

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

## *ANALYTICAL DATA*

(INTERNET-VERSION)

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

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<b>Table of Contents</b>	<b>Tables</b>
General Information on the Russian Banking Sector	1-11
Banking sector in the economy of Russia	1-3
Institutional features of the banking sector	4-11
Activities of Credit Institutions	12-38.2
Main trends	12-28
Financial condition	29-30
Regional breakdown	31.1-38.2
Macroprudential Indicators of the Banking Sector	39-65
Some indicators of the banking sector financial soundness	39
Capital adequacy	40-45
Credit risk	46-55
Market risk	56-61
Liquidity of credit institutions	62-65

**The Central Bank of the Russian Federation**

Banking Regulation and Supervision Department

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

**Table 1**

**Macroeconomic indicators**

Indicator		1/01/07	1/01/08	1/01/09	1/01/10	1/01/11
1.	Banking sector assets (billion rubles) as % of GDP	13,963.5 51.9	20,125.1 60.5	28,022.3 67.9	29,430.0 75.9	33,804.6 75.2
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	1,692.7 6.3 12.1	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
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	8,030.5 29.8 57.5 1,882.7 7.0 13.5 10.9	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 12.6	18,147.7 40.4 53.7 4,084.8 9.1 12.1 12.9
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)	364.2 9.6	543.6 10.4	694.1 11.1	544.3 9.4	586.5 8.9
4.	Securities acquired by credit institutions (billion rubles) <sup>1</sup> as % of GDP as % of the banking sector assets	1,745.4 6.5 12.5	2,250.6 6.8 11.2	2,365.2 5.7 8.4	4,309.4 11.1 14.6	5,829.0 13.0 17.2
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities <sup>2</sup> as % of income of the population	3,809.7 14.2 27.3 22.0	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 26.3	9,818.0 21.8 29.0 31.1
6.	Funds raised from organisations (billion rubles) <sup>3</sup> as % of GDP as % of the banking sector liabilities <sup>2</sup>	4,790.3 17.8 34.3	7,053.1 21.2 35.0	8,774.6 21.3 31.3	9,557.2 24.6 32.5	11,126.9 24.8 32.9
<b>Reference data</b>						
<b>Indicator (billion rubles)</b>		<b>1/01/07</b>	<b>1/01/08</b>	<b>1/01/09</b>	<b>1/01/10</b>	<b>1/01/11</b>
Gross Domestic Product		26,917.2	33,247.5	41,276.8	38,786.4	44,939.2
Fixed capital investment of organisations of all forms of ownership (except small businesses)		3,809.0	5,214.0	6,272.1	5,769.8	6,617.0
Income of the population		17,290.1	21,311.5	25,231.6	28,452.3	31,915.8

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

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

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other placements with individuals		Individual deposits		Funds raised from organisations	
	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date	over a month	over 12 months before reporting date
1/01/09	8.1	39.2	4.2	42.7	1.2	34.3	-0.9	35.2	6.9	14.5	5.6	24.4
1/01/10	2.6	5.0	-0.5	21.2	-1.2	0.3	-0.3	-11.0	6.9	26.7	2.0	8.9
1/02/10	-0.8	-1.9	0.4	20.5	-0.3	-6.5	-0.8	-12.2	0.2	22.7	-1.4	4.1
1/03/10	-0.4	-0.4	-0.5	19.0	-0.7	-6.8	-0.6	-11.2	2.3	23.4	-0.9	4.8
1/04/10	0.7	2.7	-0.3	17.9	0.0	-5.3	0.3	-8.7	1.6	25.8	2.7	9.8
1/05/10	1.0	5.4	-0.1	9.6	0.9	-4.9	1.0	-6.3	3.1	27.7	0.7	11.1
1/06/10	0.5	8.5	-3.2	6.6	1.9	-1.6	1.2	-3.3	1.7	29.4	2.0	12.5
1/07/10	2.3	9.5	0.5	8.0	2.1	1.6	1.6	-0.7	3.2	30.0	1.0	9.1
1/08/10	0.6	10.0	1.3	7.4	0.3	2.1	1.6	1.3	2.1	30.3	-0.9	8.9
1/09/10	1.1	9.3	1.2	9.3	1.2	3.3	2.0	4.0	1.2	30.8	1.8	9.4
1/10/10	2.5	12.6	-0.1	2.6	2.9	7.2	1.8	7.0	1.8	32.4	2.8	10.5
1/11/10	0.6	14.0	0.7	0.2	0.5	8.2	1.7	9.6	2.3	33.5	-1.5	11.3
1/12/10	2.4	13.9	1.1	0.4	1.6	9.5	1.5	11.5	1.9	32.2	3.9	12.7
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
<b>Reference data:</b>												
Increase from the beginning of the current year	13.8		4.4		20.1		26.7		10.8		17.1	
Increase over the same period of the previous year	8.4		-0.2		9.2		10.2		21.3		6.3	

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

	2004	2005	2006	2007	2008	2009	2010
Assets	27.3	36.6	44.0	44.1	39.2	5.0	14.9
Own funds (capital)	16.2	31.2	36.3	57.8	42.7	21.2	2.4
Loans and other placements with non-financial organisations	38.0	31.3	39.8	51.5	34.3	0.3	12.1
Loans and other placements with individuals	116.4	96.2	78.3	57.8	35.2	-11.0	14.3
Individual deposits	30.4	39.4	38.0	35.4	14.5	26.7	31.2
Funds raised from organisations	36.9	43.7	52.6	47.2	24.4	8.9	16.4
<b>Reference Data:</b>							
Gross Domestic Product	28.9	26.9	24.6	23.5	24.2	-6.0	15.9

## Institutional features of the banking sector

**Table 4**

### Number of Russian credit institutions

Indicator	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
Credit institutions registered by the Bank of Russia and other authorities	1178	1146	1130	1123	1123
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1058	1012	1000	991	988
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)	1	2	0	1	0
Credit institutions with their banking licenses being revoked (cancelled)	119	132	130	131	135
Credit institutions licensed to conduct operations in foreign currency	701	677	673	670	668
Credit institutions holding general licences	291	283	277	273	274

Table 5

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

Federal district	1/01/10		1/01/11		1/07/11		1/10/11		1/11/11	
	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	598	56.5	585	57.8	578	57.8	574	57.9	576	58.3
of which the City of Moscow and Moscow Region	535	50.6	525	51.9	518	51.8	514	51.9	516	52.2
North-Western	75	7.1	71	7.0	70	7.0	70	7.1	69	7.0
Southern	113	10.7	47	4.6	47	4.7	46	4.6	45	4.6
North-Caucasian			57	5.6	56	5.6	56	5.7	56	5.7
Volga	125	11.8	118	11.7	116	11.6	114	11.5	114	11.5
Ural	54	5.1	51	5.0	50	5.0	48	4.8	46	4.7
Siberian	62	5.9	56	5.5	57	5.7	57	5.8	56	5.7
Far Eastern	31	2.9	27	2.7	26	2.6	26	2.6	26	2.6
<b>Russian Federation</b>	<b>1058</b>	<b>100.0</b>	<b>1012</b>	<b>100.0</b>	<b>1000</b>	<b>100.0</b>	<b>991</b>	<b>100.0</b>	<b>988</b>	<b>100.0</b>

Table 6

## Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1/01/10	1/01/11	1/11/11	1/01/10	1/01/11	1/11/11	1/01/10	1/01/11	1/11/11	1/01/10	1/01/11	1/11/11	1/01/10	1/01/11	1/11/11	1/01/10	1/01/11	1/11/11
Central	598	585	576	159	119	120	528	484	470	70	69	68	18	18	18	17	17	17
of which the City of Moscow and Moscow Region <sup>1</sup>	535	525	516	131	101	104	134	127	132	20	20	21	16	16	16	4	4	5
North-Western	75	71	69	29	25	14	357	342	308	343	356	371	2	2	2	11	12	11
Southern	113	47	45	100	22	20	384	284	283	180	412	435	5	2	2	12	10	10
North-Caucasian		57	56		74	77		99	96		76	72	0	3	3	0	3	3
Volga	125	118	114	132	102	103	562	526	518	219	239	239	6	6	6	18	18	18
Ural	54	51	46	120	112	103	246	224	225	141	137	151	4	4	4	8	8	8
Siberian	62	56	56	38	28	26	356	338	322	356	402	393	2	2	2	11	12	11
Far Eastern	31	27	26	23	12	8	149	135	125	276	346	368	1	1	1	5	5	4
<b>Russian Federation</b>	<b>1058</b>	<b>1012</b>	<b>988</b>	<b>601</b>	<b>494</b>	<b>471</b>	<b>2582</b>	<b>2432</b>	<b>2347</b>	<b>156</b>	<b>161</b>	<b>161</b>	<b>39</b>	<b>38</b>	<b>38</b>	<b>81</b>	<b>83</b>	<b>83</b>

<sup>1</sup> as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1/01/10		1/01/11		1/07/11		1/10/11		1/11/11	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	14,092,987	47.9	16,139,126	47.7	17,312,488	49.1	18,777,902	48.9	18,894,491	49.1
From 6 to 20	6,018,106	20.4	7,051,684	20.9	7,027,533	19.9	8,122,738	21.1	8,076,031	21.0
From 21 to 50	3,572,615	12.1	3,931,248	11.6	4,015,364	11.4	4,316,085	11.2	4,318,968	11.2
From 51 to 200	3,920,972	13.3	4,616,510	13.7	4,757,490	13.5	4,985,761	13.0	4,948,987	12.9
From 201 to 500	1,382,703	4.7	1,584,615	4.7	1,638,163	4.6	1,737,274	4.5	1,725,593	4.5
From 501	442,642	1.5	481,445	1.4	485,559	1.4	503,043	1.3	500,316	1.3
<b>Total</b>	<b>29,430,025</b>	<b>100.0</b>	<b>33,804,628</b>	<b>100.0</b>	<b>35,236,598</b>	<b>100.0</b>	<b>38,442,803</b>	<b>100.0</b>	<b>38,464,387</b>	<b>100.0</b>



Table 8

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

	(%)				
Federal district	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
Central	55.3	54.9	56.0	55.3	55.5
of which the City of Moscow and Moscow Region	55.7	55.3	56.4	55.7	56.0
North-Western	70.6	71.9	67.9	66.7	70.7
Southern	52.9	69.0	69.0	68.2	68.3
North-Caucasian		45.5	46.7	45.7	45.3
Volga	45.0	43.4	44.6	44.8	44.5
Ural	57.0	60.2	62.8	64.9	65.7
Siberian	81.4	78.7	77.0	75.8	75.6
Far Eastern	65.1	72.6	74.1	73.7	74.4
<b>Russian Federation</b>	<b>47.9</b>	<b>47.7</b>	<b>49.1</b>	<b>48.8</b>	<b>49.1</b>

Table 9

**Operating credit institutions ranged by assets (distribution and change over the period 1.01.11 - 1.11.11)**

Groups of credit institutions ranged by assets as of 1.01.11		Number of credit institutions as of 1.01.11	Groups as of 1.11.11						Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6		
1	First 5	5	4	1						
2	From 6 to 20	15	1	13						1
3	From 21 to 50	30		1	24	4				1
4	From 51 to 200	150			6	132	8		2	2
5	From 201 to 500	300				13	261	18	4	4
6	From 501	512				1	31	464	13	3
Became operating after 1.01.11								4		
<b>Total over the period</b>									19	11
<b>Total as of 1.01.11<sup>1</sup></b>		<b>1012</b>								
<b>Total as of 1.11.11<sup>1</sup></b>		<b>988</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>487</b>		

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

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

Table 10

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

	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
<b>Credit institutions with foreign participation over 50%</b>					
Assets	18.3	18.0	17.0	17.8	17.6
Own funds (capital)	17.0	19.1	17.2	17.9	17.9
Correspondent accounts with non-resident banks	15.6	20.3	20.7	12.7	15.1
Loans and other placements with non-financial organisations	14.8	15.1	14.4	14.9	14.6
Loans and other placements with individuals	25.1	25.7	21.4	22.3	22.2
Loans, deposits and other placements with credit institutions	31.7	25.1	26.0	32.7	31.9
Individual deposits	12.0	11.5	10.7	11.1	11.1
Funds raised from organisations <sup>1</sup>	18.5	17.6	17.5	18.7	18.6
Profit (loss) of the current year	29.8	20.7	16.5	16.7	17.2
<b>Reference data:</b>					
Number of credit institutions	108	111	109	110	112
<b>of which 100% foreign-owned credit institutions</b>					
Assets	11.3	11.0	10.1	10.6	10.4
Own funds (capital)	11.0	12.1	11.1	11.3	11.3
Correspondent accounts with non-resident banks	9.0	9.2	7.5	6.4	9.0
Loans and other placements with non-financial organisations	9.1	9.2	8.7	8.8	8.7
Loans and other placements with individuals	15.6	14.9	10.8	10.9	10.8
Loans, deposits and other placements with credit institutions	23.8	20.0	20.6	26.6	24.8
Individual deposits	6.2	5.3	4.9	5.0	5.1
Funds raised from organisations <sup>1</sup>	11.1	11.0	10.6	11.7	11.4
Profit (loss) of the current year	27.4	15.1	11.2	11.3	11.3
<b>Reference data:</b>					
Number of credit institutions	82	80	78	78	78

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

Table 11

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

	1/01/10		1/01/11		1/07/11		1/10/11		1/11/11	
	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	800.8	2.7	814.9	2.4	1400.3	4.0	1675.5	4.4	1636.6	4.3
Own funds (capital)	70.3	1.5	105.4	2.2	140.1	2.9	142.4	2.9	145.4	2.9
Loans and other placements with non-financial organisations	267.5	2.1	300.0	2.1	695.6	4.6	683.5	4.1	661.3	3.9
of which overdue claims	91.4	12.0	24.3	3.3	72.9	9.4	135.8	16.2	153.6	18.2
Loans and other placements with individuals	71.9	2.0	70.8	1.7	135.2	3.0	133.1	2.6	127.6	2.5
of which overdue claims	10.3	4.2	8.9	3.2	18.6	6.4	19.8	6.6	19.8	6.6
Individual deposits	125.9	1.7	164.5	1.7	289.3	2.8	283.2	2.6	276.3	2.5
Funds raised from organisations	319.8	3.3	335.2	3.0	609.0	5.2	902.2	6.8	864.5	6.6
<b>Reference data:</b>										
Number of credit institutions <sup>1</sup>	18	1.7	14	1.4	12	1.2	8	0.8	8	0.8

<sup>1</sup> Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2011" 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		1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
1.	Money, precious metals and gemstones	795.8	912.6	788.2	890.9	920.6
1.1.	of which: money	747.0	862.4	740.6	799.8	835.3
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1,755.2	1,809.0	1,559.0	1,333.1	1,158.8
3.	Correspondent accounts with credit institutions	839.2	853.6	773.4	885.6	922.6
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	171.7	164.3	139.2	185.1	183.4
3.2.	Correspondent accounts with non-resident banks	667.6	689.3	634.2	700.6	739.3
4.	Securities acquired by credit institutions, total	4,309.4	5,829.0	5,810.7	6,160.8	6,028.3
	of which					
4.1.	Debt securities	3,379.1	4,419.9	4,269.5	4,684.0	4,583.9
4.2.	Shares	411.8	710.9	770.3	815.9	808.9
4.3.	Discounted promissory notes	234.0	330.0	331.0	265.5	249.5
4.4.	Shares in associates and subsidiaries	284.5	368.2	439.9	395.4	386.0
5.	Other participation in authorised capital	72.6	132.1	177.0	290.1	290.3
6.	Loans, total	19,878.4	22,166.7	24,045.9	26,635.3	26,844.8
	of which:					
6.1.	Loans, deposits and other placements	19,847.1	22,140.2	24,008.0	26,593.7	26,801.3
	of which overdue claims	1,014.7	1,035.9	1,081.9	1,161.8	1,165.7
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	12,541.7	14,062.9	15,120.5	16,682.7	16,883.2
	of which overdue claims	762.5	743.4	773.5	838.2	845.8
6.1.2.	Loans and other placements with individuals	3,573.8	4,084.8	4,552.9	5,065.1	5,176.6
	of which overdue claims	243.0	282.3	289.9	301.2	299.0
6.1.3.	Loans, deposits and other placements with credit institutions	2,725.9	2,921.1	3,212.8	3,633.5	3,560.0
	of which overdue claims	1.9	4.6	4.5	5.0	4.9
7.	Fixed assets (tangible and intangible) and inventories	790.7	864.6	881.0	914.7	925.0
8.	Allocation of profit	71.4	132.1	89.1	138.7	143.8
8.1.	of which income tax	68.4	122.7	88.8	125.8	130.9
9.	Other assets, total	917.4	1,105.0	1,112.3	1,193.6	1,230.2
	of which:					
9.1.	Float	434.3	524.6	474.5	524.2	543.3
9.2.	Receivables	125.8	154.5	169.4	179.8	192.4
9.3.	Deferred expenses	74.4	77.9	80.5	79.1	78.8
<b>Banking sector assets</b>		<b>29,430.0</b>	<b>33,804.6</b>	<b>35,236.6</b>	<b>38,442.8</b>	<b>38,464.4</b>

Table 13

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

(billion rubles)

Liabilities <sup>1</sup>		1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
1.	Funds and profit of credit institutions	3,766.4	4,339.1	4,441.6	4,553.7	4,642.1
	Of which:					
1.1.	Funds of credit institutions	2,432.8	2,599.6	2,606.3	2,534.3	2,571.2
1.2.	Profit (losses), including financial result of the previous year	1,333.5	1,739.5	1,835.2	2,019.4	2,070.9
	Of which:					
1.2.1.	Profit (losses) of the current year	205.1	573.4	444.2	624.2	676.0
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	1,423.1	325.7	312.2	506.8	971.0
3.	Accounts of credit institutions	273.1	255.7	252.7	274.9	282.1
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	168.0	154.4	136.9	183.8	180.6
3.2.	Correspondent accounts of non-resident credit institutions	97.1	93.9	108.8	85.1	89.7
4.	Loans, deposits and other funds raised from other credit institutions	3,117.3	3,754.9	3,537.4	4,170.3	4,064.0
5.	Clients' funds <sup>2</sup>	17,131.4	21,080.9	22,422.4	24,485.0	24,118.1
	Of which:					
5.1.	Budgetary funds in settlement accounts	20.4	32.7	36.3	47.2	44.8
5.2.	Government and other extra-budgetary funds in settlement accounts	13.7	12.0	17.5	20.1	22.1
5.3.	Funds of legal entities in settlement and other accounts	3,857.4	4,845.1	4,926.3	5,070.1	4,860.5
5.4.	Clients' float	209.7	220.6	274.6	297.2	317.8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	5,466.6	6,035.6	6,535.7	7,963.6	7,819.1
5.6.	Individual deposits	7,485.0	9,818.0	10,516.5	10,920.2	10,876.1
5.7.	Clients' funds in factoring and forfeiting operations	10.1	15.7	14.1	15.1	16.1
6.	Bonds	412.7	537.9	574.8	631.5	601.8
7.	Promissory notes and bank acceptances	748.6	797.3	811.9	809.4	754.6
8.	Other liabilities <sup>1</sup> , total	2,557.4	2,713.0	2,883.6	3,011.2	3,030.7
	Of which:					
8.1.	Provisions	2,050.6	2,192.0	2,255.6	2,327.8	2,311.9
8.2.	Float	257.9	255.1	288.4	328.3	367.3
8.3.	Payables	45.2	44.7	80.5	76.5	74.3
8.4.	Deferred income	4.9	5.5	5.1	5.0	4.7
8.5.	Interest payable	198.9	215.7	253.9	273.6	272.5
	Of which:					
	Overdue interest	0.0	0.0	0.0	0.0	0.0
<b>Banking sector liabilities<sup>1</sup></b>		<b>29,430.0</b>	<b>33,804.6</b>	<b>35,236.6</b>	<b>38,442.8</b>	<b>38,464.4</b>

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

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

Table 14

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

Assets		1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
1.	Money, precious metals and gemstones	2.7	2.7	2.2	2.3	2.4
1.1.	of which: money	2.5	2.6	2.1	2.1	2.2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6.0	5.4	4.4	3.5	3.0
3.	Correspondent accounts with credit institutions	2.9	2.5	2.2	2.3	2.4
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0.6	0.5	0.4	0.5	0.5
3.2.	Correspondent accounts with non-resident banks	2.3	2.0	1.8	1.8	1.9
4.	Securities acquired by credit institutions, total	14.6	17.2	16.5	16.0	15.7
	of which					
4.1.	Debt securities	11.5	13.1	12.1	12.2	11.9
4.2.	Shares	1.4	2.1	2.2	2.1	2.1
4.3.	Discounted promissory notes	0.8	1.0	0.9	0.7	0.6
4.4.	Shares in associates and subsidiaries	1.0	1.1	1.2	1.0	1.0
5.	Other participation in authorised capital	0.2	0.4	0.5	0.8	0.8
6.	Loans, total	67.5	65.6	68.2	69.3	69.8
	of which:					
6.1.	Loans, deposits and other placements	67.4	65.5	68.1	69.2	69.7
	of which overdue claims	3.4	3.1	3.1	3.0	3.0
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	42.6	41.6	42.9	43.4	43.9
	of which overdue claims	2.6	2.2	2.2	2.2	2.2
6.1.2.	Loans and other placements with individuals	12.1	12.1	12.9	13.2	13.5
	of which overdue claims	0.8	0.8	0.8	0.8	0.8
6.1.3.	Loans, deposits and other placements with credit institutions	9.3	8.6	9.1	9.5	9.3
	of which overdue claims	0.0	0.0	0.0	0.0	0.0
7.	Fixed assets (tangible and intangible) and inventories	2.7	2.6	2.5	2.4	2.4
8.	Allocation of profit	0.2	0.4	0.3	0.4	0.4
8.1.	of which income tax	0.2	0.4	0.3	0.3	0.3
9.	Other assets, total	3.1	3.3	3.2	3.1	3.2
	of which:					
9.1.	Float	1.5	1.6	1.3	1.4	1.4
9.2.	Receivables	0.4	0.5	0.5	0.5	0.5
9.3.	Deferred expenses	0.3	0.2	0.2	0.2	0.2
<b>Banking sector assets</b>		<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Table 15

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

Liabilities <sup>1</sup>		1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
1.	Funds and profit of credit institutions	12.8	12.8	12.6	11.8	12.1
	Of which:					
1.1.	Funds of credit institutions	8.3	7.7	7.4	6.6	6.7
1.2.	Profit (losses), including financial result of the previous year	4.5	5.1	5.2	5.3	5.4
	Of which:					
1.2.1.	Profit (losses) of the current year	0.7	1.7	1.3	1.6	1.8
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	4.8	1.0	0.9	1.3	2.5
3.	Accounts of credit institutions	0.9	0.8	0.7	0.7	0.7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0.6	0.5	0.4	0.5	0.5
3.2.	Correspondent accounts of non-resident credit institutions	0.3	0.3	0.3	0.2	0.2
4.	Loans, deposits and other funds raised from other credit institutions	10.6	11.1	10.0	10.8	10.6
5.	Clients' funds <sup>2</sup>	58.2	62.4	63.6	63.7	62.7
	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	0.1	0.1
5.3.	Funds of legal entities in settlement and other accounts	13.1	14.3	14.0	13.2	12.6
5.4.	Clients' float	0.7	0.7	0.8	0.8	0.8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	18.6	17.9	18.5	20.7	20.3
5.6.	Individual deposits	25.4	29.0	29.8	28.4	28.3
5.7.	Clients' funds in factoring and forfeiting operations	0.0	0.0	0.0	0.0	0.0
6.	Bonds	1.4	1.6	1.6	1.6	1.6
7.	Promissory notes and bank acceptances	2.5	2.4	2.3	2.1	2.0
8.	Other liabilities <sup>1</sup> , total	8.7	8.0	8.2	7.8	7.9
	Of which:					
8.1.	Provisions	7.0	6.5	6.4	6.1	6.0
8.2.	Float	0.9	0.8	0.8	0.9	1.0
8.3.	Payables	0.2	0.1	0.2	0.2	0.2
8.4.	Deferred income	0.0	0.0	0.0	0.0	0.0
8.5.	Interest payable	0.7	0.6	0.7	0.7	0.7
	Of which:					
	Overdue interest	0.0	0.0	0.0	0.0	0.0
<b>Banking sector liabilities<sup>1</sup></b>		<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

