

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

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

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The Central Bank of the Russian Federation

Banking Supervision Department

General Information on the Russian Banking Sector
Banking sector in the economy of Russia

Table 1

Macroeconomic indicators

Indicator		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12
1.	Banking sector assets (billion rubles) as % of GDP	20 125,1 60,5	28 022,3 67,9	29 430,0 75,8	33 804,6 74,8	41 627,5 76,3
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	2 671,5 8,0 13,3	3 811,1 9,2 13,6	4 620,6 11,9 15,7	4 732,3 10,5 14,0	5 242,1 9,6 12,6
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets of which: loans and other placements with individuals, including overdue claims (billion rubles) as % of GDP as % of the banking sector assets as % of income of the population	12 287,1 37,0 61,1 2 971,1 8,9 14,8 13,9	16 526,9 40,0 59,0 4 017,2 9,7 14,3 15,9	16 115,5 41,5 54,8 3 573,8 9,2 12,1 12,4	18 147,7 40,2 53,7 4 084,8 9,0 12,1 12,7	23 266,2 42,6 55,9 5 550,9 10,2 13,3 15,8
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles) as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	543,6 10,4	694,1 11,1	544,3 9,4	595,8 9,0	594,2 7,7
4.	Securities acquired by credit institutions (billion rubles) ¹ as % of GDP as % of the banking sector assets	2 250,6 6,8 11,2	2 365,2 5,7 8,4	4 309,4 11,1 14,6	5 829,0 12,9 17,2	6 211,7 11,4 14,9
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	5 159,2 15,5 25,6 24,2	5 907,0 14,3 21,1 23,4	7 485,0 19,3 25,4 26,1	9 818,0 21,7 29,0 30,6	11 871,4 21,7 28,5 33,7
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	7 053,1 21,2 35,0	8 774,6 21,3 31,3	9 557,2 24,6 32,5	11 126,9 24,6 32,9	13 995,7 25,6 33,6
Reference data						
Indicator (billion rubles)		1.01.08	1.01.09	1.01.10	1.01.11	1.01.12
Gross Domestic Product		33 247,5	41 276,8	38 807,2	45 172,7	54 585,6
Fixed capital investment of organisations of all forms of ownership (except small businesses)		5 214,0	6 272,1	5 769,8	6 625,0	7 701,2
Income of the population		21 311,5	25 244,0	28 708,4	32 100,9	35 200,7

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

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

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other placements with individuals		Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1.01.09	8,1	39,2	4,2	42,7	1,2	34,3	-0,9	35,2	6,9	14,5	5,6	24,4
1.01.10	2,6	5,0	-0,5	21,2	-1,2	0,3	-0,3	-11,0	6,9	26,7	2,0	8,9
1.01.11	3,5	14,9	1,5	2,4	1,1	12,1	2,2	14,3	6,1	31,2	5,4	16,4
1.02.11	-1,8	13,7	0,0	2,1	0,5	13,1	-0,1	15,1	-0,9	29,7	-4,0	13,4
1.03.11	2,0	16,4	-3,6	-1,1	0,4	14,2	0,6	16,4	2,0	29,3	2,3	17,1
1.04.11	0,4	16,1	1,5	0,6	1,3	15,7	2,2	18,6	1,0	28,5	2,4	16,7
1.05.11	0,5	15,6	2,2	2,9	1,7	16,6	2,8	20,7	2,1	27,3	-1,4	14,2
1.06.11	1,7	16,9	1,2	7,6	1,9	16,6	3,1	22,9	0,5	25,7	3,6	16,1
1.07.11	1,4	15,8	-0,4	6,7	1,6	16,0	2,5	24,0	2,3	24,7	2,9	18,3
1.08.11	1,0	16,3	1,0	6,3	1,7	17,5	3,7	26,5	1,0	23,2	-0,9	18,3
1.09.11	2,4	17,7	0,7	5,8	3,4	20,0	3,5	28,5	1,0	22,9	4,1	20,9
1.10.11	5,5	21,2	0,8	6,7	5,0	22,4	3,6	30,8	1,9	23,0	10,1	29,5
1.11.11	0,1	20,5	1,1	7,1	1,2	23,3	2,2	31,4	-0,4	19,8	-2,5	28,2
1.12.11	3,7	22,1	1,5	7,6	3,4	25,6	3,1	33,5	1,7	19,6	4,5	28,9
1.01.12	4,4	23,1	4,5	10,8	1,5	26,0	4,0	35,9	7,3	20,9	2,8	25,8
1.02.12	-1,1	23,9	0,6	11,5	-0,9	24,1	0,6	36,8	-2,0	19,6	-3,7	26,1
1.03.12	-0,7	20,7	-0,2	15,4	-0,9	22,6	2,1	38,9	1,3	18,9	-2,4	20,3
1.04.12	1,6	22,1	2,1	16,2	1,9	23,3	3,5	40,6	1,6	19,6	0,9	18,6
1.05.12	1,5	23,3	0,3	14,0	2,4	24,2	3,8	42,0	2,3	19,8	0,5	20,9
1.06.12	2,5	24,4	1,3	14,1	2,3	24,7	4,0	43,3	2,0	21,7	4,8	22,3
1.07.12	2,4	25,6	0,1	14,6	1,3	24,4	3,3	44,4	2,6	22,0	-0,5	18,2
Reference data:												
Increase from the beginning of the current year	6,3		4,3		6,2		18,4		8,1		-0,6	
Increase over the same period of the previous year	4,2		0,8		7,5		11,5		7,1		5,7	

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

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

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Credit institutions registered by the Bank of Russia and other authorities	1146	1112	1110	1101	1102
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1012	978	975	967	965
Credit institutions that have been registered by the Bank of Russia but have not yet paid up authorised capital and have not received a license (within established legal period)	2	0	2	0	1
Credit institutions with their banking licenses being revoked (cancelled)	132	134	133	134	136
Credit institutions licensed to conduct operations in foreign currency	677	661	658	653	651
Credit institutions holding general licences	283	273	273	271	271

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.11		1.01.12		1.04.12		1.06.12		1.07.12	
	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total	Number of CIs	% of the total
Central	585	57,8	572	58,5	571	58,6	566	58,5	564	58,4
of which the City of Moscow and Moscow Region	525	51,9	512	52,4	510	52,3	506	52,3	504	52,2
North-Western	71	7,0	69	7,1	70	7,2	70	7,2	70	7,3
Southern	47	4,6	45	4,6	46	4,7	46	4,8	46	4,8
North-Caucasian	57	5,6	56	5,7	54	5,5	54	5,6	54	5,6
Volga	118	11,7	111	11,3	110	11,3	107	11,1	107	11,1
Ural	51	5,0	45	4,6	45	4,6	45	4,7	45	4,7
Siberian	56	5,5	54	5,5	53	5,4	53	5,5	53	5,5
Far Eastern	27	2,7	26	2,7	26	2,7	26	2,7	26	2,7
Russian Federation	1012	100,0	978	100,0	975	100,0	967	100,0	965	100,0

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.11	1.01.12	1.07.12	1.01.11	1.01.12	1.07.12	1.01.11	1.01.12	1.07.12	1.01.11	1.01.12	1.07.12	1.01.11	1.01.12	1.07.12	1.01.11	1.01.12	1.07.12
Central	585	572	564	119	120	111	484	463	446	69	67	66	18	18	18	17	16	17
of which the City of Moscow and Moscow Region ¹	525	512	504	101	104	99	127	131	128	20	21	21	16	16	16	4	5	5
North-Western	71	69	70	25	12	9	342	306	303	356	378	384	2	2	2	12	11	11
Southern	47	45	46	22	20	18	284	282	280	412	434	438	2	2	2	10	10	10
North-Caucasian	57	56	54	74	81	83	99	96	86		70	63	3	4	4	3	3	3
Volga	118	111	107	102	99	90	526	520	508	239	248	258	6	6	5	18	19	19
Ural	51	45	45	112	98	86	224	227	218	137	159	166	4	4	4	8	8	8
Siberian	56	54	53	28	26	24	338	321	309	402	401	401	2	2	2	12	11	11
Far Eastern	27	26	26	12	8	8	135	128	121	346	376	356	1	1	1	5	5	4
Russian Federation	1012	978	965	494	464	429	2432	2343	2271	161	162	163	38	38	38	83	83	84

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.11		1.01.12		1.04.12		1.06.12		1.07.12	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	16 139 126	47,7	20 804 718	50,0	20 771 804	50,0	21 675 476	50,2	22 285 769	50,4
From 6 to 20	7 051 684	20,9	8 413 454	20,2	8 321 220	20,0	8 592 444	19,9	8 766 724	19,8
From 21 to 50	3 931 248	11,6	4 564 408	11,0	4 680 549	11,3	4 975 513	11,5	5 027 489	11,4
From 51 to 200	4 616 510	13,7	5 389 002	13,0	5 354 275	12,9	5 544 224	12,8	5 667 755	12,8
From 201 to 500	1 584 615	4,7	1 916 580	4,6	1 893 709	4,6	1 937 399	4,5	2 009 101	4,5
From 501	481 445	1,4	539 359	1,3	510 907	1,2	500 050	1,2	508 833	1,1
Total	33 804 628	100,0	41 627 520	100,0	41 532 464	100,0	43 225 106	100,0	44 265 672	100,0

Table 8

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

	(%)				
Federal district	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Central	54,9	56,3	56,4	56,4	56,6
of which the City of Moscow and Moscow Region	55,3	56,8	56,9	56,8	57,0
North-Western	71,9	68,7	69,0	68,0	68,0
Southern	69,0	68,6	68,5	68,9	69,5
North-Caucasian	45,5	43,4	46,0	47,8	46,3
Volga	43,4	44,8	45,8	46,4	46,7
Ural	60,2	66,5	66,6	66,8	66,5
Siberian	78,7	75,1	75,2	75,0	73,7
Far Eastern	72,6	74,8	75,6	76,1	76,7
Russian Federation	47,7	50,0	50,0	50,1	50,3

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.12 - 1.07.12)

Groups of credit institutions ranged by assets as of 1.01.12		Number of credit institutions as of 1.01.12	Groups as of 1.07.12						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	5							
2	From 6 to 20	15		15						
3	From 21 to 50	30			28	2				
4	From 51 to 200	150			2	138	9			1
5	From 201 to 500	300				10	270	13	5	2
6	From 501	478					21	449	8	
Became operating after 1.01.12								3		
Total over the period								13		3
Total as of 1.01.12¹		978								
Total as of 1.07.12¹		965	5	15	30	150	300	465		

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

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

Table 10

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

	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Credit institutions with foreign participation over 50%					
Assets	18,0	16,9	17,3	17,6	18,3
Own funds (capital)	19,1	17,6	17,7	18,2	19,0
Correspondent accounts with non-resident banks	20,3	14,3	13,5	14,4	14,1
Loans and other placements with non-financial organisations	15,1	14,0	13,8	13,9	15,0
Loans and other placements with individuals	25,7	22,0	21,8	21,7	21,9
Loans, deposits and other placements with credit institutions	25,1	30,0	30,3	31,6	30,9
Individual deposits	11,5	11,4	12,0	12,2	12,9
Funds raised from organisations ¹	17,6	17,4	18,0	17,9	18,8
Profit (loss) of the current year	20,7	17,4	19,9	18,4	18,4
Reference data:					
Number of credit institutions	111	113	115	116	117
of which 100% foreign-owned credit institutions					
Assets	11,0	10,0	10,3	10,7	10,4
Own funds (capital)	12,1	11,1	11,2	11,6	11,4
Correspondent accounts with non-resident banks	9,2	6,9	6,4	7,9	6,8
Loans and other placements with non-financial organisations	9,2	8,3	8,2	8,3	8,2
Loans and other placements with individuals	14,9	10,7	10,6	10,7	10,1
Loans, deposits and other placements with credit institutions	20,0	24,2	23,9	25,9	25,2
Individual deposits	5,3	5,4	5,7	5,9	5,5
Funds raised from organisations ¹	11,0	10,7	11,3	11,3	11,2
Profit (loss) of the current year	15,1	12,0	12,5	11,4	11,1
Reference data:					
Number of credit institutions	80	77	79	79	76

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.11		1.01.12		1.04.12		1.06.12		1.07.12	
	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector	billion rubles	as % of the banking sector
Assets	814,9	2,4	1852,4	4,5	1715,8	4,1	1739,1	4,0	1870,1	4,2
Own funds (capital)	105,4	2,2	249,7	4,8	238,8	4,4	249,0	4,6	237,7	4,3
Loans and other placements with non-financial organisations	300,0	2,1	680,0	3,8	654,3	3,7	692,2	3,7	688,5	3,7
of which overdue claims	24,3	3,3	163,4	19,9	217,7	24,4	240,4	25,5	240,5	26,0
Loans and other placements with individuals	70,8	1,7	129,3	2,3	130,3	2,2	138,7	2,2	142,7	2,2
of which overdue claims	8,9	3,2	19,5	6,7	19,7	6,6	20,5	6,6	20,2	6,6
Individual deposits	164,5	1,7	303,2	2,6	293,9	2,5	304,2	2,4	309,6	2,4
Funds raised from organisations	335,2	3,0	799,6	5,7	823,6	6,2	829,4	5,9	803,9	5,8
Reference data:										
Number of credit institutions ¹	14	1,4	8	0,8	8	0,8	7	0,7	7	0,7

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

Activities of Credit Institutions Main Trends

Table 12

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
1.	Money, precious metals and gemstones	912,6	1 225,6	999,2	1 045,4	1 097,0
1.1.	of which: money	862,4	1 125,0	910,7	953,3	986,4
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1 809,0	1 747,4	1 345,1	1 121,8	1 348,9
3.	Correspondent accounts with credit institutions	853,6	1 000,6	1 019,1	984,4	1 096,5
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	164,3	227,4	210,9	212,5	228,7
3.2.	Correspondent accounts with non-resident banks	689,3	773,1	808,2	771,9	867,8
4.	Securities acquired by credit institutions, total	5 829,0	6 211,7	6 434,8	6 679,6	6 587,9
	of which					
4.1.	Debt securities	4 419,9	4 676,2	4 803,9	4 994,1	4 964,9
4.2.	Shares	710,9	914,4	873,8	945,6	903,6
4.3.	Discounted promissory notes	330,0	233,9	347,8	298,3	278,0
4.4.	Shares in associates and subsidiaries	368,2	387,3	409,3	441,6	441,4
5.	Other participation in authorised capital	132,1	291,9	303,0	307,9	307,2
6.	Derivatives with fair value being an asset	-	-	115,8	229,7	188,1
7.	Loans, total	22 166,7	28 737,0	28 987,3	30 437,9	31 142,7
	of which:					
7.1.	Loans, deposits and other placements	22 140,2	28 699,2	28 956,4	30 405,0	31 109,0
	of which overdue claims	1 035,9	1 133,0	1 211,9	1 276,8	1 248,8
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	14 062,9	17 715,3	17 720,7	18 556,9	18 806,0
	of which overdue claims	743,4	822,6	891,4	942,6	923,8
7.1.2.	Loans and other placements with individuals	4 084,8	5 550,9	5 895,1	6 364,9	6 572,6
	of which overdue claims	282,3	291,1	299,8	310,2	304,3
7.1.3.	Loans, deposits and other placements with credit institutions	2 921,1	3 958,0	3 771,8	3 959,0	4 072,3
	of which overdue claims	4,6	5,1	5,0	5,2	5,4
8.	Fixed assets (tangible and intangible), other real estate and inventories	864,6	973,8	995,3	1 004,4	1 013,8
8.1	of which real estate, temporarily out of use in operating activities	-	-	112,2	112,3	113,9
9.	Allocation of profit	132,1	173,2	71,9	89,7	106,8
9.1.	of which income tax	122,7	155,4	58,2	89,6	106,7
10.	Other assets, total	1 105,0	1 266,4	1 261,1	1 324,3	1 376,9
	of which:					
10.1.	Float	524,6	589,8	489,3	505,2	572,1
10.2.	Receivables	154,5	181,0	213,1	203,3	216,1
10.3.	Deferred expenses	77,9	94,3	108,4	109,3	109,9
Banking sector assets		33 804,6	41 627,5	41 532,5	43 225,1	44 265,7

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
1.	Funds and profit of credit institutions	4 339,1	4 963,0	5 109,8	5 135,6	5 259,3
	Of which:					
1.1.	Funds of credit institutions	2 599,6	2 719,9	2 794,5	2 765,6	2 879,2
1.2.	Profit (losses), including financial result of the previous year	1 739,5	2 243,1	2 315,4	2 370,0	2 380,2
	Of which:					
1.2.1.	Profit (losses) of the current year	573,4	848,2	267,9	416,4	507,0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	325,7	1 212,1	1 469,4	1 696,0	2 250,7
3.	Accounts of credit institutions	255,7	336,4	304,4	286,3	354,0
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	154,4	216,6	185,9	192,4	204,8
3.2.	Correspondent accounts of non-resident credit institutions	93,9	105,5	111,2	90,0	136,9
4.	Loans, deposits and other funds raised from other credit institutions	3 754,9	4 560,2	4 124,9	4 080,8	4 221,6
5.	Clients' funds ²	21 080,9	26 082,1	25 464,4	26 699,1	26 953,4
	Of which:					
5.1.	Budgetary funds in settlement accounts	32,7	37,8	43,4	45,3	43,6
5.2.	Government and other extra-budgetary funds in settlement accounts	12,0	7,1	4,8	4,8	4,4
5.3.	Funds of legal entities in settlement and other accounts	4 845,1	5 326,7	5 521,7	5 407,2	5 348,8
5.4.	Clients' float	220,6	288,1	287,8	303,5	326,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	7 446,7	8 252,4	8 215,4
5.6.	Individual deposits	9 818,0	11 871,4	11 984,3	12 509,4	12 833,4
5.7.	Clients' funds in factoring and forfeiting operations	15,7	21,9	18,2	19,3	21,0
6.	Bonds	537,9	666,7	778,6	821,6	807,2
7.	Promissory notes and bank acceptances	797,3	859,5	1 166,0	1 113,0	1 106,3
8.	Derivatives with fair value being a liability	-	-	103,3	214,4	158,9
9.	Other liabilities ¹ , total	2 713,0	2 947,5	3 011,6	3 178,4	3 154,1
	Of which:					
9.1.	Provisions	2 192,0	2 318,8	2 341,5	2 407,2	2 400,6
9.2.	Float	255,1	325,0	296,2	341,6	328,6
9.3.	Payables	44,7	46,4	78,5	97,0	97,7
9.4.	Deferred income	5,5	5,5	4,9	5,1	5,2
9.5.	Interest payable	215,7	251,7	290,5	327,4	322,0
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		33 804,6	41 627,5	41 532,5	43 225,1	44 265,7

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».

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
1.	Money, precious metals and gemstones	2,7	2,9	2,4	2,4	2,5
1.1.	of which: money	2,6	2,7	2,2	2,2	2,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	5,4	4,2	3,2	2,6	3,0
3.	Correspondent accounts with credit institutions	2,5	2,4	2,5	2,3	2,5
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0,5	0,5	0,5	0,5	0,5
3.2.	Correspondent accounts with non-resident banks	2,0	1,9	1,9	1,8	2,0
4.	Securities acquired by credit institutions, total	17,2	14,9	15,5	15,5	14,9
	of which					
4.1.	Debt securities	13,1	11,2	11,6	11,6	11,2
4.2.	Shares	2,1	2,2	2,1	2,2	2,0
4.3.	Discounted promissory notes	1,0	0,6	0,8	0,7	0,6
4.4.	Shares in associates and subsidiaries	1,1	0,9	1,0	1,0	1,0
5.	Other participation in authorised capital	0,4	0,7	0,7	0,7	0,7
6.	Derivatives with fair value being an asset	-	-	0,3	0,5	0,4
7.	Loans, total	65,6	69,0	69,8	70,4	70,4
	of which:					
7.1.	Loans, deposits and other placements	65,5	68,9	69,7	70,3	70,3
	of which overdue claims	3,1	2,7	2,9	3,0	2,8
	of which:					
7.1.1.	Loans and other placements with non-financial organisations	41,6	42,6	42,7	42,9	42,5
	of which overdue claims	2,2	2,0	2,1	2,2	2,1
7.1.2.	Loans and other placements with individuals	12,1	13,3	14,2	14,7	14,8
	of which overdue claims	0,8	0,7	0,7	0,7	0,7
7.1.3.	Loans, deposits and other placements with credit institutions	8,6	9,5	9,1	9,2	9,2
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
8.	Fixed assets (tangible and intangible), other real estate and inventories	2,6	2,3	2,4	2,3	2,3
8.1	of which real estate, temporarily out of use in operating activities	-	-	0,3	0,3	0,3
9.	Allocation of profit	0,4	0,4	0,2	0,2	0,2
9.1.	of which income tax	0,4	0,0	0,1	0,2	0,2
10.	Other assets, total	3,3	3,0	3,0	3,1	3,1
	of which:					
10.1.	Float	1,6	1,4	1,2	1,2	1,3
10.2.	Receivables	0,5	0,4	0,5	0,5	0,5
10.3.	Deferred expenses	0,2	0,2	0,3	0,3	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities ¹		1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
1.	Funds and profit of credit institutions	12,8	11,9	12,3	11,9	11,9
	Of which:					
1.1.	Funds of credit institutions	7,7	6,5	6,7	6,4	6,5
1.2.	Profit (losses), including financial result of the previous year	5,1	5,4	5,6	5,5	5,4
	Of which:					
1.2.1.	Profit (losses) of the current year	1,7	2,0	0,6	1,0	1,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,0	2,9	3,5	3,9	5,1
3.	Accounts of credit institutions	0,8	0,8	0,7	0,7	0,8
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,5	0,5	0,4	0,4	0,5
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,3	0,2	0,3
4.	Loans, deposits and other funds raised from other credit institutions	11,1	11,0	9,9	9,4	9,5
5.	Clients' funds ²	62,4	62,7	61,3	61,8	60,9
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,0	0,0	0,0	0,0	0,0
5.3.	Funds of legal entities in settlement and other accounts	14,3	12,8	13,3	12,5	12,1
5.4.	Clients' float	0,7	0,7	0,7	0,7	0,7
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,9	20,1	17,9	19,1	18,6
5.6.	Individual deposits	29,0	28,5	28,9	28,9	29,0
5.7.	Clients' funds in factoring and forfeiting operations	0,0	0,1	0,0	0,0	0,0
6.	Bonds	1,6	1,6	1,9	1,9	1,8
7.	Promissory notes and bank acceptances	2,4	2,1	2,8	2,6	2,5
8.	Derivatives with fair value being a liability	-	-	0,2	0,5	0,4
9.	Other liabilities ¹ , total	8,0	7,1	7,3	7,4	7,1
	Of which:					
9.1.	Provisions	6,5	5,6	5,6	5,6	5,4
9.2.	Float	0,8	0,8	0,7	0,8	0,7
9.3.	Payables	0,1	0,1	0,2	0,2	0,2
9.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
9.5.	Interest payable	0,6	0,6	0,7	0,8	0,7
	Of which:					
9.6.	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

