

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

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

№ 101 March 2011

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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 76,0
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 10,6 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 funds provided to 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 40,1 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 40,8 53,7 4 084,8 9,2 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	559,2 8,7
4.	Securities acquired by credit institutions (billion rubles) ¹ 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 13,1 17,2
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² 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 22,1 29,0 31,1
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	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 25,0 32,9
Reference data						
Indicator (billion rubles)		1.01.07	1.01.08	1.01.09	1.01.10	1.01.11
Gross Domestic Product		26 917,2	33 247,5	41 264,9	38 797,2	44 491,4
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	6 413,7
Income of the population		17 290,1	21 311,5	25 231,6	28 452,3	31 596,4

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

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

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

Table 2

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

Date	Assets		Own funds (capital)		Loans and other placements with non-financial organisations		Loans and other funds provided to 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
Reference data:												
Increase from the beginning of the current year	-1,8		0,0		0,5		-0,1		-0,9		-4,0	
Increase over the same period of the previous year	-0,8		0,4		-0,3		-0,8		0,2		-1,4	

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
Reference Data:							
Gross Domestic Product	28,9	26,9	24,6	23,5	24,1	-6,0	14,7

Institutional features of the banking sector

Table 4

Number of Russian credit institutions

Indicator	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Credit institutions registered by the Bank of Russia and other authorities	1228	1178	1152	1146	1145
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1108	1058	1030	1012	1012
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)	3	1	1	2	1
Credit institutions with their banking licenses being revoked (cancelled)	117	119	121	132	132
Credit institutions licensed to conduct operations in foreign currency	736	701	689	677	677
Credit institutions holding general licences	298	291	287	283	283

Table 5

Operating credit institutions (CIs), by federal districts

Federal district	1.01.09		1.01.10		1.10.10		1.01.11		1.02.11	
	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	621	56,0	598	56,5	594	57,7	585	57,8	585	57,8
of which the City of Moscow and Moscow Region	556	50,2	535	50,6	534	51,8	525	51,9	525	51,9
North-Western	79	7,1	75	7,1	71	6,9	71	7,0	71	7,0
Southern	115	10,4	113	10,7	48	4,7	47	4,6	47	4,6
North-Caucasian					58	5,6	57	5,6	56	5,5
Volga	131	11,8	125	11,8	118	11,5	118	11,7	118	11,7
Ural	58	5,2	54	5,1	53	5,1	51	5,0	51	5,0
Siberian	68	6,1	62	5,9	59	5,7	56	5,5	57	5,6
Far Eastern	36	3,2	31	2,9	29	2,8	27	2,7	27	2,7
Russian Federation	1108	100,0	1058	100,0	1030	100,0	1012	100,0	1012	100,0

Table 6

Branches of credit institutions (CIs), by federal districts

Federal district	CIs of the district			Branches of CIs of the district			Branches of operating CIs from other districts in the given district			Share, %								
										Branches from other districts relative to the total of CIs of the district and their branches			CIs and branches of the district relative to the total of CIs and branches in Russia			Branches from other districts relative to the total number of branches in Russia		
	1.01.10	1.01.11	1.02.11	1.01.10	1.01.11	1.02.11	1.01.10	1.01.11	1.02.11	1.01.10	1.01.11	1.02.11	1.01.10	1.01.11	1.02.11	1.01.10	1.01.11	1.02.11
Central	598	585	585	159	119	119	528	484	481	70	69	68	18	18	18	17	17	17
of which the City of Moscow and Moscow Region ¹	535	525	525	131	101	101	134	127	127	20	20	20	16	16	16	4	4	4
North-Western	75	71	71	29	25	25	357	342	309	343	356	322	2	2	2	11	12	11
Southern	113	47	47	100	22	21	384	284	284	180	412	418	5	2	2	12	10	10
North-Caucasian		57	56		74	73		99	100		76	78		3	3		3	3
Volga	125	118	118	132	102	103	562	526	525	219	239	238	6	6	6	18	18	18
Ural	54	51	51	120	112	112	246	224	224	141	137	137	4	4	4	8	8	8
Siberian	62	56	57	38	28	28	356	338	335	356	402	394	2	2	2	11	12	12
Far Eastern	31	27	27	23	12	12	149	135	135	276	346	346	1	1	1	5	5	5
Russian Federation	1058	1012	1012	601	494	493	2582	2432	2393	159	156	159	39	38	39	81	83	83

¹ as one region

Table 7

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

Distribution of credit institutions ranged by assets (descending)	1.01.09		1.01.10		1.10.10		1.01.11		1.02.11	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	12 941 083	46,2	14 092 987	47,9	15 203 671	47,9	16 139 126	47,7	15 930 288	48,0
From 6 to 20	5 906 199	21,1	6 018 106	20,4	6 473 004	20,4	7 051 684	20,9	6 786 134	20,4
From 21 to 50	3 725 544	13,3	3 572 615	12,1	3 837 182	12,1	3 931 248	11,6	3 869 432	11,7
From 51 to 200	3 726 736	13,3	3 920 972	13,3	4 270 709	13,5	4 616 510	13,7	4 581 594	13,8
From 201 to 500	1 271 471	4,5	1 382 703	4,7	1 480 354	4,7	1 584 615	4,7	1 564 920	4,7
From 501 to 1001	441 001	1,6	438 100	1,5	455 224	1,4	481 269	1,4	474 860	1,4
From 1001	10 294	0,04	4 542	0,02	1 546	0,01	176	0,00	155	0,00
Total	28 022 329	100,0	29 430 025	100,0	31 721 689	100,0	33 804 628	100,0	33 207 383	100,0

Table 8

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

	(%)				
Federal district	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Central	52,6	55,3	55,2	54,9	55,2
of which the City of Moscow and Moscow Region	53,0	55,7	55,6	55,3	55,6
North-Western	68,1	70,6	72,0	71,9	71,3
Southern	53,8	52,9	69,3	69,0	69,0
North-Caucasian			45,7	45,5	47,1
Volga	47,8	45,0	43,8	43,4	43,1
Ural	52,9	57,0	58,6	60,2	59,1
Siberian	70,0	81,4	79,7	78,7	78,3
Far Eastern	62,5	65,1	70,7	72,6	73,6
Russian Federation	46,2	47,9	47,9	47,7	48,0

Table 9

Operating credit institutions ranged by assets (distribution and change over the period 1.01.10 - 1.02.11)

Groups of credit institutions ranged by assets as of 1.01.10		Number of credit institutions as of 1.01.10	Groups as of 1.02.11							Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6	7		
1	First 5	5	4	1							
2	From 6 to 20	15	1	13	1						
3	From 21 to 50	30		1	23	3				1	2
4	From 51 to 200	150			6	127	11	1		1	4
5	From 201 to 500	300				20	248	13		7	12
6	From 501 to 1001	500					41	445		13	1
7	From 1001	58						40	11	7	
Became operating after 1.01.10								1			
Total over the period										29	19
Total as of 1.01.10¹		1058									
Total as of 1.02.11¹		1012	5	15	30	150	300	500	11		

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

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

Table 10

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

	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Credit institutions with foreign participation over 50%					
Assets	18,7	18,3	17,7	18,0	17,7
Own funds (capital)	17,3	17,0	17,9	19,1	18,0
Correspondent accounts with non-resident banks	17,0	15,6	14,2	20,3	14,6
Loans and other placements with non-financial organisations	16,6	14,8	14,7	15,1	15,0
Loans and other placements with individuals	23,3	25,1	24,4	25,7	23,5
Loans, deposits and other placements with credit institutions	25,0	31,7	26,3	25,1	25,2
Individual deposits	10,3	12,0	11,1	11,5	11,5
Funds raised from organisations ¹	18,8	18,5	17,7	17,6	17,7
Profit (loss) of the current year	19,7	29,8	20,1	20,7	17,9
Reference data:					
Number of credit institutions	102	108	108	111	110
of which 100% foreign-owned credit institutions					
Assets	13,0	11,3	12,2	11,0	10,6
Own funds (capital)	12,2	11,0	13,1	12,1	11,8
Correspondent accounts with non-resident banks	12,1	9,0	8,5	9,2	6,7
Loans and other placements with non-financial organisations	11,6	9,1	10,1	9,2	9,1
Loans and other placements with individuals	15,4	15,6	15,3	14,9	12,7
Loans, deposits and other placements with credit institutions	21,6	23,8	21,0	20,0	19,9
Individual deposits	5,4	6,2	6,0	5,3	5,3
Funds raised from organisations ¹	12,6	11,1	12,4	11,0	11,0
Profit (loss) of the current year	14,8	27,4	17,9	15,1	12,6
Reference data:					
Number of credit institutions	76	82	80	80	79

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

Table 11

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.09		1.01.10		1.10.10		1.01.11		1.02.11	
	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	749,2	2,7	800,8	2,7	788,1	2,5	814,9	2,4	779,2	2,3
Own funds (capital)	62,6	1,6	70,3	1,9	99,4	2,2	105,4	2,2	105,6	2,2
Loans and other placements with non-financial organisations	290,6	2,3	267,5	2,1	287,8	2,1	300,0	2,1	302,3	2,1
of which overdue claims	16,6	6,2	91,4	12,0	42,5	5,2	24,3	3,3	22,4	3,0
Loans and other funds provided to individuals	102,6	2,6	71,9	2,0	71,1	1,8	70,8	1,7	70,8	1,7
of which overdue claims	5,6	3,8	10,3	4,2	11,4	3,9	8,9	3,2	9,0	3,1
Individual deposits	123,1	2,1	125,9	1,7	156,2	1,8	164,5	1,7	165,2	1,7
Funds raised from organisations	299,7	3,4	319,8	3,3	284,4	2,8	335,2	3,0	327,9	3,1
Reference data:										
Number of credit institutions ¹	20	1,8	18	1,7	16	1,6	14	1,4	14	1,4

¹ Credit institutions going through insolvency prevention measures according to Federal Law No 175-FZ dated October 27, 2008 "On Additional Measures to Support the Financial System of the Russian Federation in the period up to December 31, 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		1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
1.	Money, precious metals and gemstones	829,3	795,8	684,9	912,6	770,3
1.1.	of which: money	795,1	747,0	640,6	862,4	721,9
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 078,7	1 755,2	1 290,5	1 809,0	1 460,2
3.	Correspondent accounts with credit institutions	1 238,8	839,2	721,3	853,6	776,8
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	395,8	171,7	130,6	164,3	139,7
3.2.	Correspondent accounts with non-resident banks	843,0	667,6	590,7	689,3	637,1
4.	Securities acquired by credit institutions, total	2 365,2	4 309,4	5 562,8	5 829,0	5 856,7
	of which					
4.1.	Debt securities	1 760,3	3 379,1	4 190,7	4 419,9	4 424,8
4.2.	Shares	193,4	411,8	674,8	710,9	710,1
4.3.	Discounted promissory notes	199,5	234,0	384,3	330,0	344,5
4.4.	Shares in associates and subsidiaries	212,0	284,5	313,0	368,2	377,3
5.	Other participation in authorised capital	45,1	72,6	117,0	132,1	152,8
6.	Loans, total	19 941,0	19 878,4	21 357,5	22 166,7	22 112,5
	of which:					
6.1.	Loans, deposits and other placements	19 884,8	19 847,1	21 331,1	22 140,2	22 084,3
	of which overdue claims	422,0	1 014,7	1 113,7	1 035,9	1 043,1
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	12 509,7	12 541,7	13 629,4	14 062,9	14 136,4
	of which overdue claims	266,4	762,5	818,4	743,4	745,6
6.1.2.	Loans and other funds provided to individuals	4 017,2	3 573,8	3 871,6	4 084,8	4 080,0
	of which overdue claims	148,6	243,0	288,6	282,3	287,4
6.1.3.	Loans, deposits and other placements with credit institutions	2 501,2	2 725,9	2 859,5	2 921,1	2 803,2
	of which overdue claims	1,3	1,9	1,1	4,6	4,6
7.	Fixed assets (tangible and intangible) and inventories	544,1	790,7	825,0	864,6	869,7
8.	Allocation of profit	109,8	71,4	100,0	132,1	133,9
8.1.	of which income tax	-	68,4	92,2	122,7	125,8
9.	Other assets, total	870,4	917,4	1 062,8	1 105,0	1 074,6
	of which:					
9.1.	Float	520,3	434,3	435,1	524,6	471,2
9.2.	Receivables	129,3	125,8	173,1	154,5	154,8
9.3.	Deferred expenses	69,0	74,4	76,0	77,9	76,0
Banking sector assets		28 022,3	29 430,0	31 721,7	33 804,6	33 207,4

Table 13

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
1.	Funds and profit of credit institutions	3 109,2	3 766,4	4 076,6	4 339,1	4 411,7
	Of which:					
1.1.	Funds of credit institutions	1 789,4	2 432,8	2 542,4	2 599,6	2 614,1
1.2.	Profit (losses), including financial result of the previous year	1 319,8	1 333,5	1 534,2	1 739,5	1 797,6
	Of which:					
1.2.1.	Profit (losses) of the current year	409,2	205,1	359,7	573,4	76,8
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	3 370,4	1 423,1	373,4	325,7	322,2
3.	Accounts of credit institutions	346,0	273,1	266,7	255,7	223,9
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	252,4	168,0	130,7	154,4	131,0
3.2.	Correspondent accounts of non-resident credit institutions	77,7	97,1	115,3	93,9	84,9
4.	Loans, deposits and other funds raised from other credit institutions	3 639,6	3 117,3	3 461,8	3 754,9	3 623,2
5.	Clients' funds ²	14 748,5	17 131,4	19 314,0	21 080,9	20 557,6
	Of which:					
5.1.	Budgetary funds in settlement accounts	15,6	20,4	34,2	32,7	44,7
5.2.	Government and other extra-budgetary funds in settlement accounts	14,2	13,7	19,6	12,0	19,8
5.3.	Funds of legal entities in settlement and other accounts	3 521,0	3 857,4	4 510,0	4 845,1	4 952,3
5.4.	Clients' float	281,5	209,7	257,4	220,6	265,4
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	4 945,4	5 466,6	5 518,2	6 035,6	5 435,9
5.6.	Individual deposits	5 907,0	7 485,0	8 879,3	9 818,0	9 729,7
5.7.	Clients' funds in factoring and forfeiting operations	10,7	10,1	10,4	15,7	14,2
6.	Bonds	375,3	412,7	479,4	537,9	533,6
7.	Promissory notes and bank acceptances	756,3	748,6	838,8	797,3	770,4
8.	Other liabilities ¹ , total	1 677,0	2 557,4	2 911,0	2 713,0	2 764,8
	Of which:					
8.1.	Provisions	1 022,7	2 050,6	2 311,1	2 192,0	2 198,5
8.2.	Float	431,6	257,9	273,5	255,1	272,0
8.3.	Payables	33,9	45,2	68,7	44,7	55,0
8.4.	Deferred income	4,7	4,9	4,7	5,5	4,6
8.5.	Interest payable	184,1	198,9	253,1	215,7	234,5
	Of which:					
	Overdue interest	0,0	0,0	0,7	0,0	0,0
Banking sector liabilities¹		28 022,3	29 430,0	31 721,7	33 804,6	33 207,4

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

² Including certificates of deposit and savings certificates.

Table 14

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

Assets		1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
1.	Money, precious metals and gemstones	3,0	2,7	2,2	2,7	2,3
1.1.	of which: money	2,8	2,5	2,0	2,6	2,2
2.	Accounts with the Bank of Russia and authorised agencies of other countries	7,4	6,0	4,1	5,4	4,4
3.	Correspondent accounts with credit institutions	4,4	2,9	2,3	2,5	2,3
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	1,4	0,6	0,4	0,5	0,4
3.2.	Correspondent accounts with non-resident banks	3,0	2,3	1,9	2,0	1,9
4.	Securities acquired by credit institutions, total	8,4	14,6	17,5	17,2	17,6
	of which					
4.1.	Debt securities	6,3	11,5	13,2	13,1	13,3
4.2.	Shares	0,7	1,4	2,1	2,1	2,1
4.3.	Discounted promissory notes	0,7	0,8	1,2	1,0	1,0
4.4.	Shares in associates and subsidiaries	0,8	1,0	1,0	1,1	1,1
5.	Other participation in authorised capital	0,2	0,2	0,4	0,4	0,5
6.	Loans, total	71,2	67,5	67,3	65,6	66,6
	of which:					
6.1.	Loans, deposits and other placements	71,0	67,4	67,2	65,5	66,5
	of which overdue claims	1,5	3,4	3,5	3,1	3,1
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	44,6	42,6	43,0	41,6	42,6
	of which overdue claims	1,0	2,6	2,6	2,2	2,2
6.1.2.	Loans and other funds provided to individuals	14,3	12,1	12,2	12,1	12,3
	of which overdue claims	0,5	0,8	0,9	0,8	0,9
6.1.3.	Loans, deposits and other placements with credit institutions	8,9	9,3	9,0	8,6	8,4
	of which overdue claims	0,0	0,0	0,0	0,0	0,0
7.	Fixed assets (tangible and intangible) and inventories	1,9	2,7	2,6	2,6	2,6
8.	Allocation of profit	0,4	0,2	0,3	0,4	0,4
8.1.	of which income tax	-	0,2	0,3	0,4	0,4
9.	Other assets, total	3,1	3,1	3,4	3,3	3,2
	of which:					
9.1.	Float	1,9	1,5	1,4	1,6	1,4
9.2.	Receivables	0,5	0,4	0,5	0,5	0,5
9.3.	Deferred expenses	0,2	0,3	0,2	0,2	0,2
Banking sector assets		100,0	100,0	100,0	100,0	100,0

Table 15

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

Liabilities ¹		1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
1.	Funds and profit of credit institutions	11,1	12,8	12,9	12,8	13,3
	Of which:					
1.1.	Funds of credit institutions	6,4	8,3	8,0	7,7	7,9
1.2.	Profit (losses), including financial result of the previous year	4,7	4,5	4,8	5,1	5,4
	Of which:					
1.2.1.	Profit (losses) of the current year	1,5	0,7	1,1	1,7	0,2
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	12,0	4,8	1,2	1,0	1,0
3.	Accounts of credit institutions	1,2	0,9	0,8	0,8	0,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,9	0,6	0,4	0,5	0,4
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,4	0,3	0,3
4.	Loans, deposits and other funds raised from other credit institutions	13,0	10,6	10,9	11,1	10,9
5.	Clients' funds ²	52,6	58,2	60,9	62,4	61,9
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,0	0,1	0,0	0,1
5.3.	Funds of legal entities in settlement and other accounts	12,6	13,1	14,2	14,3	14,9
5.4.	Clients' float	1,0	0,7	0,8	0,7	0,8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,6	18,6	17,4	17,9	16,4
5.6.	Individual deposits	21,1	25,4	28,0	29,0	29,3
5.7.	Clients' funds in factoring and forfeiting operations	0,0	0,0	0,0	0,0	0,0
6.	Bonds	1,3	1,4	1,5	1,6	1,6
7.	Promissory notes and bank acceptances	2,7	2,5	2,6	2,4	2,3
8.	Other liabilities ¹ , total	6,0	8,7	9,2	8,0	8,3
	Of which:					
8.1.	Provisions	3,6	7,0	7,3	6,5	6,6
8.2.	Float	1,5	0,9	0,9	0,8	0,8
8.3.	Payables	0,1	0,2	0,2	0,1	0,2
8.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
8.5.	Interest payable	0,7	0,7	0,8	0,6	0,7
	Of which:					
	Overdue interest	0,0	0,0	0,0	0,0	0,0
Banking sector liabilities¹		100,0	100,0	100,0	100,0	100,0

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

² Including certificates of deposit and savings certificates.