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



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

	Rubles					Foreign Currency					Total				
	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
<b>1. Loans, deposits and other placements, total</b>	<b>13872.8</b>	<b>16099.2</b>	<b>17837.0</b>	<b>19509.7</b>	<b>19942.8</b>	<b>5974.4</b>	<b>6041.0</b>	<b>6171.1</b>	<b>7084.0</b>	<b>6858.6</b>	<b>19847.1</b>	<b>22140.2</b>	<b>24008.0</b>	<b>26593.7</b>	<b>26801.3</b>
Of which															
- overdue claims	835.1	886.2	950.2	1005.6	1014.4	179.6	149.7	131.6	156.3	151.3	1014.7	1035.9	1081.9	1161.8	1165.7
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>8812.6</b>	<b>10085.6</b>	<b>11156.1</b>	<b>11996.3</b>	<b>12250.7</b>	<b>2954.8</b>	<b>2758.2</b>	<b>2641.8</b>	<b>3059.6</b>	<b>2908.7</b>	<b>11767.4</b>	<b>12843.8</b>	<b>13797.9</b>	<b>15056.0</b>	<b>15159.4</b>
Of which															
- overdue claims	599.0	635.5	680.2	724.3	733.4	123.0	98.6	76.6	86.6	83.2	722.0	734.1	756.8	810.9	816.6
of which:															
1.1.1. Loans and other placements with individual entrepreneurs	269.7	315.2	366.7	398.3	407.7	6.4	6.3	6.0	7.0	6.7	276.2	321.4	372.7	405.3	414.4
Of which															
- overdue claims	21.9	28.1	29.1	28.6	28.2	0.3	0.5	0.4	0.5	0.5	22.2	28.6	29.6	29.2	28.7
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>308.1</b>	<b>319.1</b>	<b>328.3</b>	<b>365.0</b>	<b>424.7</b>	<b>466.3</b>	<b>900.0</b>	<b>994.2</b>	<b>1261.6</b>	<b>1299.1</b>	<b>774.3</b>	<b>1219.1</b>	<b>1322.5</b>	<b>1626.7</b>	<b>1723.8</b>
Of which															
- overdue claims	19.2	2.8	3.6	6.8	7.0	21.3	6.5	13.1	20.5	22.2	40.6	9.3	16.7	27.3	29.2
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>827.5</b>	<b>1280.7</b>	<b>1348.1</b>	<b>1596.2</b>	<b>1565.2</b>	<b>313.0</b>	<b>395.9</b>	<b>391.6</b>	<b>436.6</b>	<b>393.1</b>	<b>1140.5</b>	<b>1676.7</b>	<b>1739.7</b>	<b>2032.7</b>	<b>1958.3</b>
Of which															
- overdue claims	7.2	9.5	17.6	21.2	19.8	0.8	0.6	0.7	1.1	1.1	8.0	10.0	18.2	22.4	20.9
of which:															
1.3.1 Resident credit institutions	562.2	911.6	872.8	1038.9	1022.0	240.9	298.1	314.1	359.4	325.1	803.0	1209.7	1186.8	1398.3	1347.1
Of which															
- overdue claims	0.9	4.4	4.2	4.9	4.8	0.1	0.0	0.0	0.1	0.1	0.9	4.4	4.3	4.9	4.9
1.3.2 Resident financial institutions of different forms of ownership	265.3	369.2	475.3	557.3	543.1	72.1	97.8	77.6	77.2	68.0	337.5	467.0	552.9	634.5	611.2
Of which															
- overdue claims	6.4	5.1	13.3	16.4	15.0	0.7	0.6	0.6	1.1	1.0	7.1	5.6	14.0	17.4	16.0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>208.5</b>	<b>190.2</b>	<b>304.6</b>	<b>386.0</b>	<b>399.2</b>	<b>1714.4</b>	<b>1521.2</b>	<b>1721.4</b>	<b>1849.2</b>	<b>1813.6</b>	<b>1922.9</b>	<b>1711.4</b>	<b>2026.0</b>	<b>2235.2</b>	<b>2212.9</b>
Of which															
- overdue claims	0.2	0.1	0.1	0.0	0.0	0.8	0.0	0.1	0.0	0.0	1.0	0.1	0.2	0.1	0.0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>230.0</b>	<b>261.7</b>	<b>214.3</b>	<b>209.1</b>	<b>214.1</b>	<b>0.1</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>	<b>0.4</b>	<b>230.1</b>	<b>262.1</b>	<b>214.7</b>	<b>209.5</b>	<b>214.4</b>
Of which															
- overdue claims	0.2	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.1	0.0	0.0
<b>1.6 Loans and other placements with resident individuals</b>	<b>3168.0</b>	<b>3722.7</b>	<b>4245.6</b>	<b>4718.4</b>	<b>4855.1</b>	<b>395.6</b>	<b>348.8</b>	<b>298.2</b>	<b>336.3</b>	<b>310.8</b>	<b>3563.6</b>	<b>4071.4</b>	<b>4543.8</b>	<b>5054.7</b>	<b>5165.9</b>
Of which															
- overdue claims	209.3	238.2	248.5	253.0	254.0	33.5	43.6	40.8	47.3	44.3	242.8	281.7	289.3	300.3	298.4
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>1.9</b>	<b>2.5</b>	<b>3.1</b>	<b>3.5</b>	<b>3.8</b>	<b>8.3</b>	<b>10.8</b>	<b>6.0</b>	<b>6.9</b>	<b>6.9</b>	<b>10.2</b>	<b>13.4</b>	<b>9.1</b>	<b>10.4</b>	<b>10.7</b>
Of which															
- overdue claims	0.1	0.1	0.1	0.1	0.1	0.2	0.4	0.4	0.7	0.5	0.2	0.6	0.6	0.9	0.6
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	1820.6	1904.2	1951.8	2000.2	1993.0	0.0	0.0	0.0	0.0	0.0	1820.6	1904.2	1951.8	2000.2	1993.0
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	42.3	39.7	42.7	43.5	44.2	9.0	6.3	5.3	5.4	5.0	51.3	46.0	47.9	48.9	49.2
Credit institutions' portfolio of promissory notes of residents	210.1	308.7	304.3	238.4	229.3	21.4	17.1	23.1	23.8	16.9	231.6	325.8	327.4	262.2	246.2
Credit institutions' portfolio of promissory notes of non-residents	0.7	2.4	1.8	1.2	1.2	1.7	1.8	1.9	2.2	2.0	2.5	4.2	3.6	3.4	3.2

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

	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
<b>1. Loans, deposits and other placements, total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>67.4</b>	<b>65.5</b>	<b>68.1</b>	<b>69.2</b>	<b>69.7</b>
Of which:					
- overdue claims	5.1	4.7	4.5	4.4	4.3
	3.4	3.1	3.1	3.0	3.0
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>59.3</b>	<b>58.0</b>	<b>57.5</b>	<b>56.6</b>	<b>56.6</b>
	<b>40.0</b>	<b>38.0</b>	<b>39.2</b>	<b>39.2</b>	<b>39.4</b>
Of which:					
- overdue claims	3.6	3.3	3.2	3.0	3.0
	2.5	2.2	2.1	2.1	2.1
of which:					
1.1.1. Loans and other placements with individual entrepreneurs	1.4	1.5	1.6	1.5	1.5
	0.9	1.0	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
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>3.9</b>	<b>5.5</b>	<b>5.5</b>	<b>6.1</b>	<b>6.4</b>
	<b>2.6</b>	<b>3.6</b>	<b>3.8</b>	<b>4.2</b>	<b>4.5</b>
Of which:					
- overdue claims	0.2	0.0	0.1	0.1	0.1
	0.1	0.0	0.0	0.1	0.1
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>5.7</b>	<b>7.6</b>	<b>7.2</b>	<b>7.6</b>	<b>7.3</b>
	<b>3.9</b>	<b>5.0</b>	<b>4.9</b>	<b>5.3</b>	<b>5.1</b>
Of which:					
- overdue claims	0.0	0.0	0.1	0.1	0.1
	0.0	0.0	0.1	0.1	0.1
of which:					
1.3.1 Resident credit institutions	4.0	5.5	4.9	5.3	5.0
	2.7	3.6	3.4	3.6	3.5
Of which					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.3.2 Resident financial institutions of different forms of ownership	1.7	2.1	2.3	2.4	2.3
	1.1	1.4	1.6	1.7	1.6
Of which					
- overdue claims	0.0	0.0	0.1	0.1	0.1
	0.0	0.0	0.0	0.0	0.0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>9.7</b>	<b>7.7</b>	<b>8.4</b>	<b>8.4</b>	<b>8.3</b>
	<b>6.5</b>	<b>5.1</b>	<b>5.7</b>	<b>5.8</b>	<b>5.8</b>
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>1.2</b>	<b>1.2</b>	<b>0.9</b>	<b>0.8</b>	<b>0.8</b>
	<b>0.8</b>	<b>0.8</b>	<b>0.6</b>	<b>0.5</b>	<b>0.6</b>
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
<b>1.6 Loans and other placements with resident individuals</b>	<b>18.0</b>	<b>18.4</b>	<b>18.9</b>	<b>19.0</b>	<b>19.3</b>
	<b>12.1</b>	<b>12.0</b>	<b>12.9</b>	<b>13.1</b>	<b>13.4</b>
Of which:					
- overdue claims	1.2	1.3	1.2	1.1	1.1
	0.8	0.8	0.8	0.8	0.8
<b>1.7 Loans and other placements with non-resident individuals</b>	<b>0.1</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
<b>Reference data:</b>					
Provision on loans, deposits and other placements	9.2	8.6	8.1	7.5	7.4
	6.2	5.6	5.5	5.2	5.2
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0.3	0.2	0.2	0.2	0.2
	0.2	0.1	0.1	0.1	0.1
Credit institutions' portfolio of promissory notes of residents	1.2	1.5	1.4	1.0	0.9
	0.8	1.0	0.9	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 portfolio<sup>1</sup>

	1/01/10		1/01/11		1/07/11		1/10/11		1/11/11	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
<b>Securities, total</b>	<b>4,075.4</b>	<b>100.0</b>	<b>5,499.0</b>	<b>100.0</b>	<b>5,479.6</b>	<b>100.0</b>	<b>5,895.2</b>	<b>100.0</b>	<b>5,778.8</b>	<b>100.0</b>
- in rubles	3,309.3	81.2	4,567.6	83.1	4,632.0	84.5	4,893.4	83.0	4,856.6	84.0
- in foreign currency	766.1	18.8	931.4	16.9	847.6	15.5	1,001.8	17.0	922.2	16.0
Of which:										
Securities at fair value through profit or loss	1,469.8	36.1	1,654.8	30.1	1,707.3	31.2	1,715.2	29.1	1,657.2	28.7
- in rubles	1,309.8	32.1	1,428.6	26.0	1,498.6	27.3	1,494.7	25.4	1,458.6	25.2
- in foreign currency	160.0	3.9	226.2	4.1	208.6	3.8	220.6	3.7	198.6	3.4
Securities available for sale	2,157.1	52.9	3,005.5	54.7	2,813.4	51.3	3,251.2	55.1	2,912.7	50.4
- in rubles	1,678.4	41.2	2,448.5	44.5	2,310.7	42.2	2,629.6	44.6	2,339.1	40.5
- in foreign currency	478.6	11.7	557.0	10.1	502.8	9.2	621.6	10.5	573.6	9.9
Securities held-to-maturity	150.6	3.7	458.3	8.3	504.6	9.2	518.9	8.8	808.8	14.0
- in rubles	116.6	2.9	432.4	7.9	478.9	8.7	484.6	8.2	775.7	13.4
- in foreign currency	34.0	0.8	25.9	0.5	25.7	0.5	34.3	0.6	33.0	0.6
Shares in associates and subsidiaries	284.5	7.0	368.2	6.7	439.9	8.0	395.4	6.7	386.0	6.7
- in rubles	191.6	4.7	246.8	4.5	330.7	6.0	272.1	4.6	271.0	4.7
- in foreign currency	92.9	2.3	121.4	2.2	109.2	2.0	123.2	2.1	115.0	2.0
Reference data:										
Revaluation of securities	16.3		54.1		41.3		-92.3		-46.0	
Provisions for losses on securities available for sale	13.9		15.2		16.5		16.4		20.5	
Provisions for losses on securities held-to-maturity	2.4		3.9		2.6		2.7		1.4	
Provisions for losses on portfolio of shares in associates and subsidiaries	2.3		3.1		5.3		5.4		7.5	

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

Table 19

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

	1/01/10		1/01/11		1/07/11		1/10/11		1/11/11	
	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	3,379.1	100.0	4,419.9	100.0	4,269.5	100.0	4,684.0	100.0	4,583.9	100.0
- in rubles	2,741.3	81.1	3,661.2	82.8	3,575.0	83.7	3,882.8	82.9	3,847.2	83.9
- in foreign currency	637.8	18.9	758.7	17.2	694.5	16.3	801.1	17.1	736.6	16.1
of which: revaluation	10.5	0.3	17.0	0.4	21.4	0.5	-67.4	-1.4	-42.0	-0.9
Debt securities at book value held (without revaluation)	3,368.6	100.0	4,402.9	100.0	4,248.1	100.0	4,751.3	100.0	4,625.9	100.0
of which:										
debt securities of the Russian Federation	767.9	22.8	1,177.5	26.7	1,569.3	36.9	1,879.3	39.6	1,576.7	34.1
- in rubles	656.5	19.5	1,113.4	25.3	1,469.7	34.6	1,761.4	37.1	1,487.4	32.2
- in foreign currency	111.4	3.3	64.1	1.5	99.7	2.3	117.8	2.5	89.3	1.9
debt securities of the Bank of Russia	283.1	8.4	588.5	13.4	18.3	0.4	10.3	0.2	0.0	0.0
- in rubles	283.1	8.4	588.5	13.4	18.3	0.4	10.3	0.2	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	229.6	6.8	284.3	6.5	252.6	5.9	228.5	4.8	211.9	4.6
- in rubles	229.6	6.8	284.3	6.5	252.5	5.9	228.4	4.8	211.8	4.6
- in foreign currency	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.1	0.0
debt securities of resident credit institutions	289.3	8.6	365.0	8.3	357.5	8.4	371.0	7.8	355.8	7.7
- in rubles	252.2	7.5	345.0	7.8	357.4	8.4	370.9	7.8	355.8	7.7
- in foreign currency	37.1	1.1	20.0	0.5	0.1	0.0	0.1	0.0	0.1	0.0
other debt securities of residents	759.2	22.5	901.1	20.5	1,032.3	24.3	966.8	20.3	920.1	19.9
- in rubles	759.1	22.5	893.4	20.3	1,032.2	24.3	966.7	20.3	920.1	19.9
- in foreign currency	0.1	0.0	7.7	0.2	0.1	0.0	0.1	0.0	0.1	0.0
debt securities of other countries	33.5	1.0	59.6	1.4	49.9	1.2	45.6	1.0	45.9	1.0
- in rubles	0.0	0.0	6.6	0.2	5.1	0.1	5.1	0.1	5.2	0.1
- in foreign currency	33.5	1.0	53.0	1.2	44.8	1.1	40.5	0.9	40.7	0.9
debt securities of non-resident banks	90.1	2.7	189.3	4.3	163.2	3.8	164.1	3.5	146.1	3.2
- in rubles	28.9	0.9	20.0	0.5	15.1	0.4	13.7	0.3	13.5	0.3
- in foreign currency	61.1	1.8	169.4	3.8	148.1	3.5	150.4	3.2	132.6	2.9
other debt securities of non-residents	539.7	16.0	469.9	10.7	524.8	12.4	628.4	13.2	583.7	12.6
- in rubles	174.6	5.2	138.4	3.1	164.6	3.9	192.4	4.0	196.2	4.2
- in foreign currency	365.1	10.8	331.5	7.5	360.2	8.5	436.0	9.2	387.4	8.4
debt securities delivered without derecognition in the balance sheet	362.7	10.8	355.3	8.1	265.7	6.3	442.8	9.3	771.5	16.7
- in rubles	334.0	9.9	243.2	5.5	225.7	5.3	388.7	8.2	687.1	14.9
- in foreign currency	28.7	0.9	112.1	2.5	40.0	0.9	54.1	1.1	84.4	1.8
overdue debt securities	13.4	0.4	12.3	0.3	14.4	0.3	14.5	0.3	14.1	0.3
- in rubles	12.9	0.4	11.4	0.3	13.0	0.3	12.4	0.3	12.2	0.3
- in foreign currency	0.5	0.0	0.9	0.0	1.4	0.0	2.1	0.0	1.9	0.0
<b>Reference data:</b>										
Provisions for losses on debt securities	19.5		20.6		21.1		20.6		20.7	

Table 20

## Structure of credit institutions' portfolio of shares

	1/01/10		1/01/11		1/07/11		1/10/11		1/11/11	
	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	411.8	100.0	710.9	100.0	770.3	100.0	815.9	100.0	808.9	100.0
- in rubles	376.4	91.4	659.7	92.8	726.3	94.3	738.5	90.5	738.4	91.3
- in foreign currency	35.3	8.6	51.3	7.2	44.0	5.7	77.4	9.5	70.5	8.7
of which: revaluation	5.8	1.4	37.0	5.2	19.9	2.6	-24.9	-3.1	-4.0	-0.5
Shares held at book value (without revaluation)	406.0	100.0	673.9	100.0	750.3	100.0	840.8	100.0	812.9	100.0
of which shares of:										
resident credit institutions	4.6	1.1	5.7	0.8	16.5	2.2	12.9	1.5	8.7	1.1
- in rubles	4.5	1.1	5.7	0.8	16.5	2.2	12.7	1.5	8.5	1.0
- in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.2	0.0
other residents	354.2	87.2	588.0	87.3	648.2	86.4	684.0	81.3	681.7	83.9
- in rubles	344.7	84.9	586.4	87.0	646.7	86.2	681.8	81.1	679.6	83.6
- in foreign currency	9.5	2.3	1.6	0.2	1.4	0.2	2.2	0.3	2.2	0.3
non-resident credit institutions	6.4	1.6	28.1	4.2	14.0	1.9	12.5	1.5	8.1	1.0
- in rubles	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- in foreign currency	6.4	1.6	28.1	4.2	14.0	1.9	12.5	1.5	8.1	1.0
other non-residents	27.0	6.6	22.2	3.3	29.7	4.0	61.4	7.3	60.5	7.4
- in rubles	8.4	2.1	8.4	1.2	8.4	1.1	8.4	1.0	8.4	1.0
- in foreign currency	18.6	4.6	13.8	2.0	21.3	2.8	53.0	6.3	52.2	6.4
shares delivered without derecognition in the balance sheet	13.8	3.4	29.9	4.4	41.9	5.6	70.2	8.3	54.0	6.6
- in rubles	13.1	3.2	22.1	3.3	34.7	4.6	60.6	7.2	46.0	5.7
- in foreign currency	0.7	0.2	7.7	1.1	7.3	1.0	9.6	1.1	8.0	1.0
<b>Reference data:</b>										
Provisions for losses on shares	8.2		10.6		12.0		12.5		14.9	

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

(billion rubles)

	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
Portfolio of promissory notes discounted by a credit institution, in rubles	210.8	311.1	306.1	239.6	230.5
of which promissory notes, not paid when due	2.6	3.4	3.6	4.1	4.0
Portfolio of promissory notes discounted by a credit institution, in foreign currency	23.2	18.9	25.0	26.0	19.0
of which promissory notes, not paid when due	0.32	0.13	0.02	0.02	0.03
<b>Total</b>	<b>234.0</b>	<b>330.0</b>	<b>331.0</b>	<b>265.5</b>	<b>249.5</b>

Table 22

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

	1/01/10		1/01/11		1/07/11		1/10/11		1/11/11	
	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total	billion rubles	as % of total
<b>Discounted promissory notes, total</b>	<b>234.0</b>	<b>100.0</b>	<b>330.0</b>	<b>100.0</b>	<b>331.0</b>	<b>100.0</b>	<b>265.5</b>	<b>100.0</b>	<b>249.5</b>	<b>100.0</b>
Of which:										
- promissory notes of federal governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of regional and local governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of resident credit institutions	180.0	76.9	272.7	82.6	278.9	84.2	214.0	80.6	197.9	79.3
- other promissory notes of residents	51.6	22.0	53.1	16.1	48.5	14.6	48.2	18.2	48.4	19.4
- promissory notes of authorised agencies of other countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of non-resident credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- other promissory notes of non-residents	2.4	1.0	4.2	1.3	3.6	1.1	3.3	1.3	3.2	1.3
<b>Reference data:</b>										
Provisions for losses on promissory notes	8.1		10.7		11.2		12.4		12.2	

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

## Funds raised by credit institutions from organisations

(billion rubles)

		1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
1.	Funds raised from organisations, total	9,557.2	11,126.9	11,766.5	13,360.4	13,027.0
	- in rubles	6,398.0	7,786.3	8,511.2	9,748.7	9,467.4
	- in foreign currency	3,159.3	3,340.5	3,255.3	3,611.7	3,559.6
	of which:					
1.1.	Funds of legal entities in settlement and other accounts <sup>1</sup>	3,857.4	4,845.1	4,926.3	5,070.1	4,860.5
	- in rubles	3,099.7	4,134.9	4,049.3	4,231.8	4,000.4
	- in foreign currency	757.6	710.2	877.0	838.3	860.2
	Of which:					
1.1.1	Funds of individual entrepreneurs	90.6	121.2	124.4	135.4	135.1
	- in rubles	88.9	119.6	122.8	133.5	133.1
	- in foreign currency	1.7	1.6	1.5	1.9	2.1
1.2.	Government and other extra budgetary funds in settlement accounts	13.7	12.0	17.5	20.1	22.1
1.3.	Float	209.5	218.4	272.8	291.5	309.2
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	5,466.6	6,035.6	6,535.7	7,963.6	7,819.1
	- in rubles	3,198.6	3,541.2	4,305.3	5,347.6	5,281.3
	- in foreign currency	2,268.0	2,494.4	2,230.4	2,616.0	2,537.8
	Of which:					
1.4.1.	Deposits and other raised funds from the Ministry of Finance, financial agencies and extra budgetary funds of the Russian Federation, federal districts and authorities of local self-governance	267.0	464.3	1,177.2	1,800.8	1,698.0
1.4.2.	Certificates of deposit	20.1	15.4	13.4	13.2	12.5
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0.0	0.0	0.3	0.0	0.0
1.5.	Clients' funds in factoring and forfeiting operations	10.1	15.7	14.1	15.1	16.1
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0.0	0.1	0.1	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	739.4	955.7	758.7	1,097.3	783.1
	- in rubles	652.9	826.0	666.9	968.0	649.0
	- in foreign currency	86.6	129.7	91.8	129.3	134.1
	with maturity from 31 days to 1 year	2,202.0	2,065.1	2,708.7	3,188.4	3,471.5
	- in rubles	1,658.8	1,597.2	2,440.1	2,877.1	3,132.7
	- in foreign currency	543.2	467.8	268.6	311.3	338.8
	with maturity in excess of 1 year	2,525.1	3,014.8	3,068.3	3,677.9	3,564.5
	- in rubles	886.9	1,118.0	1,198.3	1,502.5	1,499.6
	- in foreign currency	1,638.2	1,896.8	1,870.0	2,175.4	2,064.9
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	1,430.8	1,704.6	1,730.7	1,879.4	1,749.8
	- in rubles	215.1	299.7	353.3	370.1	344.7
	- in foreign currency	1,215.7	1,404.9	1,377.4	1,509.3	1,405.1
	of which:					
	Funds of non-resident organisations in settlement and other accounts	113.8	195.2	255.2	266.0	235.9
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	203.9	269.3	251.3	262.5	227.3
	Other funds raised from non-resident legal entities	1,101.7	1,228.8	1,210.0	1,334.1	1,267.9
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0.0	0.0	0.3	0.0	0.0

<sup>1</sup> 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.)