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

	Rubles					Foreign Currency					Total				
	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
1. Loans, deposits and other placements, total	16099,2	21378,5	21875,8	22618,5	23244,9	6041,0	7320,7	7080,6	7786,5	7864,1	22140,2	28699,2	28956,4	30405,0	31109,0
Of which															
- overdue claims	886,2	994,1	1064,7	1109,7	1080,7	149,7	138,9	147,2	167,0	168,1	1035,9	1133,0	1211,9	1276,8	1248,8
1.1 Loans and other placements with non-financial resident organisations	10085,6	12799,6	13126,0	13503,4	13750,8	2758,2	3088,3	2811,1	3182,1	3245,8	12843,8	15887,9	15937,1	16685,4	16996,5
Of which															
- overdue claims	635,5	721,9	770,1	805,7	785,9	98,6	67,9	63,5	74,0	73,1	734,1	789,8	833,6	879,7	858,9
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	315,2	430,8	450,9	477,6	491,4	6,3	7,0	6,5	7,2	7,2	321,4	437,9	457,4	484,8	498,6
Of which															
- overdue claims	28,1	27,3	27,7	27,6	26,5	0,5	0,5	0,5	0,6	0,5	28,6	27,9	28,2	28,2	27,0
1.2 Loans and other placements with non-resident legal entities (except banks)	319,1	469,4	506,5	502,2	468,5	900,0	1357,9	1277,0	1369,2	1341,0	1219,1	1827,4	1783,6	1871,4	1809,5
Of which															
- overdue claims	2,8	9,7	19,0	19,9	19,9	6,5	23,0	38,8	43,0	44,9	9,3	32,8	57,8	62,9	64,8
1.3 Loans, deposits and other placements with financial sector	1280,7	1836,6	1631,0	1571,8	1750,1	395,9	495,8	503,7	530,5	518,1	1676,7	2332,4	2134,7	2102,3	2268,2
Of which															
- overdue claims	9,5	17,9	19,2	22,0	18,6	0,6	1,3	1,1	1,7	1,8	10,0	19,2	20,3	23,7	20,4
of which:															
1.3.1 Resident credit institutions	911,6	1227,1	955,3	916,2	1052,4	298,1	419,7	434,8	436,2	416,7	1209,7	1646,8	1390,1	1352,4	1469,1
Of which															
- overdue claims	4,4	4,8	4,8	5,0	5,1	0,0	0,1	0,1	0,1	0,1	4,4	4,9	4,9	5,0	5,1
1.3.2 Resident financial institutions of different forms of ownership	369,2	609,5	675,7	655,6	697,7	97,8	76,1	68,9	94,3	101,4	467,0	685,6	744,6	749,9	799,1
Of which															
- overdue claims	5,1	13,0	14,4	17,0	13,6	0,6	1,2	1,0	1,6	1,7	5,6	14,3	15,4	18,6	15,3
1.4 Loans, deposits and other placements with non-resident banks	190,2	398,4	361,1	386,8	385,1	1521,2	1912,8	2020,6	2219,9	2218,1	1711,4	2311,2	2381,7	2606,7	2603,3
Of which															
- overdue claims	0,1	0,0	0,0	0,0	0,0	0,0	0,2	0,2	0,2	0,3	0,1	0,2	0,2	0,2	0,3
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	261,7	367,7	370,6	318,5	336,0	0,4	0,0	0,0	0,0	0,0	262,1	367,7	370,6	318,5	336,0
Of which															
- overdue claims	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	3722,7	5223,0	5611,6	6068,1	6274,5	348,8	316,7	272,3	281,9	282,4	4071,4	5539,7	5883,9	6350,0	6556,9
Of which															
- overdue claims	238,2	244,5	256,0	262,0	256,2	43,6	45,9	43,2	47,6	47,5	281,7	290,4	299,2	309,6	303,8
1.7 Loans and other placements with non-resident individuals	2,5	4,3	5,0	6,0	6,3	10,8	6,9	6,3	8,9	9,4	13,4	11,2	11,2	14,9	15,7
Of which															
- overdue claims	0,1	0,1	0,2	0,1	0,1	0,4	0,5	0,5	0,5	0,4	0,6	0,7	0,6	0,7	0,6
Reference data:															
Provisions on loans, deposits and other placements	1904,2	1987,9	2019,4	2078,1	2069,4	0,0	0,0	0,0	0,0	0,0	1904,2	1987,9	2019,4	2078,1	2069,4
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	39,7	42,2	46,0	48,9	50,5	6,3	4,7	5,2	4,8	5,0	46,0	46,9	51,1	53,7	55,4
Credit institutions' portfolio of promissory notes of residents	308,7	213,9	307,0	257,7	236,6	17,1	17,8	38,7	38,4	39,2	325,8	231,7	345,7	296,2	275,8
Credit institutions' portfolio of promissory notes of non-residents	2,4	0,0	0,1	0,0	0,0	1,8	2,1	1,9	2,2	2,2	4,2	2,1	2,1	2,2	2,2

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

	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	65,5	68,9	69,7	70,3	70,3
Of which:					
- overdue claims	4,7	3,9	4,2	4,2	4,0
	3,1	2,7	2,9	3,0	2,8
1.1 Loans and other placements with non-financial resident organisations	58,0	55,4	55,0	54,9	54,6
	38,0	38,2	38,4	38,6	38,4
Of which:					
- overdue claims	3,3	2,8	2,9	2,9	2,8
	2,2	1,9	2,0	2,0	1,9
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1,5	1,5	1,6	1,6	1,6
	1,0	1,1	1,1	1,1	1,1
Of which:					
- overdue claims	0,1	0,1	0,1	0,1	0,1
	0,1	0,1	0,1	0,1	0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	5,5	6,4	6,2	6,2	5,8
	3,6	4,4	4,3	4,3	4,1
Of which:					
- overdue claims	0,0	0,1	0,2	0,2	0,2
	0,0	0,1	0,1	0,1	0,1
1.3 Loans, deposits and other placements with financial sector	7,6	8,1	7,4	6,9	7,3
	5,0	5,6	5,1	4,9	5,1
Of which:					
- overdue claims	0,0	0,1	0,1	0,1	0,1
	0,0	0,0	0,0	0,1	0,0
of which:					
1.3.1 Resident credit institutions	5,5	5,7	4,8	4,4	4,7
	3,6	4,0	3,3	3,1	3,3
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	2,1	2,4	2,6	2,5	2,6
	1,4	1,6	1,8	1,7	1,8
Of which					
- overdue claims	0,0	0,0	0,1	0,1	0,0
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	7,7	8,1	8,2	8,6	8,4
	5,1	5,6	5,7	6,0	5,9
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	1,2	1,3	1,3	1,0	1,1
	0,8	0,9	0,9	0,7	0,8
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other placements with resident individuals	18,4	19,3	20,3	20,9	21,1
	12,0	13,3	14,2	14,7	14,8
Of which:					
- overdue claims	1,3	1,0	1,0	1,0	1,0
	0,8	0,7	0,7	0,7	0,7
1.7 Loans and other placements with non-resident individuals	0,1	0,0	0,0	0,0	0,1
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision on loans, deposits and other placements	8,6	6,9	7,0	6,8	6,7
	5,6	4,8	4,9	4,8	4,7
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,2	0,2	0,2	0,2	0,2
	0,1	0,1	0,1	0,1	0,1
Credit institutions' portfolio of promissory notes of residents	1,5	0,8	1,2	1,0	0,9
	1,0	0,6	0,8	0,7	0,6
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.11		1.01.12		1.04.12		1.06.12		1.07.12	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Securities, total	5 499,0	100,0	5 977,9	100,0	6 087,0	100,0	6 381,3	100,0	6 309,9	100,0
- in rubles	4 567,6	83,1	5 008,9	83,8	5 194,8	85,3	5 318,0	83,3	5 243,4	83,1
- in foreign currency	931,4	16,9	969,0	16,2	892,2	14,7	1 063,2	16,7	1 066,5	16,9
Of which:										
Securities at fair value through profit or loss	1 654,8	30,1	1 662,6	27,8	1 774,8	29,2	1 883,6	29,5	1 822,8	28,9
- in rubles	1 428,6	26,0	1 458,8	24,4	1 612,9	26,5	1 696,9	26,6	1 639,0	26,0
- in foreign currency	226,2	4,1	203,8	3,4	161,9	2,7	186,7	2,9	183,8	2,9
Securities available for sale	3 005,5	54,7	3 074,5	51,4	3 032,8	49,8	3 170,3	49,7	3 166,8	50,2
- in rubles	2 448,5	44,5	2 465,4	41,2	2 469,5	40,6	2 490,8	39,0	2 479,9	39,3
- in foreign currency	557,0	10,1	609,1	10,2	563,3	9,3	679,6	10,6	686,9	10,9
Securities held-to-maturity	458,3	8,3	840,8	14,1	858,0	14,1	875,1	13,7	868,1	13,8
- in rubles	432,4	7,9	806,3	13,5	826,0	13,6	837,6	13,1	830,9	13,2
- in foreign currency	25,9	0,5	34,5	0,6	32,0	0,5	37,5	0,6	37,3	0,6
Shares in associates and subsidiaries	368,2	6,7	387,3	6,5	409,3	6,7	441,6	6,9	441,4	7,0
- in rubles	246,8	4,5	267,8	4,5	275,9	4,5	283,1	4,4	283,9	4,5
- in foreign currency	121,4	2,2	119,5	2,0	133,4	2,2	158,5	2,5	157,5	2,5
Reference data:										
Revaluation of securities	54,1		-63,5		-7,2		-78,1		-48,0	
Provisions for losses on securities available for sale	15,2		20,4		23,0		24,1		24,0	
Provisions for losses on securities held-to-maturity	3,9		1,6		1,5		1,2		1,2	
Provisions for losses on portfolio of shares in associates and subsidiaries	3,1		7,9		10,8		11,0		9,3	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.11		1.01.12		1.04.12		1.06.12		1.07.12	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Debt securities held, total	4 419,9	100,0	4 676,2	100,0	4 803,9	100,0	4 994,1	100,0	4 964,9	100,0
- in rubles	3 661,2	82,8	3 907,2	83,6	4 118,7	85,7	4 175,3	83,6	4 143,2	83,4
- in foreign currency	758,7	17,2	769,0	16,4	685,2	14,3	818,8	16,4	821,7	16,6
of which: revaluation	17,0	0,4	-48,8	-1,0	-6,6	-0,1	-40,3	-0,8	-32,7	-0,7
Debt securities at book value held (without revaluation)	4 402,9	100,0	4 725,0	100,0	4 810,6	100,0	5 034,4	100,0	4 997,6	100,0
of which:										
debt securities of the Russian Federation	1 177,5	26,7	1 496,3	31,7	1 526,5	31,7	1 505,6	29,9	1 237,4	24,8
- in rubles	1 113,4	25,3	1 397,1	29,6	1 441,3	30,0	1 372,1	27,3	1 091,8	21,8
- in foreign currency	64,1	1,5	99,2	2,1	85,3	1,8	133,5	2,7	145,7	2,9
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	136,9	2,8	137,8	2,7	111,5	2,2
- in rubles	284,3	6,5	223,6	4,7	136,8	2,8	137,7	2,7	111,4	2,2
- in foreign currency	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0	0,1	0,0
debt securities of resident credit institutions	365,0	8,3	408,5	8,6	478,6	9,9	446,5	8,9	410,0	8,2
- in rubles	345,0	7,8	408,5	8,6	465,8	9,7	433,9	8,6	399,4	8,0
- in foreign currency	20,0	0,5	0,0	0,0	12,9	0,3	12,7	0,3	10,6	0,2
other debt securities of residents	901,1	20,5	997,5	21,1	1 035,6	21,5	888,0	17,6	863,2	17,3
- in rubles	893,4	20,3	997,4	21,1	1 035,5	21,5	887,9	17,6	860,8	17,2
- in foreign currency	7,7	0,2	0,1	0,0	0,1	0,0	0,1	0,0	2,4	0,0
debt securities of other countries	59,6	1,4	40,3	0,9	33,9	0,7	31,2	0,6	28,9	0,6
- in rubles	6,6	0,2	5,0	0,1	5,0	0,1	5,2	0,1	5,0	0,1
- in foreign currency	53,0	1,2	35,3	0,7	28,9	0,6	26,0	0,5	23,9	0,5
debt securities of non-resident banks	189,3	4,3	169,5	3,6	148,6	3,1	159,9	3,2	149,5	3,0
- in rubles	20,0	0,5	23,0	0,5	24,1	0,5	29,4	0,6	20,6	0,4
- in foreign currency	169,4	3,8	146,5	3,1	124,4	2,6	130,5	2,6	128,9	2,6
other debt securities of non-residents	469,9	10,7	629,7	13,3	529,5	11,0	603,3	12,0	565,2	11,3
- in rubles	138,4	3,1	245,0	5,2	229,5	4,8	228,5	4,5	199,7	4,0
- in foreign currency	331,5	7,5	384,7	8,1	300,1	6,2	374,8	7,4	365,5	7,3
debt securities delivered without derecognition in the balance sheet	355,3	8,1	747,0	15,8	908,7	18,9	1 251,3	24,9	1 621,1	32,4
- in rubles	243,2	5,5	645,9	13,7	776,9	16,1	1 111,3	22,1	1 477,5	29,6
- in foreign currency	112,1	2,5	101,1	2,1	131,9	2,7	140,1	2,8	143,6	2,9
overdue debt securities	12,3	0,3	12,6	0,3	12,1	0,3	10,7	0,2	10,7	0,2
- in rubles	11,4	0,3	10,6	0,2	10,5	0,2	9,7	0,2	9,7	0,2
- in foreign currency	0,9	0,0	2,0	0,0	1,6	0,0	1,0	0,0	1,0	0,0
Reference data:										
Provisions for losses on debt securities	20,6		19,6		18,1		17,1		17,5	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.11		1.01.12		1.04.12		1.06.12		1.07.12	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Shares held, total	710,9	100,0	914,4	100,0	873,8	100,0	945,6	100,0	903,6	100,0
- in rubles	659,7	92,8	833,9	91,2	800,2	91,6	859,7	90,9	816,3	90,3
- in foreign currency	51,3	7,2	80,5	8,8	73,6	8,4	86,0	9,1	87,3	9,7
of which: revaluation	37,0	5,2	-14,7	-1,6	-0,5	-0,1	-37,7	-4,0	-15,4	-1,7
Shares held at book value (without revaluation)	673,9	100,0	929,1	100,0	874,3	100,0	983,4	100,0	918,9	100,0
of which shares of:										
resident credit institutions	5,7	0,8	10,6	1,1	9,7	1,1	11,3	1,1	9,9	1,1
- in rubles	5,7	0,8	10,5	1,1	9,6	1,1	11,2	1,1	9,8	1,1
- in foreign currency	0,0	0,0	0,1	0,0	0,1	0,0	0,1	0,0	0,1	0,0
other residents	588,0	87,3	786,6	84,7	760,0	86,9	770,0	78,3	714,7	77,8
- in rubles	586,4	87,0	784,2	84,4	758,1	86,7	767,9	78,1	712,6	77,5
- in foreign currency	1,6	0,2	2,4	0,3	1,9	0,2	2,1	0,2	2,1	0,2
non-resident credit institutions	28,1	4,2	13,9	1,5	12,4	1,4	11,4	1,2	11,9	1,3
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	28,1	4,2	13,9	1,5	12,4	1,4	11,4	1,2	11,9	1,3
other non-residents	22,2	3,3	64,5	6,9	63,2	7,2	77,5	7,9	78,3	8,5
- in rubles	8,4	1,2	8,4	0,9	8,4	1,0	8,4	0,9	8,4	0,9
- in foreign currency	13,8	2,0	56,2	6,0	54,8	6,3	69,2	7,0	69,9	7,6
shares delivered without derecognition in the balance sheet	29,9	4,4	53,5	5,8	29,0	3,3	113,2	11,5	104,2	11,3
- in rubles	22,1	3,3	45,5	4,9	24,6	2,8	109,9	11,2	100,8	11,0
- in foreign currency	7,7	1,1	8,0	0,9	4,3	0,5	3,3	0,3	3,3	0,4
Reference data:										
Provisions for losses on shares	10,6		14,7		18,1		18,6		18,1	

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

(billion rubles)

	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Portfolio of promissory notes discounted by a credit institution, in rubles	311,1	213,9	307,1	257,7	236,6
of which promissory notes, not paid when due	3,4	1,8	1,6	1,8	1,8
Portfolio of promissory notes discounted by a credit institution, in foreign currency	18,9	19,9	40,6	40,6	41,4
of which promissory notes, not paid when due	0,13	0,03	0,01	0,01	0,01
Total	330,0	233,9	347,8	298,3	278,0

Table 22

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.11		1.01.12		1.04.12		1.06.12		1.07.12	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
Discounted promissory notes, total	330,0	100,0	233,9	100,0	347,8	100,0	298,3	100,0	278,0	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	272,7	82,6	199,2	85,2	305,8	87,9	254,4	85,3	242,7	87,3
- other promissory notes of residents	53,1	16,1	32,5	13,9	39,9	11,5	41,7	14,0	33,0	11,9
- promissory notes of authorised agencies of other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of non-resident credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- other promissory notes of non-residents	4,2	1,3	2,1	0,9	2,0	0,6	2,1	0,7	2,2	0,8
Reference data:										
Provisions for losses on promissory notes	10,7		8,6		8,8		8,5		8,0	

¹ including overdue promissory notes.

Table 23

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
1.	Funds raised from organisations, total	11 126,9	13 995,7	13 269,4	13 977,8	13 906,1
	- in rubles	7 786,3	10 330,4	9 688,2	9 838,9	9 716,1
	- in foreign currency	3 340,5	3 665,3	3 581,2	4 138,9	4 190,0
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	4 845,1	5 326,7	5 521,7	5 407,2	5 348,8
	- in rubles	4 134,9	4 701,0	4 664,5	4 496,8	4 476,4
	- in foreign currency	710,2	625,7	857,2	910,4	872,5
	Of which:					
1.1.1	Funds of individual entrepreneurs	121,2	146,0	138,6	140,6	147,4
	- in rubles	119,6	144,0	136,0	138,4	145,1
	- in foreign currency	1,6	2,0	2,6	2,1	2,3
1.2.	Government and other extra budgetary funds in settlement accounts	12,0	7,1	4,8	4,8	4,4
1.3.	Float	218,4	272,7	277,9	294,1	316,4
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	6 035,6	8 367,4	7 446,7	8 252,4	8 215,4
	- in rubles	3 541,2	5 488,0	4 857,5	5 197,4	5 074,7
	- in foreign currency	2 494,4	2 879,4	2 589,2	3 055,1	3 140,7
	Of which:					
1.4.1.	Deposits and other raised funds from the Federal Treasury, the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	464,3	916,5	548,0	689,9	601,3
1.4.2.	Certificates of deposit	15,4	13,4	11,6	10,9	10,7
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,0	0,0	0,0	0,1	0,0
1.5.	Clients' funds in factoring and forfeiting operations	15,7	21,9	18,2	19,3	21,0
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	907,2	1 003,7	969,5
	- in rubles	826,0	1 191,4	807,0	873,7	846,1
	- in foreign currency	129,7	196,1	100,3	130,0	123,4
	with maturity from 31 days to 1 year	2 065,1	3 183,5	2 824,1	3 194,3	3 129,2
	- in rubles	1 597,2	2 728,6	2 447,9	2 696,8	2 611,0
	- in foreign currency	467,8	454,9	376,2	497,6	518,2
	with maturity in excess of 1 year	3 014,8	3 796,4	3 715,4	4 054,4	4 116,8
	- in rubles	1 118,0	1 568,1	1 602,7	1 626,8	1 617,6
	- in foreign currency	1 896,8	2 228,3	2 112,8	2 427,6	2 499,1
	Reference data					
	Funds raised from non-resident organisations, total	1 704,6	1 924,3	1 755,1	2 246,7	2 369,7
	- in rubles	299,7	381,2	369,0	478,0	476,2
	- in foreign currency	1 404,9	1 543,1	1 386,1	1 768,7	1 893,5
	of which:					
	Funds of non-resident organisations in settlement and other accounts	195,2	179,7	175,7	207,7	243,5
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	269,3	350,1	271,0	408,7	410,3
	Other funds raised from non-resident legal entities	1 228,8	1 381,6	1 293,1	1 617,4	1 705,7
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,0	0,0

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

Table 24

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

	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Issued debt obligations - total	1 364,6	1 551,1	1 976,0	2 003,3	2 001,7
including:					
bonds:	537,9	666,7	778,6	821,6	807,2
of which					
with maturities less than one year	0,0	1,2	5,1	8,9	10,4
with maturities in excess of one year	537,9	665,5	773,5	812,7	796,8
deposit certificates ¹	15,4	13,4	11,6	10,9	10,7
of which					
with maturities in excess of one year	3,6	2,3	1,2	1,2	1,0
with maturities in excess of one year	11,4	11,0	9,8	9,6	9,5
savings certificates ²	14,0	11,5	19,7	57,8	77,5
of which					
with maturities in excess of one year	8,2	4,8	9,4	26,6	34,1
with maturities in excess of one year	4,2	5,3	9,0	29,9	41,6
promissory notes and banker's acceptances	797,3	859,5	1 166,0	1 113,0	1 106,3
of which					
with maturities in excess of one year	407,8	483,1	779,8	661,3	620,6
with maturities in excess of one year	375,4	359,7	363,1	428,2	460,0

¹ Included in corporate deposits.

