

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

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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		1.01.06	1.01.07	1.01.08	1.01.09	1.01.10
1.	Banking sector assets (billion rubles) as % of GDP	9 696,2 44,9	13 963,5 51,9	20 125,1 60,5	28 022,3 67,6	29 430,0 75,3
2.	Banking sector own funds (capital) (billion rubles) as % of GDP as % of the banking sector assets	1 241,8 5,7 12,8	1 692,7 6,3 12,1	2 671,5 8,0 13,3	3 811,1 9,2 13,6	4 620,6 11,8 15,7
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	5 452,9 25,2 56,2 1 055,8 4,9 10,9 7,6	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 39,9 59,0 4 017,2 9,7 14,3 15,9	16 115,5 41,2 54,8 3 573,8 9,1 12,1 12,5
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)	235,6 8,1	364,2 9,6	543,6 10,4	694,1 11,1	544,3 9,4
4.	Securities acquired by credit institutions (billion rubles) ¹ as % of GDP as % of the banking sector assets	1 400,1 6,5 14,4	1 745,4 6,5 12,5	2 250,6 6,8 11,2	2 365,2 5,7 8,4	4 309,4 11,0 14,6
5.	Individual deposits (billion rubles) as % of GDP as % of the banking sector liabilities ² as % of income of the population	2 761,2 12,8 28,5 20,0	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 19,1 25,4 26,3
6.	Funds raised from organisations (billion rubles) ³ as % of GDP as % of the banking sector liabilities ²	3 138,9 14,5 32,4	4 790,3 17,8 34,3	7 053,1 21,2 35,0	8 774,6 21,2 31,3	9 557,2 24,4 32,5
Reference data						
Indicator (billion rubles)		1.01.06	1.01.07	1.01.08	1.01.09	1.01.10
Gross Domestic Product		21 609,8	26 917,2	33 247,5	41 428,6	39 100,7
Fixed capital investment of organisations of all forms of ownership (except small businesses)		2 893,2	3 809,0	5 214,0	6 272,1	5 769,8
Income of the population		13 819,0	17 290,1	21 311,4	25 235,0	28 502,0

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
1.02.09	6,2	47,7	1,0	38,4	6,9	37,9	0,5	34,0	3,5	19,3	3,1	28,8
1.03.09	-1,9	40,9	0,7	38,1	-0,4	34,7	-1,6	28,4	1,7	19,0	-1,5	24,5
1.04.09	-2,3	33,8	0,7	36,4	-1,5	27,9	-2,5	21,0	-0,3	16,6	-2,0	16,1
1.05.09	-1,7	29,1	7,5	44,1	0,5	24,5	-1,6	14,0	1,6	14,9	-0,4	17,3
1.06.09	-2,3	22,2	-0,5	41,4	-1,5	19,7	-1,9	7,9	0,3	11,7	0,6	11,1
1.07.09	1,3	20,5	-0,8	38,8	-1,2	15,3	-1,1	3,0	2,8	12,5	4,2	10,5
1.08.09	0,2	19,5	1,8	39,5	-0,2	12,0	-0,4	-1,5	1,9	13,0	-0,7	12,2
1.09.09	1,8	17,9	-0,5	34,9	0,0	8,4	-0,6	-5,9	0,9	11,6	1,3	7,9
1.10.09	-0,5	14,7	6,5	41,8	-0,7	5,7	-1,1	-9,9	0,5	13,8	1,8	3,9
1.11.09	-0,6	10,8	3,1	37,4	-0,5	3,2	-0,7	-12,0	1,4	22,9	-2,2	2,3
1.12.09	2,5	10,7	0,8	26,9	0,3	2,8	-0,2	-11,6	2,9	26,7	2,6	12,7
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
Reference data:												
Increase from the beginning of the current year	8,4		-0,2		9,2		10,2		21,3		6,3	
Increase over the same period of the previous year	-0,1		20,8		1,2		-10,5		15,1		4,1	

Institutional features of the banking sector

Table 3

Number of Russian credit institutions

Indicator	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
Credit institutions registered by the Bank of Russia and other authorities	1228	1178	1159	1152	1149
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1108	1058	1038	1030	1025
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	1	1
Credit institutions with their banking licenses being revoked (cancelled)	117	119	120	121	123
Credit institutions licensed to conduct operations in foreign currency	736	701	695	689	686
Credit institutions holding general licences	298	291	288	287	285

Table 4

Operating credit institutions (CIs), by federal districts

Federal district	1.01.09		1.01.10		1.07.10		1.10.10		1.11.10	
	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	598	57,6	594	57,7	589	57,5
of which the City of Moscow and Moscow Region	556	50,2	535	50,6	537	51,7	534	51,8	530	51,7
North-Western	79	7,1	75	7,1	73	7,0	71	6,9	71	6,9
Southern	115	10,4	113	10,7	48	4,6	48	4,7	48	4,7
North-Caucasian					58	5,6	58	5,6	58	5,7
Volga	131	11,8	125	11,8	120	11,6	118	11,5	118	11,5
Ural	58	5,2	54	5,1	53	5,1	53	5,1	53	5,2
Siberian	68	6,1	62	5,9	59	5,7	59	5,7	59	5,8
Far Eastern	36	3,2	31	2,9	29	2,8	29	2,8	29	2,8
Russian Federation	1108	100,0	1058	100,0	1038	100,0	1030	100,0	1025	100,0

Table 5

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		
	1.01.09	1.01.10	1.11.10	1.01.09	1.01.10	1.11.10	1.01.09	1.01.10	1.11.10	1.01.09	1.01.10	1.11.10	1.01.09	1.01.10	1.11.10	1.01.09	1.01.10	1.11.10
Central	621	598	589	177	159	129	584	528	493	73	70	69	17	18	18	17	17	17
of which the City of Moscow and Moscow Region ¹	556	535	530	145	131	110	138	134	128	20	20	20	15	16	16	4	4	4
North-Western	79	75	71	32	29	25	375	357	348	338	343	363	2	2	2	11	11	12
Southern	115	113	48	103	100	22	400	384	280	183	180	400	5	5	2	12	12	9
North-Caucasian			58			73			99			76			3			3
Volga	131	125	118	143	132	107	631	562	536	230	219	238	6	6	6	18	18	18
Ural	58	54	53	126	120	115	273	246	230	148	141	137	4	4	4	8	8	8
Siberian	68	62	59	47	38	28	384	356	340	334	356	391	3	2	2	11	11	11
Far Eastern	36	31	29	33	23	14	162	149	136	235	276	316	2	1	1	5	5	5
Russian Federation	1108	1058	1025	661	601	513	2809	2582	2462	159	156	160	39	39	38	81	81	83

¹ as one region

Table 6

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		1.07.10		1.10.10		1.11.10	
	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	14 575 029	47,9	15 203 671	47,9	15 257 574	47,8
From 6 to 20	5 906 199	21,1	6 018 106	20,4	6 210 045	20,4	6 473 004	20,4	6 610 982	20,7
From 21 to 50	3 725 544	13,3	3 572 615	12,1	3 654 186	12,0	3 837 182	12,1	3 820 098	12,0
From 51 to 200	3 726 736	13,3	3 920 972	13,3	4 110 566	13,5	4 270 709	13,5	4 279 309	13,4
From 201 to 500	1 271 471	4,5	1 382 703	4,7	1 425 170	4,7	1 480 354	4,7	1 485 580	4,7
From 501 to 1001	441 001	1,6	438 100	1,5	439 272	1,4	455 224	1,4	453 276	1,4
From 1001	10 294	0,04	4 542	0,02	2 412	0,01	1 546	0,01	1 090	0,00
Total	28 022 329	100,0	29 430 025	100,0	30 416 678	100,0	31 721 689	100,0	31 907 908	100,0

Table 7

**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	1.07.10	1.10.10	1.11.10
Central	52,6	55,3	55,0	55,2	55,1
of which the City of Moscow and Moscow Region	53,0	55,7	55,4	55,6	55,5
North-Western	68,1	70,6	67,3	72,0	72,4
Southern	53,8	52,9	66,0	69,3	69,6
North-Caucasian			44,8	45,7	45,1
Volga	47,8	45,0	44,5	43,8	43,9
Ural	52,9	57,0	57,4	58,6	58,6
Siberian	70,0	81,4	79,6	79,7	78,8
Far Eastern	62,5	65,1	69,5	70,7	71,7
Russian Federation	46,2	47,9	47,9	47,9	47,8

Table 8

Operating credit institutions ranged by assets (distribution and change over the period 1.01.10 - 1.11.10)

Groups of credit institutions ranged by assets as of 1.01.10		Number of credit institutions as of 1.01.10	Groups as of 1.11.10							Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6	7		
1	First 5	5	5								
2	From 6 to 20	15		14	1						
3	From 21 to 50	30		1	24	2				1	2
4	From 51 to 200	150			5	131	10			1	3
5	From 201 to 500	300				17	253	17		1	12
6	From 501 to 1001	500					37	452	3	7	1
7	From 1001	58						30	22	6	
Became operating after 1.01.10								1			
Total over the period										16	18
Total as of 1.01.10¹		1058									
Total as of 1.11.10¹		1025	5	15	30	150	300	500	25		

- 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 9

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

	1.01.09	1.07.09	1.01.10	1.07.10	1.10.10
Credit institutions with foreign participation over 50%					
Assets	18,7	17,6	18,3	17,6	17,7
Own funds (capital)	17,3	16,7	17,0	17,7	17,9
Correspondent accounts with non-resident banks	17,0	11,3	15,6	25,3	14,2
Loans and other placements with non-financial organisations	16,6	14,6	14,8	14,4	14,7
Loans, deposits and other placements with credit institutions	25,0	26,3	31,7	28,0	26,3
Individual deposits	10,3	11,1	12,0	11,1	11,1
Funds raised from organisations ¹	18,8	17,3	18,5	18,4	17,7
Profit (loss) of the current year	19,7	555,8	29,8	18,3	20,1
Reference data:					
Number of credit institutions	102	106	108	105	108
of which 100% foreign-owned credit institutions					
Assets	13,0	12,1	11,3	12,1	12,2
Own funds (capital)	12,2	11,9	11,0	12,9	13,1
Correspondent accounts with non-resident banks	12,1	7,1	9,0	13,6	8,5
Loans and other placements with non-financial organisations	11,6	10,0	9,1	9,9	10,1
Loans, deposits and other placements with credit institutions	21,6	21,4	23,8	22,3	21,0
Individual deposits	5,4	6,3	6,2	6,2	6,0
Funds raised from organisations ¹	12,6	11,6	11,1	12,7	12,4
Profit (loss) of the current year	14,8	508,3	27,4	17,8	17,9
Reference data:					
Number of credit institutions	76	81	82	81	80

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 10

Selected indicators of credit institutions going through insolvency prevention measures¹

	1.01.09		1.01.10		1.07.10		1.10.10		1.11.10	
	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	766,0	2,5	788,1	2,5	799,8	2,5
Own funds (capital)	62,6	1,6	70,3	1,9	76,7	2,3	99,4	2,2	98,9	2,1
Loans and other placements with non-financial organisations	290,6	2,3	267,5	2,1	268,1	2,1	287,8	2,1	295,8	2,2
of which overdue claims	16,6	6,2	91,4	12,0	49,7	6,1	42,5	5,2	39,8	4,9
Loans and other funds provided to individuals	102,6	2,6	71,9	2,0	68,4	1,9	71,1	1,8	70,8	1,8
of which overdue claims	5,6	3,8	10,3	4,2	10,8	3,9	11,4	3,9	10,7	3,7
Individual deposits	123,1	2,1	125,9	1,7	147,3	1,7	156,2	1,8	155,3	1,7
Funds raised from organisations	299,7	3,4	319,8	3,3	283,9	2,9	284,4	2,8	291,8	2,9
Reference data:										
Number of credit institutions ¹	20	1,8	18	1,7	17	1,6	16	1,6	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 11

Structure of assets, by type of investment

(billion rubles)

Assets		1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
1.	Money, precious metals and gemstones	829,3	795,8	645,6	684,9	694,8
1.1.	of which: money	795,1	747,0	607,1	640,6	655,7
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2 078,7	1 755,2	1 415,5	1 290,5	993,2
3.	Correspondent accounts with credit institutions	1 238,8	839,2	634,9	721,3	663,3
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	395,8	171,7	128,9	130,6	130,8
3.2.	Correspondent accounts with non-resident banks	843,0	667,6	506,0	590,7	532,4
4.	Securities acquired by credit institutions, total	2 365,2	4 309,4	5 308,4	5 562,8	5 825,9
	of which					
4.1.	Debt securities	1 760,3	3 379,1	4 082,5	4 190,7	4 434,3
4.2.	Shares	193,4	411,8	573,2	674,8	699,3
4.3.	Discounted promissory notes	199,5	234,0	360,8	384,3	369,0
4.4.	Shares in associates and subsidiaries	212,0	284,5	291,8	313,0	323,4
5.	Other participation in authorised capital	45,1	72,6	113,7	117,0	115,2
6.	Loans, total	19 941,0	19 878,4	20 395,6	21 357,5	21 600,9
	of which:					
6.1.	Loans, deposits and other placements	19 884,8	19 847,1	20 365,9	21 331,1	21 573,5
	of which overdue claims	422,0	1 014,7	1 104,1	1 113,7	1 111,0
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	12 509,7	12 541,7	13 032,3	13 629,4	13 691,0
	of which overdue claims	266,4	762,5	817,5	818,4	809,1
6.1.2.	Loans and other funds provided to individuals	4 017,2	3 573,8	3 672,4	3 871,6	3 938,1
	of which overdue claims	148,6	243,0	274,7	288,6	292,6
6.1.3.	Loans, deposits and other placements with credit institutions	2 501,2	2 725,9	2 709,4	2 859,5	2 954,9
	of which overdue claims	1,3	1,9	5,1	1,1	4,2
7.	Fixed assets (tangible and intangible) and inventories	544,1	790,7	812,7	825,0	830,0
8.	Allocation of profit	109,8	71,4	77,8	100,0	110,8
8.1.	of which income tax	-	68,4	77,7	92,2	103,1
9.	Other assets, total	870,4	917,4	1 012,6	1 062,8	1 073,8
	of which:					
9.1.	Float	520,3	434,3	439,6	435,1	437,3
9.2.	Receivables	129,3	125,8	144,8	173,1	173,8
9.3.	Deferred expenses	69,0	74,4	73,7	76,0	74,8
Banking sector assets		28 022,3	29 430,0	30 416,7	31 721,7	31 907,9

Table 12

Structure of liabilities¹, by source of funds

(billion rubles)

Liabilities ¹		1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
1.	Funds and profit of credit institutions	3 109,2	3 766,4	3 905,8	4 076,6	4 139,1
	Of which:					
1.1.	Funds of credit institutions	1 789,4	2 432,8	2 492,8	2 542,4	2 525,9
1.2.	Profit (losses), including financial result of the previous year	1 319,8	1 333,5	1 413,0	1 534,2	1 613,3
	Of which:					
1.2.1.	Profit (losses) of the current year	409,2	205,1	249,6	359,7	441,1
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	3 370,4	1 423,1	510,3	373,4	330,0
3.	Accounts of credit institutions	346,0	273,1	215,2	266,7	230,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	252,4	168,0	128,7	130,7	130,8
3.2.	Correspondent accounts of non-resident credit institutions	77,7	97,1	77,4	115,3	88,3
4.	Loans, deposits and other funds raised from other credit institutions	3 639,6	3 117,3	3 237,7	3 461,8	3 603,0
5.	Clients' funds ²	14 748,5	17 131,4	18 487,1	19 314,0	19 373,2
	Of which:					
5.1.	Budgetary funds in settlement accounts	15,6	20,4	31,5	34,2	34,6
5.2.	Government and other extra-budgetary funds in settlement accounts	14,2	13,7	19,4	19,6	21,0
5.3.	Funds of legal entities in settlement and other accounts	3 521,0	3 857,4	4 280,4	4 510,0	4 235,4
5.4.	Clients' float	281,5	209,7	239,3	257,4	302,4
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	4 945,4	5 466,6	5 396,4	5 518,2	5 594,6
5.6.	Individual deposits	5 907,0	7 485,0	8 435,3	8 879,3	9 080,7
5.7.	Clients' funds in factoring and forfeiting operations	10,7	10,1	8,2	10,4	12,5
6.	Bonds	375,3	412,7	425,7	479,4	484,2
7.	Promissory notes and bank acceptances	756,3	748,6	809,0	838,8	804,4
8.	Other liabilities ¹ , total	1 677,0	2 557,4	2 825,9	2 911,0	2 943,3
	Of which:					
8.1.	Provisions	1 022,7	2 050,6	2 241,2	2 311,1	2 268,2
8.2.	Float	431,6	257,9	283,2	273,5	342,3
8.3.	Payables	33,9	45,2	71,4	68,7	72,1
8.4.	Deferred income	4,7	4,9	4,5	4,7	4,5
8.5.	Interest payable	184,1	198,9	225,5	253,1	256,3
	Of which:					
	Overdue interest	0,0	0,0	0,1	0,7	0,0
Banking sector liabilities¹		28 022,3	29 430,0	30 416,7	31 721,7	31 907,9

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

² Including certificates of deposit and savings certificates.

Table 13

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

Assets		1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
1.	Money, precious metals and gemstones	3,0	2,7	2,1	2,2	2,2
1.1.	of which: money	2,8	2,5	2,0	2,0	2,1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	7,4	6,0	4,7	4,1	3,1
3.	Correspondent accounts with credit institutions	4,4	2,9	2,1	2,3	2,1
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	1,4	0,6	0,4	0,4	0,4
3.2.	Correspondent accounts with non-resident banks	3,0	2,3	1,7	1,9	1,7
4.	Securities acquired by credit institutions, total	8,4	14,6	17,5	17,5	18,3
	of which					
4.1.	Debt securities	6,3	11,5	13,4	13,2	13,9
4.2.	Shares	0,7	1,4	1,9	2,1	2,2
4.3.	Discounted promissory notes	0,7	0,8	1,2	1,2	1,2
4.4.	Shares in associates and subsidiaries	0,8	1,0	1,0	1,0	1,0
5.	Other participation in authorised capital	0,2	0,2	0,4	0,4	0,4
6.	Loans, total	71,2	67,5	67,1	67,3	67,7
	of which:					
6.1.	Loans, deposits and other placements	71,0	67,4	67,0	67,2	67,6
	of which overdue claims	1,5	3,4	3,6	3,5	3,5
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	44,6	42,6	42,8	43,0	42,9
	of which overdue claims	1,0	2,6	2,7	2,6	2,5
6.1.2.	Loans and other funds provided to individuals	14,3	12,1	12,1	12,2	12,3
	of which overdue claims	0,5	0,8	0,9	0,9	0,9
6.1.3.	Loans, deposits and other placements with credit institutions	8,9	9,3	8,9	9,0	9,3
	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	2,7	2,6	2,6
8.	Allocation of profit	0,4	0,2	0,3	0,3	0,3
8.1.	of which income tax	-	0,2	0,3	0,3	0,3
9.	Other assets, total	3,1	3,1	3,3	3,4	3,4
	of which:					
9.1.	Float	1,9	1,5	1,4	1,4	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 14

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

Liabilities ¹		1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
1.	Funds and profit of credit institutions	11,1	12,8	12,8	12,9	13,0
	Of which:					
1.1.	Funds of credit institutions	6,4	8,3	8,2	8,0	7,9
1.2.	Profit (losses), including financial result of the previous year	4,7	4,5	4,6	4,8	5,1
	Of which:					
1.2.1.	Profit (losses) of the current year	1,5	0,7	0,8	1,1	1,4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	12,0	4,8	1,7	1,2	1,0
3.	Accounts of credit institutions	1,2	0,9	0,7	0,8	0,7
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	0,9	0,6	0,4	0,4	0,4
3.2.	Correspondent accounts of non-resident credit institutions	0,3	0,3	0,3	0,4	0,3
4.	Loans, deposits and other funds raised from other credit institutions	13,0	10,6	10,6	10,9	11,3
5.	Clients' funds ²	52,6	58,2	60,8	60,9	60,7
	Of which:					
5.1.	Budgetary funds in settlement accounts	0,1	0,1	0,1	0,1	0,1
5.2.	Government and other extra-budgetary funds in settlement accounts	0,1	0,0	0,1	0,1	0,1
5.3.	Funds of legal entities in settlement and other accounts	12,6	13,1	14,1	14,2	13,3
5.4.	Clients' float	1,0	0,7	0,8	0,8	0,9
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17,6	18,6	17,7	17,4	17,5
5.6.	Individual deposits	21,1	25,4	27,7	28,0	28,5
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	1,4	1,5	1,5
7.	Promissory notes and bank acceptances	2,7	2,5	2,7	2,6	2,5
8.	Other liabilities ¹ , total	6,0	8,7	9,3	9,2	9,2
	Of which:					
8.1.	Provisions	3,6	7,0	7,4	7,3	7,1
8.2.	Float	1,5	0,9	0,9	0,9	1,1
8.3.	Payables	0,1	0,2	0,2	0,2	0,2
8.4.	Deferred income	0,0	0,0	0,0	0,0	0,0
8.5.	Interest payable	0,7	0,7	0,7	0,8	0,8
	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.