Table 16

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

	Rubles					Foreign Currency					Total				
	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
1. Loans, deposits and other placements, total	13874,9	13872,8	15167,2	16099,2	16055,8	6009,9	5974,4	6163,9	6041,0	6028,5	19884,8	19847,1	21331,1	22140,2	22084,3
Of which															
- overdue claims	353,2	835,1	942,9	886,2	896,5	68,8	179,6	170,8	149,7	146,6	422,0	1014,7	1113,7	1035,9	1043,1
1.1 Loans and other placements with non-financial resident organisations	8723,1	8812,6	9675,8	10085,6	10166,4	3032,2	2954,8	2877,8	2758,2	2745,2	11755,3	11767,4	12553,6	12843,8	12911,6
Of which															
- overdue claims	214,7	599,0	682,8	635,5	640,2	46,1	123,0	120,9	98,6	96,2	260,8	722,0	803,7	734,1	736,4
of which:															
1.1.1. Loans and other funds provided to individual entrepreneurs	313,8	269,7	296,5	315,2	312,4	9,2	6,4	6,8	6,3	6,0	323,0	276,2	303,3	321,4	318,4
Of which															
- overdue claims	8,1	21,9	27,9	28,1	28,4	0,1	0,3	0,4	0,5	0,4	8,2	22,2	28,4	28,6	28,8
1.2 Loans and other placements with non-resident legal entities (except banks)	176,3	308,1	258,3	319,1	316,9	578,2	466,3	817,5	900,0	907,9	754,4	774,3	1075,8	1219,1	1224,8
Of which															
- overdue claims	0,5	19,2	6,9	2,8	2,8	5,1	21,3	7,7	6,5	6,4	5,6	40,6	14,6	9,3	9,2
1.3 Loans, deposits and other placements with financial sector	778,8	827,5	1132,8	1280,7	1162,6	232,0	313,0	392,1	395,9	384,9	1010,8	1140,5	1524,9	1676,7	1547,5
Of which															
- overdue claims	6,4	7,2	5,8	9,5	9,4	0,3	0,8	0,7	0,6	0,6	6,7	8,0	6,5	10,0	9,9
of which:															
1.3.1 Resident credit institutions	512,9	562,2	843,3	911,6	789,9	164,1	240,9	282,4	298,1	290,0	677,0	803,0	1125,7	1209,7	1079,8
Of which															
- overdue claims	1,2	0,9	0,9	4,4	4,4	0,1	0,1	0,0	0,0	0,0	1,2	0,9	0,9	4,4	4,5
1.3.2 Resident financial institutions of different forms of ownership	265,9	265,3	289,5	369,2	372,7	67,9	72,1	109,7	97,8	94,9	333,8	337,5	399,2	467,0	467,7
Of which															
- overdue claims	5,3	6,4	4,9	5,1	4,9	0,2	0,7	0,7	0,6	0,5	5,5	7,1	5,6	5,6	5,5
1.4 Loans, deposits and other placements with non-resident banks	239,1	208,5	141,9	190,2	183,8	1585,1	1714,4	1591,9	1521,2	1539,6	1824,3	1922,9	1733,8	1711,4	1723,4
Of which															
- overdue claims	0,0	0,2	0,1	0,1	0,1	0,1	0,8	0,0	0,0	0,0	0,1	1,0	0,2	0,1	0,2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	156,5	230,0	194,2	261,7	257,2	0,2	0,1	0,0	0,4	0,4	156,7	230,1	194,2	262,1	257,6
Of which															
- overdue claims	0,2	0,2	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,2	0,2	0,0	0,0	0,0
1.6 Loans and other funds provided to resident individuals	3534,3	3168,0	3500,8	3722,7	3731,3	471,5	395,6	358,1	348,8	335,6	4005,8	3563,6	3858,9	4071,4	4066,9
Of which															
- overdue claims	131,4	209,3	247,0	238,2	243,9	17,0	33,5	41,1	43,6	42,9	148,3	242,8	288,1	281,7	286,8
1.7 Loans and other funds provided to non-resident individuals	2,9	1,9	2,0	2,5	2,6	8,5	8,3	10,7	10,8	10,5	11,4	10,2	12,7	13,4	13,1
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,1	0,2	0,2	0,3	0,4	0,4	0,2	0,2	0,5	0,6	0,5
Reference data:															
Provisions on loans, deposits and other placements	898,5	1820,6	2027,1	1904,2	1909,3	0,0	0,0	0,0	0,0	0,0	898,5	1820,6	2027,1	1904,2	1909,3
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	12,9	42,3	49,8	39,7	41,0	2,6	9,0	9,3	6,3	6,2	15,5	51,3	59,2	46,0	47,2
Credit institutions' portfolio of promissory notes of residents	184,7	210,1	363,6	308,7	325,2	9,8	21,4	16,6	17,1	15,3	194,5	231,6	380,3	325,8	340,5
Credit institutions' portfolio of promissory notes of non-residents	0,4	0,7	2,3	2,4	2,3	4,6	1,7	1,8	1,8	1,8	5,0	2,5	4,0	4,2	4,1

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

	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
1. Loans, deposits and other placements, total	100,0	100,0	100,0	100,0	100,0
	71,0	67,4	67,2	65,5	66,5
Of which:					
- overdue claims	2,1	5,1	5,2	4,7	4,7
	1,5	3,4	3,5	3,1	3,1
1.1 Loans and other placements with non-financial resident organisations	59,1	59,3	58,9	58,0	58,5
	41,9	40,0	39,6	38,0	38,9
Of which:					
- overdue claims	1,3	3,6	3,8	3,3	3,3
	0,9	2,5	2,5	2,2	2,2
of which:					
1.1.1. Loans and other funds provided to individual entrepreneurs	1,6	1,4	1,4	1,5	1,4
	1,2	0,9	1,0	1,0	1,0
Of which:					
- overdue claims	0,0	0,1	0,1	0,1	0,1
	0,0	0,1	0,1	0,1	0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	3,8	3,9	5,0	5,5	5,5
	2,7	2,6	3,4	3,6	3,7
Of which:					
- overdue claims	0,0	0,2	0,1	0,0	0,0
	0,0	0,1	0,0	0,0	0,0
1.3 Loans, deposits and other placements with financial sector	5,1	5,7	7,1	7,6	7,0
	3,6	3,9	4,8	5,0	4,7
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
of which:					
1.3.1 Resident credit institutions	3,4	4,0	5,3	5,5	4,9
	2,4	2,7	3,5	3,6	3,3
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.3.2 Resident financial institutions of different forms of ownership	1,7	1,7	1,9	2,1	2,1
	1,2	1,1	1,3	1,4	1,4
Of which					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.4 Loans, deposits and other placements with non-resident banks	9,2	9,7	8,1	7,7	7,8
	6,5	6,5	5,5	5,1	5,2
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	0,8	1,2	0,9	1,2	1,2
	0,6	0,8	0,6	0,8	0,8
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
1.6 Loans and other funds provided to resident individuals	20,1	18,0	18,1	18,4	18,4
	14,3	12,1	12,2	12,0	12,2
Of which:					
- overdue claims	0,7	1,2	1,4	1,3	1,3
	0,5	0,8	0,9	0,8	0,9
1.7 Loans and other funds provided to non-resident individuals	0,1	0,1	0,1	0,1	0,1
	0,0	0,0	0,0	0,0	0,0
Of which:					
- overdue claims	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0
Reference data:					
Provision on loans, deposits and other placements	4,5	9,2	9,5	8,6	8,6
	3,2	6,2	6,4	5,6	5,7
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,1	0,3	0,3	0,2	0,2
	0,1	0,2	0,2	0,1	0,1
Credit institutions' portfolio of promissory notes of residents	1,0	1,2	1,8	1,5	1,5
	0,7	0,8	1,2	1,0	1,0
Credit institutions' portfolio of promissory notes of non-residents	0,0	0,0	0,0	0,0	0,0
	0,0	0,0	0,0	0,0	0,0

Table 18

The structure of credit institutions' security portfolio¹

	1.01.09		1.01.10		1.10.10		1.01.11		1.02.11	
	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
Securities, total	2 165,7	100,0	4 075,4	100,0	5 178,5	100,0	5 499,0	100,0	5 512,2	100,0
- in rubles	1 674,1	77,3	3 309,3	81,2	4 445,6	85,8	4 567,6	83,1	4 601,8	83,5
- in foreign currency	491,6	22,7	766,1	18,8	732,9	14,2	931,4	16,9	910,4	16,5
Of which:										
Securities at fair value through profit or loss	623,2	28,8	1 469,8	36,1	1 610,3	31,1	1 654,8	30,1	1 645,4	29,8
- in rubles	541,0	25,0	1 309,8	32,1	1 421,3	27,4	1 428,6	26,0	1 434,5	26,0
- in foreign currency	82,2	3,8	160,0	3,9	188,9	3,6	226,2	4,1	210,8	3,8
Securities available for sale	1 154,4	53,3	2 157,1	52,9	2 857,2	55,2	3 005,5	54,7	3 020,6	54,8
- in rubles	848,6	39,2	1 678,4	41,2	2 435,8	47,0	2 448,5	44,5	2 467,3	44,8
- in foreign currency	305,8	14,1	478,6	11,7	421,4	8,1	557,0	10,1	553,3	10,0
Securities held-to-maturity	174,2	8,0	150,6	3,7	381,3	7,4	458,3	8,3	456,6	8,3
- in rubles	148,6	6,9	116,6	2,9	360,6	7,0	432,4	7,9	431,2	7,8
- in foreign currency	25,6	1,2	34,0	0,8	20,7	0,4	25,9	0,5	25,4	0,5
Shares in associates and subsidiaries	212,0	9,8	284,5	7,0	313,0	6,0	368,2	6,7	377,3	6,8
- in rubles	134,0	6,2	191,6	4,7	212,2	4,1	246,8	4,5	257,4	4,7
- in foreign currency	78,0	3,6	92,9	2,3	100,9	1,9	121,4	2,2	119,9	2,2
Reference data:										
Revaluation of securities	-177,5		16,3		58,2		54,1		62,8	
Provisions for losses on securities available for sale	7,2		13,9		11,9		15,2		14,1	
Provisions for losses on securities held-to-maturity	1,8		2,4		2,6		3,9		4,1	
Provisions for losses on portfolio of shares in associates and subsidiaries	2,1		2,3		2,7		3,1		3,1	

¹ Excluding promissory notes.

Table 19

The structure of credit institutions' portfolio of debt securities

	1.01.09		1.01.10		1.10.10		1.01.11		1.02.11	
	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	1 760,3	100,0	3 379,1	100,0	4 190,7	100,0	4 419,9	100,0	4 424,8	100,0
- in rubles	1 376,8	78,2	2 741,3	81,1	3 605,1	86,0	3 661,2	82,8	3 680,7	83,2
- in foreign currency	383,5	21,8	637,8	18,9	585,6	14,0	758,7	17,2	744,1	16,8
of which: revaluation	-120,5	-6,8	10,5	0,3	45,4	1,1	17,0	0,4	25,8	0,6
Debt securities at book value held (without revaluation)	1 880,8	100,0	3 368,6	100,0	4 145,3	100,0	4 402,9	100,0	4 399,0	100,0
of which:										
debt securities of the Russian Federation	258,1	13,7	767,9	22,8	961,3	23,2	1 177,5	26,7	1 200,4	27,3
- in rubles	168,6	9,0	656,5	19,5	913,1	22,0	1 113,4	25,3	1 140,2	25,9
- in foreign currency	89,6	4,8	111,4	3,3	48,2	1,2	64,1	1,5	60,2	1,4
debt securities of the Bank of Russia	12,5	0,7	283,1	8,4	806,9	19,5	588,5	13,4	592,0	13,5
- in rubles	12,5	0,7	283,1	8,4	806,9	19,5	588,5	13,4	592,0	13,5
- 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	139,6	7,4	229,6	6,8	292,4	7,1	284,3	6,5	299,5	6,8
- in rubles	139,6	7,4	229,6	6,8	292,4	7,1	284,3	6,5	299,5	6,8
- 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 resident credit institutions	169,8	9,0	289,3	8,6	333,2	8,0	365,0	8,3	380,2	8,6
- in rubles	169,5	9,0	252,2	7,5	309,8	7,5	345,0	7,8	360,7	8,2
- in foreign currency	0,3	0,0	37,1	1,1	23,4	0,6	20,0	0,5	19,5	0,4
other debt securities of residents	360,5	19,2	759,2	22,5	833,9	20,1	901,1	20,5	917,2	20,8
- in rubles	358,8	19,1	759,1	22,5	826,2	19,9	893,4	20,3	909,7	20,7
- in foreign currency	1,7	0,1	0,1	0,0	7,7	0,2	7,7	0,2	7,5	0,2
debt securities of other countries	27,8	1,5	33,5	1,0	30,3	0,7	59,6	1,4	55,7	1,3
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	6,6	0,2	5,6	0,1
- in foreign currency	27,8	1,5	33,5	1,0	30,3	0,7	53,0	1,2	50,1	1,1
debt securities of non-resident banks	70,0	3,7	90,1	2,7	82,5	2,0	189,3	4,3	184,3	4,2
- in rubles	29,1	1,5	28,9	0,9	22,5	0,5	20,0	0,5	19,5	0,4
- in foreign currency	40,9	2,2	61,1	1,8	60,0	1,4	169,4	3,8	164,8	3,7
other debt securities of non-residents	249,2	13,2	539,7	16,0	450,3	10,9	469,9	10,7	470,7	10,7
- in rubles	116,0	6,2	174,6	5,2	117,6	2,8	138,4	3,1	138,8	3,2
- in foreign currency	133,2	7,1	365,1	10,8	332,6	8,0	331,5	7,5	331,9	7,5
debt securities delivered without derecognition in the balance sheet	591,3	31,4	362,7	10,8	337,8	8,1	355,3	8,1	286,7	6,5
- in rubles	501,2	26,6	334,0	9,9	255,7	6,2	243,2	5,5	177,6	4,0
- in foreign currency	90,1	4,8	28,7	0,9	82,1	2,0	112,1	2,5	109,1	2,5
overdue debt securities	2,0	0,1	13,4	0,4	16,7	0,4	12,3	0,3	12,2	0,3
- in rubles	2,0	0,1	12,9	0,4	15,6	0,4	11,4	0,3	11,3	0,3
- in foreign currency	0,0	0,0	0,5	0,0	1,1	0,0	0,9	0,0	0,9	0,0
Reference data:										
Provisions for losses on debt securities	7,2		19,5		22,4		20,6		20,5	

Table 20

Structure of credit institutions' portfolio of shares

	1.01.09		1.01.10		1.10.10		1.01.11		1.02.11	
	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	193,4	100,0	411,8	100,0	674,8	100,0	710,9	100,0	710,1	100,0
- in rubles	163,3	84,5	376,4	91,4	628,3	93,1	659,7	92,8	663,7	93,5
- in foreign currency	30,1	15,5	35,3	8,6	46,5	6,9	51,3	7,2	46,4	6,5
of which: revaluation	-57,1	-29,5	5,8	1,4	12,8	1,9	37,0	5,2	37,0	5,2
Shares held at book value (without revaluation)	250,5	100,0	406,0	100,0	662,0	100,0	673,9	100,0	673,1	100,0
of which shares of:										
resident credit institutions	8,9	3,6	4,6	1,1	8,2	1,2	5,7	0,8	6,4	1,0
- in rubles	8,9	3,6	4,5	1,1	8,2	1,2	5,7	0,8	6,4	1,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
other residents	194,8	77,8	354,2	87,2	579,5	87,5	588,0	87,3	586,6	87,1
- in rubles	193,2	77,1	344,7	84,9	569,0	86,0	586,4	87,0	585,1	86,9
- in foreign currency	1,6	0,6	9,5	2,3	10,5	1,6	1,6	0,2	1,4	0,2
non-resident credit institutions	5,9	2,3	6,4	1,6	11,9	1,8	28,1	4,2	24,0	3,6
- 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	5,9	2,3	6,4	1,6	11,9	1,8	28,1	4,2	24,0	3,6
other non-residents	19,4	7,8	27,0	6,6	29,0	4,4	22,2	3,3	24,0	3,6
- in rubles	0,0	0,0	8,4	2,1	8,4	1,3	8,4	1,2	8,5	1,3
- in foreign currency	19,4	7,8	18,6	4,6	20,7	3,1	13,8	2,0	15,5	2,3
shares delivered without derecognition in the balance sheet	21,4	8,6	13,8	3,4	33,3	5,0	29,9	4,4	32,2	4,8
- in rubles	18,3	7,3	13,1	3,2	29,9	4,5	22,1	3,3	26,7	4,0
- in foreign currency	3,1	1,3	0,7	0,2	3,4	0,5	7,7	1,1	5,5	0,8
Reference data:										
Provisions for losses on shares	2,7		8,2		8,1		10,6		9,6	

Table 21

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Portfolio of promissory notes discounted by a credit institution, in rubles	185,0	210,8	365,9	311,1	327,5
of which promissory notes, not paid when due	2,2	2,6	3,1	3,4	3,4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	14,5	23,2	18,4	18,9	17,0
of which promissory notes, not paid when due	0,00	0,32	0,05	0,13	0,02
Total	199,5	234,0	384,3	330,0	344,5

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.09		1.01.10		1.10.10		1.01.11		1.02.11	
	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
Discounted promissory notes, total	199,5	100,0	234,0	100,0	384,3	100,0	330,0	100,0	344,5	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	100,2	50,2	180,0	76,9	318,8	82,9	272,7	82,6	287,5	83,5
- other promissory notes of residents	94,3	47,3	51,6	22,0	61,5	16,0	53,1	16,1	53,0	15,4
- 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	5,0	2,5	2,4	1,0	4,0	1,0	4,2	1,3	4,0	1,2
Reference data:										
Provisions for losses on promissory notes	5,9		8,1		11,6		10,7		10,7	

¹ including overdue promissory notes.

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
1.	Funds raised from organisations, total	8 774,6	9 557,2	10 314,1	11 126,9	10 685,4
	- in rubles	5 499,8	6 398,0	7 022,5	7 786,3	7 356,8
	- in foreign currency	3 274,8	3 159,3	3 291,6	3 340,5	3 328,6
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	3 521,0	3 857,4	4 510,0	4 845,1	4 952,3
	- in rubles	2 803,8	3 099,7	3 703,8	4 134,9	4 145,1
	- in foreign currency	717,1	757,6	806,3	710,2	807,2
	Of which:					
1.1.1	Funds of individual entrepreneurs	81,4	90,6	111,0	121,2	117,2
	- in rubles	77,1	88,9	109,6	119,6	115,3
	- in foreign currency	4,2	1,7	1,4	1,6	1,8
1.2.	Government and other extra budgetary funds in settlement accounts	14,2	13,7	19,6	12,0	19,8
1.3.	Float	281,3	209,5	255,8	218,4	263,2
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	4 945,4	5 466,6	5 518,2	6 035,6	5 435,9
	- in rubles	2 606,7	3 198,6	3 165,9	3 541,2	3 051,4
	- in foreign currency	2 338,7	2 268,0	2 352,4	2 494,4	2 384,5
	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	257,4	267,0	513,2	464,3	323,5
1.4.2.	Certificates of deposit	12,7	20,1	15,3	15,4	14,3
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,3	0,0	6,3	0,0	0,0
1.5.	Clients' funds in factoring and forfeiting operations	10,7	10,1	10,4	15,7	14,2
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	2,0	0,0	0,0	0,1	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	651,6	739,4	588,7	955,7	578,5
	- in rubles	474,0	652,9	479,8	826,0	480,2
	- in foreign currency	177,6	86,6	108,9	129,7	98,3
	with maturity from 31 days to 1 year	1 753,2	2 202,0	2 018,7	2 065,1	1 899,4
	- in rubles	1 142,7	1 658,8	1 657,2	1 597,2	1 489,6
	- in foreign currency	610,5	543,2	361,5	467,8	409,8
	with maturity in excess of 1 year	2 540,2	2 525,1	2 904,5	3 014,8	2 958,0
	- in rubles	989,6	886,9	1 022,9	1 118,0	1 081,6
	- in foreign currency	1 550,6	1 638,2	1 881,6	1 896,8	1 876,4
	Reference data					
	Funds raised from non-resident organisations, total	1 613,9	1 430,8	1 737,6	1 704,6	1 617,7
	- in rubles	250,1	215,1	281,2	299,7	293,4
	- in foreign currency	1 363,8	1 215,7	1 456,4	1 404,9	1 324,3
	of which:					
	Funds of non-resident organisations in settlement and other accounts	139,8	113,8	323,7	195,2	166,8
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	214,8	203,9	185,0	269,3	248,5
	Other funds raised from non-resident legal entities	1 248,2	1 101,7	1 218,8	1 228,8	1 186,4
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,4	0,0	0,0

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

Table 24

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

	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Issued debt obligations - total	1 162,2	1 196,8	1 348,2	1 364,6	1 332,1
including:					
bonds:	375,3	412,7	479,4	537,9	533,6
of which					
with maturities less than one year	0,6	3,9	0,0	0,0	0,0
with maturities in excess of one year	374,7	408,8	479,3	537,9	533,6
deposit certificates ¹	12,7	20,1	15,3	15,4	14,3
of which					
with maturities in excess of one year	7,8	8,8	4,1	3,6	2,8
with maturities in excess of one year	4,5	10,6	11,0	11,4	11,4
saving certificates ²	18,0	15,5	14,7	14,0	13,8
of which					
with maturities in excess of one year	11,6	10,0	9,5	8,2	7,7
with maturities in excess of one year	4,7	3,8	3,5	4,2	4,5
promissory notes and banker's acceptances	756,3	748,6	838,8	797,3	770,4
of which					
with maturities in excess of one year	365,5	420,3	446,2	407,8	386,7
with maturities in excess of one year	377,9	315,2	379,3	375,4	369,7

¹ Included in corporate deposits.

² Included in retail deposits.

Individual deposit structure

(billion rubles)

		1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
1	Individual deposits	5 907,0	7 485,0	8 879,3	9 818,0	9 729,7
	- of which savings certificates	18,0	15,5	14,7	14,0	13,8
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 005,7	1 232,1	1 379,9	1 733,0	1 564,3
	- in rubles	840,0	1 060,8	1 207,3	1 546,4	1 377,1
	- in foreign currency	165,7	171,3	172,6	186,5	187,3
1.2.	Individual deposits with maturity from 31 days to 1 year	1 052,6	1 481,6	1 632,0	1 730,3	1 763,1
	- in rubles	639,5	965,9	1 239,0	1 353,3	1 392,4
	- in foreign currency	413,1	515,6	393,0	377,0	370,7
1.3.	Individual deposits with maturity in excess of 1 year	3 848,7	4 771,3	5 867,4	6 354,7	6 402,2
	- in rubles	2 853,2	3 484,4	4 568,8	5 018,8	5 070,0
	- in foreign currency	995,5	1 286,9	1 298,6	1 335,9	1 332,2
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	61,1	84,0	96,2	103,3	101,1

Table 26

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

(billion rubles)

	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Loans, deposits and other funds raised from other credit institutions, total	3 639,6	3 117,3	3 461,8	3 754,9	3 623,2
- in rubles	1 233,6	1 420,5	1 684,7	1 832,1	1 706,3
- in foreign currency	2 406,0	1 696,8	1 777,0	1 922,8	1 916,9
of which:					
- loans, deposits and other funds raised from resident credit institutions	972,2	1 234,2	1 568,6	1 696,6	1 563,0
- in rubles	773,1	1 019,4	1 287,3	1 407,6	1 267,8
- in foreign currency	199,1	214,8	281,3	289,0	295,2
of which					
overdue debt	0,3	0,0	0,0	0,0	0,0
- in rubles	0,3	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	0,0	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 667,4	1 883,1	1 893,2	2 058,3	2 060,2
- in rubles	460,5	401,1	397,4	424,5	438,5
- in foreign currency	2 206,9	1 482,0	1 495,8	1 633,8	1 621,7
of which					
overdue debt	0,0	0,2	0,3	0,0	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,2	0,3	0,0	0,0

Table 27

Distribution of budgetary funds in settlement accounts by groups of credit institutions on 1.02.11

Share of budgetary funds in settlement accounts in liabilities	Number of credit institutions	Budgetary funds in settlement accounts ¹		Assets of credit institutions	
		mln.roubles	share in Russia, %	mln.roubles	share in Russia, %
No budgetary funds	919	0	0,0	11 242 064	33,9
Less than 5%	90	26 177	58,5	21 910 939	66,0
From 5 to 15%	1	183	0,4	1 972	0,0
From 15 to 25%	0	0	0,0	0	0,0
25% and more	1	18 372	41,1	52 407	0,2
Data not available	1	0	0,0	0	0,0
Total	1012	44 732	100,0	33 207 383	100,0

¹ Without government and other extra-budgetary funds

Funds raised from and placed with non-residents

№	Indicator	1.01.09		1.01.10		1.10.10		1.01.11		1.02.11	
		billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %	billion rubles	Share in liabilities ¹ (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	1 676,0	6,0	1 515,1	5,1	1 834,1	5,8	1 808,3	5,3	1 719,1	5,2
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 602,6	5,7	1 419,4	4,8	1 727,8	5,4	1 693,3	5,0	1 601,6	4,8
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 463,0	5,2	1 305,6	4,4	1 404,2	4,4	1 498,1	4,4	1 434,9	4,3
1.2	Individual deposits (excluding saving certificates)	61,1	0,2	84,0	0,3	96,2	0,3	103,3	0,3	101,1	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	45,3	0,2	64,1	0,2	74,1	0,2	76,5	0,2	75,1	0,2
1.3	Funds in other accounts	12,2	0,0	11,7	0,0	10,1	0,0	11,7	0,0	16,5	0,1
2.	Funds in correspondent and other accounts of credit institutions	93,6	0,3	105,1	0,4	136,1	0,4	101,3	0,3	92,9	0,3
3.	Loans, deposits and other funds raised from credit institutions	2 667,4	9,5	1 883,1	6,4	1 893,2	6,0	2 058,3	6,1	2 060,2	6,2
4.	Loans from other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Raised funds, total	4 436,9	15,8	3 503,2	11,9	3 863,4	12,2	3 967,9	11,7	3 872,3	11,7
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities total ²	106,7	0,4	87,8	0,3	77,8	0,2	83,8	0,2	79,1	0,2
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	2 590,1	9,2	2 707,4	9,2	2 822,3	8,9	2 943,9	8,7	2 961,3	8,9
	of which overdue claims	5,9	0,0	41,8	0,1	15,2	0,0	10,0	0,0	9,9	0,0
	of which:										
1.1.	Loans, deposits and other placements	1 824,3	6,5	1 922,9	6,5	1 733,8	5,5	1 711,4	5,1	1 723,4	5,2
1.2	Loans and other placements with legal entities	754,4	2,7	774,3	2,6	1 075,8	3,4	1 219,1	3,6	1 224,8	3,7
1.3	Loans and other funds provided to individuals	11,4	0,0	10,2	0,0	12,7	0,0	13,3	0,0	13,1	0,0
2.	Correspondent accounts with banks	843,0	3,0	667,6	2,3	590,7	1,9	689,3	2,0	637,1	1,9
3.	Securities acquired by credit institutions, total	377,4	1,3	699,1	2,4	608,1	1,9	773,4	2,3	762,8	2,3
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	347,0	1,2	663,3	2,3	563,1	1,8	718,9	2,1	710,7	2,1
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	25,3	0,1	33,4	0,1	40,9	0,1	50,3	0,1	48,0	0,1
3.3	Discounted promissory notes	5,0	0,0	2,5	0,0	4,0	0,0	4,2	0,0	4,1	0,0
4.	Shares in associates and subsidiaries	80,3	0,3	94,2	0,3	102,2	0,3	122,7	0,4	121,2	0,4
5.	Loans provided to other countries	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
	Placed funds, total	3 890,8	13,9	4 168,3	14,2	4 123,3	13,0	4 529,3	13,4	4 482,4	13,5
	Reference data:										
	Overdue interest on claims of credit institutions	0,1	0,0	2,7	0,0	0,9	0,0	0,7	0,0	0,7	0,0

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

² Between 01.04.07 and 01.01.09 preference shares were included into debt securities.

