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,1	0,0	0,3	0,0	0,2	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17,9	-	19,2	-	23,1	-	23,6	-	23,7
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	7,3	-	5,7	-	5,0	-	5,5	-	5,6
4. Claims grouped into portfolios of homogeneous claims - total	22,2	100,0	38,6	100,0	59,0	100,0	61,1	100,0	63,6	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	14,3	64,5	19,4	50,4	25,5	43,3	24,3	39,7	26,0	40,8
4.2. Portfolios of homogeneous claims on individuals	7,9	35,5	19,1	49,6	33,5	56,7	36,9	60,3	37,6	59,2
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	43,0	-	28,0	-	27,6	-	30,5	-	30,8

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 1.05.13¹

	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	693 418,8	100,0	16 682,3	100,0	2,4
of which by quality categories					
1.1. Quality Category I	1 278,2	0,2	0,0	0,0	0,0
1.2. Quality Category II	671 060,0	96,8	6 475,9	38,8	1,0
1.3. Quality Category III	6 482,9	0,9	982,2	5,9	15,2
1.4. Quality Category IV	6 342,4	0,9	2 233,4	13,4	35,2
1.5. Quality Category V	8 250,9	1,2	6 990,7	41,9	84,7
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	197,3	100,0	0,3	100,0	0,2
of which by quality categories					
2.1. Quality Category I	196,9	99,8	0,0	0,0	0,0
2.2. Quality Category II	0,1	0,0	0,0	0,3	2,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	0,3	0,2	0,3	99,7	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	693 616,1		16 682,7		2,4
4. Homogeneous claims grouped into portfolios - total	25 950,5	100,0	8 496,0	100,0	32,7
of which by quality categories					
4.1. Quality Category I	11 035,1	42,5	0,0	0,0	0,0
4.2. Quality Category II	6 357,8	24,5	118,0	1,4	1,9
4.3. Quality Category III	135,4	0,5	25,0	0,3	18,5
4.4. Quality Category IV	73,6	0,3	18,3	0,2	24,9
4.5. Quality Category V	8348,6	32,2	8334,6	98,1	99,8
5. Claims for interest payments - total	4 657,6	100,0	750,0	100,0	16,1
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	862,5	18,5	682,1	90,9	79,1

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

Homogeneous loans and claims on individuals and provisions made as of 1.05.13¹

	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	7 956 649,0	100,0	463 750,2	100,0	5,8
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	505 383,3	6,4	14 327,9	3,1	2,8
1.1.2. residential real estate (mortgage) loans, total	1 733 165,9	21,8	34 466,7	7,4	2,0
1.1.3. car loans, total	791 515,7	9,9	38 862,5	8,4	4,9
1.1.4. other consumer loans, total	4 890 345,2	61,5	373 438,7	80,5	7,6
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	641 802,9	8,1	12 284,5	2,6	1,9
1.2.2. a portfolio of loans without overdue payments	6 543 026,3	82,2	75 654,7	16,3	1,2
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	222 459,2	2,8	9 101,0	2,0	4,1
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	116 042,2	1,5	31 852,1	6,9	27,4
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	95 376,0	1,2	53 350,7	11,5	55,9
1.2.6. a portfolio of loans with payments being overdue from 181 to 360 calendar days	114 815,6	1,4	92 408,4	19,9	80,5
1.2.7. a portfolio of loans with payments being overdue more than 360 calendar days	186 887,9	2,3	186 444,5	40,2	99,8
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	7 292 406,3	91,7	80 749,5	17,4	1,1
1.3.2. Quality category III	206 200,3	2,6	20 748,0	4,5	10,1
1.3.3. Quality category IV	93 688,5	1,2	40 546,6	8,7	43,3
1.3.4. Quality category V	364 354,0	4,6	321 706,1	69,4	88,3
2. Claims grouped into portfolios of homogeneous claims - total	37 612,9	10,3	11 084,6	3,4	29,5
of which by quality categories					
2.1. Quality category I	636,5	0,2	0,0	0,0	0,0
2.2. Quality category II	24 467,7	6,7	400,6	0,1	1,6
2.3. Quality category III	1060,2	0,3	179,8	0,1	17,0
2.4. Quality category IV	1018,7	0,3	493,3	0,2	48,4
2.5. Quality category V	10429,7	2,9	10011,0	3,1	96,0
3. Claims for interest payments - total	99 804,1	100,0	26 836,0	100,0	26,9
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	29 895,8	30,0	24 203,9	90,2	81,0

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 %				
	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Substandard	8,9	8,3	8,9	8,9	8,7	2,3	2,1	2,2	2,2	2,2
Doubtful	19,9	22,9	21,1	20,1	19,4	15,3	15,9	14,9	14,5	14,2
Problem	15,0	16,3	16,3	16,0	15,4	45,0	44,3	41,8	40,6	39,5
Loss	56,2	52,4	53,6	54,9	56,4	90,8	91,5	90,1	88,9	88,5