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

	Rubles					Foreign Currency					Total				
	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
1. Loans, deposits and other placements, total	13874,9	13872,8	14461,8	15167,2	15395,4	6009,9	5974,4	5904,2	6163,9	6178,1	19884,8	19847,1	20365,9	21331,1	21573,5
Of which															
- overdue claims	353,2	835,1	921,3	942,9	944,1	68,8	179,6	182,8	170,8	167,0	422,0	1014,7	1104,1	1113,7	1111,0
1.1 Loans and other placements with non-financial resident organisations	8723,1	8812,6	9205,4	9675,8	9704,1	3032,2	2954,8	2945,8	2877,8	2901,2	11755,3	11767,4	12151,2	12553,6	12605,4
Of which															
- overdue claims	214,7	599,0	671,9	682,8	680,1	46,1	123,0	128,3	120,9	115,7	260,8	722,0	800,2	803,7	795,8
of which:															
1.1.1. Loans and other funds provided to individual entrepreneurs	313,8	269,7	282,8	296,5	301,5	9,2	6,4	6,8	6,8	6,4	323,0	276,2	289,6	303,3	307,9
Of which															
- overdue claims	8,1	21,9	26,6	27,9	28,1	0,1	0,3	0,4	0,4	0,4	8,2	22,2	27,0	28,4	28,5
1.2 Loans and other placements with non-resident legal entities (except banks)	176,3	308,1	311,2	258,3	258,5	578,2	466,3	569,9	817,5	827,1	754,4	774,3	881,1	1075,8	1085,6
Of which															
- overdue claims	0,5	19,2	7,0	6,9	6,5	5,1	21,3	10,3	7,7	6,8	5,6	40,6	17,3	14,6	13,4
1.3 Loans, deposits and other placements with financial sector	778,8	827,5	1004,5	1132,8	1236,8	232,0	313,0	345,1	392,1	398,6	1010,8	1140,5	1349,6	1524,9	1635,4
Of which															
- overdue claims	6,4	7,2	7,0	5,8	8,4	0,3	0,8	3,8	0,7	0,6	6,7	8,0	10,9	6,5	9,0
of which:															
1.3.1 Resident credit institutions	512,9	562,2	740,1	843,3	916,0	164,1	240,9	262,7	282,4	290,2	677,0	803,0	1002,7	1125,7	1206,2
Of which															
- overdue claims	1,2	0,9	0,9	0,9	4,0	0,1	0,1	3,2	0,0	0,0	1,2	0,9	4,2	0,9	4,1
1.3.2 Resident financial institutions of different forms of ownership	265,9	265,3	264,4	289,5	320,8	67,9	72,1	82,4	109,7	108,4	333,8	337,5	346,8	399,2	429,2
Of which															
- overdue claims	5,3	6,4	6,1	4,9	4,3	0,2	0,7	0,6	0,7	0,6	5,5	7,1	6,7	5,6	4,9
1.4 Loans, deposits and other placements with non-resident banks	239,1	208,5	156,8	141,9	172,6	1585,1	1714,4	1549,9	1591,9	1576,1	1824,3	1922,9	1706,7	1733,8	1748,7
Of which															
- overdue claims	0,0	0,2	0,1	0,1	0,1	0,1	0,8	0,8	0,0	0,0	0,1	1,0	0,9	0,2	0,2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	156,5	230,0	205,0	194,2	194,5	0,2	0,1	0,0	0,0	0,1	156,7	230,1	205,0	194,2	194,5
Of which															
- overdue claims	0,2	0,2	0,1	0,0	0,2	0,0	0,0	0,0	0,0	0,0	0,2	0,2	0,1	0,0	0,2
1.6 Loans and other funds provided to resident individuals	3534,3	3168,0	3284,4	3500,8	3568,1	471,5	395,6	375,4	358,1	356,9	4005,8	3563,6	3659,8	3858,9	3925,0
Of which															
- overdue claims	131,4	209,3	235,1	247,0	248,7	17,0	33,5	39,2	41,1	43,4	148,3	242,8	274,3	288,1	292,1
1.7 Loans and other funds provided to non-resident individuals	2,9	1,9	2,0	2,0	2,1	8,5	8,3	10,6	10,7	11,0	11,4	10,2	12,6	12,7	13,1
Of which															
- overdue claims	0,1	0,1	0,1	0,1	0,1	0,2	0,2	0,3	0,3	0,4	0,2	0,2	0,5	0,5	0,5
Reference data:															
Provisions on loans, deposits and other placements	898,5	1820,6	1970,6	2027,1	1979,2	0,0	0,0	0,0	0,0	0,0	898,5	1820,6	1970,6	2027,1	1979,2
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	12,9	42,3	48,7	49,8	50,6	2,6	9,0	9,9	9,3	8,2	15,5	51,3	58,6	59,2	58,9
Credit institutions' portfolio of promissory notes of residents	184,7	210,1	334,5	363,6	350,0	9,8	21,4	22,7	16,6	14,9	194,5	231,6	357,3	380,3	364,9
Credit institutions' portfolio of promissory notes of non-residents	0,4	0,7	1,7	2,3	2,3	4,6	1,7	1,8	1,8	1,8	5,0	2,5	3,5	4,0	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	1.07.10	1.10.10	1.11.10
1. Loans, deposits and other placements, total	100,0 71,0	100,0 67,4	100,0 67,0	100,0 67,2	100,0 67,6
Of which:					
- overdue claims	2,1 1,5	5,1 3,4	5,4 3,6	5,2 3,5	5,1 3,5
1.1 Loans and other placements with non-financial resident organisations	59,1 41,9	59,3 40,0	59,7 39,9	58,9 39,6	58,4 39,5
Of which:					
- overdue claims	1,3 0,9	3,6 2,5	3,9 2,6	3,8 2,5	3,7 2,5
of which:					
1.1.1. Loans and other funds provided to individual entrepreneurs	1,6	1,4	1,4	1,4	1,4
	1,2	0,9	1,0	1,0	1,0
Of which:					
- overdue claims	0,0 0,0	0,1 0,1	0,1 0,1	0,1 0,1	0,1 0,1
1.2 Loans and other placements with non-resident legal entities (except banks)	3,8 2,7	3,9 2,6	4,3 2,9	5,0 3,4	5,0 3,4
Of which:					
- overdue claims	0,0 0,0	0,2 0,1	0,1 0,1	0,1 0,0	0,1 0,0
1.3 Loans, deposits and other placements with financial sector	5,1 3,6	5,7 3,9	6,6 4,4	7,1 4,8	7,6 5,1
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,1 0,0	0,0 0,0	0,0 0,0
of which:					
1.3.1 Resident credit institutions	3,4 2,4	4,0 2,7	4,9 3,3	5,3 3,5	5,6 3,8
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.3.2 Resident financial institutions of different forms of ownership	1,7	1,7	1,7	1,9	2,0
Of which					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.4 Loans, deposits and other placements with non-resident banks	9,2 6,5	9,7 6,5	8,4 5,6	8,1 5,5	8,1 5,5
Of which:					
- overdue claims	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0	0,0 0,0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	0,8 0,6	1,2 0,8	1,0 0,7	0,9 0,6	0,9 0,6
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 14,3	18,0 12,1	18,0 12,0	18,1 12,2	18,2 12,3
Of which:					
- overdue claims	0,7 0,5	1,2 0,8	1,3 0,9	1,4 0,9	1,4 0,9
1.7 Loans and other funds provided to non-resident individuals	0,1 0,0	0,1 0,0	0,1 0,0	0,1 0,0	0,1 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 3,2	9,2 6,2	9,7 6,5	9,5 6,4	9,2 6,2
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0,1 0,1	0,3 0,2	0,3 0,2	0,3 0,2	0,3 0,2
Credit institutions' portfolio of promissory notes of residents	1,0 0,7	1,2 0,8	1,8 1,2	1,8 1,2	1,7 1,1
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 17

The structure of credit institutions' security portfolio¹

	1.01.09		1.01.10		1.07.10		1.10.10		1.11.10	
	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	4 947,6	100,0	5 178,5	100,0	5 456,9	100,0
- in rubles	1 674,1	77,3	3 309,3	81,2	4 157,6	84,0	4 445,6	85,8	4 677,2	85,7
- in foreign currency	491,6	22,7	766,1	18,8	790,0	16,0	732,9	14,2	779,7	14,3
Of which:										
Securities at fair value through profit or loss	623,2	28,8	1 469,8	36,1	1 511,5	30,6	1 610,3	31,1	1 714,9	31,4
- in rubles	541,0	25,0	1 309,8	32,1	1 314,4	26,6	1 421,3	27,4	1 495,0	27,4
- in foreign currency	82,2	3,8	160,0	3,9	197,1	4,0	188,9	3,6	219,9	4,0
Securities available for sale	1 154,4	53,3	2 157,1	52,9	2 803,6	56,7	2 857,2	55,2	2 985,0	54,7
- in rubles	848,6	39,2	1 678,4	41,2	2 334,0	47,2	2 435,8	47,0	2 557,6	46,9
- in foreign currency	305,8	14,1	478,6	11,7	469,6	9,5	421,4	8,1	427,4	7,8
Securities held-to-maturity	174,2	8,0	150,6	3,7	323,7	6,5	381,3	7,4	416,6	7,6
- in rubles	148,6	6,9	116,6	2,9	301,3	6,1	360,6	7,0	397,5	7,3
- in foreign currency	25,6	1,2	34,0	0,8	22,5	0,5	20,7	0,4	19,1	0,3
Shares in associates and subsidiaries	212,0	9,8	284,5	7,0	291,8	5,9	313,0	6,0	323,4	5,9
- in rubles	134,0	6,2	191,6	4,7	192,3	3,9	212,2	4,1	211,2	3,9
- in foreign currency	78,0	3,6	92,9	2,3	99,5	2,0	100,9	1,9	112,2	2,1
Reference data:										
Revaluation of securities	-177,5		16,3		38,1		58,2		64,9	
Provisions for losses on securities available for sale	7,2		13,9		12,3		11,9		13,0	
Provisions for losses on securities held-to-maturity	1,8		2,4		2,6		2,6		2,4	
Provisions for losses on portfolio of shares in associates and subsidiaries	2,1		2,3		2,6		2,7		2,8	

¹ Excluding promissory notes.

Table 18

The structure of credit institutions' portfolio of debt securities

	1.01.09		1.01.10		1.07.10		1.10.10		1.11.10	
	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	4 082,5	100,0	4 190,7	100,0	4 434,3	100,0
- in rubles	1 376,8	78,2	2 741,3	81,1	3 434,1	84,1	3 605,1	86,0	3 819,0	86,1
- in foreign currency	383,5	21,8	637,8	18,9	648,4	15,9	585,6	14,0	615,3	13,9
of which: revaluation	-120,5	-6,8	10,5	0,3	52,0	1,3	45,4	1,1	44,1	1,0
Debt securities at book value held (without revaluation)	1 880,8	100,0	3 368,6	100,0	4 030,5	100,0	4 145,3	100,0	4 390,2	100,0
of which:										
debt securities of the Russian Federation	258,1	13,7	767,9	22,8	818,6	20,3	961,3	23,2	1 033,0	23,5
- in rubles	168,6	9,0	656,5	19,5	736,4	18,3	913,1	22,0	983,9	22,4
- in foreign currency	89,6	4,8	111,4	3,3	82,2	2,0	48,2	1,2	49,0	1,1
debt securities of the Bank of Russia	12,5	0,7	283,1	8,4	949,7	23,6	806,9	19,5	859,5	19,6
- in rubles	12,5	0,7	283,1	8,4	949,7	23,6	806,9	19,5	859,5	19,6
- 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	268,1	6,7	292,4	7,1	301,0	6,9
- in rubles	139,6	7,4	229,6	6,8	268,1	6,7	292,4	7,1	301,0	6,9
- 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	308,6	7,7	333,2	8,0	351,2	8,0
- in rubles	169,5	9,0	252,2	7,5	284,1	7,0	309,8	7,5	327,7	7,5
- in foreign currency	0,3	0,0	37,1	1,1	24,5	0,6	23,4	0,6	23,5	0,5
other debt securities of residents	360,5	19,2	759,2	22,5	781,4	19,4	833,9	20,1	890,4	20,3
- in rubles	358,8	19,1	759,1	22,5	771,1	19,1	826,2	19,9	882,7	20,1
- in foreign currency	1,7	0,1	0,1	0,0	10,3	0,3	7,7	0,2	7,7	0,2
debt securities of other countries	27,8	1,5	33,5	1,0	17,4	0,4	30,3	0,7	39,9	0,9
- in rubles	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- in foreign currency	27,8	1,5	33,5	1,0	17,4	0,4	30,3	0,7	39,9	0,9
debt securities of non-resident banks	70,0	3,7	90,1	2,7	80,6	2,0	82,5	2,0	82,9	1,9
- in rubles	29,1	1,5	28,9	0,9	23,6	0,6	22,5	0,5	21,6	0,5
- in foreign currency	40,9	2,2	61,1	1,8	56,9	1,4	60,0	1,4	61,3	1,4
other debt securities of non-residents	249,2	13,2	539,7	16,0	535,6	13,3	450,3	10,9	468,7	10,7
- in rubles	116,0	6,2	174,6	5,2	146,0	3,6	117,6	2,8	126,1	2,9
- in foreign currency	133,2	7,1	365,1	10,8	389,5	9,7	332,6	8,0	342,7	7,8
debt securities delivered without derecognition in the balance sheet	591,3	31,4	362,7	10,8	253,7	6,3	337,8	8,1	346,7	7,9
- in rubles	501,2	26,6	334,0	9,9	187,6	4,7	255,7	6,2	256,7	5,8
- in foreign currency	90,1	4,8	28,7	0,9	66,1	1,6	82,1	2,0	90,0	2,1
overdue debt securities	2,0	0,1	13,4	0,4	16,9	0,4	16,7	0,4	16,9	0,4
- in rubles	2,0	0,1	12,9	0,4	15,5	0,4	15,6	0,4	15,8	0,4
- in foreign currency	0,0	0,0	0,5	0,0	1,4	0,0	1,1	0,0	1,1	0,0
Reference data:										
Provisions for losses on debt securities	7,2		19,5		23,9		22,4		23,2	

Table 19

Structure of credit institutions' portfolio of shares

	1.01.09		1.01.10		1.07.10		1.10.10		1.11.10	
	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	573,2	100,0	674,8	100,0	699,3	100,0
- in rubles	163,3	84,5	376,4	91,4	531,1	92,7	628,3	93,1	647,0	92,5
- in foreign currency	30,1	15,5	35,3	8,6	42,1	7,3	46,5	6,9	52,3	7,5
of which: revaluation	-57,1	-29,5	5,8	1,4	-13,9	-2,4	12,8	1,9	20,8	3,0
Shares held at book value (without revaluation)	250,5	100,0	406,0	100,0	587,2	100,0	662,0	100,0	678,5	100,0
of which shares of:										
resident credit institutions	8,9	3,6	4,6	1,1	8,7	1,5	8,2	1,2	4,2	0,6
- in rubles	8,9	3,6	4,5	1,1	8,7	1,5	8,2	1,2	4,2	0,6
- 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	504,9	86,0	579,5	87,5	588,8	86,8
- in rubles	193,2	77,1	344,7	84,9	495,2	84,3	569,0	86,0	577,8	85,2
- in foreign currency	1,6	0,6	9,5	2,3	9,7	1,7	10,5	1,6	11,0	1,6
non-resident credit institutions	5,9	2,3	6,4	1,6	8,1	1,4	11,9	1,8	14,9	2,2
- 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	8,1	1,4	11,9	1,8	14,9	2,2
other non-residents	19,4	7,8	27,0	6,6	29,5	5,0	29,0	4,4	30,2	4,4
- in rubles	0,0	0,0	8,4	2,1	8,4	1,4	8,4	1,3	8,4	1,2
- in foreign currency	19,4	7,8	18,6	4,6	21,2	3,6	20,7	3,1	21,8	3,2
shares delivered without derecognition in the balance sheet	21,4	8,6	13,8	3,4	35,9	6,1	33,3	5,0	40,5	6,0
- in rubles	18,3	7,3	13,1	3,2	32,7	5,6	29,9	4,5	35,9	5,3
- in foreign currency	3,1	1,3	0,7	0,2	3,1	0,5	3,4	0,5	4,6	0,7
Reference data:										
Provisions for losses on shares	2,7		8,2		7,5		8,1		8,7	

Table 20

Credit institutions' portfolio of discounted promissory notes

(billion rubles)

	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
Portfolio of promissory notes discounted by a credit institution, in rubles	185,0	210,8	336,2	365,9	352,3
of which promissory notes, not paid when due	2,2	2,6	3,3	3,1	3,3
Portfolio of promissory notes discounted by a credit institution, in foreign currency	14,5	23,2	24,6	18,4	16,7
of which promissory notes, not paid when due	0,00	0,32	0,11	0,05	0,05
Total	199,5	234,0	360,8	384,3	369,0

Table 21

The structure of credit institutions' portfolio of discounted promissory notes¹

	1.01.09		1.01.10		1.07.10		1.10.10		1.11.10	
	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	360,8	100,0	384,3	100,0	369,0	100,0
Of which:										
- promissory notes of federal governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of regional and local governments	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
- promissory notes of resident credit institutions	100,2	50,2	180,0	76,9	297,2	82,4	318,8	82,9	302,4	81,9
- other promissory notes of residents	94,3	47,3	51,6	22,0	60,0	16,6	61,5	16,0	62,6	17,0
- 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	3,5	1,0	4,0	1,0	4,0	1,1
Reference data:										
Provisions for losses on promissory notes	5,9		8,1		10,2		11,6		11,3	

¹ including overdue promissory notes.

Table 22

Funds raised by credit institutions from organisations

(billion rubles)

		1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
1.	Funds raised from organisations, total	8 774,6	9 557,2	9 943,8	10 314,1	10 163,8
	- in rubles	5 499,8	6 398,0	6 857,3	7 022,5	7 009,3
	- in foreign currency	3 274,8	3 159,3	3 086,5	3 291,6	3 154,5
	of which:					
1.1.	Funds of legal entities in settlement and other accounts ¹	3 521,0	3 857,4	4 280,4	4 510,0	4 235,4
	- in rubles	2 803,8	3 099,7	3 463,5	3 703,8	3 628,9
	- in foreign currency	717,1	757,6	816,9	806,3	606,5
	Of which:					
1.1.1	Funds of individual entrepreneurs	81,4	90,6	98,3	111,0	105,0
	- in rubles	77,1	88,9	96,9	109,6	103,5
	- in foreign currency	4,2	1,7	1,4	1,4	1,5
1.2.	Government and other extra budgetary funds in settlement accounts	14,2	13,7	19,4	19,6	21,0
1.3.	Float	281,3	209,5	237,8	255,8	300,4
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	4 945,4	5 466,6	5 396,4	5 518,2	5 594,6
	- in rubles	2 606,7	3 198,6	3 260,1	3 165,9	3 184,9
	- in foreign currency	2 338,7	2 268,0	2 136,3	2 352,4	2 409,6
	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	490,3	513,2	519,2
1.4.2.	Certificates of deposit	12,7	20,1	17,5	15,3	14,6
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0,3	0,0	1,8	6,3	0,0
1.5.	Clients' funds in factoring and forfeiting operations	10,7	10,1	8,2	10,4	12,5
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	1,7	0,0	0,0
	Deposits and other funds raised from legal entities (as paragraph 1.4.) by maturity:					
	demand deposits and deposits with maturity up to 30 days	651,6	739,4	624,8	588,7	628,7
	- in rubles	474,0	652,9	552,9	479,8	495,3
	- in foreign currency	177,6	86,6	71,9	108,9	133,4
	with maturity from 31 days to 1 year	1 753,2	2 202,0	2 041,2	2 018,7	2 031,0
	- in rubles	1 142,7	1 658,8	1 690,7	1 657,2	1 672,4
	- in foreign currency	610,5	543,2	350,4	361,5	358,5
	with maturity in excess of 1 year	2 540,2	2 525,1	2 728,6	2 904,5	2 934,9
	- in rubles	989,6	886,9	1 014,7	1 022,9	1 017,3
	- in foreign currency	1 550,6	1 638,2	1 714,0	1 881,6	1 917,6
	Reference data					
	Funds raised from non-resident organisations, total	1 613,9	1 430,8	1 478,9	1 737,6	1 610,8
	- in rubles	250,1	215,1	312,3	281,2	270,0
	- in foreign currency	1 363,8	1 215,7	1 166,7	1 456,4	1 340,8
	of which:					
	Funds of non-resident organisations in settlement and other accounts	139,8	113,8	171,8	323,7	152,4
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	214,8	203,9	196,2	185,0	208,9
	Other funds raised from non-resident legal entities	1 248,2	1 101,7	1 097,7	1 218,8	1 237,5
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0,0	0,0	0,0	0,4	0,0

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

Individual deposit structure

(billion rubles)

		1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
1	Individual deposits	5 907,0	7 485,0	8 435,3	8 879,3	9 080,7
	- of which savings certificates	18,0	15,5	15,6	14,7	14,3
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1 005,7	1 232,1	1 367,3	1 379,9	1 403,1
	- in rubles	840,0	1 060,8	1 194,3	1 207,3	1 224,1
	- in foreign currency	165,7	171,3	173,0	172,6	179,0
1.2.	Individual deposits with maturity from 31 days to 1 year	1 052,6	1 481,6	1 560,9	1 632,0	1 646,8
	- in rubles	639,5	965,9	1 162,7	1 239,0	1 255,8
	- in foreign currency	413,1	515,6	398,2	393,0	391,1
1.3.	Individual deposits with maturity in excess of 1 year	3 848,7	4 771,3	5 507,2	5 867,4	6 030,7
	- in rubles	2 853,2	3 484,4	4 268,8	4 568,8	4 679,1
	- in foreign currency	995,5	1 286,9	1 238,4	1 298,6	1 351,6
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	61,1	84,0	91,9	96,2	98,9