² Included in retail deposits.

Individual deposit structure

(billion rubles)

		1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
1	Individual deposits	9 818,0	11 871,4	11 984,3	12 509,4	12 833,4
	- of which savings certificates	14,0	11,5	19,7	57,8	77,5
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 733,0	2 281,3	2 089,9	2 183,8	2 369,2
	- in rubles	1 546,4	2 059,3	1 860,8	1 940,2	2 116,3
	- in foreign currency	186,5	222,1	229,1	243,6	252,9
1.2.	Individual deposits with maturity from 31 days to 1 year	1 730,3	2 376,7	2 705,7	2 828,5	2 821,6
	- in rubles	1 353,3	1 981,1	2 296,9	2 388,8	2 381,0
	- in foreign currency	377,0	395,6	408,7	439,6	440,6
1.3.	Individual deposits with maturity in excess of 1 year	6 354,7	7 213,4	7 188,7	7 497,2	7 642,6
	- in rubles	5 018,8	5 661,9	5 658,2	5 834,8	5 941,4
	- in foreign currency	1 335,9	1 551,5	1 530,5	1 662,4	1 701,2
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	103,3	134,7	133,4	144,2	150,3

Table 26

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

(billion rubles)

	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Loans, deposits and other funds raised from other credit institutions, total	3 754,9	4 560,2	4 124,9	4 080,8	4 221,6
- in rubles	1 832,1	2 197,7	1 980,7	1 837,4	1 926,1
- in foreign currency	1 922,8	2 362,5	2 144,2	2 243,4	2 295,6
of which:					
- loans, deposits and other funds raised from resident credit institutions	1 696,6	2 123,6	1 906,1	1 838,7	1 904,3
- in rubles	1 407,6	1 767,2	1 511,5	1 417,6	1 505,1
- in foreign currency	289,0	356,4	394,6	421,0	399,3
of which					
overdue debt	0,0	0,0	0,0	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 058,3	2 436,6	2 218,8	2 242,1	2 317,3
- in rubles	424,5	430,5	469,2	419,8	421,0
- in foreign currency	1 633,8	2 006,0	1 749,5	1 822,3	1 896,3
of which					
overdue debt	0,0	0,0	0,0	0,1	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,1	0,0

Table 27

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.07.12

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	20 177	46,3	65 178	0,2
From 15 to 25%	0	0	0,0	0	0,0
From 5 to 15%	0	0	0,0	0	0,0
Less than 5%	80	23 415	53,7	28 440 614	64,3
No budgetary funds	884	0	0,0	15 759 880	35,6
Data not available	0	0	0,0	0	0,0
Total	965	43 592	100,0	44 265 672	100,0

¹ Without government and other extra-budgetary funds

Funds raised from and placed with non-residents

№	Indicator	1.01.11		1.01.12		1.04.12		1.06.12		1.07.12	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	1 808,3	5,3	2 059,6	4,9	1 889,1	4,5	2 391,5	5,5	2 520,5	5,7
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 693,3	5,0	1 911,3	4,6	1 739,8	4,2	2 233,8	5,2	2 359,5	5,3
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 498,1	4,4	1 731,7	4,2	1 564,2	3,8	2 026,2	4,7	2 116,1	4,8
1.2	Individual deposits (excluding saving certificates)	103,3	0,3	134,7	0,3	133,4	0,3	144,2	0,3	150,3	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	76,5	0,2	98,9	0,2	98,5	0,2	106,6	0,2	110,0	0,2
1.3	Funds in other accounts	11,7	0,0	13,5	0,0	15,9	0,0	13,4	0,0	10,8	0,0
2.	Funds in correspondent and other accounts of credit institutions	101,3	0,3	119,9	0,3	118,5	0,3	93,9	0,2	149,2	0,3
3.	Loans, deposits and other funds raised from credit institutions	2 058,3	6,1	2 436,6	5,9	2 218,8	5,3	2 242,1	5,2	2 317,3	5,2
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	3 967,9	11,7	4 616,0	11,1	4 226,3	10,2	4 727,5	10,9	4 987,1	11,3
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total	83,8	0,2	124,9	0,3	109,8	0,3	245,1	0,6	247,8	0,6
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	2 943,9	8,7	4 149,8	10,0	4 176,5	10,1	4 493,0	10,4	4 428,4	10,0
	of which overdue claims	10,0	0,0	33,6	0,1	58,6	0,1	63,8	0,1	65,7	0,1
	of which:										
1.1.	Loans, deposits and other placements	1 711,4	5,1	2 311,2	5,6	2 381,7	5,7	2 606,7	6,0	2 603,3	5,9
1.2	Loans and other placements with legal entities	1 219,1	3,6	1 827,4	4,4	1 783,6	4,3	1 871,4	4,3	1 809,5	4,1
1.3	Loans and other placements with individuals	13,3	0,0	11,2	0,0	11,2	0,0	14,9	0,0	15,7	0,0
2.	Correspondent accounts with banks	689,3	2,0	773,1	1,9	808,2	1,9	771,9	1,8	867,8	2,0
3.	Securities acquired by credit institutions, total	773,4	2,3	919,9	2,2	789,7	1,9	885,5	2,0	836,0	1,9
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	718,9	2,1	839,4	2,0	712,0	1,7	794,4	1,8	743,6	1,7
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	50,3	0,1	78,4	0,2	75,6	0,2	88,9	0,2	90,2	0,2
3.3	Discounted promissory notes	4,2	0,0	2,1	0,0	2,1	0,0	2,2	0,0	2,2	0,0
4.	Shares in associates and subsidiaries	122,7	0,4	122,9	0,3	136,7	0,3	162,2	0,4	161,3	0,4
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	4 529,3	13,4	5 965,7	14,3	5 911,1	14,2	6 312,5	14,6	6 293,5	14,2
	Reference data:										
	Overdue interest on claims of credit institutions	0,7	0,0	1,8	0,0	2,2	0,0	1,5	0,0	1,7	0,0

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

Financial Condition

Table 29

Financial result of operating credit institutions (CIs)

	Profit (+) / loss (-) of the current year, million rubles					Number of credit institutions					Reference: allocation of profit of the current year, million rubles				
	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Total	573 379,7	848 216,8	267 864,6	416 393,7	507 010,8	1 012	978	975	966	965	132 079,1	173 170,6	36 022,7	89 484,9	106 763,8
Profit-making CIs ¹	595 046,7	853 842,3	272 361,5	424 548,8	512 398,2	931	928	881	820	877	131 763,4	172 913,2	35 871,9	88 331,6	106 155,3
Loss-making CIs	-21 667,0	-5 625,5	-4 496,9	-8 155,0	-5 387,4	81	50	94	146	88	315,6	257,4	150,8	1 153,3	608,5
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	0	0	0	1	0	0,0	0,0	0,0	0,0	0,0
Total						1012	978	975	967	965					

¹ including CIs with zero profit.

Table 30

Structure of operating credit institutions' income and expenses¹

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

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

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

Some indicators that characterise assets and liabilities of credit institutions by federal districts and subjects of the Russian Federation
Table 31.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.07.12

	thousand rubles			
	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	29 468 140 913	9 912 073 063	30 130 171 907	9 250 042 069
Belgorod Region	18 333 363	599 204	18 391 244	541 323
Bryansk Region	733 593	2 361	735 922	32
Vladimir Region	6 588 476	499 051	6 585 130	502 397
Voronezh Region	2 473 842	250 699	2 517 353	207 188
Ivanovo Region	12 009 752	705 786	12 051 353	664 185
Kaluga Region	16 555 179	892 968	16 522 995	925 152
Kostroma Region	87 673 315	8 684 050	86 285 515	10 071 850
Kursk Region	14 623 547	752 338	14 714 224	661 661
Lipetsk Region	26 910 150	2 936 290	26 901 678	2 944 762
Moscow Region	84 430 728	12 444 934	83 316 575	13 559 087
Orel Region	1 832 571	106 563	1 831 292	107 842
Ryazan Region	15 290 076	851 265	15 511 087	630 254
Smolensk Region	33 528 252	3 703 794	32 031 595	5 200 451
Tambov Region	2 738 770	31 471	2 741 443	28 798
Tver Region	9 692 206	479 138	9 692 459	478 885
Tula Region	13 282 571	776 766	13 282 106	777 231
Yaroslavl Region	8 083 975	332 668	8 092 684	323 959
City of Moscow	29 113 360 547	9 878 023 717	29 778 967 252	9 212 417 012
North-Western Federal District	1 041 083 786	239 529 126	1 062 873 754	217 739 158
Republic of Karelia	1 076 475	25 508	1 084 499	17 484
Komi Republic	6 257 530	655 297	6 282 142	630 685
Akhangel'sk Region	1 199 659	11 699	1 200 642	10 716
Vologda Region	66 431 993	8 905 050	66 320 584	9 016 459
Kaliningrad Region	20 547 178	6 084 735	21 535 728	5 096 185
Leningrad Region*	9 215 567	895 253	9 344 941	765 879
Murmansk Region	5 743 919	872 393	5 921 904	694 408
Novgorod Region	4 548 595	90 837	4 572 527	66 905
Pskov Region	2 676 514	30 457	2 679 440	27 531
St Petersburg	923 386 356	221 957 897	943 931 347	201 412 906
Southern Federal District	201 449 593	13 361 970	202 446 261	12 365 302
Republic of Adygeya	4 243 072	39 708	4 262 762	20 018
Republic of Kalmykia	1 004 611	111 607	998 338	117 880
Krasnodar Territory	98 026 328	4 621 738	98 616 510	4 031 556
Astrakhan Region	6 664 059	227 897	6 696 731	195 225
Volgograd Region	14 457 938	903 769	14 506 416	855 291
Rostov Region	77 053 585	7 457 251	77 365 504	7 145 332
North-Caucasian Federal District	67 926 165	4 068 138	67 529 267	4 465 036
Republic of Daghestan	33 232 719	529 359	33 171 465	590 613
Republic of Ingushetia	879 240	7 066	867 025	19 281
Kabardino-Balkar Republic	5 607 918	97 003	5 634 031	70 890
Karachai-Cherkess Republic	4 945 008	2 721 233	4 613 748	3 052 493
Republic of North Ossetia - Alania	9 471 933	206 215	9 458 747	219 401
Chechen Republic	0	0	0	0
Stavropol Territory	13 789 347	507 262	13 784 251	512 358
Volga Federal District	1 227 684 994	105 333 217	1 242 534 141	90 484 070

Republic of Bashkortostan	72 868 177	5 145 500	73 150 528	4 863 149
Republic of Marii El	1 980 228	9 853	1 986 382	3 699
Republic of Mordovia	19 387 859	285 004	19 366 138	306 725
Republic of Tatarstan	554 931 096	59 704 785	567 230 724	47 405 157
Udmurt Republic	24 855 229	2 013 156	24 707 800	2 160 585
Chuvash Republic	9 226 272	245 857	9 228 426	243 703
Perm Territory	33 774 558	3 502 766	34 414 788	2 862 536
Kirov Region	25 950 073	2 573 258	26 761 037	1 762 294
Nizhny Novgogrod Region	77 227 615	5 293 293	77 913 051	4 607 857
Orenburg Region	39 847 372	1 573 774	39 704 247	1 716 899
Penza Region	3 328 867	0	3 328 867	0
Samara Region	302 446 200	19 692 562	302 521 979	19 616 783
Saratov Region	57 023 390	5 196 892	57 374 632	4 845 650
Ulyanovsk Region	4 838 058	96 517	4 845 542	89 033
Ural Federal District	804 314 036	125 850 088	834 798 619	95 365 505
Kurgan Region	2 687 666	56 942	2 708 728	35 880
Sverdlovsk Region	352 868 020	34 171 210	361 251 825	25 787 405
Tyumen Region	337 271 243	81 988 655	357 885 441	61 374 457
Chelyabinsk Region	111 487 107	9 633 281	112 952 625	8 167 763
Siberian Federal District	512 887 788	87 503 095	517 395 309	82 995 574
Republic of Altai	14 852 554	54 102	14 890 654	16 002
Republic of Buryatiya	9 124 973	794 362	9 167 738	751 597
Republic of Tuva	355 935	2 077	357 945	67
Republic of Khakassia	4 589 080	52 354	4 598 704	42 730
Altai Territory	16 985 022	224 852	16 999 018	210 856
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10 924 281	239 968	10 959 695	204 554
Irkutsk Region	18 292 256	1 345 900	18 994 247	643 909
Kemerovo Region	28 995 219	1 455 696	29 758 139	692 776
Novosibirsk Region	377 428 402	77 796 400	378 663 353	76 561 449
Omsk Region	21 101 506	5 303 821	22 770 835	3 634 492
Tomsk Region	10 238 560	233 563	10 234 981	237 142
Far Eastern Federal District	422 849 693	31 615 933	415 419 380	39 046 246
Republic of Sakha (Yakutia)	20 505 056	813 214	20 552 336	765 934
Kamchatka Territory	15 654 806	1 248 960	15 818 948	1 084 818
Primorskiy Territory	88 775 020	7 116 288	88 477 412	7 413 896
Khabarovsk Territory	48 383 777	3 252 586	48 453 228	3 183 135
Amur Region	237 622 239	18 395 528	230 262 840	25 754 927
Magadan Region	0	0	0	0
Sakhalin Region	11 908 795	789 357	11 854 616	843 536
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

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

Table 31.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.07.12

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	22 681 542 141	9 118 014 769	23 349 361 770	8 450 195 140
Belgorod Region	110 281 651	16 850 394	110 369 238	16 762 807
Bryansk Region	58 221 333	3 934 510	58 230 581	3 925 262
Vladimir Region	113 253 512	9 178 695	113 294 781	9 137 426
Voronezh Region	619 095 925	16 181 648	619 088 681	16 188 892
Ivanovo Region	61 413 915	5 124 390	61 494 897	5 043 408
Kaluga Region	87 250 968	7 628 623	87 251 579	7 628 012
Kostroma Region	65 262 500	3 635 487	65 291 143	3 606 844
Kursk Region	62 714 908	4 458 289	63 501 188	3 672 009
Lipetsk Region	84 447 541	6 399 592	84 444 332	6 402 801
Moscow Region	797 331 753	75 625 985	796 826 560	76 131 178
Orel Region	41 243 389	2 281 038	41 246 728	2 277 699
Ryazan Region	94 032 261	1 874 950	93 365 669	2 541 542
Smolensk Region	79 031 451	2 987 734	79 062 060	2 957 125
Tambov Region	48 145 695	2 659 240	48 159 341	2 645 594
Tver Region	85 244 170	8 286 744	85 230 845	8 300 069
Tula Region	112 489 456	24 441 384	112 522 833	24 408 007
Yaroslavl Region	201 838 673	6 887 578	201 928 073	6 798 178
City of Moscow	19 960 243 040	8 919 578 488	20 628 053 241	8 251 768 287
	2 658 448 217	509 983 824	2 620 007 195	548 424 846
North-Western Federal District				
Republic of Karelia	47 260 358	10 515 111	50 525 882	7 249 587
Komi Republic	85 746 594	6 053 494	85 759 609	6 040 479
Akhangel'sk Region	104 555 303	7 902 248	104 544 304	7 913 247
Vologda Region	138 420 399	12 363 552	136 843 485	13 940 466
Kaliningrad Region	97 352 403	25 252 389	71 255 085	51 349 707
Leningrad Region	21 970 541	5 077 941	24 361 066	2 687 416
Murmansk Region	59 139 673	28 114 352	77 355 271	9 898 754
Novgorod Region	46 712 310	8 001 015	45 024 625	9 688 700
Pskov Region	47 637 004	401 777	43 651 981	4 386 800
St Petersburg	2 009 653 632	406 301 945	1 980 685 887	435 269 690
Southern Federal District	1 309 803 311	88 710 571	1 301 211 270	97 302 612
Republic of Adygeya	22 364 770	174 644	22 380 715	158 699
Republic of Kalmykia	8 508 139	88 314	8 499 137	97 316
Krasnodar Territory	614 082 547	32 308 895	605 566 022	40 825 420
Astrakhan Region	49 896 536	4 855 851	49 881 253	4 871 134
Volgograd Region	147 230 022	10 892 132	146 096 917	12 025 237
Rostov Region	467 721 297	40 390 735	468 787 226	39 324 806
North-Caucasian Federal District	417 118 317	10 600 139	417 323 477	10 394 979
Republik of Daghestan	60 994 327	602 513	60 926 171	670 669
Republic of Ingushetia	11 019 337	80 983	11 006 331	93 989
Kabardino-Balkar Republic	33 489 591	919 027	33 485 452	923 166
Karachai-Cherkess Republic	15 982 376	1 760 593	16 086 095	1 656 874
Republic of North Ossetia - Alania	27 969 913	1 199 390	27 981 626	1 187 677
Chechen Republic	18 302 137	116 563	18 325 299	93 401
Stavropol Territory	249 360 636	5 921 070	249 512 503	5 769 203

Volga Federal District	3 827 969 935	283 816 276	3 899 678 380	212 107 831
Republic of Bashkortostan	329 434 305	70 001 209	369 370 839	30 064 675
Republic of Marii El	51 986 916	2 148 719	51 995 084	2 140 551
Republic of Mordovia	86 276 728	560 441	86 331 882	505 287
Republic of Tatarstan	720 398 999	74 256 871	733 325 738	61 330 132
Udmurt Republic	126 365 228	2 216 528	134 248 161	-5 666 405
Chuvash Republic	79 328 564	4 758 551	79 379 903	4 707 212
Perm Territory	335 351 090	14 928 918	350 142 199	137 809
Kirov Region	97 968 967	2 901 660	98 770 597	2 100 030
Nizhny Novgograd Region	516 335 647	21 826 810	517 595 616	20 566 841
Orenburg Region	120 244 609	7 981 800	120 140 847	8 085 562
Penza Region	72 123 136	4 168 804	72 129 331	4 162 609
Samara Region	1 056 306 879	57 665 720	1 050 096 466	63 876 133
Saratov Region	163 575 225	14 647 302	163 925 664	14 296 863
Ulyanovsk Region	72 273 642	5 752 943	72 226 053	5 800 532
Ural Federal District	2 005 648 840	358 264 669	2 040 228 400	323 685 109
Kurgan Region	37 603 765	188 861	37 626 233	166 393
Sverdlovsk Region	901 462 493	196 113 311	915 732 351	181 843 453
Tyumen Region	724 260 704	134 267 873	743 737 021	114 791 556
Chelyabinsk Region	342 321 878	27 694 624	343 132 795	26 883 707
Siberian Federal District	2 162 990 465	126 294 647	2 170 067 701	119 217 411
Republic of Altai	9 012 688	39 121	9 016 349	35 460
Republic of Buryatiya	48 665 242	1 438 839	48 682 293	1 421 788
Republic of Tuva	13 850 383	21 563	13 854 779	17 167
Republic of Khakassia	27 875 849	216 897	27 884 108	208 638
Altai Territory	144 729 027	4 052 109	144 698 694	4 082 442
Zabaykal Territory	40 743 034	1 952 860	40 697 838	1 998 056
Krasnoyarsk Territory	339 650 919	16 391 014	338 993 525	17 048 408
Irkutsk Region	291 236 010	6 597 104	291 923 485	5 909 629
Kemerovo Region	193 347 284	22 783 801	194 061 691	22 069 394
Novosibirsk Region	798 279 111	63 922 853	806 823 976	55 377 988
Omsk Region	162 055 034	7 702 063	159 885 183	9 871 914
Tomsk Region	93 545 884	1 176 423	93 545 780	1 176 527
Far Eastern Federal District	987 063 855	76 284 426	979 952 953	83 395 328
Republic of Sakha (Yakutia)	79 487 617	4 215 621	79 598 160	4 105 078
Kamchatka Territory	41 419 713	3 208 684	41 494 873	3 133 524
Primorskiy Territory	205 662 951	18 981 451	205 405 906	19 238 496
Khabarovsk Territory	401 008 299	34 845 359	401 032 441	34 821 217
Amur Region	110 156 440	-1 145 174	103 107 374	5 903 892
Magadan Region	74 713 064	9 845 020	74 706 744	9 851 340
Sakhalin Region	62 062 390	5 949 392	62 055 936	5 955 846
Jewish Autonomous Region	5 500 962	244 703	5 502 753	242 912
Chukotka Autonomous Area	7 052 419	139 370	7 048 766	143 023

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

Table 32.1

Securities acquired by credit institutions registered in respective regions, as of 1.07.12

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	4 467 491 932	1 151 837 713	791 355 784	429 013 734	184 159 593	37 255 889
Belgorod Region	1 550 444	37 153	5 668	0	1 355 432	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	851 309	42 188	8 996	0	408 793	0
Voronezh Region	2 425	2 736	10	0	363 606	0
Ivanovo Region	737 977	43 335	57 703	0	300 747	87 934
Kaluga Region	0	0	10 127	0	0	0
Kostroma Region	25 156 893	715 384	307 651	5 880	682 836	19 810
Kursk Region	1 350 683	1 026 645	0	0	586	0
Lipetsk Region	1 800 095	401 452	4 252	0	418 282	0
Moscow Region	6 709 130	1 141 876	862 105	0	2 124 376	104 313
Orel Region	0	0	17 994	0	0	0
Ryazan Region	1 158 067	852 342	294 776	0	0	0
Smolensk Region	1 385 203	650 111	1 431 535	44	1 068 979	0
Tambov Region	0	0	0	62	0	0
Tver Region	586 702	230 919	18 944	0	0	0
Tula Region	591 106	337 879	3 823	0	11 934	0
Yaroslavl Region	27 266	10 604	178	0	36 261	0
City of Moscow	4 425 584 632	1 146 345 089	788 332 022	429 007 748	177 387 761	37 043 832
North-Western Federal District	199 957 301	22 895 032	22 336 187	2 196 273	19 453 117	1 193 709
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 575 028	931 803	61 556	0	25 284	219 178
Akhangel'sk Region	0	0	2 236	0	0	0
Vologda Region	6 205 696	1 366 599	68 557	1 000	1 849 860	0
Kaliningrad Region	3 729 690	214 879	32 262	0	538 659	0
Leningrad Region	736 899	126 635	25 078	20	0	0
Murmansk Region	677 556	622 321	0	0	0	0
Novgorod Region	842 289	352 054	199 461	0	396 705	0
Pskov Region	102 522	20 094	0	0	25 135	0
St Petersburg	185 087 621	19 260 647	21 947 037	2 195 253	16 617 474	974 531
Southern Federal District	11 674 608	3 106 882	4 247 294	25 169	2 285 034	190 986
Republic of Adygeya	20 409	20 365	1 623	0	138 481	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 471 201	1 831 821	3 725 108	0	1 627 913	0
Astrakhan Region	1 398 286	961 028	89 680	5 288	221 938	0
Volgograd Region	1 011 026	134 758	1 938	0	205 096	190 986
Rostov Region	773 686	158 910	428 945	19 881	91 606	0
North-Caucasian Federal District	3 574 361	228 906	453 772	9 210	883 610	0
Republic of Dagestan	1 239 367	0	346 424	0	270 753	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 494	0	23 675	0	0	0
Karachai-Cherkess Republic	704 210	0	25 338	0	186 978	0
Republic of North Ossetia - Alania	0	0	58 335	9 000	152 559	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 626 290	228 906	0	210	273 320	0