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				
	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Total	409 185,7	205 109,7	359 698,1	573 379,7	76 776,8	1 106	1 058	1 030	1 012	1 011	109 839,8	71 355,6	99 993,9	132 079,1	6 976,3
Profit-making CIs ¹	446 936,1	284 938,7	387 689,8	595 046,7	80 182,7	1 050	938	883	931	818	109 638,8	69 308,1	97 264,4	131 763,4	6 609,5
Loss-making CIs	-37 750,4	-79 829,0	-27 991,6	-21 667,0	-3 405,9	56	120	147	81	193	201,0	2 047,5	2 729,5	315,6	366,8
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	2	0	0	0	1	0,0	0,0	0,0	0,0	0,0
Total						1108	1058	1030	1012	1012					

¹ including CIs with zero profit.

Table 30

Structure of operating credit institutions' income and expenses¹

	1.01.09		1.01.10		1.10.10		1.01.11	
	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)	billion rubles	% in total income (expenses)
1. Income of credit institution, total	17 574,1	100,0	31 600,6	100,0	16 448,4	100,0	22 645,4	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 469,3	8,4	1 895,6	6,0	1 222,6	7,4	1 609,2	7,1
1.2. Interest income on loans to individuals	550,8	3,1	589,1	1,9	445,7	2,7	613,4	2,7
1.3. Income on securities	611,3	3,5	1 050,6	3,3	552,2	3,4	754,2	3,3
1.4. Income on operations with foreign currency	10 943,0	62,3	22 740,3	72,0	10 332,8	62,8	14 159,3	62,5
1.5. Commissions	500,9	2,9	473,3	1,5	365,8	2,2	513,3	2,3
1.6. Recovery of loss provision	2 257,2	12,8	3 616,7	11,5	2 928,1	17,8	4 118,9	18,2
1.7. Other income	1 241,6	7,1	1 234,9	3,9	601,1	3,7	877,2	3,9
Of which:								
1.7.1. Fines, penalties, forfeits	28,4	0,2	53,2	0,2	54,5	0,3	102,4	0,5
2. Expenses of credit institution, total	17 155,6	100,0	31 394,7	100,0	16 081,0	100,0	22 064,4	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	631,9	3,7	946,0	3,0	473,9	2,9	608,4	2,8
2.2. Interest expenses on funds raised from individuals	345,9	2,0	455,6	1,5	422,3	2,6	562,6	2,6
2.3. Expenses on operations with securities	609,8	3,6	681,2	2,2	284,4	1,8	394,3	1,8
2.4. Expenses on operations with foreign currency	10 700,5	62,4	22 581,7	71,9	10 327,4	64,2	14 114,1	64,0
2.5. Commissions	64,6	0,4	56,6	0,2	41,7	0,3	61,3	0,3
2.6. Expenses on loss provision	2 712,9	15,8	4 667,3	14,9	3 216,2	20,0	4 352,5	19,7
2.7. Management expenses (including personnel costs)	670,2	3,9	621,5	2,0	505,5	3,1	719,9	3,3
2.8. Other expenses	1 419,8	8,3	1 384,7	4,4	809,6	5,0	1 251,2	5,7
Of which:								
2.8.1. Fines, penalties, forfeits	1,4	0,0	1,4	0,0	0,7	0,0	1,6	0,0

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

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

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

Table 31.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in
respective regions, as of 1.02.11

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	21 417 246 467	7 435 826 529	21 751 364 888	7 101 708 108
Belgorod Region	13 522 980	363 376	13 527 756	358 600
Bryansk Region	813 203	6 379	816 047	3 535
Vladimir Region	3 803 236	49 135	3 801 930	50 441
Voronezh Region	260 115	0	260 100	15
Ivanovo Region	10 389 217	562 054	10 360 429	590 842
Kaluga Region	10 171 871	851 218	10 592 381	430 708
Kostroma Region	60 881 649	5 057 200	58 538 182	7 400 667
Kursk Region	12 188 690	395 763	12 133 323	451 130
Lipetsk Region	21 551 725	1 215 613	21 542 565	1 224 773
Moscow Region	62 040 437	11 935 999	61 180 158	12 796 278
Orel Region	3 608 883	24 103	3 606 416	26 570
Ryazan Region	13 092 824	747 618	13 098 119	742 323
Smolensk Region	19 667 765	2 421 653	18 720 173	3 369 245
Tambov Region	2 058 496	219 644	2 061 550	216 590
Tver Region	8 367 578	431 918	8 355 989	443 507
Tula Region	9 331 108	606 303	9 312 866	624 545
Yaroslavl Region	7 742 869	378 049	7 763 988	356 930
City of Moscow	21 157 753 821	7 410 560 504	21 495 692 916	7 072 621 409
North-Western Federal District	1 119 340 367	253 165 662	1 145 047 879	227 458 150
Republic of Karelia	956 961	25 803	958 329	24 435
Komi Republic	14 098 452	1 179 571	14 210 169	1 067 854
Akhangelsk Region	779 463	9 363	783 480	5 346
Vologda Region	54 909 130	6 551 715	54 823 490	6 637 355
Kaliningrad Region	47 241 349	15 714 534	49 859 561	13 096 322
Leningrad Region*	6 476 401	718 080	6 480 373	714 108
Murmansk Region	8 499 703	1 486 983	8 219 768	1 766 918
Novgorod Region	4 119 673	112 873	4 122 053	110 493
Pskov Region	2 274 959	43 474	2 280 204	38 229
St Petersburg	979 984 276	227 323 266	1 003 310 452	203 997 090
Southern Federal District	156 930 065	11 774 641	157 719 630	10 985 076
Republic of Adygeya	3 524 576	25 952	3 535 644	14 884
Republic of Kalmykia	922 929	91 473	900 646	113 756
Krasnodar Territory	73 701 693	3 386 478	73 881 492	3 206 679
Astrakhan Region	5 712 121	79 166	5 738 043	53 244
Volgograd Region	10 944 838	561 752	10 980 988	525 602
Rostov Region	62 123 908	7 629 820	62 682 817	7 070 911
North-Caucasian Federal District	51 209 971	1 700 209	51 326 575	1 583 605
Republik of Dagestan	21 455 703	687 544	21 561 333	581 914
Republic of Ingushetia	853 107	6 702	844 520	15 289
Kabardino-Balkar Republic	4 667 136	87 495	4 676 880	77 751
Karachai-Cherkess Republic	3 428 068	326 890	3 408 335	346 623
Republic of North Ossetia - Alania	7 185 113	173 144	7 206 348	151 909
Chechen Republic	0	0	0	0
Stavropol Territory	13 620 844	418 434	13 629 159	410 119

* In January 2011 some indicators calculated on the basis of reporting provided by head offices and branches of credit institutions registered in Leningrad Regions (Tables 31.2, 33.2, 34.2, 35.2, 36.2, 37.2), were changed in part due to the optimization of branch network conducted by a certain big credit organization with the wide network of units.

Volga Federal District	1 020 632 895	94 878 422	1 020 472 255	95 039 062
Republic of Bashkortostan	53 025 506	4 135 744	53 623 538	3 537 712
Republic of Marii El	1 647 881	10 758	1 652 467	6 172
Republic of Mordovia	16 103 647	262 005	16 112 145	253 507
Republic of Tatarstan	419 769 734	51 746 704	419 803 636	51 712 802
Udmurt Republic	19 466 911	1 341 984	19 494 414	1 314 481
Chuvash Republic	7 618 969	162 381	7 620 335	161 015
Perm Territory	27 163 547	3 474 276	26 961 712	3 676 111
Kirov Region	20 685 078	3 073 441	21 631 057	2 127 462
Nizhny Novgograd Region	68 915 689	4 926 264	68 831 135	5 010 818
Orenburg Region	35 983 754	2 299 402	36 031 930	2 251 226
Penza Region	10 437 965	77 479	10 437 530	77 914
Samara Region	280 383 865	17 801 238	278 224 921	19 960 182
Saratov Region	51 281 004	5 094 601	51 879 805	4 495 800
Ulyanovsk Region	8 149 345	472 145	8 167 630	453 860
Ural Federal District	648 185 463	115 430 496	672 118 501	91 497 458
Kurgan Region	2 104 590	3 542	2 107 645	487
Sverdlovsk Region	271 462 576	42 622 371	290 081 452	24 003 495
Tyumen Region	271 623 861	61 601 505	275 154 359	58 071 007
Chelyabinsk Region	102 994 436	11 203 078	104 775 045	9 422 469
Siberian Federal District	453 429 163	117 014 004	460 931 855	109 511 312
Republic of Altai	11 503 540	52 782	11 523 493	32 829
Republic of Buryatiya	6 022 974	721 254	6 155 819	588 409
Republic of Tuva	409 866	1 584	410 718	732
Republic of Khakassia	7 538 399	130 701	7 533 604	135 496
Altai Territory	13 454 631	214 011	13 453 150	215 492
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	10 286 523	444 501	10 311 638	419 386
Irkutsk Region	13 546 780	1 457 748	14 534 258	470 270
Kemerovo Region	25 066 333	732 464	25 090 524	708 273
Novosibirsk Region	341 056 951	109 876 783	347 165 829	103 767 905
Omsk Region	15 206 579	3 170 641	15 413 526	2 963 694
Tomsk Region	9 336 587	211 535	9 339 296	208 826
Far Eastern Federal District	286 513 874	24 104 915	286 256 472	24 362 317
Republic of Sakha (Yakutia)	14 524 763	493 046	14 534 301	483 508
Kamchatka Territory	11 959 298	996 470	12 005 539	950 229
Primorskiy Territory	67 333 966	6 058 092	68 456 511	4 935 547
Khabarovsk Territory	44 686 462	2 801 855	44 742 196	2 746 121
Amur Region	138 928 574	12 964 800	137 409 021	14 484 353
Magadan Region	0	0	0	0
Sakhalin Region	9 080 811	790 652	9 108 904	762 559
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

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

Table 31.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.02.11

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities ¹ in rubles	Liabilities ¹ in foreign currency
1	2	3	4	5
Central Federal District	15 925 258 252	7 152 304 223	16 271 959 329	6 805 603 146
Belgorod Region	163 958 763	4 896 658	163 979 986	4 875 435
Bryansk Region	43 906 369	3 178 847	43 891 261	3 193 955
Vladimir Region	87 101 833	8 460 253	87 152 334	8 409 752
Voronezh Region	238 333 678	29 750 134	238 636 627	29 447 185
Ivanovo Region	51 472 191	4 099 524	51 497 659	4 074 056
Kaluga Region	67 495 237	7 949 172	67 939 042	7 505 367
Kostroma Region	58 914 764	1 539 969	58 106 595	2 348 138
Kursk Region	81 637 677	2 513 759	82 068 406	2 083 030
Lipetsk Region	95 532 760	2 037 711	95 535 384	2 035 087
Moscow Region	672 112 462	74 358 408	671 762 695	74 708 175
Orel Region	36 516 720	1 813 118	36 535 180	1 794 658
Ryazan Region	76 337 632	1 499 778	76 390 105	1 447 305
Smolensk Region	62 788 219	1 262 531	62 747 119	1 303 631
Tambov Region	44 102 488	2 321 004	44 111 754	2 311 738
Tver Region	66 713 107	5 738 600	66 739 207	5 712 500
Tula Region	91 015 589	24 879 257	90 803 267	25 091 579
Yaroslavl Region	116 766 351	1 408 679	116 808 856	1 366 174
City of Moscow	13 870 552 412	6 974 596 821	14 217 253 852	6 627 895 381
North-Western Federal District	2 140 147 469	457 983 819	2 159 154 127	438 977 161
Republic of Karelia	34 967 296	9 829 867	35 595 501	9 201 662
Komi Republic	72 060 022	5 641 759	72 264 632	5 437 149
Akhangel'sk Region	92 447 528	6 095 511	92 492 535	6 050 504
Vologda Region	112 135 281	9 284 031	112 108 357	9 310 955
Kaliningrad Region	79 925 286	25 347 926	72 972 052	32 301 160
Leningrad Region	35 190 822	1 182 344	35 143 551	1 229 615
Murmansk Region	63 932 421	13 825 985	69 221 597	8 536 809
Novgorod Region	39 310 775	4 174 173	38 742 323	4 742 625
Pskov Region	31 710 274	442 420	31 814 042	338 652
St Petersburg	1 578 467 764	382 159 803	1 598 799 537	361 828 030
Southern Federal District	1 021 300 190	60 693 244	1 019 761 802	62 231 632
Republic of Adygeya	17 030 556	197 132	17 046 434	181 254
Republic of Kalmykia	6 248 303	49 994	6 234 664	63 633
Krasnodar Territory	475 052 195	20 857 981	469 929 214	25 980 962
Astrakhan Region	56 382 048	1 062 471	56 382 915	1 061 604
Volgograd Region	136 132 045	4 819 209	136 108 657	4 842 597
Rostov Region	330 455 043	33 706 457	334 059 918	30 101 582
North-Caucasian Federal District	302 991 661	8 974 768	303 153 538	8 812 891
Republik of Daghestan	46 621 770	1 411 357	46 706 897	1 326 230
Republic of Ingushetia	6 204 438	57 557	6 197 528	64 467
Kabardino-Balkar Republic	31 134 162	1 483 840	31 104 519	1 513 483
Karachai-Cherkess Republic	16 709 226	774 494	16 678 364	805 356
Republic of North Ossetia - Alania	26 443 201	1 052 130	26 463 725	1 031 606
Chechen Republic	16 931 677	61 098	16 944 780	47 995
Stavropol Territory	158 947 187	4 134 292	159 057 725	4 023 754

Volga Federal District	2 816 299 936	196 733 669	2 819 143 856	193 889 749
Republic of Bashkortostan	309 648 478	35 862 538	313 772 912	31 738 104
Republic of Marii El	32 472 297	2 727 909	32 497 112	2 703 094
Republic of Mordovia	63 695 494	345 953	63 687 620	353 827
Republic of Tatarstan	553 336 511	55 217 002	553 275 794	55 277 719
Udmurt Republic	99 898 926	1 861 976	101 307 282	453 620
Chuvash Republic	66 260 581	5 148 586	66 321 331	5 087 836
Perm Territory	231 649 650	28 145 703	231 930 565	27 864 788
Kirov Region	79 607 591	5 198 493	80 585 010	4 221 074
Nizhny Novgograd Region	389 782 477	12 732 044	388 277 496	14 237 025
Orenburg Region	108 401 093	3 572 165	108 479 662	3 493 596
Penza Region	64 784 728	2 339 935	64 784 175	2 340 488
Samara Region	596 279 399	33 385 773	593 111 851	36 553 321
Saratov Region	154 946 803	5 234 938	155 551 865	4 629 876
Ulyanovsk Region	65 535 908	4 960 654	65 561 181	4 935 381
Ural Federal District	1 533 272 672	263 064 591	1 548 173 812	248 163 451
Kurgan Region	31 073 290	87 642	31 077 436	83 496
Sverdlovsk Region	682 672 884	133 573 623	693 121 840	123 124 667
Tyumen Region	540 821 045	103 799 244	544 429 363	100 190 926
Chelyabinsk Region	278 705 453	25 604 082	279 545 173	24 764 362
Siberian Federal District	1 528 341 122	84 615 987	1 535 311 816	77 645 293
Republic of Altai	9 181 197	50 410	9 198 832	32 775
Republic of Buryatiya	47 727 609	2 211 698	47 849 116	2 090 191
Republic of Tuva	8 935 675	23 382	8 937 229	21 828
Republic of Khakassia	20 473 916	210 253	20 460 977	223 192
Altai Territory	155 355 374	4 413 118	155 278 375	4 490 117
Zabaykal Territory	40 496 471	426 161	40 476 196	446 436
Krasnoyarsk Territory	217 091 632	14 367 147	216 965 541	14 493 238
Irkutsk Region	183 021 563	5 903 545	185 478 742	3 446 366
Kemerovo Region	170 650 559	13 441 471	170 695 344	13 396 686
Novosibirsk Region	481 099 651	33 799 572	485 609 483	29 289 740
Omsk Region	122 095 873	7 589 657	122 199 306	7 486 224
Tomsk Region	72 211 602	2 179 573	72 162 675	2 228 500
Far Eastern Federal District	628 482 562	60 335 782	629 263 518	59 554 826
Republic of Sakha (Yakutia)	62 091 850	4 033 975	62 226 696	3 899 129
Kamchatka Territory	35 299 808	2 521 258	35 218 554	2 602 512
Primorskiy Territory	166 116 991	21 313 435	167 160 641	20 269 785
Khabarovsk Territory	181 987 334	18 436 370	182 447 352	17 976 352
Amur Region	74 822 299	2 506 691	74 074 998	3 253 992
Magadan Region	47 638 662	5 832 319	47 560 761	5 910 220
Sakhalin Region	51 090 990	5 382 210	51 134 822	5 338 378
Jewish Autonomous Region	4 498 472	204 388	4 499 942	202 918
Chukotka Autonomous Area	4 936 156	105 136	4 939 752	101 540

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

Table 32.1

Securities acquired by credit institutions registered in respective regions, as of 1.02.11

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
Central Federal District	3 973 843 186	1 123 656 450	594 337 243	364 872 347	222 037 967	11 622 276
Belgorod Region	700 490	37 350	2 494	0	1 487 255	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	226 538	202 291	8 996	0	46 010	0
Voronezh Region	2 513	2 750	0	0	211 661	0
Ivanovo Region	930 784	74 026	73 765	0	375 819	16 747
Kaluga Region	59 343	0	166 534	0	233 264	0
Kostroma Region	25 654 076	75 948	29 816	5 880	1 468 967	15 395
Kursk Region	1 620 519	789 822	0	0	493 940	0
Lipetsk Region	1 254 517	282 147	1 020	0	650 528	0
Moscow Region	7 436 421	1 576 877	274 780	0	4 220 938	770 962
Orel Region	0	0	0	9 500	80 614	0
Ryazan Region	1 167 426	284 333	41 208	0	741 192	39 235
Smolensk Region	546 549	362 565	642 811	44	687 431	0
Tambov Region	0	0	0	62	0	0
Tver Region	1 056 734	230 455	11 131	0	7 474	0
Tula Region	275 839	86 365	261	0	115	0
Yaroslavl Region	81 904	17 210	38 542	0	11 777	0
City of Moscow	3 932 829 533	1 119 634 311	593 045 885	364 856 861	211 320 982	10 779 937
North-Western Federal District	178 132 747	30 541 979	28 604 620	2 083 071	21 347 360	4 091 834
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 986 199	619 620	87 265	980	83 363	146 229
Akhangel'sk Region	0	0	134 836	0	112	0
Vologda Region	3 283 488	824 706	262 934	4 900	2 909 888	421 059
Kaliningrad Region	11 535 320	1 445 444	245 817	18	351 720	85 536
Leningrad Region	638 390	30 127	78	20	0	0
Murmansk Region	933 315	505 201	0	0	49 742	0
Novgorod Region	415 139	197 502	148 482	0	80 762	30 650
Pskov Region	20 015	0	0	0	0	0
St Petersburg	159 320 881	26 919 379	27 725 208	2 077 153	17 871 773	3 408 360
Southern Federal District	12 199 354	1 468 510	2 981 618	63 756	1 944 540	266 249
Republic of Adygeya	20 152	20 359	1 400	0	29 400	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	6 965 601	310 533	2 449 555	38 587	668 616	0
Astrakhan Region	1 413 391	904 430	36 852	5 288	220 127	0
Volgograd Region	518 590	65 545	5 035	0	914 574	266 249
Rostov Region	3 281 620	167 643	488 776	19 881	111 823	0
North-Caucasian Federal District	2 002 193	1 010 449	769 638	210	1 012 649	0
Republic of Dagestan	0	0	686 877	0	211 183	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	26 803	0	0	0
Karachai-Cherkess Republic	83 696	0	54 534	0	102 972	0
Republic of North Ossetia - Alania	0	0	1 424	0	179 434	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 918 497	1 010 449	0	210	519 060	0