	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
<b>Issued debt obligations - total</b>	<b>1,196.8</b>	<b>1,364.6</b>	<b>1,414.2</b>	<b>1,467.1</b>	<b>1,381.6</b>
including:					
bonds:	412.7	537.9	574.8	631.5	601.8
of which					
with maturities less than one year	3.9	0.0	0.0	0.0	0.0
with maturities in excess of one year	408.8	537.9	574.8	631.5	601.8
deposit certificates <sup>1</sup>	20.1	15.4	13.4	13.2	12.5
of which					
with maturities in excess of one year	8.8	3.6	2.2	1.7	1.4
with maturities in excess of one year	10.6	11.4	11.0	11.2	11.0
savings certificates <sup>2</sup>	15.5	14.0	14.0	13.1	12.8
of which					
with maturities in excess of one year	10.0	8.2	6.6	5.9	5.6
with maturities in excess of one year	3.8	4.2	5.8	5.6	5.6
promissory notes and banker's acceptances	748.6	797.3	811.9	809.4	754.6
of which					
with maturities in excess of one year	420.3	407.8	393.1	381.2	364.3
with maturities in excess of one year	315.2	375.4	406.3	413.6	371.2

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

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

## Individual deposit structure

(billion rubles)

		1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
1	Individual deposits - of which savings certificates	7,485.0 15.5	9,818.0 14.0	10,516.5 14.0	10,920.2 13.1	10,876.1 12.8
1.1.	Individual demand deposits and deposits with maturity up to 30 days - in rubles - in foreign currency	1,232.1 1,060.8 171.3	1,733.0 1,546.4 186.5	1,871.0 1,684.3 186.7	1,899.9 1,686.9 213.0	1,875.6 1,661.6 213.9
1.2.	Individual deposits with maturity from 31 days to 1 year - in rubles - in foreign currency	1,481.6 965.9 515.6	1,730.3 1,353.3 377.0	1,816.6 1,467.5 349.1	1,860.8 1,486.6 374.2	1,887.5 1,525.0 362.6
1.3.	Individual deposits with maturity in excess of 1 year - in rubles - in foreign currency	4,771.3 3,484.4 1,286.9	6,354.7 5,018.8 1,335.9	6,828.9 5,472.8 1,356.1	7,159.5 5,640.4 1,519.1	7,113.0 5,644.4 1,468.5
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	84.0	103.3	113.7	127.0	127.6

Table 26

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

(billion rubles)

	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>3,117.3</b>	<b>3,754.9</b>	<b>3,537.4</b>	<b>4,170.3</b>	<b>4,064.0</b>
- in rubles	1,420.5	1,832.1	1,772.1	1,961.3	1,950.2
- in foreign currency	1,696.8	1,922.8	1,765.3	2,209.0	2,113.8
of which:					
- loans, deposits and other funds raised from resident credit institutions	1,234.2	1,696.6	1,673.1	1,889.9	1,850.6
- in rubles	1,019.4	1,407.6	1,357.5	1,535.5	1,537.6
- in foreign currency	214.8	289.0	315.6	354.4	313.0
of which					
overdue debt	0.0	0.0	0.0	0.0	0.0
- in rubles	0.0	0.0	0.0	0.0	0.0
- in foreign currency	0.0	0.0	0.0	0.0	0.0
- loans, deposits and other funds raised from non-resident banks	1,883.1	2,058.3	1,864.2	2,280.5	2,213.4
- in rubles	401.1	424.5	414.6	425.9	412.6
- in foreign currency	1,482.0	1,633.8	1,449.7	1,854.6	1,800.8
of which					
overdue debt	0.2	0.0	0.3	0.0	0.2
- in rubles	0.0	0.0	0.0	0.0	0.0
- in foreign currency	0.2	0.0	0.3	0.0	0.2

Table 27

**Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.11.11**

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts <sup>1</sup>		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
25% and more	1	20,579	46.0	57,410	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%	78	24,194	54.0	23,886,253	62.1
No budgetary funds	908	0	0.0	14,520,724	37.8
Data not available	1	0	0.0	0	0.0
<b>Total</b>	<b>988</b>	<b>44,773</b>	<b>100.0</b>	<b>38,464,387</b>	<b>100.0</b>

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

## Funds raised from and placed with non-residents

№	Indicator	1/01/10		1/01/11		1/07/11		1/10/11		1/11/11	
		billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %	billion rubles	Share in liabilities <sup>1</sup> (assets) of the banking sector, %
<b>Raised funds</b>											
1.	<b>Clients' funds (except credit institutions)</b>	<b>1,515.1</b>	<b>5.1</b>	<b>1,808.3</b>	<b>5.3</b>	<b>1,844.7</b>	<b>5.2</b>	<b>2,007.1</b>	<b>5.2</b>	<b>1,878.0</b>	<b>4.9</b>
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1,419.4	4.8	1,693.3	5.0	1,716.7	4.9	1,862.5	4.8	1,731.1	4.5
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1,305.6	4.4	1,498.1	4.4	1,461.6	4.1	1,596.6	4.2	1,495.3	3.9
1.2	Individual deposits (excluding saving certificates)	84.0	0.3	103.3	0.3	113.7	0.3	127.0	0.3	127.6	0.3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	64.1	0.2	76.5	0.2	84.8	0.2	95.6	0.2	95.9	0.2
1.3	Funds in other accounts	11.7	0.0	11.7	0.0	14.3	0.0	17.7	0.0	19.2	0.1
2.	<b>Funds in correspondent and other accounts of credit institutions</b>	<b>105.1</b>	<b>0.4</b>	<b>101.3</b>	<b>0.3</b>	<b>115.8</b>	<b>0.3</b>	<b>91.1</b>	<b>0.2</b>	<b>101.5</b>	<b>0.3</b>
3.	<b>Loans, deposits and other funds raised from credit institutions</b>	<b>1,883.1</b>	<b>6.4</b>	<b>2,058.3</b>	<b>6.1</b>	<b>1,864.2</b>	<b>5.3</b>	<b>2,280.5</b>	<b>5.9</b>	<b>2,213.4</b>	<b>5.8</b>
4.	<b>Loans from other countries</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
	<b>Raised funds, total</b>	<b>3,503.2</b>	<b>11.9</b>	<b>3,967.9</b>	<b>11.7</b>	<b>3,824.8</b>	<b>10.9</b>	<b>4,378.7</b>	<b>11.4</b>	<b>4,192.9</b>	<b>10.9</b>
	<b>Reference data:</b>										
	Liabilities of authorized banks to non-residents on issued debt securities - total	87.8	0.3	83.8	0.2	91.0	0.3	102.6	0.3	97.0	0.3
	Overdue interest on liabilities of credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Placed funds</b>											
1.	<b>Loans, total</b>	<b>2,707.4</b>	<b>9.2</b>	<b>2,943.9</b>	<b>8.7</b>	<b>3,357.7</b>	<b>9.5</b>	<b>3,872.3</b>	<b>10.1</b>	<b>3,947.3</b>	<b>10.3</b>
	of which overdue claims	41.8	0.1	10.0	0.0	17.4	0.0	28.3	0.1	29.8	0.1
	of which:										
1.1.	Loans, deposits and other placements	1,922.9	6.5	1,711.4	5.1	2,026.0	5.8	2,235.2	5.8	2,212.9	5.8
1.2	Loans and other placements with legal entities	774.3	2.6	1,219.1	3.6	1,322.5	3.8	1,626.7	4.2	1,723.8	4.5
1.3	Loans and other placements with individuals	10.2	0.0	13.3	0.0	9.1	0.0	10.4	0.0	10.7	0.0
2.	<b>Correspondent accounts with banks</b>	<b>667.6</b>	<b>2.3</b>	<b>689.3</b>	<b>2.0</b>	<b>634.2</b>	<b>1.8</b>	<b>700.6</b>	<b>1.8</b>	<b>739.3</b>	<b>1.9</b>
3.	<b>Securities acquired by credit institutions, total</b>	<b>699.1</b>	<b>2.4</b>	<b>773.4</b>	<b>2.3</b>	<b>785.2</b>	<b>2.2</b>	<b>915.4</b>	<b>2.4</b>	<b>847.5</b>	<b>2.2</b>
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	663.3	2.3	718.9	2.1	737.9	2.1	838.2	2.2	775.7	2.0
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	33.4	0.1	50.3	0.1	43.7	0.1	73.8	0.2	68.6	0.2
3.3	Discounted promissory notes	2.5	0.0	4.2	0.0	3.6	0.0	3.4	0.0	3.2	0.0
4.	<b>Shares in associates and subsidiaries</b>	<b>94.2</b>	<b>0.3</b>	<b>122.7</b>	<b>0.4</b>	<b>111.9</b>	<b>0.3</b>	<b>126.4</b>	<b>0.3</b>	<b>118.2</b>	<b>0.3</b>
5.	<b>Loans provided to other countries</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
	<b>Placed funds, total</b>	<b>4,168.3</b>	<b>14.2</b>	<b>4,529.3</b>	<b>13.4</b>	<b>4,889.0</b>	<b>13.9</b>	<b>5,614.6</b>	<b>14.6</b>	<b>5,652.3</b>	<b>14.7</b>
	<b>Reference data:</b>										
	Overdue interest on claims of credit institutions	2.7	0.0	0.7	0.0	0.6	0.0	1.6	0.0	1.5	0.0

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

## Financial Condition

Table 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				
	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
Total	205,109.7	573,379.7	444,185.9	624,213.0	675,956.3	1,058	1,012	1,000	991	987	71,355.6	132,079.1	89,103.6	138,675.2	143,786.1
Profit-making CIs <sup>1</sup>	284,938.7	595,046.7	446,414.5	628,901.1	682,135.0	938	931	910	880	870	69,308.1	131,763.4	88,804.3	138,240.3	143,279.5
Loss-making CIs	-79,829.0	-21,667.0	-2,228.6	-4,688.1	-6,178.8	120	81	90	111	117	2,047.5	315.6	299.3	435.0	506.6
CIs that have not provided their reporting	0.0	0.0	0.0	0.0	0.0	0	0	0	0	1	0.0	0.0	0.0	0.0	0.0
<b>Total</b>						<b>1058</b>	<b>1012</b>	<b>1000</b>	<b>991</b>	<b>988</b>					

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

Table 30

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

	1/01/10		1/01/11		1/07/11		1/10/11	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
<b>1. Income of credit institution, total</b>	<b>31,600.6</b>	<b>100.0</b>	<b>22,645.4</b>	<b>100.0</b>	<b>10,081.4</b>	<b>100.0</b>	<b>18,079.6</b>	<b>100.0</b>
1.1. Interest income on placements with legal entities (except income on securities)	1,895.6	6.0	1,609.2	7.1	767.0	7.6	1,179.1	6.5
1.2. Interest income on loans to individuals	589.1	1.9	613.4	2.7	349.1	3.5	552.9	3.1
1.3. Income on securities	1,050.6	3.3	754.2	3.3	378.1	3.8	577.6	3.2
1.4. Income on operations with foreign currency	22,740.3	72.0	14,159.3	62.5	6,146.0	61.0	11,544.1	63.9
1.5. Commissions	473.3	1.5	513.3	2.3	261.3	2.6	413.1	2.3
1.6. Recovery of loss provision	3,616.7	11.5	4,118.9	18.2	1,698.9	16.9	2,697.9	14.9
1.7. Other income	1,234.9	3.9	877.2	3.9	481.0	4.8	1,114.9	6.2
Of which:								
1.7.1. Fines, penalties, forfeits	53.2	0.2	102.4	0.5	27.9	0.3	41.6	0.2
<b>2. Expenses of credit institution, total</b>	<b>31,394.7</b>	<b>100.0</b>	<b>22,064.4</b>	<b>100.0</b>	<b>9,637.2</b>	<b>100.0</b>	<b>17,455.4</b>	<b>100.0</b>
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	946.0	3.0	608.4	2.8	280.5	2.9	434.8	2.5
2.2. Interest expenses on funds raised from individuals	455.6	1.5	562.6	2.6	273.0	2.8	406.4	2.3
2.3. Expenses on operations with securities	681.2	2.2	394.3	1.8	192.1	2.0	366.0	2.1
2.4. Expenses on operations with foreign currency	22,581.7	71.9	14,114.1	64.0	6,134.2	63.7	11,468.0	65.7
2.5. Commissions	56.6	0.2	61.3	0.3	34.1	0.4	59.4	0.3
2.6. Expenses on loss provision	4,667.3	14.9	4,352.5	19.7	1,714.8	17.8	2,794.1	16.0
2.7. Management expenses (including personnel costs)	621.5	2.0	719.9	3.3	401.9	4.2	618.0	3.5
2.8. Other expenses	1,384.7	4.4	1,251.2	5.7	606.6	6.3	1,308.8	7.5
Of which:								
2.8.1. Fines, penalties, forfeits	1.4	0.0	1.6	0.0	0.8	0.0	1.2	0.0

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

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

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

**Table 31.1**

**Assets and liabilities<sup>1</sup> of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.11.11**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	25,504,124,805	8,520,525,247	26,080,277,362	7,944,372,690
Belgorod Region	16,772,428	507,053	16,896,798	382,683
Bryansk Region	770,600	3,161	773,729	32
Vladimir Region	4,854,454	106,205	4,862,665	97,994
Voronezh Region	604,708	0	604,693	15
Ivanovo Region	11,186,252	605,979	11,101,229	691,002
Kaluga Region	13,065,580	588,411	13,058,369	595,622
Kostroma Region	75,607,503	6,212,337	73,773,513	8,046,327
Kursk Region	13,540,409	553,885	13,588,168	506,126
Lipetsk Region	24,709,184	6,892,813	24,718,708	6,883,289
Moscow Region	59,024,663	10,465,542	58,448,353	11,041,852
Orel Region	5,523,328	116,899	5,520,713	119,514
Ryazan Region	13,516,193	780,136	13,722,730	573,599
Smolensk Region	28,373,198	3,070,433	27,377,928	4,065,703
Tambov Region	2,321,225	166,618	2,323,672	164,171
Tver Region	8,525,412	431,956	8,529,119	428,249
Tula Region	10,667,399	670,838	10,673,125	665,112
Yaroslavl Region	7,924,302	321,071	7,928,620	316,753
City of Moscow	25,207,137,967	8,489,031,910	25,786,375,230	7,909,794,647
<b>North-Western Federal District</b>	949,694,123	225,786,414	978,923,398	196,557,139
Republic of Karelia	973,349	35,954	973,067	36,236
Komi Republic	8,220,507	730,185	8,269,124	681,568
Akhangel'sk Region	890,014	17,267	893,488	13,793
Vologda Region	57,314,564	8,879,223	57,252,849	8,940,938
Kaliningrad Region	17,076,181	4,813,099	17,157,987	4,731,293
Leningrad Region <sup>*</sup>	7,707,234	670,878	7,695,751	682,361
Murmansk Region	8,919,159	1,441,199	8,691,889	1,668,469
Novgorod Region	4,255,189	149,249	4,265,440	138,998
Pskov Region	2,528,853	31,863	2,534,515	26,201
St Petersburg	841,809,073	209,017,497	871,189,288	179,637,282
<b>Southern Federal District</b>	179,702,895	13,674,117	180,419,176	12,957,836
Republic of Adygeya	3,846,326	24,959	3,856,515	14,770
Republic of Kalmykia	1,112,117	93,945	1,099,719	106,343
Krasnodar Territory	84,688,337	4,221,162	85,109,103	3,800,396
Astrakhan Region	6,432,494	565,320	6,437,558	560,256
Volgograd Region	13,983,303	864,255	14,025,685	821,873
Rostov Region	69,640,318	7,904,476	69,890,596	7,654,198
<b>North-Caucasian Federal District</b>	57,791,307	3,688,210	57,926,502	3,553,015
Republic of Dagestan	25,760,320	494,674	25,789,665	465,329
Republic of Ingushetia	1,028,934	12,107	1,030,045	10,996
Kabardino-Balkar Republic	5,016,299	82,923	5,032,679	66,543
Karachai-Cherkess Republic	3,492,600	2,404,402	3,618,604	2,278,398
Republic of North Ossetia - Alania	8,065,580	165,890	8,027,814	203,656
Chechen Republic	0	0	0	0
Stavropol Territory	14,427,574	528,214	14,427,695	528,093
<b>Volga Federal District</b>	1,137,355,224	98,678,084	1,142,632,696	93,400,612



Republic of Bashkortostan	59,753,135	4,034,516	60,165,155	3,622,496
Republic of Marii El	1,709,719	12,640	1,716,241	6,118
Republic of Mordovia	17,237,698	291,030	17,234,142	294,586
Republic of Tatarstan	491,416,397	54,845,276	497,540,843	48,720,830
Udmurt Republic	21,999,382	1,775,503	21,295,612	2,479,273
Chuvash Republic	9,206,460	203,771	9,215,428	194,803
Perm Territory	31,097,108	2,697,706	31,229,594	2,565,220
Kirov Region	21,974,381	2,905,827	23,629,935	1,250,273
Nizhny Novgogrod Region	74,842,261	5,261,283	75,225,853	4,877,691
Orenburg Region	40,118,971	1,752,677	39,315,256	2,556,392
Penza Region	2,604,648	0	2,604,648	0
Samara Region	307,551,751	20,980,304	305,500,935	23,031,120
Saratov Region	48,102,494	3,591,197	48,319,562	3,374,129
Ulyanovsk Region	9,740,819	326,354	9,639,492	427,681
<b>Ural Federal District</b>	<b>698,572,615</b>	<b>126,051,207</b>	<b>732,953,166</b>	<b>91,670,656</b>
Kurgan Region	2,447,541	28,096	2,447,522	28,115
Sverdlovsk Region	305,548,972	36,617,073	314,362,834	27,803,211
Tyumen Region	287,671,771	76,707,443	312,137,961	52,241,253
Chelyabinsk Region	102,904,331	12,698,595	104,004,849	11,598,077
<b>Siberian Federal District</b>	<b>470,376,982</b>	<b>111,809,656</b>	<b>480,223,825</b>	<b>101,962,813</b>
Republic of Altai	14,106,156	106,472	14,175,856	36,772
Republic of Buryatiya	7,676,427	1,302,925	7,961,410	1,017,942
Republic of Tuva	249,598	3,193	251,545	1,246
Republic of Khakassia	8,453,543	122,314	8,465,401	110,456
Altai Territory	14,848,130	217,870	14,861,278	204,722
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10,457,472	419,508	10,455,645	421,335
Irkutsk Region	16,100,937	1,462,704	17,120,637	443,004
Kemerovo Region	26,073,147	561,017	26,100,505	533,659
Novosibirsk Region	344,394,443	104,685,320	352,240,694	96,839,069
Omsk Region	18,282,785	2,731,254	18,860,198	2,153,841
Tomsk Region	9,734,344	197,079	9,730,656	200,767
<b>Far Eastern Federal District</b>	<b>345,379,795</b>	<b>21,175,975</b>	<b>337,398,329</b>	<b>29,157,441</b>
Republic of Sakha (Yakutia)	17,517,126	483,573	17,564,223	436,476
Kamchatka Territory	13,875,510	1,088,664	13,949,958	1,014,216
Primorskiy Territory	81,649,872	7,037,638	81,451,592	7,235,918
Khabarovsk Territory	45,896,354	2,954,493	45,913,406	2,937,441
Amur Region	176,288,634	8,927,656	168,364,648	16,851,642
Magadan Region	0	0	0	0
Sakhalin Region	10,152,299	683,951	10,154,502	681,748
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

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

Table 31.2

**Assets and liabilities<sup>1</sup> with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.11.11**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities <sup>1</sup> in rubles	Liabilities <sup>1</sup> in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	19,429,202,946	7,885,342,549	20,030,827,204	7,283,718,291
Belgorod Region	169,670,049	3,683,774	169,819,301	3,534,522
Bryansk Region	52,799,239	3,296,079	52,798,184	3,297,134
Vladimir Region	101,461,415	9,258,199	101,486,880	9,232,734
Voronezh Region	401,009,058	18,705,381	401,233,094	18,481,345
Ivanovo Region	56,230,106	4,241,058	56,150,729	4,320,435
Kaluga Region	76,180,714	7,615,708	76,195,228	7,601,194
Kostroma Region	64,533,648	2,813,167	64,514,998	2,831,817
Kursk Region	95,631,241	1,402,126	95,630,827	1,402,540
Lipetsk Region	80,501,585	10,194,177	80,500,236	10,195,526
Moscow Region	721,222,918	69,251,889	721,051,715	69,423,092
Orel Region	38,866,449	2,066,431	38,865,368	2,067,512
Ryazan Region	81,826,013	1,392,807	82,097,585	1,121,235
Smolensk Region	67,861,771	1,834,883	67,912,341	1,784,313
Tambov Region	42,857,558	2,464,056	42,868,785	2,452,829
Tver Region	73,425,831	7,262,355	73,440,683	7,247,503
Tula Region	95,344,308	31,065,264	95,312,277	31,097,295
Yaroslavl Region	152,803,142	4,257,836	152,922,934	4,138,044
City of Moscow	17,056,977,901	7,704,537,359	17,658,026,039	7,103,489,221
<b>North-Western Federal District</b>	2,309,161,046	453,006,554	2,301,521,037	460,646,563
Republic of Karelia	38,838,488	10,550,586	41,399,398	7,989,676
Komi Republic	76,121,168	5,639,533	76,127,782	5,632,919
Akhangel'sk Region	93,674,163	7,273,348	93,678,640	7,268,871
Vologda Region	118,766,171	11,149,664	118,806,614	11,109,221
Kaliningrad Region	90,691,381	25,611,339	73,858,099	42,444,621
Leningrad Region	39,953,546	1,064,155	39,932,027	1,085,674
Murmansk Region	57,742,059	18,697,733	68,057,841	8,381,951
Novgorod Region	39,993,066	616,903	38,862,306	1,747,663
Pskov Region	37,138,525	408,901	34,884,200	2,663,226
St Petersburg	1,716,242,479	371,994,392	1,715,914,130	372,322,741
<b>Southern Federal District</b>	1,205,813,182	75,398,985	1,200,755,936	80,456,231
Republic of Adygeya	18,811,977	173,509	18,827,193	158,293
Republic of Kalmykia	7,248,818	62,543	7,243,387	67,974
Krasnodar Territory	550,572,821	28,894,060	544,056,672	35,410,209
Astrakhan Region	63,264,033	1,119,730	63,283,599	1,100,164
Volgograd Region	159,515,924	10,230,393	159,498,157	10,248,160
Rostov Region	406,399,609	34,918,750	407,846,928	33,471,431
<b>North-Caucasian Federal District</b>	362,030,620	10,893,850	362,347,203	10,577,267
Republic of Dagestan	53,396,255	937,652	53,390,243	943,664
Republic of Ingushetia	9,347,957	55,005	9,339,053	63,909
Kabardino-Balkar Republic	30,006,764	924,055	29,998,545	932,274
Karachai-Cherkess Republic	14,962,199	2,667,572	15,127,525	2,502,246
Republic of North Ossetia - Alania	23,833,662	1,067,049	23,811,728	1,088,983
Chechen Republic	19,597,533	55,842	19,593,624	59,751
Stavropol Territory	210,886,250	5,186,675	211,086,485	4,986,440

<b>Volga Federal District</b>	3,267,267,806	216,015,948	3,300,352,488	182,931,266
Republic of Bashkortostan	306,441,816	47,132,402	327,364,831	26,209,387
Republic of Marii El	43,772,155	3,324,829	43,771,220	3,325,764
Republic of Mordovia	74,846,196	382,188	74,885,443	342,941
Republic of Tatarstan	649,444,932	59,688,115	655,861,657	53,271,390
Udmurt Republic	110,031,955	1,619,394	112,791,857	-1,140,508
Chuvash Republic	76,419,743	494,484	76,443,379	470,848
Perm Territory	288,272,617	11,787,026	294,262,089	5,797,554
Kirov Region	86,554,596	3,871,084	88,175,288	2,250,392
Nizhny Novgograd Region	458,460,947	18,250,687	458,566,005	18,145,629
Orenburg Region	120,046,609	2,509,677	120,067,671	2,488,615
Penza Region	66,269,508	3,112,075	66,247,208	3,134,375
Samara Region	771,052,526	45,977,723	766,188,222	50,842,027
Saratov Region	144,026,919	11,867,273	144,246,116	11,648,076
Ulyanovsk Region	71,627,287	5,998,991	71,481,502	6,144,776
<b>Ural Federal District</b>	1,772,281,936	298,648,959	1,797,540,838	273,390,057
Kurgan Region	36,155,984	166,918	36,161,356	161,546
Sverdlovsk Region	791,094,906	146,387,924	791,332,005	146,150,825
Tyumen Region	619,387,953	117,985,176	644,661,040	92,712,089
Chelyabinsk Region	325,643,093	34,108,941	325,386,437	34,365,597
<b>Siberian Federal District</b>	1,835,101,117	100,133,147	1,842,972,025	92,262,239
Republic of Altai	9,729,488	63,105	9,747,881	44,712
Republic of Buryatiya	40,446,081	5,533,675	40,688,142	5,291,614
Republic of Tuva	10,671,460	32,327	10,673,230	30,557
Republic of Khakassia	25,619,783	291,477	25,616,349	294,911
Altai Territory	170,798,550	4,882,433	170,880,746	4,800,237
Zabaykal Territory	38,400,311	1,847,622	38,380,788	1,867,145
Krasnoyarsk Territory	260,584,159	16,433,087	260,203,930	16,813,316
Irkutsk Region	258,296,853	6,807,051	259,302,042	5,801,862
Kemerovo Region	197,746,944	17,830,849	197,799,504	17,778,289
Novosibirsk Region	592,204,052	39,506,784	599,270,902	32,439,934
Omsk Region	147,814,906	5,602,156	147,614,017	5,803,045
Tomsk Region	82,788,530	1,302,581	82,794,494	1,296,617
<b>Far Eastern Federal District</b>	815,779,950	56,247,166	808,190,611	63,836,505
Republic of Sakha (Yakutia)	64,890,333	4,592,110	65,419,186	4,063,257
Kamchatka Territory	38,440,961	2,467,228	38,187,847	2,720,342
Primorskiy Territory	185,047,234	19,352,158	184,551,994	19,847,398
Khabarovsk Territory	320,104,020	22,414,965	320,320,394	22,198,591
Amur Region	84,134,497	-3,640,237	76,630,160	3,864,100
Magadan Region	59,142,544	5,349,221	59,018,293	5,473,472
Sakhalin Region	53,728,432	5,354,594	53,765,825	5,317,201
Jewish Autonomous Region	4,718,096	221,706	4,719,935	219,867
Chukotka Autonomous Area	5,573,833	135,421	5,576,977	132,277