Volga Federal District	92 113 973	13 061 799	39 217 973	1 160 221	12 344 597	695 611
Republic of Bashkortostan	8 317 644	1 007 845	1 531 955	0	345 576	0
Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	393 376	162 245	38 703	0	798 307	0
Republic of Tatarstan	41 748 762	5 177 039	15 187 445	762 595	2 787 863	0
Udmurt Republic	2 695 556	565 670	22 817	0	551 669	473 058
Chuvash Republic	424 796	76 907	209 217	0	359 052	0
Perm Territory	921 322	0	5 104 073	0	312 577	0
Kirov Region	3 860 955	0	1 417 545	0	74 032	0
Nizhny Novgogrod Region	8 126 924	2 860 571	4 517 162	115	2 280 191	178 149
Orenburg Region	4 143 936	248 807	437 496	17 646	3 144 894	44 404
Penza Region	189 665	116 830	0	0	4 052	0
Samara Region	20 226 627	2 728 943	10 052 502	379 595	1 403 495	0
Saratov Region	1 064 410	116 942	699 008	270	282 889	0
Ulyanovsk Region	0	0	50	0	0	0
Ural Federal District	109 036 450	29 532 599	23 647 677	716 340	11 287 169	422 459
Kurgan Region	0	0	0	0	34 239	0
Sverdlovsk Region	55 447 354	13 009 872	17 130 212	100	4 800 928	0
Tyumen Region	35 032 197	6 782 008	6 130 003	716 240	6 042 052	275 055
Chelyabinsk Region	18 556 899	9 740 719	387 462	0	409 950	147 404
Siberian Federal District	40 204 206	8 545 638	20 623 244	8 261 547	4 019 223	1 449 429
Republic of Altai	1 022 676	952 331	1	0	247 836	0
Republic of Buryatiya	48 785	0	887 004	0	334 974	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	16 970	17 576	0	0	0	0
Altai Territory	39 195	37 200	12 512	0	1 004	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 158	4 657	36 892	0	0	0
Irkutsk Region	151 269	0	113 861	0	200 444	35 201
Kemerovo Region	2 770 831	1 910 390	70 011	0	1 550 953	0
Novosibirsk Region	33 423 167	5 003 323	19 497 597	8 261 547	1 210 109	1 118 104
Omsk Region	2 353 324	513 906	127	0	434 591	296 124
Tomsk Region	373 831	106 255	5 239	0	39 312	0
Far Eastern Federal District	40 856 749	8 215 354	1 676 024	42 095	2 157 916	163 257
Republic of Sakha (Yakutia)	1 668 884	298 322	382 110	0	644 618	0
Kamchatka Territory	414 001	162 795	42 105	42 095	251 051	0
Primorskiy Territory	18 104 804	2 755 101	413 331	0	344 115	0
Khabarovsk Territory	784 995	12 643	455 178	0	135 295	0
Amur Region	19 571 340	4 802 793	7 641	0	740 648	163 257
Magadan Region	0	0	0	0	0	0
Sakhalin Region	312 725	183 700	375 659	0	42 189	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 32.2

Securities acquired by head-offices and branches of credit institutions located in respective regions, as of 1.07.12

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
Central Federal District	4 525 145 715	1 164 432 980	804 217 593	436 028 136	188 269 155	38 550 126
Belgorod Region	1 550 444	37 153	5 691	0	1 355 432	0
Bryansk Region	0	0	30	0	0	0
Vladimir Region	142 124	42 188	8 996	0	47 313	0
Voronezh Region	2 425	2 736	10	0	363 606	0
Ivanovo Region	737 977	43 335	58 352	0	300 747	87 934
Kaluga Region	0	0	10 127	0	8 515	0
Kostroma Region	12 280 813	700 778	1	0	80 674	19 810
Kursk Region	1 350 683	1 026 645	0	0	586	0
Lipetsk Region	1 800 095	401 452	5 452	0	418 282	0
Moscow Region	6 709 130	1 141 876	862 358	0	2 783 063	104 313
Orel Region	0	0	17 994	0	0	0
Ryazan Region	1 158 067	852 342	294 776	0	0	0
Smolensk Region	221 574	202 210	123 242	44	14 529	0
Tambov Region	0	0	0	62	0	0
Tver Region	514 616	209 455	18 944	0	0	0
Tula Region	591 106	337 879	3 823	0	357 349	0
Yaroslavl Region	27 266	10 604	178	0	31 820	0
City of Moscow	4 498 059 395	1 159 424 327	802 807 619	436 028 030	182 507 239	38 338 069
North-Western Federal District	193 663 794	21 539 485	32 047 107	3 443 418	19 207 076	1 073 941
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2 163 262	626 868	54 279	0	25 284	99 410
Akhangel'sk Region	0	0	2 236	0	0	0
Vologda Region	2 551 339	1 366 599	68 557	1 000	1 762 665	0
Kaliningrad Region	3 729 690	214 879	32 262	0	538 659	0
Leningrad Region	736 899	126 635	25 078	20	0	0
Murmansk Region	677 556	622 321	0	0	0	0
Novgorod Region	842 289	352 054	199 461	0	396 705	0
Pskov Region	102 522	20 094	0	0	25 135	0
St Petersburg	182 860 237	18 210 035	31 665 234	3 442 398	16 458 628	974 531
Southern Federal District	10 533 883	2 629 968	4 114 986	25 169	1 856 452	130 810
Republic of Adygeya	20 409	20 365	1 623	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	8 073 269	1 831 821	3 702 904	0	1 446 717	0
Astrakhan Region	731 081	484 114	91 204	5 288	151 068	0
Volgograd Region	935 438	134 758	2 043	0	157 061	130 810
Rostov Region	773 686	158 910	317 212	19 881	101 606	0
North-Caucasian Federal District	2 870 151	228 906	455 558	9 210	633 959	0
Republik of Daghestan	1 239 367	0	346 424	0	270 753	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	4 494	0	23 675	0	0	0
Karachai-Cherkess Republic	0	0	25 338	0	92 978	0
Republic of North Ossetia - Alania	0	0	58 335	9 000	150 885	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 626 290	228 906	1 786	210	119 343	0
Volga Federal District	91 536 352	13 059 875	39 193 506	1 160 221	12 364 520	695 611
Republic of Bashkortostan	7 785 335	1 005 921	1 507 028	0	525 790	0

Republic of Marii El	0	0	0	0	0	0
Republic of Mordovia	393 376	162 245	38 703	0	54 512	0
Republic of Tatarstan	41 657 215	5 177 039	15 187 491	762 595	3 658 056	0
Udmurt Republic	2 695 556	565 670	22 827	0	506 363	473 058
Chuvash Republic	424 796	76 907	206 333	0	610 937	0
Perm Territory	921 322	0	5 104 161	0	274 672	0
Kirov Region	3 860 955	0	1 417 545	0	74 032	0
Nizhny Novgogrod Region	8 126 924	2 860 571	4 517 865	115	2 224 419	178 149
Orenburg Region	4 143 936	248 807	438 834	17 646	3 144 894	44 404
Penza Region	189 665	116 830	0	0	97 419	0
Samara Region	20 272 862	2 728 943	10 052 656	379 595	903 912	0
Saratov Region	1 064 410	116 942	700 013	270	289 514	0
Ulyanovsk Region	0	0	50	0	0	0
Ural Federal District	91 500 643	26 288 993	20 342 858	716 340	8 855 051	422 459
Kurgan Region	0	0	0	0	34 239	0
Sverdlovsk Region	37 911 547	9 766 266	13 821 624	100	2 612 770	0
Tyumen Region	35 032 197	6 782 008	6 133 215	716 240	5 772 345	275 055
Chelyabinsk Region	18 556 899	9 740 719	388 019	0	435 697	147 404
Siberian Federal District	18 855 513	4 588 044	1 491 840	0	3 454 818	335 136
Republic of Altai	77 343	0	1	0	248 357	0
Republic of Buryatiya	48 785	0	887 004	0	334 974	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	16 970	17 576	0	0	0	0
Altai Territory	39 195	37 200	12 512	0	1 064	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4 158	4 657	36 892	0	16 154	0
Irkutsk Region	151 269	0	113 861	0	200 444	35 201
Kemerovo Region	2 770 831	1 910 390	70 201	0	1 550 953	0
Novosibirsk Region	13 087 711	1 998 060	364 842	0	565 304	3 811
Omsk Region	2 285 420	513 906	1 265	0	498 256	296 124
Tomsk Region	373 831	106 255	5 262	0	39 312	0
Far Eastern Federal District	30 791 185	4 655 672	1 694 505	42 095	1 949 227	163 257
Republic of Sakha (Yakutia)	1 770 769	298 322	400 591	0	1 326 135	0
Kamchatka Territory	407 732	162 795	42 105	42 095	83 818	0
Primorskiy Territory	18 140 920	2 755 101	428 076	0	317 173	0
Khabarovsk Territory	748 879	12 643	440 433	0	179 912	0
Amur Region	9 410 160	1 243 111	7 641	0	0	163 257
Magadan Region	0	0	0	0	0	0
Sakhalin Region	312 725	183 700	375 659	0	42 189	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 33.1

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.07.12

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	20 398 771 960	12 588 624 570	1 287 365 283	5 351 593 134
Belgorod Region	10 837 289	8 550 204	420 000	1 495 330
Bryansk Region	540 000	0	540 000	0
Vladimir Region	3 162 996	1 892 582	125 640	1 069 774
Voronezh Region	545 684	309 683	224 086	11 915
Ivanovo Region	8 385 598	4 517 663	140 060	3 563 216
Kaluga Region	8 099 523	2 319 953	1 640 000	3 970 044
Kostroma Region	50 735 960	12 046 468	354 853	36 722 871
Kursk Region	11 660 163	9 953 094	600 000	889 602
Lipetsk Region	20 337 488	14 909 271	1 398 300	1 784 148
Moscow Region	61 800 208	32 084 775	1 025 009	25 891 763
Orel Region	1 376 234	127 459	90 000	936 694
Ryazan Region	10 427 982	8 352 406	840 000	1 200 397
Smolensk Region	21 483 364	14 267 705	915 857	5 424 735
Tambov Region	1 966 928	1 660 130	0	236 798
Tver Region	6 865 393	4 218 754	576 293	2 067 846
Tula Region	10 169 577	8 519 940	279 000	1 175 255
Yaroslavl Region	5 824 541	4 348 169	736 348	633 115
City of Moscow	20 164 553 032	12 460 546 314	1 277 459 837	5 264 519 631
North-Western Federal District	647 404 483	486 989 550	37 266 637	79 683 889
Republic of Karelia	817 365	249 262	250 000	252 903
Komi Republic	2 461 807	1 703 378	305 000	453 067
Akhangel'sk Region	520 064	435 782	29 590	37 868
Vologda Region	47 364 967	26 462 275	1 017 100	18 468 856
Kaliningrad Region	12 280 732	7 196 532	3 675 363	1 344 617
Leningrad Region	4 527 579	3 328 156	326 030	709 560
Murmansk Region	3 192 093	1 430 531	50 000	1 610 178
Novgorod Region	1 750 516	1 129 116	70 500	483 520
Pskov Region	1 513 275	1 351 013	0	162 262
St Petersburg	572 976 085	443 703 505	31 543 054	56 161 058
Southern Federal District	142 232 391	92 413 206	6 857 190	37 698 597
Republic of Adygeya	3 150 198	2 275 517	0	874 681
Republic of Kalmykia	654 049	486 016	30	168 003
Krasnodar Territory	65 436 014	42 279 086	4 468 440	15 043 712
Astrakhan Region	2 370 465	966 241	50 301	756 160
Volgograd Region	10 729 065	8 126 789	1 281 000	957 110
Rostov Region	59 892 600	38 279 557	1 057 419	19 898 931
North-Caucasian Federal District	38 824 021	23 964 054	4 595 875	10 120 711
Republic of Daghestan	15 141 986	7 918 472	958 560	6 264 954
Republic of Ingushetia	403 025	173 311	0	229 714
Kabardino-Balkar Republic	4 259 620	3 158 945	252 600	848 075
Karachai-Cherkess Republic	3 424 323	2 547 512	396 500	480 311
Republic of North Ossetia - Alania	6 245 301	5 606 554	7 885	629 767
Chechen Republic	0	0	0	0

Stavropol Territory	9 349 766	4 559 260	2 980 330	1 667 890
Volga Federal District	841 439 014	509 717 150	31 363 353	273 856 456
Republic of Bashkortostan	49 285 193	24 506 950	2 623 066	21 010 135
Republic of Marii El	1 445 691	1 182 928	400	105 703
Republic of Mordovia	13 991 183	10 732 551	845 400	1 687 320
Republic of Tatarstan	368 604 909	275 454 409	11 840 077	69 005 727
Udmurt Republic	18 315 249	7 224 510	1 065 400	9 216 856
Chuvash Republic	5 912 818	2 921 017	165 500	2 678 365
Perm Territory	18 169 994	9 872 688	595 000	7 352 078
Kirov Region	18 021 254	12 729 528	30 180	4 547 778
Nizhny Novgogrod Region	46 527 488	34 939 765	1 012 225	6 502 913
Orenburg Region	26 353 297	13 854 253	829 050	11 125 282
Penza Region	2 379 868	1 862 677	1 000	424 076
Samara Region	234 495 886	94 590 022	7 674 055	128 228 401
Saratov Region	34 053 940	16 688 500	4 682 000	11 246 930
Ulyanovsk Region	3 882 244	3 157 352	0	724 892
Ural Federal District	529 899 260	236 339 845	38 195 313	220 348 612
Kurgan Region	1 704 937	1 572 284	20 900	107 719
Sverdlovsk Region	223 259 560	97 101 835	16 343 439	103 184 093
Tyumen Region	235 661 528	98 259 747	16 192 004	96 973 679
Chelyabinsk Region	69 273 235	39 405 979	5 638 970	20 083 121
Siberian Federal District	330 990 516	188 078 242	24 037 386	105 625 192
Republic of Altai	11 871 751	1 440 431	410 000	9 546 069
Republic of Buryatiya	5 798 919	2 475 213	0	3 211 677
Republic of Tuva	151 978	72 885	0	79 093
Republic of Khakassia	3 514 603	1 477 926	28 590	1 903 289
Altai Territory	13 393 071	10 392 978	790 000	1 965 927
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	7 574 924	4 376 146	511 285	2 654 349
Irkutsk Region	14 516 966	8 674 440	1 585 708	4 123 564
Kemerovo Region	15 568 532	7 827 995	2 825 092	4 915 445
Novosibirsk Region	237 895 581	139 889 190	16 593 011	69 565 007
Omsk Region	14 024 315	7 061 469	1 283 500	5 428 916
Tomsk Region	6 679 876	4 389 569	10 200	2 231 856
Far Eastern Federal District	315 384 324	93 090 819	7 790 139	201 851 509
Republic of Sakha (Yakutia)	10 944 196	6 673 485	2 750	3 837 341
Kamchatka Territory	11 865 228	8 524 278	1 243 900	2 032 825
Primorskiy Territory	54 044 571	37 945 291	370 935	12 992 945
Khabarovsk Territory	39 962 659	19 674 715	4 415 300	15 419 169
Amur Region	191 809 284	15 948 502	1 054 754	166 009 901
Magadan Region	0	0	0	0
Sakhalin Region	6 758 386	4 324 548	702 500	1 559 328
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 33.2

Distribution of loans, deposits and other placements in rubles by head-offices and branches of credit institutions, located in respective regions, as of 1.07.12

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	12 815 774 595	8 197 326 913	1 301 783 553	2 454 592 308
Belgorod Region	44 988 662	38 106 878	420 000	5 608 621
Bryansk Region	41 149 981	27 795 609	540 000	8 705 970
Vladimir Region	77 083 938	50 815 814	125 000	24 888 036
Voronezh Region	585 887 950	388 284 831	224 086	182 369 881
Ivanovo Region	39 606 243	30 099 565	140 060	6 139 902
Kaluga Region	65 722 876	41 870 663	1 640 000	18 804 313
Kostroma Region	37 062 395	30 203 362	4 853	4 609 892
Kursk Region	48 571 999	43 406 124	600 000	4 346 563
Lipetsk Region	46 432 838	30 944 280	1 360 000	11 941 390
Moscow Region	481 962 219	244 705 188	1 025 009	199 772 341
Orel Region	17 169 367	13 110 504	90 000	3 158 944
Ryazan Region	81 322 062	55 498 323	840 200	12 558 914
Smolensk Region	68 575 537	53 088 191	220 857	10 434 092
Tambov Region	20 519 171	18 207 184	0	1 882 208
Tver Region	73 363 697	49 595 044	566 243	13 064 396
Tula Region	99 303 594	79 842 239	279 000	13 042 372
Yaroslavl Region	182 807 422	74 952 629	286 348	93 582 309
City of Moscow	10 804 244 644	6 926 800 485	1 293 421 897	1 839 682 164
	1 871 412 998	1 206 966 522	37 469 489	509 496 835
North-Western Federal District				
Republic of Karelia	40 706 164	14 548 408	250 000	21 518 905
Komi Republic	53 833 586	20 106 565	305 000	31 973 391
Akhangel'sk Region	61 530 701	38 813 217	39 590	11 122 189
Vologda Region	115 446 652	89 444 434	810 100	14 379 050
Kaliningrad Region	77 186 954	52 883 874	3 675 363	16 653 559
Leningrad Region	14 685 003	11 050 422	326 030	2 466 220
Murmansk Region	50 578 131	23 806 707	50 000	26 391 675
Novgorod Region	38 476 379	18 713 765	70 500	13 491 300
Pskov Region	41 213 399	29 935 697	0	8 765 335
St Petersburg	1 377 756 029	907 663 433	31 942 906	362 735 211
Southern Federal District	1 087 408 833	703 769 740	6 995 040	345 686 201
Republic of Adygeya	20 005 430	12 960 818	0	6 969 912
Republic of Kalmykia	7 337 454	4 220 881	30	3 116 543
Krasnodar Territory	527 863 214	327 854 518	4 288 291	180 332 483
Astrakhan Region	24 470 729	11 845 711	500 000	6 709 748
Volgograd Region	95 700 379	71 041 443	1 236 000	21 427 098
Rostov Region	412 031 627	275 846 369	970 719	127 130 417
North-Caucasian Federal District	338 927 343	198 712 562	4 308 975	125 055 381
Republic of Dagestan	39 131 519	21 618 938	973 660	16 538 891
Republic of Ingushetia	8 805 986	5 622 680	0	3 183 306
Kabardino-Balkar Republic	28 957 627	22 024 229	252 600	6 679 683
Karachai-Cherkess Republic	13 936 601	8 070 651	69 500	5 796 450
Republic of North Ossetia - Alania	14 880 871	11 333 782	32 885	3 513 109

Chechen Republic	13 567 049	9 625 730	0	3 941 319
Stavropol Territory	219 647 690	120 416 552	2 980 330	85 402 623
Volga Federal District	3 043 198 861	1 828 030 774	31 550 978	1 044 175 087
Republic of Bashkortostan	249 038 116	133 120 166	2 688 587	104 423 777
Republic of Marii El	48 445 138	35 141 859	400	10 295 834
Republic of Mordovia	77 569 995	57 692 915	805 400	12 814 670
Republic of Tatarstan	509 185 861	374 661 722	11 740 031	110 432 090
Udmurt Republic	106 484 941	55 590 020	1 065 400	45 074 286
Chuvash Republic	72 021 348	45 776 296	100 500	25 069 707
Perm Territory	289 960 872	194 084 660	595 000	93 971 823
Kirov Region	81 668 754	53 501 988	30 180	23 364 821
Nizhny Novgograd Region	437 265 122	286 894 750	1 012 425	129 602 994
Orenburg Region	67 227 479	43 175 130	829 000	22 424 495
Penza Region	39 185 988	23 750 900	1 000	12 361 879
Samara Region	935 911 911	453 822 764	8 001 055	409 561 034
Saratov Region	95 730 526	52 110 721	4 682 000	30 712 276
Ulyanovsk Region	33 502 810	18 706 883	0	14 065 401
Ural Federal District	1 581 760 043	838 358 592	35 726 481	659 071 018
Kurgan Region	32 756 038	15 902 361	20 900	16 542 289
Sverdlovsk Region	744 449 215	422 827 197	14 044 607	288 501 072
Tyumen Region	523 857 794	231 673 482	16 022 004	256 521 479
Chelyabinsk Region	280 696 996	167 955 552	5 638 970	97 506 178
Siberian Federal District	1 848 278 784	905 805 804	12 585 964	851 940 778
Republic of Altai	7 237 946	2 709 134	60 000	4 117 810
Republic of Buryatiya	40 255 207	21 903 646	0	17 784 055
Republic of Tuva	12 445 418	1 599 878	0	10 478 786
Republic of Khakassia	25 048 313	9 830 441	29 590	13 448 644
Altai Territory	130 699 616	82 722 848	790 000	46 260 881
Zabaykal Territory	19 373 852	4 390 126	0	14 977 611
Krasnoyarsk Territory	307 071 871	128 275 667	511 285	169 577 666
Irkutsk Region	260 851 481	119 260 721	1 585 708	134 410 463
Kemerovo Region	141 831 333	64 169 980	2 825 133	73 992 975
Novosibirsk Region	677 649 795	355 452 517	5 490 748	275 377 401
Omsk Region	143 261 940	71 178 999	1 283 500	54 991 719
Tomsk Region	82 552 012	44 311 847	10 000	36 522 767
Far Eastern Federal District	656 136 640	337 763 779	7 049 696	291 194 954
Republic of Sakha (Yakutia)	43 293 184	28 801 113	42 753	13 767 976
Kamchatka Territory	24 275 596	17 979 360	1 118 900	4 818 500
Primorskiy Territory	85 494 517	61 445 171	340 935	21 137 236
Khabarovsk Territory	366 866 227	167 793 888	4 400 300	185 447 424
Amur Region	47 044 242	14 495 346	444 308	26 874 860
Magadan Region	69 966 093	34 562 782	0	34 057 909
Sakhalin Region	16 117 254	10 338 354	702 500	4 359 287
Jewish Autonomous Region	2 127 046	1 599 822	0	527 224
Chukotka Autonomous Area	952 481	747 943	0	204 538

