

REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

ANALYTICAL DATA

(INTERNET-VERSION)

The Summary Methodology to "Review of the Banking Sector of the Russian Federation" (14th Issue) refers to this issue of the "Review of the Banking Sector of the Russian Federation"

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Table of Contents	Tables
General Information on the Russian Banking Sector	1-10
Banking sector in the economy of Russia	1-2
Institutional features of the banking sector	3-10
Activities of Credit Institutions	11-35.2
Main trends	11-25
Financial condition	26-27
Regional breakdown	28.1-35.2
Macroprudential Indicators of the Banking Sector	36-49
Some indicators of the banking sector financial soundness	36
Capital adequacy	37-42
Credit risk	43-49
Market risk	50
Liquidity of credit institutions	51-54

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)	9696.2	13963.5	20125.1	28022.3	29430.0
	as % of GDP	44.8	51.9	60.5	67.6	75.3
2.	Banking sector own funds (capital) (billion rubles)	1241.8	1692.7	2671.5	3811.1	4620.6
	as % of GDP	5.7	6.3	8.0	9.2	11.8
	as % of the banking sector assets	12.8	12.1	13.3	13.6	15.7
3.	Loans and other placements with non-financial organisations and individuals, including overdue claims (billion rubles)	5452.9	8030.5	12287.1	16526.9	16115.5
	as % of GDP	25.2	29.8	36.9	39.9	41.3
	as % of the banking sector assets	56.2	57.5	61.1	59.0	54.8
	of which:					
	loans provided to individuals, including overdue claims (billion rubles)	1055.8	1882.7	2971.1	4017.2	3573.8
	as % of GDP	4.9	7.0	8.9	9.7	9.1
	as % of the banking sector assets	10.9	13.5	14.8	14.3	12.1
	as % of income of the population	7.6	10.9	13.9	15.7	12.6
3a.	Banking loans in fixed capital investment of organisations of all forms of ownership (except small businesses) (billion rubles)	235.6	363.6	460.3	694.1	544.3
	as % of fixed capital investment of organisations of all forms of ownership (except small businesses)	8.1	9.6	9.4	11.1	9.4
4.	Securities acquired by credit institutions (billion rubles) *	1400.1	1745.4	2250.6	2365.2	4309.4
	as % of GDP	6.5	6.5	6.8	5.7	11.0
	as % of the banking sector assets	14.4	12.5	11.2	8.4	14.6
5.	Individual deposits (billion rubles)	2761.2	3809.7	5159.2	5907.0	7485.0
	as % of GDP	12.8	14.2	15.5	14.3	19.2
	as % of the banking sector liabilities**	28.5	27.3	25.6	21.1	25.4
	as % of income of the population	20.0	22.0	24.2	23.1	26.4
6.	Funds raised from organisations (billion rubles) ***	3138.9	4790.3	7053.1	8774.6	9557.2
	as % of GDP	14.5	17.8	21.2	21.2	24.5
	as % of the banking sector liabilities**	32.4	34.3	35.0	31.3	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		21625.4	26903.5	33258.1	41,444.7	39,063.6
Fixed capital investment of organisations of all forms of ownership (except small businesses)		2893.2	3809.0	5214.0	6272.1	5769.8
Income of the population		13819.0	17290.1	21311.4	25561.2	28388.8

* For the purpose of time series' consistency indicators over the period up to 1.02.08 do not include securities under reverse repurchase agreement (paragraph 4a table 11).

** 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».

*** 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 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
Reference data:												
Increase from the beginning of the current year	1.0		-3.7		1.8		1.1		9.2		3.0	
Increase over the same period of the previous year	-2.2		9.5		3.8		-6.9		6.9		-0.3	

Institutional features of the banking sector

Table 3

Number of Russian credit institutions

Indicator	1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
Credit institutions registered by the Bank of Russia and other authorities	1228	1178	1170	1170	1161
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1108	1058	1047	1047	1039
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	122	122	121
Credit institutions licensed to conduct operations in foreign currency	736	701	698	699	696
Credit institutions holding general licences	298	291	291	291	288