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

Table 32.1

## Securities acquired by credit institutions registered in respective regions, as of 1.11.11

thousand rubles

	Debt securities		Shares	Shares in associates and subsidiaries	Discounted promissory notes	
	Total	of which debt securities of the Russian Federation (without revaluation)			nominated in rubles	nominated in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	4,113,883,085	1,480,456,495	683,612,175	370,654,649	175,972,285	11,657,612
Belgorod Region	1,123,117	37,070	4,879	0	1,719,698	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	228,831	195,793	8,996	0	63,418	0
Voronezh Region	2,429	2,742	0	0	257,931	0
Ivanovo Region	712,119	43,105	57,917	0	455,570	13,180
Kaluga Region	0	0	14,528	0	0	0
Kostroma Region	26,212,141	662,969	0	5,880	2,881,725	16,856
Kursk Region	1,414,896	1,024,867	0	0	41,617	0
Lipetsk Region	1,428,499	334,233	4,276	0	549,806	19,115
Moscow Region	7,180,318	1,621,046	465,711	0	2,684,272	431,344
Orel Region	0	0	17,994	0	2,730	0
Ryazan Region	537,527	397,283	335,965	0	104,439	42,128
Smolensk Region	655,987	620,657	1,116,461	44	419,402	0
Tambov Region	0	0	0	62	0	0
Tver Region	552,135	206,516	9,242	0	0	0
Tula Region	342,422	143,664	248	0	112	0
Yaroslavl Region	17,960	4,906	19,829	0	8,411	0
City of Moscow	4,073,474,704	1,475,161,644	681,556,129	370,648,663	166,783,154	11,134,989
<b>North-Western Federal District</b>	180,141,877	30,448,480	23,921,372	2,200,293	13,696,586	5,543,970
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2,314,061	768,440	69,424	0	362	198,787
Akhangel'sk Region	0	0	91,929	0	0	0
Vologda Region	3,239,513	1,554,588	246,760	4,900	2,268,150	670,287
Kaliningrad Region	4,047,522	253,615	33,169	0	252,011	450
Leningrad Region	688,421	77,864	78	20	47,345	10,563
Murmansk Region	1,477,174	712,939	0	0	39,029	0
Novgorod Region	876,960	370,969	231,038	0	50,791	12,406
Pskov Region	46,996	10,075	0	0	0	0
St Petersburg	167,451,230	26,699,990	23,248,974	2,195,373	11,038,898	4,651,477
<b>Southern Federal District</b>	11,180,319	3,324,851	3,291,459	25,169	2,048,725	476,317
Republic of Adygeya	19,896	20,169	1,278	0	49,036	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7,834,093	2,030,661	2,842,451	0	566,093	0
Astrakhan Region	1,145,629	955,713	13,259	5,288	401,436	0
Volgograd Region	856,642	154,064	36,586	0	930,621	476,317
Rostov Region	1,324,059	164,244	397,885	19,881	101,539	0
<b>North-Caucasian Federal District</b>	3,004,510	834,279	260,293	1,210	965,975	0
Republik of Daghestan	1,025,523	183,791	68,574	0	220,936	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	1,006	0	30,549	0	0	0
Karachai-Cherkess Republic	628,131	0	34,489	0	93,686	0
Republic of North Ossetia - Alania	0	0	15,681	1,000	184,026	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,349,850	650,488	111,000	210	467,327	0

<b>Volga Federal District</b>	96,015,480	25,021,660	58,068,062	1,180,453	13,765,757	81,863
Republic of Bashkortostan	4,644,670	933,568	1,066,245	0	55,895	0
Republic of Marii El	0	0	0	0	108,681	0
Republic of Mordovia	396,824	148,781	45,336	0	526,571	0
Republic of Tatarstan	47,942,349	17,036,823	32,914,032	765,125	4,077,169	0
Udmurt Republic	1,681,432	356,480	76,079	0	977,737	0
Chuvash Republic	541,981	76,080	218,680	0	523,745	0
Perm Territory	1,516,783	0	3,719,114	0	251,770	0
Kirov Region	3,147,729	9,737	1,197,444	0	175,870	0
Nizhny Novgogrod Region	8,130,330	2,349,670	3,506,273	115	1,380,922	72,779
Orenburg Region	3,162,978	116,001	788,437	17,646	4,245,815	9,084
Penza Region	0	0	0	0	5,032	0
Samara Region	23,143,008	3,813,950	13,960,394	397,297	1,242,113	0
Saratov Region	1,011,383	120,123	551,212	270	62,603	0
Ulyanovsk Region	696,013	60,447	24,816	0	131,834	0
<b>Ural Federal District</b>	109,079,495	21,458,862	19,977,939	716,340	13,254,898	1,037,743
Kurgan Region	0	0	0	0	28,337	0
Sverdlovsk Region	54,012,955	4,035,669	13,755,440	100	3,546,337	0
Tyumen Region	37,217,192	8,316,280	6,005,343	716,240	9,435,160	1,037,743
Chelyabinsk Region	17,849,348	9,106,913	217,156	0	245,064	0
<b>Siberian Federal District</b>	37,959,723	8,782,451	17,930,627	9,367,899	2,751,694	168,883
Republic of Altai	478,451	409,928	1	0	139,501	0
Republic of Buryatiya	46,270	0	684,594	0	2,119	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	189,260	89,116	0	0	308,672	0
Altai Territory	39,175	36,698	10,797	0	1,000	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4,325	4,817	107,519	0	0	0
Irkutsk Region	144,830	0	103,819	0	215,324	0
Kemerovo Region	2,715,067	1,894,094	94,765	0	183,727	0
Novosibirsk Region	32,101,098	5,777,728	16,913,485	9,367,899	1,151,645	3,397
Omsk Region	1,859,436	539,911	130	0	702,229	165,486
Tomsk Region	381,811	30,159	15,517	0	47,477	0
<b>Far Eastern Federal District</b>	32,600,742	6,384,410	1,859,266	1,872,605	8,041,396	0
Republic of Sakha (Yakutia)	1,653,411	288,933	429,401	0	635,161	0
Kamchatka Territory	523,242	111,498	33,188	39,805	560,426	0
Primorskiy Territory	18,512,702	3,790,230	832,367	0	1,630,402	0
Khabarovsk Territory	1,225,735	42,372	92,224	0	127,789	0
Amur Region	10,656,477	2,151,377	150,037	1,832,800	5,044,738	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	29,175	0	322,049	0	42,880	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 1.11.11**

thousand rubles

1	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
2	3	4	5	6	7	
<b>Central Federal District</b>	4,165,999,276	1,490,373,537	693,894,834	378,774,741	182,595,328	13,051,268
Belgorod Region	1,123,117	37,070	5,071	0	1,719,698	0
Bryansk Region	0	0	466	0	0	0
Vladimir Region	218,314	195,793	8,996	0	45,218	0
Voronezh Region	2,429	2,742	1,182	0	257,931	0
Ivanovo Region	719,111	73,411	50,338	0	455,570	13,180
Kaluga Region	0	0	14,528	0	8,516	0
Kostroma Region	15,070,494	84,633	372	0	74,454	16,856
Kursk Region	1,414,896	1,024,867	0	0	41,617	0
Lipetsk Region	1,428,499	334,233	5,592	0	549,806	19,115
Moscow Region	7,180,318	1,621,046	466,607	0	3,848,863	849,476
Orel Region	0	0	17,994	0	33,199	0
Ryazan Region	537,527	397,283	335,965	0	102,755	42,128
Smolensk Region	327,311	310,414	234,655	44	67,519	0
Tambov Region	0	0	0	62	0	0
Tver Region	495,853	206,516	9,242	0	0	0
Tula Region	342,422	143,664	496	0	383,074	0
Yaroslavl Region	38,103	26,717	28,189	0	8,411	0
City of Moscow	4,137,100,882	1,485,915,148	692,715,141	378,774,635	174,998,697	12,110,513
<b>North-Western Federal District</b>	176,747,306	28,318,647	33,028,566	3,447,438	13,679,328	4,364,567
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1,938,860	515,892	64,122	0	362	107,803
Akhangel'sk Region	22,765	24,788	91,929	0	0	0
Vologda Region	1,129,477	691,207	236,579	4,900	2,273,021	0
Kaliningrad Region	4,047,521	253,615	33,652	0	252,011	450
Leningrad Region	688,421	77,864	78	1,247,165	47,345	10,563
Murmansk Region	1,477,174	712,939	0	0	39,029	0
Novgorod Region	876,960	370,969	231,038	0	50,791	12,406
Pskov Region	46,996	10,075	0	0	0	0
St Petersburg	166,519,132	25,661,298	32,371,168	2,195,373	11,016,769	4,233,345
<b>Southern Federal District</b>	10,437,429	2,856,846	2,997,789	25,169	1,712,749	262,064
Republic of Adygeya	19,896	20,169	1,278	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	7,834,093	2,030,661	2,657,291	0	528,287	0
Astrakhan Region	480,415	487,708	14,997	5,288	325,423	0
Volgograd Region	778,966	154,064	37,348	0	749,927	262,064
Rostov Region	1,324,059	164,244	286,875	19,881	109,112	0
<b>North-Caucasian Federal District</b>	2,988,475	834,279	261,220	1,210	778,244	0
Republik of Dagestan	1,025,523	183,791	69,291	0	217,685	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	1,006	0	30,549	0	0	0
Karachai-Cherkess Republic	612,096	0	34,489	0	93,686	0
Republic of North Ossetia - Alania	0	0	15,681	1,000	182,352	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,349,850	650,488	111,210	210	284,521	0
<b>Volga Federal District</b>	94,465,194	24,972,026	57,850,264	1,181,115	13,736,362	81,863
Republic of Bashkortostan	4,268,578	933,568	1,070,004	0	236,589	0

Republic of Marii El	0	0	0	0	108,681	0
Republic of Mordovia	396,824	148,781	45,336	0	123,628	0
Republic of Tatarstan	47,849,795	17,036,823	32,808,903	765,125	5,391,709	0
Udmurt Republic	1,681,432	356,480	76,259	0	950,839	0
Chuvash Republic	541,981	76,080	218,707	43	772,774	0
Perm Territory	1,516,783	0	3,722,073	0	213,865	0
Kirov Region	3,147,729	9,737	1,197,444	0	175,870	0
Nizhny Novgogrod Region	7,348,284	2,300,035	3,506,812	234	1,106,923	72,779
Orenburg Region	2,863,383	116,001	666,253	17,646	3,181,194	9,084
Penza Region	0	0	0	0	61,502	0
Samara Region	23,143,009	3,813,951	13,961,572	397,797	1,242,113	0
Saratov Region	1,011,383	120,123	552,085	270	69,220	0
Ulyanovsk Region	696,013	60,447	24,816	0	101,455	0
<b>Ural Federal District</b>	<b>91,344,501</b>	<b>20,362,240</b>	<b>17,850,612</b>	<b>716,340</b>	<b>12,560,871</b>	<b>1,037,743</b>
Kurgan Region	0	0	0	0	28,337	0
Sverdlovsk Region	36,277,961	2,939,047	11,617,866	100	3,057,932	0
Tyumen Region	37,217,192	8,316,280	6,015,590	716,240	9,203,791	1,037,743
Chelyabinsk Region	17,849,348	9,106,913	217,156	0	270,811	0
<b>Siberian Federal District</b>	<b>13,274,986</b>	<b>3,526,163</b>	<b>1,315,962</b>	<b>0</b>	<b>2,309,923</b>	<b>168,883</b>
Republic of Altai	74,561	0	1	0	75,766	0
Republic of Buryatiya	46,270	0	684,594	0	2,119	0
Republic of Tuva	0	0	0	0	0	0
Republic of Khakassia	189,260	89,116	0	0	308,672	0
Altai Territory	39,175	36,698	10,797	0	1,060	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	4,325	4,817	107,519	0	0	0
Irkutsk Region	144,830	0	103,819	0	215,324	0
Kemerovo Region	2,715,067	1,894,094	94,855	0	183,727	0
Novosibirsk Region	7,881,321	931,368	297,343	0	1,269,396	3,397
Omsk Region	1,798,366	539,911	935	0	206,382	165,486
Tomsk Region	381,811	30,159	16,099	0	47,477	0
<b>Far Eastern Federal District</b>	<b>28,597,706</b>	<b>5,467,750</b>	<b>1,721,944</b>	<b>1,872,605</b>	<b>3,124,511</b>	<b>0</b>
Republic of Sakha (Yakutia)	1,757,948	288,933	429,473	0	1,158,376	0
Kamchatka Territory	515,851	111,498	33,188	39,805	135,778	0
Primorskiy Territory	18,834,761	3,790,230	922,248	0	1,602,655	0
Khabarovsk Territory	898,724	42,372	2,343	0	184,822	0
Amur Region	6,561,247	1,234,717	7,641	1,832,800	0	0
Magadan Region	0	0	5,002	0	0	0
Sakhalin Region	29,175	0	322,049	0	42,880	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 1.11.11**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
<b>Central Federal District</b>	17,426,956,286	11,176,022,528	1,267,371,131	4,108,267,815
Belgorod Region	10,024,919	7,563,090	1,053,958	1,012,530
Bryansk Region	723,666	73,109	650,000	557
Vladimir Region	2,474,329	1,525,008	85,200	864,121
Voronezh Region	181,564	141,974	11,500	28,090
Ivanovo Region	7,592,565	4,036,148	100,020	3,356,722
Kaluga Region	7,788,564	2,701,666	1,574,000	3,269,005
Kostroma Region	38,354,807	12,575,477	268,805	23,621,364
Kursk Region	10,192,163	9,255,647	0	707,614
Lipetsk Region	18,561,403	14,030,530	960,000	1,354,787
Moscow Region	37,862,391	18,256,729	960,009	17,625,778
Orel Region	4,345,427	2,391,601	90,000	1,760,720
Ryazan Region	9,293,551	7,679,365	479,000	1,095,090
Smolensk Region	19,626,689	12,957,627	1,974,532	4,391,323
Tambov Region	1,620,596	1,374,075	0	246,521
Tver Region	5,684,509	3,826,232	8,050	1,850,227
Tula Region	7,761,005	6,603,154	139,000	1,011,478
Yaroslavl Region	5,173,624	4,319,677	107,697	743,086
City of Moscow	17,239,694,514	11,066,711,419	1,258,909,360	4,045,328,802
<b>North-Western Federal District</b>	592,476,689	451,623,298	48,101,333	63,920,139
Republic of Karelia	668,165	195,398	260,000	202,777
Komi Republic	3,919,705	1,695,144	1,500,000	724,359
Akhangel'sk Region	252,236	178,670	24,590	43,743
Vologda Region	41,623,508	24,435,090	3,046,350	13,228,788
Kaliningrad Region	8,807,443	5,477,075	2,649,689	658,479
Leningrad Region	3,995,423	2,748,706	435,030	614,190
Murmansk Region	4,718,013	1,720,162	620,000	2,276,345
Novgorod Region	1,436,522	1,010,998	500	418,913
Pskov Region	1,325,287	1,175,683	0	149,604
St Petersburg	525,730,387	412,986,372	39,565,174	45,602,941
<b>Southern Federal District</b>	122,043,537	85,404,788	3,407,320	28,325,247
Republic of Adygeya	2,584,403	1,651,802	170,000	762,601
Republic of Kalmykia	665,406	492,350	30	173,026
Krasnodar Territory	53,763,227	39,039,368	1,148,940	10,093,652
Astrakhan Region	2,232,307	940,662	200	747,418
Volgograd Region	9,383,012	6,980,437	1,143,000	962,075
Rostov Region	53,415,182	36,300,169	945,150	15,586,475
<b>North-Caucasian Federal District</b>	32,825,999	19,687,025	3,713,356	8,923,617
Republic of Dagestan	11,842,006	6,394,125	606,567	4,781,920
Republic of Ingushetia	343,892	87,819	0	256,073
Kabardino-Balkar Republic	3,654,683	2,700,523	209,074	745,086
Karachai-Cherkess Republic	2,058,663	1,465,283	126,000	467,380
Republic of North Ossetia - Alania	5,246,571	4,677,834	19,385	527,616
Chechen Republic	0	0	0	0



Stavropol Territory	9,680,184	4,361,441	2,752,330	2,145,542
<b>Volga Federal District</b>	756,964,267	467,988,051	33,517,610	235,722,806
Republic of Bashkortostan	40,946,750	20,749,869	1,324,744	17,961,198
Republic of Marii El	992,200	778,144	400	78,218
Republic of Mordovia	12,471,532	9,834,124	540,400	1,459,390
Republic of Tatarstan	305,294,642	232,835,912	14,255,695	48,765,996
Udmurt Republic	16,472,924	8,341,854	44,453	7,120,855
Chuvash Republic	5,516,527	2,921,187	185,500	2,283,976
Perm Territory	20,384,541	10,980,802	3,206,000	5,753,626
Kirov Region	15,166,825	12,112,208	13,180	2,876,556
Nizhny Novgogrod Region	42,518,552	33,657,397	986,225	5,733,002
Orenburg Region	24,900,690	13,389,819	1,918,050	8,919,649
Penza Region	2,041,872	1,530,954	61,000	334,073
Samara Region	234,576,173	100,243,421	7,256,963	124,016,393
Saratov Region	29,001,452	15,040,541	3,725,000	9,383,400
Ulyanovsk Region	6,679,587	5,571,819	0	1,036,474
<b>Ural Federal District</b>	459,116,667	215,657,190	35,811,285	174,742,807
Kurgan Region	1,614,221	1,482,432	20,900	105,821
Sverdlovsk Region	189,819,579	82,931,298	24,376,802	77,599,404
Tyumen Region	202,157,860	91,903,779	5,746,508	80,364,027
Chelyabinsk Region	65,525,007	39,339,681	5,667,075	16,673,555
<b>Siberian Federal District</b>	306,562,583	175,535,566	20,159,348	98,837,756
Republic of Altai	11,951,928	2,893,767	195,000	8,436,704
Republic of Buryatiya	4,318,040	1,954,703	0	2,169,901
Republic of Tuva	165,809	90,171	0	74,438
Republic of Khakassia	5,756,550	2,043,464	146,690	3,248,567
Altai Territory	11,669,651	9,245,517	350,000	1,794,404
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	7,280,329	4,033,731	640,895	2,301,239
Irkutsk Region	12,077,731	7,562,167	1,086,267	3,282,367
Kemerovo Region	14,073,368	7,351,549	2,830,092	3,891,727
Novosibirsk Region	221,287,420	129,992,819	14,450,404	66,690,398
Omsk Region	11,804,111	6,049,477	450,000	5,173,323
Tomsk Region	6,177,646	4,318,201	10,000	1,774,688
<b>Far Eastern Federal District</b>	245,804,718	83,457,681	9,199,703	140,134,975
Republic of Sakha (Yakutia)	9,025,069	5,607,212	2,750	3,255,992
Kamchatka Territory	9,897,535	6,399,347	1,757,200	1,672,109
Primorskiy Territory	47,335,812	35,209,778	669,435	9,397,820
Khabarovsk Territory	38,243,672	19,476,368	4,980,000	13,353,447
Amur Region	136,244,688	13,650,638	1,029,818	111,457,473
Magadan Region	0	0	0	0
Sakhalin Region	5,057,942	3,114,338	760,500	998,134
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 1.11.11**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
<b>Central Federal District</b>	10,922,482,071	7,129,248,486	1,289,115,675	1,861,937,004
Belgorod Region	152,731,568	141,133,075	1,053,958	9,350,789
Bryansk Region	38,070,773	25,943,749	650,000	8,264,846
Vladimir Region	72,233,705	51,403,170	85,000	20,280,170
Voronezh Region	368,623,032	236,778,867	11,500	127,088,894
Ivanovo Region	39,297,248	27,636,012	100,020	8,625,006
Kaluga Region	60,962,859	38,200,582	1,574,000	16,919,881
Kostroma Region	37,514,699	26,702,651	69,853	6,314,580
Kursk Region	85,059,152	74,496,786	0	10,331,297
Lipetsk Region	43,583,207	30,629,428	960,000	9,852,786
Moscow Region	378,607,028	217,250,543	960,009	133,577,843
Orel Region	18,842,246	14,732,772	90,000	3,539,589
Ryazan Region	71,783,734	51,078,284	479,000	12,278,119
Smolensk Region	59,721,009	46,897,883	325,055	10,691,709
Tambov Region	17,189,987	15,328,869	0	1,395,118
Tver Region	61,694,657	45,116,559	8,000	13,104,926
Tula Region	84,076,554	64,222,662	139,000	13,296,574
Yaroslavl Region	134,884,170	75,159,085	97,647	46,729,090
City of Moscow	9,197,606,443	5,946,537,509	1,282,512,633	1,410,295,787
<b>North-Western Federal District</b>	1,664,692,284	1,114,356,739	47,266,093	412,716,327
Republic of Karelia	32,656,074	13,266,534	260,000	16,763,604
Komi Republic	47,522,571	20,548,356	1,500,000	24,802,002
Akhangel'sk Region	60,832,237	35,676,055	24,590	17,949,865
Vologda Region	97,423,823	66,632,328	1,490,100	21,378,037
Kaliningrad Region	71,445,266	52,594,323	2,649,689	12,263,856
Leningrad Region	31,766,510	26,220,171	435,030	3,106,756
Murmansk Region	42,152,887	22,678,128	620,000	18,496,593
Novgorod Region	32,134,391	17,935,857	500	10,493,344
Pskov Region	30,957,806	23,647,780	0	6,477,104
St Petersburg	1,217,800,719	835,157,207	40,286,184	280,985,166
<b>Southern Federal District</b>	1,039,607,402	708,543,352	3,354,271	282,357,790
Republic of Adygeya	16,531,778	11,072,019	170,000	5,285,059
Republic of Kalmykia	6,215,319	3,684,305	30	2,530,984
Krasnodar Territory	472,215,212	311,375,945	1,138,791	138,023,511
Astrakhan Region	53,995,014	32,966,721	100,000	11,301,209
Volgograd Region	132,138,099	90,768,435	1,090,000	31,237,584
Rostov Region	358,511,980	258,675,927	855,450	93,979,443
<b>North-Caucasian Federal District</b>	293,597,542	188,237,986	3,660,456	95,215,715
Republic of Dagestan	35,209,997	20,357,545	616,997	14,175,818
Republic of Ingushetia	7,804,624	4,887,798	0	2,916,826
Kabardino-Balkar Republic	26,222,913	20,620,075	209,074	5,392,644
Karachai-Cherkess Republic	13,066,817	8,138,789	38,000	4,890,028
Republic of North Ossetia - Alania	12,898,310	10,375,570	44,385	2,456,619