Volga Federal District	88 333 220	14 169 323	48 612 047	1 135 678	23 604 753	376 215
Republic of Bashkortostan	5 233 509	745 106	698 069	0	138 513	0
Republic of Marii El	0	0	0	0	130 734	0
Republic of Mordovia	296 365	138 698	67 763	0	344 590	0
Republic of Tatarstan	37 011 906	7 526 851	29 852 455	693 560	5 659 903	16 896
Udmurt Republic	2 014 914	649 062	23 701	0	1 541 257	0
Chuvash Republic	442 122	75 782	2 696	0	1 224 891	0
Perm Territory	2 509 477	78 868	3 115 005	0	151 369	0
Kirov Region	2 955 601	30 543	1 213 181	0	280 982	0
Nizhny Novgogrod Region	8 476 541	2 565 451	2 344 168	0	4 537 820	188 748
Orenburg Region	3 317 211	81 949	242 873	17 646	4 711 669	23 917
Penza Region	640 367	0	264	0	56 470	0
Samara Region	24 461 586	2 157 180	10 656 319	424 202	4 394 262	146 654
Saratov Region	973 621	119 833	395 503	270	422 293	0
Ulyanovsk Region	0	0	50	0	10 000	0
Ural Federal District	99 734 004	18 087 420	18 102 400	256 340	39 020 529	641 732
Kurgan Region	0	0	0	0	17 298	0
Sverdlovsk Region	55 133 839	5 414 580	5 763 142	100	10 112 102	0
Tyumen Region	24 283 384	3 658 803	12 084 354	256 240	27 517 599	641 732
Chelyabinsk Region	20 316 781	9 014 037	254 904	0	1 373 530	0
Siberian Federal District	40 776 695	5 909 119	15 078 826	7 556 797	11 553 507	43 683
Republic of Altai	398 198	389 638	1	0	183 505	0
Republic of Buryatiya	97 552	0	767 188	0	2 037	0
Republic of Tuva	4 844	5 250	0	0	0	0
Republic of Khakassia	212 370	63 243	0	0	203 914	0
Altai Territory	52 027	37 057	2 997	0	12 338	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	101 874	102 186	115 004	0	220 675	0
Irkutsk Region	193 969	0	87 440	0	187 818	0
Kemerovo Region	1 866 203	517 312	79 652	0	773 537	0
Novosibirsk Region	35 551 896	4 267 500	13 911 898	7 556 797	9 088 852	0
Omsk Region	2 120 843	526 933	127	0	831 843	43 683
Tomsk Region	176 919	0	114 519	0	48 988	0
Far Eastern Federal District	29 751 147	5 531 365	1 589 738	1 341 750	6 981 394	0
Republic of Sakha (Yakutia)	1 664 099	221 745	110 526	0	805 374	0
Kamchatka Territory	369 814	60 147	52 083	0	431 290	0
Primorskiy Territory	15 935 180	3 842 824	1 075 843	0	940 251	0
Khabarovsk Territory	1 756 869	296 755	287 028	0	119 113	0
Amur Region	8 728 851	767 304	14 085	1 341 750	4 634 908	0
Magadan Region	0	0	0	0	0	0
Sakhalin Region	1 296 334	342 590	50 173	0	50 458	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 1.02.11

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
Central Federal District	4 034 119 115	1 131 838 482	608 668 727	371 181 306	246 981 406	13 785 807
Belgorod Region	700 490	37 350	2 908	0	1 487 255	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	226 538	202 291	8 996	0	25 981	0
Voronezh Region	2 513	2 750	977	0	211 661	0
Ivanovo Region	954 246	98 600	66 653	0	336 915	16 747
Kaluga Region	59 343	0	166 534	0	233 264	0
Kostroma Region	12 792 919	75 948	29 957	0	197 802	15 395
Kursk Region	1 620 519	789 822	0	0	493 940	0
Lipetsk Region	1 254 517	282 147	1 889	0	653 070	0
Moscow Region	7 436 424	1 576 877	275 036	0	9 696 100	2 189 138
Orel Region	0	0	0	9 500	80 614	0
Ryazan Region	1 167 426	284 333	41 208	0	734 540	39 235
Smolensk Region	234 891	182 724	210 988	44	69 474	0
Tambov Region	0	0	0	62	0	0
Tver Region	994 303	206 503	11 131	0	7 474	0
Tula Region	275 839	86 365	509	0	216 002	0
Yaroslavl Region	102 902	39 223	45 281	0	30 454	0
City of Moscow	4 006 296 245	1 127 973 549	607 806 660	371 171 700	232 506 860	11 525 292
North-Western Federal District	165 550 730	27 863 462	28 397 060	3 330 247	14 601 346	2 120 931
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 749 041	413 836	70 094	980	0	57 329
Akhangel'sk Region	23 780	25 037	134 836	0	112	0
Vologda Region	1 326 434	723 903	254 943	4 900	2 711 789	0
Kaliningrad Region	3 473 992	65 554	23 912	0	268 299	42 768
Leningrad Region	638 390	30 127	78	1 247 165	0	0
Murmansk Region	933 315	505 201	0	0	49 742	0
Novgorod Region	416 079	198 468	148 482	0	80 762	30 650
Pskov Region	20 015	0	0	0	0	0
St Petersburg	156 969 684	25 901 336	27 764 715	2 077 202	11 490 642	1 990 184
Southern Federal District	11 400 960	1 060 294	2 748 749	63 756	1 112 253	117 304
Republic of Adygeya	20 152	20 359	1 400	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	6 968 683	310 533	2 323 686	38 587	176 392	0
Astrakhan Region	611 915	496 214	39 944	5 288	37 634	0
Volgograd Region	518 590	65 545	5 389	0	762 210	117 304
Rostov Region	3 281 620	167 643	378 330	19 881	136 017	0
North-Caucasian Federal District	1 986 294	1 010 449	771 446	210	1 301 997	0
Republik of Dagestan	0	0	686 897	0	206 964	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	26 813	0	441 239	0
Karachai-Cherkess Republic	67 797	0	54 534	0	102 972	0
Republic of North Ossetia - Alania	0	0	1 424	0	177 760	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 918 497	1 010 449	1 778	210	373 062	0
Volga Federal District	87 658 050	14 169 323	48 565 129	1 136 340	24 024 811	376 215
Republic of Bashkortostan	4 828 288	745 106	704 563	0	138 513	0

Republic of Marii El	0	0	0	0	130 734	0
Republic of Mordovia	296 365	138 698	55 736	0	29 690	0
Republic of Tatarstan	36 919 160	7 526 851	29 803 543	693 560	7 342 305	16 896
Udmurt Republic	2 014 914	649 062	23 701	0	1 525 746	0
Chuvash Republic	442 122	75 782	40	43	1 127 834	0
Perm Territory	2 509 477	78 868	3 117 069	0	11 563	0
Kirov Region	2 955 601	30 543	1 213 181	0	280 982	0
Nizhny Novgograd Region	8 373 001	2 565 451	2 344 707	119	4 216 533	188 748
Orenburg Region	3 243 548	81 949	246 341	17 646	4 224 549	23 917
Penza Region	640 367	0	264	0	56 470	0
Samara Region	24 461 586	2 157 180	10 659 017	424 702	4 510 990	146 654
Saratov Region	973 621	119 833	396 917	270	428 902	0
Ulyanovsk Region	0	0	50	0	0	0
Ural Federal District	86 257 323	17 124 031	17 893 328	256 340	32 766 265	641 732
Kurgan Region	0	0	0	0	17 298	0
Sverdlovsk Region	42 381 210	4 615 855	5 535 459	100	4 695 428	0
Tyumen Region	24 283 384	3 658 803	12 102 173	256 240	26 664 248	641 732
Chelyabinsk Region	19 592 729	8 849 373	255 696	0	1 389 291	0
Siberian Federal District	10 129 397	2 036 161	1 441 955	0	3 620 812	0
Republic of Altai	0	0	1	0	63 323	0
Republic of Buryatiya	97 552	0	767 188	0	2 037	0
Republic of Tuva	4 844	5 250	0	0	0	0
Republic of Khakassia	212 370	63 243	0	0	203 914	0
Altai Territory	52 027	37 057	2 997	0	2 498	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	101 874	102 186	115 004	0	223 934	0
Irkutsk Region	193 969	0	87 440	0	187 818	0
Kemerovo Region	1 866 203	517 312	79 849	0	773 795	0
Novosibirsk Region	5 302 796	784 180	273 043	0	1 572 785	0
Omsk Region	2 120 843	526 933	1 914	0	541 720	0
Tomsk Region	176 919	0	114 519	0	48 988	0
Far Eastern Federal District	27 659 118	5 272 413	1 589 738	1 341 750	3 093 806	0
Republic of Sakha (Yakutia)	1 664 099	221 745	110 526	0	827 321	0
Kamchatka Territory	361 488	60 147	52 083	0	76 279	0
Primorskiy Territory	16 667 855	4 072 210	1 321 946	0	912 504	0
Khabarovsk Territory	1 024 194	67 369	40 925	0	176 146	0
Amur Region	6 645 148	508 352	7 641	1 341 750	1 051 098	0
Magadan Region	0	0	6 444	0	0	0
Sakhalin Region	1 296 334	342 590	50 173	0	50 458	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 1.02.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	13 731 759 956	9 059 755 904	811 579 233	3 139 478 941
Belgorod Region	8 103 515	6 346 358	305 000	696 905
Bryansk Region	704 778	94 211	610 000	567
Vladimir Region	2 058 003	1 198 102	95 200	764 701
Voronezh Region	31 346	5 000	8 000	18 346
Ivanovo Region	6 496 138	3 662 506	170 020	2 543 242
Kaluga Region	6 619 138	2 197 234	1 791 000	2 257 432
Kostroma Region	28 143 277	9 169 083	47 453	15 721 396
Kursk Region	7 636 413	6 765 091	0	594 271
Lipetsk Region	15 013 405	11 608 872	769 000	1 160 846
Moscow Region	35 827 470	18 522 490	726 053	15 211 209
Orel Region	2 129 225	1 231 114	0	896 934
Ryazan Region	8 288 555	6 848 780	490 000	886 972
Smolensk Region	12 774 323	9 452 303	1 320 010	1 954 518
Tambov Region	1 474 588	1 254 353	0	220 235
Tver Region	5 354 793	3 221 380	704 050	1 429 363
Tula Region	6 761 918	5 850 248	90 095	772 766
Yaroslavl Region	5 004 357	4 042 396	62 782	742 073
City of Moscow	13 579 338 714	8 968 286 383	804 390 570	3 093 607 165
North-Western Federal District	711 441 447	512 624 233	73 958 505	62 885 466
Republic of Karelia	431 720	229 297	0	136 993
Komi Republic	8 300 357	2 908 003	4 169 300	1 164 221
Akhangel'sk Region	219 124	184 640	17 150	13 101
Vologda Region	33 374 432	23 397 198	2 111 225	6 629 760
Kaliningrad Region	28 358 840	23 420 402	2 931 689	1 339 146
Leningrad Region	3 360 131	2 274 775	446 000	441 622
Murmansk Region	4 301 678	1 727 272	390 600	1 862 863
Novgorod Region	1 329 651	944 571	500	381 767
Pskov Region	1 099 857	955 436	10 000	134 421
St Petersburg	630 665 657	456 582 639	63 882 041	50 781 572
Southern Federal District	95 936 891	66 228 716	5 171 894	20 183 068
Republic of Adygeya	1 781 908	1 190 923	48 000	542 985
Republic of Kalmykia	552 094	375 210	30	176 854
Krasnodar Territory	41 402 241	28 748 073	3 220 088	6 612 870
Astrakhan Region	2 358 676	975 716	50 000	563 479
Volgograd Region	7 570 342	5 634 515	1 259 000	483 510
Rostov Region	42 271 630	29 304 279	594 776	11 803 370
North-Caucasian Federal District	27 313 269	16 833 092	3 333 200	6 883 862
Republic of Daghestan	9 005 078	5 367 023	155 090	3 416 531
Republic of Ingushetia	328 239	50 374	0	277 865
Kabardino-Balkar Republic	3 040 058	2 470 737	255 000	314 321
Karachai-Cherkess Republic	2 103 175	1 529 986	60 000	513 189
Republic of North Ossetia - Alania	4 222 766	3 727 718	3 110	439 190
Chechen Republic	0	0	0	0

Stavropol Territory	8 613 953	3 687 254	2 860 000	1 922 766
Volga Federal District	651 159 007	418 083 251	18 958 696	194 675 540
Republic of Bashkortostan	34 532 878	18 954 238	1 876 116	12 946 187
Republic of Marii El	898 078	733 723	40 400	48 655
Republic of Mordovia	10 046 362	8 366 687	180 400	1 045 666
Republic of Tatarstan	249 029 478	203 477 736	4 725 444	34 146 384
Udmurt Republic	12 092 582	6 145 912	345 905	4 902 395
Chuvash Republic	4 270 416	2 545 699	140 500	1 483 901
Perm Territory	15 440 357	10 342 654	272 000	4 248 795
Kirov Region	13 418 030	10 381 789	702 400	1 719 935
Nizhny Novgograd Region	35 821 811	26 503 611	1 034 699	4 175 352
Orenburg Region	21 556 898	13 123 219	850 200	6 395 506
Penza Region	7 040 842	5 505 355	601 000	815 500
Samara Region	210 468 002	90 683 764	3 484 632	112 842 916
Saratov Region	31 419 357	16 937 251	4 705 000	9 172 045
Ulyanovsk Region	5 123 916	4 381 613	0	732 303
Ural Federal District	372 546 205	184 690 036	27 334 569	130 826 028
Kurgan Region	1 192 456	1 110 397	400	80 459
Sverdlovsk Region	149 207 691	67 230 465	12 997 409	59 416 274
Tyumen Region	163 984 963	83 476 943	5 862 966	57 688 376
Chelyabinsk Region	58 161 095	32 872 231	8 473 794	13 640 919
Siberian Federal District	277 001 397	159 512 560	17 134 595	85 136 213
Republic of Altai	9 509 062	3 930 727	193 000	5 310 723
Republic of Buryatiya	3 574 028	1 638 460	322 500	1 613 068
Republic of Tuva	205 816	138 117	270	66 229
Republic of Khakassia	4 511 898	1 843 370	111 590	2 354 059
Altai Territory	10 000 045	7 401 555	785 000	1 459 035
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 632 133	3 591 642	581 775	2 032 632
Irkutsk Region	9 525 368	5 838 985	1 144 935	2 365 632
Kemerovo Region	12 275 464	8 316 030	42	3 959 114
Novosibirsk Region	205 923 614	117 697 507	13 194 483	61 766 502
Omsk Region	9 200 694	5 035 531	791 000	2 718 173
Tomsk Region	5 643 275	4 080 636	10 000	1 491 046
Far Eastern Federal District	188 679 209	65 581 685	16 198 421	93 803 160
Republic of Sakha (Yakutia)	6 531 212	4 701 074	202 750	1 457 421
Kamchatka Territory	8 032 602	5 334 766	1 270 900	1 247 222
Primorskiy Territory	37 511 297	27 259 750	103 635	7 065 259
Khabarovsk Territory	32 552 645	15 382 059	6 320 200	10 364 706
Amur Region	101 133 152	10 821 248	8 163 936	73 076 896
Magadan Region	0	0	0	0
Sakhalin Region	2 918 301	2 082 788	137 000	591 656
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 1.02.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	8 533 333 970	5 811 199 867	836 996 829	1 362 978 457
Belgorod Region	148 905 748	134 380 150	305 000	11 747 276
Bryansk Region	31 483 065	20 371 923	610 000	7 911 781
Vladimir Region	63 397 787	45 186 245	95 000	17 491 746
Voronezh Region	225 292 352	142 853 298	8 000	80 321 141
Ivanovo Region	35 964 405	24 409 998	170 020	7 626 226
Kaluga Region	53 366 503	32 067 559	1 791 000	14 454 489
Kostroma Region	32 592 055	22 875 023	17 903	6 427 770
Kursk Region	70 104 730	59 614 139	0	10 208 643
Lipetsk Region	81 421 512	64 602 032	755 000	13 913 720
Moscow Region	333 143 758	193 012 476	726 053	97 093 139
Orel Region	22 180 948	15 526 731	0	5 278 984
Ryazan Region	66 574 438	46 159 297	490 000	11 950 308
Smolensk Region	54 996 869	42 350 948	115 055	10 700 088
Tambov Region	38 264 328	31 389 284	0	4 803 572
Tver Region	50 135 528	33 355 229	704 000	12 400 337
Tula Region	81 103 823	61 087 476	90 095	12 273 429
Yaroslavl Region	101 904 880	60 962 790	62 782	27 778 500
City of Moscow	7 042 501 241	4 780 995 269	831 056 921	1 010 597 308
North-Western Federal District	1 413 574 737	912 410 048	72 964 990	336 808 668
Republic of Karelia	29 848 725	12 424 370	0	13 593 745
Komi Republic	46 195 273	19 985 869	4 100 000	21 230 847
Akhangel'sk Region	52 150 003	29 652 412	32 150	17 354 990
Vologda Region	89 928 459	61 128 522	1 582 000	19 452 874
Kaliningrad Region	60 060 760	44 338 940	1 769 689	9 865 547
Leningrad Region	27 850 501	23 705 533	446 000	1 956 193
Murmansk Region	39 790 453	22 340 946	390 600	16 324 143
Novgorod Region	31 219 983	17 387 187	500	9 455 322
Pskov Region	25 692 247	18 456 309	10 000	5 620 541
St Petersburg	1 010 838 333	662 989 960	64 634 051	221 954 466
Southern Federal District	873 307 473	602 461 639	5 809 045	222 151 604
Republic of Adygeya	14 331 398	10 201 668	48 000	4 081 730
Republic of Kalmykia	5 076 703	3 388 849	30	1 487 824
Krasnodar Territory	405 029 615	273 835 791	4 059 939	107 122 791
Astrakhan Region	49 452 559	28 314 427	0	10 994 953
Volgograd Region	115 657 187	77 344 476	1 156 000	29 633 437
Rostov Region	283 760 011	209 376 428	545 076	68 830 869
North-Caucasian Federal District	241 206 444	159 815 725	3 403 300	73 919 134
Republic of Dagestan	29 712 356	18 758 245	155 190	10 731 427
Republic of Ingushetia	4 836 039	2 600 755	0	2 235 284
Kabardino-Balkar Republic	26 237 883	21 938 809	255 000	2 972 948
Karachai-Cherkess Republic	14 689 693	11 507 125	60 000	3 122 568
Republic of North Ossetia - Alania	14 640 055	12 037 032	13 110	1 876 165

Chechen Republic	13 733 504	11 943 341	0	1 790 163
Stavropol Territory	137 356 914	81 030 418	2 920 000	51 190 579
Volga Federal District	2 165 981 345	1 412 552 818	18 596 187	646 942 217
Republic of Bashkortostan	185 833 500	117 114 103	2 116 293	63 824 663
Republic of Marii El	28 441 290	20 824 682	40 400	6 177 334
Republic of Mordovia	54 581 758	43 519 055	160 400	8 918 694
Republic of Tatarstan	369 061 571	297 433 738	5 035 398	60 066 173
Udmurt Republic	83 488 485	50 843 254	315 915	27 031 633
Chuvash Republic	56 880 334	37 454 865	130 500	17 565 174
Perm Territory	185 265 621	123 651 854	272 000	59 624 472
Kirov Region	65 099 928	46 555 091	702 400	14 153 826
Nizhny Novgograd Region	325 384 081	234 415 873	881 899	71 856 951
Orenburg Region	86 679 186	55 984 380	850 200	28 650 064
Penza Region	55 174 428	36 115 413	601 150	12 137 554
Samara Region	491 320 729	245 431 398	3 484 632	231 729 937
Saratov Region	125 931 910	64 585 315	4 005 000	31 903 031
Ulyanovsk Region	52 838 524	38 623 797	0	13 302 711
Ural Federal District	1 127 053 026	670 427 215	17 237 569	396 794 552
Kurgan Region	26 531 282	14 160 526	400	12 147 580
Sverdlovsk Region	541 375 797	358 619 862	3 000 409	159 882 050
Tyumen Region	341 103 123	159 227 240	5 762 966	159 448 358
Chelyabinsk Region	218 042 824	138 419 587	8 473 794	65 316 564
Siberian Federal District	1 280 521 290	686 731 158	8 433 973	531 405 293
Republic of Altai	7 806 331	2 931 460	23 000	4 696 577
Republic of Buryatiya	40 690 973	15 771 737	322 500	20 702 975
Republic of Tuva	7 917 226	1 088 400	270	6 793 864
Republic of Khakassia	16 923 487	6 956 072	111 590	9 603 503
Altai Territory	137 490 629	101 662 765	785 000	33 137 461
Zabaykal Territory	35 301 911	10 693 320	0	22 786 698
Krasnoyarsk Territory	188 905 480	91 931 303	581 775	91 262 163
Irkutsk Region	158 345 466	80 633 777	1 144 935	75 732 701
Kemerovo Region	125 684 807	73 984 549	72	49 385 936
Novosibirsk Region	399 251 131	216 676 890	4 813 829	153 228 785
Omsk Region	101 362 522	50 850 979	641 000	38 096 035
Tomsk Region	60 841 327	33 549 906	10 002	25 978 595
Far Eastern Federal District	420 466 694	227 296 998	10 227 220	162 893 963
Republic of Sakha (Yakutia)	31 974 092	19 931 254	202 750	11 408 308
Kamchatka Territory	18 971 321	13 671 688	1 270 900	3 228 734
Primorskiy Territory	99 379 761	63 343 553	103 635	30 789 785
Khabarovsk Territory	153 660 629	74 364 583	6 320 200	66 988 955
Amur Region	43 906 758	16 738 693	2 192 735	19 668 447
Magadan Region	45 130 844	26 156 255	0	18 186 367
Sakhalin Region	23 613 363	10 826 620	137 000	11 057 793
Jewish Autonomous Region	3 407 120	1 942 184	0	1 464 936
Chukotka Autonomous Area	422 806	322 168	0	100 638