Table 34.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.07.12

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	7 532 640 286	4 394 632 632	2 532 830 545	272 924 422
Belgorod Region	236 850	180 771	56 079	0
Bryansk Region	0	0	0	0
Vladimir Region	354 034	268 970	0	85 064
Voronezh Region	494	0	494	0
Ivanovo Region	153 912	117 484	36 428	0
Kaluga Region	1 970	1 919	0	51
Kostroma Region	5 105 655	4 590 386	13 322	373 903
Kursk Region	361 802	334 765	0	753
Lipetsk Region	200 271	173 929	0	26 342
Moscow Region	6 674 023	2 263 631	403 048	4 007 344
Orel Region	71 626	0	71 626	0
Ryazan Region	49 857	35 544	1 378	12 935
Smolensk Region	1 333 616	301 137	212 429	807 498
Tambov Region	985	0	985	0
Tver Region	52 649	0	52 647	2
Tula Region	349 795	289 653	0	60 142
Yaroslavl Region	14 271	0	5 513	8 758
City of Moscow	7 517 678 476	4 386 074 443	2 531 976 596	267 541 630
North-Western Federal District	151 266 495	89 996 804	47 314 007	10 117 284
Republic of Karelia	0	0	0	0
Komi Republic	132 053	16 931	110 637	4 485
Akhangel'sk Region	3 492	0	3 296	196
Vologda Region	3 625 040	513 095	2 451 406	49 287
Kaliningrad Region	1 282 852	784 996	208 157	289 699
Leningrad Region	358 380	280 543	72 710	5 127
Murmansk Region	292 427	285 369	7 058	0
Novgorod Region	3 524	0	0	3 524
Pskov Region	0	0	0	0
St Petersburg	145 568 727	88 115 870	44 460 743	9 764 966
Southern Federal District	7 030 071	4 288 478	1 533 200	488 910
Republic of Adygeya	1 265	0	492	773
Republic of Kalmykia	9 632	5 956	1 641	2 035
Krasnodar Territory	1 398 845	846 028	155 433	294 809
Astrakhan Region	3 763	0	1 796	1 967
Volgograd Region	411 781	0	405 341	6 440
Rostov Region	5 204 785	3 436 494	968 497	182 886
North-Caucasian Federal District	1 316 853	998 174	203 336	115 343
Republic of Dagestan	121 715	56 074	8 303	57 338
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	889	0	889	0
Karachai-Cherkess Republic	1 042 027	942 100	60 437	39 490
Republic of North Ossetia - Alania	7 059	0	6 645	414

Chechen Republic	0	0	0	0
Stavropol Territory	145 163	0	127 062	18 101
Volga Federal District	40 438 860	31 009 033	4 268 035	4 317 745
Republic of Bashkortostan	1 738 912	1 442 219	118 490	178 203
Republic of Marii El	492	0	492	0
Republic of Mordovia	4 508	0	3 382	1 126
Republic of Tatarstan	24 325 034	20 968 067	1 613 046	1 002 700
Udmurt Republic	581 891	264 398	162 155	155 338
Chuvash Republic	46 458	0	2 461	43 997
Perm Territory	1 530 099	1 312 362	75 507	142 230
Kirov Region	802 617	556 336	1 057	245 224
Nizhny Novgogrod Region	1 742 153	1 314 599	37 539	316 060
Orenburg Region	328 832	181 621	133 072	3 852
Penza Region	0	0	0	0
Samara Region	8 947 122	4 689 326	2 067 274	2 186 401
Saratov Region	349 534	280 105	12 364	42 602
Ulyanovsk Region	41 208	0	41 196	12
Ural Federal District	77 957 707	33 509 835	36 477 149	824 438
Kurgan Region	0	0	0	0
Sverdlovsk Region	16 817 871	5 952 252	10 479 509	308 822
Tyumen Region	57 822 713	26 252 243	23 996 581	504 892
Chelyabinsk Region	3 317 123	1 305 340	2 001 059	10 724
Siberian Federal District	43 408 130	26 138 108	11 709 100	2 344 696
Republic of Altai	0	0	0	0
Republic of Buryatiya	72 348	71 479	673	196
Republic of Tuva	457	0	457	0
Republic of Khakassia	820	0	820	0
Altai Territory	18 754	15 186	329	3 239
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	12 802	0	6 522	6 280
Irkutsk Region	37 634	22 517	14 789	328
Kemerovo Region	28 140	5 169	9 003	13 968
Novosibirsk Region	40 837 137	24 038 206	11 339 224	2 243 481
Omsk Region	2 387 781	1 978 540	336 257	72 984
Tomsk Region	12 257	7 011	1 026	4 220
Far Eastern Federal District	10 026 634	6 199 716	534 185	645 590
Republic of Sakha (Yakutia)	125 973	65 634	20 466	39 873
Kamchatka Territory	607 719	500 250	3 676	25 563
Primorskiy Territory	2 356 371	1 994 440	58 454	115 888
Khabarovsk Territory	1 657 543	1 558 372	372	95 906
Amur Region	5 180 476	1 992 414	448 601	361 030
Magadan Region	0	0	0	0
Sakhalin Region	98 552	88 606	2 616	7 330
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 34.2

Distribution of loans, deposits and other placements in foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.07.12

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
Central Federal District	6 930 744 650	3 820 312 931	2 541 370 466	249 720 640
Belgorod Region	3 418 275	3 108 085	58 376	251 814
Bryansk Region	1 767 863	1 740 660	0	27 203
Vladimir Region	2 160 560	2 116 604	0	43 956
Voronezh Region	14 564 869	13 595 022	2 135	885 288
Ivanovo Region	1 038 516	1 002 088	36 428	0
Kaluga Region	5 923 478	5 777 668	66	145 744
Kostroma Region	1 071 569	1 052 988	12 830	5 751
Kursk Region	1 702 880	1 670 110	0	6 486
Lipetsk Region	235 442	173 929	0	61 513
Moscow Region	54 690 406	48 229 695	400 094	6 060 617
Orel Region	293 120	221 494	71 626	0
Ryazan Region	587 075	537 541	1 378	48 156
Smolensk Region	2 358 291	2 208 944	47 243	102 104
Tambov Region	1 429 946	1 428 961	985	0
Tver Region	118 876	33 634	52 153	32 680
Tula Region	23 452 263	23 326 502	0	125 761
Yaroslavl Region	5 823 332	5 520 699	1 150	190 266
City of Moscow	6 810 107 889	3 708 568 307	2 540 686 002	241 733 301
North-Western Federal District	313 317 429	233 719 502	44 946 396	23 823 256
Republic of Karelia	10 151 271	10 049 047	0	102 224
Komi Republic	1 328 801	1 192 680	110 637	25 484
Akhangel'sk Region	677 262	638 626	3 296	35 340
Vologda Region	9 981 976	8 992 571	88 589	311 416
Kaliningrad Region	19 276 335	18 145 340	208 157	866 498
Leningrad Region	409 653	322 589	72 710	14 354
Murmansk Region	19 231 993	19 168 971	7 058	55 964
Novgorod Region	7 692 010	7 631 956	0	60 054
Pskov Region	34 469	31 830	0	2 639
St Petersburg	244 533 659	167 545 892	44 455 949	22 349 283
Southern Federal District	65 538 349	60 656 229	1 401 386	2 604 130
Republic of Adygeya	90 472	41 065	492	48 915
Republic of Kalmykia	7 597	5 956	1 641	0
Krasnodar Territory	26 110 998	24 050 829	150 224	1 667 567
Astrakhan Region	356 349	351 656	0	4 693
Volgograd Region	3 797 114	3 441 602	280 532	74 980
Rostov Region	35 175 819	32 765 121	968 497	807 975
North-Caucasian Federal District	4 940 725	3 973 257	203 336	762 296
Republik of Daghestan	101 150	33 102	8 303	59 745
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	575 044	574 155	889	0
Karachai-Cherkess Republic	680 489	614 145	60 437	5 907
Republic of North Ossetia - Alania	55 944	0	6 645	49 299

Chechen Republic	0	0	0	0
Stavropol Territory	3 528 098	2 751 855	127 062	647 345
Volga Federal District	134 873 283	123 016 867	4 266 887	6 679 244
Republic of Bashkortostan	22 227 329	21 490 778	117 998	502 934
Republic of Marii El	1 911 437	1 900 544	492	10 401
Republic of Mordovia	170 596	164 084	3 218	3 294
Republic of Tatarstan	33 634 090	31 415 411	1 613 046	274 586
Udmurt Republic	348 550	10 331	162 155	176 064
Chuvash Republic	161 835	0	1 969	159 866
Perm Territory	12 232 334	11 280 200	75 507	876 627
Kirov Region	851 596	545 021	1 057	305 518
Nizhny Novgogrod Region	14 892 774	13 591 487	37 539	1 106 387
Orenburg Region	1 082 153	784 524	132 908	154 434
Penza Region	34 977	27 196	164	7 617
Samara Region	44 555 038	39 339 351	2 067 274	2 866 905
Saratov Region	595 545	341 969	12 364	226 749
Ulyanovsk Region	2 175 029	2 125 971	41 196	7 862
Ural Federal District	259 652 172	214 133 556	30 362 652	1 903 256
Kurgan Region	1 098	0	0	1 098
Sverdlovsk Region	175 075 661	168 866 185	4 408 382	1 370 097
Tyumen Region	64 952 970	27 979 486	23 953 211	211 460
Chelyabinsk Region	19 622 443	17 287 885	2 001 059	320 601
Siberian Federal District	86 979 203	77 022 892	1 429 080	4 092 031
Republic of Altai	181	0	0	181
Republic of Buryatiya	267 856	237 164	673	30 019
Republic of Tuva	457	0	457	0
Republic of Khakassia	22 338	12 190	820	9 328
Altai Territory	3 082 493	3 017 377	329	64 549
Zabaykal Territory	3 141	0	0	3 141
Krasnoyarsk Territory	14 088 836	13 222 891	6 522	813 819
Irkutsk Region	3 605 391	3 356 641	14 297	233 182
Kemerovo Region	6 073 611	5 741 273	9 003	321 963
Novosibirsk Region	55 455 082	48 014 508	1 059 696	1 995 422
Omsk Region	3 716 926	2 832 001	336 257	547 409
Tomsk Region	662 891	588 847	1 026	73 018
Far Eastern Federal District	46 950 397	43 248 845	534 185	2 148 619
Republic of Sakha (Yakutia)	579 338	491 885	20 466	64 094
Kamchatka Territory	1 105 513	1 058 744	3 676	43 093
Primorskiy Territory	3 088 294	2 444 052	58 454	399 580
Khabarovsk Territory	31 181 415	28 822 739	372	1 543 141
Amur Region	1 217 767	744 497	448 601	10 185
Magadan Region	9 368 608	9 368 537	0	71
Sakhalin Region	409 444	318 391	2 616	88 437
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	18	0	0	18

Table 35.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.07.12

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	747 434 974	112 531 703	4 771 983	384 367	210 629 520	46 593 691
Belgorod Region	101 734	0	0	0	17 147	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	59 048	0	0	0	30 158	0
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	130 940	0	0	0	75 614	0
Kaluga Region	237 549	0	0	0	132 524	0
Kostroma Region	547 654	33 754	4 703	0	1 053 196	77 223
Kursk Region	36 432	0	0	0	39 321	0
Lipetsk Region	584 845	0	0	0	12 395	0
Moscow Region	651 473	16 934	10 000	164 085	859 027	54 121
Orel Region	0	0	0	0	14 631	0
Ryazan Region	251 953	0	0	0	31 951	7 716
Smolensk Region	371 873	13 874	5 000	0	162 616	4 585
Tambov Region	49 394	0	0	0	5 732	0
Tver Region	7 106	0	0	0	10 845	0
Tula Region	69 357	29 942	0	0	17 717	3 430
Yaroslavl Region	111 204	0	0	0	21 759	0
City of Moscow	744 224 412	112 437 199	4 752 280	220 282	208 144 887	46 446 616
North-Western Federal District	17 815 948	1 737 511	51 520	0	2 509 372	637 639
Republic of Karelia	11 104	0	0	0	823	0
Komi Republic	274 631	16 931	0	0	24 208	0
Akhangel'sk Region	47 407	0	0	0	2 417	10
Vologda Region	1 137 051	3 429	30 000	0	324 851	988
Kaliningrad Region	214 440	0	9 689	0	30 169	12 138
Leningrad Region	873 231	0	0	0	20 939	1 264
Murmansk Region	70 727	18 860	0	0	21 892	0
Novgorod Region	191 940	0	0	0	21 126	0
Pskov Region	25 706	0	0	0	1 980	0
St Petersburg	14 969 711	1 698 291	11 831	0	2 060 967	623 239
Southern Federal District	2 980 058	148 178	0	0	869 178	28 595
Republic of Adygeya	51 856	0	0	0	39 460	0
Republic of Kalmykia	20 557	0	0	0	6 405	0
Krasnodar Territory	540 503	4 241	0	0	466 039	11 077
Astrakhan Region	59 684	0	0	0	24 779	0
Volgograd Region	289 479	0	0	0	37 706	946
Rostov Region	2 017 979	143 937	0	0	294 789	16 572
North-Caucasian Federal District	1 023 376	8 204	0	0	657 742	4 552
Republic of Dagestan	87 533	8 204	0	0	122 248	1 260
Republic of Ingushetia	706	0	0	0	0	0
Kabardino-Balkar Republic	55 412	0	0	0	91 451	0
Karachai-Cherkess Republic	13 110	0	0	0	13 065	3 291

Republic of North Ossetia - Alania	334 335	0	0	0	32 726	1
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	532 280	0	0	0	398 252	0
Volga Federal District	13 033 089	635 668	100 000	0	19 874 907	306 775
Republic of Bashkortostan	939 634	0	30 000	0	1 068 410	23 125
Republic of Marii El	0	0	0	0	8	0
Republic of Mordovia	197 795	0	0	0	19 471	0
Republic of Tatarstan	6 130 282	521 839	20 000	0	3 802 789	60 976
Udmurt Republic	79 679	0	0	0	423 345	0
Chuvash Republic	134 766	0	0	0	66 692	0
Perm Territory	212 126	0	11 000	0	134 013	212
Kirov Region	282 430	0	0	0	291 266	763
Nizhny Novgogrod Region	571 017	108 812	4 000	0	466 015	33 729
Orenburg Region	707 205	0	35 000	0	218 973	63
Penza Region	30 789	0	0	0	7 175	0
Samara Region	3 124 969	0	0	0	12 241 680	187 907
Saratov Region	614 189	5 017	0	0	1 118 159	0
Ulyanovsk Region	8 208	0	0	0	16 911	0
Ural Federal District	11 183 050	866 392	94 000	1 458	7 526 079	34 474
Kurgan Region	32 400	0	0	0	1 089	0
Sverdlovsk Region	4 745 041	121 753	90 000	0	6 230 630	32 226
Tyumen Region	4 532 477	449 502	4 000	0	909 827	1 746
Chelyabinsk Region	1 873 132	295 137	0	1 458	384 533	502
Siberian Federal District	8 506 400	1 929 195	30 000	457	9 719 414	316 686
Republic of Altai	44 854	0	0	0	179 918	0
Republic of Buryatiya	113 159	0	0	0	51 936	196
Republic of Tuva	5 695	0	0	457	10 100	0
Republic of Khakassia	26 579	0	0	0	18 954	0
Altai Territory	207 576	0	10 000	0	63 937	101
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	108 949	0	0	0	269 507	6 280
Irkutsk Region	122 086	4 030	10 000	0	92 223	328
Kemerovo Region	55 793	0	0	0	268 373	1 968
Novosibirsk Region	7 405 639	1 923 825	0	0	8 528 051	307 767
Omsk Region	249 100	0	0	0	189 872	46
Tomsk Region	166 970	1 340	10 000	0	46 543	0
Far Eastern Federal District	3 811 427	113 760	6 041	2 861	4 548 224	62 923
Republic of Sakha (Yakutia)	184 462	0	0	2 861	78 931	0
Kamchatka Territory	96 810	609	0	0	86 064	0
Primorskiy Territory	704 491	3 323	3 135	0	275 695	238
Khabarovsk Territory	1 684 750	88 694	0	0	889 209	26 142
Amur Region	1 117 178	21 134	2 906	0	3 195 665	36 543
Magadan Region	0	0	0	0	0	0
Sakhalin Region	23 736	0	0	0	22 660	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 35.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.07.12

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	440 393 012	104 610 057	4 705 948	384 367	123 786 841	40 358 105
Belgorod Region	3 390 518	269 641	0	0	126 178	22 173
Bryansk Region	1 464 096	0	0	0	149 546	2 769
Vladimir Region	2 531 228	0	0	0	958 531	2 960
Voronezh Region	18 966 386	237 909	0	0	4 483 029	393 963
Ivanovo Region	1 439 558	0	0	0	132 573	0
Kaluga Region	1 817 806	0	0	0	615 716	2 067
Kostroma Region	1 621 572	0	4 703	0	346 538	265
Kursk Region	3 054 067	0	0	0	180 633	4 565
Lipetsk Region	2 990 606	0	0	0	755 856	795
Moscow Region	16 611 081	189 225	10 000	164 085	2 440 443	507 159
Orel Region	914 080	0	0	0	151 985	0
Ryazan Region	2 710 174	32 039	0	0	287 092	41 291
Smolensk Region	3 678 874	13 874	5 000	0	315 521	28 240
Tambov Region	857 065	0	0	0	18 570	0
Tver Region	1 384 039	0	0	0	236 526	10 689
Tula Region	1 790 888	44 552	0	0	269 654	10 225
Yaroslavl Region	7 754 067	147 527	0	0	2 511 161	55 024
City of Moscow	367 416 907	103 675 290	4 686 245	220 282	109 807 289	39 275 920
North-Western Federal District	82 305 928	3 979 710	51 520	0	14 374 366	4 108 555
Republic of Karelia	558 503	14 398	0	0	397 445	14 121
Komi Republic	3 109 808	16 931	0	0	239 411	269
Akhangel'sk Region	2 583 408	84 439	0	0	179 416	6 367
Vologda Region	10 769 664	17 211	30 000	0	681 565	62 616
Kaliningrad Region	6 428 692	312 920	9 689	0	851 832	157 395
Leningrad Region	1 072 241	42 046	0	0	165 435	8 821
Murmansk Region	4 468 405	18 860	0	0	325 592	21 172
Novgorod Region	1 589 339	26 611	0	0	387 334	23 327
Pskov Region	1 287 455	0	0	0	95 447	282
St Petersburg	50 438 413	3 446 294	11 831	0	11 050 889	3 814 185
Southern Federal District	62 952 212	5 445 507	24 861	0	14 231 035	453 337
Republic of Adygeya	2 982 740	0	0	0	164 243	123
Republic of Kalmykia	391 013	0	0	0	12 041	0
Krasnodar Territory	38 098 068	357 704	24 861	0	7 707 479	326 859
Astrakhan Region	448 572	0	0	0	305 288	18
Volgograd Region	3 391 484	2 091 527	0	0	1 516 163	10 495
Rostov Region	17 640 335	2 996 276	0	0	4 525 821	115 842
North-Caucasian Federal District	14 891 806	75 453	0	0	3 936 337	82 750
Republik of Daghestan	357 308	8 204	0	0	416 754	1 273
Republic of Ingushetia	1 023 244	0	0	0	65 209	0
Kabardino-Balkar Republic	887 573	67 249	0	0	178 884	0
Karachai-Cherkess Republic	1 166 765	0	0	0	98 969	3 282

Republic of North Ossetia - Alania	1 111 314	0	0	0	108 326	756
Chechen Republic	161 375	0	0	0	2 518	0
Stavropol Territory	10 184 227	0	0	0	3 065 677	77 439
Volga Federal District	99 036 652	1 374 967	100 000	0	42 126 714	1 368 449
Republic of Bashkortostan	8 341 874	271	30 000	0	3 454 639	154 153
Republic of Marii El	1 012 574	0	0	0	156 532	2 863
Republic of Mordovia	772 613	0	0	0	131 680	0
Republic of Tatarstan	12 259 519	547 955	20 000	0	3 394 857	17 201
Udmurt Republic	7 069 169	0	0	0	1 243 462	37 969
Chuvash Republic	3 392 437	0	0	0	518 536	23 002
Perm Territory	13 841 109	42 662	11 000	0	3 145 583	203 283
Kirov Region	3 234 205	0	0	0	599 065	5 251
Nizhny Novgogrod Region	12 147 815	584 889	4 000	0	5 599 241	220 319
Orenburg Region	1 681 969	0	35 000	0	630 732	23 665
Penza Region	4 500 547	0	0	0	226 320	740
Samara Region	27 962 580	38 335	0	0	21 190 163	662 624
Saratov Region	2 089 461	55 292	0	0	1 516 631	16 625
Ulyanovsk Region	730 780	105 563	0	0	319 273	754
Ural Federal District	37 101 321	1 493 208	95 174	1 458	20 528 328	459 477
Kurgan Region	563 322	0	0	0	237 312	0
Sverdlovsk Region	21 262 460	984 615	91 174	0	13 428 535	279 890
Tyumen Region	4 726 106	201 342	4 000	0	3 207 129	28 103
Chelyabinsk Region	10 549 433	307 251	0	1 458	3 655 352	151 484
Siberian Federal District	57 752 595	587 670	30 000	457	30 763 429	828 412
Republic of Altai	214 866	0	0	0	131 372	50
Republic of Buryatiya	1 745 372	0	0	0	468 143	866
Republic of Tuva	83 501	0	0	457	266 834	0
Republic of Khakassia	363 094	0	0	0	210 962	571
Altai Territory	11 773 343	51 089	10 000	0	1 041 761	6 224
Zabaykal Territory	285 383	0	0	0	384 774	0
Krasnoyarsk Territory	4 601 552	26 599	0	0	4 816 506	118 197
Irkutsk Region	4 980 661	10 544	10 000	0	3 370 081	20 381
Kemerovo Region	3 115 974	0	0	0	3 946 677	36 820
Novosibirsk Region	22 573 394	385 581	0	0	12 379 502	532 080
Omsk Region	5 773 470	78 940	0	0	2 754 505	110 732
Tomsk Region	2 241 985	34 917	10 000	0	992 312	2 491
Far Eastern Federal District	11 354 794	368 494	46 041	2 861	6 588 651	326 204
Republic of Sakha (Yakutia)	629 470	33 075	40 000	2 861	266 433	556
Kamchatka Territory	708 304	609	0	0	117 951	1 424
Primorskiy Territory	1 438 813	8 321	3 135	0	717 287	33 974
Khabarovsk Territory	6 336 234	326 489	0	0	4 345 070	285 061
Amur Region	621 628	0	2 906	0	757 376	1 427
Magadan Region	1 156 798	0	0	0	292 569	17
Sakhalin Region	79 299	0	0	0	88 209	3 727
Jewish Autonomous Region	384 248	0	0	0	3 592	0
Chukotka Autonomous Area	0	0	0	0	164	18