Table 24

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

(billion rubles)

	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
Loans, deposits and other funds raised from other credit institutions, total	3 639,6	3 117,3	3 237,7	3 461,8	3 603,0
- in rubles	1 233,6	1 420,5	1 572,3	1 684,7	1 785,5
- in foreign currency	2 406,0	1 696,8	1 665,4	1 777,0	1 817,5
of which:					
- loans, deposits and other funds raised from resident credit institutions	972,2	1 234,2	1 423,6	1 568,6	1 660,4
- in rubles	773,1	1 019,4	1 183,7	1 287,3	1 380,5
- in foreign currency	199,1	214,8	239,9	281,3	279,9
of which					
overdue debt	0,3	0,0	3,2	0,0	0,0
- in rubles	0,3	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,0	3,2	0,0	0,0
- loans, deposits and other funds raised from non-resident banks	2 667,4	1 883,1	1 814,1	1 893,2	1 942,6
- in rubles	460,5	401,1	388,6	397,4	405,1
- in foreign currency	2 206,9	1 482,0	1 425,5	1 495,8	1 537,5
of which					
overdue debt	0,0	0,2	0,3	0,3	0,0
- in rubles	0,0	0,0	0,0	0,0	0,0
- in foreign currency	0,0	0,2	0,3	0,3	0,0

Funds raised from and placed with non-residents

№	Indicator	1.01.09		1.01.10		1.07.10		1.10.10		1.11.10	
		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	1 571,1	5,2	1 834,1	5,8	1 709,9	5,4
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1 602,6	5,7	1 419,4	4,8	1 465,6	4,8	1 727,8	5,4	1 598,7	5,0
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1 463,0	5,2	1 305,6	4,4	1 293,9	4,3	1 404,2	4,4	1 446,4	4,5
1.2	Individual deposits (excluding saving certificates)	61,1	0,2	84,0	0,3	91,9	0,3	96,2	0,3	98,9	0,3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	45,3	0,2	64,1	0,2	69,3	0,2	74,1	0,2	75,3	0,2
1.3	Funds in other accounts	12,2	0,0	11,7	0,0	13,6	0,0	10,1	0,0	12,3	0,0
2.	Funds in correspondent and other accounts of credit institutions	93,6	0,3	105,1	0,4	86,5	0,3	136,1	0,4	99,9	0,3
3.	Loans, deposits and other funds raised from credit institutions	2 667,4	9,5	1 883,1	6,4	1 814,1	6,0	1 893,2	6,0	1 942,6	6,1
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	3 471,7	11,4	3 863,4	12,2	3 752,4	11,8
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities total ²	106,7	0,4	87,8	0,3	80,1	0,3	77,8	0,2	84,7	0,3
	Overdue interest on liabilities of credit institutions	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Placed funds											
1.	Loans, total	2 590,1	9,2	2 707,4	9,2	2 600,4	8,5	2 822,3	8,9	2 847,4	8,9
	of which overdue claims	5,9	0,0	41,8	0,1	18,7	0,1	15,2	0,0	14,0	0,0
	of which:										
1.1.	Loans, deposits and other placements	1 824,3	6,5	1 922,9	6,5	1 706,7	5,6	1 733,8	5,5	1 748,7	5,5
1.2	Loans and other placements with legal entities	754,4	2,7	774,3	2,6	881,1	2,9	1 075,8	3,4	1 085,6	3,4
1.3	Loans and other funds provided to individuals	11,4	0,0	10,2	0,0	12,6	0,0	12,7	0,0	13,0	0,0
2.	Correspondent accounts with banks	843,0	3,0	667,6	2,3	506,0	1,7	590,7	1,9	532,4	1,7
3.	Securities acquired by credit institutions, total	377,4	1,3	699,1	2,4	674,7	2,2	608,1	1,9	640,7	2,0
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	347,0	1,2	663,3	2,3	633,5	2,1	563,1	1,8	591,6	1,9
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	25,3	0,1	33,4	0,1	37,7	0,1	40,9	0,1	45,0	0,1
3.3	Discounted promissory notes	5,0	0,0	2,5	0,0	3,5	0,0	4,0	0,0	4,1	0,0
4.	Shares in associates and subsidiaries	80,3	0,3	94,2	0,3	100,7	0,3	102,2	0,3	113,5	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	3 881,8	12,8	4 123,3	13,0	4 134,0	13,0
	Reference data:										
	Overdue interest on claims of credit institutions	0,1	0,0	2,7	0,0	1,8	0,0	0,9	0,0	0,8	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 26

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	1.07.10	1.10.10	1.11.10	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
Total	409 185,7	205 109,7	249 592,0	359 698,1	441 127,6	1 106	1 058	1 038	1 030	1 025	109 839,8	71 355,6	77 757,8	99 993,9	110 845,6
Profit-making CIs ¹	446 936,1	284 938,7	281 048,8	387 689,8	462 191,3	1 050	938	879	883	869	109 638,8	69 308,1	76 809,2	97 264,4	108 296,7
Loss-making CIs	-37 750,4	-79 829,0	-31 456,8	-27 991,6	-21 063,7	56	120	159	147	156	201,0	2 047,5	948,6	2 729,5	2 548,9
CIs that have not provided their reporting	0,0	0,0	0,0	0,0	0,0	2	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total						1108	1058	1038	1030	1025					

¹ including CIs with zero profit.

Table 27

Structure of operating credit institutions' income and expenses¹

	1.01.09		1.07.09		1.01.10		1.07.10		1.10.10	
	billion rubles	% in total income (expenses)	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	16 954,7	100,0	31 600,6	100,0	11 529,3	100,0	16 448,4	100,0
1.1. Interest income on placements with legal entities (except income on securities)	1 469,3	8,4	978,8	5,8	1 895,6	6,0	826,6	7,2	1 222,6	7,4
1.2. Interest income on loans to individuals	550,8	3,1	299,3	1,8	589,1	1,9	289,8	2,5	445,7	2,7
1.3. Income on securities	611,3	3,5	564,3	3,3	1 050,6	3,3	376,5	3,3	552,2	3,4
1.4. Income on operations with foreign currency	10 943,0	62,3	12 523,7	73,9	22 740,3	72,0	7 445,0	64,6	10 332,8	62,8
1.5. Commissions	500,9	2,9	225,3	1,3	473,3	1,5	236,4	2,1	365,8	2,2
1.6. Recovery of loss provision	2 257,2	12,8	1 673,4	9,9	3 616,7	11,5	1 944,0	16,9	2 928,1	17,8
1.7. Other income	1 241,6	7,1	689,9	4,1	1 234,9	3,9	411,1	3,6	601,1	3,7
Of which:										
1.7.1. Fines, penalties, forfeits	28,4	0,2	21,2	0,1	53,2	0,2	35,7	0,3	54,5	0,3
2. Expenses of credit institution, total	17 155,6	100,0	16 947,9	100,0	31 394,7	100,0	11 279,8	100,0	16 081,0	100,0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	631,9	3,7	532,9	3,1	946,0	3,0	328,5	2,9	473,9	2,9
2.2. Interest expenses on funds raised from individuals	345,9	2,0	210,1	1,2	455,6	1,5	278,9	2,5	422,3	2,6
2.3. Expenses on operations with securities	609,8	3,6	414,9	2,4	681,2	2,2	207,0	1,8	284,4	1,8
2.4. Expenses on operations with foreign currency	10 700,5	62,4	12 397,2	73,1	22 581,7	71,9	7 423,2	65,8	10 327,4	64,2
2.5. Commissions	64,6	0,4	28,7	0,2	56,6	0,2	25,7	0,2	41,7	0,3
2.6. Expenses on loss provision	2 712,9	15,8	2 234,5	13,2	4 667,3	14,9	2 129,6	18,9	3 216,2	20,0
2.7. Management expenses (including personnel costs)	670,2	3,9	292,6	1,7	621,5	2,0	326,1	2,9	505,5	3,1
2.8. Other expenses	1 419,8	8,3	837,0	4,9	1 384,7	4,4	560,7	5,0	809,6	5,0
Of which:										
2.8.1. Fines, penalties, forfeits	1,4	0,0	0,6	0,0	1,4	0,0	0,4	0,0	0,7	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 28.1

Assets and liabilities¹ of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.11.10

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	20 321 085 869	7 358 437 251	20 806 804 486	6 872 718 634
Belgorod Region	12 602 275	389 669	12 612 424	379 520
Bryansk Region	916 031	7 870	919 152	4 749
Vladimir Region	3 420 056	54 450	3 417 894	56 612
Voronezh Region	261 254	0	261 239	15
Ivanovo Region	9 786 808	630 338	9 758 942	658 204
Kaluga Region	9 209 844	1 072 622	9 947 198	335 268
Kostroma Region	57 155 491	5 583 483	55 932 945	6 806 029
Kursk Region	11 876 625	433 237	11 885 291	424 571
Lipetsk Region	18 782 246	1 178 457	18 767 875	1 192 828
Moscow Region	58 238 590	13 099 082	58 425 019	12 912 653
Orel Region	2 743 392	16 171	2 733 905	25 658
Ryazan Region	12 371 040	652 296	12 366 949	656 387
Smolensk Region	17 118 307	2 442 490	16 401 934	3 158 863
Tambov Region	1 999 432	185 824	2 003 224	182 032
Tver Region	7 774 671	497 616	7 772 928	499 359
Tula Region	8 875 084	536 638	8 844 318	567 404
Yaroslavl Region	7 226 001	453 178	7 228 643	450 536
City of Moscow	20 080 728 722	7 331 203 830	20 567 524 606	6 844 407 946
North-Western Federal District	1 070 221 968	270 639 883	1 101 127 229	239 734 622
Republic of Karelia	833 976	19 907	836 945	16 938
Komi Republic	13 657 959	1 111 279	13 698 501	1 070 737
Akhangel'sk Region	594 658	20 109	595 110	19 657
Vologda Region	45 248 199	5 763 335	44 415 472	6 596 062
Kaliningrad Region	46 589 505	16 366 472	49 380 244	13 575 733
Leningrad Region	6 053 029	817 999	6 127 052	743 976
Murmansk Region	9 102 387	1 680 933	8 090 453	2 692 867
Novgorod Region	3 487 498	175 184	3 493 625	169 057
Pskov Region	1 932 796	49 199	1 937 236	44 759
St Petersburg	942 721 961	244 635 466	972 552 591	214 804 836
Southern Federal District	148 551 688	12 612 830	149 522 640	11 641 878
Republic of Adygeya	2 936 250	19 755	2 944 922	11 083
Republic of Kalmykia	840 532	92 658	814 559	118 631
Krasnodar Territory	70 300 650	3 451 841	70 504 500	3 247 991
Astrakhan Region	4 672 580	98 156	4 694 432	76 304
Volgograd Region	10 173 002	562 173	10 200 942	534 233
Rostov Region	59 628 674	8 388 247	60 363 285	7 653 636
North-Caucasian Federal District	44 570 185	1 650 797	44 620 195	1 600 787
Republik of Daghestan	17 840 479	571 531	17 873 190	538 820
Republic of Ingushetia	673 009	15 057	651 689	36 377
Kabardino-Balkar Republic	5 419 184	83 484	5 434 954	67 714
Karachai-Cherkess Republic	3 092 801	433 271	3 105 813	420 259
Republic of North Ossetia - Alania	6 256 405	96 436	6 229 616	123 225
Chechen Republic	0	0	0	0

1	2	3	4	5
Stavropol Territory	11 288 307	451 018	11 324 933	414 392
Volga Federal District	974 183 300	95 993 827	973 523 261	96 653 866
Republic of Bashkortostan	49 211 256	4 351 979	49 626 661	3 936 574
Republic of Marii El	1 487 865	9 354	1 491 243	5 976
Republic of Mordovia	14 877 671	332 967	14 885 832	324 806
Republic of Tatarstan	404 210 003	51 918 373	404 034 327	52 094 049
Udmurt Republic	17 967 639	1 352 156	17 798 381	1 521 414
Chuvash Republic	7 248 308	202 700	7 247 879	203 129
Perm Territory	24 448 944	5 217 599	24 585 599	5 080 944
Kirov Region	18 661 870	2 354 808	19 841 648	1 175 030
Nizhny Novgograd Region	65 843 257	5 109 977	65 966 988	4 986 246
Orenburg Region	35 545 748	2 228 554	35 463 444	2 310 858
Penza Region	10 015 487	85 629	10 011 079	90 037
Samara Region	273 185 817	17 713 295	270 963 052	19 936 060
Saratov Region	43 853 729	4 625 539	44 008 988	4 470 280
Ulyanovsk Region	7 625 706	490 897	7 598 140	518 463
Ural Federal District	621 308 364	113 289 955	648 380 458	86 217 861
Kurgan Region	1 759 267	4 208	1 762 502	973
Sverdlovsk Region	256 819 713	45 650 342	275 570 972	26 899 083
Tyumen Region	254 960 723	60 222 598	262 518 632	52 664 689
Chelyabinsk Region	107 768 661	7 412 807	108 528 352	6 653 116
Siberian Federal District	470 549 196	121 678 372	485 888 641	106 338 927
Republic of Altai	10 512 051	53 620	10 536 411	29 260
Republic of Buryatiya	5 403 635	675 627	5 554 936	524 326
Republic of Tuva	388 171	2 988	390 385	774
Republic of Khakassia	6 710 958	96 895	6 721 916	85 937
Altai Territory	13 020 433	223 452	13 032 849	211 036
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	9 472 697	479 204	9 504 054	447 847
Irkutsk Region	12 263 197	1 489 420	13 368 506	384 111
Kemerovo Region	24 036 796	526 350	24 049 061	514 085
Novosibirsk Region	365 705 520	115 719 685	379 774 754	101 650 451
Omsk Region	14 349 263	2 189 606	14 264 775	2 274 094
Tomsk Region	8 686 475	221 525	8 690 994	217 006
Far Eastern Federal District	258 902 832	24 231 985	258 399 647	24 735 170
Republic of Sakha (Yakutia)	13 226 774	572 504	13 325 183	474 095
Kamchatka Territory	11 188 324	1 077 358	11 224 819	1 040 863
Primorskiy Territory	64 447 540	6 250 658	65 267 178	5 431 020
Khabarovsk Territory	40 149 951	3 362 114	40 199 900	3 312 165
Amur Region	120 500 761	12 192 183	118 974 115	13 718 829
Magadan Region	252 280	14 465	242 860	23 885
Sakhalin Region	9 137 202	762 703	9 165 592	734 313
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 28.2

Assets and liabilities¹ with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.11.10

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	15 401 176 826	6 748 220 984	15 899 841 496	6 249 556 314
Belgorod Region	159 794 575	4 234 145	159 803 792	4 224 928
Bryansk Region	43 274 594	3 448 553	43 266 358	3 456 789
Vladimir Region	82 614 987	9 255 488	82 644 587	9 225 888
Voronezh Region	227 318 288	28 095 142	227 633 459	27 779 971
Ivanovo Region	47 372 356	4 395 501	47 482 664	4 285 193
Kaluga Region	64 327 016	9 056 444	65 126 986	8 256 474
Kostroma Region	53 995 827	1 803 609	53 150 953	2 648 483
Kursk Region	77 039 389	3 568 499	77 381 816	3 226 072
Lipetsk Region	91 891 870	2 123 223	91 869 577	2 145 516
Moscow Region	642 250 991	66 168 041	642 755 053	65 663 979
Orel Region	35 130 253	1 905 687	35 117 158	1 918 782
Ryazan Region	71 055 715	1 469 202	71 107 672	1 417 245
Smolensk Region	59 361 209	1 782 961	59 418 825	1 725 345
Tambov Region	41 986 394	2 405 020	41 973 142	2 418 272
Tver Region	64 588 475	6 401 291	64 583 061	6 406 705
Tula Region	82 862 116	23 499 817	82 966 349	23 395 584
Yaroslavl Region	118 049 612	2 124 911	118 088 253	2 086 270
City of Moscow	13 438 263 159	6 576 483 450	13 935 471 791	6 079 274 818
North-Western Federal District	1 958 109 318	463 941 816	1 985 186 344	436 864 790
Republic of Karelia	31 495 539	10 179 168	31 785 196	9 889 511
Komi Republic	71 579 178	5 511 860	71 627 032	5 464 006
Akhangel'sk Region	79 776 067	6 932 954	79 860 906	6 848 115
Vologda Region	110 146 981	9 647 364	110 186 727	9 607 618
Kaliningrad Region	79 726 111	27 282 524	76 205 301	30 803 334
Leningrad Region	69 010 148	5 485 857	64 849 910	9 646 095
Murmansk Region	63 251 042	12 151 609	66 606 489	8 796 162
Novgorod Region	34 974 879	2 307 304	34 682 117	2 600 066
Pskov Region	28 913 657	618 332	28 981 442	550 547
St Petersburg	1 389 235 716	383 824 844	1 420 401 224	352 659 336
Southern Federal District	986 425 800	63 777 479	988 766 049	61 437 230
Republic of Adygeya	15 441 400	194 715	15 458 582	177 533
Republic of Kalmykia	5 849 700	48 668	5 824 931	73 437
Krasnodar Territory	447 516 530	21 274 228	447 230 807	21 559 951
Astrakhan Region	51 634 576	913 518	51 609 653	938 441
Volgograd Region	138 531 951	5 151 728	138 580 053	5 103 626
Rostov Region	327 451 643	36 194 622	330 062 023	33 584 242
North-Caucasian Federal District	285 057 334	8 972 875	285 166 890	8 863 319
Republic of Dagestan	40 805 849	1 317 867	40 836 374	1 287 342
Republic of Ingushetia	5 845 809	75 147	5 823 936	97 020
Kabardino-Balkar Republic	28 945 119	1 643 332	28 916 518	1 671 933
Karachai-Cherkess Republic	15 181 234	899 576	15 180 632	900 178
Republic of North Ossetia - Alania	23 419 404	1 054 289	23 394 098	1 079 595
Chechen Republic	17 084 976	49 352	17 097 129	37 199
Stavropol Territory	153 774 943	3 933 312	153 918 203	3 790 052

1	2	3	4	5
Volga Federal District	2 677 824 247	234 931 838	2 678 348 216	234 407 869
Republic of Bashkortostan	301 113 223	71 645 427	301 458 994	71 299 656
Republic of Marii El	30 548 362	2 900 200	30 567 207	2 881 355
Republic of Mordovia	60 114 342	420 118	60 131 503	402 957
Republic of Tatarstan	536 849 019	55 214 137	536 537 761	55 525 395
Udmurt Republic	93 997 517	1 806 957	94 613 726	1 190 748
Chuvash Republic	71 838 887	4 204 247	71 877 427	4 165 707
Perm Territory	221 723 280	26 651 040	223 082 553	25 291 767
Kirov Region	71 628 272	5 510 870	72 840 267	4 298 875
Nizhny Novgograd Region	359 871 014	14 502 790	359 164 931	15 208 873
Orenburg Region	108 842 193	3 648 165	108 769 468	3 720 890
Penza Region	59 620 432	2 398 318	59 631 076	2 387 674
Samara Region	554 146 406	34 964 009	551 951 661	37 158 754
Saratov Region	145 191 384	4 869 718	145 339 847	4 721 255
Ulyanovsk Region	62 339 916	6 195 842	62 381 795	6 153 963
Ural Federal District	1 458 868 685	270 302 141	1 477 838 302	251 332 524
Kurgan Region	30 564 662	115 984	30 571 858	108 788
Sverdlovsk Region	640 624 757	145 468 381	651 315 096	134 778 042
Tyumen Region	511 891 183	103 253 663	519 702 654	95 442 192
Chelyabinsk Region	275 788 083	21 464 113	276 248 694	21 003 502
Siberian Federal District	1 477 808 424	90 267 472	1 484 484 356	83 591 540
Republic of Altai	13 414 394	172 875	13 427 463	159 806
Republic of Buryatiya	47 627 286	2 323 460	47 771 263	2 179 483
Republic of Tuva	8 429 511	28 189	8 431 320	26 380
Republic of Khakassia	19 965 023	208 985	19 966 011	207 997
Altai Territory	152 310 661	4 730 599	152 320 731	4 720 529
Zabaykal Territory	41 163 734	445 318	41 120 914	488 138
Krasnoyarsk Territory	209 630 617	14 470 677	209 615 087	14 486 207
Irkutsk Region	176 733 855	6 066 747	179 370 873	3 429 729
Kemerovo Region	163 241 616	16 110 318	163 249 140	16 102 794
Novosibirsk Region	452 501 828	36 621 449	456 527 728	32 595 549
Omsk Region	121 734 488	6 770 712	121 635 079	6 870 121
Tomsk Region	71 055 411	2 318 143	71 048 747	2 324 807
Far Eastern Federal District	570 569 100	59 416 516	570 998 571	58 987 045
Republic of Sakha (Yakutia)	65 428 722	3 029 843	65 967 634	2 490 931
Kamchatka Territory	32 877 726	2 681 479	32 858 906	2 700 299
Primorskiy Territory	156 989 204	18 111 013	157 848 687	17 251 530
Khabarovsk Territory	171 393 066	19 092 486	171 847 046	18 638 506
Amur Region	58 415 084	9 463 230	57 027 032	10 851 282
Magadan Region	26 557 887	1 359 906	26 489 779	1 428 014
Sakhalin Region	50 101 473	5 347 109	50 147 816	5 300 766
Jewish Autonomous Region	4 676 622	232 656	4 679 889	229 389
Chukotka Autonomous Area	4 129 316	98 794	4 131 782	96 328