Table 34.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.02.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	5 646 494 648	3 403 102 382	1 745 521 840	320 431 162
Belgorod Region	188 731	108 180	80 551	0
Bryansk Region	0	0	0	0
Vladimir Region	909	0	0	909
Voronezh Region	0	0	0	0
Ivanovo Region	279 661	225 379	43 913	10 369
Kaluga Region	66 638	62 374	0	4 264
Kostroma Region	3 508 705	2 284 729	60 319	1 082 405
Kursk Region	185 104	156 921	0	1 216
Lipetsk Region	165 367	157 242	0	8 125
Moscow Region	6 158 687	2 679 913	3 976	3 473 968
Orel Region	0	0	0	0
Ryazan Region	88 162	67 097	1 246	19 819
Smolensk Region	1 223 109	138 413	368 440	704 908
Tambov Region	1 187	0	890	297
Tver Region	14 729	10 660	890	3 179
Tula Region	342 983	264 954	0	78 029
Yaroslavl Region	69 176	32 510	1 222	35 444
City of Moscow	5 634 201 500	3 396 914 010	1 744 960 393	315 008 230
North-Western Federal District	180 017 493	120 145 450	38 543 143	14 097 360
Republic of Karelia	0	0	0	0
Komi Republic	430 795	88 900	281 102	40 979
Akhangel'sk Region	1 644	0	1 435	209
Vologda Region	1 596 494	1 158 596	130 046	22 215
Kaliningrad Region	7 082 251	5 581 799	880 475	223 903
Leningrad Region	410 637	379 158	14 307	17 172
Murmansk Region	721 534	636 293	18 871	66 370
Novgorod Region	7 476	0	2 491	4 985
Pskov Region	0	0	0	0
St Petersburg	169 766 662	112 300 704	37 214 416	13 721 527
Southern Federal District	6 051 560	2 703 215	948 656	545 520
Republic of Adygeya	3 670	0	445	3 225
Republic of Kalmykia	10 203	6 853	1 511	1 839
Krasnodar Territory	1 246 604	641 709	59 600	340 357
Astrakhan Region	3 404	0	1 148	2 256
Volgograd Region	48 699	0	45 096	3 603
Rostov Region	4 738 980	2 054 653	840 856	194 240
North-Caucasian Federal District	594 072	258 634	212 898	122 540
Republik of Daghestan	127 755	52 508	7 358	67 889
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 915	0	653	1 262
Karachai-Cherkess Republic	200 524	157 347	29 669	13 508
Republic of North Ossetia - Alania	5 898	0	3 412	2 486

Chechen Republic	0	0	0	0
Stavropol Territory	257 980	48 779	171 806	37 395
Volga Federal District	48 035 172	38 335 751	4 761 761	4 585 075
Republic of Bashkortostan	1 508 485	1 122 386	265 275	109 909
Republic of Marii El	445	0	445	0
Republic of Mordovia	24 479	20 078	3 377	1 024
Republic of Tatarstan	29 611 055	26 644 291	2 063 246	650 608
Udmurt Republic	1 146 789	632 646	491 946	22 197
Chuvash Republic	57 786	0	445	57 341
Perm Territory	1 492 207	689 405	675 088	127 714
Kirov Region	1 544 073	1 482 640	0	61 433
Nizhny Novgogrod Region	2 709 756	1 609 498	245 122	771 459
Orenburg Region	1 135 562	795 697	251 127	88 738
Penza Region	445	0	445	0
Samara Region	7 559 704	4 614 462	477 295	2 462 864
Saratov Region	1 002 134	513 525	287 190	201 419
Ulyanovsk Region	242 252	211 123	760	30 369
Ural Federal District	62 343 179	32 491 315	28 780 907	988 376
Kurgan Region	0	0	0	0
Sverdlovsk Region	21 417 435	13 707 298	6 874 160	753 535
Tyumen Region	35 083 208	17 669 924	17 197 799	215 346
Chelyabinsk Region	5 842 536	1 114 093	4 708 948	19 495
Siberian Federal District	75 707 379	52 934 100	9 755 126	3 536 774
Republic of Altai	0	0	0	0
Republic of Buryatiya	30 321	0	23 320	7 001
Republic of Tuva	445	0	445	0
Republic of Khakassia	3 785	0	3 785	0
Altai Territory	15 169	4 421	297	10 451
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	92 510	71 557	12 339	8 614
Irkutsk Region	209 323	47 219	158 961	3 143
Kemerovo Region	62 721	18 504	9 420	34 797
Novosibirsk Region	73 903 689	51 596 489	9 415 805	3 410 016
Omsk Region	1 358 909	1 166 349	130 309	62 251
Tomsk Region	30 507	29 561	445	501
Far Eastern Federal District	9 213 701	3 095 296	1 007 645	1 840 248
Republic of Sakha (Yakutia)	135 143	117 851	17 276	16
Kamchatka Territory	291 426	282 353	4 624	4 449
Primorskiy Territory	951 694	803 025	50 098	94 074
Khabarovsk Territory	1 392 433	964 776	297 050	127 762
Amur Region	6 350 771	867 806	619 367	1 600 428
Magadan Region	0	0	0	0
Sakhalin Region	92 234	59 485	19 230	13 519
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 1.02.11

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans and other funds provided to individuals
1	2	3	4	5
Central Federal District	5 296 444 631	3 084 388 332	1 755 149 979	279 897 400
Belgorod Region	4 336 578	3 894 887	81 589	347 683
Bryansk Region	1 546 323	1 485 610	0	59 616
Vladimir Region	2 637 068	2 472 332	0	116 000
Voronezh Region	12 031 015	10 875 050	2 522	1 094 594
Ivanovo Region	5 195 783	5 103 780	43 913	45 827
Kaluga Region	4 227 572	4 005 643	59	221 174
Kostroma Region	852 871	778 822	59 874	14 175
Kursk Region	2 031 232	1 819 072	0	185 176
Lipetsk Region	776 615	668 484	0	108 131
Moscow Region	26 331 331	20 453 622	3 116	5 873 763
Orel Region	387 687	342 275	0	32 604
Ryazan Region	565 522	445 232	1 246	119 044
Smolensk Region	859 800	447 116	58 799	353 885
Tambov Region	2 007 560	1 991 595	890	15 075
Tver Region	1 422 394	1 315 092	445	85 931
Tula Region	24 162 295	23 878 467	0	263 504
Yaroslavl Region	566 241	332 347	1 602	232 292
City of Moscow	5 206 506 744	3 004 078 906	1 754 895 924	270 728 926
North-Western Federal District	271 403 241	187 429 329	37 673 468	36 270 113
Republic of Karelia	9 574 926	9 401 529	0	173 397
Komi Republic	1 525 018	1 142 123	281 102	101 793
Akhangel'sk Region	1 452 075	1 338 157	1 435	111 389
Vologda Region	7 645 349	6 845 153	130 046	411 771
Kaliningrad Region	20 596 302	18 586 974	11 572	1 944 528
Leningrad Region	668 190	619 170	14 307	34 713
Murmansk Region	8 970 681	8 765 557	18 871	184 907
Novgorod Region	3 898 843	3 786 861	2 491	109 491
Pskov Region	186 164	156 501	0	29 663
St Petersburg	216 885 693	136 787 304	37 213 644	33 168 461
Southern Federal District	49 177 259	41 856 166	945 207	3 514 225
Republic of Adygeya	140 652	72 773	445	67 434
Republic of Kalmykia	8 364	6 853	1 511	0
Krasnodar Territory	16 028 346	12 969 166	56 151	2 172 183
Astrakhan Region	830 622	766 524	1 148	7 410
Volgograd Region	3 756 486	3 370 167	45 096	117 738
Rostov Region	28 412 789	24 670 683	840 856	1 149 460
North-Caucasian Federal District	5 645 423	4 272 486	213 788	1 156 964
Republic of Dagestan	689 010	439 472	8 248	241 290
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	1 123 001	1 121 086	653	1 262
Karachai-Cherkess Republic	616 859	584 142	29 669	3 048
Republic of North Ossetia - Alania	91 683	23 460	3 412	64 811

Chechen Republic	0	0	0	0
Stavropol Territory	3 124 870	2 104 326	171 806	846 553
Volga Federal District	127 942 401	113 123 584	4 676 908	9 421 596
Republic of Bashkortostan	24 522 112	23 466 772	264 830	637 047
Republic of Marii El	2 596 941	2 583 199	445	13 185
Republic of Mordovia	25 531	20 078	3 229	2 224
Republic of Tatarstan	33 282 980	30 486 601	2 063 246	448 703
Udmurt Republic	1 293 766	580 370	491 946	221 450
Chuvash Republic	3 356 645	3 158 917	0	197 728
Perm Territory	18 770 979	16 979 210	675 088	1 112 692
Kirov Region	3 435 913	3 299 227	0	136 686
Nizhny Novgogrod Region	8 279 215	6 218 742	244 825	1 720 068
Orenburg Region	2 186 026	1 776 275	167 461	242 290
Penza Region	1 948 360	1 925 144	593	22 623
Samara Region	21 364 009	16 520 728	477 295	4 188 244
Saratov Region	1 300 726	551 613	287 190	456 926
Ulyanovsk Region	5 579 198	5 556 708	760	21 730
Ural Federal District	168 456 159	134 325 037	25 952 357	6 013 606
Kurgan Region	1 064	0	0	1 064
Sverdlovsk Region	116 718 987	107 158 606	4 084 950	5 078 341
Tyumen Region	33 549 950	14 289 372	17 158 459	334 488
Chelyabinsk Region	18 186 158	12 877 059	4 708 948	599 713
Siberian Federal District	64 692 122	50 760 330	1 164 595	6 396 211
Republic of Altai	217	0	0	217
Republic of Buryatiya	1 331 555	1 158 388	23 320	149 847
Republic of Tuva	445	0	445	0
Republic of Khakassia	20 060	1 938	4 972	13 150
Altai Territory	3 417 505	3 225 832	297	187 430
Zabaykal Territory	172 171	19 501	0	152 670
Krasnoyarsk Territory	12 142 321	10 899 887	12 339	1 129 783
Irkutsk Region	3 617 676	2 881 414	158 753	576 238
Kemerovo Region	11 863 349	11 320 027	9 420	514 342
Novosibirsk Region	25 622 041	15 877 355	823 702	2 676 771
Omsk Region	4 832 911	3 818 292	130 902	882 033
Tomsk Region	1 671 871	1 557 696	445	113 730
Far Eastern Federal District	30 823 910	26 002 352	829 634	3 439 449
Republic of Sakha (Yakutia)	347 821	290 630	17 276	37 070
Kamchatka Territory	798 135	750 801	4 624	42 097
Primorskiy Territory	5 666 538	4 516 357	50 098	1 096 826
Khabarovsk Territory	15 757 094	12 938 409	297 050	1 994 454
Amur Region	2 254 158	1 742 968	441 356	51 466
Magadan Region	5 653 080	5 652 410	0	670
Sakhalin Region	346 956	110 777	19 230	216 738
Jewish Autonomous Region	44	0	0	44
Chukotka Autonomous Area	84	0	0	84

Table 35.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.02.11

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds provided to individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	569 346 220	92 097 804	4 263 825	48 539	198 503 708	41 193 202
Belgorod Region	96 001	0	0	0	19 490	0
Bryansk Region	73 111	0	0	0	0	0
Vladimir Region	30 705	0	15 000	0	54 870	909
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	108 710	0	0	0	17 741	10 369
Kaluga Region	60 715	0	0	0	56 696	0
Kostroma Region	288 429	21 855	13 135	0	1 631 667	21 829
Kursk Region	43 794	0	0	0	61 637	0
Lipetsk Region	573 606	0	0	0	19 579	353
Moscow Region	998 403	15 309	116 500	0	522 393	35 107
Orel Region	34 256	0	0	0	13 137	0
Ryazan Region	341 743	0	0	0	45 080	5 832
Smolensk Region	426 103	12 543	0	0	38 767	15 601
Tambov Region	44 876	0	0	0	13 345	0
Tver Region	34 255	0	0	0	24 034	1 197
Tula Region	41 865	3 855	0	0	22 308	3 374
Yaroslavl Region	142 066	0	0	0	108 234	0
City of Moscow	566 007 582	92 044 242	4 119 190	48 539	195 854 730	41 098 631
North-Western Federal District	23 787 619	2 213 482	139 689	12 195	2 896 890	995 519
Republic of Karelia	3 604	0	0	0	544	0
Komi Republic	398 839	23 985	0	0	56 846	8 901
Akhangel'sk Region	47 565	0	0	0	2 653	0
Vologda Region	823 576	3 130	30 000	0	139 986	0
Kaliningrad Region	1 065 710	9 963	9 689	0	359 878	53 643
Leningrad Region	395 612	160 971	55 000	0	32 442	0
Murmansk Region	113 045	20 469	0	0	98 314	5 750
Novgorod Region	189 584	0	0	0	26 657	0
Pskov Region	24 554	0	10 000	0	929	0
St Petersburg	20 725 530	1 994 964	35 000	12 195	2 178 641	927 225
Southern Federal District	2 473 354	9 073	0	0	738 821	18 054
Republic of Adygeya	53 410	0	0	0	46 871	0
Republic of Kalmykia	26 244	0	0	0	7 633	0
Krasnodar Territory	359 210	1 384	0	0	352 440	10 203
Astrakhan Region	43 516	0	0	0	21 129	0
Volgograd Region	274 630	0	0	0	34 588	1 432
Rostov Region	1 716 344	7 689	0	0	276 160	6 419
North-Caucasian Federal District	786 410	190	0	0	448 323	3 616
Republic of Dagestan	55 631	190	0	0	54 417	946
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	7 884	0	0	0	5 941	0
Karachai-Cherkess Republic	15 785	0	0	0	14 442	0

Republic of North Ossetia - Alania	169 461	0	0	0	23 036	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	537 649	0	0	0	350 487	2 670
Volga Federal District	19 384 805	589 310	104 597	0	18 140 375	386 767
Republic of Bashkortostan	542 476	0	30 000	0	758 084	47 700
Republic of Marii El	579	0	0	0	11	0
Republic of Mordovia	84 719	0	0	0	13 062	0
Republic of Tatarstan	7 852 558	468 040	20 000	0	3 796 592	117 230
Udmurt Republic	234 889	0	0	0	415 534	0
Chuvash Republic	153 268	0	0	0	61 846	0
Perm Territory	348 331	0	11 000	0	126 610	25
Kirov Region	312 942	1 839	0	0	160 324	5 112
Nizhny Novgograd Region	712 242	39 216	38 597	0	457 553	78 022
Orenburg Region	710 130	0	5 000	0	178 964	114
Penza Region	3 006 796	0	0	0	35 362	0
Samara Region	4 916 083	31 346	0	0	11 145 406	133 209
Saratov Region	474 655	48 869	0	0	943 011	0
Ulyanovsk Region	35 137	0	0	0	48 016	5 355
Ural Federal District	11 685 195	1 127 050	14 000	0	6 388 816	63 024
Kurgan Region	8 708	0	0	0	2 798	0
Sverdlovsk Region	6 153 723	309 983	10 000	0	5 082 035	49 091
Tyumen Region	3 260 190	562 942	4 000	0	779 823	13 508
Chelyabinsk Region	2 262 574	254 125	0	0	524 160	425
Siberian Federal District	12 532 395	6 409 919	30 000	0	11 084 946	592 998
Republic of Altai	67 946	0	0	0	87 135	0
Republic of Buryatiya	45 356	0	0	0	48 995	177
Republic of Tuva	5 478	0	0	0	7 918	0
Republic of Khakassia	14 826	0	0	0	36 715	0
Altai Territory	170 700	0	10 000	0	89 075	147
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	152 019	0	0	0	318 556	2 038
Irkutsk Region	116 987	5 287	10 000	0	86 347	297
Kemerovo Region	31 549	0	0	0	241 968	1 203
Novosibirsk Region	11 437 630	6 383 788	0	0	9 950 758	579 803
Omsk Region	208 115	19 631	0	0	184 447	9 283
Tomsk Region	281 789	1 213	10 000	0	33 032	50
Far Eastern Federal District	2 956 465	204 818	6 041	2 861	5 823 996	77 325
Republic of Sakha (Yakutia)	85 396	8 971	0	2 861	65 143	0
Kamchatka Territory	105 757	3 775	0	0	74 889	0
Primorskiy Territory	1 047 850	16 309	3 135	0	331 770	133
Khabarovsk Territory	1 258 654	131 012	0	0	942 971	19 121
Amur Region	403 962	44 751	2 906	0	4 392 274	58 071
Magadan Region	0	0	0	0	0	0
Sakhalin Region	54 846	0	0	0	16 949	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 1.02.11

thousand rubles

	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans and other funds provided to individuals	
	in rubles	in foreign currency	in rubles	in foreign currency	in rubles	in foreign currency
1	2	3	4	5	6	7
Central Federal District	291 233 030	82 529 115	4 238 964	48 539	116 522 042	35 620 095
Belgorod Region	5 365 686	1 189 712	0	0	420 708	10 612
Bryansk Region	1 853 687	11 096	0	0	277 230	8 435
Vladimir Region	1 845 326	455	15 000	0	1 111 979	14 728
Voronezh Region	8 133 705	110 635	0	0	3 357 158	356 784
Ivanovo Region	3 090 152	22 019	0	0	476 971	26 414
Kaluga Region	1 215 077	33 758	0	0	614 411	4 875
Kostroma Region	1 767 057	0	13 135	0	614 578	202
Kursk Region	6 299 573	794 210	0	0	531 021	13 272
Lipetsk Region	7 578 909	0	0	0	816 795	997
Moscow Region	15 388 023	192 626	116 500	0	2 083 449	457 562
Orel Region	1 166 931	0	0	0	266 420	5 414
Ryazan Region	2 600 150	28 968	0	0	694 251	23 026
Smolensk Region	1 209 149	137 556	0	0	438 099	100 293
Tambov Region	1 356 372	0	0	0	105 185	184
Tver Region	1 089 911	0	0	0	329 313	24 570
Tula Region	1 346 389	29 773	0	0	550 903	21 263
Yaroslavl Region	6 074 588	142 080	0	0	1 704 007	34 702
City of Moscow	223 852 345	79 836 227	4 094 329	48 539	102 129 564	34 516 762
North-Western Federal District	72 560 842	6 060 186	139 689	12 195	14 325 970	4 184 898
Republic of Karelia	358 127	0	0	0	462 574	14 298
Komi Republic	2 309 451	61 049	0	0	306 200	10 222
Akhangel'sk Region	1 680 320	83 061	0	0	399 776	5 569
Vologda Region	11 474 603	20 508	30 000	0	1 203 190	42 347
Kaliningrad Region	10 257 618	348 507	9 689	0	1 040 476	370 431
Leningrad Region	995 241	162 373	55 000	0	147 525	8 492
Murmansk Region	3 178 720	138 444	0	0	472 704	31 234
Novgorod Region	1 026 260	39 585	0	0	570 936	24 190
Pskov Region	1 198 093	25 879	10 000	0	161 075	6 617
St Petersburg	40 082 409	5 180 780	35 000	12 195	9 561 514	3 671 498
Southern Federal District	50 691 818	7 496 780	24 861	0	13 597 353	430 231
Republic of Adygeya	175 264	0	0	0	125 952	3 200
Republic of Kalmykia	111 991	0	0	0	8 326	0
Krasnodar Territory	28 935 388	588 136	24 861	0	6 626 874	298 879
Astrakhan Region	536 423	0	0	0	401 769	66
Volgograd Region	3 943 906	1 461 175	0	0	2 652 260	21 173
Rostov Region	16 988 846	5 447 469	0	0	3 782 172	106 913
North-Caucasian Federal District	12 056 663	80 651	0	0	3 037 410	73 055
Republik of Daghestan	788 616	190	0	0	234 131	6 530
Republic of Ingushetia	669 349	0	0	0	4 375	0
Kabardino-Balkar Republic	989 195	53 134	0	0	59 601	0
Karachai-Cherkess Republic	530 156	0	0	0	47 701	0

Republic of North Ossetia - Alania	3 240 849	0	0	0	85 481	1 239
Chechen Republic	265 667	0	0	0	268	0
Stavropol Territory	5 572 831	27 327	0	0	2 605 853	65 286
Volga Federal District	108 453 711	2 823 092	104 597	0	38 407 206	1 351 868
Republic of Bashkortostan	9 358 310	494 792	30 000	0	2 877 715	106 795
Republic of Marii El	425 140	0	0	0	200 037	3 021
Republic of Mordovia	725 223	0	0	0	136 714	5
Republic of Tatarstan	14 404 550	499 840	20 000	0	2 910 570	42 731
Udmurt Republic	7 664 856	343 440	0	0	1 362 310	38 251
Chuvash Republic	6 748 349	0	0	0	570 698	18 956
Perm Territory	13 883 300	42 289	11 000	0	3 559 593	210 887
Kirov Region	2 680 895	1 839	0	0	474 246	13 331
Nizhny Novgogrod Region	15 166 896	957 755	38 597	0	4 804 566	290 042
Orenburg Region	2 764 191	25 385	5 000	0	1 275 693	35 163
Penza Region	4 056 632	141 184	0	0	239 245	189
Samara Region	26 486 187	116 301	0	0	17 625 151	567 258
Saratov Region	2 607 633	95 041	0	0	2 052 941	24 406
Ulyanovsk Region	1 481 549	105 226	0	0	317 727	833
Ural Federal District	38 306 239	1 561 566	14 000	0	17 723 753	466 598
Kurgan Region	1 169 861	0	0	0	270 646	16
Sverdlovsk Region	20 335 426	1 132 339	10 000	0	10 289 924	288 015
Tyumen Region	6 010 354	134 181	4 000	0	3 340 821	36 108
Chelyabinsk Region	10 790 598	295 046	0	0	3 822 362	142 459
Siberian Federal District	56 437 745	1 513 771	30 000	0	32 062 834	815 189
Republic of Altai	122 234	0	0	0	119 139	18
Republic of Buryatiya	2 036 528	0	0	0	1 069 440	3 729
Republic of Tuva	67 150	0	0	0	213 041	0
Republic of Khakassia	478 946	0	0	0	369 799	1 521
Altai Territory	10 129 666	272 470	10 000	0	1 911 459	51 086
Zabaykal Territory	553 519	11 402	0	0	910 918	4 605
Krasnoyarsk Territory	9 078 983	28 351	0	0	4 446 536	74 781
Irkutsk Region	4 693 924	108 470	10 000	0	3 675 619	48 023
Kemerovo Region	4 972 441	0	0	0	4 602 529	44 676
Novosibirsk Region	13 580 319	409 413	0	0	10 150 361	433 588
Omsk Region	6 751 849	209 724	0	0	3 441 726	142 780
Tomsk Region	3 972 186	473 941	10 000	0	1 152 267	10 382
Far Eastern Federal District	13 212 473	469 129	6 041	2 861	8 350 317	388 554
Republic of Sakha (Yakutia)	810 891	14 447	0	2 861	439 955	686
Kamchatka Territory	523 220	3 775	0	0	128 934	868
Primorskiy Territory	4 435 598	81 660	3 135	0	1 980 052	187 340
Khabarovsk Territory	5 462 604	337 354	0	0	3 850 909	191 013
Amur Region	503 964	31 893	2 906	0	1 265 848	4 063
Magadan Region	975 752	0	0	0	258 690	176
Sakhalin Region	238 914	0	0	0	397 967	4 364
Jewish Autonomous Region	261 530	0	0	0	27 910	44
Chukotka Autonomous Area	0	0	0	0	52	0