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	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Overdue claims on loans, deposits and other placements, billion rubles	1035,9	1133,0	1257,4	1304,9	1335,8
Of which					
- among 20 largest-asset credit institutions, billion rubles	730,0	845,7	960,6	1009,0	1032,0
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	4,7	3,9	3,7	3,7	3,7
Overdue claims in rubles					
- billion rubles	886,2	994,1	1122,8	1170,4	1198,0
- as percent of total loans, deposits and other placements in rubles	5,5	4,7	4,2	4,3	4,4
Overdue claims in foreign currency					
- billion rubles	149,7	138,9	134,6	134,5	137,8
- as percent of total loans, deposits and other placements in foreign currency	2,5	1,9	1,9	1,7	1,6
- dollar equivalent, billion \$	4,9	4,3	4,4	4,3	4,4
Overdue claims on loans and other placements with non-financial institutions	743,4	822,6	924,1	938,9	954,6
Share of overdue claims in total volume of loans and other placements with non-financial institutions	5,3	4,6	4,6	4,6	4,6
Overdue claims on loans and other funds provided to individuals	282,3	291,1	313,0	344,0	358,8
Share of overdue claims in total volume of loans and other placements with individuals	6,9	5,2	4,0	4,2	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, %				
	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
No overdue claims	142	134	118	107	116	1,9	1,9	1,7	1,7	1,2
Less than 5%	565	638	644	643	625	70,4	79,8	81,2	81,4	81,4
From 5 to 10%	187	110	103	116	119	23,2	13,4	12,3	12,5	12,0
From 10 to 15%	42	35	28	27	33	3,7	0,8	1,2	1,0	1,7
From 15 to 20%	20	10	9	10	13	0,3	3,4	0,1	0,1	0,1
From 20 to 60%	13	7	11	8	8	0,4	0,4	3,2	3,1	3,2
From 60 to 90%	4	2	0	1	1	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	39	42	43	41	38	0,1	0,3	0,3	0,3	0,3

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

Indicators	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Large credit risks of the banking sector total, bln rubles	8 736,3	11 971,6	12 773,9	12 792,3	12 986,5
Share of large credit risks in the banking sector assets, %	25,8	28,8	25,8	25,7	25,6

Table 55

Structure of large loans¹ grouped by types of collateral

	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Volume of large loans, billion rubles	5 323,9	6 207,7	6 493,4	6 581,4	6 806,4
of which:					
Volume of secured loans , billion rubles	1 586,4	1 442,8	1 507,9	1 499,9	1 507,7
Volume of I quality category collateral, billion rubles	500,0	324,8	355,8	342,9	391,5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	98,6	14,9	48,0	45,6	41,6
Volume of II quality category collateral, billion rubles	1 429,2	1 285,6	1 363,7	1 483,9	1 420,7
of which:					
collateral of securities, issued by legal entities, billion rubles	589,9	290,0	317,7	449,9	402,3
collateral of proprietary rights (claims), billion rubles	430,3	491,8	511,8	502,2	484,1

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		
	2010		2011		2012		2010		2011		2012		2010		2011		2012		2010	2011	2012
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	64,5	64,7	67,4	65,5	65,8	63,5	160,2	189,8	197,5	190,0	184,3	148,8	37,8	34,9	31,1	33,5	32,0	30,1	7,6	10,3	7,0
Agriculture, hunting and forestry	42,3	43,5	46,0	44,8	43,7	44,7	178,3	177,9	197,8	182,0	182,1	187,2	62,3	64,5	65,5	67,5	68,9	70,8	4,9	6,4	7,7
Industrial production (mining, manufacturing, production and distribution of energy, gas and water)	67,4	67,5	69,7	67,9	67,9	65,7	174,8	209,7	215,6	204,7	196,4	155,3	37,4	32,8	29,2	32,1	30,7	28,3	7,5	10,7	7,3
-mining	77,0	77,2	77,2	77,3	77,3	76,3	294,7	340,1	336,9	282,4	283,3	206,2	22,3	15,7	14,2	11,3	11,3	8,4	7,1	13,7	8,3
-manufacturing	44,4	45,3	46,0	44,4	43,4	39,9	128,0	152,2	147,0	149,3	131,7	126,1	52,0	48,1	43,3	51,7	48,2	46,3	9,1	8,1	6,7
-production and distribution of energy, gas and water	66,5	67,7	79,7	69,6	69,6	60,1	85,0	87,6	186,9	161,5	153,2	72,2	37,2	38,8	29,9	33,7	40,2	40,5	5,0	3,4	1,9
Construction	20,7	20,5	21,4	18,1	16,6	14,5	95,9	103,7	100,5	101,8	102,2	100,7	18,1	22,1	27,5	25,4	23,6	19,8	4,9	0,8	1,0
Wholesale and retail trade, car and household appliance repair	36,6	46,0	27,4	26,3	22,4	22,2	116,9	166,8	135,1	140,5	140,7	142,3	39,4	49,1	34,7	34,3	48,2	51,5	7,0	9,4	4,1
Transport and communication	61,6	63,1	65,1	62,5	41,5	38,2	127,7	128,4	148,0	163,7	114,3	87,0	44,9	48,3	45,5	47,2	41,1	46,6	16,0	13,1	5,3