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 29.1

Securities acquired by credit institutions registered in respective regions, as of 1.11.10

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	3 973 558 543	970 654 508	589 436 300	312 229 369	245 577 298	10 852 093
Belgorod Region	767 545	37 543	5 624	0	1 197 571	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	231 500	206 591	8 996	0	68 513	0
Voronezh Region	2 520	2 744	0	0	203 955	0
Ivanovo Region	816 709	78 370	73 780	0	189 883	29 451
Kaluga Region	377 204	0	307 035	0	486 768	0
Kostroma Region	25 007 506	75 927	19 872	0	878 751	15 507
Kursk Region	786 142	792 211	0	0	549 350	0
Lipetsk Region	1 179 630	278 568	50	0	481 224	0
Moscow Region	8 056 151	1 318 223	240 247	0	4 446 841	495 549
Orel Region	0	0	0	4 750	123 141	0
Ryazan Region	1 333 831	76 221	41 208	25	720 958	0
Smolensk Region	426 277	186 707	608 448	44	547 758	0
Tambov Region	0	0	0	62	0	0
Tver Region	724 221	206 303	9 390	0	33 056	0
Tula Region	272 393	88 214	238	0	115	0
Yaroslavl Region	78 297	17 110	4 796	0	21 049	0
City of Moscow	3 933 498 617	967 289 776	588 116 616	312 224 488	235 628 365	10 311 586
North-Western Federal District	193 972 014	25 536 542	27 562 618	2 081 031	26 904 177	2 936 310
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 904 962	633 157	72 329	980	391 661	151 123
Akhangel'sk Region	0	0	126 533	0	116	0
Vologda Region	3 368 618	825 700	212 160	4 900	2 136 558	243 853
Kaliningrad Region	10 740 443	1 080 142	308 215	18	508 601	88 722
Leningrad Region	485 248	29 605	78	20	0	0
Murmansk Region	894 500	502 507	0	0	36 527	0
Novgorod Region	409 184	192 585	176 004	0	80 182	31 551
Pskov Region	0	0	0	0	0	0
St Petersburg	176 169 059	22 272 846	26 667 299	2 075 113	23 750 532	2 421 061
Southern Federal District	10 100 326	892 369	2 248 340	79 670	1 423 073	250 291
Republic of Adygeya	21 413	21 195	1 401	0	9 810	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	5 757 000	258 335	1 756 131	38 587	516 441	0
Astrakhan Region	457 129	496 684	52 043	5 288	188 498	0
Volgograd Region	394 296	65 401	26 294	0	627 462	250 291
Rostov Region	3 470 488	50 754	412 471	35 795	80 862	0
North-Caucasian Federal District	1 522 210	635 035	1 000 138	210	1 104 198	0
Republic of Dagestan	0	0	954 323	0	228 579	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	18 717	0	5	0
Karachai-Cherkess Republic	83 710	0	26 068	0	100 635	0
Republic of North Ossetia - Alania	0	0	1 030	0	179 678	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 438 400	635 035	0	210	595 301	0

1	2	3	4	5	6	7
Volga Federal District	84 519 983	10 662 886	47 173 142	1 135 235	24 627 083	445 101
Republic of Bashkortostan	5 993 951	216 581	936 069	0	54 206	0
Republic of Marii El	0	0	0	0	98 516	0
Republic of Mordovia	279 128	138 424	53 681	0	356 919	0
Republic of Tatarstan	35 727 680	6 462 624	28 672 644	693 117	5 521 521	17 187
Udmurt Republic	1 642 101	481 342	22 030	0	1 538 666	1
Chuvash Republic	358 473	69 965	40	0	1 087 532	0
Perm Territory	2 462 518	84 053	2 821 200	0	151 313	0
Kirov Region	2 368 353	3 134	751 733	0	242 940	0
Nizhny Novgograd Region	7 897 517	1 407 236	2 138 395	0	5 119 150	195 696
Orenburg Region	2 911 426	62 443	305 138	17 646	4 415 336	21 464
Penza Region	677 719	0	15 933	0	60 450	0
Samara Region	23 075 652	1 616 159	10 637 050	424 202	5 691 762	210 753
Saratov Region	1 124 514	120 925	819 104	270	246 620	0
Ulyanovsk Region	951	0	125	0	42 152	0
Ural Federal District	97 307 457	13 816 373	18 729 500	256 340	36 553 145	1 961 811
Kurgan Region	0	0	0	0	17 584	0
Sverdlovsk Region	52 970 806	4 326 378	6 627 873	100	10 116 657	0
Tyumen Region	21 906 106	2 452 169	11 720 938	256 240	24 988 950	1 961 811
Chelyabinsk Region	22 430 545	7 037 826	380 689	0	1 429 954	0
Siberian Federal District	43 034 248	5 183 070	11 690 719	7 612 860	10 639 734	243 956
Republic of Altai	155 140	140 341	251	0	12 091	0
Republic of Buryatiya	100 090	0	589 615	0	2 009	0
Republic of Tuva	5 245	5 529	0	0	0	0
Republic of Khakassia	252 596	62 862	0	0	144 315	0
Altai Territory	42 714	36 999	2 345	0	24 975	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	104 110	103 089	118 514	0	190 240	0
Irkutsk Region	231 225	0	87 440	0	148 728	0
Kemerovo Region	1 813 396	519 737	77 593	0	149 653	0
Novosibirsk Region	38 177 682	3 898 227	10 700 461	7 612 860	9 347 553	43 645
Omsk Region	1 993 753	416 286	222	0	551 635	200 311
Tomsk Region	158 297	0	114 278	0	68 535	0
Far Eastern Federal District	30 240 674	5 594 104	1 426 558	1 840	5 463 164	0
Republic of Sakha (Yakutia)	1 405 920	219 406	135 786	0	898 819	0
Kamchatka Territory	283 701	60 121	46 187	0	315 692	0
Primorskiy Territory	15 236 044	3 167 624	934 775	0	1 183 174	0
Khabarovsk Territory	2 403 199	1 046 774	245 879	0	137 669	0
Amur Region	9 057 170	771 215	13 758	1 840	2 877 861	0
Magadan Region	0	0	0	0	106	0
Sakhalin Region	1 854 640	328 964	50 173	0	49 843	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 29.2

Securities acquired by head-offices and branches of credit institutions located in respective regions, as of 1.11.10

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	4 033 319 572	976 035 754	601 479 155	318 594 392	270 631 724	13 819 510
Belgorod Region	767 545	37 543	5 877	0	1 197 571	0
Bryansk Region	0	0	17	0	0	0
Vladimir Region	231 500	206 591	8 996	0	48 502	0
Voronezh Region	2 520	2 744	1 006	0	203 955	0
Ivanovo Region	836 358	102 827	67 417	0	151 220	29 451
Kaluga Region	377 204	0	307 035	0	486 768	0
Kostroma Region	13 433 830	75 927	20 019	0	0	15 507
Kursk Region	786 142	792 211	0	0	549 350	0
Lipetsk Region	1 179 630	278 568	1 110	0	483 766	0
Moscow Region	8 056 151	1 318 223	241 370	0	13 259 793	2 859 747
Orel Region	0	0	0	4 750	123 141	0
Ryazan Region	1 333 831	76 221	41 208	25	713 607	0
Smolensk Region	57 977	5 989	233 525	44	73 412	0
Tambov Region	0	0	0	62	0	0
Tver Region	724 221	206 303	9 390	0	33 056	0
Tula Region	272 393	88 214	486	0	9 511	0
Yaroslavl Region	101 265	39 213	11 365	0	39 593	0
City of Moscow	4 005 159 005	972 805 180	600 530 334	318 589 511	253 258 479	10 914 805
North-Western Federal District	180 817 418	23 206 420	27 333 390	3 328 207	16 175 849	192 205
Republic of Karelia	0	0	0	0	0	0
Komi Republic	1 700 153	431 779	62 378	980	0	59 429
Akhangel'sk Region	24 203	25 146	126 533	0	116	0
Vologda Region	1 403 397	724 751	204 433	4 900	2 077 663	0
Kaliningrad Region	4 197 697	61 850	86 131	0	331 404	44 361
Leningrad Region	485 248	29 605	78	1 247 165	0	0
Murmansk Region	894 500	502 507	0	0	36 527	0
Novgorod Region	410 131	193 554	176 004	0	80 182	31 551
Pskov Region	0	0	0	0	0	0
St Petersburg	171 702 089	21 237 228	26 677 833	2 075 162	13 649 957	56 864
Southern Federal District	10 103 455	892 369	2 114 890	79 670	936 020	141 154
Republic of Adygeya	21 413	21 195	1 401	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	5 760 129	258 335	1 725 553	38 587	312 777	0
Astrakhan Region	457 129	496 684	54 652	5 288	59 471	0
Volgograd Region	394 296	65 401	27 712	0	458 718	141 154
Rostov Region	3 470 488	50 754	305 572	35 795	105 054	0
North-Caucasian Federal District	1 506 697	635 035	1 002 082	210	1 530 335	0
Republik of Daghestan	0	0	954 610	0	227 457	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	18 717	0	428 938	0
Karachai-Cherkess Republic	68 197	0	26 068	0	100 635	0
Republic of North Ossetia - Alania	0	0	1 030	0	178 004	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1 438 400	635 035	1 657	210	595 301	0
Volga Federal District	83 901 864	10 662 886	46 718 586	1 135 897	25 502 448	445 101
Republic of Bashkortostan	5 570 082	216 581	938 763	0	54 206	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	98 516	0
Republic of Mordovia	279 128	138 424	43 158	0	14 848	0
Republic of Tatarstan	35 634 826	6 462 624	28 305 373	693 117	7 249 127	17 187
Udmurt Republic	1 642 101	481 342	22 199	0	1 473 337	1
Chuvash Republic	358 473	69 965	40	43	1 001 400	0
Perm Territory	2 462 518	84 053	2 821 417	0	16 153	0
Kirov Region	2 368 353	3 134	751 733	0	242 940	0
Nizhny Novgograd Region	7 856 625	1 407 236	2 138 934	119	4 975 967	195 696
Orenburg Region	2 850 922	62 443	221 932	17 646	4 041 754	21 464
Penza Region	677 719	0	15 933	0	60 450	0
Samara Region	23 075 652	1 616 159	10 637 978	424 702	6 020 623	210 753
Saratov Region	1 124 514	120 925	821 001	270	253 127	0
Ulyanovsk Region	951	0	125	0	0	0
Ural Federal District	84 185 995	13 719 478	17 870 230	256 340	31 334 761	1 961 811
Kurgan Region	0	0	0	0	17 584	0
Sverdlovsk Region	40 524 446	4 391 472	5 770 524	100	5 873 772	0
Tyumen Region	21 904 472	2 452 169	11 729 060	256 240	23 987 894	1 961 811
Chelyabinsk Region	21 757 077	6 875 837	370 646	0	1 455 511	0
Siberian Federal District	13 020 220	2 429 603	1 321 918	0	3 517 253	129 782
Republic of Altai	0	0	251	0	12 091	0
Republic of Buryatiya	100 090	0	589 615	0	2 009	0
Republic of Tuva	5 245	5 529	0	0	0	0
Republic of Khakassia	252 596	62 862	0	0	144 315	0
Altai Territory	42 714	36 999	2 345	0	5 565	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	104 110	103 089	118 514	0	208 613	0
Irkutsk Region	231 225	0	87 440	0	148 728	0
Kemerovo Region	1 813 396	519 737	78 480	0	149 911	0
Novosibirsk Region	8 318 794	1 285 101	329 455	0	2 503 844	43 645
Omsk Region	1 993 753	416 286	1 354	0	273 642	86 137
Tomsk Region	158 297	0	114 464	0	68 535	0
Far Eastern Federal District	27 389 566	5 393 343	1 427 065	1 840	2 663 481	0
Republic of Sakha (Yakutia)	1 405 920	219 406	135 786	0	1 041 936	0
Kamchatka Territory	275 300	60 121	46 187	0	221 467	0
Primorskiy Territory	16 069 167	3 398 430	1 161 972	0	1 155 427	0
Khabarovsk Territory	1 570 076	815 968	19 189	0	194 702	0
Amur Region	6 214 463	570 454	7 749	1 840	0	0
Magadan Region	0	0	6 009	0	106	0
Sakhalin Region	1 854 640	328 964	50 173	0	49 843	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 30.1

Distribution of loans, deposits and other placements in rubles by credit institutions, registered in respective regions, as of 1.11.10

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	13 140 868 900	8 588 352 934	921 130 074	2 989 226 564
Belgorod Region	7 477 652	5 644 995	460 000	620 885
Bryansk Region	748 671	118 094	630 000	577
Vladimir Region	1 996 786	1 129 487	95 200	772 099
Voronezh Region	34 917	5 000	15 200	14 717
Ivanovo Region	6 225 101	3 595 017	170 020	2 314 680
Kaluga Region	4 182 586	1 658 604	301 000	1 801 039
Kostroma Region	26 539 613	8 691 621	207 675	14 779 599
Kursk Region	7 331 385	6 296 980	140 000	643 722
Lipetsk Region	13 458 890	10 173 318	638 750	1 247 217
Moscow Region	35 223 396	20 314 858	886 479	13 157 906
Orel Region	1 876 506	1 116 484	0	749 952
Ryazan Region	7 711 943	6 432 539	470 000	743 808
Smolensk Region	10 793 661	8 507 221	515 069	1 687 528
Tambov Region	1 619 799	1 418 241	0	201 558
Tver Region	5 090 903	3 427 374	259 050	1 404 479
Tula Region	6 401 608	5 524 680	100 350	727 667
Yaroslavl Region	4 983 441	3 904 269	209 291	696 416
City of Moscow	12 999 172 042	8 500 394 152	916 031 990	2 947 662 715
North-Western Federal District	668 202 840	471 689 329	79 760 212	65 196 984
Republic of Karelia	425 139	267 121	0	135 318
Komi Republic	7 940 317	2 618 849	4 003 300	1 262 928
Akhangel'sk Region	222 339	176 879	17 150	16 116
Vologda Region	32 126 968	22 358 610	2 699 680	5 956 660
Kaliningrad Region	28 313 291	24 334 908	1 809 190	1 467 804
Leningrad Region	3 507 554	2 460 774	597 000	373 309
Murmansk Region	4 748 083	2 258 076	530 600	1 873 665
Novgorod Region	1 278 393	883 091	500	389 990
Pskov Region	1 086 394	934 365	10 000	142 029
St Petersburg	588 554 362	415 396 656	70 092 792	53 579 165
Southern Federal District	92 684 380	63 645 473	4 984 374	19 377 699
Republic of Adygeya	1 584 558	1 004 774	60 000	519 784
Republic of Kalmykia	582 200	399 662	30	182 508
Krasnodar Territory	41 807 212	29 209 382	2 906 838	6 484 353
Astrakhan Region	2 076 669	879 140	0	529 766
Volgograd Region	6 303 668	5 327 088	288 000	491 571
Rostov Region	40 330 073	26 825 427	1 729 506	11 169 717
North-Caucasian Federal District	25 143 620	15 467 228	3 441 773	6 051 505
Republic of Daghestan	8 158 470	4 703 488	185 663	3 186 714
Republic of Ingushetia	270 947	51 068	0	219 879
Kabardino-Balkar Republic	3 506 984	3 033 235	185 000	288 749
Karachai-Cherkess Republic	1 935 315	1 372 637	55 000	507 678
Republic of North Ossetia - Alania	4 025 454	3 573 134	20 110	429 761
Chechen Republic	0	0	0	0

1	2	3	4	5
Stavropol Territory	7 246 450	2 733 666	2 996 000	1 418 724
Volga Federal District	624 679 423	403 409 648	13 564 061	188 927 397
Republic of Bashkortostan	32 003 843	18 539 816	1 760 936	10 743 157
Republic of Marii El	882 356	681 387	40 400	43 669
Republic of Mordovia	10 011 170	8 649 008	200 000	1 015 166
Republic of Tatarstan	240 132 312	195 465 568	3 876 297	33 953 580
Udmurt Republic	11 864 708	5 731 785	432 776	5 004 496
Chuvash Republic	4 149 234	2 372 885	220 500	1 448 144
Perm Territory	14 759 618	9 975 891	289 000	3 982 986
Kirov Region	11 690 272	9 584 625	25 000	1 648 707
Nizhny Novgograd Region	34 192 471	25 524 318	837 978	3 937 718
Orenburg Region	21 604 584	13 509 577	892 400	6 205 149
Penza Region	8 095 600	5 670 734	1 561 000	774 574
Samara Region	205 648 066	88 327 133	2 926 774	110 907 049
Saratov Region	24 694 232	15 173 754	501 000	8 525 212
Ulyanovsk Region	4 950 957	4 203 167	0	737 790
Ural Federal District	364 964 875	188 696 358	23 870 825	121 825 100
Kurgan Region	1 111 293	1 025 114	20 400	64 779
Sverdlovsk Region	142 159 803	71 459 495	9 703 014	51 961 271
Tyumen Region	159 981 375	82 467 102	4 400 893	54 645 138
Chelyabinsk Region	61 712 404	33 744 647	9 746 518	15 153 912
Siberian Federal District	306 429 315	165 035 943	30 951 314	92 443 873
Republic of Altai	9 044 387	4 063 235	10 000	4 832 614
Republic of Buryatiya	3 335 592	1 638 713	220 000	1 476 879
Republic of Tuva	194 279	119 241	270	73 568
Republic of Khakassia	4 335 887	1 769 169	84 600	2 319 774
Altai Territory	9 668 825	7 290 119	500 000	1 553 053
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6 152 183	3 361 448	434 875	2 051 523
Irkutsk Region	8 466 098	5 332 022	798 935	2 154 887
Kemerovo Region	12 417 724	8 413 032	20 042	3 983 956
Novosibirsk Region	238 540 453	124 340 642	28 266 592	69 869 572
Omsk Region	8 563 947	4 634 590	606 000	2 650 766
Tomsk Region	5 709 940	4 073 732	10 000	1 477 281
Far Eastern Federal District	172 476 395	66 361 773	10 916 600	87 099 748
Republic of Sakha (Yakutia)	5 952 681	3 665 414	652 750	1 407 473
Kamchatka Territory	7 578 893	4 444 700	1 707 300	1 196 751
Primorskiy Territory	37 860 757	28 229 936	169 600	6 551 355
Khabarovsk Territory	28 791 501	15 628 176	2 500 200	10 185 563
Amur Region	89 102 285	12 494 115	5 439 750	67 040 769
Magadan Region	170 253	16 028	0	154 225
Sakhalin Region	3 020 025	1 883 404	447 000	563 612
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 30.2

Distribution of loans, deposits and other placements in rubles by head-offices and branches of credit institutions, located in respective regions, as of 1.11.10

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	8 156 475 233	5 446 486 211	956 907 724	1 270 653 813
Belgorod Region	146 371 801	132 218 522	460 000	12 483 650
Bryansk Region	30 485 900	19 712 259	630 000	8 602 700
Vladimir Region	61 070 154	43 406 961	95 000	17 246 410
Voronezh Region	211 829 544	136 028 932	15 200	73 903 075
Ivanovo Region	33 279 608	23 690 946	170 020	7 996 316
Kaluga Region	47 433 275	30 454 323	301 000	14 282 972
Kostroma Region	30 138 271	21 576 017	49 902	6 694 793
Kursk Region	65 795 590	54 580 250	140 000	10 812 829
Lipetsk Region	79 141 087	62 189 356	630 000	14 634 635
Moscow Region	312 160 985	192 962 668	886 479	85 914 829
Orel Region	21 789 120	15 784 450	0	5 484 121
Ryazan Region	61 273 573	43 350 092	470 000	11 921 773
Smolensk Region	52 076 350	39 534 912	206 069	10 963 589
Tambov Region	36 549 941	30 127 271	0	5 050 918
Tver Region	47 506 221	33 211 007	259 000	12 937 521
Tula Region	73 527 375	55 052 102	100 350	12 815 367
Yaroslavl Region	102 708 050	66 503 607	64 291	23 591 205
City of Moscow	6 743 338 388	4 446 102 536	952 430 413	935 317 110
North-Western Federal District	1 347 489 939	865 894 747	78 700 022	327 863 997
Republic of Karelia	27 289 685	11 631 415	0	12 881 105
Komi Republic	45 944 198	19 428 236	3 850 000	20 849 707
Akhangel'sk Region	51 535 934	28 179 041	17 150	18 253 612
Vologda Region	88 532 974	61 286 267	1 053 000	20 817 465
Kaliningrad Region	60 174 466	47 090 218	1 585 190	9 705 881
Leningrad Region	30 406 590	17 569 168	597 000	12 053 496
Murmansk Region	40 697 882	23 493 168	530 600	16 372 665
Novgorod Region	28 282 090	16 241 522	500	9 262 489
Pskov Region	23 975 738	17 889 008	10 000	5 575 963
St Petersburg	950 650 382	623 086 704	71 056 582	202 091 614
Southern Federal District	845 301 528	587 067 483	5 864 525	215 707 213
Republic of Adygeya	13 308 470	9 336 097	60 000	3 912 373
Republic of Kalmykia	4 777 011	3 247 630	30	1 329 351
Krasnodar Territory	382 924 868	260 642 832	3 886 689	103 642 258
Astrakhan Region	45 580 025	25 502 886	0	11 369 029
Volgograd Region	116 611 086	79 559 696	188 000	30 236 218
Rostov Region	282 100 068	208 778 342	1 729 806	65 217 984
North-Caucasian Federal District	232 489 396	154 783 365	3 760 873	71 158 955
Republic of Dagestan	27 834 482	17 120 382	235 763	10 394 357
Republic of Ingushetia	4 545 715	2 382 615	0	2 163 100
Kabardino-Balkar Republic	24 285 083	21 420 957	185 000	2 677 984
Karachai-Cherkess Republic	13 519 140	10 441 943	30 000	3 047 197
Republic of North Ossetia - Alania	16 479 966	11 645 092	30 110	4 455 315