Table 36.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.02.11

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
Central Federal District	12 750 238 866	5 959 930	17 604 080	3 424 240 597	2 508 422 054	6 676 417 824
Belgorod Region	9 608 510	0	982	2 876 242	910 297	5 789 298
Bryansk Region	25 612	0	0	16 794	0	8 818
Vladimir Region	2 986 543	0	60	1 145 217	19 000	1 735 914
Voronezh Region	324	0	0	249	0	52
Ivanovo Region	6 683 881	0	0	2 288 462	546 984	3 821 743
Kaluga Region	7 171 402	24 417	0	1 231 482	490 888	5 409 671
Kostroma Region	34 357 387	0	0	5 399 183	2 384 180	26 534 394
Kursk Region	9 162 699	0	0	2 189 174	271 511	6 694 356
Lipetsk Region	16 548 997	0	26 059	4 486 913	2 114 276	9 915 040
Moscow Region	42 115 162	45 489	0	11 498 490	8 906 325	21 540 491
Orel Region	2 678 514	0	0	410 723	57 300	2 209 431
Ryazan Region	10 291 156	3	1	2 960 337	291 332	6 892 591
Smolensk Region	12 572 683	0	0	5 298 254	712 197	6 537 822
Tambov Region	1 750 703	0	0	482 615	197 200	1 070 541
Tver Region	6 326 747	70	2 911	2 762 226	360 539	3 182 377
Tula Region	7 253 514	0	0	1 418 291	649 062	5 052 057
Yaroslavl Region	4 982 501	0	0	1 742 482	731 809	2 322 057
City of Moscow	12 575 722 531	5 889 951	17 574 067	3 378 033 463	2 489 779 154	6 567 701 171
North-Western Federal District	748 053 236	3 737 862	203 027	301 012 304	276 009 072	156 653 509
Republic of Karelia	658 387	0	0	384 227	87 731	175 280
Komi Republic	10 454 323	0	0	3 200 752	787 520	6 388 935
Akhangel'sk Region	446 622	0	0	263 116	129 010	41 508
Vologda Region	42 354 407	1 803	60 578	11 358 843	14 526 737	16 095 992
Kaliningrad Region	33 132 071	2 328	36 233	8 041 232	3 523 910	21 131 580
Leningrad Region	4 862 435	16 472	5 223	1 233 266	329 992	3 201 734
Murmansk Region	5 582 863	0	0	2 233 584	307 852	3 001 060
Novgorod Region	2 927 732	0	315	1 303 294	130 634	1 460 639
Pskov Region	1 609 113	75	20 589	911 690	46 255	628 563
St Petersburg	646 025 283	3 717 184	80 089	272 082 300	256 139 431	104 528 218
Southern Federal District	112 380 480	41 362	172 845	31 042 961	7 697 592	73 109 690
Republic of Adygeya	2 837 244	0	0	1 050 447	183 214	1 598 184
Republic of Kalmykia	415 110	0	0	158 247	120 000	136 028
Krasnodar Territory	55 643 568	35 635	140 076	13 198 976	3 731 595	38 362 496
Astrakhan Region	3 980 810	0	26 850	1 938 072	703 750	1 293 470
Volgograd Region	6 323 252	3 709	5 093	2 476 222	655 460	3 138 457
Rostov Region	43 180 496	2 018	826	12 220 997	2 303 573	28 581 055
North-Caucasian Federal District	34 983 762	6 462	27 628	15 145 518	2 385 344	17 133 448
Republic of Dagestan	14 412 288	5 193	20 306	7 244 646	697 408	6 309 520
Republic of Ingushetia	556 700	0	0	349 450	0	205 184
Kabardino-Balkar Republic	3 108 246	0	1 726	996 051	30 455	1 998 015
Karachai-Cherkess Republic	1 742 184	0	0	858 238	294 484	588 203
Republic of North Ossetia - Alania	4 977 577	0	3 152	1 713 511	275 554	2 975 857
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	10 186 767	1 269	2 444	3 983 622	1 087 443	5 056 669
Volga Federal District	622 332 854	1 964 348	874 140	145 435 137	119 039 092	351 363 608

Republic of Bashkortostan	38 796 230	11	8 969	6 419 284	4 695 060	27 595 656
Republic of Marii El	1 384 368	2	2 620	498 421	1 450	877 206
Republic of Mordovia	13 543 711	0	0	3 331 922	930 063	9 151 975
Republic of Tatarstan	258 650 708	1 739 428	643 273	67 022 575	72 431 785	115 381 205
Udmurt Republic	13 873 464	0	111	2 612 431	1 185 038	10 043 000
Chuvash Republic	5 391 485	0	0	1 798 136	1 235 173	2 279 108
Perm Territory	18 790 928	15 995	3 749	5 186 730	2 826 782	10 725 768
Kirov Region	17 628 015	172	1 496	3 810 686	1 233 130	12 270 627
Nizhny Novgogrod Region	51 196 840	2 355	3 776	15 134 773	3 578 276	32 263 756
Orenburg Region	24 096 594	23 181	0	4 552 524	4 715 423	14 766 797
Penza Region	5 529 775	0	0	757 099	812 806	3 948 170
Samara Region	126 671 749	217	210 146	26 375 725	22 442 350	76 472 646
Saratov Region	40 901 348	0	0	6 083 128	1 738 011	32 975 951
Ulyanovsk Region	5 877 639	182 987	0	1 851 703	1 213 745	2 611 743
Ural Federal District	463 748 661	332 942	346 106	114 353 953	80 844 871	261 327 217
Kurgan Region	1 315 230	0	10 980	545 461	108 301	646 488
Sverdlovsk Region	211 005 882	30 482	19 434	60 255 463	25 177 382	123 850 044
Tyumen Region	177 329 330	223 981	269 390	34 593 301	51 343 544	89 071 122
Chelyabinsk Region	74 098 219	78 479	46 302	18 959 728	4 215 644	47 759 563
Siberian Federal District	271 661 889	209 533	357 166	68 378 144	34 274 179	165 504 847
Republic of Altai	9 137 831	0	0	523 654	633 703	7 979 033
Republic of Buryatiya	5 155 595	150 492	1 876	1 158 670	58 316	3 766 716
Republic of Tuva	255 374	0	11 085	136 751	0	107 323
Republic of Khakassia	6 128 871	1 030	117	1 971 936	349 335	3 718 134
Altai Territory	8 647 874	0	10 513	3 141 345	1 121 528	4 348 013
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	7 703 101	13 909	46 585	2 657 265	361 666	4 449 540
Irkutsk Region	11 351 310	0	7 816	3 491 644	1 692 746	6 083 525
Kemerovo Region	19 738 900	0	236 008	4 762 743	1 219 516	13 482 706
Novosibirsk Region	185 413 623	38 323	43 132	45 405 546	27 756 445	109 863 137
Omsk Region	10 325 382	5 772	0	2 952 202	881 254	6 372 004
Tomsk Region	7 804 028	7	34	2 176 388	199 670	5 334 716
Far Eastern Federal District	207 303 778	25 813	198 238	45 503 037	22 729 618	137 977 020
Republic of Sakha (Yakutia)	12 159 362	1 324	5 728	3 175 957	1 420 771	7 503 882
Kamchatka Territory	9 055 275	0	0	3 304 606	635 902	5 105 113
Primorskiy Territory	47 808 049	2 162	2 002	17 844 587	6 102 287	23 302 083
Khabarovsk Territory	36 503 820	1 986	10 368	7 998 718	2 980 746	25 389 484
Amur Region	94 964 943	2 330	180 140	10 323 952	10 280 259	74 132 515
Magadan Region	0	0	0	0	0	0
Sakhalin Region	6 812 329	18 011	0	2 855 217	1 309 653	2 543 943
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 1.02.11

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
Central Federal District	8 455 689 284	2 181 933	12 246 008	2 671 300 242	2 097 682 182	3 570 299 118
Belgorod Region	78 686 298	1 867	201 915	15 879 719	8 544 272	53 938 507
Bryansk Region	37 699 902	37 833	121 571	5 895 177	1 821 897	29 789 860
Vladimir Region	76 469 307	28 736	74 430	10 560 418	4 936 767	60 634 613
Voronezh Region	175 813 382	130 901	155 398	27 577 405	12 094 832	135 659 448
Ivanovo Region	41 658 538	18 930	39 184	6 258 394	1 541 216	33 722 790
Kaluga Region	58 838 936	119 981	35 641	12 105 080	3 137 319	43 382 455
Kostroma Region	37 358 647	9 157	39 185	3 663 329	4 978 160	28 642 615
Kursk Region	45 474 048	5 708	41 969	9 116 393	2 405 710	33 825 205
Lipetsk Region	67 048 987	38 801	95 877	10 735 349	5 416 741	50 680 758
Moscow Region	556 930 678	648 334	1 372 908	144 952 701	45 586 304	362 696 687
Orel Region	32 275 206	8 714	22 927	4 438 944	1 649 535	26 074 436
Ryazan Region	55 282 410	21 862	180 104	9 239 242	3 463 502	42 208 621
Smolensk Region	43 421 219	46 062	38 406	8 350 232	3 398 667	31 516 299
Tambov Region	35 274 691	47 859	39 078	5 017 984	1 138 627	28 945 235
Tver Region	58 736 530	32 786	35 264	11 707 058	3 098 386	43 798 600
Tula Region	73 071 349	10 664	171 971	14 281 301	4 475 047	53 919 052
Yaroslavl Region	74 433 679	7 162	39 616	14 335 714	4 877 706	54 678 500
City of Moscow	6 907 215 477	966 576	9 540 564	2 357 185 802	1 985 117 494	2 456 185 437
North-Western Federal District	1 568 864 591	5 028 114	1 087 521	371 553 514	303 062 980	872 740 812
Republic of Karelia	27 832 004	1 444	9 923	4 947 729	1 301 644	21 452 380
Komi Republic	62 463 679	36 877	14 154	9 439 812	1 949 047	50 766 027
Akhangel'sk Region	86 732 653	5 727	71 726	11 395 767	19 065 428	56 010 629
Vologda Region	65 617 200	24 879	76 566	15 168 372	6 785 357	43 206 930
Kaliningrad Region	60 284 990	95 001	221 839	12 021 062	8 416 531	39 348 217
Leningrad Region	17 489 390	20 737	35 663	4 121 117	2 638 059	10 412 934
Murmansk Region	58 972 984	12 244	136 643	10 435 736	2 692 954	45 545 812
Novgorod Region	25 177 845	11 120	94 994	5 412 366	1 109 315	18 446 314
Pskov Region	22 610 336	5 011	104 942	4 588 977	1 361 647	16 482 719
St Petersburg	1 141 683 510	4 815 074	321 071	294 022 576	257 742 998	571 068 850
Southern Federal District	670 541 242	252 055	468 596	141 037 317	41 246 484	485 899 096
Republic of Adygeya	10 002 163	17 285	362	1 736 768	394 110	7 838 218
Republic of Kalmykia	4 385 801	37 123	23 345	686 352	376 871	3 252 075
Krasnodar Territory	311 919 024	92 690	196 271	70 896 423	20 139 101	219 752 852
Astrakhan Region	36 174 386	6 393	46 137	6 327 999	1 671 918	28 000 175
Volgograd Region	101 464 211	16 902	11 252	16 994 323	5 062 370	79 142 140
Rostov Region	206 595 657	81 662	191 229	44 395 452	13 602 114	147 913 636
North-Caucasian Federal District	191 004 644	317 301	473 275	48 748 237	9 217 828	131 521 422
Republic of Dagestan	28 544 533	137 953	40 684	10 149 646	952 137	17 093 192
Republic of Ingushetia	3 444 985	8 371	0	1 478 150	119 440	1 831 324
Kabardino-Balkar Republic	18 119 929	338	21 223	4 644 136	410 334	12 913 952
Karachai-Cherkess Republic	7 959 136	9 150	1 588	2 148 377	426 163	5 362 981
Republic of North Ossetia - Alania	18 539 643	0	8 425	3 813 023	426 915	14 255 270
Chechen Republic	6 315 814	14 857	182 386	3 421 161	628 666	2 059 952

Stavropol Territory	108 080 604	146 632	218 969	23 093 744	6 254 173	78 004 751
Volga Federal District	1 874 658 140	2 872 253	2 028 192	387 128 634	310 605 314	1 164 707 632
Republic of Bashkortostan	272 683 092	357 176	16 845	43 251 882	106 203 378	122 263 795
Republic of Marii El	19 647 321	993	48 602	3 191 245	1 408 681	14 968 983
Republic of Mordovia	31 299 287	86 774	56 430	6 260 927	2 452 651	22 302 349
Republic of Tatarstan	358 161 033	1 739 458	644 104	82 731 166	95 520 338	176 054 205
Udmurt Republic	60 096 142	2 051	5 787	10 199 040	5 146 654	44 598 654
Chuvash Republic	45 328 646	30 911	42 731	7 437 027	4 333 615	33 307 582
Perm Territory	161 719 270	172 956	206 195	36 519 802	18 310 719	106 134 075
Kirov Region	61 840 422	46 206	99 846	16 595 725	4 032 276	40 641 823
Nizhny Novgograd Region	248 843 397	45 629	234 248	68 520 833	19 235 617	159 332 916
Orenburg Region	83 111 821	76 179	145 654	15 535 832	7 723 782	59 207 340
Penza Region	50 778 937	38 566	96 589	8 164 251	3 152 757	39 253 259
Samara Region	311 007 295	34 242	300 700	58 775 219	32 930 154	217 351 904
Saratov Region	113 766 598	32 065	61 937	21 024 361	5 794 340	86 548 834
Ulyanovsk Region	56 374 879	209 047	68 524	8 921 324	4 360 352	42 741 913
Ural Federal District	1 018 030 853	772 968	1 116 171	222 632 162	156 334 268	627 821 658
Kurgan Region	21 888 981	3 564	115 695	3 899 205	815 387	17 030 519
Sverdlovsk Region	390 089 587	137 854	414 177	93 207 192	39 978 525	253 429 870
Tyumen Region	424 460 387	453 112	486 127	82 449 257	104 585 337	233 686 605
Chelyabinsk Region	181 591 898	178 438	100 172	43 076 508	10 955 019	123 674 664
Siberian Federal District	942 305 888	440 150	1 663 296	195 885 390	93 847 576	646 007 321
Republic of Altai	5 461 482	2 421	5 131	816 440	393 378	4 233 047
Republic of Buryatiya	32 299 166	185 200	16 323	8 420 480	3 621 726	19 977 201
Republic of Tuva	4 112 098	47 657	91 194	721 478	229 932	3 003 279
Republic of Khakassia	15 345 192	7 220	20 820	2 936 688	751 542	11 525 003
Altai Territory	85 189 665	391	302 431	14 531 375	9 262 571	60 806 007
Zabaykal Territory	29 848 477	51 112	44 869	4 820 423	1 745 235	23 140 087
Krasnoyarsk Territory	165 120 524	52 640	225 473	37 737 904	26 071 992	100 322 032
Irkutsk Region	112 279 276	20 456	169 977	24 553 197	7 922 394	79 249 758
Kemerovo Region	143 816 186	16 868	447 346	24 512 392	18 983 018	99 521 713
Novosibirsk Region	212 341 971	42 280	86 015	53 091 087	14 743 647	142 504 083
Omsk Region	83 959 294	12 510	136 686	13 286 288	7 255 105	62 872 963
Tomsk Region	52 532 557	1 395	117 031	10 457 638	2 867 036	38 852 148
Far Eastern Federal District	486 168 114	413 470	700 741	103 564 500	39 103 691	340 611 559
Republic of Sakha (Yakutia)	56 257 972	39 287	122 232	15 789 791	3 149 841	36 967 086
Kamchatka Territory	30 458 052	1	82	6 640 507	1 266 873	22 499 467
Primorskiy Territory	136 354 919	27 848	64 881	32 912 305	11 969 857	90 593 082
Khabarovsk Territory	146 558 209	36 673	128 539	24 033 213	14 807 393	107 114 073
Amur Region	40 905 543	30 381	100 073	8 437 616	2 323 607	29 876 693
Magadan Region	20 015 400	1 916	219 131	4 873 251	1 836 577	13 064 116
Sakhalin Region	46 631 836	277 301	65 101	9 292 777	3 631 939	33 238 276
Jewish Autonomous Region	4 135 178	63	702	744 833	101 201	3 275 946
Chukotka Autonomous Area	4 851 005	0	0	840 207	16 403	3 982 820

Table 37.1

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.02.11

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
Central Federal District	4 922 724 940	32 419 134	406	745 813 365	2 246 812 479	1 690 297 796
Belgorod Region	356 408	0	0	17 549	0	338 698
Bryansk Region	3 534	0	0	3 534	0	0
Vladimir Region	49 773	0	0	8 320	0	41 413
Voronezh Region	15	0	0	0	0	12
Ivanovo Region	585 255	0	0	18 429	5 597	561 190
Kaluga Region	358 442	0	0	9 232	104	349 106
Kostroma Region	5 582 846	0	0	89 515	723 108	4 764 888
Kursk Region	449 900	0	0	96 003	0	353 689
Lipetsk Region	1 211 177	0	0	511 802	118 674	580 697
Moscow Region	11 973 125	0	0	627 177	3 714 441	7 569 639
Orel Region	26 464	0	0	14	0	26 399
Ryazan Region	736 743	0	0	215 932	0	516 499
Smolensk Region	1 642 262	0	0	132 646	39 819	1 468 813
Tambov Region	216 088	0	0	45 776	148 342	21 943
Tver Region	437 338	0	0	118 172	30 972	288 049
Tula Region	594 727	0	0	25 100	0	569 603
Yaroslavl Region	340 752	0	0	35 394	59 337	245 800
City of Moscow	4 898 160 091	32 419 134	406	743 858 770	2 241 972 085	1 672 601 358
North-Western Federal District	177 735 810	0	0	33 352 019	68 668 503	71 562 856
Republic of Karelia	24 404	0	0	14 843	0	4 154
Komi Republic	1 032 720	0	0	27 529	0	1 004 715
Akhangel'sk Region	5 311	0	0	484	0	3 245
Vologda Region	6 205 331	0	0	3 463 082	622 030	2 118 406
Kaliningrad Region	9 722 063	0	0	1 190 154	3 317 004	5 144 380
Leningrad Region	694 384	0	0	50 824	13 743	629 626
Murmansk Region	1 598 346	0	0	878 940	1 219	704 447
Novgorod Region	109 661	0	0	21 931	0	87 720
Pskov Region	37 781	0	0	2 006	0	35 761
St Petersburg	158 305 809	0	0	27 702 226	64 714 507	61 830 402
Southern Federal District	7 635 322	0	0	506 578	1 903 835	5 011 962
Republic of Adygeya	14 863	0	0	961	0	13 888
Republic of Kalmykia	113 005	0	0	16	41 788	71 199
Krasnodar Territory	2 477 640	0	0	128 077	0	2 241 829
Astrakhan Region	52 568	0	0	20 473	0	23 980
Volgograd Region	507 802	0	0	7 687	392 503	107 487
Rostov Region	4 469 444	0	0	349 364	1 469 544	2 553 579
North-Caucasian Federal District	1 540 575	0	0	225 793	638	1 276 654
Republic of Dagestan	573 861	0	0	117 007	0	449 074
Republic of Ingushetia	15 215	0	0	11 933	0	3 096
Kabardino-Balkar Republic	76 058	0	0	5 085	0	70 812
Karachai-Cherkess Republic	323 392	0	0	64 073	638	230 293
Republic of North Ossetia - Alania	146 317	0	0	4 876	0	141 193
Chechen Republic	0	0	0	0	0	0

Stavropol Territory	405 732	0	0	22 819	0	382 186
Volga Federal District	78 107 787	5 768	0	7 165 130	29 733 027	40 287 207
Republic of Bashkortostan	2 859 106	0	0	105 263	483 535	2 267 467
Republic of Marii El	6 064	0	0	29	0	6 035
Republic of Mordovia	252 088	0	0	3 872	0	247 799
Republic of Tatarstan	42 044 560	5 768	0	2 832 305	25 671 683	13 005 416
Udmurt Republic	807 881	0	0	8 989	58 653	740 186
Chuvash Republic	138 586	0	0	10 014	5 637	122 922
Perm Territory	3 540 661	0	0	1 474 565	0	2 066 096
Kirov Region	2 122 576	0	0	82 913	391 849	1 647 736
Nizhny Novgograd Region	3 838 264	0	0	283 193	1 360 517	2 169 393
Orenburg Region	2 046 386	0	0	857 660	577 407	611 315
Penza Region	76 124	0	0	2 203	0	73 782
Samara Region	15 492 982	0	0	1 052 110	959 427	13 154 698
Saratov Region	4 433 587	0	0	422 945	163 906	3 815 044
Ulyanovsk Region	448 922	0	0	29 069	60 413	359 318
Ural Federal District	65 775 290	28 423	0	11 156 202	8 533 880	34 040 168
Kurgan Region	282	0	0	1	0	281
Sverdlovsk Region	18 676 375	4	0	838 911	2 371 812	15 323 835
Tyumen Region	38 261 133	28 093	0	5 664 019	5 993 732	15 033 881
Chelyabinsk Region	8 837 500	326	0	4 653 271	168 336	3 682 171
Siberian Federal District	70 228 995	0	12 460	6 542 989	26 321 499	30 151 462
Republic of Altai	32 724	0	0	18 006	0	14 680
Republic of Buryatiya	570 757	0	0	19 312	0	91 004
Republic of Tuva	719	0	0	0	0	719
Republic of Khakassia	77 347	0	0	888	0	64 542
Altai Territory	199 392	0	0	54 349	297	143 936
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	410 457	0	0	9 890	63 015	337 251
Irkutsk Region	455 522	0	0	154 127	112 039	187 210
Kemerovo Region	700 649	0	0	230 758	6 322	463 567
Novosibirsk Region	66 082 602	0	12 460	5 396 130	25 990 673	27 958 760
Omsk Region	1 494 684	0	0	632 373	148 934	713 198
Tomsk Region	204 142	0	0	27 156	219	176 595
Far Eastern Federal District	23 160 540	0	0	2 419 746	2 487 039	17 542 487
Republic of Sakha (Yakutia)	478 691	0	0	65 927	70 611	283 125
Kamchatka Territory	937 366	0	0	157 288	83 072	685 626
Primorskiy Territory	4 334 746	0	0	1 246 527	91 632	2 890 855
Khabarovsk Territory	2 486 163	0	0	182 803	17 696	2 167 173
Amur Region	14 181 551	0	0	490 271	2 140 350	11 138 973
Magadan Region	0	0	0	0	0	0
Sakhalin Region	742 023	0	0	276 930	83 678	376 735
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 1.02.11