Chechen Republic	13,670,149	10,645,885	0	3,024,264
Stavropol Territory	184,724,732	113,212,324	2,752,000	62,359,516
<b>Volga Federal District</b>	<b>2,565,573,946</b>	<b>1,636,760,817</b>	<b>33,646,027</b>	<b>808,098,386</b>
Republic of Bashkortostan	206,319,782	119,119,374	1,315,047	79,953,711
Republic of Marii El	39,582,858	29,787,411	400	7,776,409
Republic of Mordovia	67,037,747	53,192,757	400,400	10,506,651
Republic of Tatarstan	445,217,747	337,746,943	14,730,649	82,557,796
Udmurt Republic	94,217,494	56,800,343	44,463	33,885,675
Chuvash Republic	66,203,478	44,729,984	80,500	20,477,357
Perm Territory	248,735,703	172,599,734	3,206,000	71,713,526
Kirov Region	72,155,733	53,743,345	13,180	17,735,874
Nizhny Novgograd Region	390,124,558	278,757,701	691,425	92,845,510
Orenburg Region	97,711,485	65,173,621	1,908,000	30,128,180
Penza Region	55,144,459	38,122,932	61,000	11,637,841
Samara Region	656,036,149	318,752,308	7,469,963	302,477,655
Saratov Region	90,283,680	46,066,655	3,725,000	32,311,183
Ulyanovsk Region	36,803,073	22,167,709	0	14,091,018
<b>Ural Federal District</b>	<b>1,363,742,132</b>	<b>785,193,073</b>	<b>23,786,472</b>	<b>512,737,510</b>
Kurgan Region	31,256,639	16,291,898	20,900	14,669,188
Sverdlovsk Region	646,870,416	404,562,565	12,510,989	213,489,631
Tyumen Region	416,588,312	188,614,554	5,587,508	204,048,442
Chelyabinsk Region	269,026,765	175,724,056	5,667,075	80,530,249
<b>Siberian Federal District</b>	<b>1,555,116,356</b>	<b>819,043,607</b>	<b>11,534,287</b>	<b>667,326,629</b>
Republic of Altai	8,253,190	3,053,140	0	5,037,476
Republic of Buryatiya	31,114,873	12,381,174	0	17,326,078
Republic of Tuva	9,701,288	1,209,469	0	8,366,385
Republic of Khakassia	21,962,541	9,275,960	146,690	11,595,125
Altai Territory	150,772,467	110,344,683	350,000	38,696,434
Zabaykal Territory	20,419,275	3,805,930	0	16,597,118
Krasnoyarsk Territory	230,782,724	111,024,711	640,895	112,738,611
Irkutsk Region	229,990,521	110,026,744	1,086,267	115,662,845
Kemerovo Region	154,758,620	90,473,807	2,830,123	57,682,958
Novosibirsk Region	498,909,676	260,965,389	6,020,312	206,569,203
Omsk Region	126,087,119	65,267,070	450,000	47,480,459
Tomsk Region	72,364,062	41,215,530	10,000	29,573,937
<b>Far Eastern Federal District</b>	<b>537,435,626</b>	<b>293,488,700</b>	<b>8,917,803</b>	<b>218,485,792</b>
Republic of Sakha (Yakutia)	39,583,141	24,869,901	42,750	14,241,301
Kamchatka Territory	22,138,354	15,750,890	1,657,200	4,178,965
Primorskiy Territory	82,091,849	58,645,699	839,435	19,513,620
Khabarovsk Territory	291,080,793	140,764,903	4,750,000	137,291,381
Amur Region	31,411,920	12,136,117	867,918	15,876,000
Magadan Region	55,849,763	30,666,360	0	23,900,819
Sakhalin Region	12,994,890	8,871,274	760,500	2,982,346
Jewish Autonomous Region	1,809,720	1,480,605	0	329,115
Chukotka Autonomous Area	475,196	302,951	0	172,245

Table 34.1

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.11.11**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
<b>Central Federal District</b>	6,521,022,793	4,014,310,037	2,035,826,694	295,743,252
Belgorod Region	206,570	143,402	63,168	0
Bryansk Region	0	0	0	0
Vladimir Region	916	0	0	916
Voronezh Region	0	0	0	0
Ivanovo Region	285,000	148,866	64,974	71,160
Kaluga Region	24,345	20,347	0	3,998
Kostroma Region	4,797,192	4,120,542	1,852	603,558
Kursk Region	196,447	168,297	0	903
Lipetsk Region	183,252	158,458	0	24,794
Moscow Region	6,150,465	2,051,515	554,459	3,544,491
Orel Region	40,212	0	40,212	0
Ryazan Region	90,148	43,785	31,154	15,209
Smolensk Region	1,564,262	127,980	409,828	1,015,018
Tambov Region	897	0	897	0
Tver Region	2,227	708	1,346	173
Tula Region	366,780	289,490	0	77,290
Yaroslavl Region	12,105	0	1,715	10,390
City of Moscow	6,507,101,975	4,007,036,647	2,034,657,089	290,375,352
<b>North-Western Federal District</b>	147,191,668	82,188,209	47,632,470	11,894,596
Republic of Karelia	0	0	0	0
Komi Republic	138,200	15,425	109,463	13,312
Akhangel'sk Region	1,730	0	1,479	251
Vologda Region	2,152,762	1,230,231	541,130	11,227
Kaliningrad Region	1,081,617	885,980	26,105	169,532
Leningrad Region	329,899	172,140	139,874	17,885
Murmansk Region	490,914	351,170	35,341	104,403
Novgorod Region	9,475	0	3,245	6,230
Pskov Region	0	0	0	0
St Petersburg	142,987,071	79,533,263	46,775,833	11,571,756
<b>Southern Federal District</b>	6,160,300	3,478,215	602,037	457,682
Republic of Adygeya	1,320	0	448	872
Republic of Kalmykia	19,242	6,906	10,482	1,854
Krasnodar Territory	1,494,402	918,987	114,678	267,280
Astrakhan Region	2,121	0	260	1,861
Volgograd Region	3,942	0	598	3,344
Rostov Region	4,639,273	2,552,322	475,571	182,471
<b>North-Caucasian Federal District</b>	1,518,548	864,182	372,350	282,016
Republic of Dagestan	138,756	73,007	7,115	58,634
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	657	0	657	0
Karachai-Cherkess Republic	1,160,738	791,175	176,348	193,215
Republic of North Ossetia - Alania	5,192	0	4,558	634

Chechen Republic	0	0	0	0
Stavropol Territory	213,205	0	183,672	29,533
<b>Volga Federal District</b>	<b>44,975,216</b>	<b>35,999,055</b>	<b>3,999,516</b>	<b>4,484,490</b>
Republic of Bashkortostan	685,137	394,280	87,894	202,963
Republic of Marii El	448	0	448	0
Republic of Mordovia	23,015	18,144	3,842	1,029
Republic of Tatarstan	27,592,248	25,411,885	832,654	971,810
Udmurt Republic	1,197,995	625,582	390,792	181,621
Chuvash Republic	84,170	4,485	448	79,237
Perm Territory	1,381,787	1,251,343	13,986	116,458
Kirov Region	1,231,839	901,065	627	330,147
Nizhny Novgogrod Region	2,226,483	1,450,802	95,538	592,320
Orenburg Region	630,378	570,530	33,697	26,151
Penza Region	0	0	0	0
Samara Region	9,464,512	4,964,792	2,527,963	1,966,635
Saratov Region	254,966	207,616	10,862	13,177
Ulyanovsk Region	202,238	198,531	765	2,942
<b>Ural Federal District</b>	<b>66,816,131</b>	<b>33,261,167</b>	<b>25,899,102</b>	<b>979,496</b>
Kurgan Region	0	0	0	0
Sverdlovsk Region	14,915,499	4,494,874	9,775,421	562,958
Tyumen Region	44,748,205	27,394,512	10,348,048	411,525
Chelyabinsk Region	7,152,427	1,371,781	5,775,633	5,013
<b>Siberian Federal District</b>	<b>63,057,859</b>	<b>34,138,377</b>	<b>23,866,581</b>	<b>2,935,827</b>
Republic of Altai	0	0	0	0
Republic of Buryatiya	30,434	0	30,256	178
Republic of Tuva	449	0	449	0
Republic of Khakassia	3,814	0	3,814	0
Altai Territory	8,813	5,108	299	3,406
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	123,891	111,588	6,366	5,937
Irkutsk Region	49,917	7,615	41,018	1,284
Kemerovo Region	57,299	34,051	9,878	13,370
Novosibirsk Region	61,765,381	33,100,380	23,729,339	2,818,588
Omsk Region	993,254	860,209	44,266	88,779
Tomsk Region	24,607	19,426	896	4,285
<b>Far Eastern Federal District</b>	<b>7,808,142</b>	<b>3,556,768</b>	<b>481,945</b>	<b>936,843</b>
Republic of Sakha (Yakutia)	78,694	59,795	18,899	0
Kamchatka Territory	349,273	336,211	4,096	8,966
Primorskiy Territory	1,692,277	1,230,395	174,124	99,166
Khabarovsk Territory	915,807	807,368	381	105,091
Amur Region	4,657,929	1,023,696	280,014	713,192
Magadan Region	0	0	0	0
Sakhalin Region	114,162	99,303	4,431	10,428
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 1.11.11**

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other placements with individuals
1	2	3	4	5
<b>Central Federal District</b>	6,067,278,865	3,578,338,697	2,060,725,993	262,813,240
Belgorod Region	3,028,630	2,623,949	64,214	340,467
Bryansk Region	1,635,572	1,601,765	0	33,807
Vladimir Region	2,937,402	2,887,764	0	49,638
Voronezh Region	17,284,315	16,205,969	1,495	985,170
Ivanovo Region	5,003,508	4,866,608	64,974	71,926
Kaluga Region	4,168,703	4,020,499	60	148,144
Kostroma Region	1,042,695	1,034,328	1,404	6,963
Kursk Region	746,705	548,604	0	170,854
Lipetsk Region	274,179	158,458	0	115,721
Moscow Region	41,244,059	34,918,683	554,459	5,770,917
Orel Region	324,245	284,033	40,212	0
Ryazan Region	391,483	286,179	31,154	74,150
Smolensk Region	1,340,700	1,149,629	55,091	135,980
Tambov Region	1,427,406	1,426,310	897	199
Tver Region	101,508	48,788	897	51,450
Tula Region	30,266,168	30,050,865	0	215,303
Yaroslavl Region	3,203,150	2,739,189	1,046	370,158
City of Moscow	5,952,858,437	3,473,487,077	2,059,910,090	254,272,393
<b>North-Western Federal District</b>	295,937,465	207,452,338	47,179,639	29,493,658
Republic of Karelia	10,256,973	10,102,950	0	154,023
Komi Republic	696,774	516,376	109,463	70,935
Akhangel'sk Region	1,712,824	1,624,270	1,479	86,338
Vologda Region	9,602,348	8,791,368	92,664	373,891
Kaliningrad Region	20,977,081	19,949,524	26,105	948,718
Leningrad Region	555,875	385,432	139,874	30,569
Murmansk Region	10,456,310	10,260,914	35,341	160,055
Novgorod Region	309,472	225,387	3,245	80,840
Pskov Region	165,094	160,304	0	4,790
St Petersburg	241,204,714	155,435,813	46,771,468	27,583,499
<b>Southern Federal District</b>	62,156,675	56,258,187	553,131	2,944,751
Republic of Adygeya	113,940	52,647	448	60,845
Republic of Kalmykia	8,419	6,906	1,513	0
Krasnodar Territory	23,416,961	20,592,103	109,893	1,815,672
Astrakhan Region	844,368	838,237	0	6,131
Volgograd Region	8,761,726	8,671,855	598	89,273
Rostov Region	29,011,261	26,096,439	440,679	972,830
<b>North-Caucasian Federal District</b>	6,606,887	4,960,118	373,247	1,271,848
Republik of Daghestan	464,558	216,710	8,012	239,836
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	589,540	588,883	657	0
Karachai-Cherkess Republic	1,376,733	1,019,610	176,348	180,775
Republic of North Ossetia - Alania	64,152	0	4,558	59,594

Chechen Republic	0	0	0	0
Stavropol Territory	4,111,904	3,134,915	183,672	791,643
<b>Volga Federal District</b>	118,451,637	105,883,233	3,997,724	7,614,699
Republic of Bashkortostan	20,624,575	19,834,755	87,446	585,015
Republic of Marii El	3,149,832	3,143,092	448	6,292
Republic of Mordovia	25,249	18,144	3,693	3,412
Republic of Tatarstan	32,788,393	31,334,800	832,654	285,236
Udmurt Republic	685,912	92,853	390,792	202,267
Chuvash Republic	218,695	24,315	0	194,380
Perm Territory	9,482,514	8,542,820	13,986	925,679
Kirov Region	1,980,954	1,794,355	627	185,972
Nizhny Novgogrod Region	12,472,010	10,736,399	95,239	1,474,662
Orenburg Region	1,274,938	1,089,117	33,100	152,721
Penza Region	175,262	168,535	149	6,578
Samara Region	32,397,840	26,214,113	2,527,963	3,342,922
Saratov Region	1,063,534	792,763	10,862	235,571
Ulyanovsk Region	2,111,929	2,097,172	765	13,992
<b>Ural Federal District</b>	196,216,819	160,316,291	22,242,021	5,363,217
Kurgan Region	1,162	0	0	1,162
Sverdlovsk Region	125,329,923	114,171,689	6,157,799	4,620,788
Tyumen Region	44,895,485	26,376,027	10,308,589	302,014
Chelyabinsk Region	25,990,249	19,768,575	5,775,633	439,253
<b>Siberian Federal District</b>	67,966,873	57,430,531	761,065	5,340,787
Republic of Altai	165	0	0	165
Republic of Buryatiya	329,281	229,515	30,256	69,510
Republic of Tuva	449	0	449	0
Republic of Khakassia	109,448	94,539	5,010	9,899
Altai Territory	3,904,457	3,808,638	299	95,300
Zabaykal Territory	87,326	4,349	0	82,977
Krasnoyarsk Territory	13,874,735	12,689,236	6,366	1,109,891
Irkutsk Region	3,887,570	3,409,463	40,570	436,380
Kemerovo Region	13,592,383	13,135,608	9,878	445,647
Novosibirsk Region	28,162,873	20,878,476	622,477	2,300,798
Omsk Region	3,158,559	2,410,698	44,864	701,498
Tomsk Region	859,627	770,009	896	88,722
<b>Far Eastern Federal District</b>	30,107,427	25,728,076	471,481	2,848,923
Republic of Sakha (Yakutia)	170,215	123,469	18,899	24,880
Kamchatka Territory	1,105,677	1,056,009	4,096	45,231
Primorskiy Territory	3,809,754	2,749,449	174,124	698,751
Khabarovsk Territory	18,995,460	16,175,292	381	1,968,275
Amur Region	551,728	252,523	269,550	12,958
Magadan Region	5,182,554	5,182,184	0	370
Sakhalin Region	291,991	189,150	4,431	98,410
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	48	0	0	48

Table 35.1

**Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.11.11**

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	685,298,043	97,771,337	4,621,613	73,781	208,157,499	42,875,657
Belgorod Region	96,712	0	0	0	19,562	0
Bryansk Region	73,109	0	0	0	0	0
Vladimir Region	31,415	0	15,000	0	46,926	916
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	110,815	0	0	0	136,369	0
Kaluga Region	252,113	0	0	0	88,831	0
Kostroma Region	530,165	20,501	4,703	0	688,452	68,197
Kursk Region	47,448	0	0	0	48,997	0
Lipetsk Region	546,595	0	0	0	14,352	158
Moscow Region	435,467	15,427	10,000	0	488,172	40,857
Orel Region	15,443	0	0	0	22,131	0
Ryazan Region	223,621	0	0	0	43,725	6,096
Smolensk Region	413,923	12,640	5,000	0	109,425	9,730
Tambov Region	44,876	0	0	0	13,394	0
Tver Region	16,310	0	0	0	12,835	173
Tula Region	52,741	8,797	0	0	22,320	3,518
Yaroslavl Region	87,634	0	0	0	23,225	0
City of Moscow	682,319,656	97,713,972	4,586,910	73,781	206,378,783	42,746,012
<b>North-Western Federal District</b>	16,253,016	1,626,704	76,520	12,715	2,418,598	999,706
Republic of Karelia	15,689	0	0	0	765	0
Komi Republic	325,992	15,425	0	0	19,535	8,746
Akhangel'sk Region	54,268	0	0	0	4,040	0
Vologda Region	1,025,175	3,125	30,000	0	199,560	0
Kaliningrad Region	100,777	0	9,689	0	20,252	12,318
Leningrad Region	635,915	42,384	0	0	17,518	865
Murmansk Region	166,844	20,706	0	0	108,499	5,787
Novgorod Region	187,784	0	0	0	24,985	0
Pskov Region	22,283	0	0	0	2,048	0
St Petersburg	13,718,289	1,545,064	36,831	12,715	2,021,396	971,990
<b>Southern Federal District</b>	2,698,826	34,446	0	0	751,916	16,981
Republic of Adygeya	44,617	0	0	0	42,755	0
Republic of Kalmykia	24,110	0	0	0	7,372	0
Krasnodar Territory	479,640	1,626	0	0	409,246	2,105
Astrakhan Region	46,067	0	0	0	21,386	0
Volgograd Region	247,738	0	0	0	32,837	602
Rostov Region	1,856,654	32,820	0	0	238,320	14,274
<b>North-Caucasian Federal District</b>	752,565	4,360	0	0	534,633	5,689
Republik of Dagestan	63,075	4,360	0	0	80,178	613
Republic of Ingushetia	43	0	0	0	0	0
Kabardino-Balkar Republic	31,555	0	0	0	8,466	0
Karachai-Cherkess Republic	9,466	0	0	0	10,483	2,990



Republic of North Ossetia - Alania	216,528	0	0	0	24,723	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	431,898	0	0	0	410,783	2,086
<b>Volga Federal District</b>	14,203,055	577,462	65,000	1,046	19,851,687	370,270
Republic of Bashkortostan	464,545	0	30,000	0	905,968	48,425
Republic of Marii El	0	0	0	0	28	0
Republic of Mordovia	84,333	0	0	0	23,986	0
Republic of Tatarstan	6,020,115	469,363	20,000	0	3,857,569	59,250
Udmurt Republic	114,796	0	0	0	446,625	0
Chuvash Republic	103,177	0	0	0	49,654	0
Perm Territory	327,366	0	11,000	0	125,541	0
Kirov Region	299,917	21,526	0	0	143,218	5,152
Nizhny Novgogrod Region	628,037	38,353	4,000	1,046	425,814	93,315
Orenburg Region	802,809	0	0	0	232,834	7
Penza Region	36,387	0	0	0	5,379	0
Samara Region	4,465,610	6,662	0	0	12,479,005	161,448
Saratov Region	556,512	25,435	0	0	1,072,174	0
Ulyanovsk Region	299,451	16,123	0	0	83,892	2,673
<b>Ural Federal District</b>	8,381,349	773,562	14,000	0	6,598,860	34,912
Kurgan Region	16,422	0	0	0	1,282	0
Sverdlovsk Region	3,924,768	73,110	10,000	0	5,350,658	32,868
Tyumen Region	2,365,260	478,463	4,000	0	771,096	1,483
Chelyabinsk Region	2,074,899	221,989	0	0	475,824	561
<b>Siberian Federal District</b>	9,626,036	4,443,996	30,000	449	10,207,550	466,780
Republic of Altai	110,126	0	0	0	139,719	0
Republic of Buryatiya	113,794	0	0	0	53,995	178
Republic of Tuva	2,464	0	0	449	7,635	0
Republic of Khakassia	22,833	0	0	0	34,879	0
Altai Territory	191,061	0	10,000	0	75,258	117
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	109,743	0	0	0	291,117	1,925
Irkutsk Region	86,418	3,657	10,000	0	99,426	299
Kemerovo Region	31,717	0	0	0	264,229	1,348
Novosibirsk Region	8,430,937	4,424,959	0	0	8,956,217	453,559
Omsk Region	278,177	14,158	0	0	242,227	9,354
Tomsk Region	248,766	1,222	10,000	0	42,848	0
<b>Far Eastern Federal District</b>	3,193,054	135,942	6,041	2,861	5,643,928	63,286
Republic of Sakha (Yakutia)	103,380	0	0	2,861	69,514	0
Kamchatka Territory	54,410	3,804	0	0	88,067	0
Primorskiy Territory	727,136	3,135	3,135	0	302,489	87
Khabarovsk Territory	1,434,700	105,400	0	0	955,563	17,395
Amur Region	845,492	23,603	2,906	0	4,212,302	45,804
Magadan Region	0	0	0	0	0	0
Sakhalin Region	27,936	0	0	0	15,993	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 1.11.11**

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds placements with individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
<b>Central Federal District</b>	378,156,266	92,458,797	4,555,578	73,781	121,698,510	36,783,655
Belgorod Region	4,419,099	400,076	0	0	248,859	18,237
Bryansk Region	1,481,577	0	0	0	174,455	4,217
Vladimir Region	1,813,898	0	15,000	0	1,126,526	4,624
Voronezh Region	12,308,618	125,977	0	0	3,750,905	380,706
Ivanovo Region	1,362,181	0	0	0	297,716	18
Kaluga Region	1,548,840	0	0	0	646,988	2,164
Kostroma Region	1,923,923	0	4,703	0	416,534	374
Kursk Region	6,622,068	0	0	0	424,962	17,503
Lipetsk Region	2,385,156	0	0	0	788,347	770
Moscow Region	15,508,169	198,634	10,000	0	2,270,572	459,310
Orel Region	769,505	0	0	0	172,668	0
Ryazan Region	2,468,202	29,191	0	0	439,481	7,525
Smolensk Region	2,326,391	0	5,000	0	344,069	32,830
Tambov Region	816,399	0	0	0	17,747	0
Tver Region	1,468,152	0	0	0	251,728	17,218
Tula Region	1,212,597	22,107	0	0	473,279	14,977
Yaroslavl Region	7,521,793	146,751	0	0	2,834,256	143,417
City of Moscow	312,199,698	91,536,061	4,520,875	73,781	107,019,418	35,679,765
<b>North-Western Federal District</b>	77,750,382	3,753,288	76,520	12,715	14,883,192	4,372,835
Republic of Karelia	404,606	0	0	0	414,759	13,921
Komi Republic	2,536,720	15,425	0	0	268,328	10,125
Akhangel'sk Region	2,106,675	86,605	0	0	328,353	8,738
Vologda Region	10,029,677	17,652	30,000	0	1,053,632	54,932
Kaliningrad Region	10,184,712	227,769	9,689	0	887,515	158,982
Leningrad Region	1,532,446	43,797	0	0	155,532	7,984
Murmansk Region	3,659,646	20,706	0	0	309,652	22,564
Novgorod Region	1,175,789	8,703	0	0	403,752	21,790
Pskov Region	1,339,643	0	0	0	98,871	256
St Petersburg	44,780,468	3,332,631	36,831	12,715	10,962,798	4,073,543
<b>Southern Federal District</b>	70,736,283	4,212,238	24,861	0	14,371,697	434,012
Republic of Adygeya	2,846,628	0	0	0	146,857	5,653
Republic of Kalmykia	223,796	0	0	0	9,662	0
Krasnodar Territory	40,404,771	172,577	24,861	0	7,141,025	303,634
Astrakhan Region	452,768	0	0	0	434,817	87
Volgograd Region	5,923,092	1,358,853	0	0	2,443,956	16,154
Rostov Region	20,885,228	2,680,808	0	0	4,195,380	108,484
<b>North-Caucasian Federal District</b>	11,969,182	42,933	0	0	3,344,431	78,920
Republik of Daghestan	282,270	4,360	0	0	286,174	665
Republic of Ingushetia	320,270	0	0	0	6,217	0
Kabardino-Balkar Republic	553,532	19,640	0	0	66,939	0
Karachai-Cherkess Republic	761,439	0	0	0	61,127	2,990

Republic of North Ossetia - Alania	612,140	0	0	0	93,876	718
Chechen Republic	309,319	0	0	0	1,009	0
Stavropol Territory	9,130,212	18,933	0	0	2,829,089	74,547
<b>Volga Federal District</b>	96,580,856	1,392,361	65,000	1,046	40,858,615	1,430,072
Republic of Bashkortostan	8,293,590	46,410	30,000	0	3,203,787	149,617
Republic of Marii El	524,869	0	0	0	153,626	2,842
Republic of Mordovia	570,784	0	0	0	139,405	0
Republic of Tatarstan	11,061,812	496,355	20,000	0	3,042,795	13,113
Udmurt Republic	6,598,087	0	0	0	1,290,611	34,017
Chuvash Republic	3,170,031	0	0	0	516,916	24,281
Perm Territory	13,497,963	38,867	11,000	0	3,296,487	205,286
Kirov Region	3,535,845	21,526	0	0	440,699	10,017
Nizhny Novgogrod Region	13,574,833	587,711	4,000	1,046	6,233,332	351,244
Orenburg Region	2,866,290	0	0	0	852,143	22,669
Penza Region	4,950,722	0	0	0	213,275	176
Samara Region	25,212,365	74,603	0	0	19,288,146	597,446
Saratov Region	2,090,200	25,435	0	0	1,881,037	18,389
Ulyanovsk Region	633,465	101,454	0	0	306,356	975
<b>Ural Federal District</b>	36,188,803	2,051,662	15,174	0	19,315,856	439,450
Kurgan Region	556,181	0	0	0	253,643	67
Sverdlovsk Region	21,251,300	1,638,590	11,174	0	11,747,433	250,008
Tyumen Region	3,814,884	152,529	4,000	0	3,368,305	44,437
Chelyabinsk Region	10,566,438	260,543	0	0	3,946,475	144,938
<b>Siberian Federal District</b>	56,787,164	930,185	30,000	449	32,258,658	858,583
Republic of Altai	180,607	0	0	0	151,390	46
Republic of Buryatiya	1,744,516	0	0	0	836,986	2,827
Republic of Tuva	120,118	0	0	449	257,626	0
Republic of Khakassia	513,506	0	0	0	349,104	582
Altai Territory	11,861,928	275,521	10,000	0	1,665,329	10,285
Zabaykal Territory	309,806	4,349	0	0	620,338	3,458
Krasnoyarsk Territory	8,307,826	37,888	0	0	4,489,672	94,024
Irkutsk Region	6,052,711	163,745	10,000	0	4,164,163	45,517
Kemerovo Region	4,876,942	0	0	0	4,239,454	54,400
Novosibirsk Region	14,310,507	323,350	0	0	11,118,622	505,720
Omsk Region	6,336,118	93,640	0	0	3,325,954	135,078
Tomsk Region	2,172,579	31,692	10,000	0	1,040,020	6,646
<b>Far Eastern Federal District</b>	12,390,943	438,330	46,041	2,861	7,433,705	435,724
Republic of Sakha (Yakutia)	858,682	31,730	40,000	2,861	329,069	283
Kamchatka Territory	715,913	3,804	0	0	121,882	946
Primorskiy Territory	1,691,902	73,814	3,135	0	1,047,841	175,584
Khabarovsk Territory	7,158,175	296,842	0	0	4,677,744	255,754
Amur Region	605,280	32,140	2,906	0	898,489	2,423
Magadan Region	933,422	0	0	0	265,805	156
Sakhalin Region	73,755	0	0	0	89,872	578
Jewish Autonomous Region	353,814	0	0	0	2,773	0
Chukotka Autonomous Area	0	0	0	0	230	0