Table 36.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.07.12

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	17 388 085 633	4 616 691	1 297 813	3 724 360 922	4 482 215 888	9 035 071 939
Belgorod Region	13 410 640	0	0	3 879 270	1 298 266	8 184 796
Bryansk Region	3 727	0	0	2 015	0	1 712
Vladimir Region	4 664 878	0	282	2 069 367	188 910	2 318 202
Voronezh Region	1 374 981	0	0	1 240 392	70	134 496
Ivanovo Region	7 499 817	0	0	1 938 718	718 376	4 685 315
Kaluga Region	13 562 954	1 705	0	2 141 506	1 335 137	10 053 731
Kostroma Region	56 757 419	0	0	3 762 090	6 950 697	45 976 250
Kursk Region	10 905 947	0	0	2 546 696	447 200	7 893 811
Lipetsk Region	20 996 826	0	0	4 872 776	3 740 182	12 373 769
Moscow Region	59 289 869	7 017	0	11 539 559	19 240 470	28 335 515
Orel Region	1 154 352	0	0	439 293	116 800	598 257
Ryazan Region	12 396 894	0	0	3 777 617	487 445	7 893 361
Smolensk Region	21 170 860	0	0	7 976 666	2 024 193	11 120 466
Tambov Region	2 193 897	0	0	791 864	314 091	1 079 645
Tver Region	7 262 124	638	0	2 986 922	306 064	3 953 128
Tula Region	10 238 700	0	0	1 843 971	1 310 300	6 904 129
Yaroslavl Region	5 159 604	0	0	1 668 055	691 497	2 580 476
City of Moscow	17 140 042 144	4 607 331	1 297 531	3 670 884 145	4 443 046 190	8 880 984 880
North-Western Federal District	690 027 867	860 463	7 326	281 860 217	215 631 074	180 661 829
Republic of Karelia	768 575	0	0	558 179	36 531	168 285
Komi Republic	3 565 982	0	0	1 410 151	426 964	1 647 417
Akhangel'sk Region	722 109	0	0	459 490	184 791	71 443
Vologda Region	48 036 509	1 742	0	13 854 461	12 983 506	21 056 671
Kaliningrad Region	14 675 580	0	0	6 471 594	3 938 850	4 207 196
Leningrad Region	6 721 893	5 139	0	1 558 697	588 203	4 502 119
Murmansk Region	3 487 702	0	0	1 768 141	66 091	1 543 139
Novgorod Region	3 351 915	0	124	1 374 869	144 304	1 715 010
Pskov Region	1 821 398	0	466	973 401	37 500	806 369
St Petersburg	606 876 204	853 582	6 736	253 431 234	197 224 334	144 944 180
Southern Federal District	142 525 760	169 864	92 561	36 981 484	14 696 125	89 842 799
Republic of Adygeya	3 225 608	0	0	939 598	310 060	1 958 293
Republic of Kalmykia	388 583	0	0	197 376	46 250	143 759
Krasnodar Territory	73 712 405	34 786	91 801	17 429 575	8 474 625	47 184 974
Astrakhan Region	4 776 390	0	10	2 336 913	846 350	1 535 266
Volgograd Region	8 644 501	2 681	2	2 658 428	1 594 699	4 352 968
Rostov Region	51 778 273	132 397	748	13 419 594	3 424 141	34 667 539
North-Caucasian Federal District	44 645 102	1 766	5 242	16 119 909	3 970 351	24 134 640
Republic of Dagestan	22 529 567	0	1 814	8 992 129	2 257 625	11 188 718
Republic of Ingushetia	423 361	0	0	254 913	0	167 599
Kabardino-Balkar Republic	3 557 718	0	0	860 200	101 776	2 562 566
Karachai-Cherkess Republic	2 232 836	0	0	1 018 741	684 052	526 763
Republic of North Ossetia - Alania	6 680 062	0	3 428	1 740 836	378 789	4 488 749
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	9 221 558	1 766	0	3 253 090	548 109	5 200 245
Volga Federal District	746 465 441	8 361 302	2 605 062	167 279 605	155 419 009	409 117 193

Republic of Bashkortostan	54 607 868	8 142	0	8 361 447	12 859 536	33 192 716
Republic of Marii El	1 593 836	0	0	464 439	139 652	967 528
Republic of Mordovia	15 832 749	0	0	3 928 556	1 289 760	10 399 625
Republic of Tatarstan	337 517 765	8 328 406	2 597 781	80 546 282	98 588 926	145 628 779
Udmurt Republic	17 153 625	0	0	4 432 750	846 878	11 845 274
Chuvash Republic	6 845 887	0	0	2 049 160	1 662 189	3 078 601
Perm Territory	25 014 135	9 757	0	5 128 972	6 673 664	13 138 000
Kirov Region	20 261 096	1 189	0	4 141 973	1 774 974	14 024 433
Nizhny Novgogrod Region	56 202 305	6 230	0	13 095 970	4 441 086	38 501 807
Orenburg Region	27 490 145	7 564	683	6 258 726	5 662 868	15 527 766
Penza Region	2 673 809	0	0	706 342	279 382	1 671 239
Samara Region	130 883 164	14	6 598	30 731 822	18 399 727	81 149 373
Saratov Region	46 874 188	0	0	6 505 827	2 366 896	37 853 925
Ulyanovsk Region	3 514 869	0	0	927 339	433 471	2 138 127
Ural Federal District	557 286 551	267 548	57 459	116 691 619	128 170 331	306 192 557
Kurgan Region	1 626 024	0	469	695 896	138 201	786 492
Sverdlovsk Region	255 098 830	15 617	203	58 060 495	48 913 064	146 654 873
Tyumen Region	221 773 757	200 485	44 979	38 051 745	74 695 205	106 477 463
Chelyabinsk Region	78 787 940	51 446	11 808	19 883 483	4 423 861	52 273 729
Siberian Federal District	306 584 215	50 155	11 778	78 152 413	43 473 496	178 678 370
Republic of Altai	12 201 946	0	0	427 347	604 035	11 158 559
Republic of Buryatiya	7 102 116	22	0	2 090 120	159 180	4 813 703
Republic of Tuva	150 135	0	0	68 080	0	82 019
Republic of Khakassia	3 570 780	88	0	816 650	249 886	2 443 189
Altai Territory	11 063 177	0	1 871	4 070 382	1 181 538	5 763 161
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	8 359 122	12 371	8 731	2 312 022	806 617	5 058 077
Irkutsk Region	14 952 165	0	0	4 274 346	2 062 674	8 536 009
Kemerovo Region	22 618 699	0	0	6 115 150	895 895	15 416 527
Novosibirsk Region	202 053 181	32 908	1 176	51 961 251	35 611 410	109 006 617
Omsk Region	16 096 682	4 766	0	3 631 791	1 667 894	10 707 209
Tomsk Region	8 416 212	0	0	2 385 274	234 367	5 693 300
Far Eastern Federal District	303 626 126	37 533	292 662	54 912 808	31 115 456	214 974 218
Republic of Sakha (Yakutia)	16 786 256	23 270	2 745	5 311 509	1 617 650	9 731 117
Kamchatka Territory	11 993 648	9 882	1 958	3 601 870	1 539 894	6 626 351
Primorskiy Territory	62 302 655	105	2 948	20 257 177	8 295 421	32 208 548
Khabarovsk Territory	37 960 318	3 970	1 008	7 550 980	2 571 490	27 659 494
Amur Region	165 262 453	105	284 003	14 414 836	16 099 986	134 354 787
Magadan Region	0	0	0	0	0	0
Sakhalin Region	9 320 796	201	0	3 776 436	991 015	4 393 921
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 36.2

Distribution of clients' funds in rubles by head-offices and branches of credit institutions located in respective regions, as of 1.07.12

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	11 566 758 690	1 446 379	274 718	2 766 657 193	3 772 780 304	4 909 305 196
Belgorod Region	98 088 108	8 423	13 403	19 860 568	9 719 801	68 173 043
Bryansk Region	51 814 754	6 089	28 607	8 001 069	3 423 581	40 231 830
Vladimir Region	101 815 013	12 446	7 121	12 730 778	9 759 073	78 934 518
Voronezh Region	222 258 905	139 509	788	31 052 022	21 044 249	169 667 600
Ivanovo Region	50 522 492	16 650	1 557	6 318 501	1 644 475	42 413 267
Kaluga Region	77 608 735	45 103	9 257	12 940 547	7 232 269	57 259 171
Kostroma Region	49 416 576	9 729	0	4 000 188	8 073 096	37 285 815
Kursk Region	52 585 565	11 789	10	7 529 281	5 359 063	39 591 998
Lipetsk Region	72 672 988	8 002	7 238	10 498 283	7 647 052	54 367 675
Moscow Region	679 467 917	432 788	118 312	160 317 204	64 568 036	451 210 150
Orel Region	38 323 287	5 121	0	5 528 054	1 950 468	30 706 820
Ryazan Region	69 714 451	11 790	8 758	11 268 167	4 967 273	53 102 079
Smolensk Region	52 997 427	7 953	3 896	8 301 469	4 127 948	40 438 326
Tambov Region	44 484 640	5 769	185	6 579 502	1 917 156	35 860 254
Tver Region	74 394 401	2 037	1	12 485 903	5 928 403	55 827 906
Tula Region	89 781 907	8 591	727	10 640 270	12 264 216	66 524 344
Yaroslavl Region	97 795 032	18 670	13	18 922 756	13 018 775	65 145 225
City of Moscow	9 643 016 492	695 920	74 845	2 419 682 631	3 590 135 370	3 522 565 175
North-Western Federal District	1 966 959 013	1 944 379	36 991	447 663 848	367 171 551	1 130 121 126
Republic of Karelia	32 970 413	1 910	686	5 078 741	1 248 409	26 479 147
Komi Republic	74 673 210	13 923	6 834	9 039 423	2 645 196	62 691 799
Akhangel'sk Region	97 857 905	18 535	4 090	15 104 451	10 324 274	72 087 852
Vologda Region	80 843 285	18 634	925	13 905 329	11 470 284	55 069 084
Kaliningrad Region	77 902 322	6 637	1 243	20 160 923	7 876 407	49 605 836
Leningrad Region	19 808 959	21 807	0	4 881 889	2 730 096	11 939 774
Murmansk Region	63 917 733	1 293	602	8 516 898	3 814 506	51 296 690
Novgorod Region	29 544 694	4 720	3 650	6 641 236	1 493 749	21 145 535
Pskov Region	25 774 495	1 348	4 258	4 758 866	1 609 199	19 191 995
St Petersburg	1 463 665 997	1 855 572	14 703	359 576 092	323 959 431	760 613 414
Southern Federal District	858 787 271	313 878	124 545	167 400 376	66 214 148	622 169 890
Republic of Adygeya	12 882 046	329	0	1 868 869	545 395	10 423 581
Republic of Kalmykia	5 783 782	9 013	3 770	950 434	313 537	4 489 583
Krasnodar Territory	397 288 055	65 782	101 136	85 449 337	32 099 022	278 334 168
Astrakhan Region	45 289 200	7 812	10	6 584 004	3 205 799	35 327 170
Volgograd Region	127 032 576	41 675	1 445	23 398 270	7 474 173	95 840 155
Rostov Region	270 511 612	189 267	18 184	49 149 462	22 576 222	197 755 233
North-Caucasian Federal District	249 891 990	680 955	609 602	54 980 351	15 509 155	177 366 076
Republik of Dagestan	42 291 009	322 551	7 208	11 556 281	2 487 892	27 784 422
Republic of Ingushetia	3 851 763	12 691	0	1 070 409	259 020	2 503 639
Kabardino-Balkar Republic	21 701 402	208	92	4 097 080	548 116	16 979 132
Karachai-Cherkess Republic	10 173 334	8 805	0	2 010 933	702 477	7 427 781
Republic of North Ossetia - Alania	23 618 849	0	3 938	3 011 072	1 367 620	19 133 418
Chechen Republic	9 818 523	94 584	568 437	5 900 081	465 300	2 783 457

Stavropol Territory	138 437 110	242 116	29 927	27 334 495	9 678 730	100 754 227
Volga Federal District	2 369 043 806	9 000 972	2 704 196	441 941 398	419 559 003	1 487 429 855
Republic of Bashkortostan	323 546 874	36 269	184	36 081 560	121 871 003	164 691 890
Republic of Marii El	26 544 679	3 517	0	4 304 986	2 753 213	19 350 027
Republic of Mordovia	37 157 329	129 335	476	6 822 493	2 838 210	27 130 367
Republic of Tatarstan	484 712 767	8 347 799	2 598 694	107 965 252	135 986 874	227 795 924
Udmurt Republic	82 319 213	11 540	0	19 181 568	8 195 158	54 502 460
Chuvash Republic	57 158 894	16 151	7 703	8 297 856	6 079 640	42 603 260
Perm Territory	206 829 459	172 950	44 802	42 578 827	29 361 885	134 193 206
Kirov Region	67 364 306	25 416	9	10 410 024	6 508 231	49 929 413
Nizhny Novgograd Region	318 511 999	112 465	26 694	76 910 113	38 754 602	201 836 912
Orenburg Region	102 826 301	25 948	14 143	18 064 389	10 933 142	73 569 082
Penza Region	64 244 906	28 565	0	10 934 224	3 314 345	49 842 019
Samara Region	382 127 150	16 102	10 444	65 202 561	39 193 587	275 942 052
Saratov Region	147 420 291	25 451	1 047	25 762 219	8 579 562	112 632 980
Ulyanovsk Region	68 279 638	49 464	0	9 425 326	5 189 551	53 410 263
Ural Federal District	1 325 720 335	543 470	152 321	248 091 143	257 846 420	810 130 625
Kurgan Region	26 970 542	7 688	4 546	4 038 740	1 542 478	21 313 719
Sverdlovsk Region	505 148 910	126 673	70 431	102 911 969	72 105 203	326 684 905
Tyumen Region	565 287 643	282 635	55 732	88 921 455	166 385 234	306 647 782
Chelyabinsk Region	228 313 240	126 474	21 612	52 218 979	17 813 505	155 484 219
Siberian Federal District	1 200 422 584	281 959	134 249	213 481 845	123 297 076	853 368 451
Republic of Altai	5 463 065	6 886	3 683	661 528	629 222	4 154 296
Republic of Buryatiya	35 248 395	13 677	0	6 307 826	2 120 143	26 698 815
Republic of Tuva	6 439 823	36 254	624	846 908	1 087 901	4 444 742
Republic of Khakassia	18 086 931	3 015	0	3 118 574	894 631	13 954 902
Altai Territory	99 912 974	1 348	17 151	15 823 733	10 888 429	72 873 895
Zabaykal Territory	37 560 634	30 541	25 993	5 939 987	2 800 228	28 621 101
Krasnoyarsk Territory	209 564 919	47 525	38 742	40 364 456	24 198 332	142 982 811
Irkutsk Region	135 680 582	39 741	8 836	24 269 539	10 336 597	100 361 534
Kemerovo Region	169 660 328	12 447	19 845	27 491 629	14 464 125	126 871 381
Novosibirsk Region	307 028 639	74 338	5 708	61 413 582	39 786 360	200 711 065
Omsk Region	107 871 550	13 996	9 147	14 334 941	10 888 590	82 277 652
Tomsk Region	67 904 744	2 191	4 520	12 909 142	5 202 518	49 416 257
Far Eastern Federal District	637 454 680	153 334	333 278	134 505 451	49 419 934	449 105 019
Republic of Sakha (Yakutia)	73 039 638	57 728	16 196	19 186 095	5 388 130	48 092 886
Kamchatka Territory	36 549 499	12 216	1 958	6 365 479	1 982 653	27 877 089
Primorskiy Territory	172 538 218	17 095	4 921	54 550 902	9 105 669	107 014 034
Khabarovsk Territory	199 018 170	15 932	19 827	27 754 589	14 628 178	156 011 304
Amur Region	60 164 819	21 423	4 435	10 283 655	5 208 915	44 117 402
Magadan Region	25 732 081	5 642	285 726	4 258 168	3 695 200	17 437 570
Sakhalin Region	58 454 235	20 951	164	10 564 132	8 955 188	38 644 757
Jewish Autonomous Region	4 923 332	508	51	590 385	156 001	4 168 175
Chukotka Autonomous Area	7 034 688	1 839	0	952 046	300 000	5 741 802

Table 37.1

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.07.12

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	6 367 202 711	29 187 760	235	811 262 046	3 048 533 025	2 167 933 353
Belgorod Region	538 943	0	0	30 855	0	508 067
Bryansk Region	31	0	0	31	0	0
Vladimir Region	500 069	0	0	11 626	0	488 366
Voronezh Region	207 188	0	0	139 882	0	67 303
Ivanovo Region	635 519	0	0	24 429	6 334	604 755
Kaluga Region	917 849	0	0	25 391	115	890 127
Kostroma Region	8 636 649	0	0	418 967	2 588 184	5 621 682
Kursk Region	660 999	0	0	145 116	0	361 787
Lipetsk Region	2 935 638	0	0	2 254 262	131 268	550 107
Moscow Region	12 856 514	0	0	218 348	5 052 195	7 513 496
Orel Region	104 643	0	0	32 369	0	72 274
Ryazan Region	620 668	0	0	88 894	1 248	529 693
Smolensk Region	3 193 284	0	0	116 639	371 929	2 702 865
Tambov Region	27 408	0	0	2 015	0	25 375
Tver Region	474 529	0	0	33 329	130 783	310 227
Tula Region	774 972	0	0	190 101	0	584 871
Yaroslavl Region	315 398	0	0	54 450	65 634	194 457
City of Moscow	6 333 802 410	29 187 760	235	807 475 342	3 040 185 335	2 146 907 901
North-Western Federal District	170 783 270	27	0	34 518 240	56 224 586	78 681 156
Republic of Karelia	17 448	0	0	14 324	0	3 116
Komi Republic	620 278	0	0	4 398	6 996	608 884
Akhangel'sk Region	10 662	0	0	434	333	5 582
Vologda Region	8 809 885	0	0	3 663 281	2 036 332	3 109 077
Kaliningrad Region	4 925 583	0	0	840 994	1 866 760	2 174 857
Leningrad Region	740 275	0	0	87 132	14 302	631 473
Murmansk Region	655 787	0	0	362 840	3 282	271 362
Novgorod Region	65 928	0	0	9 308	0	56 613
Pskov Region	27 435	0	0	5 801	0	21 629
St Petersburg	154 909 989	27	0	29 529 728	52 296 581	71 798 563
Southern Federal District	9 944 300	0	0	1 099 456	1 734 028	6 744 204
Republic of Adygeya	19 984	0	0	1 005	0	18 966
Republic of Kalmykia	117 016	0	0	17	46 223	70 776
Krasnodar Territory	3 374 281	0	0	232 195	16 104	2 843 681
Astrakhan Region	194 019	0	0	138 142	0	44 493
Volgograd Region	847 440	0	0	15 055	419 030	413 353
Rostov Region	5 391 560	0	0	713 042	1 252 671	3 352 935
North-Caucasian Federal District	4 388 764	0	0	114 438	0	4 247 208
Republic of Dagestan	582 028	0	0	17 024	0	553 727
Republic of Ingushetia	19 029	0	0	7 488	0	11 428
Kabardino-Balkar Republic	69 325	0	0	864	0	68 448
Karachai-Cherkess Republic	3 001 422	0	0	21 554	0	2 966 917
Republic of North Ossetia - Alania	211 333	0	0	13 299	0	197 630
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	505 627	0	0	54 209	0	449 058
Volga Federal District	68 469 579	5 895	0	8 438 493	15 705 276	42 618 314
Republic of Bashkortostan	3 276 042	0	0	241 351	235 250	2 788 867
Republic of Marii El	3 666	0	0	3	0	3 663
Republic of Mordovia	283 115	0	0	19 911	0	260 299
Republic of Tatarstan	30 861 500	5 895	0	2 960 909	11 349 123	15 765 214
Udmurt Republic	1 592 153	0	0	30 836	446 047	1 115 270
Chuvash Republic	242 061	0	0	10 159	0	231 786
Perm Territory	2 699 546	0	0	296 221	279 296	2 124 029
Kirov Region	1 736 081	0	0	90 719	425 130	1 220 143
Nizhny Novgograd Region	3 785 794	0	0	477 813	1 103 468	2 186 971
Orenburg Region	1 704 979	0	0	90 046	448 701	1 164 993
Penza Region	0	0	0	0	0	0
Samara Region	17 454 665	0	0	3 234 021	1 204 379	12 168 925
Saratov Region	4 787 376	0	0	983 506	213 882	3 548 559
Ulyanovsk Region	42 601	0	0	2 998	0	39 595
Ural Federal District	61 461 337	32 826	0	8 892 477	6 390 434	32 279 267
Kurgan Region	34 140	0	0	2	0	34 138
Sverdlovsk Region	19 829 552	0	0	891 474	1 513 201	15 966 477
Tyumen Region	34 264 140	32 443	0	5 883 319	4 569 763	12 098 895
Chelyabinsk Region	7 333 505	383	0	2 117 682	307 470	4 179 757
Siberian Federal District	55 128 109	0	60 274	5 396 231	7 440 193	34 309 044
Republic of Altai	15 956	0	0	3 039	0	12 876
Republic of Buryatiya	743 513	0	0	18 628	0	211 537
Republic of Tuva	67	0	0	0	0	67
Republic of Khakassia	42 265	0	0	1 316	0	39 669
Altai Territory	205 169	0	0	26 101	0	178 663
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	199 171	0	0	16 212	0	182 959
Irkutsk Region	628 975	0	0	162 500	43 567	354 183
Kemerovo Region	685 358	0	0	387 792	0	297 566
Novosibirsk Region	51 238 877	0	60 274	4 333 353	7 307 338	32 199 515
Omsk Region	1 138 799	0	0	396 046	89 288	653 401
Tomsk Region	229 959	0	0	51 244	0	178 608
Far Eastern Federal District	36 807 742	0	0	2 739 079	4 705 148	27 953 815
Republic of Sakha (Yakutia)	756 995	0	0	27 983	22 315	624 285
Kamchatka Territory	1 078 072	0	0	203 700	91 887	761 849
Primorskiy Territory	6 831 242	0	0	1 106 924	1 421 049	4 180 536
Khabarovsk Territory	2 748 112	0	0	198 712	42 419	2 387 302
Amur Region	24 571 036	0	0	825 662	3 124 446	19 557 835
Magadan Region	0	0	0	0	0	0
Sakhalin Region	822 285	0	0	376 098	3 032	442 008
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 37.2