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
Central Federal District	4 326 945 295	28 225 349	12 866	672 403 132	2 167 481 861	1 340 892 140
Belgorod Region	11 965 214	0	0	564 855	4 151 254	3 302 870
Bryansk Region	3 181 235	0	0	322 820	63 574	2 332 761
Vladimir Region	7 913 416	446	0	1 044 970	251 988	4 281 154
Voronezh Region	27 694 093	9	0	604 053	6 412 248	17 441 783
Ivanovo Region	4 017 971	22	0	193 064	25 111	3 415 596
Kaluga Region	7 400 209	696	0	953 858	448 623	3 934 604
Kostroma Region	2 304 831	55	0	138 387	117 070	1 754 922
Kursk Region	3 224 823	0	0	295 249	75 339	2 250 378
Lipetsk Region	5 499 163	0	0	630 423	169 148	3 981 768
Moscow Region	72 620 435	100	0	11 472 059	11 091 379	45 287 501
Orel Region	1 650 837	17	0	114 725	1 296	1 284 928
Ryazan Region	5 404 751	45	0	606 581	863 642	3 048 107
Smolensk Region	7 334 714	6	0	584 983	149 225	2 899 870
Tambov Region	2 441 181	0	0	84 225	171 655	1 237 828
Tver Region	5 575 961	190	0	421 973	534 229	3 266 540
Tula Region	8 146 024	0	0	614 813	266 583	4 054 676
Yaroslavl Region	6 065 972	57	0	767 921	56 756	4 582 726
City of Moscow	4 144 504 465	28 223 706	12 866	652 988 173	2 142 632 741	1 232 534 128
North-Western Federal District	376 881 348	122 821	0	48 900 699	97 348 718	210 999 116
Republic of Karelia	3 093 281	139	0	227 375	95 603	2 457 468
Komi Republic	5 398 674	0	0	332 063	65 290	3 122 629
Akhangel'sk Region	6 016 746	7 027	0	1 064 620	78 010	4 254 697
Vologda Region	11 927 398	104	0	2 620 797	4 688 476	3 192 692
Kaliningrad Region	17 227 361	2 545	0	1 806 955	3 982 619	11 069 414
Leningrad Region	5 666 135	0	0	412 073	300 999	4 952 842
Murmansk Region	8 350 812	0	0	1 818 124	686 452	5 240 870
Novgorod Region	3 343 468	120	0	996 910	771	2 167 243
Pskov Region	2 324 244	0	0	163 776	199 316	1 446 655
St Petersburg	313 533 229	112 886	0	39 458 006	87 251 182	173 094 606
Southern Federal District	76 054 923	1 949	0	12 930 520	5 654 023	48 725 961
Republic of Adygeya	539 086	0	0	29 416	0	385 676
Republic of Kalmykia	266 874	20	0	1 010	41 788	191 641
Krasnodar Territory	31 772 993	1 153	0	2 903 178	1 480 744	25 088 157
Astrakhan Region	3 175 693	96	0	200 167	6 767	2 099 555
Volgograd Region	12 212 627	0	0	1 630 216	2 205 605	6 744 080
Rostov Region	28 087 650	680	0	8 166 533	1 919 119	14 216 852
North-Caucasian Federal District	14 473 631	59	0	1 040 232	442 724	10 939 833
Republik of Daghestan	1 632 064	0	0	120 406	0	1 437 118
Republic of Ingushetia	164 174	0	0	24 406	0	130 277
Kabardino-Balkar Republic	1 886 820	0	0	68 752	1 574	1 072 718
Karachai-Cherkess Republic	500 140	0	0	64 723	0	404 025
Republic of North Ossetia - Alania	942 752	47	0	34 060	0	820 662
Chechen Republic	59 705	0	0	3 498	0	56 202

Stavropol Territory	9 287 976	12	0	724 387	441 150	7 018 831
Volga Federal District	218 007 973	4 025 822	0	30 085 285	41 501 537	114 757 355
Republic of Bashkortostan	30 908 712	4 001 773	0	13 227 025	867 019	10 003 731
Republic of Marii El	1 368 909	0	0	125 961	261 539	673 488
Republic of Mordovia	1 467 470	97	0	80 223	9 554	1 048 939
Republic of Tatarstan	51 137 097	5 864	0	3 370 868	25 699 814	17 861 384
Udmurt Republic	4 151 751	16 816	0	670 745	151 953	2 409 984
Chuvash Republic	5 064 725	0	0	160 699	558 067	1 327 122
Perm Territory	27 759 957	296	0	4 270 690	7 685 381	11 283 871
Kirov Region	4 303 157	100	0	568 525	418 242	2 729 159
Nizhny Novgograd Region	26 484 429	682	0	3 462 121	3 126 724	15 979 366
Orenburg Region	5 818 557	194	0	630 684	616 216	3 949 513
Penza Region	3 101 710	0	0	262 453	110 491	2 039 839
Samara Region	41 045 741	0	0	2 019 894	1 245 435	33 926 903
Saratov Region	10 518 452	0	0	517 707	668 781	8 103 934
Ulyanovsk Region	4 877 306	0	0	717 690	82 321	3 420 122
Ural Federal District	153 597 538	62 253	0	14 701 150	30 105 952	83 656 261
Kurgan Region	1 086 333	3	0	162 069	65 157	631 433
Sverdlovsk Region	38 507 927	31 943	0	3 792 362	2 503 563	27 713 531
Tyumen Region	80 870 194	29 746	0	4 729 649	15 622 102	44 520 313
Chelyabinsk Region	33 133 084	561	0	6 017 070	11 915 130	10 790 984
Siberian Federal District	105 681 450	11 774	0	11 759 615	27 270 073	47 000 241
Republic of Altai	153 675	0	0	17 884	0	93 138
Republic of Buryatiya	3 963 270	0	0	1 277 236	77 948	835 394
Republic of Tuva	209 646	0	0	89 043	0	67 806
Republic of Khakassia	590 410	93	0	2 524	0	515 892
Altai Territory	7 567 400	137	0	404 160	712 653	3 578 277
Zabaykal Territory	1 634 349	0	0	94 301	0	645 488
Krasnoyarsk Territory	20 260 187	3	0	2 010 086	7 288 151	6 568 337
Irkutsk Region	10 219 554	1	0	1 962 655	443 653	4 818 924
Kemerovo Region	13 313 375	0	0	1 966 264	3 079 192	6 896 195
Novosibirsk Region	34 929 250	10 707	0	2 570 918	15 024 614	14 342 096
Omsk Region	8 715 905	600	0	1 173 659	309 384	5 631 863
Tomsk Region	4 124 429	233	0	190 885	334 478	3 006 831
Far Eastern Federal District	56 636 735	3 297	0	7 951 708	7 305 961	29 643 083
Republic of Sakha (Yakutia)	3 874 583	6	0	836 393	71 314	1 476 562
Kamchatka Territory	2 561 043	0	0	445 132	191 198	1 688 302
Primorskiy Territory	19 604 212	950	0	2 803 725	4 899 854	10 142 362
Khabarovsk Territory	17 821 604	12	0	1 679 697	139 895	11 306 398
Amur Region	3 071 149	0	0	86 424	1 427 080	1 031 065
Magadan Region	4 096 628	145	0	447 734	2 017	1 147 087
Sakhalin Region	5 303 705	2 184	0	1 628 157	574 603	2 661 217
Jewish Autonomous Region	202 345	0	0	24 446	0	136 799
Chukotka Autonomous Area	101 466	0	0	0	0	53 291

Table 38.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.02.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 314 660 454	1 496 965 520	1 817 694 934
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	1 405 723	1 405 723	0
Kaluga Region	30 000	30 000	0
Kostroma Region	9 403 011	8 599 393	803 618
Kursk Region	0	0	0
Lipetsk Region	673 500	673 500	0
Moscow Region	922 506	885 421	37 085
Orel Region	28 000	28 000	0
Ryazan Region	0	0	0
Smolensk Region	1 011 904	660 050	351 854
Tambov Region	0	0	0
Tver Region	22 000	22 000	0
Tula Region	101 073	90 095	10 978
Yaroslavl Region	0	0	0
City of Moscow	3 301 062 737	1 484 571 338	1 816 491 399
North-Western Federal District	118 466 393	89 697 931	28 768 462
Republic of Karelia	0	0	0
Komi Republic	10 000	10 000	0
Akhangel'sk Region	62 000	62 000	0
Vologda Region	759 678	540 492	219 186
Kaliningrad Region	2 844 462	2 590 561	253 901
Leningrad Region	0	0	0
Murmansk Region	216 342	68 000	148 342
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	114 573 911	86 426 878	28 147 033
Southern Federal District	8 741 415	5 570 578	3 170 837
Republic of Adygeya	0	0	0
Republic of Kalmykia	10 000	10 000	0
Krasnodar Territory	3 379 983	2 734 149	645 834
Astrakhan Region	20 000	20 000	0
Volgograd Region	560 812	550 000	10 812
Rostov Region	4 770 620	2 256 429	2 514 191
North-Caucasian Federal District	474 800	474 800	0
Republic of Dagestan	302 800	302 800	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	0	0	0
Republic of North Ossetia - Alania	10 000	10 000	0
Chechen Republic	0	0	0
Stavropol Territory	162 000	162 000	0
Volga Federal District	77 362 500	65 705 849	11 656 651
Republic of Bashkortostan	3 661 916	3 460 622	201 294
Republic of Marii El	0	0	0
Republic of Mordovia	40 000	40 000	0

Republic of Tatarstan	15 642 275	8 835 665	6 806 610
Udmurt Republic	906 283	404 719	501 564
Chuvash Republic	120 000	120 000	0
Perm Territory	300 000	300 000	0
Kirov Region	111 897	111 897	0
Nizhny Novgogrod Region	3 217 839	2 115 637	1 102 202
Orenburg Region	1 319 305	1 181 051	138 254
Penza Region	0	0	0
Samara Region	51 236 057	48 350 097	2 885 960
Saratov Region	548 528	527 761	20 767
Ulyanovsk Region	258 400	258 400	0
Ural Federal District	53 729 673	32 233 936	21 495 737
Kurgan Region	0	0	0
Sverdlovsk Region	21 684 702	17 645 708	4 038 994
Tyumen Region	27 699 140	10 320 574	17 378 566
Chelyabinsk Region	4 345 831	4 267 654	78 177
Siberian Federal District	40 856 809	7 107 166	33 749 643
Republic of Altai	253 000	253 000	0
Republic of Buryatiya	11 867	0	11 867
Republic of Tuva	0	0	0
Republic of Khakassia	271	271	0
Altai Territory	682 422	679 455	2 967
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	75 934	70 000	5 934
Irkutsk Region	117 750	117 750	0
Kemerovo Region	4 951	4 951	0
Novosibirsk Region	38 371 179	5 723 100	32 648 079
Omsk Region	1 339 435	258 639	1 080 796
Tomsk Region	0	0	0
Far Eastern Federal District	8 904 267	8 515 281	388 986
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	201 490	201 490	0
Primorskiy Territory	4 152 356	3 763 370	388 986
Khabarovsk Territory	0	0	0
Amur Region	4 505 421	4 505 421	0
Magadan Region	0	0	0
Sakhalin Region	45 000	45 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 38.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.02.11**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 331 618 279	1 485 321 920	1 846 296 359
Belgorod Region	0	0	0
Bryansk Region	280 000	280 000	0
Vladimir Region	49 862	0	49 862
Voronezh Region	0	0	0
Ivanovo Region	1 291 723	1 291 723	0
Kaluga Region	30 000	30 000	0
Kostroma Region	7 808 570	7 805 603	2 967
Kursk Region	0	0	0
Lipetsk Region	673 500	673 500	0
Moscow Region	1 343 412	987 856	355 556
Orel Region	166 021	28 000	138 021
Ryazan Region	50 000	50 000	0
Smolensk Region	0	0	0
Tambov Region	0	0	0
Tver Region	22 000	22 000	0
Tula Region	106 073	95 095	10 978
Yaroslavl Region	2 781	2 781	0
City of Moscow	3 319 794 337	1 474 055 362	1 845 738 975
North-Western Federal District	120 495 258	91 732 682	28 762 576
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	62 000	62 000	0
Vologda Region	759 678	540 492	219 186
Kaliningrad Region	1 140 987	1 140 987	0
Leningrad Region	0	0	0
Murmansk Region	216 342	68 000	148 342
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	118 316 251	89 921 203	28 395 048
Southern Federal District	9 359 819	6 060 578	3 299 241
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3 427 002	2 734 149	692 853
Astrakhan Region	73 419	20 000	53 419
Volgograd Region	1 010 812	1 000 000	10 812
Rostov Region	4 848 586	2 306 429	2 542 157
North-Caucasian Federal District	1 907 103	1 865 800	41 303
Republik of Daghestan	323 800	323 800	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	31 872	0	31 872
Republic of North Ossetia - Alania	1 310 000	1 310 000	0
Chechen Republic	0	0	0
Stavropol Territory	241 431	232 000	9 431
Volga Federal District	84 256 638	72 311 872	11 944 766
Republic of Bashkortostan	3 663 518	3 462 224	201 294
Republic of Marii El	0	0	0

Republic of Mordovia	0	0	0
Republic of Tatarstan	15 822 275	9 015 665	6 806 610
Udmurt Republic	906 283	404 719	501 564
Chuvash Republic	100 000	100 000	0
Perm Territory	300 000	300 000	0
Kirov Region	111 897	111 897	0
Nizhny Novgogrod Region	9 752 458	8 560 058	1 192 400
Orenburg Region	1 358 860	1 221 051	137 809
Penza Region	0	0	0
Samara Region	51 434 419	48 350 097	3 084 322
Saratov Region	548 528	527 761	20 767
Ulyanovsk Region	258 400	258 400	0
Ural Federal District	59 812 585	37 328 155	22 484 430
Kurgan Region	0	0	0
Sverdlovsk Region	21 856 601	17 747 708	4 108 893
Tyumen Region	27 695 499	10 317 793	17 377 706
Chelyabinsk Region	10 260 485	9 262 654	997 831
Siberian Federal District	5 076 768	2 024 232	3 052 536
Republic of Altai	253 000	253 000	0
Republic of Buryatiya	11 867	0	11 867
Republic of Tuva	0	0	0
Republic of Khakassia	271	271	0
Altai Territory	682 422	679 455	2 967
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	355 934	350 000	5 934
Irkutsk Region	227 750	227 750	0
Kemerovo Region	5 117	5 117	0
Novosibirsk Region	1 987 343	197 000	1 790 343
Omsk Region	1 392 435	311 639	1 080 796
Tomsk Region	160 629	0	160 629
Far Eastern Federal District	9 004 267	8 615 281	388 986
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	201 490	201 490	0
Primorskiy Territory	4 160 356	3 771 370	388 986
Khabarovsk Territory	100 000	100 000	0
Amur Region	4 497 421	4 497 421	0
Magadan Region	0	0	0
Sakhalin Region	45 000	45 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 39

Some indicators of the banking sector financial soundness (percent)

	1.01.07	1.01.08	1.01.09	1.01.10	1.01.11	1.02.11
Own funds (capital) adequacy						
Ratio of own funds (capital) to risk-weighted assets	14,9	15,5	16,8	20,9	18,1	18,0
Ratio of core capital to risk-weighted assets	10,6	11,6	10,6	13,2	11,4	11,1
Ratio of risk-weighted assets to total assets	65,0	66,7	64,9	60,6	59,6	60,7
Credit risk						
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹⁾	2,4	2,5	3,8	9,5	8,2	8,3
Loan loss provisions made as percent of total loans ¹⁾	4,1	3,6	4,5	9,1	8,5	8,6
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	4,0	3,4	2,2	1,5	1,8	1,8
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	1,1	1,1	0,9	0,7	0,6	0,6
Ratio of total large credit risks to own funds (capital) (N7)	240,6	211,9	191,7	147,1	184,6	185,0
<i>Distribution of loans provided by credit institutions</i>						
agriculture, hunting and forestry	3,6	3,8	4,2	4,9	5,1	5,0
mining	3,9	3,1	3,3	3,9	3,6	3,7
manufacturing	14,6	13,5	14,4	15,7	16,0	16,2
production and distribution of energy, gas and water	2,0	1,7	1,9	2,4	2,6	2,6
constructing	4,9	6,0	6,1	6,2	5,9	6,0
wholesale and retail trade, car and household appliance repair	19,6	18,0	17,4	18,4	17,1	16,7
transport and communication	3,7	3,7	4,3	3,4	3,8	4,1
other economic activities	21,3	23,3	23,3	21,9	22,2	22,1
individuals ²⁾	23,9	24,8	25,1	23,0	23,7	23,6
of which						
mortgage loans	3,0	5,1	6,6	6,5	6,6	6,5
<i>Geographical distribution of interbank loans and deposits³⁾</i>						
Russian Federation	35,9	40,0	27,1	29,5	41,1	38,5
United Kingdom	21,5	23,3	29,1	21,7	21,4	20,4
USA	7,7	4,1	7,1	4,1	2,5	3,6
Germany	7,9	6,8	7,5	4,7	6,0	6,0
Austria	7,0	6,1	5,7	8,2	3,7	4,3
France	3,8	3,5	4,0	5,7	4,0	5,4
Italy	1,2	1,7	1,5	1,8	0,1	1,6
Cyprus	0,6	0,8	0,4	6,2	5,0	5,1
Netherlands	5,3	2,6	4,6	4,6	2,6	2,9
Other	9,1	11,0	13,1	13,4	13,6	12,2
Liquidity						
Ratio of high liquid assets to total assets	13,6	12,1	14,5	13,3	13,5	13,1
Ratio of liquid assets to total assets	26,8	24,8	25,9	28,0	26,8	25,7
Ratio of high liquid assets to demand liabilities (N2)	51,4	48,4	74,9	69,2	64,8	60,2
Ratio of liquid assets to short-term liabilities (N3)	76,8	72,9	92,1	102,4	94,3	92,4
Ratio of long-term (over 365 or 366 days) claims to own funds (capital) adjusted for the minimum balance of short-term (up to 365 or 366 days) clients' accounts (N4)	79,7	87,3	75,5	73,4	77,6	77,4
Ratio of clients' funds to total loans ⁴⁾	101,7	94,8	84,6	99,9	109,5	106,5
Market risk⁵⁾ to total own funds (capital)⁶⁾						
of which						
Interest rate risk	19,3	24,3	16,4	37,5	36,7	37,1
Equity position risk	20,4	10,8	3,4	8,7	8,6	8,3
Foreign exchange risk	5,3	3,6	3,4	3,5	3,2	3,4
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	0,5	0,4	1,5	2,1	2,2	2,2
Banks' financial result over the reporting period (billion rubles)						
as percent of the banking sector assets ⁷⁾	371,5	508,0	409,2	205,1	573,4	76,8
as percent of the banking sector own funds (capital) ⁷⁾	3,3	3,0	1,8	0,7	1,9	0,2
	26,3	22,7	13,3	4,9	12,5	1,6
Return on assets⁸⁾						
	3,3	3,0	1,8	0,7	1,9	2,0
Return on equity⁸⁾						
	26,3	22,7	13,3	4,9	12,5	13,2

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

²⁾ From January 1, 2009 loans to individual entrepreneurs (as well as for the period from April 1, 2005, to April 1, 2006) are divided by sectors of the economy.

³⁾ Under 0409501 form "Information on interbank loans and deposits".

⁴⁾ Except loans, deposits and other funds, placed in interbank market.

⁵⁾ Calculated under form 0409153.

⁶⁾ Capital of credit institutions that conduct operations that calculate market risk.

⁷⁾ Assets and capital calculated as averages over the reporting period.

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

Capital Adequacy

Table 40

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

Date	Own funds (capital) of CIs, billion rubles	of which									
		CIs going through insolvency prevention measures ¹		CIs with capital less than 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 ³	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 ²	42 ²	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
Reference data: own funds (capital) adequacy ratio as of 1.02.11, %	18,0	16,9 ⁴		36,2		48,6		33,7		18,1	

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

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

³ 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).

⁴ CIs with positive own funds (capital).

Table 41

Relation of authorised capital and own funds (capital) of credit institutions

Indicators	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	925,0	1 173,1	1 206,5	1 201,0	1 202,1
Banking sector own funds (capital), billion rubles	3 811,1	4 620,6	4 581,0	4 732,3	4 732,4
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24,3	25,4	26,3	25,4	25,4

Table 42

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

Indicators	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
1. Factors of own funds (capital) increase	113,3	110,9	111,2	112,4	113,6
1.1. Authorised capital	24,3	25,4	26,4	25,4	25,4
1.2. Issue income	20,5	20,3	21,0	21,7	21,7
1.3. Credit institutions' profit and funds	35,6	31,5	34,9	37,1	38,6
1.4. Subordinated loans	30,6	29,7	24,8	24,3	24,0
1.5. Increase in value of property due to revaluation	2,3	4,1	4,1	3,9	4,0
1.6. Other factors of increase	0,0	0,0	0,0	0,0	0,0
2. Factors of own funds (capital) decrease	13,3	10,9	11,2	12,4	13,6
2.1. Losses	1,4	2,3	1,4	1,1	1,4
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	0,0	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	5,2	0,6	0,3	0,5	0,7
2.6. Credit institutions' portfolio of shares	6,0	7,1	8,7	10,0	10,7
2.7. Other factors	0,6	0,7	0,6	0,6	0,6
Own funds (capital), total	100,0	100,0	100,0	100,0	100,0

¹ Calculated by credit institutions' reporting by form 0409134.