Table 4

Operating credit institutions (CIs), by federal districts

Federal district	1/01/09		1/01/10		1/04/10		1/05/10		1/06/10	
	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	595	56.8	595	56.8	597	57.5
of which the City of Moscow and Moscow Region	556	50.2	535	50.6	532	50.8	533	50.9	535	51.5
North-Western	79	7.1	75	7.1	75	7.2	75	7.2	73	7.0
Southern	115	10.4	113	10.7	50	4.8	50	4.8	48	4.6
North-Caucasian					59	5.6	59	5.6	58	5.6
Volga	131	11.8	125	11.8	123	11.7	123	11.7	121	11.6
Ural	58	5.2	54	5.1	54	5.2	54	5.2	54	5.2
Siberian	68	6.1	62	5.9	60	5.7	60	5.7	59	5.7
Far Eastern	36	3.2	31	2.9	31	3.0	31	3.0	29	2.8
Russian Federation	1108	100.0	1058	100.0	1047	100.0	1047	100.0	1039	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	1/06/10	1/01/09	1/01/10	1/06/10	1/01/09	1/01/10	1/06/10	1/01/09	1/01/10	1/06/10	1/01/09	1/01/10	1/06/10	1/01/09	1/01/10	1/06/10
Central	621	598	597	177	159	157	584	528	512	73	70	68	17	18	18	17	17	17
of which the City of Moscow and Moscow Region*	556	535	535	145	131	131	138	134	128	20	20	19	15	16	16	4	4	4
North-Western	79	75	73	32	29	28	375	357	357	338	343	353	2	2	2	11	11	12
Southern	115	113	48	103	100	22	400	384	286	183	180	409	5	5	2	12	12	9
North-Caucasian			58			71			96			74			3			3
Volga	131	125	121	143	132	124	631	562	551	230	219	225	6	6	6	18	18	18
Ural	58	54	54	126	120	116	273	246	236	148	141	139	4	4	4	8	8	8
Siberian	68	62	59	47	38	31	384	356	356	334	356	396	3	2	2	11	11	11
Far Eastern	36	31	29	33	23	17	162	149	139	235	276	302	2	1	1	5	5	4
Russian Federation	1108	1058	1039	661	601	566	2809	2582	2533	159	156	158	39	39	39	81	81	82

* 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		1/04/10		1/05/10		1/06/10	
	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	13,977,427	47.7	14,206,853	48.1	14,148,982	47.6
From 6 to 20	5,906,199	21.1	6,018,106	20.4	5,982,915	20.4	6,001,718	20.3	6,083,644	20.5
From 21 to 50	3,725,544	13.3	3,572,615	12.1	3,591,889	12.3	3,556,183	12.0	3,645,329	12.3
From 51 to 200	3,726,736	13.3	3,920,972	13.3	3,932,410	13.4	3,989,425	13.5	4,029,947	13.6
From 201 to 500	1,271,471	4.5	1,382,703	4.7	1,367,940	4.7	1,380,496	4.7	1,386,539	4.7
From 501 to 1001	441,001	1.6	438,100	1.5	428,360	1.5	428,212	1.4	428,248	1.4
From 1001	10,294	0.0	4,542	0.0	3,282	0.0	3,157	0.0	2,353	0.0
Total	28,022,329	100.0	29,430,025	100.0	29,284,222	100.0	29,566,042	100.0	29,725,043	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	1/04/10	1/05/10	1/06/10
Central	52.6	55.3	54.9	55.3	54.6
of which the City of Moscow and Moscow Region	53.0	55.7	55.4	55.7	55.1
North-Western	68.1	70.6	67.6	66.8	67.2
Southern	53.8	52.9	67.3	67.4	67.1
North-Caucasian			45.3	44.7	45.8
Volga	47.8	45.0	45.1	45.4	45.1
Ural	52.9	57.0	57.4	57.4	56.9
Siberian	70.0	81.4	80.8	80.4	80.0
Far Eastern	62.5	65.1	66.4	66.1	69.8
Russian Federation	46.2	47.9	47.7	48.1	47.6

Table 8

Operating credit institutions ranged by assets (distribution and change over the period 1.01.10 - 1.06.10)

Groups of credit institutions ranged by assets as of 1.01.10		Number of credit institutions as of 1.01.10	Groups as of 1.06.10							Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6	7		
1	First 5	5	5								
2	From 6 to 20	15		15							
3	From 21 to 50	30			28	2					
4	From 51 to 200	150			2	140	6				2
5	From 201 to 500	300				8	272	12			8
6	From 501 to 1001	500					22	471	4	2	1
7	From 1001	58						17	35	6	
Became operating after 1.01.10											
Total over the period										8	11
Total as of 1.01.10*		1058									
Total as of 1.06.10*		1039	5	15	30	150	300	500	39		