Distribution of clients' funds in foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.07.12

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	5 592 828 580	26 552 942	60 509	705 686 576	2 934 952 609	1 740 455 116
Belgorod Region	16 636 518	0	0	1 332 427	5 329 785	6 068 086
Bryansk Region	3 912 276	0	0	140 070	23 687	3 023 347
Vladimir Region	8 903 268	457	0	548 418	124 735	5 684 166
Voronezh Region	31 023 935	0	0	1 386 431	5 088 704	19 285 216
Ivanovo Region	4 975 924	25	0	171 318	145 141	3 952 323
Kaluga Region	7 599 030	722	0	798 002	406 954	4 405 381
Kostroma Region	3 567 922	60	0	214 123	950 081	1 933 320
Kursk Region	3 665 124	0	0	258 421	44 318	2 197 992
Lipetsk Region	6 382 059	0	0	2 102 280	367 487	2 930 040
Moscow Region	74 107 796	111	0	9 418 446	11 300 332	46 786 623
Orel Region	2 176 586	19	0	204 565	67 762	1 324 310
Ryazan Region	6 103 317	0	0	334 039	1 004 595	3 296 957
Smolensk Region	6 289 324	1 234	0	738 198	125 194	3 131 460
Tambov Region	2 640 317	0	0	56 940	29 266	1 233 082
Tver Region	8 196 795	6 109	0	479 514	751 100	3 923 112
Tula Region	8 619 591	0	0	847 228	1 071 497	4 040 403
Yaroslavl Region	7 968 188	64	0	675 037	611 142	5 185 549
City of Moscow	5 390 060 610	26 544 141	60 509	685 981 119	2 907 510 829	1 622 053 749
North-Western Federal District	461 288 589	74 716	0	73 878 217	117 581 846	240 711 866
Republic of Karelia	3 357 811	3	0	322 294	66 578	2 533 498
Komi Republic	6 011 196	0	0	165 733	10 693	3 788 067
Akhangel'sk Region	7 875 507	159	0	1 307 048	764 298	4 796 949
Vologda Region	24 440 353	119	0	8 458 137	9 970 361	3 730 644
Kaliningrad Region	17 742 062	5 785	0	1 874 163	2 723 836	12 538 613
Leningrad Region	2 633 138	0	0	521 335	437 007	1 667 367
Murmansk Region	9 838 865	0	0	2 712 730	794 101	5 138 012
Novgorod Region	5 704 706	131	0	2 910 662	105 053	2 156 320
Pskov Region	2 377 356	0	0	256 888	283 602	1 394 237
St Petersburg	381 307 595	68 519	0	55 349 227	102 426 317	202 968 159
Southern Federal District	90 353 657	2 209	0	8 631 139	9 747 589	58 815 950
Republic of Adygeya	657 845	0	0	32 934	15 249	432 949
Republic of Kalmykia	340 025	0	0	3 518	46 223	234 388
Krasnodar Territory	44 608 507	1 350	0	3 980 196	6 039 990	30 375 244
Astrakhan Region	4 824 978	104	0	689 875	499 254	2 476 059
Volgograd Region	11 965 543	0	0	1 055 680	1 079 166	7 479 137
Rostov Region	27 956 759	755	0	2 868 936	2 067 707	17 818 173
North-Caucasian Federal District	18 667 928	17 423	0	651 157	662 239	14 176 921
Republik of Daghestan	1 230 218	0	0	41 239	0	1 084 780
Republic of Ingushetia	218 409	0	0	9 487	0	177 984
Kabardino-Balkar Republic	1 682 074	0	0	27 151	11 158	1 171 113
Karachai-Cherkess Republic	2 936 512	0	0	39 614	10 994	2 643 175
Republic of North Ossetia - Alania	1 151 041	0	0	44 417	0	893 632
Chechen Republic	124 495	0	0	2 652	0	121 830

Stavropol Territory	11 325 179	17 423	0	486 597	640 087	8 084 407
Volga Federal District	242 212 943	2 500 311	0	32 835 041	31 662 605	137 308 609
Republic of Bashkortostan	28 104 652	2 474 778	0	6 500 371	1 538 989	12 808 364
Republic of Marii El	2 012 036	0	0	436 608	303 301	770 583
Republic of Mordovia	1 967 622	780	0	163 051	10 841	1 076 150
Republic of Tatarstan	44 783 875	6 164	0	4 816 108	11 829 125	21 993 554
Udmurt Republic	5 365 832	16 975	0	931 430	164 631	2 826 768
Chuvash Republic	4 488 131	0	0	357 733	1 148 262	1 702 100
Perm Territory	31 531 031	347	0	6 259 162	6 122 024	14 213 953
Kirov Region	3 797 151	109	0	581 973	429 404	2 077 333
Nizhny Novgograd Region	33 985 252	742	0	6 080 364	3 492 721	18 724 099
Orenburg Region	8 047 720	228	0	835 462	457 035	5 800 768
Penza Region	4 145 781	188	0	215 998	136 616	2 305 484
Samara Region	55 255 143	0	0	4 396 649	4 837 236	39 798 674
Saratov Region	13 050 734	0	0	859 127	943 720	9 450 206
Ulyanovsk Region	5 677 983	0	0	401 005	248 700	3 760 573
Ural Federal District	167 800 810	64 028	0	17 837 718	13 870 747	105 566 289
Kurgan Region	1 335 699	0	0	163 115	82 810	651 378
Sverdlovsk Region	52 871 305	31 185	0	6 319 560	4 133 781	35 501 964
Tyumen Region	87 630 916	31 757	0	8 603 234	5 260 288	55 623 386
Chelyabinsk Region	25 962 890	1 086	0	2 751 809	4 393 868	13 789 561
Siberian Federal District	108 660 799	11 811	0	16 089 226	9 598 860	58 450 057
Republic of Altai	193 149	0	0	3 924	0	101 092
Republic of Buryatiya	3 361 275	0	0	166 977	34 255	1 167 207
Republic of Tuva	272 242	0	0	153 736	0	58 907
Republic of Khakassia	841 484	61	0	2 758	188 136	519 622
Altai Territory	9 471 536	88	0	387 294	1 674 803	3 903 769
Zabaykal Territory	1 984 333	0	0	136 113	20 306	661 587
Krasnoyarsk Territory	13 157 289	13	0	1 255 538	60 124	9 480 759
Irkutsk Region	11 748 310	106	0	1 746 838	439 081	5 373 113
Kemerovo Region	21 987 259	0	0	7 009 094	1 545 422	10 218 937
Novosibirsk Region	31 236 295	11 268	0	3 635 199	4 895 465	17 621 537
Omsk Region	8 393 679	22	0	756 010	238 842	5 976 934
Tomsk Region	6 013 948	253	0	835 745	502 426	3 366 593
Far Eastern Federal District	64 240 616	3 067	0	8 181 533	6 957 329	35 593 630
Republic of Sakha (Yakutia)	4 074 831	4	0	176 785	25 887	1 598 663
Kamchatka Territory	3 116 451	0	0	531 522	174 659	1 996 936
Primorskiy Territory	18 748 833	1 056	0	3 122 661	2 375 187	10 317 711
Khabarovsk Territory	22 447 507	0	0	1 140 390	2 311 502	15 638 635
Amur Region	4 857 428	0	0	450 786	1 490 990	1 941 404
Magadan Region	4 691 470	161	0	829 358	3 553	1 048 483
Sakhalin Region	5 918 536	1 846	0	1 927 636	575 551	2 815 993
Jewish Autonomous Region	242 058	0	0	1 566	0	168 827
Chukotka Autonomous Area	143 502	0	0	829	0	66 978

Table 38.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.07.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 923 740 706	1 735 113 304	2 188 627 402
Belgorod Region	62 000	62 000	0
Bryansk Region	0	0	0
Vladimir Region	682 413	682 413	0
Voronezh Region	9 478	9 478	0
Ivanovo Region	1 774 991	1 755 982	19 009
Kaluga Region	30 000	30 000	0
Kostroma Region	1 891 406	1 038 471	852 935
Kursk Region	0	0	0
Lipetsk Region	1 095 600	1 095 600	0
Moscow Region	1 393 884	1 393 884	0
Orel Region	0	0	0
Ryazan Region	0	0	0
Smolensk Region	792 780	581 500	211 280
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	173 000	173 000	0
Yaroslavl Region	110 000	110 000	0
City of Moscow	3 915 725 154	1 728 180 976	2 187 544 178
North-Western Federal District	73 881 884	39 438 768	34 443 116
Republic of Karelia	0	0	0
Komi Republic	900 000	900 000	0
Akhangel'sk Region	69 000	69 000	0
Vologda Region	561 167	499 182	61 985
Kaliningrad Region	193 793	193 793	0
Leningrad Region	20 000	20 000	0
Murmansk Region	283 795	273 000	10 795
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	71 854 129	37 483 793	34 370 336
Southern Federal District	8 182 675	5 909 916	2 272 759
Republic of Adygeya	0	0	0
Republic of Kalmykia	55 000	55 000	0
Krasnodar Territory	2 537 534	1 946 836	590 698
Astrakhan Region	60 000	60 000	0
Volgograd Region	990 000	990 000	0
Rostov Region	4 540 141	2 858 080	1 682 061
North-Caucasian Federal District	1 130 626	1 130 626	0
Republic of Dagestan	807 626	807 626	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	10 000	10 000	0
Karachai-Cherkess Republic	19 000	19 000	0
Republic of North Ossetia - Alania	130 000	130 000	0
Chechen Republic	0	0	0
Stavropol Territory	164 000	164 000	0
Volga Federal District	98 888 173	83 493 550	15 394 623
Republic of Bashkortostan	7 148 667	5 889 800	1 258 867
Republic of Marii El	20 000	20 000	0
Republic of Mordovia	263 230	263 230	0

Republic of Tatarstan	37 024 585	24 545 624	12 478 961
Udmurt Republic	1 894 578	1 363 443	531 135
Chuvash Republic	275 470	275 470	0
Perm Territory	82 000	82 000	0
Kirov Region	197 131	197 131	0
Nizhny Novgogrod Region	3 025 185	2 799 226	225 959
Orenburg Region	385 493	385 493	0
Penza Region	15 000	15 000	0
Samara Region	47 954 628	47 079 633	874 995
Saratov Region	545 706	521 000	24 706
Ulyanovsk Region	56 500	56 500	0
Ural Federal District	67 571 598	35 938 199	31 633 399
Kurgan Region	20 000	20 000	0
Sverdlovsk Region	9 447 732	4 510 730	4 937 002
Tyumen Region	56 051 227	29 420 464	26 630 763
Chelyabinsk Region	2 052 639	1 987 005	65 634
Siberian Federal District	38 559 629	16 784 544	21 775 085
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	440 000	440 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 069 794	1 069 794	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	31 908	31 908	0
Irkutsk Region	450 750	450 750	0
Kemerovo Region	775 000	775 000	0
Novosibirsk Region	34 410 336	13 416 915	20 993 421
Omsk Region	1 281 841	500 177	781 664
Tomsk Region	0	0	0
Far Eastern Federal District	9 669 540	8 243 411	1 426 129
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	431 871	431 871	0
Primorskiy Territory	1 828 866	1 394 809	434 057
Khabarovsk Territory	304 902	108 000	196 902
Amur Region	7 083 901	6 288 731	795 170
Magadan Region	0	0	0
Sakhalin Region	20 000	20 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 38.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.07.12**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 935 356 335	1 733 293 660	2 202 062 675
Belgorod Region	62 000	62 000	0
Bryansk Region	0	0	0
Vladimir Region	73 459	0	73 459
Voronezh Region	9 564	9 564	0
Ivanovo Region	1 774 991	1 755 982	19 009
Kaluga Region	30 000	30 000	0
Kostroma Region	968 471	968 471	0
Kursk Region	0	0	0
Lipetsk Region	1 095 600	1 095 600	0
Moscow Region	1 774 693	1 393 884	380 809
Orel Region	93 540	0	93 540
Ryazan Region	140 000	140 000	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	173 000	173 000	0
Yaroslavl Region	59 348	59 348	0
City of Moscow	3 929 101 669	1 727 605 811	2 201 495 858
North-Western Federal District	81 629 810	46 929 691	34 700 119
Republic of Karelia	0	0	0
Komi Republic	900 000	900 000	0
Akhangel'sk Region	69 000	69 000	0
Vologda Region	607 667	545 682	61 985
Kaliningrad Region	193 793	193 793	0
Leningrad Region	20 000	20 000	0
Murmansk Region	283 795	273 000	10 795
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	79 555 555	44 928 216	34 627 339
Southern Federal District	8 570 029	6 256 916	2 313 113
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 249 534	1 658 836	590 698
Astrakhan Region	592 583	560 000	32 583
Volgograd Region	1 060 000	1 060 000	0
Rostov Region	4 667 912	2 978 080	1 689 832
North-Caucasian Federal District	1 141 626	1 141 626	0
Republik of Daghestan	834 626	834 626	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	10 000	10 000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	133 000	133 000	0
Chechen Republic	0	0	0
Stavropol Territory	164 000	164 000	0
Volga Federal District	100 964 778	85 498 177	15 466 601
Republic of Bashkortostan	7 201 043	5 931 951	1 269 092
Republic of Marii El	20 000	20 000	0

Republic of Mordovia	183 230	183 230	0
Republic of Tatarstan	38 667 360	26 198 624	12 468 736
Udmurt Republic	1 894 578	1 363 443	531 135
Chuvash Republic	280 470	280 470	0
Perm Territory	82 000	82 000	0
Kirov Region	197 131	197 131	0
Nizhny Novgogrod Region	3 129 661	2 903 702	225 959
Orenburg Region	385 493	385 493	0
Penza Region	15 000	15 000	0
Samara Region	48 306 606	47 359 633	946 973
Saratov Region	545 706	521 000	24 706
Ulyanovsk Region	56 500	56 500	0
Ural Federal District	72 752 825	40 935 851	31 816 974
Kurgan Region	20 000	20 000	0
Sverdlovsk Region	12 429 732	7 492 730	4 937 002
Tyumen Region	56 046 538	29 416 116	26 630 422
Chelyabinsk Region	4 256 555	4 007 005	249 550
Siberian Federal District	6 358 329	3 984 279	2 374 050
Republic of Altai	100 000	100 000	0
Republic of Buryatiya	440 000	440 000	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1 069 794	1 069 794	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	259 198	231 908	27 290
Irkutsk Region	450 750	450 750	0
Kemerovo Region	775 225	775 225	0
Novosibirsk Region	1 859 216	408 425	1 450 791
Omsk Region	1 289 841	508 177	781 664
Tomsk Region	114 305	0	114 305
Far Eastern Federal District	9 318 339	7 899 318	1 419 021
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	431 871	431 871	0
Primorskiy Territory	1 844 866	1 410 809	434 057
Khabarovsk Territory	313 821	108 000	205 821
Amur Region	6 707 781	5 928 638	779 143
Magadan Region	0	0	0
Sakhalin Region	20 000	20 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 39

Some indicators of the banking sector financial soundness (percent)

	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Own funds (capital) adequacy					
Ratio of own funds (capital) to risk-weighted assets	18,1	14,7	14,6	14,1	13,8
Ratio of core capital to risk-weighted assets	11,4	9,3	10,0	9,7	9,5
Ratio the value of credit risk on balance sheet assets	59,6	58,8	58,7	59,3	58,7
Credit risk					
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹⁾	8,2	6,6	6,7	6,6	6,6
Loan loss provisions made as percent of total loans ¹⁾	8,5	6,9	6,9	6,8	6,6
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	1,8	1,4	1,5	1,4	1,8
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	0,6	0,7	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	184,6	228,4	222,5	231,7	229,5
<i>Distribution of loans provided by credit institutions</i>					
agriculture, hunting and forestry	5,1	4,8	4,8	4,7	4,7
mining	3,6	2,9	3,0	3,2	3,1
manufacturing	16,0	15,2	15,1	14,6	14,5
production and distribution of energy, gas and water	2,6	2,9	2,9	2,8	2,8
constructing	5,9	5,6	5,6	5,6	5,6
wholesale and retail trade, car and household appliance repair	17,1	15,6	15,6	15,3	15,4
transport and communication	3,8	5,4	5,1	5,3	5,3
other economic activities	22,2	22,3	21,6	21,5	21,3
individuals	23,7	25,3	26,4	27,0	27,2
of which					
mortgage loans	6,6	6,7	6,9	6,9	7,0
<i>Geographical distribution of interbank loans and deposits ²⁾</i>					
Russian Federation	41,1	41,6	36,9	34,2	36,0
United Kingdom	21,4	20,2	21,8	22,5	20,0
USA	2,5	3,0	3,0	2,8	3,1
Germany	6,0	4,2	4,8	4,5	4,5
Austria	3,7	6,6	8,3	8,9	9,4
France	4,0	2,7	2,8	2,2	2,7
Italy	0,1	2,7	2,9	3,0	3,0
Cyprus	5,0	6,6	6,0	7,1	7,5
Netherlands	2,6	3,2	2,8	3,5	2,8
Other	13,6	9,0	10,8	11,3	11,0
Liquidity					
Ratio of high liquid assets to total assets	13,5	11,8	11,6	10,8	11,4
Ratio of liquid assets to total assets	26,8	23,9	22,1	21,4	21,5
Ratio of high liquid assets to demand liabilities (N2)	64,8	60,1	59,7	55,1	61,2
Ratio of liquid assets to short-term liabilities (N3)	94,3	81,6	81,2	79,7	80,9
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	82,3	83,9	84,2
Ratio of clients' funds to total loans ³⁾	109,5	105,3	101,0	100,8	99,6
Market risk ⁴⁾ to total own funds (capital) ⁵⁾					
of which					
Interest rate risk	36,7	33,8	35,7	36,1	35,5
Equity position risk	8,6	12,9	12,2	14,8	13,6
Foreign exchange risk	3,2	3,0	2,8	2,9	4,0
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	2,2	4,2	3,9	3,9	3,9
Banks' financial result over the reporting period (billion rubles)					
as percent of the banking sector assets ⁶⁾	573,4	848,2	267,9	416,4	507,0
as percent of the banking sector own funds (capital) ⁶⁾	1,9	2,4	0,7	1,0	1,2
	12,5	17,6	5,1	7,8	9,5
Return on assets ⁷⁾	1,9	2,4	2,4	2,3	2,3
Return on equity ⁷⁾	12,5	17,6	18,2	17,7	17,7

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

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

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

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

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

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

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

Capital Adequacy

Table 40

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

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures ¹		CIs with capital less than 180 million rubles		CIs with capital from 180 to 300 million rubles		CIs with capital from 300 to 900 million rubles		CIs with capital more than 900 million rubles	
		Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs	Capital, billion rubles	Number of CIs
1.01.09	3 811,1	62,6	20	26,4	339	45,9	200	133,7	268	3 542,4	279
1.01.10	4 620,6	70,3	18	27,4	280	44,5	193	136,7	275	4 341,7	292
1.01.11	4 732,3	105,4	14	24,3	232	45,0	192	144,9	279	4 412,6	295
1.02.11	4 732,4	105,6	14	24,3	231	44,2	189	144,3	279	4 414,0	298
1.03.11	4 562,3	111,5	14	22,8 ²	222 ²	45,7	197	146,6	282	4 235,7	295
1.04.11	4 629,3	57,4	12	23,1	219	45,1	194	146,4	281	4 357,2	300
1.05.11	4 732,0	56,6	11	22,3 ²	212 ²	45,2	196	146,7	282	4 461,2	302
1.06.11	4 788,2	56,0	11	22,5	211	45,0	195	144,7	280	4 520,1	306
1.07.11	4 770,8	140,1	11	21,6	203	45,3	196	146,4	284	4 417,5	306
1.08.11	4 816,4	142,1	9	21,2	198	44,3	193	145,5	284	4 463,2	310
1.09.11	4 850,3	142,6	8	18,5	178	46,0	203	147,0	289	4 496,4	314
1.10.11	4 888,4	142,4	8	16,8	165	48,4	214	150,6	292	4 530,2	311
1.11.11	4 941,0	145,4	8	15,1	151	49,9	221	151,9	294	4 578,7	313
1.12.11	5 017,4	146,2	8	10,4	114	55,7	250	150,7	294	4 654,4	316
1.01.12	5 242,1	249,7	8	2,2	52	66,4	302	152,6	297	4 771,1	319
1.02.12	5 276,1	243,4	8	1,9	49	65,3	298	152,8	300	4 812,7	320
1.03.12	5 266,6	240,9	8	2,1	50	64,2	291	154,1	302	4 805,3	322
1.04.12	5 377,9	238,8	8	2,2	51	64,7	291	149,5	294	4 922,7	330
1.05.12	5 395,9	236,9	7	2,1	50	64,4	289	151,3	293	4 941,0	329
1.06.12	5 464,6	245,0	7	2,3	52	63,9	286	150,5	290	5 002,9	331
1.07.12	5 468,3	237,7	7	2,3	51	62,8	282	148,9	289	5 016,6	336
Reference data: own funds (capital) adequacy ratio as of 1.07.12, %	13,8	17,6 ³		38,6		26,9		18,1		13,5	

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.