1	2	3	4	5
Chechen Republic	12 598 393	10 609 545	0	1 988 848
Stavropol Territory	133 226 617	81 162 831	3 280 000	46 432 154
Volga Federal District	2 073 631 877	1 363 909 381	13 348 552	627 070 557
Republic of Bashkortostan	188 825 457	122 447 009	1 796 113	61 403 776
Republic of Marii El	26 747 869	19 127 858	40 400	6 139 495
Republic of Mordovia	52 345 233	42 658 518	200 000	8 918 719
Republic of Tatarstan	359 958 299	290 559 035	4 307 251	58 077 871
Udmurt Republic	79 746 186	48 413 432	357 786	26 563 322
Chuvash Republic	61 742 423	43 379 403	130 500	17 579 938
Perm Territory	187 162 630	126 646 170	289 000	58 280 145
Kirov Region	57 858 791	42 998 666	25 000	13 871 596
Nizhny Novgograd Region	297 770 091	217 377 313	838 178	68 990 158
Orenburg Region	87 644 230	54 771 464	775 400	31 129 956
Penza Region	51 790 317	34 036 224	1 561 150	12 719 143
Samara Region	451 757 522	221 268 732	2 926 774	216 879 811
Saratov Region	116 256 239	61 538 603	101 000	32 851 075
Ulyanovsk Region	54 026 590	38 686 954	0	13 665 552
Ural Federal District	1 085 006 447	644 286 519	16 005 825	380 748 750
Kurgan Region	26 509 494	14 173 132	20 400	12 076 960
Sverdlovsk Region	510 653 865	338 952 701	2 068 014	149 706 922
Tyumen Region	331 681 542	156 234 792	4 170 893	153 241 668
Chelyabinsk Region	216 161 546	134 925 894	9 746 518	65 723 200
Siberian Federal District	1 248 535 239	672 062 505	7 640 956	520 166 738
Republic of Altai	11 579 857	6 590 546	10 000	4 897 653
Republic of Buryatiya	41 191 147	16 323 522	220 000	21 664 420
Republic of Tuva	7 557 731	985 782	270	6 541 443
Republic of Khakassia	16 653 983	6 763 147	84 600	9 582 145
Altai Territory	135 142 478	98 394 372	500 000	34 147 001
Zabaykal Territory	35 905 565	12 111 159	0	23 070 332
Krasnoyarsk Territory	182 402 403	87 600 876	434 875	90 042 549
Irkutsk Region	154 493 000	82 339 328	798 935	70 454 478
Kemerovo Region	123 153 091	70 815 850	20 108	49 530 926
Novosibirsk Region	376 956 667	204 241 377	5 066 166	145 732 903
Omsk Region	102 342 267	52 104 223	496 000	38 259 224
Tomsk Region	61 157 050	33 792 323	10 002	26 243 664
Far Eastern Federal District	405 812 102	227 446 511	6 390 756	156 792 825
Republic of Sakha (Yakutia)	49 755 684	31 296 885	652 750	17 197 222
Kamchatka Territory	18 202 597	12 997 206	1 226 300	3 118 576
Primorskiy Territory	99 831 624	64 960 278	181 600	30 790 011
Khabarovsk Territory	145 411 744	76 414 595	2 480 200	60 285 617
Amur Region	39 874 532	16 982 902	1 402 906	20 098 323
Magadan Region	23 841 154	11 187 638	0	11 829 296
Sakhalin Region	24 438 334	11 004 806	447 000	11 619 548
Jewish Autonomous Region	3 817 225	2 061 639	0	1 755 586
Chukotka Autonomous Area	639 208	540 562	0	98 646

Table 31.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.11.10

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	5 778 406 000	3 455 891 975	1 782 416 501	342 704 364
Belgorod Region	206 356	113 624	92 732	0
Bryansk Region	0	0	0	0
Vladimir Region	3 078	0	0	3 078
Voronezh Region	0	0	0	0
Ivanovo Region	299 153	238 399	45 994	14 760
Kaluga Region	54 887	44 454	0	10 433
Kostroma Region	3 680 826	2 619 604	61 890	901 908
Kursk Region	196 474	163 748	0	1 423
Lipetsk Region	471	0	0	471
Moscow Region	6 770 741	2 827 907	102 394	3 839 045
Orel Region	0	0	0	0
Ryazan Region	244 981	195 005	32 075	17 901
Smolensk Region	1 554 914	145 926	605 967	791 247
Tambov Region	86 361	0	73 261	13 100
Tver Region	23 043	8 892	8 307	5 844
Tula Region	332 711	261 373	0	71 338
Yaroslavl Region	123 158	93 484	1 229	28 445
City of Moscow	5 764 828 846	3 449 179 559	1 781 392 652	337 005 371
North-Western Federal District	193 184 419	129 738 319	45 180 955	11 666 409
Republic of Karelia	0	0	0	0
Komi Republic	439 015	134 697	231 777	48 643
Akhangel'sk Region	1 835	0	1 477	358
Vologda Region	2 647 935	1 514 479	949 176	28 090
Kaliningrad Region	8 189 581	5 528 081	1 973 125	231 261
Leningrad Region	475 927	438 589	19 282	18 056
Murmansk Region	820 553	744 366	2 617	73 570
Novgorod Region	8 634	0	2 458	6 176
Pskov Region	0	0	0	0
St Petersburg	180 600 939	121 378 107	42 001 043	11 260 255
Southern Federal District	6 090 052	2 714 298	2 302 951	634 960
Republic of Adygeya	462	0	462	0
Republic of Kalmykia	19 255	7 111	798	11 346
Krasnodar Territory	1 238 223	630 538	59 596	409 491
Astrakhan Region	3 966	0	1 435	2 531
Volgograd Region	51 118	0	46 634	4 484
Rostov Region	4 777 028	2 076 649	2 194 026	207 108
North-Caucasian Federal District	772 494	263 062	396 351	113 081
Republik of Dagestan	220 560	52 532	111 647	56 381
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2 970	0	675	2 295
Karachai-Cherkess Republic	320 942	210 530	96 762	13 650
Republic of North Ossetia - Alania	5 507	0	2 925	2 582

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	222 515	0	184 342	38 173
Volga Federal District	50 982 557	40 659 868	4 364 633	5 217 956
Republic of Bashkortostan	1 536 735	1 222 249	179 279	114 279
Republic of Marii El	462	0	462	0
Republic of Mordovia	26 197	20 943	3 163	2 091
Republic of Tatarstan	31 666 047	27 907 627	2 303 985	740 999
Udmurt Republic	1 071 893	668 563	377 395	25 935
Chuvash Republic	35 447	0	462	34 985
Perm Territory	1 965 033	1 571 595	259 569	133 869
Kirov Region	1 003 944	909 804	0	94 140
Nizhny Novgogrod Region	2 923 941	1 783 878	267 438	872 163
Orenburg Region	1 000 251	852 761	15 805	131 685
Penza Region	462	0	462	0
Samara Region	8 412 665	4 903 720	677 040	2 826 631
Saratov Region	1 047 380	563 538	278 828	205 014
Ulyanovsk Region	292 100	255 190	745	36 165
Ural Federal District	62 359 547	37 984 775	22 878 705	1 228 480
Kurgan Region	0	0	0	0
Sverdlovsk Region	25 199 930	14 273 339	10 057 450	847 530
Tyumen Region	34 012 257	22 678 288	10 904 015	363 201
Chelyabinsk Region	3 147 360	1 033 148	1 917 240	17 749
Siberian Federal District	78 631 149	56 971 632	7 716 356	4 153 758
Republic of Altai	0	0	0	0
Republic of Buryatiya	56 195	0	48 931	7 264
Republic of Tuva	460	0	460	0
Republic of Khakassia	3 927	0	3 927	0
Altai Territory	27 112	3 946	307	22 859
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	135 441	106 606	18 590	10 245
Irkutsk Region	111 170	59 562	41 622	9 986
Kemerovo Region	65 946	20 158	9 318	36 470
Novosibirsk Region	77 531 798	56 151 704	7 590 802	3 999 889
Omsk Region	665 795	598 907	1 937	64 951
Tomsk Region	33 305	30 749	462	2 094
Far Eastern Federal District	7 623 806	4 127 655	1 054 789	2 206 905
Republic of Sakha (Yakutia)	171 281	150 243	17 228	3 810
Kamchatka Territory	333 721	322 995	4 786	5 940
Primorskiy Territory	1 030 666	877 799	36 861	111 277
Khabarovsk Territory	1 903 587	1 093 706	660 303	142 047
Amur Region	4 104 468	1 652 130	300 587	1 929 554
Magadan Region	0	0	0	0
Sakhalin Region	80 083	30 782	35 024	14 277
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

Table 31.2

Distribution of loans, deposits and other placements in foreign currency by head-offices and branches of credit institutions, located in respective regions, as of 1.11.10

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	5 414 055 106	3 130 041 100	1 795 517 355	296 467 652
Belgorod Region	3 582 858	3 107 566	93 809	368 430
Bryansk Region	739 658	670 376	0	66 975
Vladimir Region	2 392 270	2 259 116	0	133 154
Voronezh Region	11 313 671	10 045 745	2 616	1 202 738
Ivanovo Region	5 531 672	5 429 719	45 994	55 959
Kaluga Region	4 071 945	3 818 508	61	253 376
Kostroma Region	819 081	746 621	56 811	15 649
Kursk Region	3 042 232	2 815 261	0	195 668
Lipetsk Region	735 223	615 972	0	119 251
Moscow Region	24 893 958	18 338 985	101 501	6 452 077
Orel Region	440 393	402 035	0	38 358
Ryazan Region	734 015	550 809	32 075	151 131
Smolensk Region	1 315 604	829 641	85 232	400 731
Tambov Region	2 198 853	2 093 353	73 261	32 239
Tver Region	1 491 392	1 355 349	7 847	106 956
Tula Region	22 847 104	22 542 337	0	283 404
Yaroslavl Region	1 151 209	912 362	1 663	237 184
City of Moscow	5 326 753 968	3 053 507 345	1 795 016 485	286 354 372
North-Western Federal District	298 041 410	203 193 313	43 005 329	40 864 552
Republic of Karelia	9 980 634	9 789 242	0	191 392
Komi Republic	1 696 592	1 348 604	231 777	116 211
Akhangel'sk Region	3 861 998	3 734 853	1 477	125 668
Vologda Region	8 355 533	7 633 125	148 841	442 039
Kaliningrad Region	22 256 820	19 629 227	484 739	2 087 397
Leningrad Region	8 781 218	7 235 718	19 282	141 023
Murmansk Region	9 124 657	8 878 729	2 617	221 948
Novgorod Region	1 961 337	1 810 035	2 458	127 755
Pskov Region	397 332	362 752	0	34 580
St Petersburg	231 625 289	142 771 028	42 114 138	37 376 539
Southern Federal District	50 890 468	43 322 338	2 299 374	3 870 300
Republic of Adygeya	146 550	78 307	462	67 781
Republic of Kalmykia	7 909	7 111	798	0
Krasnodar Territory	16 076 605	12 847 263	56 019	2 386 794
Astrakhan Region	679 781	600 196	1 435	19 958
Volgograd Region	3 915 231	3 500 563	46 634	135 162
Rostov Region	30 064 392	26 288 898	2 194 026	1 260 605
North-Caucasian Federal District	5 910 455	4 287 600	397 274	1 225 581
Republik of Daghestan	846 593	495 054	112 570	238 969
Republic of Ingushetia	2 024	0	0	2 024
Kabardino-Balkar Republic	1 297 950	1 294 980	675	2 295
Karachai-Cherkess Republic	750 876	651 046	96 762	3 068
Republic of North Ossetia - Alania	144 442	32 820	2 925	108 697

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	2 868 570	1 813 700	184 342	870 528
Volga Federal District	129 612 134	113 611 830	4 155 774	10 712 913
Republic of Bashkortostan	18 057 594	17 101 181	85 238	699 417
Republic of Marii El	2 721 706	2 706 782	462	14 462
Republic of Mordovia	27 556	20 943	3 101	3 512
Republic of Tatarstan	34 992 309	31 418 552	2 303 985	511 241
Udmurt Republic	1 211 027	595 562	377 395	238 070
Chuvash Republic	3 901 804	3 693 337	0	208 467
Perm Territory	21 821 177	20 324 036	259 569	1 233 380
Kirov Region	3 839 730	3 659 243	0	180 487
Nizhny Novgogrod Region	9 990 227	7 767 409	267 130	1 935 217
Orenburg Region	2 041 272	1 731 427	15 651	291 984
Penza Region	1 974 632	1 946 734	524	27 374
Samara Region	24 134 140	18 421 700	677 040	4 867 157
Saratov Region	1 231 923	584 598	164 934	476 179
Ulyanovsk Region	3 667 037	3 640 326	745	25 966
Ural Federal District	172 125 033	149 095 724	17 267 894	3 493 599
Kurgan Region	1 374	0	0	1 374
Sverdlovsk Region	127 020 275	119 844 360	4 487 500	2 417 573
Tyumen Region	29 183 391	15 964 115	10 863 154	385 018
Chelyabinsk Region	15 919 993	13 287 249	1 917 240	689 634
Siberian Federal District	66 220 229	50 796 534	1 138 850	7 329 938
Republic of Altai	122 714	120 820	0	1 894
Republic of Buryatiya	1 514 430	1 282 623	48 931	182 876
Republic of Tuva	460	0	460	0
Republic of Khakassia	23 611	2 045	5 158	16 408
Altai Territory	3 737 141	3 503 540	307	225 233
Zabaykal Territory	237 469	25 749	0	211 720
Krasnoyarsk Territory	12 330 100	10 938 056	18 590	1 262 100
Irkutsk Region	3 667 483	2 917 370	41 468	708 645
Kemerovo Region	11 848 810	11 153 155	9 934	664 040
Novosibirsk Region	26 465 060	15 735 529	1 010 987	2 905 295
Omsk Region	4 413 092	3 400 072	2 553	1 009 905
Tomsk Region	1 859 859	1 717 575	462	141 822
Far Eastern Federal District	30 362 709	24 823 974	900 878	3 936 581
Republic of Sakha (Yakutia)	2 217 967	2 142 393	17 228	50 815
Kamchatka Territory	910 118	855 832	4 786	48 778
Primorskiy Territory	6 809 040	5 469 398	36 861	1 299 340
Khabarovsk Territory	16 424 323	12 904 072	660 303	2 195 131
Amur Region	2 392 140	2 146 010	146 676	74 953
Magadan Region	1 216 766	1 216 035	0	731
Sakhalin Region	391 722	89 879	35 024	266 555
Jewish Autonomous Region	633	355	0	278
Chukotka Autonomous Area	0	0	0	0

Table 32.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.11.10

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	603 435 592	109 266 095	3 924 424	44 620	198 468 730	41 546 531
Belgorod Region	103 309	0	0	0	17 127	0
Bryansk Region	74 464	0	0	0	0	0
Vladimir Region	31 495	0	15 000	0	55 353	2 790
Voronezh Region	0	0	0	0	0	0
Ivanovo Region	115 926	0	0	0	11 582	10 758
Kaluga Region	42 613	0	0	0	39 170	0
Kostroma Region	284 789	16 709	10 000	0	1 502 192	12 786
Kursk Region	53 971	0	0	0	61 591	0
Lipetsk Region	574 983	0	0	0	19 590	378
Moscow Region	1 140 200	36 097	10 000	0	507 070	34 184
Orel Region	75 125	0	0	0	16 013	0
Ryazan Region	326 785	31 986	0	0	43 915	6 098
Smolensk Region	199 048	4 599	0	0	65 078	11 445
Tambov Region	30 376	0	0	0	13 987	0
Tver Region	20 748	544	4 000	0	23 868	773
Tula Region	40 815	4 052	0	0	21 226	3 546
Yaroslavl Region	145 916	0	0	0	97 231	0
City of Moscow	600 175 029	109 172 108	3 885 424	44 620	195 973 737	41 463 773
North-Western Federal District	26 276 885	2 139 623	84 689	12 818	5 583 968	1 011 732
Republic of Karelia	3 508	0	0	0	610	0
Komi Republic	413 411	24 885	0	0	30 384	9 235
Akhangel'sk Region	47 804	0	0	0	2 706	0
Vologda Region	899 681	4 781	30 000	0	129 024	14
Kaliningrad Region	1 005 068	14 584	9 689	0	316 011	84 239
Leningrad Region	487 599	169 196	0	0	27 255	0
Murmansk Region	378 135	21 268	0	0	91 875	5 863
Novgorod Region	200 138	0	0	0	22 474	0
Pskov Region	29 391	0	10 000	0	705	0
St Petersburg	22 812 150	1 904 909	35 000	12 818	4 962 924	912 381
Southern Federal District	2 677 010	1 626	0	0	762 733	10 695
Republic of Adygeya	55 002	0	0	0	47 384	0
Republic of Kalmykia	28 244	0	0	0	8 472	0
Krasnodar Territory	377 789	1 417	0	0	369 842	7 725
Astrakhan Region	43 943	0	0	0	27 988	0
Volgograd Region	448 863	0	0	0	32 016	1 768
Rostov Region	1 723 169	209	0	0	277 031	1 202
North-Caucasian Federal District	914 395	308	0	0	437 828	3 807
Republic of Dagestan	51 649	308	0	0	56 764	1 037
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	19 607	0	0	0	1 613	0
Karachai-Cherkess Republic	16 656	0	0	0	14 698	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	188 496	0	0	0	23 960	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	637 987	0	0	0	340 793	2 770
Volga Federal District	20 928 008	1 050 355	104 597	0	17 497 129	391 206
Republic of Bashkortostan	783 941	1 370	30 000	0	726 203	49 449
Republic of Marii El	579	0	0	0	0	0
Republic of Mordovia	64 179	0	0	0	19 270	0
Republic of Tatarstan	8 099 476	827 382	20 000	0	3 877 382	118 542
Udmurt Republic	362 795	0	0	0	476 884	0
Chuvash Republic	161 267	0	0	0	63 296	0
Perm Territory	375 721	0	11 000	0	123 594	152
Kirov Region	389 275	1 293	0	0	139 989	5 304
Nizhny Novgograd Region	787 394	80 548	38 597	0	497 307	84 504
Orenburg Region	769 312	0	5 000	0	186 653	173
Penza Region	2 883 711	0	0	0	34 816	0
Samara Region	5 700 164	114 352	0	0	10 390 222	131 697
Saratov Region	500 465	13 548	0	0	915 832	0
Ulyanovsk Region	49 729	11 862	0	0	45 681	1 385
Ural Federal District	12 862 671	1 262 422	24 000	0	5 981 913	69 648
Kurgan Region	10 265	0	0	0	2 547	0
Sverdlovsk Region	6 275 284	382 455	20 000	0	4 493 101	54 320
Tyumen Region	3 559 070	834 567	4 000	0	830 098	14 273
Chelyabinsk Region	3 018 052	45 400	0	0	656 167	1 055
Siberian Federal District	16 276 035	8 498 838	30 000	0	14 703 168	697 730
Republic of Altai	71 439	0	0	0	69 276	0
Republic of Buryatiya	46 337	0	0	0	42 878	184
Republic of Tuva	5 190	0	0	0	8 567	0
Republic of Khakassia	16 333	0	0	0	39 974	0
Altai Territory	162 446	0	10 000	0	70 152	161
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	155 407	0	0	0	330 153	1 818
Irkutsk Region	110 195	5 467	10 000	0	96 555	308
Kemerovo Region	32 932	0	0	0	247 157	1 248
Novosibirsk Region	15 227 002	8 472 151	0	0	13 631 857	687 361
Omsk Region	281 356	19 961	0	0	138 420	5 236
Tomsk Region	167 398	1 259	10 000	0	28 179	1 414
Far Eastern Federal District	3 234 810	295 771	2 906	0	5 384 448	60 933
Republic of Sakha (Yakutia)	176 855	0	0	0	60 997	34
Kamchatka Territory	111 245	3 921	0	0	68 321	0
Primorskiy Territory	1 120 756	17 113	0	0	338 229	147
Khabarovsk Territory	1 152 638	249 525	0	0	921 446	15 512
Amur Region	598 779	25 212	2 906	0	3 974 653	45 240
Magadan Region	4 926	0	0	0	2 489	0
Sakhalin Region	69 611	0	0	0	18 313	0
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 32.2

Overdue claims on loans, deposits and other placements by head-offices and branches of credit institutions located in respective regions, as of 1.11.10