* 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	1.01.11		1.01.12		1.01.13		1.04.13		1.05.13	
	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	48,6	100,0	49,7	100,0	47,3	100,0	66,1	100,0	49,6	100,0
Of which										
- interest rate risk (IRR)	36,7	75,6	33,8	68,0	36,0	76,0	54,6	82,7	39,1	78,9
- equity position risk (EPR)	8,6	17,8	12,9	26,0	6,0	12,6	6,0	9,1	5,1	10,3
- foreign exchange risk (FER)	3,2	6,6	3,0	6,0	5,4	11,4	5,4	8,2	5,3	10,7
Reference data:										
Number of credit institutions ¹	641		621		613		675		676	
Share of credit institutions' assets ¹ in total banking sector assets, %	90,9		92,3		92,5		97,8		97,9	

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

	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Share of assets in foreign currency in total assets, %	24,1	23,3	21,0	23,1	23,6
of which:					
- 20 largest-asset credit institutions	25,6	25,2	22,2	24,6	25,2
Share of liabilities in foreign currency in total liabilities, %	22,7	21,5	20,9	22,0	22,5
of which:					
- 20 largest-asset credit institutions	24,1	23,2	22,3	24,0	24,5
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	1,3	1,8	0,1	1,1	1,1
of which:					
- 20 largest-asset credit institutions	1,6	1,9	-0,1	0,6	0,6

Table 59

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

	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Balance sheet positions					
Claims, bln rubles	8 143,6	9 688,9	10 410,0	11 521,7	11 964,2
Liabilities, bln rubles	7 690,0	8 955,6	10 343,8	10 963,7	11 394,0
Net balance sheet position, bln rubles	453,6	733,4	66,2	558,0	570,2
Net balance sheet position to own funds (capital), % ¹	9,6	14,0	1,1	8,9	9,0
Off-balance sheet positions ²					
Claims, bln rubles	3 485,7	5 228,6	5 783,2	6 762,3	7 251,2
Liabilities, bln rubles	3 396,1	5 398,4	5 356,7	6 627,1	7 123,1
Net balance sheet position, bln rubles	89,6	-169,8	426,5	135,2	128,1
Net balance sheet position to own funds (capital), % ¹	1,9	-3,2	7,0	2,1	2,0

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 (OFP) requirements

	2011 г.				2012 г.				2013 г.
	I	II	III	IV	I	II	III	IV	I
Number of credit institutions that exceeded the OFXP limits	6	4	5	5	6	5	2	3	3
Of which:									
- 20 largest-asset credit institutions	0	0	1	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
- On 20 largest-asset credit institutions	0,0	0,0	4,4	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
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

Open currency positions of the banking sector by currencies as of 1.05.13

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	333	-57,7	-1,6	166,7	-224,3
long	559	58,0	2,2	183,0	-125,0
EUR					
short	387	-68,3	-1,5	-84,7	16,4
long	494	15,7	1,0	-4,0	19,7
GBP					
short	87	-4,0	-0,1	-15,8	11,8
long	299	8,9	0,4	7,5	1,4

Liquidity of Credit Institutions

Table 63

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

	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	27,3	28,5	28,5	25,8	25,5
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,5	24,1	23,0	23,2	23,1
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-7,8	-4,7	-2,7	-5,7	-5,8

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

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

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

Table 64

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Less than 0	594	608	616	615	619	61,5	51,5	57,1	57,0	57,0
From 0 to 20	365	316	300	288	286	36,7	47,1	42,3	42,6	42,7
More than 20	53	54	40	50	48	1,8	1,4	0,6	0,4	0,3
Data not available	0	0	0	1	2	0,0	0,0	0,0	0,0	0,0
Total	1012	978	956	954	955	100,0	100,0	100,0	100,0	100,0

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

	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,5	48,0	48,0	51,6	51,6
Liabilities with maturity up to 30 days, as percent of total liabilities	42,0	43,0	43,6	43,1	43,2
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	21,1	19,9	18,9	12,9	12,6

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, %				
	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13	1.01.11	1.01.12	1.01.13	1.04.13	1.05.13
Less than 0	455	446	403	383	385	21,7	25,6	21,3	22,6	23,8
From 0 to 20	250	208	248	217	191	20,4	12,3	13,8	43,5	41,7
More than 20	307	324	305	353	377	57,9	62,1	64,9	33,9	34,6
Data not available	0	0	0	1	2	0,0	0,0	0,0	0,0	0,0
Total	1012	978	956	954	955	100,0	100,0	100,0	100,0	100,0