Table 36.1

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.11.11

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
<b>Central Federal District</b>	15,756,772,836	8,670,025	17,613,902	3,310,968,192	4,671,351,729	7,599,185,701
Belgorod Region	12,129,896	0	50	4,283,689	1,101,112	6,707,490
Bryansk Region	6,955	0	0	4,808	0	2,147
Vladimir Region	3,974,951	0	200	1,940,732	93,642	1,860,060
Voronezh Region	49,374	0	0	49,315	0	36
Ivanovo Region	6,663,899	0	0	1,857,789	700,777	3,973,466
Kaluga Region	10,442,938	2,186	0	1,756,490	1,040,130	7,629,466
Kostroma Region	45,406,911	0	0	2,884,542	6,050,639	36,415,268
Kursk Region	9,968,977	0	0	2,215,107	547,150	7,198,450
Lipetsk Region	18,370,513	0	27,449	4,309,988	3,065,816	10,939,087
Moscow Region	40,549,150	5,519	0	10,479,283	12,161,207	17,767,296
Orel Region	3,900,602	0	0	749,121	244,350	2,902,300
Ryazan Region	10,901,830	0	1	3,016,835	318,893	7,386,315
Smolensk Region	17,727,668	0	0	6,788,951	1,233,919	9,674,942
Tambov Region	1,897,772	0	0	533,027	238,986	1,117,174
Tver Region	6,502,795	570	3,292	2,709,335	306,743	3,468,921
Tula Region	8,378,760	0	0	1,534,305	927,230	5,714,970
Yaroslavl Region	5,294,983	0	0	2,081,798	766,656	2,242,627
City of Moscow	15,554,604,862	8,661,750	17,582,910	3,263,773,077	4,642,554,479	7,474,185,686
<b>North-Western Federal District</b>	654,153,354	925,121	69,516	250,376,248	238,441,679	156,493,924
Republic of Karelia	659,020	0	0	408,775	52,031	172,446
Komi Republic	5,036,548	0	0	1,499,097	453,922	2,998,192
Akhangel'sk Region	454,258	0	0	258,722	149,715	41,069
Vologda Region	41,840,065	1,792	0	9,867,572	13,392,463	18,079,210
Kaliningrad Region	11,261,350	0	0	5,754,269	2,011,092	3,485,234
Leningrad Region	5,845,605	21,534	7,495	1,393,625	503,919	3,858,437
Murmansk Region	5,762,153	0	0	2,519,856	226,332	2,951,383
Novgorod Region	3,066,293	0	117	1,232,858	61,524	1,702,278
Pskov Region	1,762,002	0	15,803	985,776	55,500	701,104
St Petersburg	578,466,060	901,795	46,101	226,455,698	221,535,181	122,504,571
<b>Southern Federal District</b>	127,106,372	73,246	124,286	32,642,851	10,852,825	82,591,484
Republic of Adygeya	2,920,751	0	0	935,224	210,089	1,770,057
Republic of Kalmykia	396,493	0	0	150,651	70,000	175,191
Krasnodar Territory	62,965,954	69,802	106,174	13,813,188	5,787,101	42,552,881
Astrakhan Region	4,572,676	0	12,174	1,772,192	591,450	2,160,509
Volgograd Region	8,821,256	2,351	5,238	3,304,553	1,543,557	3,918,599
Rostov Region	47,429,242	1,093	700	12,667,043	2,650,628	32,014,247
<b>North-Caucasian Federal District</b>	37,468,129	1,396	15,687	14,369,612	1,956,343	20,703,453
Republic of Dagestan	16,375,102	0	944	7,172,546	797,241	8,286,370
Republic of Ingushetia	562,913	0	0	365,279	0	185,329
Kabardino-Balkar Republic	3,191,980	0	1,494	817,338	29,204	2,305,841
Karachai-Cherkess Republic	1,580,017	0	0	843,971	294,156	440,843
Republic of North Ossetia - Alania	5,725,714	0	3,702	1,555,271	282,760	3,784,582
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	10,032,403	1,396	9,547	3,615,207	552,982	5,700,488
<b>Volga Federal District</b>	715,475,646	5,080,637	3,179,139	157,217,865	161,579,297	384,880,251

Republic of Bashkortostan	45,860,347	0	5,522	7,368,921	8,502,439	29,856,044
Republic of Marii El	1,385,981	0	1,221	454,427	11,350	914,905
Republic of Mordovia	14,158,064	0	0	2,980,510	1,422,641	9,563,328
Republic of Tatarstan	321,799,349	5,059,250	2,873,813	72,284,546	105,709,766	134,337,670
Udmurt Republic	14,596,066	62	0	2,838,139	988,761	10,731,011
Chuvash Republic	6,557,086	0	0	1,918,596	1,730,668	2,830,693
Perm Territory	22,777,216	1,648	4,079	4,216,669	5,544,766	12,930,495
Kirov Region	18,007,228	80	1,972	3,441,952	1,565,722	12,767,205
Nizhny Novgogrod Region	54,273,012	570	3,661	15,654,287	3,790,013	34,692,028
Orenburg Region	25,971,224	8,682	2	6,174,532	4,182,202	15,422,950
Penza Region	2,094,608	0	0	480,761	198,775	1,408,137
Samara Region	141,487,284	10,345	288,869	31,319,506	24,230,169	84,812,861
Saratov Region	38,925,808	0	0	5,697,424	1,792,454	31,346,911
Ulyanovsk Region	7,582,373	0	0	2,387,595	1,909,571	3,266,013
<b>Ural Federal District</b>	<b>500,620,158</b>	<b>117,506</b>	<b>326,926</b>	<b>114,816,638</b>	<b>117,576,715</b>	<b>262,285,727</b>
Kurgan Region	1,519,450	0	5,716	587,730	204,102	717,937
Sverdlovsk Region	221,533,993	14,136	2,602	62,063,777	37,959,462	119,414,597
Tyumen Region	203,888,256	63,491	286,069	33,493,187	76,763,476	91,721,067
Chelyabinsk Region	73,678,459	39,879	32,539	18,671,944	2,649,675	50,432,126
<b>Siberian Federal District</b>	<b>289,213,212</b>	<b>57,177</b>	<b>412,763</b>	<b>70,002,711</b>	<b>54,050,825</b>	<b>160,710,455</b>
Republic of Altai	11,263,320	0	0	547,987	673,141	10,017,986
Republic of Buryatiya	6,755,444	1,688	659	2,217,298	224,634	4,278,340
Republic of Tuva	125,424	0	0	48,914	0	76,451
Republic of Khakassia	6,810,014	43	67	1,876,788	473,767	4,289,227
Altai Territory	9,207,589	0	11,822	3,305,120	774,580	5,082,415
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7,901,694	13,526	45,797	2,441,128	606,936	4,472,855
Irkutsk Region	13,185,964	0	9,059	3,906,244	1,499,829	7,707,273
Kemerovo Region	20,006,211	0	273,943	4,851,123	657,684	14,196,819
Novosibirsk Region	193,164,993	26,035	71,382	45,486,537	47,742,643	96,660,996
Omsk Region	12,767,667	15,872	0	3,128,322	1,157,382	8,377,174
Tomsk Region	8,024,892	13	34	2,193,250	240,229	5,550,919
<b>Far Eastern Federal District</b>	<b>241,178,127</b>	<b>29,061</b>	<b>305,127</b>	<b>49,976,383</b>	<b>25,520,207</b>	<b>164,186,214</b>
Republic of Sakha (Yakutia)	14,455,748	16,523	46,319	3,924,352	1,819,038	8,583,696
Kamchatka Territory	10,754,436	8,529	1,799	3,367,176	1,233,253	6,038,411
Primorskiy Territory	56,350,565	612	1,982	19,011,317	6,946,350	29,845,918
Khabarovsk Territory	35,813,039	1,468	8,933	8,324,946	3,155,750	24,209,218
Amur Region	116,009,445	1,929	245,616	12,559,843	11,916,893	91,243,586
Magadan Region	0	0	0	0	0	0
Sakhalin Region	7,794,894	0	478	2,788,749	448,923	4,265,385
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 1.11.11**

thousand rubles

1	2	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
3	4	5	6	7		
<b>Central Federal District</b>	10,840,520,505	2,980,967	12,595,895	2,469,321,292	4,146,030,578	4,084,582,902
Belgorod Region	90,298,926	38,519	118,502	20,474,778	10,430,260	59,082,094
Bryansk Region	44,241,898	45,040	56,917	8,583,507	1,714,836	33,710,420
Vladimir Region	90,250,354	31,348	82,152	11,754,040	6,818,004	71,221,514
Voronezh Region	191,341,252	179,761	71,111	28,324,737	12,271,721	150,258,529
Ivanovo Region	45,518,940	29,621	38,600	6,924,714	1,541,718	36,820,249
Kaluga Region	65,729,111	83,432	51,371	12,750,956	4,312,944	48,433,829
Kostroma Region	45,149,634	34,568	34,707	4,175,135	7,931,276	32,942,775
Kursk Region	46,945,336	14,622	29,185	8,374,730	2,098,767	36,305,895
Lipetsk Region	65,630,216	60,963	130,080	11,204,819	6,364,254	47,761,583
Moscow Region	599,966,949	743,136	1,705,599	153,148,404	50,105,698	392,034,596
Orel Region	34,432,021	9,778	18,508	4,694,117	1,527,435	28,066,671
Ryazan Region	60,836,623	46,911	154,205	10,429,662	4,294,889	45,707,804
Smolensk Region	46,226,915	19,543	25,815	8,478,556	2,916,269	34,707,513
Tambov Region	38,023,024	38,660	58,027	5,614,643	1,099,699	31,101,923
Tver Region	63,514,234	41,288	30,621	11,003,887	4,108,673	48,236,178
Tula Region	78,559,238	52,645	162,185	11,853,061	7,530,206	58,656,430
Yaroslavl Region	86,137,169	31,028	36,652	17,065,284	10,106,389	58,237,565
City of Moscow	9,147,718,665	1,480,104	9,791,658	2,134,466,262	4,010,857,540	2,871,297,334
<b>North-Western Federal District</b>	1,708,784,515	2,407,276	720,497	373,356,696	334,826,270	978,091,754
Republic of Karelia	29,573,010	20,968	14,898	4,976,576	841,226	23,328,937
Komi Republic	65,413,119	31,182	20,504	9,291,390	1,836,035	53,991,168
Akhangel'sk Region	86,668,442	41,921	39,120	11,029,716	12,618,219	62,730,167
Vologda Region	73,208,639	69,541	1,408	14,927,265	10,698,218	46,984,085
Kaliningrad Region	65,467,657	42,373	221,760	14,902,302	6,036,598	44,033,248
Leningrad Region	21,191,845	38,641	28,789	5,241,374	3,435,081	12,126,325
Murmansk Region	57,970,665	33,779	18,352	8,714,559	2,156,139	46,829,206
Novgorod Region	25,590,699	30,932	63,293	5,478,432	943,191	18,903,115
Pskov Region	23,977,624	24,919	87,302	5,335,114	1,229,735	17,194,159
St Petersburg	1,259,722,815	2,073,020	225,071	293,459,968	295,031,828	651,971,344
<b>Southern Federal District</b>	760,755,684	448,855	329,418	154,006,435	55,958,015	547,678,674
Republic of Adygeya	10,889,534	19,366	18	1,687,784	427,229	8,733,291
Republic of Kalmykia	4,918,787	39,886	26,868	772,929	330,789	3,730,955
Krasnodar Territory	345,861,038	227,813	114,628	71,500,237	25,494,184	247,203,064
Astrakhan Region	40,490,928	10,780	24,982	7,694,972	2,003,281	30,654,202
Volgograd Region	117,145,796	33,189	6,134	24,205,504	6,659,202	85,938,444
Rostov Region	241,449,601	117,821	156,788	48,145,009	21,043,330	171,418,718
<b>North-Caucasian Federal District</b>	209,346,999	598,380	713,245	49,074,651	10,319,973	147,944,227
Republic of Dagestan	31,642,397	125,431	69,944	9,378,890	928,370	20,987,956
Republic of Ingushetia	3,385,498	13,645	0	1,237,684	148,755	1,968,836
Kabardino-Balkar Republic	18,651,883	13,402	30,958	3,402,696	506,854	14,608,736
Karachai-Cherkess Republic	8,402,424	14,984	361	1,735,777	612,409	6,025,062
Republic of North Ossetia - Alania	19,929,489	3,915	10,838	3,061,232	612,721	16,114,047
Chechen Republic	8,254,948	189,369	262,612	5,129,111	281,150	2,384,408

Stavropol Territory	119,080,360	237,634	338,532	25,129,261	7,229,714	85,855,182
<b>Volga Federal District</b>	2,059,894,126	6,710,924	4,339,538	393,893,646	353,745,149	1,293,670,128
Republic of Bashkortostan	283,219,284	542,609	5,674	36,672,278	109,185,544	136,085,975
Republic of Marii El	21,565,970	14,736	8,828	3,422,508	1,365,409	16,702,236
Republic of Mordovia	32,504,431	141,426	117,559	5,028,578	2,935,670	24,074,353
Republic of Tatarstan	416,106,727	5,131,135	2,873,829	87,482,386	117,875,944	201,116,546
Udmurt Republic	66,232,141	57,801	4,823	13,470,144	4,322,135	48,071,867
Chuvash Republic	52,514,276	72,660	36,239	10,563,767	4,399,244	37,125,391
Perm Territory	188,832,010	192,891	228,706	44,099,566	26,273,192	117,535,969
Kirov Region	60,958,615	54,524	97,702	12,088,181	4,773,191	43,566,868
Nizhny Novgograd Region	262,005,232	102,265	304,373	60,901,525	27,474,376	172,252,413
Orenburg Region	87,087,808	141,880	183,841	16,984,948	6,584,796	62,926,836
Penza Region	55,060,672	36,924	41	9,562,999	2,181,537	43,172,388
Samara Region	344,704,488	99,167	367,834	59,676,315	35,883,882	247,060,481
Saratov Region	124,727,060	75,427	55,297	22,448,576	5,570,547	96,275,066
Ulyanovsk Region	64,375,412	47,479	54,792	11,491,875	4,919,682	47,703,739
<b>Ural Federal District</b>	1,136,499,711	680,767	984,835	231,804,802	209,412,408	684,648,873
Kurgan Region	23,469,841	47,547	92,962	4,144,720	849,080	18,256,736
Sverdlovsk Region	423,991,655	143,403	299,799	93,613,652	49,430,730	276,616,683
Tyumen Region	494,394,573	292,275	530,289	89,322,953	149,692,808	252,453,075
Chelyabinsk Region	194,643,642	197,542	61,785	44,723,477	9,439,790	137,322,379
<b>Siberian Federal District</b>	1,058,785,560	791,828	1,702,323	213,332,319	125,175,749	711,553,174
Republic of Altai	5,767,415	5,004	3,463	753,863	512,729	4,486,436
Republic of Buryatiya	30,927,296	25,835	21,189	7,590,353	1,553,769	21,578,215
Republic of Tuva	4,591,601	46,751	147,523	898,284	208,069	3,271,970
Republic of Khakassia	17,433,226	22,888	28,086	3,511,570	902,336	12,776,694
Altai Territory	90,097,497	117,240	287,089	14,905,621	9,698,747	64,784,419
Zabaykal Territory	32,417,083	58,068	42,859	5,246,106	1,921,332	25,061,689
Krasnoyarsk Territory	184,079,222	142,293	238,637	41,328,498	31,987,233	109,444,159
Irkutsk Region	124,864,052	64,110	145,381	26,079,882	9,761,780	88,341,118
Kemerovo Region	168,341,219	88,860	487,519	31,880,213	26,118,267	109,520,012
Novosibirsk Region	249,665,202	97,818	126,202	54,340,137	31,040,430	160,745,390
Omsk Region	93,558,375	81,891	46,984	15,122,788	8,240,576	69,733,369
Tomsk Region	57,043,372	41,070	127,391	11,675,004	3,230,481	41,809,703
<b>Far Eastern Federal District</b>	542,455,733	335,171	661,595	112,788,196	43,895,614	382,680,807
Republic of Sakha (Yakutia)	58,371,958	61,352	172,756	14,895,565	3,822,003	39,182,668
Kamchatka Territory	33,461,432	15,933	2,027	7,482,892	1,698,946	24,080,330
Primorskiy Territory	152,842,798	84,742	14,265	39,373,781	14,446,832	98,121,290
Khabarovsk Territory	168,588,435	41,266	80,345	23,597,190	11,168,369	133,306,461
Amur Region	44,543,117	73,932	53,675	9,498,184	3,022,732	31,795,512
Magadan Region	24,484,759	6,961	320,295	5,904,798	3,163,930	15,054,677
Sakhalin Region	50,094,744	43,777	17,946	10,325,644	6,136,658	33,244,529
Jewish Autonomous Region	4,332,574	5,512	286	730,526	123,641	3,468,924
Chukotka Autonomous Area	5,735,916	1,696	0	979,616	312,503	4,426,416

Table 37.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.11.11**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
<b>Central Federal District</b>	5,395,842,819	29,779,949	369	796,621,374	2,427,371,888	1,844,302,570
Belgorod Region	380,373	0	0	33,089	0	347,255
Bryansk Region	31	0	0	31	0	0
Vladimir Region	97,514	0	0	8,060	0	89,448
Voronezh Region	15	0	0	0	0	12
Ivanovo Region	684,702	0	0	18,244	6,051	660,183
Kaluga Region	592,393	0	0	35,735	105	556,553
Kostroma Region	6,249,113	0	0	352,355	840,299	5,047,374
Kursk Region	504,871	0	0	138,383	0	358,429
Lipetsk Region	6,874,168	0	0	6,179,880	119,591	574,696
Moscow Region	10,383,306	0	0	394,531	3,919,790	5,998,619
Orel Region	106,337	0	0	35,818	0	70,519
Ryazan Region	565,932	0	0	70,964	2,403	489,531
Smolensk Region	2,032,122	0	0	111,181	34,110	1,886,636
Tambov Region	162,210	0	0	138,837	0	23,357
Tver Region	423,315	0	0	126,350	7,190	289,711
Tula Region	657,174	0	0	108,569	0	548,328
Yaroslavl Region	313,537	0	0	76,894	59,795	176,756
City of Moscow	5,365,815,706	29,779,949	369	788,792,453	2,422,382,554	1,827,185,163
<b>North-Western Federal District</b>	156,486,127	47	0	32,089,650	51,905,172	68,630,129
Republic of Karelia	35,555	0	0	25,143	0	8,830
Komi Republic	674,707	0	0	25,635	0	649,072
Akhangel'sk Region	13,765	0	0	1,292	8,201	4,195
Vologda Region	8,373,599	0	0	4,913,858	815,710	2,638,999
Kaliningrad Region	4,704,790	0	0	1,227,754	1,379,905	2,086,904
Leningrad Region	662,014	0	0	86,310	0	574,806
Murmansk Region	1,343,708	0	0	672,430	2,990	565,095
Novgorod Region	136,552	0	0	53,663	0	82,883
Pskov Region	26,080	0	0	5,686	0	20,390
St Petersburg	140,515,357	47	0	25,077,879	49,698,366	61,998,955
<b>Southern Federal District</b>	10,069,447	0	0	2,173,538	1,436,435	6,094,725
Republic of Adygeya	14,360	0	0	1,572	0	12,776
Republic of Kalmykia	105,802	0	0	16	42,111	63,675
Krasnodar Territory	2,899,514	0	0	159,821	16,328	2,488,544
Astrakhan Region	558,015	0	0	22,777	0	525,520
Volgograd Region	813,465	0	0	250,493	292,479	270,491
Rostov Region	5,678,291	0	0	1,738,859	1,085,517	2,733,719
<b>North-Caucasian Federal District</b>	3,450,645	0	0	152,235	0	3,233,566
Republik of Daghestan	455,517	0	0	26,970	0	414,020
Republic of Ingushetia	10,374	0	0	911	0	9,390
Kabardino-Balkar Republic	65,458	0	0	1,381	0	64,065
Karachai-Cherkess Republic	2,201,720	0	0	22,453	0	2,130,860
Republic of North Ossetia - Alania	196,770	0	0	14,845	0	181,661
Chechen Republic	0	0	0	0	0	0



Stavropol Territory	520,806	0	0	85,675	0	433,570
<b>Volga Federal District</b>	72,496,401	10,283	0	7,147,660	21,586,921	42,051,357
Republic of Bashkortostan	3,196,201	0	0	546,020	157,735	2,489,497
Republic of Marii El	6,084	0	0	2,193	0	3,891
Republic of Mordovia	271,494	0	0	18,715	0	250,565
Republic of Tatarstan	33,739,673	10,283	0	1,624,222	16,460,101	14,794,414
Udmurt Republic	1,930,854	0	0	196,804	453,728	1,280,320
Chuvash Republic	185,866	0	0	3,073	53,517	129,229
Perm Territory	2,416,728	0	0	259,875	217,356	1,939,497
Kirov Region	1,241,136	0	0	61,941	435,566	743,437
Nizhny Novgograd Region	3,994,537	0	0	657,861	1,194,124	2,121,214
Orenburg Region	2,102,253	0	0	303,176	834,030	957,012
Penza Region	0	0	0	0	0	0
Samara Region	19,656,456	0	0	3,017,474	1,340,649	14,527,607
Saratov Region	3,329,295	0	0	431,406	296,306	2,558,045
Ulyanovsk Region	425,824	0	0	24,900	143,809	256,629
<b>Ural Federal District</b>	64,266,910	28,836	0	12,510,963	10,764,590	31,348,838
Kurgan Region	25,964	0	0	2	0	25,962
Sverdlovsk Region	22,772,778	0	0	2,477,087	4,994,090	14,705,460
Tyumen Region	30,521,444	28,523	0	3,594,704	5,519,082	12,864,363
Chelyabinsk Region	10,946,724	313	0	6,439,170	251,418	3,753,053
<b>Siberian Federal District</b>	65,906,241	0	25,138	6,485,527	22,279,019	30,009,311
Republic of Altai	36,752	0	0	21,918	220	14,576
Republic of Buryatiya	1,009,247	0	0	9,338	0	108,321
Republic of Tuva	1,231	0	0	0	0	1,231
Republic of Khakassia	101,833	0	0	984	0	73,397
Altai Territory	200,560	0	0	43,041	0	157,141
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	414,112	0	0	63,666	65,228	285,069
Irkutsk Region	436,602	0	0	165,382	66,033	201,358
Kemerovo Region	527,460	0	0	75,206	6,710	445,412
Novosibirsk Region	61,975,588	0	25,138	5,817,112	22,041,197	27,908,780
Omsk Region	1,006,375	0	0	265,014	99,402	641,737
Tomsk Region	196,481	0	0	23,866	229	172,289
<b>Far Eastern Federal District</b>	27,565,914	0	0	2,982,464	2,456,739	19,371,429
Republic of Sakha (Yakutia)	430,845	0	0	29,364	32,290	299,130
Kamchatka Territory	1,004,474	0	0	228,043	83,714	663,828
Primorskiy Territory	6,436,430	0	0	1,640,452	533,277	4,030,159
Khabarovsk Territory	2,665,643	0	0	223,184	50,760	1,857,284
Amur Region	16,376,484	0	0	654,200	1,725,478	12,108,690
Magadan Region	0	0	0	0	0	0
Sakhalin Region	652,038	0	0	207,221	31,220	412,338
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 1.11.11**