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	326 996 734	101 259 356	3 899 563	44 620	120 694 045	36 328 218
Belgorod Region	5 571 006	1 377 268	0	0	454 952	11 014
Bryansk Region	1 854 645	11 513	0	0	304 073	6 780
Vladimir Region	1 966 850	0	15 000	0	1 049 047	15 951
Voronezh Region	8 023 052	113 815	0	0	3 060 570	332 059
Ivanovo Region	3 115 510	41 576	0	0	551 591	28 314
Kaluga Region	1 066 021	35 237	0	0	572 378	3 576
Kostroma Region	1 695 478	0	10 000	0	574 498	127
Kursk Region	7 453 184	832 146	0	0	547 799	13 814
Lipetsk Region	7 861 932	0	0	0	806 665	1 060
Moscow Region	17 161 590	264 059	10 000	0	1 995 969	465 304
Orel Region	1 521 654	0	0	0	278 236	5 410
Ryazan Region	2 511 117	65 256	0	0	699 284	28 264
Smolensk Region	1 395 169	144 584	0	0	423 841	103 908
Tambov Region	1 417 392	0	0	0	117 567	319
Tver Region	1 387 599	544	4 000	0	339 744	28 958
Tula Region	1 547 916	30 943	0	0	571 557	20 952
Yaroslavl Region	5 898 921	148 121	0	0	1 790 136	36 844
City of Moscow	255 547 698	98 194 294	3 860 563	44 620	106 556 138	35 225 564
North-Western Federal District	77 796 660	5 081 119	84 689	12 818	16 437 276	3 897 951
Republic of Karelia	414 231	0	0	0	435 018	15 672
Komi Republic	2 459 511	66 106	0	0	321 955	10 781
Akhangel'sk Region	1 636 256	87 305	0	0	392 811	5 501
Vologda Region	11 960 700	22 976	30 000	0	1 284 748	36 009
Kaliningrad Region	11 432 645	303 191	9 689	0	1 021 468	373 817
Leningrad Region	1 049 233	282 669	0	0	425 033	22 809
Murmansk Region	4 427 069	144 025	0	0	542 773	33 818
Novgorod Region	987 036	51 397	0	0	553 083	25 571
Pskov Region	1 278 468	27 512	10 000	0	166 624	7 046
St Petersburg	42 151 511	4 095 938	35 000	12 818	11 293 763	3 366 927
Southern Federal District	44 888 287	8 214 506	24 861	0	13 016 300	412 515
Republic of Adygeya	182 562	0	0	0	122 515	3 416
Republic of Kalmykia	68 592	0	0	0	8 931	0
Krasnodar Territory	22 290 857	647 974	24 861	0	6 080 583	279 123
Astrakhan Region	704 557	0	0	0	434 414	482
Volgograd Region	6 211 461	1 783 154	0	0	2 676 851	23 310
Rostov Region	15 430 258	5 783 378	0	0	3 693 006	106 184
North-Caucasian Federal District	16 582 539	142 858	0	0	2 890 096	71 832
Republik of Dagestan	715 333	308	0	0	212 697	6 152
Republic of Ingushetia	494 023	0	0	0	8 389	202
Kabardino-Balkar Republic	1 308 816	114 197	0	0	53 926	0
Karachai-Cherkess Republic	585 631	0	0	0	43 997	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	3 363 359	0	0	0	483 012	5 299
Chechen Republic	234 137	0	0	0	330	0
Stavropol Territory	9 881 240	28 353	0	0	2 087 745	60 179
Volga Federal District	106 434 532	2 963 002	104 597	0	37 320 944	1 365 377
Republic of Bashkortostan	9 471 227	468 684	30 000	0	3 079 389	108 223
Republic of Marii El	400 141	0	0	0	222 568	3 042
Republic of Mordovia	700 668	0	0	0	151 999	8
Republic of Tatarstan	14 923 204	449 262	20 000	0	2 877 630	61 743
Udmurt Republic	7 601 479	345 122	0	0	1 445 656	33 890
Chuvash Republic	3 796 253	0	0	0	578 285	19 151
Perm Territory	12 261 319	120 172	11 000	0	3 612 107	218 284
Kirov Region	2 867 144	1 293	0	0	434 055	20 428
Nizhny Novgogrod Region	16 110 034	1 052 932	38 597	0	4 736 079	306 821
Orenburg Region	2 733 780	38 218	5 000	0	1 572 039	37 087
Penza Region	3 942 878	140 054	0	0	269 145	1 453
Samara Region	27 138 636	183 766	0	0	15 931 067	531 575
Saratov Region	2 691 961	61 453	0	0	2 099 611	22 928
Ulyanovsk Region	1 795 808	102 046	0	0	311 314	744
Ural Federal District	41 676 963	1 572 178	24 000	0	16 989 516	468 822
Kurgan Region	1 064 626	0	0	0	292 676	0
Sverdlovsk Region	22 041 040	1 290 388	20 000	0	9 275 472	293 661
Tyumen Region	6 814 298	193 883	4 000	0	3 510 234	36 924
Chelyabinsk Region	11 756 999	87 907	0	0	3 911 134	138 237
Siberian Federal District	59 404 763	2 429 605	30 000	0	33 185 718	888 341
Republic of Altai	166 076	0	0	0	110 482	23
Republic of Buryatiya	2 023 398	4 106	0	0	1 262 530	3 957
Republic of Tuva	76 486	0	0	0	195 364	0
Republic of Khakassia	488 120	0	0	0	381 807	2 164
Altai Territory	9 315 489	299 949	10 000	0	2 048 006	51 293
Zabaykal Territory	946 380	11 830	0	0	897 211	4 828
Krasnoyarsk Territory	9 208 592	751 493	0	0	4 525 384	97 409
Irkutsk Region	4 617 468	110 288	10 000	0	3 785 334	47 357
Kemerovo Region	5 834 634	0	0	0	4 950 842	46 793
Novosibirsk Region	14 605 673	497 314	0	0	9 806 290	461 242
Omsk Region	7 858 147	333 980	0	0	3 927 325	162 252
Tomsk Region	4 264 300	420 645	10 000	0	1 295 143	11 023
Far Eastern Federal District	12 824 942	730 446	2 906	0	8 286 007	359 229
Republic of Sakha (Yakutia)	2 111 382	24 021	0	0	469 817	968
Kamchatka Territory	520 468	7 430	0	0	132 957	932
Primorskiy Territory	4 501 746	371 980	0	0	1 984 585	182 303
Khabarovsk Territory	4 427 051	293 924	0	0	3 768 892	167 631
Amur Region	551 095	33 091	2 906	0	1 298 330	3 514
Magadan Region	172 241	0	0	0	205 882	167
Sakhalin Region	348 046	0	0	0	372 381	3 714
Jewish Autonomous Region	192 913	0	0	0	53 111	0
Chukotka Autonomous Area	0	0	0	0	52	0

Table 33.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.11.10

thousand rubles

	Total	of which				
		Budgetary funds in settlement accounts	Government and extra- budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
Central Federal District	11 856 195 149	8 005 745	17 501 538	2 955 766 127	2 633 189 464	6 090 120 131
Belgorod Region	9 273 770	0	22	2 951 712	899 339	5 406 589
Bryansk Region	133 330	0	0	102 189	0	31 141
Vladimir Region	2 681 319	0	100	981 753	18 000	1 596 878
Voronezh Region	330	0	0	249	0	57
Ivanovo Region	6 222 777	0	0	2 317 397	504 440	3 374 964
Kaluga Region	6 912 276	12 640	0	1 296 620	344 436	5 236 930
Kostroma Region	28 497 073	0	0	2 263 457	3 256 943	22 932 272
Kursk Region	8 879 229	0	1 429	2 426 552	287 796	6 156 231
Lipetsk Region	14 333 571	0	27 488	3 716 099	1 621 936	8 960 415
Moscow Region	38 127 283	3 930	0	10 669 529	8 071 203	19 234 125
Orel Region	1 897 656	0	0	362 553	6 700	1 527 755
Ryazan Region	9 575 779	329	1	2 763 765	368 716	6 326 028
Smolensk Region	10 294 253	0	0	4 638 516	576 811	5 054 101
Tambov Region	1 510 064	0	0	431 682	181 000	896 551
Tver Region	5 810 695	4 368	2 679	2 607 662	211 057	2 975 464
Tula Region	6 890 504	0	0	1 373 914	654 598	4 742 546
Yaroslavl Region	4 616 793	0	0	1 428 745	819 372	2 250 057
City of Moscow	11 700 538 447	7 984 478	17 469 819	2 915 433 733	2 615 367 117	5 993 418 027
North-Western Federal District	714 998 240	1 765 403	256 585	287 263 297	277 781 286	138 104 257
Republic of Karelia	539 547	0	0	305 435	60 031	165 316
Komi Republic	10 039 805	0	0	2 992 578	819 373	6 090 088
Akhangel'sk Region	268 718	0	0	80 114	141 305	32 421
Vologda Region	33 032 607	1 803	123 918	7 794 824	9 855 396	14 802 164
Kaliningrad Region	31 523 483	351	25 845	7 362 957	5 446 931	18 320 655
Leningrad Region	4 488 911	37 466	4 071	1 129 962	194 992	3 006 286
Murmansk Region	5 297 299	0	0	1 779 088	411 896	3 046 730
Novgorod Region	2 406 905	0	63	955 245	120 208	1 325 747
Pskov Region	1 327 661	75	20 306	693 382	40 539	571 980
St Petersburg	626 073 304	1 725 708	82 382	264 169 712	260 690 615	90 742 870
Southern Federal District	106 106 160	101 833	152 664	29 615 577	8 388 430	67 420 731
Republic of Adygeya	2 250 708	0	0	878 630	161 887	1 196 973
Republic of Kalmykia	316 971	0	0	145 829	70 000	100 629
Krasnodar Territory	53 632 165	95 996	136 811	13 018 042	4 718 647	35 413 493
Astrakhan Region	2 971 389	0	10 932	1 578 674	209 000	1 159 664
Volgograd Region	5 802 396	4 680	3 814	2 187 776	635 122	2 923 915
Rostov Region	41 132 531	1 157	1 107	11 806 626	2 593 774	26 626 057
North-Caucasian Federal District	28 703 867	3 871	9 852	11 316 467	1 807 384	15 258 877
Republic of Dagestan	11 329 301	2 736	2 561	4 942 001	696 696	5 535 749
Republic of Ingushetia	428 272	0	0	202 436	0	223 258
Kabardino-Balkar Republic	3 332 397	90	3 346	1 396 392	116 449	1 750 577
Karachai-Cherkess Republic	1 495 216	0	221	709 215	222 621	560 904
Republic of North Ossetia - Alania	3 940 407	0	0	1 157 466	286 601	2 488 902
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	8 178 274	1 045	3 724	2 908 957	485 017	4 699 487
Volga Federal District	576 953 383	2 716 839	2 199 708	134 203 158	114 307 835	320 110 303

1	2	3	4	5	6	7
Republic of Bashkortostan	34 823 931	92	15 824	5 252 402	4 613 395	24 784 869
Republic of Marii El	1 233 829	1 662	1 609	436 073	700	789 256
Republic of Mordovia	12 317 993	0	0	2 704 713	1 004 461	8 476 086
Republic of Tatarstan	239 174 105	2 554 747	1 779 559	61 100 999	67 272 716	105 024 395
Udmurt Republic	12 741 629	24	163	2 108 192	898 845	9 710 656
Chuvash Republic	5 012 295	0	0	1 810 346	1 134 637	2 002 703
Perm Territory	17 033 641	39 867	3 027	3 009 019	4 559 512	9 397 447
Kirov Region	15 919 478	8	5 263	2 960 142	930 634	11 728 757
Nizhny Novgograd Region	48 737 153	15 042	34 648	15 445 259	2 620 318	30 427 279
Orenburg Region	23 467 619	7 876	0	5 085 151	4 954 894	13 368 948
Penza Region	7 909 926	0	0	746 886	3 570 166	3 575 958
Samara Region	118 509 121	333	359 615	27 090 969	20 314 119	69 817 388
Saratov Region	34 699 003	0	0	4 726 960	1 210 995	28 688 545
Ulyanovsk Region	5 373 660	97 188	0	1 726 047	1 222 443	2 318 016
Ural Federal District	430 954 823	200 591	341 537	99 479 294	75 882 890	248 765 742
Kurgan Region	1 046 369	0	9 015	442 579	43 700	547 044
Sverdlovsk Region	193 499 818	41 524	27 662	48 558 885	26 822 663	116 297 624
Tyumen Region	162 485 234	78 597	245 727	32 802 414	45 717 503	81 616 634
Chelyabinsk Region	73 923 402	80 470	59 133	17 675 416	3 299 024	50 304 440
Siberian Federal District	282 927 616	119 391	310 825	70 203 621	52 382 907	156 511 877
Republic of Altai	8 248 943	0	0	617 035	496 883	7 081 386
Republic of Buryatiya	4 565 650	49 371	2 140	1 133 836	53 893	3 284 137
Republic of Tuva	235 597	0	4 710	128 354	1 100	101 273
Republic of Khakassia	5 373 882	774	38	1 485 495	289 752	3 539 275
Altai Territory	8 384 140	0	10 700	3 422 448	1 013 900	3 915 703
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6 989 151	19 948	38 551	2 224 205	409 575	4 057 767
Irkutsk Region	10 345 861	0	9 916	3 270 420	1 599 496	5 372 043
Kemerovo Region	19 020 736	0	207 780	5 508 436	726 355	12 522 098
Novosibirsk Region	203 444 667	47 127	36 859	47 979 890	46 938 793	105 726 911
Omsk Region	9 094 286	2 134	0	2 656 701	535 650	5 839 109
Tomsk Region	7 224 703	37	131	1 776 801	317 510	5 072 175
Far Eastern Federal District	186 184 728	6 332	197 416	41 032 836	21 178 115	122 761 998
Republic of Sakha (Yakutia)	10 854 030	0	5 824	2 686 599	1 453 083	6 658 207
Kamchatka Territory	8 457 809	0	12	2 724 005	901 269	4 819 112
Primorskiy Territory	44 662 131	589	2 689	16 780 521	6 206 849	21 230 746
Khabarovsk Territory	32 286 800	2 323	3 497	6 962 692	2 177 235	22 993 238
Amur Region	82 875 223	1 969	185 394	9 184 631	8 615 227	64 835 575
Magadan Region	70 529	0	0	67 490	1 500	1 539
Sakhalin Region	6 978 206	1 451	0	2 626 898	1 822 952	2 223 581
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 33.2

Distribution of clients' funds in rubles by head-offices and branches of credit institutions located in respective regions, as of 1.11.10

thousand rubles

1	2	of which				
		3	4	5	6	7
	Total	Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
Central Federal District	7 981 995 207	3 683 786	11 522 573	2 346 724 976	2 258 097 033	3 235 807 651
Belgorod Region	75 357 232	11 056	202 536	15 990 755	6 848 223	52 190 378
Bryansk Region	36 224 395	49 424	90 795	5 287 784	1 713 613	29 034 823
Vladimir Region	72 156 822	31 211	87 102	10 933 933	5 527 920	55 336 189
Voronezh Region	160 155 491	143 961	131 385	25 281 996	10 269 681	124 034 135
Ivanovo Region	38 965 815	42 111	34 413	5 618 048	1 517 573	31 674 027
Kaluga Region	55 532 198	112 505	30 419	12 761 004	2 128 893	40 394 699
Kostroma Region	35 514 877	21 007	26 184	3 854 833	4 831 700	26 747 880
Kursk Region	41 647 800	7 770	60 698	8 193 844	1 309 246	31 938 673
Lipetsk Region	61 667 699	95 445	130 104	10 166 152	4 670 314	46 479 809
Moscow Region	525 337 694	540 537	949 315	139 864 910	42 113 896	340 247 139
Orel Region	31 022 766	18 420	17 512	4 592 827	1 916 401	24 400 003
Ryazan Region	52 099 743	39 751	145 688	8 580 873	3 603 680	39 598 027
Smolensk Region	40 539 538	12 774	26 896	7 460 107	3 467 534	29 473 573
Tambov Region	33 383 095	24 037	24 430	5 289 154	1 166 248	26 812 726
Tver Region	54 401 930	79 250	39 469	10 238 462	2 697 422	41 256 328
Tula Region	68 101 336	23 365	157 608	10 802 709	5 800 408	51 099 954
Yaroslavl Region	71 079 547	19 696	44 280	13 032 956	5 319 578	52 113 987
City of Moscow	6 528 807 229	2 411 466	9 323 739	2 048 774 629	2 153 194 703	2 192 975 301
North-Western Federal District	1 416 370 945	2 841 602	1 149 464	312 823 930	280 515 799	800 378 541
Republic of Karelia	25 133 946	9 862	14 290	3 685 920	1 137 924	20 172 770
Komi Republic	59 308 661	36 091	15 064	9 010 845	3 246 059	46 703 332
Akhangel'sk Region	72 053 475	12 206	88 826	10 411 955	9 837 943	51 242 240
Vologda Region	64 384 084	26 847	166 442	14 437 153	4 923 213	44 384 087
Kaliningrad Region	55 298 505	31 364	225 211	10 796 790	7 891 717	36 198 393
Leningrad Region	59 394 603	253 153	204 186	9 584 833	3 466 039	45 488 130
Murmansk Region	56 489 497	33 248	99 996	8 448 337	3 613 584	44 031 675
Novgorod Region	23 996 950	23 829	64 933	5 262 675	1 423 191	17 095 207
Pskov Region	21 647 929	13 353	95 433	4 279 482	1 713 791	15 456 773
St Petersburg	978 663 295	2 401 649	175 083	236 905 940	243 262 338	479 605 934
Southern Federal District	631 371 000	375 747	386 917	130 477 611	47 605 886	450 717 529
Republic of Adygeya	8 872 115	13 902	780	1 588 259	279 534	6 960 238
Republic of Kalmykia	4 114 755	26 790	19 965	793 146	375 962	2 880 374
Krasnodar Territory	296 109 321	149 600	171 384	63 188 946	27 343 861	204 535 441
Astrakhan Region	34 023 580	17 451	27 109	6 467 255	1 431 816	25 838 649
Volgograd Region	99 067 366	47 078	6 744	19 071 747	5 152 503	74 587 655
Rostov Region	189 183 863	120 926	160 935	39 368 258	13 022 210	135 915 172
North-Caucasian Federal District	173 965 233	520 105	671 033	42 934 785	8 026 659	121 212 563
Republic of Dagestan	24 945 449	207 835	98 823	7 603 134	1 023 255	15 834 291
Republic of Ingushetia	2 705 774	1 339	0	929 513	106 290	1 663 098
Kabardino-Balkar Republic	16 109 726	994	43 770	3 975 110	436 821	11 541 037
Karachai-Cherkess Republic	6 710 115	9 281	2 539	1 687 874	300 895	4 694 012
Republic of North Ossetia - Alania	16 441 473	4 396	10 673	3 126 958	405 099	12 871 103
Chechen Republic	7 425 691	158 599	234 803	4 993 029	423 300	1 611 206

1	2	3	4	5	6	7
Stavropol Territory	99 627 005	137 661	280 425	20 619 167	5 330 999	72 997 816
Volga Federal District	1 746 165 212	3 841 884	3 821 132	347 797 234	307 232 359	1 072 803 209
Republic of Bashkortostan	260 901 675	382 976	407 944	38 469 038	109 001 086	112 030 479
Republic of Marii El	17 968 426	6 662	33 757	2 724 277	1 347 472	13 786 835
Republic of Mordovia	28 873 604	88 119	42 710	5 729 959	2 364 604	20 495 630
Republic of Tatarstan	331 040 099	2 589 557	1 779 948	75 100 599	84 079 959	162 274 848
Udmurt Republic	63 282 655	9 896	7 741	10 456 340	11 021 317	41 296 582
Chuvash Republic	42 209 088	27 374	120 799	6 994 797	4 025 348	30 894 421
Perm Territory	154 691 536	206 141	266 364	32 097 773	23 648 252	97 933 437
Kirov Region	51 503 156	20 675	114 445	8 786 725	3 551 366	38 628 392
Nizhny Novgograd Region	218 384 622	108 542	211 520	56 893 729	14 138 320	146 481 418
Orenburg Region	79 905 329	116 025	132 804	17 234 420	7 438 245	54 503 205
Penza Region	50 461 157	30 151	78 956	7 875 016	6 045 217	36 303 155
Samara Region	291 502 105	78 830	485 363	57 627 581	31 881 022	199 937 745
Saratov Region	103 396 304	48 552	81 616	18 509 904	4 369 966	80 098 262
Ulyanovsk Region	52 045 456	128 384	57 165	9 297 076	4 320 185	38 138 800
Ural Federal District	925 763 607	683 140	1 021 801	183 484 871	152 003 073	577 294 915
Kurgan Region	20 166 650	22 544	102 313	3 580 252	920 042	15 456 412
Sverdlovsk Region	349 338 287	218 777	433 845	73 861 503	36 531 316	233 012 250
Tyumen Region	388 685 954	257 302	366 643	68 526 776	105 202 661	211 650 141
Chelyabinsk Region	167 572 716	184 517	119 000	37 516 340	9 349 054	117 176 112
Siberian Federal District	856 987 490	497 124	1 623 971	170 597 186	87 715 755	591 462 259
Republic of Altai	5 066 796	2 939	2 477	916 635	443 895	3 693 065
Republic of Buryatiya	24 981 425	77 870	20 357	4 950 629	1 427 228	18 414 737
Republic of Tuva	3 677 535	34 311	95 568	678 843	192 817	2 667 573
Republic of Khakassia	14 350 469	6 934	14 690	2 782 883	793 488	10 604 404
Altai Territory	78 489 429	15 219	371 952	14 009 280	7 505 174	56 336 341
Zabaykal Territory	26 617 743	54 406	24 646	4 343 868	1 768 640	20 364 524
Krasnoyarsk Territory	152 799 181	111 673	173 355	34 942 978	24 219 075	92 396 106
Irkutsk Region	103 001 707	37 840	211 485	20 480 678	8 990 443	72 386 624
Kemerovo Region	132 798 944	42 413	439 663	23 582 119	17 234 569	91 242 824
Novosibirsk Region	187 663 873	67 975	66 681	40 135 643	15 706 843	129 782 648
Omsk Region	77 564 570	41 565	74 289	13 325 894	6 030 444	57 723 327
Tomsk Region	49 975 818	3 979	128 808	10 447 736	3 403 139	35 850 086
Far Eastern Federal District	447 449 494	476 621	773 235	92 874 456	41 961 838	309 346 693
Republic of Sakha (Yakutia)	53 188 727	56 320	151 158	15 397 674	4 118 436	33 291 270
Kamchatka Territory	27 808 103	1 088	40 536	5 890 035	1 389 289	20 433 580
Primorskiy Territory	123 645 952	102 809	53 531	29 116 147	11 048 877	82 470 323
Khabarovsk Territory	134 540 612	44 588	108 391	21 412 842	16 381 685	96 227 392
Amur Region	37 044 604	35 626	109 107	7 048 995	2 404 127	27 330 375
Magadan Region	18 241 337	5 908	243 624	3 847 095	2 439 363	11 664 288
Sakhalin Region	44 666 502	225 746	65 276	8 807 239	4 060 607	31 133 701
Jewish Autonomous Region	4 102 116	3 086	1 612	634 655	103 051	3 349 317
Chukotka Autonomous Area	4 211 541	1 450	0	719 774	16 403	3 446 447