³ CIs with positive own funds (capital).

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

Indicators	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1 201,0	1 282,0	1 287,1	1 288,3	1 304,5
Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 377,9	5 464,6	5 468,3
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25,4	24,5	23,9	23,6	23,9

Table 42

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

Indicators	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
1. Factors of own funds (capital) increase	112,4	115,2	115,3	115,9	115,8
1.1. Authorised capital	25,4	24,5	24,0	23,6	23,9
1.2. Issue income	21,7	21,5	21,1	20,8	22,4
1.3. Credit institutions' profit and funds	37,1	42,9	44,9	45,7	45,1
1.4. Subordinated loans	24,3	22,7	21,6	22,1	20,7
1.5. Increase in value of property due to revaluation	3,9	3,7	3,8	3,8	3,8
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	12,4	15,2	15,3	15,9	15,8
2.1. Losses	1,1	1,7	1,7	2,0	1,9
2.2. Intangible assets	0,1	0,1	0,1	0,1	0,1
2.3. Treasury stocks (shares)	0,0	0,0	0,0	0,0	0,0
2.4. Sources of own funds (capital), created using improper assets	0,1	0,1	0,1	0,1	0,1
2.5. Decrease of supplementary capital's sources according to limits under paragraph 3.11 of Instruction of Bank of Russia No. 215-P dated February 10, 2003	0,5	0,2	0,2	0,1	0,1
2.6. Credit institutions' portfolio of shares	10,0	12,4	12,6	13,1	13,1
2.7. Other factors	0,6	0,7	0,6	0,5	0,5
Own funds (capital), total	100,0	100,0	100,0	100,0	100,0

¹ Calculated by credit institutions' reporting by form 0409134.

Table 43**The value of credit risk on balance sheet assets (billion rubles)**

The value of credit risk on balance sheet assets ¹	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
1 st group of assets	0,0	0,0	0,0	0,0	0,0
2 nd group of assets	612,1	829,7	808,5	805,8	873,6
3 rd group of assets	86,2	146,7	109,1	127,5	127,1
4 th group of assets	19 450,0	23 482,4	23 431,3	24 670,8	24 964,4
5 th group of assets	13,3	0,6	12,5	9,6	8,7
The value of credit risk on balance sheet assets	20 161,7	24 459,4	24 361,4	25 613,6	25 973,8

¹ Assets recognized in balance sheet are taken into account

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

Own funds (capital) adequacy ratio of the banking sector

		1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
1	Banking sector own funds (capital), billion rubles	4 732,3	5 242,1	5 377,9	5 464,6	5 468,3
2	Risk-weighted assets, billion rubles	26 164,3	35 758,8	36 714,9	38 867,1	39 657,9
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	20 161,7	24 459,4	24 361,4	25 613,6	25 973,8
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 000,3	1 367,4	1 488,3	1 581,3	1 614,4
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	50,0	67,7	79,3	85,2	89,4
	- the value of credit risk on contingent credit liabilities, billion rubles	1 753,5	2 976,4	3 056,1	3 217,4	3 292,8
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	109,3	303,7	190,0	234,9	236,9
	- the value of operational risk, billion rubles	1 007,5	1 959,0	1 966,7	1 991,1	2 170,5
	- market risk, billion rubles	2 081,9	2 377,7	2 489,1	2 696,8	2 652,1
	- higher-risk transactions, billion rubles	-	2 247,5	3 215,4	3 640,2	3 836,2
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	18,1	14,7	14,6	14,1	13,8

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

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

Table 45

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

Own funds (capital) adequacy ratio	1.01.11		1.01.12		1.04.12		1.06.12		1.07.12	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% ¹	4	0,1	1	0,0	2	0,0	1	0,0	1	0,0
From 10% to 12%	53	6,4	107	34,3	118	23,3	141	39,1	127	37,9
From 12% to 14%	86	20,4	125	16,6	118	25,3	123	12,2	136	42,2
14% and more	868	73,1	744	49,1	736	51,3	700	48,6	700	19,9
Banking sector, total	1012	100,0	978	100,0	975	100,0	967	100,0	965	100,0

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

Credit risk

Table 46

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

		1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Loans	Standard	45,5	53,4	53,7	55,2	55,3
	Substandard	34,7	29,4	28,8	27,8	27,9
	Doubtful	11,4	10,4	10,6	10,0	9,8
	Problem	2,9	2,7	2,6	2,7	2,8
	Loss	5,4	4,1	4,3	4,2	4,1
Loan loss provision (LLP)	Estimated LLP	11,0	9,1	9,2	9,0	8,9
	Estimated LLP adjusted for collateral	8,8	7,2	7,3	7,2	7,0
	LLP made	8,8	7,2	7,3	7,2	7,0
	LLP made as percent of estimated LLP	79,8	79,5	78,9	79,7	78,6
	LLP made as percent of estimated LLP adjusted for collateral	100,2	100,0	99,8	99,8	99,9
Справочно:						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		15,9	14,7	14,3	14,4	14,4

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

Table 47

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.11		1.01.12		1.04.12		1.06.12		1.07.12	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	4 064,7	100,0	5 589,2	100,0	6 013,2	100,0	6 510,4	100,0	6 738,7	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	332,6	8,2	474,2	8,5	494,9	8,2	530,4	8,1	554,2	8,2
1.2. Loans to individuals	3 732,2	91,8	5 115,1	91,5	5 518,3	91,8	5 979,9	91,9	6 184,4	91,8
1.3. Loans to credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,1	0,0	0,1	0,0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17,9	-	19,2	-	20,4	-	21,1	-	21,3
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	7,3	-	5,7	-	5,6	-	5,4	-	5,2
4. Claims grouped into portfolios of homogeneous claims - total	22,2	100,0	38,6	100,0	44,0	100,0	48,7	100,0	53,0	100,0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	14,3	64,5	19,4	50,4	20,6	46,7	22,0	45,2	25,9	48,8
4.2. Portfolios of homogeneous claims on individuals	7,9	35,5	19,1	49,6	23,4	53,3	26,7	54,8	27,1	51,2
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	-	27,1	-	26,2	-	23,6

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

Table 48

Homogeneous loans and claims on legal entities and provisions made as of 1.07.12¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	554 159,5	100,0	11 468,7	100,0	2,1
of which by quality categories					
1.1. Quality Category I	1 770,2	0,3	0,0	0,0	0,0
1.2. Quality Category II	541 341,5	97,7	5 110,8	44,6	0,9
1.3. Quality Category III	2 134,5	0,4	277,6	2,4	13,0
1.4. Quality Category IV	2 531,9	0,5	823,4	7,2	32,5
1.5. Quality Category V	6 259,3	1,1	5 255,7	45,8	84,0
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	133,9	100,0	1,7	100,0	1,3
of which by quality categories					
2.1. Quality Category I	123,9	92,5	0,0	0,0	0,0
2.2. Quality Category II	8,4	6,3	0,1	4,7	1,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,0	0,0	0,0	0,0
2.5. Quality Category V	1,7	1,2	1,7	95,3	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	554 293,4		11 470,4		2,1
4. Homogeneous claims grouped into portfolios - total	25 856,1	100,0	6 161,7	100,0	23,8
of which by quality categories					
4.1. Quality Category I	10 801,3	41,8	0,0	0,0	0,0
4.2. Quality Category II	7 872,3	30,4	115,0	1,9	1,5
4.3. Quality Category III	1140,0	4,4	59,0	1,0	5,2
4.4. Quality Category IV	47,3	0,2	15,8	0,3	33,5
4.5. Quality Category V	5995,3	23,2	5971,9	96,9	99,6
5. Claims for interest payments - total	3 675,7	100,0	818,3	100,0	22,3
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	811,0	22,1	737,8	90,2	91,0

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

Homogeneous loans and claims on individuals and provisions made as of 1.07.12¹

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total	6 184 410,1	100,0	338 487,0	100,0	5,5
of which					
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	378 276,6	6,1	13 164,8	3,9	3,5
1.1.2. residential real estate (mortgage) loans, total	1 429 494,5	23,1	36 615,4	10,8	2,6
1.1.3. car loans, total	676 857,5	10,9	37 405,9	11,1	5,5
1.1.4. other consumer loans, total	3 670 625,8	59,4	250 330,9	74,0	6,8
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	2 743 308,0	44,4	35 181,2	10,4	1,3
1.2.2. a portfolio of loans without overdue payments	2 928 148,7	47,3	31 716,7	9,4	1,1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	109 067,8	1,8	4 184,9	1,2	3,8
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	69 949,4	1,1	18 640,0	5,5	26,6
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	49 188,4	0,8	27 370,3	8,1	55,6
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	255 592,1	4,1	220 424,1	65,1	86,2
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	5 758 053,6	93,1	62 758,1	18,5	1,1
1.3.2. Quality category III	84 588,2	1,4	10 803,3	3,2	12,8
1.3.3. Quality category IV	53 334,3	0,9	22 172,2	6,6	41,6
1.3.4. Quality category V	288 433,9	4,7	242 753,4	71,7	84,2
2. Claims grouped into portfolios of homogeneous claims - total	27 128,3	100,0	6 349,9	100,0	23,4
of which by quality categories					
2.1. Quality category I	985,0	3,6	0,0	0,0	0,0
2.2. Quality category II	18 839,6	69,4	188,9	3,0	1,0
2.3. Quality category III	539,7	2,0	82,1	1,3	15,2
2.4. Quality category IV	276,5	1,0	117,3	1,8	42,4
2.5. Quality category V	6487,6	23,9	5961,6	93,9	91,9
3. Claims for interest payments - total	79 833,7	100,0	23 099,0	100,0	28,9
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	27 454,4	34,4	21 735,0	94,1	79,2

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

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

Table 50**Loan loss provisions by credit risk categories¹**

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Substandard	8,9	8,3	8,1	8,2	8,5	2,3	2,1	2,0	2,1	2,2
Doubtful	19,9	22,9	22,1	21,9	21,8	15,3	15,9	15,2	15,6	15,6
Problem	15,0	16,3	16,1	16,5	16,5	45,0	44,3	44,2	43,8	41,0
Loss	56,2	52,4	53,7	53,4	53,1	90,8	91,5	91,4	91,9	91,5

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

Table 51

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

Indicator	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Overdue claims on loans, deposits and other placements, billion rubles	1035,9	1133,0	1211,9	1276,8	1248,8
Of which					
- among 20 largest-asset credit institutions, billion rubles	730,0	845,7	913,1	965,2	944,9
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	4,7	3,9	4,2	4,2	4,0
Overdue claims in rubles					
- billion rubles	886,2	994,1	1064,7	1109,7	1080,7
- as percent of total loans, deposits and other placements in rubles	5,5	4,7	4,9	4,9	4,6
Overdue claims in foreign currency					
- billion rubles	149,7	138,9	147,2	167,0	168,1
- as percent of total loans, deposits and other placements in foreign currency	2,5	1,9	2,1	2,1	2,1
- dollar equivalent, billion \$	4,9	4,3	5,0	5,1	5,1
Overdue claims on loans and other placements with non-financial institutions					
Share of overdue claims in total volume of loans and other placements with non-financial institutions	5,3	4,6	5,0	5,1	4,9
Overdue claims on loans and other funds provided to individuals					
Share of overdue claims in total volume of loans and other placements with individuals	6,9	5,2	5,1	4,9	4,6

Table 52

Distribution of credit institutions by share of overdue claims in credit portfolio

Share of overdue claims in total loans, deposits, and other placements	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
No overdue claims	142	134	130	125	127	1,9	1,9	1,8	1,8	1,7
Less than 5%	565	638	625	636	641	70,4	79,8	79,9	80,7	80,8
From 5 to 10%	187	110	124	113	101	23,2	13,4	13,4	12,7	13,1
From 10 to 15%	42	35	29	30	34	3,7	0,8	1,1	1,2	0,5
From 15 to 20%	20	10	15	8	10	0,3	3,4	0,3	0,3	0,5
From 20 to 60%	13	7	8	11	8	0,4	0,4	3,2	3,1	3,1
From 60 to 90%	4	2	3	2	3	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	0	0	0	0,0	0,0	0,0	0,0	0,0
No loans, deposits and other placements	39	42	41	41	41	0,1	0,3	0,2	0,2	0,2

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

Indicators	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Large credit risks of the banking sector total, bln rubles	8 736,3	11 971,6	11 965,4	12 662,6	12 550,9
Share of large credit risks in the banking sector assets, %	25,8	28,8	28,8	29,3	28,4

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

	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Volume of large loans, billion rubles	5 323,9	6 207,7	6 040,4	6 318,3	6 382,3
of which:					
Volume of secured loans , billion rubles	1 586,4	1 442,8	1 403,8	1 378,4	1 396,2
Volume of I quality category collateral, billion rubles	500,0	324,8	308,5	309,7	334,4
of which:					
collateral of quoted securities issued by legal entities, billion rubles	98,6	14,9	14,7	11,0	9,4
Volume of II quality category collateral, billion rubles	1 429,2	1 285,6	1 338,9	1 238,2	1 235,5
of which:					
collateral of securities, issued by legal entities, billion rubles	589,9	290,0	325,7	247,8	247,0
collateral of proprietary rights (claims), billion rubles	430,3	491,8	496,6	500,6	494,1

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 55

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

(%)

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

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

¹ Net gross assets in total assets (total of the balance)

² Without overdue receivables

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

Market Risk

Table 56

Structure of market risk of the banking sector

Risk	1.01.11		1.01.12		1.04.12		1.06.12		1.07.12	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	48,6	100,0	49,7	100,0	50,8	100,0	53,8	100,0	53,1	100,0
Of which										
- interest rate risk (IRR)	36,7	75,6	33,8	68,0	35,7	70,4	36,1	67,2	35,5	66,9
- equity position risk (EPR)	8,6	17,8	12,9	26,0	12,2	24,0	14,8	27,4	13,6	25,5
- foreign exchange risk (FER)	3,2	6,6	3,0	6,0	2,8	5,6	2,9	5,4	4,0	7,5
Reference data:										
Number of credit institutions ¹	641		621		616		619		622	
Share of credit institutions' assets ¹ in total banking sector assets, %	90,9		92,3		92,4		92,6		92,4	

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

Comment: on the basis of reporting of credit institutions by 0409135 form (before 1.01.11 - by 0409153 form).

Table 57

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

	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Share of assets in foreign currency in total assets, %	24,1	23,3	22,7	23,8	23,8
of which:					
- 20 largest-asset credit institutions	25,6	25,2	24,8	26,2	26,0
Share of liabilities in foreign currency in total liabilities, %	22,7	21,5	21,1	22,2	22,1
of which:					
- 20 largest-asset credit institutions	24,1	23,2	23,0	24,4	24,1
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	1,3	1,8	1,6	1,6	1,6
of which:					
- 20 largest-asset credit institutions	1,6	1,9	1,9	1,8	1,9

Table 58

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

	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Balance sheet positions					
Claims, bln rubles	8 143,6	9 688,9	9 430,0	10 306,3	10 519,3
Liabilities, bln rubles	7 690,0	8 955,6	8 781,0	9 604,7	9 792,5
Net balance sheet position, bln rubles	453,6	733,4	649,0	701,6	726,8
Net balance sheet position to own funds (capital), % ¹	9,6	14,0	12,1	12,9	13,3
Off-balance sheet positions ²					
Claims, bln rubles	3 485,7	5 228,6	5 733,4	6 750,6	6 663,0
Liabilities, bln rubles	3 396,1	5 398,4	5 875,8	6 892,8	6 793,4
Net balance sheet position, bln rubles	89,6	-169,8	-142,4	-142,3	-130,4
Net balance sheet position to own funds (capital), % ¹	1,9	-3,2	-2,7	-2,6	-2,4

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

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

Table 59

Compliance with open foreign exchange position (OFXP) requirements

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

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

Table 60

Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.01.10	361	-72,9	50,3	7,5	-30,1	-22,6	1 131,1	-2,0
1.01.11	427	-1,3	-29,8	10,9	-42,1	-31,2	1 618,8	-1,9
1.02.11	409	-40,9	-5,7	37,5	-84,1	-46,6	2 189,6	-2,1
1.03.11	368	14,3	-46,0	15,8	-47,5	-31,6	1 551,9	-2,0
1.04.11	352	-110,9	65,8	28,3	-73,3	-45,0	1 717,8	-2,6
1.05.11	362	12,8	-34,5	16,6	-38,3	-21,7	1 301,2	-1,7
1.06.11	404	83,3	-119,1	17,5	-53,4	-35,9	1 569,5	-2,3
1.07.11	378	4,0	-31,1	48,8	-76,0	-27,1	1 835,9	-1,5
1.08.11	372	34,9	-61,8	13,3	-40,2	-26,9	1 323,0	-2,0
1.09.11	353	12,0	-28,7	4,6	-21,4	-16,8	966,5	-1,7
1.10.11	346	76,6	-111,7	22,2	-57,4	-35,2	1 343,5	-2,6
1.11.11	354	42,3	-75,0	24,8	-57,5	-32,7	1 497,1	-2,2
1.12.11	287	89,2	-125,1	21,9	-57,7	-35,9	1 257,8	-2,9
1.01.12	340	112,7	-146,5	21,6	-55,4	-33,8	1 573,4	-2,1
1.02.12	294	243,9	-275,4	24,6	-56,1	-31,5	1 443,6	-2,2
1.03.12	340	52,8	-81,7	16,4	-45,2	-28,9	1 150,8	-2,5
1.04.12	332	40,5	-67,0	15,0	-41,5	-26,5	1 223,9	-2,2
1.05.12	366	18,6	-49,7	55,4	-86,5	-31,2	1 901,9	-1,6
1.06.12	400	113,8	-155,4	56,9	-98,4	-41,6	2 273,2	-1,8
1.07.12	326	15,0	-41,5	7,3	-33,8	-26,5	1 338,8	-2,0
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.01.10	596	300,0	-233,8	100,4	-34,2	66,2	3 518,6	1,9
1.01.11	500	99,3	-39,7	105,0	-45,3	59,7	3 039,8	2,0
1.02.11	518	33,8	23,5	72,6	-15,3	57,3	2 545,3	2,3
1.03.11	560	-70,9	135,7	100,8	-36,0	64,8	3 178,9	2,0
1.04.11	571	29,7	30,1	87,2	-27,5	59,8	2 866,3	2,1
1.05.11	560	-25,4	130,5	123,3	-18,2	105,1	3 350,3	3,1
1.06.11	518	45,2	11,7	93,1	-36,2	56,9	3 170,9	1,8
1.07.11	540	114,9	-54,8	80,3	-20,2	60,1	2 947,3	2,0
1.08.11	541	106,4	-6,4	127,9	-27,9	100,0	3 441,6	2,9
1.09.11	559	264,5	-195,1	127,7	-58,3	69,4	3 853,6	1,8
1.10.11	565	267,9	-214,5	121,0	-67,6	53,4	3 511,1	1,5
1.11.11	555	80,4	-17,3	119,8	-56,8	63,1	3 408,3	1,9
1.12.11	618	143,9	-58,6	145,1	-59,9	85,3	3 691,9	2,3
1.01.12	560	211,6	-147,6	131,1	-67,1	64,0	3 454,4	1,9
1.02.12	606	85,9	1,7	133,8	-46,2	87,6	3 799,5	2,3
1.03.12	560	160,5	-82,8	143,6	-65,9	77,7	4 125,4	1,9
1.04.12	567	135,2	-66,0	141,4	-72,3	69,2	4 043,5	1,7
1.05.12	527	223,0	-164,4	103,5	-44,9	58,6	3 467,9	1,7
1.06.12	496	197,5	-131,5	94,7	-28,7	66,0	3 134,8	2,1
1.07.12	569	235,6	-126,0	179,2	-69,5	109,7	4 153,2	2,6

Open currency positions of the banking sector by currencies as of 1.07.12

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
USD					
short	358	-52,8	-2,7	41,7	-94,5
long	536	48,9	1,4	168,2	-119,3
EUR					
short	410	-37,3	-0,9	-144,7	107,4
long	478	10,4	0,8	10,5	0,0
GBP					
short	85	-2,8	-0,1	-16,3	13,5
long	293	17,8	0,9	18,7	-0,8

Liquidity of Credit Institutions

Table 62

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

	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	27,3	28,5	27,1	27,1	27,0
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,5	24,1	23,1	22,9	22,7
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-7,8	-4,7	-4,2	-3,8	-3,7

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». Unless specified other.

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

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

Table 63

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Less than 0	594	608	601	612	610	61,5	51,5	60,1	60,9	51,2
From 0 to 20	365	316	320	309	310	36,7	47,1	39,5	38,7	48,4
More than 20	53	54	54	45	45	1,8	1,4	0,5	0,4	0,4
Data not available	0	0	0	1	0	0,0	0,0	0,0	0,0	0,0
Total	1012	978	975	967	965	100,0	100,0	100,0	100,0	100,0

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

	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Liquid assets with maturity up to 30 days, as percent of liquid assets	48,5	48,0	49,8	51,0	49,9
Liabilities with maturity up to 30 days, as percent of total liabilities	42,0	43,0	44,1	45,5	44,2
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	17,5	17,5	17,1

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

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

Table 65

Distribution of credit institutions classified by liquidity coverage deficit

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12	1.01.11	1.01.12	1.04.12	1.06.12	1.07.12
Less than 0	455	446	393	378	384	21,7	25,6	23,1	19,7	20,9
From 0 to 20	250	208	223	210	189	20,4	12,3	21,0	20,2	18,7
More than 20	307	324	359	378	392	57,9	62,1	55,9	60,1	60,4
Data not available	0	0	0	1	0	0,0	0,0	0,0	0,0	0,0
Total	1012	978	975	967	965	100,0	100,0	100,0	100,0	100,0