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
<b>Central Federal District</b>	4,744,159,592	25,494,997	25,507	723,814,926	2,348,729,207	1,471,295,883
Belgorod Region	14,896,788	0	0	2,008,859	5,707,556	3,567,585
Bryansk Region	3,279,704	0	0	149,866	81,482	2,414,967
Vladimir Region	8,801,829	523	0	599,922	288,011	5,142,906
Voronezh Region	29,096,668	9	0	468,524	4,987,982	18,941,849
Ivanovo Region	4,266,543	22	0	101,157	26,160	3,427,102
Kaluga Region	7,575,837	671	0	1,219,946	296,383	3,772,190
Kostroma Region	2,796,251	55	0	230,421	272,580	1,837,342
Kursk Region	3,497,749	0	0	433,366	49,935	2,050,886
Lipetsk Region	10,179,366	0	0	6,250,948	339,254	2,618,209
Moscow Region	67,780,166	101	0	8,639,518	9,496,147	43,606,298
Orel Region	1,934,629	17	0	104,831	8,405	1,249,076
Ryazan Region	5,629,415	0	0	489,328	709,863	2,997,756
Smolensk Region	5,743,533	216	0	453,638	139,445	2,905,236
Tambov Region	2,448,450	0	0	185,214	22,302	1,133,790
Tver Region	7,098,834	192	0	593,962	455,172	3,312,353
Tula Region	8,480,822	0	0	1,129,019	117,990	4,024,209
Yaroslavl Region	7,553,679	167	0	729,921	906,513	4,568,103
City of Moscow	4,553,099,329	25,493,024	25,507	700,026,486	2,324,824,027	1,363,726,026
<b>North-Western Federal District</b>	386,923,972	192,715	0	49,689,056	94,213,243	214,475,440
Republic of Karelia	3,225,207	52	0	330,217	6,754	2,459,747
Komi Republic	5,610,020	0	0	274,734	6,214	3,408,963
Akhangel'sk Region	7,231,385	7,086	0	755,345	1,240,250	4,362,587
Vologda Region	14,094,742	108	0	2,212,087	6,225,274	3,273,967
Kaliningrad Region	16,900,756	7,847	0	2,620,509	2,135,614	11,406,664
Leningrad Region	2,636,047	0	0	374,233	382,202	1,878,714
Murmansk Region	8,043,718	0	0	1,772,840	540,396	4,473,419
Novgorod Region	3,286,612	121	0	692,177	134,463	1,929,701
Pskov Region	2,247,114	62,979	0	156,785	182,909	1,342,094
St Petersburg	323,648,371	114,522	0	40,500,129	83,359,167	179,939,584
<b>Southern Federal District</b>	80,354,605	2,070	0	9,376,218	6,627,658	51,264,083
Republic of Adygeya	586,482	0	0	26,864	0	384,600
Republic of Kalmykia	295,842	21	0	1,018	42,111	199,274
Krasnodar Territory	36,610,461	1,267	0	2,878,375	3,058,689	26,566,218
Astrakhan Region	4,027,880	97	0	256,516	550,446	2,145,937
Volgograd Region	11,916,443	0	0	1,706,352	1,434,357	6,671,303
Rostov Region	26,917,497	685	0	4,507,093	1,542,055	15,296,751
<b>North-Caucasian Federal District</b>	16,735,477	12	0	1,038,421	492,165	12,437,569
Republic of Dagestan	1,049,059	0	0	30,698	0	917,105
Republic of Ingushetia	168,256	0	0	3,683	0	143,574
Kabardino-Balkar Republic	1,702,532	0	0	80,241	0	1,052,289
Karachai-Cherkess Republic	2,379,834	0	0	25,781	0	2,305,434
Republic of North Ossetia - Alania	968,718	0	0	53,055	0	777,534
Chechen Republic	63,437	0	0	4,921	0	58,516

Stavropol Territory	10,403,641	12	0	840,042	492,165	7,183,117
<b>Volga Federal District</b>	214,648,639	4,051,648	0	28,437,347	26,404,902	120,006,944
Republic of Bashkortostan	25,334,642	4,021,349	0	4,195,257	785,265	11,753,806
Republic of Marii El	1,912,344	0	0	408,899	287,775	691,925
Republic of Mordovia	1,975,099	757	0	80,374	137,313	1,049,815
Republic of Tatarstan	43,756,462	10,537	0	2,471,505	16,755,957	18,411,354
Udmurt Republic	4,019,022	17,369	0	238,077	67,451	2,370,965
Chuvash Republic	2,805,635	326	0	212,706	487,592	1,397,190
Perm Territory	27,848,729	316	0	10,413,158	669,166	11,580,475
Kirov Region	3,549,747	102	0	720,463	497,517	1,587,521
Nizhny Novgograd Region	28,522,391	688	0	3,964,958	3,334,641	16,262,251
Orenburg Region	5,646,667	204	0	336,117	494,533	3,907,775
Penza Region	3,123,915	0	0	172,569	98,188	1,955,642
Samara Region	49,090,664	0	0	3,558,159	1,815,391	37,931,332
Saratov Region	10,989,299	0	0	670,583	853,315	7,672,145
Ulyanovsk Region	6,074,023	0	0	994,522	120,798	3,434,748
<b>Ural Federal District</b>	151,018,055	62,662	0	15,296,260	19,162,909	90,814,102
Kurgan Region	1,226,935	0	0	220,105	45,552	535,578
Sverdlovsk Region	47,020,079	33,383	0	6,009,938	5,338,277	29,599,684
Tyumen Region	71,342,824	28,729	0	2,811,059	5,442,557	49,332,740
Chelyabinsk Region	31,428,217	550	0	6,255,158	8,336,523	11,346,100
<b>Siberian Federal District</b>	119,381,135	11,623	0	15,457,547	26,941,459	50,616,870
Republic of Altai	203,036	0	0	21,403	220	88,999
Republic of Buryatiya	5,274,318	0	0	1,440,881	456,927	932,443
Republic of Tuva	191,239	0	0	80,057	0	54,489
Republic of Khakassia	665,269	56	0	10,143	0	521,807
Altai Territory	9,132,574	129	0	233,158	1,497,446	3,531,485
Zabaykal Territory	1,854,569	0	0	76,072	10,592	616,436
Krasnoyarsk Territory	17,038,793	3	0	1,553,262	3,187,652	7,696,195
Irkutsk Region	13,073,567	54	0	3,548,257	392,634	5,106,201
Kemerovo Region	17,638,620	0	0	4,228,259	2,694,076	7,982,627
Novosibirsk Region	40,838,328	10,991	0	3,187,182	18,096,770	15,032,909
Omsk Region	8,033,385	155	0	665,944	285,921	5,431,050
Tomsk Region	5,437,437	235	0	412,929	319,221	3,622,229
<b>Far Eastern Federal District</b>	62,968,868	3,387	0	8,823,845	7,387,403	30,718,584
Republic of Sakha (Yakutia)	4,037,253	6	0	71,304	33,840	1,312,504
Kamchatka Territory	2,685,987	0	0	544,614	129,739	1,648,069
Primorskiy Territory	19,075,675	957	0	3,459,571	2,535,993	10,519,958
Khabarovsk Territory	20,980,407	21	0	1,595,673	2,656,582	12,927,131
Amur Region	3,509,028	0	0	197,822	1,439,943	967,197
Magadan Region	7,156,261	146	0	1,258,151	2,108	875,923
Sakhalin Region	5,172,584	2,257	0	1,690,603	589,198	2,261,254
Jewish Autonomous Region	219,470	0	0	6,036	0	142,937
Chukotka Autonomous Area	132,203	0	0	71	0	63,611

Table 38.1

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.11.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	3,796,588,487	1,778,351,890	2,018,236,597
Belgorod Region	20,000	20,000	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	9,788	9,788	0
Ivanovo Region	1,892,727	1,892,727	0
Kaluga Region	7,000	7,000	0
Kostroma Region	6,298,553	5,491,315	807,238
Kursk Region	300,000	300,000	0
Lipetsk Region	1,167,150	1,167,150	0
Moscow Region	1,172,201	1,115,001	57,200
Orel Region	47,715	35,000	12,715
Ryazan Region	0	0	0
Smolensk Region	2,660,084	2,268,000	392,084
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	149,232	144,000	5,232
Yaroslavl Region	0	0	0
City of Moscow	3,782,864,037	1,765,901,909	2,016,962,128
<b>North-Western Federal District</b>	59,175,621	33,122,746	26,052,875
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	69,000	69,000	0
Vologda Region	544,999	411,965	133,034
Kaliningrad Region	193,793	193,793	0
Leningrad Region	20,000	20,000	0
Murmansk Region	304,231	0	304,231
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	58,043,598	32,427,988	25,615,610
<b>Southern Federal District</b>	8,822,105	6,143,469	2,678,636
Republic of Adygeya	0	0	0
Republic of Kalmykia	92,050	92,050	0
Krasnodar Territory	4,078,383	3,273,419	804,964
Astrakhan Region	10,000	10,000	0
Volgograd Region	842,000	842,000	0
Rostov Region	3,799,672	1,926,000	1,873,672
<b>North-Caucasian Federal District</b>	1,032,242	1,032,242	0
Republic of Dagestan	712,242	712,242	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25,000	25,000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	40,000	40,000	0
Chechen Republic	0	0	0
Stavropol Territory	255,000	255,000	0
<b>Volga Federal District</b>	92,513,310	78,305,833	14,207,477
Republic of Bashkortostan	3,085,765	3,016,044	69,721
Republic of Marii El	0	0	0
Republic of Mordovia	147,540	147,540	0

Republic of Tatarstan	28,225,378	17,162,306	11,063,072
Udmurt Republic	1,505,232	990,561	514,671
Chuvash Republic	303,822	303,822	0
Perm Territory	30,000	30,000	0
Kirov Region	244,119	244,119	0
Nizhny Novgograd Region	3,401,879	2,911,231	490,648
Orenburg Region	1,249,158	1,113,871	135,287
Penza Region	30,000	30,000	0
Samara Region	53,595,465	51,683,810	1,911,655
Saratov Region	504,661	482,238	22,423
Ulyanovsk Region	190,291	190,291	0
<b>Ural Federal District</b>	<b>54,252,642</b>	<b>31,168,732</b>	<b>23,083,910</b>
Kurgan Region	20,000	20,000	0
Sverdlovsk Region	12,942,652	8,551,428	4,391,224
Tyumen Region	40,758,295	22,113,823	18,644,472
Chelyabinsk Region	531,695	483,481	48,214
<b>Siberian Federal District</b>	<b>41,977,665</b>	<b>13,155,173</b>	<b>28,822,492</b>
Republic of Altai	200,000	200,000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1,013,326	1,013,326	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	54,704	54,704	0
Irkutsk Region	245,750	245,750	0
Kemerovo Region	273,000	273,000	0
Novosibirsk Region	38,808,200	10,697,273	28,110,927
Omsk Region	1,382,685	671,120	711,565
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	<b>9,633,441</b>	<b>8,900,008</b>	<b>733,433</b>
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	260,973	260,973	0
Primorskiy Territory	2,073,663	1,582,344	491,319
Khabarovsk Territory	450,000	450,000	0
Amur Region	6,770,887	6,552,691	218,196
Magadan Region	0	0	0
Sakhalin Region	77,918	54,000	23,918
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 1.11.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	3,808,832,390	1,772,700,809	2,036,131,581
Belgorod Region	20,000	20,000	0
Bryansk Region	650,000	650,000	0
Vladimir Region	85,934	0	85,934
Voronezh Region	9,788	9,788	0
Ivanovo Region	1,892,727	1,892,727	0
Kaluga Region	7,000	7,000	0
Kostroma Region	5,215,415	5,215,415	0
Kursk Region	300,000	300,000	0
Lipetsk Region	1,167,150	1,167,150	0
Moscow Region	1,927,351	1,297,436	629,915
Orel Region	159,645	35,000	124,645
Ryazan Region	30,000	30,000	0
Smolensk Region	50,000	50,000	0
Tambov Region	0	0	0
Tver Region	0	0	0
Tula Region	149,232	144,000	5,232
Yaroslavl Region	37,647	37,647	0
City of Moscow	3,797,130,501	1,761,844,646	2,035,285,855
<b>North-Western Federal District</b>	69,405,869	36,599,827	32,806,042
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	69,000	69,000	0
Vologda Region	517,923	411,965	105,958
Kaliningrad Region	193,793	193,793	0
Leningrad Region	20,000	20,000	0
Murmansk Region	304,231	0	304,231
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	68,300,922	35,905,069	32,395,853
<b>Southern Federal District</b>	8,539,156	5,799,919	2,739,237
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3,731,883	2,926,919	804,964
Astrakhan Region	154,558	110,000	44,558
Volgograd Region	767,000	767,000	0
Rostov Region	3,885,715	1,996,000	1,889,715
<b>North-Caucasian Federal District</b>	1,381,140	1,381,140	0
Republik of Daghestan	741,140	741,140	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	25,000	25,000	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	440,000	440,000	0
Chechen Republic	0	0	0
Stavropol Territory	175,000	175,000	0
<b>Volga Federal District</b>	100,432,573	85,945,379	14,487,194
Republic of Bashkortostan	3,107,461	3,037,740	69,721
Republic of Marii El	0	0	0

Republic of Mordovia	147,540	147,540	0
Republic of Tatarstan	28,725,378	17,662,306	11,063,072
Udmurt Republic	1,425,232	910,561	514,671
Chuvash Republic	258,822	258,822	0
Perm Territory	30,000	30,000	0
Kirov Region	244,119	244,119	0
Nizhny Novgogrod Region	10,270,229	9,779,581	490,648
Orenburg Region	1,622,911	1,488,371	134,540
Penza Region	30,000	30,000	0
Samara Region	53,875,929	51,683,810	2,192,119
Saratov Region	504,661	482,238	22,423
Ulyanovsk Region	190,291	190,291	0
<b>Ural Federal District</b>	<b>57,778,047</b>	<b>33,642,585</b>	<b>24,135,462</b>
Kurgan Region	20,000	20,000	0
Sverdlovsk Region	14,098,515	9,542,928	4,555,587
Tyumen Region	40,755,338	22,111,176	18,644,162
Chelyabinsk Region	2,904,194	1,968,481	935,713
<b>Siberian Federal District</b>	<b>6,673,456</b>	<b>4,137,961</b>	<b>2,535,495</b>
Republic of Altai	200,000	200,000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	0	0	0
Altai Territory	1,013,326	1,013,326	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	579,567	554,704	24,863
Irkutsk Region	245,750	245,750	0
Kemerovo Region	273,216	273,216	0
Novosibirsk Region	2,819,678	1,171,345	1,648,333
Omsk Region	1,391,185	679,620	711,565
Tomsk Region	150,734	0	150,734
<b>Far Eastern Federal District</b>	<b>9,168,695</b>	<b>8,435,262</b>	<b>733,433</b>
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	260,973	260,973	0
Primorskiy Territory	2,073,663	1,582,344	491,319
Khabarovsk Territory	450,000	450,000	0
Amur Region	6,306,141	6,087,945	218,196
Magadan Region	0	0	0
Sakhalin Region	77,918	54,000	23,918
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)

	1/01/08	1/01/09	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
<b>Own funds (capital) adequacy</b>							
Ratio of own funds (capital) to risk-weighted assets	15.5	16.8	20.9	18.1	16.7	15.2	15.1
Ratio of core capital to risk-weighted assets	11.6	10.6	13.2	11.4	10.8	9.7	9.5
Ratio of risk-weighted assets to total assets	66.7	64.9	60.6	59.6	61.7	62.5	61.6
<b>Credit risk</b>							
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>1</sup>	2.5	3.8	9.5	8.2	7.8	7.2	7.1
Loan loss provisions made as percent of total loans <sup>1</sup>	3.6	4.5	9.1	8.5	8.1	7.5	7.4
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	3.4	2.2	1.5	1.8	2.1	1.6	1.6
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	1.1	0.9	0.7	0.6	0.7	0.7	0.7
Ratio of total large credit risks to own funds (capital) (N7)	211.9	191.7	147.1	184.6	200.5	222.1	217.8
<i>Distribution of loans provided by credit institutions</i>							
agriculture, hunting and forestry	3.8	4.2	4.9	5.1	5.3	5.1	5.0
mining	3.1	3.3	3.9	3.6	3.2	2.8	2.9
manufacturing	13.5	14.4	15.7	16.0	15.0	15.2	15.4
production and distribution of energy, gas and water	1.7	1.9	2.4	2.6	2.5	2.7	2.9
constructing	6.0	6.1	6.2	5.9	6.1	6.0	6.0
wholesale and retail trade, car and household appliance repair	18.0	17.4	18.4	17.1	16.9	16.4	16.3
transport and communication	3.7	4.3	3.4	3.8	4.4	4.5	4.6
other economic activities	23.3	23.3	21.9	22.2	22.2	22.7	22.1
individuals <sup>2</sup>	24.8	25.1	23.0	23.7	24.3	24.6	24.9
of which							
mortgage loans	5.1	6.6	6.5	6.6	6.5	6.6	6.6
<i>Geographical distribution of interbank loans and deposits<sup>3</sup></i>							
Russian Federation	40.0	27.1	29.5	41.1	36.7	38.5	37.9
United Kingdom	23.3	29.1	21.7	21.4	19.6	22.4	21.1
USA	4.1	7.1	4.1	2.5	3.0	2.7	3.0
Germany	6.8	7.5	4.7	6.0	5.9	3.7	5.1
Austria	6.1	5.7	8.2	3.7	5.2	6.3	5.3
France	3.5	4.0	5.7	4.0	4.7	3.6	4.5
Italy	1.7	1.5	1.8	0.1	2.9	3.1	2.8
Cyprus	0.8	0.4	6.2	5.0	7.2	7.4	7.6
Netherlands	2.6	4.6	4.6	2.6	2.6	3.1	3.5
Other	11.0	13.1	13.4	13.6	12.1	9.3	9.3
<b>Liquidity</b>							
Ratio of high liquid assets to total assets	12.1	14.5	13.3	13.5	13.8	12.9	11.4
Ratio of liquid assets to total assets	24.8	25.9	28.0	26.8	24.4	23.1	21.3
Ratio of high liquid assets to demand liabilities (N2)	48.4	74.9	69.2	64.8	64.6	65.3	56.6
Ratio of liquid assets to short-term liabilities (N3)	72.9	92.1	102.4	94.3	88.9	82.7	77.3
Ratio of long-term (over 365 or 366 days) claims on own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	87.3	75.5	73.4	77.6	76.3	78.2	81.2
Ratio of clients' funds to total loans <sup>4</sup>	94.8	84.6	99.9	109.5	107.6	106.4	103.6
<b>Market risk<sup>5</sup> to total own funds (capital)<sup>6</sup></b>							
of which							
Interest rate risk	24.3	16.4	37.5	36.7	37.6	35.8	34.4
Equity position risk	10.8	3.4	8.7	8.6	9.5	10.4	10.0
Foreign exchange risk	3.6	3.4	3.5	3.2	2.7	3.7	3.0
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	0.4	1.5	2.1	2.2	2.7	2.8	2.8
<b>Banks' financial result over the reporting period (billion rubles)</b>							
as percent of the banking sector assets <sup>7</sup>	508.0	409.2	205.1	573.4	444.2	624.2	676.0
as percent of the banking sector own funds (capital) <sup>7</sup>	3.0	1.8	0.7	1.9	1.3	1.8	1.9
	22.7	13.3	4.9	12.5	9.5	13.2	14.2
<b>Return on assets<sup>8</sup></b>							
	3.0	1.8	0.7	1.9	2.3	2.4	2.3
<b>Return on equity<sup>8</sup></b>							
	22.7	13.3	4.9	12.5	16.5	17.8	17.0

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

<sup>2</sup> From January 1, 2009 loans to individual entrepreneurs are divided by sectors of the economy.

<sup>3</sup> By 0409501 form "Information on interbank loans and deposits".

<sup>4</sup> Except loans, deposits and other funds, placed in interbank market.

<sup>5</sup> Calculated by form 0409135 (before 1.01.11 - by form 0409153).

<sup>6</sup> Capital of credit institutions that conduct operations that calculate market risk.

<sup>7</sup> Assets and capital calculated as averages over the reporting period.

<sup>8</sup> Indicators are calculated as ratio of financial result (before tax) over 12 months before reporting date to average amount of assets (own funds (capital)) of credit institutions over the same period.



# Capital Adequacy

Table 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 <sup>1</sup>		CIs with capital less than 45 million rubles		CIs with capital from 45 to 90 million rubles		CIs with capital from 90 to 180 million rubles		CIs with capital more than 180 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	2.0	107	6.0	90	18.4	142	3,722.0	747
1/01/10	4,620.6	70.3	18	1.0	54	0.6	10	25.7	216	4,522.9	760
1/02/10	4,637.0	64.5	18	0.9	51	0.6	10	25.8	217	4,545.2	760
1/03/10	4,612.6	61.1	18	0.7	41	0.5	8	26.6	223	4,523.7	758
1/04/10	4,600.1	71.5	18	0.7	42	0.5	7	26.6	221	4,500.9	759
1/05/10	4,597.3	74.1	18	0.7	41	0.4	7	26.6	220	4,495.4	761
1/06/10	4,449.7	73.1	17	0.7	41	0.3	5	26.1	218	4,349.5	758
1/07/10	4,472.7	76.7	17	-1,3 <sup>3</sup>	42	0.4	6	25.6	212	4,371.3	761
1/08/10	4,528.9	85.6	17	0.7	40	0.5	8	25.1	209	4,417.0	763
1/09/10	4,584.9	90.8	17	0.7	40	0.4	7	24.9	207	4,467.9	765
1/10/10	4,581.0	99.4	16	0,7 <sup>2</sup>	42 <sup>2</sup>	0.4	6	24.5	202	4,456.0	764
1/11/10	4,613.1	98.9	14	0.7	41	0.5	8	23.8	196	4,489.2	766
1/12/10	4,661.9	106.0	14	0.7	41	0.4	7	23.3	191	4,531.5	770
1/01/11	4,732.3	105.4	14	0.7	38	0.4	7	23.2	187	4,602.6	766
1/02/11	4,732.4	105.6	14	0.7	38	0.5	8	23.1	185	4,602.5	766
1/03/11	4,562.3	111.5	14	0,3 <sup>2</sup>	39 <sup>2</sup>	0.6	9	21.9	174	4,428.0	774
1/04/11	4,629.3	57.4	12	0.7	38	0.6	10	21.7	171	4,548.8	775
1/05/11	4,732.0	56.6	11	0,6 <sup>2</sup>	38 <sup>2</sup>	0.6	9	21.0	165	4,653.1	780
1/06/11	4,788.2	56.0	11	0.7	36	0.7	11	21.1	164	4,709.7	781
1/07/11	4,770.8	140.1	11	0.6	35	0.8	12	20.2	156	4,609.1	786
1/08/11	4,816.4	142.1	9	0.6	34	0.8	11	19.8	153	4,653.0	787
1/09/11	4,850.3	142.6	8	0.6	34	0.7	11	17.2	133	4,689.3	806
1/10/11	4,888.4	142.4	8	0.6	34	0.9	12	15.4	119	4,729.1	817
1/11/11	4,941.0	145.4	8	0.4	34	0.6	9	14.1	108	4,780.5	828
Reference data: own funds (capital) adequacy ratio as of 1.11.11, %	15.1	13,4 <sup>4</sup>		37.0		34.6		33.6		15.1	

<sup>1</sup> Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 2011" as well as credit institutions on which the decision on insolvency prevention was taken in September-October 2008, before the said Federal Law came into affect.

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

<sup>3</sup> Negative value of own funds (capital) of the CIs with capital less than 45 million rubles as of 1.07.10 derives from the figures of 1 CI (among them).

<sup>4</sup> CIs with positive own funds (capital).