Table 34.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of
1.11.10**

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	4 741 468 061	21 600 823	297	550 024 330	2 246 262 508	1 716 464 327
Belgorod Region	377 166	0	0	17 241	0	358 709
Bryansk Region	4 749	0	0	3 221	0	1 528
Vladimir Region	55 653	0	0	6 582	0	48 853
Voronezh Region	15	0	0	0	0	12
Ivanovo Region	645 976	0	0	13 303	5 883	626 780
Kaluga Region	333 743	0	0	2 932	108	330 319
Kostroma Region	4 975 905	0	0	125 268	671 948	4 173 604
Kursk Region	423 521	0	0	128 559	0	294 920
Lipetsk Region	1 170 834	0	0	387 074	123 128	660 476
Moscow Region	11 252 470	0	0	593 067	3 892 108	6 692 768
Orel Region	25 509	0	0	15	0	24 247
Ryazan Region	643 142	0	0	104 463	7 016	527 423
Smolensk Region	1 447 167	0	0	139 578	42 750	1 263 905
Tambov Region	181 243	0	0	3 148	153 910	23 279
Tver Region	494 228	0	0	135 646	32 076	325 089
Tula Region	551 287	0	0	11 319	0	539 867
Yaroslavl Region	435 429	0	0	42 123	61 564	331 318
City of Moscow	4 718 450 024	21 600 823	297	548 310 791	2 241 272 017	1 700 241 230
North-Western Federal District	203 671 209	0	0	36 701 271	87 741 962	72 935 130
Republic of Karelia	16 911	0	0	13 850	0	3 053
Komi Republic	1 039 643	0	0	11 247	0	1 027 772
Akhangel'sk Region	19 645	0	0	11 618	1 054	3 199
Vologda Region	6 449 263	0	0	3 912 376	419 858	2 115 267
Kaliningrad Region	9 233 865	0	0	932 876	3 262 826	5 004 012
Leningrad Region	712 330	0	0	46 185	14 362	641 628
Murmansk Region	2 335 773	0	0	885 300	4 840	1 423 207
Novgorod Region	166 615	0	0	76 767	0	89 714
Pskov Region	44 586	0	0	8 003	0	36 421
St Petersburg	183 652 578	0	0	30 803 049	84 039 022	62 590 857
Southern Federal District	8 018 449	0	0	458 431	2 188 037	5 224 302
Republic of Adygeya	10 806	0	0	452	0	10 332
Republic of Kalmykia	118 126	0	0	477	43 357	74 292
Krasnodar Territory	2 706 109	0	0	112 177	243 629	2 275 888
Astrakhan Region	73 037	0	0	39 062	0	26 450
Volgograd Region	493 161	0	0	10 055	362 132	120 811
Rostov Region	4 617 210	0	0	296 208	1 538 919	2 716 529
North-Caucasian Federal District	1 461 032	0	0	79 271	146 663	1 217 577
Republic of Dagestan	520 948	0	0	12 351	126 822	374 249
Republic of Ingushetia	36 297	0	0	32 753	0	3 203
Kabardino-Balkar Republic	65 608	0	0	1 743	0	63 864
Karachai-Cherkess Republic	312 227	0	0	1 462	19 841	284 088
Republic of North Ossetia - Alania	119 473	0	0	2 827	0	115 620
Chechen Republic	0	0	0	0	0	0

1	2	3	4	5	6	7
Stavropol Territory	406 479	0	0	28 135	0	376 553
Volga Federal District	79 137 910	6 078	0	6 731 535	32 070 852	39 287 240
Republic of Bashkortostan	3 133 185	0	0	83 303	640 604	2 405 597
Republic of Marii El	5 902	0	0	30	0	5 872
Republic of Mordovia	275 432	0	0	5 458	0	269 527
Republic of Tatarstan	41 945 481	6 078	0	1 580 520	26 761 959	12 918 040
Udmurt Republic	961 802	0	0	9 348	274 482	677 962
Chuvash Republic	202 339	0	0	100 564	0	101 226
Perm Territory	4 922 894	0	0	2 604 490	0	2 318 404
Kirov Region	1 171 424	0	0	82 298	238 564	850 472
Nizhny Novgograd Region	3 949 811	0	0	275 365	1 470 991	2 172 647
Orenburg Region	2 088 425	0	0	566 051	869 139	618 905
Penza Region	84 365	0	0	2 956	0	78 530
Samara Region	15 517 460	0	0	975 248	1 586 865	12 698 715
Saratov Region	4 374 013	0	0	437 607	170 068	3 732 682
Ulyanovsk Region	505 377	0	0	8 297	58 180	438 661
Ural Federal District	59 106 821	29 951	0	6 028 913	8 552 596	36 579 470
Kurgan Region	535	0	0	2	0	533
Sverdlovsk Region	20 642 702	0	0	1 394 160	3 012 667	16 054 635
Tyumen Region	32 410 937	29 071	0	2 996 962	5 349 542	16 575 828
Chelyabinsk Region	6 052 647	880	0	1 637 789	190 387	3 948 474
Siberian Federal District	74 954 774	0	6 706	4 030 123	30 235 726	33 438 104
Republic of Altai	28 838	0	0	22 298	0	6 500
Republic of Buryatiya	515 010	0	0	6 086	0	85 264
Republic of Tuva	760	0	0	0	0	760
Republic of Khakassia	84 680	0	0	925	0	72 845
Altai Territory	199 674	0	0	59 623	307	139 432
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	418 345	0	0	21 286	60 538	336 203
Irkutsk Region	366 258	0	0	95 805	65 832	203 189
Kemerovo Region	504 893	0	0	55 834	6 445	442 533
Novosibirsk Region	71 336 996	0	6 706	3 455 899	29 854 696	31 213 807
Omsk Region	1 291 313	0	0	289 120	247 679	753 852
Tomsk Region	208 007	0	0	23 247	229	183 719
Far Eastern Federal District	22 351 007	0	0	2 436 566	2 449 736	16 504 517
Republic of Sakha (Yakutia)	465 023	0	0	20 427	73 262	310 031
Kamchatka Territory	1 019 954	0	0	166 553	85 900	762 594
Primorskiy Territory	4 722 628	0	0	1 263 924	104 352	3 320 503
Khabarovsk Territory	3 045 497	0	0	344 505	37 739	2 485 131
Amur Region	12 351 775	0	0	408 143	2 069 528	9 192 330
Magadan Region	23 774	0	0	78	0	23 696
Sakhalin Region	722 356	0	0	232 936	78 955	410 232
Jewish Autonomous Region	0	0	0	0	0	0
Chukotka Autonomous Area	0	0	0	0	0	0

Table 34.2

Distribution of clients' funds in foreign currency by head-offices and branches of credit institutions located in respective regions, as of 1.11.10

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	4 119 728 278	18 320 627	7 003	499 348 963	2 131 903 987	1 351 581 032
Belgorod Region	13 090 504	0	0	516 646	3 868 197	3 817 357
Bryansk Region	3 442 526	0	0	201 301	66 967	2 699 031
Vladimir Region	8 611 773	462	0	406 636	271 813	5 402 497
Voronezh Region	25 996 218	9	0	963 140	4 625 477	16 831 179
Ivanovo Region	4 146 404	23	0	112 950	28 918	3 630 151
Kaluga Region	7 961 853	722	0	1 105 083	465 955	4 193 031
Kostroma Region	2 595 901	57	0	254 896	207 908	1 810 479
Kursk Region	3 179 898	0	0	232 134	93 634	2 236 932
Lipetsk Region	5 678 628	0	0	619 534	171 981	4 197 269
Moscow Region	62 146 746	104	0	4 431 780	6 454 780	45 840 005
Orel Region	1 766 803	18	0	76 837	12 262	1 429 952
Ryazan Region	5 608 231	55	0	544 354	906 627	3 241 173
Smolensk Region	7 043 596	6	0	560 185	181 016	2 988 086
Tambov Region	2 637 517	0	0	30 042	177 359	1 288 186
Tver Region	6 252 561	197	0	403 461	544 466	3 623 965
Tula Region	8 960 129	0	0	602 300	425 643	4 364 652
Yaroslavl Region	6 079 305	122	0	541 547	183 145	4 722 293
City of Moscow	3 944 529 685	18 318 852	7 003	487 746 137	2 113 217 839	1 239 264 794
North-Western Federal District	396 786 002	146 243	0	52 762 991	103 502 396	219 349 450
Republic of Karelia	3 100 674	220	0	203 894	85 185	2 506 960
Komi Republic	5 425 933	0	0	240 435	6 239	3 266 944
Akhangel'sk Region	6 810 275	7 293	0	1 735 849	96 916	4 433 746
Vologda Region	21 776 206	108	0	6 386 330	9 219 799	4 791 599
Kaliningrad Region	16 987 449	21 313	0	1 668 128	3 808 239	11 187 722
Leningrad Region	9 496 185	51	0	475 392	345 954	7 906 363
Murmansk Region	8 405 224	0	0	1 770 105	205 324	5 898 643
Novgorod Region	3 319 932	14	0	648 607	86 427	2 404 700
Pskov Region	2 413 628	0	0	146 664	231 122	1 481 222
St Petersburg	319 050 496	117 244	0	39 487 587	89 417 191	175 471 551
Southern Federal District	76 708 529	2 020	0	6 252 287	11 198 223	50 357 858
Republic of Adygeya	593 595	0	0	24 788	0	395 549
Republic of Kalmykia	266 529	21	0	491	44 364	190 570
Krasnodar Territory	36 482 963	1 196	0	2 136 253	6 257 834	25 908 794
Astrakhan Region	3 667 807	100	0	644 242	4 652	2 125 229
Volgograd Region	12 436 296	0	0	685 181	3 005 335	7 141 875
Rostov Region	23 261 339	703	0	2 761 332	1 886 038	14 595 841
North-Caucasian Federal District	14 717 878	61	0	600 220	572 238	11 272 659
Republik of Daghestan	1 686 374	0	0	23 949	126 822	1 461 530
Republic of Ingushetia	186 574	0	0	47 491	0	128 720
Kabardino-Balkar Republic	2 085 207	0	0	56 041	0	1 025 434
Karachai-Cherkess Republic	550 604	0	0	1 667	19 174	465 834
Republic of North Ossetia - Alania	992 782	49	0	51 052	0	848 977
Chechen Republic	54 377	0	0	5 559	0	48 810

1	2	3	4	5	6	7
Stavropol Territory	9 161 960	12	0	414 461	426 242	7 293 354
Volga Federal District	257 320 883	3 081 856	0	16 222 472	91 976 021	117 625 728
Republic of Bashkortostan	70 206 500	3 055 984	0	885 607	53 163 218	10 360 733
Republic of Marii El	1 404 402	0	0	56 853	346 703	675 478
Republic of Mordovia	1 629 411	213	0	87 268	9 929	1 199 192
Republic of Tatarstan	52 297 208	6 174	0	2 674 109	26 705 351	18 363 800
Udmurt Republic	3 913 414	17 668	0	300 297	185 362	2 496 937
Chuvash Republic	5 101 217	0	0	116 428	477 064	1 364 015
Perm Territory	25 160 907	306	0	4 834 880	3 134 574	11 755 548
Kirov Region	3 570 812	104	0	720 453	268 646	1 993 502
Nizhny Novgograd Region	25 654 975	708	0	2 314 043	3 418 784	16 295 335
Orenburg Region	5 802 275	200	0	463 320	629 343	4 173 811
Penza Region	2 880 104	0	0	149 675	118 067	2 113 590
Samara Region	43 140 387	0	0	1 883 778	2 005 697	35 353 523
Saratov Region	10 476 607	499	0	569 358	719 262	7 980 037
Ulyanovsk Region	6 082 664	0	0	1 166 403	794 021	3 500 227
Ural Federal District	154 043 424	65 444	0	8 505 953	37 816 965	85 736 001
Kurgan Region	1 211 235	3	0	153 396	193 938	654 609
Sverdlovsk Region	40 273 922	33 534	0	3 675 965	3 289 217	28 720 313
Tyumen Region	75 756 080	30 783	0	1 587 198	16 797 165	44 989 616
Chelyabinsk Region	36 802 187	1 124	0	3 089 394	17 536 645	11 371 463
Siberian Federal District	101 519 871	12 407	0	9 954 326	21 874 062	50 712 391
Republic of Altai	154 113	0	0	20 830	0	91 580
Republic of Buryatiya	3 202 529	0	0	503 143	29 427	854 355
Republic of Tuva	139 558	0	0	53 559	0	63 126
Republic of Khakassia	604 783	4	0	1 998	0	533 398
Altai Territory	7 843 464	145	0	315 156	937 776	3 729 169
Zabaykal Territory	1 674 049	0	0	116 551	0	637 126
Krasnoyarsk Territory	13 132 058	3	0	1 707 747	231 034	7 046 870
Irkutsk Region	9 361 866	1	0	1 268 087	393 595	4 964 268
Kemerovo Region	15 984 689	0	0	3 270 604	3 646 123	7 870 781
Novosibirsk Region	36 498 010	11 305	0	1 963 954	16 092 104	15 442 539
Omsk Region	8 351 064	704	0	604 550	198 499	5 901 599
Tomsk Region	4 573 688	245	0	128 147	345 504	3 577 580
Far Eastern Federal District	51 673 985	8 192	0	6 571 722	3 907 186	30 700 948
Republic of Sakha (Yakutia)	3 254 945	6	0	86 608	73 997	1 507 708
Kamchatka Territory	2 619 829	0	0	479 620	112 130	1 795 194
Primorskiy Territory	16 455 896	5 358	0	2 839 455	1 491 573	10 478 496
Khabarovsk Territory	16 618 242	409	0	1 375 123	214 171	11 651 470
Amur Region	3 067 581	0	0	88 734	1 482 424	1 086 561
Magadan Region	4 059 321	151	0	120 335	2 086	1 172 285
Sakhalin Region	5 273 154	2 268	0	1 558 544	530 805	2 781 451
Jewish Autonomous Region	228 781	0	0	23 303	0	174 697
Chukotka Autonomous Area	96 236	0	0	0	0	53 086

Table 35.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.11.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 296 139 698	1 560 971 993	1 735 167 705
Belgorod Region	0	0	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	1 324 900	1 324 900	0
Kaluga Region	0	0	0
Kostroma Region	14 390 283	13 562 841	827 442
Kursk Region	100 000	100 000	0
Lipetsk Region	373 500	373 500	0
Moscow Region	2 727 005	2 624 501	102 504
Orel Region	28 000	28 000	0
Ryazan Region	78 000	78 000	0
Smolensk Region	1 400 544	799 143	601 401
Tambov Region	100 000	100 000	0
Tver Region	20 000	20 000	0
Tula Region	137 312	125 000	12 312
Yaroslavl Region	10 000	10 000	0
City of Moscow	3 275 450 154	1 541 826 108	1 733 624 046
North-Western Federal District	109 917 762	88 928 094	20 989 668
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	52 000	52 000	0
Vologda Region	703 159	609 489	93 670
Kaliningrad Region	3 991 519	3 634 175	357 344
Leningrad Region	0	0	0
Murmansk Region	594 603	256 000	338 603
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	104 576 481	84 376 430	20 200 051
Southern Federal District	8 268 193	5 116 014	3 152 179
Republic of Adygeya	0	0	0
Republic of Kalmykia	15 000	15 000	0
Krasnodar Territory	2 928 007	2 435 157	492 850
Astrakhan Region	20 000	20 000	0
Volgograd Region	432 274	395 000	37 274
Rostov Region	4 872 912	2 250 857	2 622 055
North-Caucasian Federal District	745 067	729 728	15 339
Republic of Dagestan	376 728	376 728	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	15 000	15 000	0
Karachai-Cherkess Republic	63 339	48 000	15 339
Republic of North Ossetia - Alania	55 000	55 000	0
Chechen Republic	0	0	0
Stavropol Territory	235 000	235 000	0
Volga Federal District	84 807 443	73 036 314	11 771 129
Republic of Bashkortostan	4 294 047	4 008 859	285 188
Republic of Marii El	0	0	0
Republic of Mordovia	246 998	200 000	46 998

1	2	3	4
Republic of Tatarstan	16 939 171	10 155 967	6 783 204
Udmurt Republic	913 105	389 132	523 973
Chuvash Republic	170 000	170 000	0
Perm Territory	255 000	255 000	0
Kirov Region	163 309	163 309	0
Nizhny Novgograd Region	3 195 017	2 293 773	901 244
Orenburg Region	1 039 158	886 663	152 495
Penza Region	0	0	0
Samara Region	57 072 341	54 015 789	3 056 552
Saratov Region	308 724	287 249	21 475
Ulyanovsk Region	210 573	210 573	0
Ural Federal District	64 096 414	41 283 040	22 813 374
Kurgan Region	20 000	20 000	0
Sverdlovsk Region	27 234 960	22 560 571	4 674 389
Tyumen Region	30 024 871	11 955 454	18 069 417
Chelyabinsk Region	6 816 583	6 747 015	69 568
Siberian Federal District	32 188 883	9 065 354	23 123 529
Republic of Altai	260 002	260 002	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	387	387	0
Altai Territory	728 649	725 581	3 068
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	86 180	73 100	13 080
Irkutsk Region	90 750	90 750	0
Kemerovo Region	174 951	174 951	0
Novosibirsk Region	29 837 288	7 514 851	22 322 437
Omsk Region	1 010 676	225 732	784 944
Tomsk Region	0	0	0
Far Eastern Federal District	6 858 350	6 408 160	450 190
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	109 640	109 640	0
Primorskiy Territory	4 256 996	3 806 806	450 190
Khabarovsk Territory	0	0	0
Amur Region	2 414 714	2 414 714	0
Magadan Region	0	0	0
Sakhalin Region	77 000	77 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Table 35.2

**Loans, deposits and other funds raised from other credit institutions
(by head-offices and branches of credit institutions located in respective regions),
as of 1.11.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	3 301 329 692	1 554 279 278	1 747 050 414
Belgorod Region	0	0	0
Bryansk Region	280 000	280 000	0
Vladimir Region	54 928	0	54 928
Voronezh Region	2	2	0
Ivanovo Region	1 250 851	1 183 000	67 851
Kaluga Region	0	0	0
Kostroma Region	8 371 255	8 363 098	8 157
Kursk Region	100 000	100 000	0
Lipetsk Region	373 500	373 500	0
Moscow Region	3 141 964	2 726 936	415 028
Orel Region	173 073	28 000	145 073
Ryazan Region	128 000	128 000	0
Smolensk Region	28 701	997	27 704
Tambov Region	100 000	100 000	0
Tver Region	20 000	20 000	0
Tula Region	142 312	130 000	12 312
Yaroslavl Region	34 292	34 292	0
City of Moscow	3 287 130 814	1 540 811 453	1 746 319 361
North-Western Federal District	110 898 086	89 817 564	21 080 522
Republic of Karelia	0	0	0
Komi Republic	0	0	0
Akhangel'sk Region	52 000	52 000	0
Vologda Region	703 159	609 489	93 670
Kaliningrad Region	1 333 319	1 259 811	73 508
Leningrad Region	0	0	0
Murmansk Region	594 603	256 000	338 603
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	108 215 005	87 640 264	20 574 741
Southern Federal District	8 195 152	4 892 014	3 303 138
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	2 767 964	2 226 157	541 807
Astrakhan Region	87 378	20 000	67 378
Volgograd Region	432 274	395 000	37 274
Rostov Region	4 907 536	2 250 857	2 656 679
North-Caucasian Federal District	2 479 783	2 421 031	58 752
Republik of Daghestan	407 031	407 031	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	15 000	15 000	0
Karachai-Cherkess Republic	96 839	48 000	48 839
Republic of North Ossetia - Alania	1 357 000	1 357 000	0
Chechen Republic	0	0	0
Stavropol Territory	603 913	594 000	9 913
Volga Federal District	91 314 839	79 321 855	11 992 984
Republic of Bashkortostan	4 330 250	4 029 979	300 271
Republic of Marii El	0	0	0