Table 43

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

Risk-weighted assets ¹	1.01.09	1.01.10	1.10.10 ²	1.01.11	1.02.11
1 st group of assets	16,6	15,9	0,0	0,0	0,0
2 nd group of assets	30,3	36,4	576,0	612,1	583,0
3 rd group of assets	492,5	496,4	84,9	86,2	90,7
4 th group of assets	641,0	948,3	18 353,7	19 450,0	19 458,2
5 th group of assets	17 002,3	16 332,4	294,7	13,3	12,0
Risk-weighted assets of credit institutions	18 182,7	17 829,4	19 309,2	20 161,7	20 143,8

¹ 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.

² 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

		1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
1	Banking sector own funds (capital), billion rubles	3 811,1	4 620,6	4 581,0	4 732,3	4 732,4
2	Risk-weighted assets, billion rubles	22 691,2	22 145,0	24 935,2	26 164,3	26 219,6
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	18 182,7	17 829,4	19 309,2	20 161,7	20 143,8
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 295,8	772,1	963,1	1 000,3	1 001,2
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	-	43,6	46,9	50,0	49,3
	- the value of credit risk on contingent credit liabilities, billion rubles	2 169,4	2 051,0	1 551,1	1 753,5	1 823,4
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	223,2	63,0	77,9	109,3	102,3
	- the value of operational risk, billion rubles	-	-	1 012,9	1 007,5	1 005,9
	- market risk, billion rubles	820,1	1 385,9	1 974,3	2 081,9	2 093,6
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	16,8	20,9	18,4	18,1	18,0

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

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

Table 45

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

Own funds (capital) adequacy ratio	1.01.09		1.01.10		1.10.10		1.01.11		1.02.11	
	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% ¹	9	1,4	7	1,2	7	0,3	4	0,1	4	0,1
From 10% to 12%	32	18,3	21	3,5	54	5,2	53	6,4	52	6,5
From 12% to 14%	70	18,2	58	5,5	86	12,4	86	20,4	99	12,5
14% and more	994	62,1	972	89,9	882	82,2	868	73,1	856	80,9
Banking sector, total	1108	100,0	1058	100,0	1030	100,0	1012	100,0	1012	100,0

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

Credit risk

Table 46

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

		1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Loans	Standard	51,3	42,5	44,7	45,5	46,1
	Substandard	35,2	38,0	34,6	34,7	34,2
	Doubtful	9,9	9,8	11,4	11,4	11,3
	Problem	1,8	3,5	3,3	2,9	3,0
	Loss	1,8	6,2	6,0	5,4	5,4
Loan loss provision (LLP)	Estimated LLP	6,1	11,9	11,9	11,0	11,0
	Estimated LLP adjusted for collateral	4,5	9,2	9,6	8,8	8,8
	LLP made	4,5	9,3	9,6	8,8	8,8
	LLP made as percent of estimated LLP	73,2	78,1	80,4	79,8	80,0
	LLP made as percent of estimated LLP adjusted for collateral	100,0	100,7	99,6	100,2	100,2
Справочно:						
Loans classified according to point 3.10 of the Regulation of the Bank of Russia №254-P		6,3	14,8	16,7	15,9	16,4

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

Table 47

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.09		1.01.10		1.10.10		1.01.11		1.02.11	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	4 158,7	100,0	3 595,5	100,0	3 857,2	100,0	4 064,7	100,0	4 059,1	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	471,1	11,3	298,3	8,3	312,2	8,1	332,6	8,2	327,4	8,1
1.2. Loans to individuals	3 687,5	88,7	3 297,1	91,7	3 545,1	91,9	3 732,2	91,8	3 731,7	91,9
1.3. Loans to credit institutions	0,0	0,0	0,1	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	-	20,6	-	17,7	-	17,6	-	17,9	-	17,9
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	4,6	-	8,1	-	8,1	-	7,3	-	7,4
4. Claims grouped into portfolios of homogeneous claims - total	15,4	100,0	16,1	100,0	20,8	100,0	22,2	100,0	30,9	100,0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	12,2	79,2	10,8	67,4	14,2	68,1	14,3	64,5	14,3	46,3
4.2. Portfolios of homogeneous claims to individuals	3,2	20,8	5,2	32,6	6,6	31,9	7,9	35,5	16,6	53,7
5. Ratio of provisions made on claims grouped into portfolios of homogeneous claims to claims grouped into portfolios of homogeneous claims	-	18,2	-	37,9	-	41,1	-	43,0	-	32,7

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

Table 48

Homogeneous loans and claims to legal entities and provisions made as of 1.02.11¹

	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	327 406,7	100,0	6 937,8	100,0	2,1
of which by quality categories					
1.1. Quality Category I	11 064,3	3,4	0,0	0,0	0,0
1.2. Quality Category II	309 101,7	94,4	2 832,6	40,8	0,9
1.3. Quality Category III	2 065,0	0,6	228,4	3,3	11,1
1.4. Quality Category IV	887,6	0,3	355,4	5,1	40,0
1.5. Quality Category V	4 171,4	1,3	3 520,5	50,7	84,4
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	0,04	100,0	0,02	100,0	48,8
of which by quality categories					
2.1. Quality Category I	0,00	0,0	0,00	0,0	0,0
2.2. Quality Category II	0,00	0,0	0,00	0,0	0,0
2.3. Quality Category III	0,00	0,0	0,00	0,0	0,0
2.4. Quality Category IV	0,04	100,0	0,02	100,0	48,8
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	327 406,7		6 937,8		2,1
4. Homogeneous claims grouped into portfolios - total	14 336,9	100,0	4 594,4	100,0	32,0
of which by quality categories					
4.1. Quality Category I	5 536,9	38,6	0,0	0,0	0,0
4.2. Quality Category II	4 086,1	28,5	93,9	2,0	2,3
4.3. Quality Category III	192,9	1,3	32,0	0,7	16,6
4.4. Quality Category IV	36,5	0,3	10,2	0,2	27,8
4.5. Quality Category V	4484,6	31,3	4458,3	97,0	99,4
5. Claims for interest payments - total	1 994,8	100,0	706,8	100,0	35,4
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	732,7	36,7	687,6	97,3	93,8

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

Homogeneous loans and claims to individuals and provisions made as of 1.02.11¹

	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	3 731 709,7	100,0	294 894,4	100,0	7,9
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	268 986,3	7,2	12 305,6	4,2	4,6
1.1.2. residential real estate (mortgage) loans, total	985 033,4	26,4	39 547,6	13,4	4,0
1.1.3. car loans, total	488 150,8	13,1	41 117,6	13,9	8,4
1.1.4. other consumer loans, total	1 967 158,4	52,7	200 731,3	68,1	10,2
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments and with payments being overdue from 1 calendar day to 30 calendar days ²	1 617 805,2	43,4	21 239,9	7,2	1,3
1.2.2. a portfolio of loans without overdue payments	1 682 123,6	45,1	17 563,3	6,0	1,0
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	73 269,5	2,0	2 804,1	1,0	3,8
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	44 208,6	1,2	11 373,6	3,9	25,7
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	31 341,8	0,8	16 936,7	5,7	54,0
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	260 580,4	7,0	223 784,5	75,9	85,9
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	3 329 062,4	89,2	35 523,5	12,0	1,1
1.3.2. Quality category III	90 140,9	2,4	9 052,9	3,1	10,0
1.3.3. Quality category IV	35 151,1	0,9	14 688,7	5,0	41,8
1.3.4. Quality category V	277 355,3	7,4	235 629,4	79,9	85,0
2. Claims grouped into portfolios of homogeneous claims - total	16 599,9	100,0	5 535,9	100,0	33,3
of which by quality categories					
2.1. Quality category I	71,1	0,4	0,0	0,0	0,0
2.2. Quality category II	10 320,6	62,2	131,4	2,4	1,3
2.3. Quality category III	347,9	2,1	64,7	1,2	18,6
2.4. Quality category IV	115,2	0,7	54,8	1,0	47,6
2.5. Quality category V	5745,2	34,6	5285,0	95,5	92,0
3. Claims for interest payments - total	55 670,5	100,0	21 392,4	100,0	38,4
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	24 713,4	44,4	20 360,7	95,2	82,4

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

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

Table 50

Loan loss provisions by credit risk categories¹

Loan quality category	Provisions made on loans of corresponding quality categories as a share of total, in %					Ratio of provisions made to loans of corresponding quality categories, in %				
	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Substandard	13,9	10,2	8,5	8,9	9,1	1,8	2,5	2,4	2,3	2,3
Doubtful	35,2	17,3	19,3	19,9	19,6	15,9	16,4	16,3	15,3	15,3
Problem	17,1	16,2	15,4	15,0	15,1	41,4	43,0	45,3	45,0	44,7
Loss	33,8	56,3	56,6	56,2	56,2	86,1	84,7	90,3	90,8	91,3

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

Table 51

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

Indicator	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Overdue claims on loans, deposits and other placements, billion rubles	422,0	1014,7	1113,7	1035,9	1043,1
Of which					
- among 20 largest-asset credit institutions, billion rubles	274,3	652,7	762,3	730,0	733,7
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	2,1	5,1	5,2	4,7	4,7
Overdue claims in rubles					
- billion rubles	353,2	835,1	942,9	886,2	896,5
- as percent of total loans, deposits and other placements in rubles	2,5	6,0	6,2	5,5	5,6
Overdue claims in foreign currency					
- billion rubles	68,8	179,6	170,8	149,7	146,6
- as percent of total loans, deposits and other placements in foreign currency	1,1	3,0	2,8	2,5	2,4
- dollar equivalent, billion \$	2,3	5,9	5,6	4,9	4,9
Overdue claims of loans and other placements with non-financial institutions	266,4	762,5	818,4	743,4	745,6
Share of overdue claims in total volume of loans and other placements with non-financial institutions	2,1	6,1	6,0	5,3	5,3
Overdue claims of loans and other funds provided to individuals	148,6	243,0	288,6	282,3	287,4
Share of overdue claims in total volume of loans and other funds provided to individuals	3,7	6,8	7,5	6,9	7,0

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, %				
	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
No loans, deposits and other placements	40	38	40	39	36	0,1	0,3	0,4	0,1	0,1
No overdue claims	193	138	140	142	140	3,0	1,4	1,8	1,9	2,1
Less than 5%	729	574	539	565	571	89,3	74,8	44,9	70,4	70,3
From 5 to 10%	105	202	208	187	181	5,8	14,5	47,2	23,2	23,0
From 10 to 15%	23	70	61	42	46	1,3	6,6	4,2	3,7	3,3
From 15 to 20%	7	16	19	20	19	0,3	1,0	0,8	0,3	0,7
From 20 to 60%	8	19	18	13	14	0,1	1,4	0,8	0,4	0,4
From 60 to 90%	1	1	4	4	4	0,0	0,0	0,0	0,0	0,0
90% and more	0	0	1	0	0	0,0	0,0	0,0	0,0	0,0

Table 53

Credit risks of the banking sector

Indicators	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Large credit risks of the banking sector total, bln rubles	7 306,7	6 797,9	8 340,2	8 736,3	8 752,7
Share of large credit risks in the banking sector assets, %	26,1	23,1	26,3	25,8	26,4

Table 54

Structure of large credit exposures¹ grouped by types of collateral

	1.04.09	1.01.10	1.10.10	1.01.11	1.02.11 ²
Volume of large credit exposures, billion rubles	4 850,5	4 688,8	5 147,4	5 323,9	
of which:					
Volume of secured loans , billion rubles	1 241,6	1 524,2	1 544,0	1 586,4	
Volume of I quality category collateral, billion rubles	469,5	569,0	340,6	500,0	
of which:					
collateral of quoted securities issued by corporate entities, billion rubles	73,3	170,6	2,8	98,6	
Volume of II quality category collateral, billion rubles	2 298,1	1 107,1	1 346,7	1 429,2	
of which:					
collateral of securities, issued by legal entities, billion rubles	88,8	160,4	483,4	589,9	
collateral of proprietary rights (claims), billion rubles	453,4	508,7	416,5	430,3	

¹ Calculated on the basis of credit institutions' reporting under form 0409117 "Information on large credit exposures" (includes information on 30 largest (for reported credit institution) credit exposures to corporate entities other than credit institutions. This form was put into operation since reporting on 1.02.09.

² Data will be provided in the next issue of Review of the Banking Sector of the Russian Federation.

Table 55

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

(%)

	Self-financing ratio ¹						Current liquidity ratio ²						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2008		2009		9 months of 2010		2008		2009		9 months of 2010		2008		2009		9 months of 2010		9 months of 2008	9 months of 2009	9 months of 2010
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep			
Industry. total	66,9	60,9	64,1	65,0	50,9	50,7	169,9	170,2	169,0	173,3	126,1	148,9	33,7	36,4	43,2	38,1	51,5	48,9	8,5	3,6	6,9
Agriculture, hunting and forestry	48,8	43,8	42,4	43,3	44,9	43,8	181,3	179,4	171,5	175,2	174,1	174,6	56,2	59,8	59,5	60,6	63,0	62,6	6,5	5,4	3,9
Mining	76,5	74,7	75,8	76,0	54,1	55,6	285,7	262,0	295,3	297,4	100,1	221,2	27,6	21,2	31,7	21,6	75,6	76,1	9,9	3,9	6,1
Manufacturing	53,9	45,9	47,0	47,7	47,0	47,6	157,4	150,5	135,4	139,3	134,1	156,3	40,6	50,5	52,4	51,3	53,0	47,7	8,3	3,5	8,2
Production and distribution of energy, gas and water	73,9	49,7	76,8	75,3	64,8	63,3	65,7	115,8	148,1	142,5	91,1	96,9	23,7	39,1	38,3	34,2	38,1	38,6	-0,1	1,8	3,5
Construction	22,7	22,5	24,9	25,7	28,5	26,8	81,3	93,1	104,2	105,7	107,7	110,7	16,4	17,8	32,9	29,6	24,4	32,2	4,4	1,8	2,4
Wholesale and retail trade, car and household appliance repair	21,9	21,8	29,3	30,3	38,8	35,9	129,6	123,0	122,2	129,4	131,6	152,0	40,7	42,3	46,0	46,8	51,8	53,2	6,1	1,8	3,7
Transport and communication	52,2	49,7	47,1	52,6	66,2	65,7	104,6	118,9	78,0	84,4	139,1	167,3	43,2	47,0	48,0	38,3	43,4	47,6	6,3	5,5	12,4

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

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

² Without overdue receivables

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

Market Risk

Table 56

Structure of market risk of the banking sector

Risk	1.01.09		1.01.10		1.10.10		1.01.11		1.02.11	
	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %	as % of total credit institutions' capital ¹	share in market risk %
Market risk (MR), total	23,2	100,0	49,6	100,0	47,6	100,0	48,6	100,0	48,8	100,0
Of which										
- interest rate risk (IRR)	16,4	70,7	37,5	75,5	35,0	73,5	36,7	75,6	37,1	76,0
- equity position risk (EPR)	3,4	14,7	8,7	17,5	8,9	18,6	8,6	17,8	8,3	17,0
- foreign exchange risk (FER)	3,4	14,6	3,5	7,0	3,8	7,9	3,2	6,6	3,4	7,0
Reference data:										
Number of credit institutions ¹	741		656		654		641		634	
Share of credit institutions' assets ¹ in total banking sector assets, %	93,1		62,8		91,3		90,9		91,3	

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

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

Table 57

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

	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Share of assets in foreign currency in total assets, %	32,3	27,6	25,2	24,1	24,3
of which:					
- on 20 largest-asset credit institutions	33,7	28,7	27,0	25,6	26,0
Share of liabilities in foreign currency in total liabilities, %	28,4	25,3	23,6	22,7	23,1
of which:					
- on 20 largest-asset credit institutions	28,9	26,0	25,0	24,1	24,5
Difference in shares of assets and liabilities, nominated in foreign currency, in the balance sheet total , b.p.	3,8	2,4	1,6	1,3	1,2
of which:					
- on 20 largest-asset credit institutions	4,8	2,7	2,1	1,6	1,5

Table 58

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

	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Balance sheet positions					
Claims, bln rubles	9 040,6	8 128,8	7 993,4	8 143,6	8 053,9
Liabilities, bln rubles	7 963,2	7 436,5	7 478,6	7 690,0	7 662,1
Net balance sheet position, bln rubles	1 077,4	692,4	514,7	453,6	391,7
Net balance sheet position to own funds (capital), % ¹	28,3	15,0	11,3	9,6	8,3
Off-balance sheet positions ²					
Claims, bln rubles	3 453,2	3 070,2	4 431,7	3 485,7	4 211,5
Liabilities, bln rubles	3 603,5	3 128,1	4 391,6	3 396,1	4 064,5
Net balance sheet position, bln rubles	-150,4	-57,9	40,1	89,6	147,1
Net balance sheet position to own funds (capital), % ¹	-4,0	-1,3	0,9	1,9	3,1

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

² Forward & future transactions (in Section D of the Chart of Accounts)

Table 59

Compliance with open foreign exchange position (OFP) requirements

	2008 г.				2009 г.				2010 г.			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
Number of credit institutions that exceeded the OFXP limits	6	4	0	22	23	6	7	6	5	4	6	6
Of which:												
- On 20 largest-asset credit institutions	0	0	0	1	0	1	0	0	1	0	0	0
Assets of credit institutions that exceeded the OFXP limits as a share of total banking sector assets, %												
- credit institutions with licence to conduct banking operations in foreign currency	0,1	0,0	0,0	8,2	1,0	1,2	0,5	0,5	2,2	0,7	0,8	0,2
- On 20 largest-asset credit institutions	0,0	0,0	0,0	9,8	0,0	1,0	0,0	0,0	2,7	0,0	0,0	0,0

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

Table 60

Information on open foreign exchange positions of banking sector

Date	Number of credit institutions	Open foreign exchange positions and precious metals in bln. rubles					Own funds (capital), bln. rubles	Ratio of net OFXP to own funds (capital) of CIs, in %
		Total balance sheet position	Total off-balance sheet position	Total open foreign exchange positions (OFP)				
				Long	Short	Net		
1. Credit institutions with net short OFXP								
1.01.09	431	583,0	-611,5	13,6	-42,1	-28,5	1 047,2	-2,7
1.02.09	357	7,7	-33,2	8,7	-34,3	-25,6	1 042,4	-2,5
1.03.09	395	20,1	-43,2	8,1	-31,2	-23,1	942,5	-2,4
1.04.09	356	-56,5	41,0	6,5	-22,0	-15,5	745,2	-2,1
1.05.09	384	-32,7	11,5	8,0	-29,2	-21,2	921,8	-2,3
1.06.09	386	-144,8	118,9	9,8	-35,7	-25,9	1 067,5	-2,4
1.07.09	376	-153,8	131,5	10,0	-32,4	-22,4	993,5	-2,3
1.08.09	382	-68,9	47,1	11,4	-33,2	-21,8	1 090,2	-2,0
1.09.09	353	-54,0	41,3	6,9	-19,5	-12,7	827,1	-1,5
1.10.09	347	-75,1	53,7	8,7	-30,1	-21,4	1 030,8	-2,1
1.11.09	366	-102,3	88,0	8,4	-22,7	-14,3	1 086,8	-1,3
1.12.09	352	-66,8	48,5	8,2	-26,5	-18,3	1 025,8	-1,8
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
2. Credit institutions with net long OFXP								
1.01.09	564	391,5	-334,1	85,9	-28,5	57,3	2 690,2	2,1
1.02.09	638	894,1	-812,6	110,2	-28,7	81,5	2 788,3	2,9
1.03.09	592	746,3	-656,3	106,8	-16,7	90,0	2 889,9	3,1
1.04.09	628	716,3	-609,2	123,5	-16,4	107,1	3 143,6	3,4
1.05.09	595	529,9	-453,0	107,0	-30,2	76,9	3 055,8	2,5
1.06.09	593	427,3	-361,2	89,0	-22,9	66,1	3 116,7	2,1
1.07.09	598	429,4	-361,6	97,3	-29,5	67,8	3 124,2	2,2
1.08.09	592	442,4	-377,0	88,3	-22,9	65,4	3 071,8	2,1
1.09.09	618	431,4	-341,4	105,4	-15,4	90,0	3 389,1	2,7
1.10.09	623	404,2	-332,4	85,9	-14,1	71,8	3 190,1	2,2
1.11.09	599	256,9	-178,0	92,4	-13,5	78,9	3 451,4	2,3
1.12.09	614	248,5	-139,3	121,8	-12,6	109,2	3 593,7	3,0
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

Open currency positions of the banking sector by currencies as for 1.02.11

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
USD					
short	412	-31,2	-0,89	375,5	-406,8
long	514	23,2	1,89	99,5	-76,3
EUR					
short	453	-55,6	-1,46	-407,3	351,7
long	466	5,6	0,60	-80,3	85,9
GBP					
short	75	-2,2	-0,25	-2,1	-0,2
long	283	3,3	0,09	-2,3	5,6

Liquidity of Credit Institutions

Table 62

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

	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18,7	18,0	25,1	27,3	22,7
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,8	23,0	21,9	24,5	23,9
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-15,5	-14,5	-6,1	-7,8	-10,4

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

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

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

Table 63

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

Indicator, %	Number of credit institutions					Share in total assets of the banking sector, %				
	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Less than 0	605	611	591	594	604	81,5	92,8	59,6	61,5	88,3
From 0 to 20	433	407	393	365	353	17,9	6,9	39,8	36,7	9,6
More than 20	68	40	46	53	54	0,6	0,3	0,7	1,8	2,2
Data not available	2	0	0	0	1	0,0	0,0	0,0	0,0	0,0
Total	1108	1058	1030	1012	1012	100,0	100,0	100,0	100,0	100,0

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

	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Liquid assets with maturity up to 30 days, as percent of liquid assets	53,6	59,9	50,6	48,5	54,3
Liabilities with maturity up to 30 days, as percent of total liabilities	40,1	41,9	44,3	42,0	43,0
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), %	6,4	6,0	21,7	21,1	11,0

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

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, %				
	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11	1.01.09	1.01.10	1.10.10	1.01.11	1.02.11
Less than 0	368	485	443	455	462	31,0	31,9	24,2	21,7	23,6
From 0 to 20	242	243	218	250	227	26,4	48,8	23,6	20,4	44,2
More than 20	496	330	369	307	322	42,6	19,4	52,2	57,9	32,2
Data not available	2	0	0	0	1	0,0	0,0	0,0	0,0	0,0
Total	1108	1058	1030	1012	1012	100,0	100,0	100,0	100,0	100,0