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

Indicators	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	1,173.1	1,201.0	1,199.3	1,208.9	1,214.2
Banking sector own funds (capital), billion rubles	4,620.6	4,732.3	4,770.8	4,888.4	4,941.0
Ratio of authorised capital to own funds (capital) of credit institutions, percent	25.4	25.4	25.1	24.7	24.6

Table 42

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

Indicators	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
<b>1. Factors of own funds (capital) increase</b>	<b>110.9</b>	<b>112.4</b>	<b>115.6</b>	<b>116.5</b>	<b>116.5</b>
1.1. Authorised capital	25.4	25.4	25.2	24.8	24.6
1.2. Issue income	20.3	21.7	21.4	20.9	20.8
1.3. Credit institutions' profit and funds	31.5	37.1	40.6	42.5	43.4
1.4. Subordinated loans	29.7	24.3	24.4	24.4	23.8
1.5. Increase in value of property due to revaluation	4.1	3.9	4.1	3.9	3.9
1.6. Other factors of increase	0.0	0.0	0.0	0.0	0.0
<b>2. Factors of own funds (capital) decrease</b>	<b>10.9</b>	<b>12.4</b>	<b>15.6</b>	<b>16.5</b>	<b>16.5</b>
2.1. Losses	2.3	1.1	1.8	1.8	2.3
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	0.0	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	0.6	0.5	0.1	0.4	0.2
2.6. Credit institutions' portfolio of shares	7.1	10.0	12.8	13.5	13.2
2.7. Other factors	0.7	0.6	0.6	0.7	0.7
<b>Own funds (capital), total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table 43****Risk-weighted assets of the banking sector (billion rubles)**

Risk-weighted assets <sup>1</sup>	1/01/10	1.01.11 <sup>2</sup>	1/07/11	1/10/11	1/11/11
1 <sup>st</sup> group of assets	15.9	0.0	0.0	0.0	0.0
2 <sup>nd</sup> group of assets	36.4	612.1	630.9	739.4	732.1
3 <sup>rd</sup> group of assets	496.4	86.2	98.8	118.9	128.8
4 <sup>th</sup> group of assets	948.3	19,450.0	21,010.2	23,154.7	22,850.4
5 <sup>th</sup> group of assets	16,332.4	13.3	1.8	1.4	0.8
Risk-weighted assets of credit institutions	17,829.4	20,161.7	21,741.6	24,014.3	23,712.1

<sup>1</sup> Assets recognized in balance sheet are taken into account

Risk-weighted 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.

<sup>2</sup> Methodology of calculation has been changed since 01.08.2010 in consequence of enactment of Bank of Russia Direction № 2324-U dated November 3, 2009.

## Own funds (capital) adequacy ratio of the banking sector

		1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
1	Banking sector own funds (capital), billion rubles	4,620.6	4,732.3	4,770.8	4,888.4	4,941.0
2	Risk-weighted assets, billion rubles	22,145.0	26,164.3	28,494.6	32,251.1	32,815.0
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	17,829.4	20,161.7	21,741.6	24,014.3	23,712.1
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	772.1	1,000.3	1,119.3	1,416.8	1,375.2
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	43.6	50.0	61.3	65.6	65.9
	- the value of credit risk on contingent credit liabilities, billion rubles	2,051.0	1,753.5	2,175.2	2,421.0	2,489.9
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles <sup>1</sup>	63.0	109.3	124.4	143.6	166.8
	- the value of operational risk, billion rubles	-	1,007.5	1,094.4	1,950.7	1,950.7
	- market risk, billion rubles	1,385.9	2,081.9	2,178.2	2,239.1	2,149.8
	- higher-risk transactions, billion rubles	-	-	-	-	904.6
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	20.9	18.1	16.7	15.2	15.1

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

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

Table 45

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

Own funds (capital) adequacy ratio	1/01/10		1/01/11		1/07/11		1/10/11		1/11/11	
	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %	Number of CIs	Share in the banking sector total assets, %
Less than 10% <sup>1</sup>	7	1.2	4	0.1	3	0.1	2	0.0	2	0.0
From 10% to 12%	21	3.5	53	6.4	80	11.7	110	22.9	110	16.8
From 12% to 14%	58	5.5	86	20.4	97	16.6	124	30.4	132	37.6
14% and more	972	89.9	868	73.1	820	71.6	754	46.7	743	45.6
Banking sector, total	1058	100.0	1012	100.0	1000	100.0	991	100.0	988	100.0

<sup>1</sup> 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)<sup>1</sup>

		1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
Loans	Standard	42.5	45.5	48.8	50.7	51.3
	Substandard	38.0	34.7	31.3	30.8	30.4
	Doubtful	9.8	11.4	11.8	11.1	10.9
	Problem	3.5	2.9	3.2	3.0	2.9
	Loss	6.2	5.4	4.9	4.5	4.5
Loan loss provision (LLP)	Estimated LLP	11.9	11.0	10.5	9.8	9.7
	Estimated LLP adjusted for collateral	9.2	8.8	8.4	7.8	7.7
	LLP made	9.3	8.8	8.4	7.8	7.7
	LLP made as percent of estimated LLP	78.1	79.8	79.8	79.4	79.9
	LLP made as percent of estimated LLP adjusted for collateral	100.7	100.2	100.1	100.0	100.1
<b>Справочно:</b>						
Loans classified according to point 3.10 of the Bank of Russia's Regulation №254-P		14.8	15.9	15.5	16.3	15.4

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

Table 47

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

	1/01/10		1/01/11		1/07/11		1/10/11		1/11/11	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	3,595.5	100.0	4,064.7	100.0	4,558.7	100.0	5,073.8	100.0	5,201.3	100.0
of which:										
1.1. Loans to legal entities (except credit institutions)	298.3	8.3	332.6	8.2	394.4	8.7	430.1	8.5	442.1	8.5
1.2. Loans to individuals	3,297.1	91.7	3,732.2	91.8	4,164.2	91.3	4,643.7	91.5	4,759.2	91.5
1.3. Loans to credit institutions	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	17.7	-	17.9	-	18.6	-	18.7	-	19.1
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	8.1	-	7.3	-	6.7	-	6.3	-	6.2
4. Claims grouped into portfolios of homogeneous claims - total	16.1	100.0	22.2	100.0	31.3	100.0	38.0	100.0	39.9	100.0
of which:										
4.1. Portfolios of homogeneous claims on legal entities	10.8	67.4	14.3	64.5	17.5	55.7	20.3	53.4	21.7	54.4
4.2. Portfolios of homogeneous claims on individuals	5.2	32.6	7.9	35.5	13.9	44.3	17.7	46.6	18.2	45.6
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	37.9	-	43.0	-	33.6	-	29.3	-	28.4

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



Table 48

Homogeneous loans and claims on legal entities and provisions made as of 1.11.11<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to legal entities (except credit institutions) grouped into portfolios of homogeneous loans - total	442,114.2	100.0	8,028.4	100.0	1.8
of which by quality categories					
1.1. Quality Category I	15,816.5	3.6	0.0	0.0	0.0
1.2. Quality Category II	419,304.7	94.8	3,916.3	48.8	0.9
1.3. Quality Category III	2,046.3	0.5	276.8	3.4	13.5
1.4. Quality Category IV	901.5	0.2	375.0	4.7	41.6
1.5. Quality Category V	4,035.7	0.9	3,458.8	43.1	85.7
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	1.05	100.0	0.01	100.0	0.5
of which by quality categories					
2.1. Quality Category I	0.03	2.8	0.00	0.0	0.0
2.2. Quality Category II	1.02	97.1	0.01	100.0	0.5
2.3. Quality Category III	0.00	0.0	0.00	0.0	0.0
2.4. Quality Category IV	0.00	0.1	0.00	0.0	0.0
2.5. Quality Category V	0.00	0.0	0.00	0.0	0.0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	442,115.3		8,028.4		1.8
4. Homogeneous claims grouped into portfolios - total	21,705.7	100.0	5,735.4	100.0	26.4
of which by quality categories					
4.1. Quality Category I	7,887.6	36.3	0.0	0.0	0.0
4.2. Quality Category II	8,050.7	37.1	156.3	2.7	1.9
4.3. Quality Category III	158.9	0.7	27.5	0.5	17.3
4.4. Quality Category IV	42.7	0.2	11.2	0.2	26.2
4.5. Quality Category V	5565.9	25.6	5540.5	96.6	99.5
5. Claims for interest payments - total	2,974.2	100.0	863.2	100.0	29.0
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	884.7	29.7	831.3	96.3	94.0

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

Homogeneous loans and claims on individuals and provisions made as of 1.11.11<sup>1</sup>

	Loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims grouped into portfolios of homogeneous loans and claims		Provisions made on loans and claims in % of corresponding loans and claims portfolios
	mln. rubles	in % of total loans and claims	mln. rubles	in % of total provision made	
1. Loans to individuals grouped into portfolios of homogeneous loans - total of which	4,759,177.7	100.0	313,153.0	100.0	6.6
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	316,734.4	6.7	12,501.6	4.0	3.9
1.1.2. residential real estate (mortgage) loans, total	1,149,678.7	24.2	39,176.8	12.5	3.4
1.1.3. car loans, total	580,936.0	12.2	38,713.3	12.4	6.7
1.1.4. other consumer loans, total	2,685,666.3	56.4	221,789.0	70.8	8.3
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days <sup>2</sup>	2,058,435.7	43.3	25,761.4	8.2	1.3
1.2.2. a portfolio of loans without overdue payments	2,247,571.6	47.2	25,543.9	8.2	1.1
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	85,065.5	1.8	3,407.4	1.1	4.0
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	48,545.4	1.0	12,665.9	4.0	26.1
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	36,146.9	0.8	20,043.9	6.4	55.5
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	257,250.4	5.4	224,758.2	71.8	87.4
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	4,364,745.9	91.7	46,870.8	15.0	1.1
1.3.2. Quality category III	74,566.0	1.6	8,550.6	2.7	11.5
1.3.3. Quality category IV	40,464.8	0.9	16,930.1	5.4	41.8
1.3.4. Quality category V	279,401.0	5.9	240,801.4	76.9	86.2
2. Claims grouped into portfolios of homogeneous claims - total	18,216.3	100.0	5,584.4	100.0	30.7
of which by quality categories					
2.1. Quality category I	101.8	0.6	0.0	0.0	0.0
2.2. Quality category II	11,939.2	65.5	164.7	2.9	1.4
2.3. Quality category III	314.4	1.7	52.8	0.9	16.8
2.4. Quality category IV	353.4	1.9	154.1	2.8	43.6
2.5. Quality category V	5507.6	30.2	5212.9	93.3	94.6
3. Claims for interest payments - total of which	63,492.5	100.0	21,851.3	100.0	34.4
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	24,875.1	39.2	20,825.1	95.3	83.7

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

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

**Table 50**

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

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
Substandard	10.2	8.9	7.6	8.1	8.1	2.5	2.3	2.0	2.0	2.0
Doubtful	17.3	19.9	22.7	22.8	22.9	16.4	15.3	16.2	16.1	16.2
Problem	16.2	15.0	16.2	16.4	16.1	43.0	45.0	43.0	42.9	43.4
Loss	56.3	56.2	53.5	52.7	53.0	84.7	90.8	92.2	91.8	91.2

<sup>1</sup> 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	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>1014.7</b>	<b>1035.9</b>	<b>1081.9</b>	<b>1161.8</b>	<b>1165.7</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	652.7	730.0	796.9	865.1	872.8
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	5.1	4.7	4.5	4.4	4.3
Overdue claims in rubles					
- billion rubles	835.1	886.2	950.2	1005.6	1014.4
- as percent of total loans, deposits and other placements in rubles	6.0	5.5	5.3	5.2	5.1
Overdue claims in foreign currency					
- billion rubles	179.6	149.7	131.6	156.3	151.3
- as percent of total loans, deposits and other placements in foreign currency	3.0	2.5	2.1	2.2	2.2
- dollar equivalent, billion \$	5.9	4.9	4.7	4.9	5.1
Overdue claims on loans and other placements with non-financial institutions	762.5	743.4	773.5	838.2	845.8
Share of overdue claims in total volume of loans and other placements with non-financial institutions	6.1	5.3	5.1	5.0	5.0
Overdue claims on loans and other funds provided to individuals	243.0	282.3	289.9	301.2	299.0
Share of overdue claims in total volume of loans and other placements with individuals	6.8	6.9	6.4	5.9	5.8

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, %				
	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
No overdue claims	138	142	131	129	121	1.4	1.9	1.9	1.8	1.8
Less than 5%	574	565	624	623	634	74.8	70.4	77.8	77.1	76.7
From 5 to 10%	202	187	137	145	135	14.5	23.2	14.6	15.6	16.0
From 10 to 15%	70	42	42	31	33	6.6	3.7	4.7	1.5	1.6
From 15 to 20%	16	20	11	12	14	1.0	0.3	0.3	0.2	0.2
From 20 to 60%	19	13	14	9	8	1.4	0.4	0.4	3.4	3.3
From 60 to 90%	1	4	1	1	1	0.0	0.0	0.0	0.0	0.0
90% and more	0	0	1	1	0	0.0	0.0	0.0	0.0	0.0
No loans, deposits and other placements	38	39	39	40	41	0.3	0.1	0.4	0.5	0.3

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

Indicators	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
Large credit risks of the banking sector total, bln rubles	6,797.9	8,736.3	9,566.6	10,856.3	10,761.5
Share of large credit risks in the banking sector assets, %	23.1	25.8	27.1	28.2	28.0

**Table 54****Structure of large loans<sup>1</sup> grouped by types of collateral**

	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
Volume of large loans, billion rubles	4,688.8	5,323.9	5,329.0	5,899.2	5,833.3
of which:					
Volume of secured loans , billion rubles	1,524.2	1,586.4	1,483.8	1,516.1	1,416.0
Volume of I quality category collateral, billion rubles	569.0	500.0	385.3	340.4	325.5
of which:					
collateral of quoted securities issued by legal entities, billion rubles	170.6	98.6	31.3	18.3	18.9
Volume of II quality category collateral, billion rubles	1,107.1	1,429.2	1,439.9	1,320.3	1,258.7
of which:					
collateral of securities, issued by legal entities, billion rubles	160.4	589.9	549.9	384.3	323.9
collateral of proprietary rights (claims), billion rubles	508.7	430.3	465.8	471.2	467.2

<sup>1</sup> Calculated on the basis of credit institutions' reporting by form 0409117 "Information on large loans" (includes information on 30 largest (for reported credit institution) loans to corporate entities other than credit institutions. This form has been in operation since reporting on 1.02.09.

Table 55

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

(%)

	Self-financing ratio <sup>1</sup>						Current liquidity ratio <sup>2</sup>						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2009		2010		1st half of 2011		2009		2010		1st half of 2011		2009		2010		1st half of 2011		1 <sup>st</sup> half of 2009	1 <sup>st</sup> half of 2010	1 <sup>st</sup> half of 2011
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
<b>Industry. total</b>	<b>64.1</b>	<b>65.0</b>	<b>64.6</b>	<b>65.1</b>	<b>64.7</b>	<b>64.3</b>	<b>169.0</b>	<b>173.3</b>	<b>160.9</b>	<b>190.4</b>	<b>198.2</b>	<b>204.6</b>	<b>43.2</b>	<b>38.1</b>	<b>37.9</b>	<b>34.3</b>	<b>31.7</b>	<b>35.8</b>	<b>2.6</b>	<b>4.3</b>	<b>6.7</b>
Agriculture, hunting and forestry	42.4	43.3	44.2	44.3	45.1	44.5	171.5	175.2	179.0	179.5	185.7	170.0	59.5	60.6	65.3	67.6	63.3	66.9	2.9	2.2	3.7
Mining	75.8	76.0	77.0	77.2	77.3	79.1	295.3	297.4	294.8	340.3	339.3	409.8	31.7	21.6	22.3	15.7	15.3	13.6	3.2	5.0	8.2
Manufacturing	47.0	47.7	44.6	46.2	47.5	45.3	135.4	139.3	127.6	149.7	156.4	151.6	52.4	51.3	52.4	46.7	46.7	44.4	1.8	4.7	5.4
Production and distribution of energy, gas and water	76.8	75.3	64.2	65.4	65.2	63.0	148.1	142.5	80.9	84.0	97.8	94.5	38.3	34.2	39.0	37.7	37.5	36.6	2.4	2.8	3.5
Construction	24.9	25.7	20.0	21.6	22.1	20.8	104.2	105.7	96.2	104.1	103.5	101.0	32.9	29.6	17.0	22.0	21.2	22.5	1.3	0.4	1.4
Wholesale and retail trade, car and household appliance repair	29.3	30.3	36.5	45.9	42.3	41.9	122.2	129.4	116.0	164.8	173.1	141.8	46.0	46.8	39.2	49.4	46.1	46.1	1.4	2.6	5.3
Transport and communication	47.1	52.6	62.1	63.5	40.9	37.3	78.0	84.4	126.8	127.7	142.4	135.7	48.0	38.3	45.1	48.5	16.6	71.9	2.3	3.6	6.2

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

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

<sup>2</sup> Without overdue receivables

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



## Market Risk

Table 56

### Structure of market risk of the banking sector

Risk	1/01/10		1/01/11		1/07/11		1/10/11		1/11/11	
	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %	as % of total credit institutions' capital <sup>1</sup>	share in market risk %
Market risk (MR), total	49.6	100.0	48.6	100.0	49.8	100.0	49.9	100.0	47.4	100.0
Of which										
- interest rate risk (IRR)	37.5	75.5	36.7	75.6	37.6	75.5	35.8	71.8	34.4	72.5
- equity position risk (EPR)	8.7	17.5	8.6	17.8	9.5	19.0	10.4	20.8	10.0	21.1
- foreign exchange risk (FER)	3.5	7.0	3.2	6.6	2.7	5.5	3.7	7.4	3.0	6.4
Reference data:										
Number of credit institutions <sup>1</sup>	656		641		618		636		622	
Share of credit institutions' assets <sup>1</sup> in total banking sector assets, %	62.8		90.9		92.3		92.4		92.2	

<sup>1</sup> Credit institutions that conduct operations on which market risk is calculated.

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

**Table 57****Share of assets and liabilities in foreign currency in total assets and liabilities of the banking sector**

	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
Share of assets in foreign currency in total assets, %	27.6	24.1	23.1	24.5	23.7
of which:					
- 20 largest-asset credit institutions	28.7	25.6	24.8	26.5	25.6
Share of liabilities in foreign currency in total liabilities, %	25.3	22.7	21.4	22.6	22.0
of which:					
- 20 largest-asset credit institutions	26.0	24.1	22.7	24.5	24.0
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	2.4	1.3	1.8	1.9	1.7
of which:					
- 20 largest-asset credit institutions	2.7	1.6	2.0	2.0	1.7

Table 58

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

	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
<b>Balance sheet positions</b>					
Claims, bln rubles	8,128.8	8,143.6	8,157.0	9,406.9	9,121.4
Liabilities, bln rubles	7,436.5	7,690.0	7,523.1	8,676.0	8,473.6
Net balance sheet position, bln rubles	692.4	453.6	633.9	730.9	647.8
Net balance sheet position to own funds (capital), % <sup>1</sup>	15.0	9.6	13.3	15.0	13.1
<b>Off-balance sheet positions <sup>2</sup></b>					
Claims, bln rubles	3,070.2	3,485.7	4,918.2	5,731.3	6,361.5
Liabilities, bln rubles	3,128.1	3,396.1	4,988.2	5,876.3	6,467.8
Net balance sheet position, bln rubles	-57.9	89.6	-70.0	-145.0	-106.3
Net balance sheet position to own funds (capital), % <sup>1</sup>	-1.3	1.9	-1.5	-3.0	-2.2

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

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

Table 59

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

	2009				2010				2011		
	I	II	III	IV	I	II	III	IV	I	II	III
Number of credit institutions that exceeded the OFXP limits	23	6	7	6	5	4	6	6	6	4	5
Of which:											
- 20 largest-asset credit institutions	0	1	0	0	1	0	0	0	0	0	1
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	1.0	1.2	0.5	0.5	2.2	0.7	0.8	0.2	0.2	0.1	3.4
- On 20 largest-asset credit institutions	0.0	1.0	0.0	0.0	2.7	0.0	0.0	0.0	0.0	0.0	4.4

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		
<b>1. Credit institutions with net short OFXP</b>								
1/01/09	431	583.0	-611.5	13.6	-42.1	-28.5	1,047.2	-2.7
1/01/10	361	-72.9	50.3	7.5	-30.1	-22.6	1,131.1	-2.0
1/02/10	311	-55.4	44.9	7.2	-17.7	-10.5	862.4	-1.2
1/03/10	321	-92.1	75.9	7.5	-23.7	-16.2	1,024.3	-1.6
1/04/10	377	-96.8	73.1	5.6	-29.3	-23.7	1,157.0	-2.0
1/05/10	348	-44.0	22.7	35.1	-56.4	-21.3	2,360.4	-0.9
1/06/10	430	-71.0	35.9	6.3	-41.4	-35.1	1,258.6	-2.8
1/07/10	383	-84.9	44.1	6.1	-46.9	-40.8	1,119.3	-3.6
1/08/10	397	-95.3	53.7	5.5	-47.1	-41.6	1,127.9	-3.7
1/09/10	429	-37.8	13.7	5.6	-29.7	-24.0	1,246.6	-1.9
1/10/10	436	-54.8	8.1	28.4	-75.1	-46.7	1,930.5	-2.4
1/11/10	417	-92.9	30.8	35.3	-97.5	-62.1	1,748.3	-3.6
1/12/10	385	-47.4	-1.5	40.2	-89.0	-48.8	1,856.4	-2.6
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
<b>2. Credit institutions with net long OFXP</b>								
1/01/09	564	391.5	-334.1	85.9	-28.5	57.3	2,690.2	2.1
1/01/10	596	300.0	-233.8	100.4	-34.2	66.2	3,518.6	1.9
1/02/10	643	293.4	-192.0	127.3	-25.8	101.5	3,763.7	2.7
1/03/10	630	375.6	-260.9	127.4	-12.8	114.7	3,598.1	3.2
1/04/10	574	220.6	-145.2	118.7	-43.3	75.4	3,452.6	2.2
1/05/10	602	196.9	-124.4	90.0	-17.6	72.4	2,241.4	3.2
1/06/10	516	241.4	-167.1	106.9	-32.6	74.3	3,324.3	2.2
1/07/10	559	174.1	-99.3	114.2	-39.4	74.8	3,335.0	2.2
1/08/10	550	222.9	-140.2	116.7	-34.0	82.7	3,349.3	2.5
1/09/10	516	183.8	-99.2	122.8	-38.2	84.6	3,277.7	2.6
1/10/10	505	84.4	-34.8	89.2	-39.6	49.6	2,657.1	1.9
1/11/10	520	165.7	-102.9	91.4	-28.5	62.9	2,823.7	2.2
1/12/10	551	187.6	-127.2	83.7	-23.2	60.5	2,773.9	2.2
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

Table 61

### Open currency positions of the banking sector by currencies as of 1.11.11

Currency / position type	Number of CI	Net balance position, bln. rubles	Net OCP of CI to own funds (capital)	Total balance position, bln. rubles	Total off-balance position, bln. Rubles
<b>USD</b>					
short	406	-70.0	-2.0	461.3	-531.3
long	503	25.4	1.8	94.2	-68.8
<b>EUR</b>					
short	394	-22.5	-0.7	-210.8	188.4
long	508	22.5	1.4	-261.5	284.1
<b>GBP</b>					
short	80	-3.7	-0.3	-3.7	0.0
long	281	3.5	0.1	-0.2	3.8

## Liquidity of Credit Institutions

Table 62

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

	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18.0	27.3	24.7	26.2	26.0
Liabilities with maturity in excess of 1 year, as percent of total liabilities	23.0	24.5	24.1	24.4	23.5
A measure of using short-term liabilities to fund long-term liquid assets, percent <sup>2</sup>	-14.5	-7.8	-8.7	-7.7	-6.0

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

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

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

**Table 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, %				
	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
Less than 0	611	594	585	596	589	92.8	61.5	85.6	88.3	60.7
From 0 to 20	407	365	360	340	340	6.9	36.7	12.8	10.3	37.6
More than 20	40	53	55	55	58	0.3	1.8	1.7	1.4	1.7
Data not available	0	0	0	0	1	0.0	0.0	0.0	0.0	0.0
Total	1058	1012	1000	991	988	100.0	100.0	100.0	100.0	100.0



**Table 64****The relation of short-term assets and short-term liabilities<sup>1</sup> of the banking sector**

	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
Liquid assets with maturity up to 30 days, as percent of liquid assets	59.9	48.5	53.5	50.2	50.6
Liabilities with maturity up to 30 days, as percent of total liabilities	41.9	42.0	43.6	43.3	44.9
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), %	6.0	21.1	13.1	17.6	18.0

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

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, %				
	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11	1/01/10	1/01/11	1/07/11	1/10/11	1/11/11
Less than 0	485	455	375	389	394	31.9	21.7	23.0	23.3	24.6
From 0 to 20	243	250	235	226	190	48.8	20.4	49.0	14.8	13.0
More than 20	330	307	390	376	403	19.4	57.9	28.1	61.9	62.4
Data not available	0	0	0	0	1	0.0	0.0	0.0	0.0	0.0
Total	1058	1012	1000	991	988	100.0	100.0	100.0	100.0	100.0