1	2	3	4
Republic of Mordovia	10 000	10 000	0
Republic of Tatarstan	16 924 088	10 155 967	6 768 121
Udmurt Republic	913 105	389 132	523 973
Chuvash Republic	170 000	170 000	0
Perm Territory	255 000	255 000	0
Kirov Region	163 309	163 309	0
Nizhny Novgogrod Region	9 636 605	8 548 194	1 088 411
Orenburg Region	1 241 722	1 086 663	155 059
Penza Region	0	0	0
Samara Region	57 151 463	54 015 789	3 135 674
Saratov Region	308 724	287 249	21 475
Ulyanovsk Region	210 573	210 573	0
Ural Federal District	69 350 975	46 165 248	23 185 727
Kurgan Region	20 000	20 000	0
Sverdlovsk Region	27 506 201	22 797 071	4 709 130
Tyumen Region	30 019 686	11 951 162	18 068 524
Chelyabinsk Region	11 805 088	11 397 015	408 073
Siberian Federal District	5 200 328	2 145 181	3 055 147
Republic of Altai	230 000	230 000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	387	387	0
Altai Territory	728 649	725 581	3 068
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	366 180	353 100	13 080
Irkutsk Region	195 750	195 750	0
Kemerovo Region	175 131	175 131	0
Novosibirsk Region	2 292 453	187 000	2 105 453
Omsk Region	1 063 176	278 232	784 944
Tomsk Region	148 602	0	148 602
Far Eastern Federal District	6 858 350	6 408 160	450 190
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	109 640	109 640	0
Primorskiy Territory	4 261 996	3 811 806	450 190
Khabarovsk Territory	0	0	0
Amur Region	2 409 714	2 409 714	0
Magadan Region	0	0	0
Sakhalin Region	77 000	77 000	0
Jewish Autonomous Region	0	0	0
Chukotka Autonomous Area	0	0	0

Macprudential Indicators of the Banking Sector

Table 36

Some indicators of the banking sector financial soundness (percent)

	1.01.06	1.01.07	1.01.08	1.01.09	1.10.09	1.01.10	1.10.10
Own funds (capital) adequacy							
Ratio of own funds (capital) to risk-weighted assets	16,0	14,9	15,5	16,8	20,3	20,9	18,4
Ratio of core capital to risk-weighted assets	11,4	10,6	11,6	10,6	13,3	13,2	12,0
Ratio of risk-weighted assets to total assets	63,9	65,0	66,7	64,9	64,3	60,6	60,9
Credit risk							
Share of problem (IV quality category) and bad (V quality category) loans in total loans ¹	2,6	2,4	2,5	3,8	8,8	9,5	9,2
Loan loss provisions made as percent of total loans ¹	4,6	4,1	3,6	4,5	7,9	9,1	9,3
Ratio of loans, bank guarantees and sureties granted by a bank to its owners (shareholders) to own funds (capital) (N9.1)	3,2	4,0	3,4	2,2	1,6	1,5	1,9
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	1,0	1,1	1,1	0,9	0,7	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	239,9	240,6	211,9	191,7	153,8	147,1	182,1
<i>Distribution of loans provided by credit institutions</i>							
agriculture, hunting and forestry	3,0	3,6	3,8	4,2	4,7	4,9	5,2
mining	3,5	3,9	3,1	3,3	3,6	3,9	3,6
manufacturing	16,3	14,6	13,5	14,4	15,5	15,7	16,1
production and distribution of energy, gas and water	2,3	2,0	1,7	1,9	2,1	2,4	2,6
constructing	4,6	4,9	6,0	6,1	6,4	6,2	6,4
wholesale and retail trade, car and household appliance repair	23,9	19,6	18,0	17,4	18,9	18,4	17,3
transport and communication	4,0	3,7	3,7	4,3	3,5	3,4	3,5
other economic activities	22,8	21,3	23,3	23,3	22,4	21,9	22,0
individuals ²	19,6	23,9	24,8	25,1	22,8	23,0	23,2
of which							
mortgage loans	1,0	3,0	5,1	6,6	6,3	6,5	6,4
<i>Geographical distribution of interbank loans and deposits³</i>							
Russian Federation	47,4	35,9	40,0	27,1	24,5	29,5	39,2
United Kingdom	13,0	21,5	23,3	29,1	24,9	21,7	21,4
USA	9,0	7,7	4,1	7,1	4,2	4,1	4,6
Germany	9,5	7,9	6,8	7,5	7,1	4,7	5,6
Austria	5,2	7,0	6,1	5,7	12,4	8,2	4,3
France	3,0	3,8	3,5	4,0	6,4	5,7	4,3
Italy	1,2	1,2	1,7	1,5	2,5	1,8	1,9
Cyprus	1,2	0,6	0,8	0,4	0,3	6,2	5,6
Netherlands	5,2	5,3	2,6	4,6	5,1	4,6	1,8
Other	5,3	9,1	11,0	13,1	12,5	13,4	11,3
Liquidity							
Ratio of high liquid assets to total assets	15,2	13,6	12,1	14,5	12,3	13,3	13,9
Ratio of liquid assets to total assets	27,4	26,8	24,8	25,9	25,8	28,0	26,6
Ratio of high liquid assets to demand liabilities (N2)	54,7	51,4	48,4	74,9	62,5	69,2	65,2
Ratio of liquid assets to short-term liabilities (N3)	73,7	76,8	72,9	92,1	95,4	102,4	95,4
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)	70,4	79,7	87,3	75,5	70,5	73,4	78,9
Ratio of clients' funds to total loans ⁴	103,1	101,7	94,8	84,6	93,2	99,9	104,4
Market risk⁵ to total own funds (capital)⁶							
of which							
Interest rate risk	13,3	19,3	24,3	16,4	32,2	37,5	35,0
Equity position risk	14,4	20,4	10,8	3,4	11,0	8,7	8,9
Foreign exchange risk	5,8	5,3	3,6	3,4	3,3	3,5	3,8
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	0,8	0,5	0,4	1,5	2,2	2,1	2,8
Banks' financial result over the reporting period (billion rubles)							
as percent of the banking sector assets ⁷	262,1	371,5	508,0	409,2	31,2	205,1	359,7
as percent of the banking sector own funds (capital) ⁷	3,2	3,3	3,0	1,8	0,1	0,7	1,2
	24,2	26,3	22,7	13,3	0,8	4,9	7,9
Return on assets⁸							
	3,2	3,3	3,0	1,8	0,3	0,7	1,8
Return on equity⁸							
	24,2	26,3	22,7	13,3	2,2	4,9	11,7

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 37

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
1.02.09	3 847,6	54,2	20	2,2	110	5,9	88	18,1	140	3 767,3	747
1.03.09	3 874,8	42,3	18	1,7 ²	105 ²	5,8	87	17,3	134	3 807,8	753
1.04.09	3 900,3	40,6	18	1,3 ²	104 ²	5,6	83	18,2	140	3 834,7	748
1.05.09	4 193,6	134,7	19	2,0	100	5,4	79	18,7	142	4 033,0	748
1.06.09	4 173,8	122,4	19	1,9	98	5,3	78	19,0	144	4 025,1	747
1.07.09	4 141,9	57,8	19	2,0	100	5,0	73	18,5	140	4 058,5	751
1.08.09	4 216,1	66,8	19	2,0	97	5,2	75	18,0	137	4 124,1	751
1.09.09	4 194,9	68,6	19	1,7	91	5,0	73	18,3	140	4 101,3	754
1.10.09	4 466,4	75,8	19	1,6	86	4,7	68	18,7	145	4 365,7	755
1.11.09	4 604,6	76,6	19	1,6	84	3,8	56	19,5	154	4 503,0	754
1.12.09	4 642,7	74,7	19	1,4	75	3,4	50	21,3	169	4 541,9	752
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
Reference data: own funds (capital) adequacy ratio as of 1.11.10, %	18,2	16,7 ⁴		35,4		45,3		32,6		18,2	

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 effect.

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

³ 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 38

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

Indicators	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	925,0	1 173,1	1 204,2	1 206,5	1 188,0
Banking sector own funds (capital), billion rubles	3 811,1	4 620,6	4 472,7	4 581,0	4 613,1
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24,3	25,4	26,9	26,3	25,8

Table 39

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

Indicators	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
1. Factors of own funds (capital) increase	113,3	110,9	111,4	111,2	111,3
1.1. Authorised capital	24,3	25,4	26,9	26,4	25,8
1.2. Issue income	20,5	20,3	20,9	21,0	20,9
1.3. Credit institutions' profit and funds	35,6	31,5	34,0	34,9	35,9
1.4. Subordinated loans	30,6	29,7	25,3	24,8	24,7
1.5. Increase in value of property due to revaluation	2,3	4,1	4,2	4,1	4,1
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	11,4	11,2	11,3
2.1. Losses	1,4	2,3	1,9	1,4	1,2
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	0,0	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	0,3	0,3
2.6. Credit institutions' portfolio of shares	6,0	7,1	8,4	8,7	9,0
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 40

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

Risk-weighted assets ¹	1.01.09	1.01.10	1.07.10	1.10.10 ²	1.11.10
1 st group of assets	16,6	15,9	12,9	0,0	0,0
2 nd group of assets	30,3	36,4	40,9	576,0	574,4
3 rd group of assets	492,5	496,4	388,2	84,9	86,1
4 th group of assets	641,0	948,3	756,4	18 353,7	18 636,3
5 th group of assets	17 002,3	16 332,4	17 078,2	294,7	298,2
Risk-weighted assets of credit institutions	18 182,7	17 829,4	18 276,6	19 309,2	19 595,0

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	1.07.10	1.10.10	1.11.10
1	Banking sector own funds (capital), billion rubles	3 811,1	4 620,6	4 472,7	4 581,0	4 613,1
2	Risk-weighted assets, billion rubles	22 691,2	22 145,0	23 726,3	24 935,2	25 412,9
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	18 182,7	17 829,4	18 276,6	19 309,2	19 595,0
	- risk-weighted claims on counterparties related to a bank (8957), billion rubles	1 295,8	772,1	897,3	963,1	984,3
	- the amount of mortgage loans and accrued (accumulated) interest claims (8807), billion rubles	-	43,6	47,1	46,9	47,3
	- the value of credit risk on contingent credit liabilities, billion rubles	2 169,4	2 051,0	2 151,9	1 551,1	1 682,2
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles ¹	223,2	63,0	86,5	77,9	95,0
	- the value of operational risk, billion rubles	-	-	-	1 012,9	1 009,3
	- market risk, billion rubles	820,1	1 385,9	2 266,9	1 974,3	1 999,8
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	16,8	20,9	18,9	18,4	18,2

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 42

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

Own funds (capital) adequacy ratio	1.01.09		1.01.10		1.07.10		1.10.10		1.11.10	
	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	0,7	7	0,3	7	0,3
From 10% to 12%	32	18,3	21	3,5	38	4,6	54	5,2	58	5,7
From 12% to 14%	70	18,2	58	5,5	78	8,5	86	12,4	89	13,3
14% and more	994	62,1	972	89,9	915	86,1	882	82,2	870	80,7
Banking sector, total	1108	100,0	1058	100,0	1038	100,0	1030	100,0	1025	100,0

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

Credit risk

Table 43

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	1.07.10	1.10.10	1.11.10
Loans	Standard	51,3	42,5	43,8	44,7	44,9
	Substandard	35,2	38,0	36,0	34,6	34,9
	Doubtful	9,9	9,8	10,7	11,4	11,1
	Problem	1,8	3,5	3,2	3,3	3,1
	Loss	1,8	6,2	6,2	6,0	6,0
Loan loss provision (LLP)	Estimated LLP	6,1	11,9	16,2	11,9	11,6
	Estimated LLP adjusted for collateral	4,5	9,2	9,8	9,6	9,3
	LLP made	4,5	9,3	9,7	9,6	9,3
	LLP made as percent of estimated LLP	73,2	78,1	60,3	80,4	80,3
	LLP made as percent of estimated LLP adjusted for collateral	100,0	100,7	99,8	99,6	100,1

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

Table 44

Structure of loans and claims grouped into homogeneous portfolios ¹

	1.01.09		1.01.10		1.07.10		1.10.10		1.11.10	
	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	3 667,0	100,0	3 857,2	100,0	3 919,1	100,0
of which:										
1.1. Loans to legal entities (except credit institutions)	471,1	11,3	298,3	8,3	300,8	8,2	312,2	8,1	314,9	8,0
1.2. Loans to individuals	3 687,5	88,7	3 297,1	91,7	3 366,2	91,8	3 545,1	91,9	3 604,2	92,0
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	-	17,5	-	17,6	-	17,7
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	-	8,4	-	8,1	-	7,9
4. Claims grouped into portfolios of homogeneous claims - total	15,4	100,0	16,1	100,0	18,5	100,0	20,8	100,0	21,4	100,0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	12,2	79,2	10,8	67,4	12,6	67,8	14,2	68,1	14,3	66,8
4.2. Portfolios of homogeneous claims to individuals	3,2	20,8	5,2	32,6	6,0	32,2	6,6	31,9	7,1	33,2
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	-	42,7	-	41,1	-	42,9

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

Homogeneous loans and claims to legal entities and provisions made as of 1.11.10¹

	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	314 876,2	100,0	6 358,8	100,0	2,0
of which by quality categories					
1.1. Quality Category I	16 157,2	5,1	0,0	0,0	0,0
1.2. Quality Category II	292 169,9	92,8	2 647,5	41,6	0,9
1.3. Quality Category III	2 467,6	0,8	314,9	5,0	12,8
1.4. Quality Category IV	825,1	0,3	364,2	5,7	44,1
1.5. Quality Category V	3 606,2	1,1	3 031,6	47,7	84,1
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	8,4	100,0	0,4	100,0	4,8
of which by quality categories					
2.1. Quality Category I	0,0	0,0	0,0	0,0	0,0
2.2. Quality Category II	8,0	95,9	0,1	19,8	1,0
2.3. Quality Category III	0,0	0,0	0,0	0,0	0,0
2.4. Quality Category IV	0,0	0,5	0,0	5,7	52,3
2.5. Quality Category V	0,3	3,6	0,3	74,5	100,0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	314 884,5		6 359,2		2,0
4. Homogeneous claims grouped into portfolios - total	14 319,7	100,0	4 314,1	100,0	30,1
of which by quality categories					
4.1. Quality Category I	5 238,6	36,6	0,0	0,0	0,0
4.2. Quality Category II	4 737,1	33,1	112,2	2,6	2,4
4.3. Quality Category III	120,0	0,8	16,2	0,4	13,5
4.4. Quality Category IV	26,1	0,2	6,5	0,2	25,0
4.5. Quality Category V	4198,0	29,3	4179,2	96,9	99,6
5. Claims for interest payments - total	1 862,6	100,0	421,6	100,0	22,6
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	454,8	24,4	400,1	94,9	88,0

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

Homogeneous loans and claims to individuals and provisions made as of 1.11.10¹

	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	3 604 221,5	100,0	305 133,5	100,0	8,5
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	233 163,8	6,5	10 677,7	3,5	4,6
1.1.2. residential real estate (mortgage) loans, total	980 759,1	27,2	43 913,8	14,4	4,5
1.1.3. car loans, total	494 825,2	13,7	42 109,7	13,8	8,5
1.1.4. other consumer loans, total	1 867 415,3	51,8	205 972,8	67,5	11,0
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	1 543 551,5	42,8	20 050,0	6,6	1,3
1.2.2. a portfolio of loans without overdue payments	1 618 494,2	44,9	16 589,0	5,4	1,0
1.2.3. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days	63 619,3	1,8	2 526,3	0,8	4,0
1.2.4. a portfolio of loans with payments being overdue from 31 to 90 calendar days	41 331,0	1,1	10 720,7	3,5	25,9
1.2.5. a portfolio of loans with payments being overdue from 91 to 180 calendar days	33 956,5	0,9	18 278,0	6,0	53,8
1.2.6. a portfolio of loans with payments being overdue more than 180 calendar days	275 210,9	7,6	234 510,0	76,9	85,2
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	3 192 458,5	88,6	33 719,4	11,1	1,1
1.3.2. Quality category III	82 677,3	2,3	8 479,3	2,8	10,3
1.3.3. Quality category IV	34 078,7	0,9	14 496,8	4,8	42,5
1.3.4. Quality category V	295 007,0	8,2	248 438,1	81,4	84,2
2. Claims grouped into portfolios of homogeneous claims - total	7 107,6	100,0	4 882,8	100,0	68,7
of which by quality categories					
2.1. Quality category I	116,1	1,6	0,0	0,0	0,0
2.2. Quality category II	1 415,1	19,9	20,8	0,4	1,5
2.3. Quality category III	141,8	2,0	24,5	0,5	17,3
2.4. Quality category IV	109,7	1,5	52,4	1,1	47,8
2.5. Quality category V	5324,9	74,9	4785,1	98,0	89,9
3. Claims for interest payments - total	62 484,3	100,0	26 633,7	100,0	42,6
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	29 844,1	47,8	25 161,6	94,5	84,3

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 47

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	1.07.10	1.10.10	1.11.10	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
Substandard	13,9	10,2	8,8	8,5	8,4	1,8	2,5	2,4	2,4	2,3
Doubtful	35,2	17,3	18,3	19,3	18,2	15,9	16,4	16,8	16,3	15,3
Problem	17,1	16,2	14,7	15,4	14,9	41,4	43,0	44,2	45,3	44,7
Loss	33,8	56,3	58,1	56,6	58,4	86,1	84,7	90,8	90,3	91,0

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

Table 48

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

Indicator	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
Overdue claims on loans, deposits and other placements, billion rubles	422,0	1014,7	1104,1	1113,7	1111,0
Of which					
- among 20 largest-asset credit institutions, billion rubles	274,3	652,7	762,4	762,3	768,9
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	2,1	5,1	5,4	5,2	5,1
Overdue claims in rubles					
- billion rubles	353,2	835,1	921,3	942,9	944,1
- as percent of total loans, deposits and other placements in rubles	2,5	6,0	6,4	6,2	6,1
Overdue claims in foreign currency					
- billion rubles	68,8	179,6	182,8	170,8	167,0
- as percent of total loans, deposits and other placements in foreign currency	1,1	3,0	3,1	2,8	2,7
- dollar equivalent, billion \$	2,3	5,9	5,9	5,6	5,4

Table 49

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 50

Structure of market risk of the banking sector

Risk	1.01.09		1.01.10		1.07.10		1.10.10		1.11.10	
	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	56,9	100,0	47,6	100,0	48,2	100,0
Of which										
- interest rate risk (IRR)	16,4	70,7	37,5	75,5	42,0	73,8	35,0	73,5	35,5	73,7
- equity position risk (EPR)	3,4	14,7	8,7	17,5	11,0	19,4	8,9	18,6	8,3	17,3
- foreign exchange risk (FER)	3,4	14,6	3,5	7,0	3,8	6,7	3,8	7,9	4,4	9,0
Reference data:										
Number of credit institutions ¹	741		656		633		654		648	
Share of credit institutions' assets ¹ in total banking sector assets, %	93,1		62,8		89,7		91,3		90,7	

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

Comment: on the basis of reporting of credit institutions by 0409153 form.

Table 51

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
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

Liquidity of Credit Institutions

Table 52

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

	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18,7	18,0	25,1	25,1	25,8
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24,8	23,0	22,1	21,9	22,2
A measure of using short-term liabilities to fund long-term liquid assets, percent ²	-15,5	-14,5	-6,6	-6,1	-6,1

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

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 53

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	1.07.10	1.10.10	1.11.10	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
Less than 0	605	611	596	591	583	81,5	92,8	63,1	59,6	59,1
From 0 to 20	433	407	392	393	393	17,9	6,9	36,5	39,8	40,5
More than 20	68	40	50	46	49	0,6	0,3	0,5	0,7	0,4
Data not available	2	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1108	1058	1038	1030	1025	100,0	100,0	100,0	100,0	100,0

Table 54

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

	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
Liquid assets with maturity up to 30 days, as percent of liquid assets	53,6	59,9	50,8	50,6	49,8
Liabilities with maturity up to 30 days, as percent of total liabilities	40,1	41,9	43,7	44,3	44,2
Liquidity coverage deficit (ratio of excess of liabilities with maturity up to 30 days over liquid assets with the same maturity to total amount of the said short-term liabilities), %	6,4	6,0	21,4	21,7	23,5

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 55

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	1.07.10	1.10.10	1.10.10	1.01.09	1.01.10	1.07.10	1.10.10	1.11.10
Less than 0	368	485	446	443	423	31,0	31,9	24,7	24,2	21,8
From 0 to 20	242	243	213	218	220	26,4	48,8	20,7	23,6	20,3
More than 20	496	330	379	369	382	42,6	19,4	54,6	52,2	57,9
Data not available	2	0	0	0	0	0,0	0,0	0,0	0,0	0,0
Total	1108	1058	1038	1030	1025	100,0	100,0	100,0	100,0	100,0