	- 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

* 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)

	1/01/08	1/01/09	1/07/09	1/01/10	1/04/10
Credit institutions with foreign participation over 50%					
Assets	17.2	18.7	17.6	18.3	18.1
Own funds (capital)	15.7	17.3	16.7	23.8	17.3
Correspondent accounts with non-resident banks	23.2	17.0	11.3	15.6	17.6
Loans and other placements with non-financial organisations	15.5	16.6	14.6	14.8	14.5
Loans, deposits and other placements with credit institutions	22.2	25.0	26.3	31.7	31.7
Individual deposits	8.9	10.3	11.1	12.0	11.7
Funds raised from organisations *	17.8	18.8	17.3	18.5	18.3
Profit (loss) of the current year	16.4	19.7	555.8	29.8	17.8
Reference data:					
Number of credit institutions	86	102	106	108	107
of which 100% foreign-owned credit institutions					
Assets	11.6	13.0	12.1	11.3	11.5
Own funds (capital)	11.1	12.2	11.9	15.4	11.4
Correspondent accounts with non-resident banks	15.6	12.1	7.1	9.0	7.3
Loans and other placements with non-financial organisations	10.7	11.6	10.0	9.1	8.9
Loans, deposits and other placements with credit institutions	18.6	21.6	21.4	23.8	25.2
Individual deposits	5.0	5.4	6.3	6.2	5.9
Funds raised from organisations *	10.9	12.6	11.6	11.1	11.7
Profit (loss) of the current year	10.7	14.8	508.3	27.4	20.2
Reference data:					
Number of credit institutions	63	76	81	82	81

* 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 measures*

	1/01/09		1/01/10		1/04/10		1/05/10		1/06/10	
	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	749.9	2.6	748.3	2.5	761.6	2.6
Own funds (capital)	62.6	1.6	70.3	1.9	71.5	2.2	74.1	2.2	73.1	1.6
Loans and other placements with non-financial organisations	290.6	2.3	267.5	2.1	253.8	2.0	259.7	2.1	262.5	2.1
of which overdue claims	16.6	6.2	91.4	12.0	61.9	8.0	55.5	7.0	49.3	6.0
Loans provided to individuals	102.6	2.6	71.9	2.0	69.1	2.0	68.8	1.9	69.0	1.9
of which overdue claims	5.6	3.8	10.3	4.2	11.2	4.3	11.5	4.3	11.6	4.3
Individual deposits	123.1	2.1	125.9	1.7	135.7	1.7	140.0	1.7	142.2	1.7
Funds raised from organisations	299.7	3.4	319.8	3.3	280.7	2.9	272.1	2.8	286.2	2.9
Reference data:										
Number of credit institutions *	20	1.8	18	1.7	18	1.7	18	1.7	17	1.6

* 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	1/04/10	1/05/10	1/06/10
1.	Money, precious metals and gemstones	829.3	795.8	621.8	660.5	664.3
1.1.	of which: money	795.1	747.0	584.9	619.9	637.4
2.	Accounts with the Bank of Russia and authorised agencies of other countries	2,078.7	1,755.2	1,231.4	1,324.2	1,297.3
3.	Correspondent accounts with credit institutions	1,238.8	839.2	775.3	670.2	672.6
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	395.8	171.7	129.1	122.8	122.2
3.2.	Correspondent accounts with non-resident banks	843.0	667.6	646.3	547.4	550.4
4.	Securities acquired by credit institutions, total*	2,365.2	4,309.4	4,981.0	5,175.7	5,104.5
	of which					
4.1.	Debt securities*	1,760.3	3,379.1	3,885.6	4,007.9	3,944.8
4.2.	Shares*	193.4	411.8	493.2	528.3	542.7
4.3.	Discounted promissory notes	199.5	234.0	320.3	352.0	329.7
4.4.	Shares in associates and subsidiaries	212.0	284.5	281.9	287.4	287.3
5.	Other participation in authorised capital	45.1	72.6	111.7	113.7	113.5
6.	Loans, total	19,941.0	19,878.4	19,757.2	19,831.2	19,996.9
	of which:					
6.1.	Loans, deposits and other placements	19,884.8	19,847.1	19,726.6	19,801.4	19,965.4
	of which overdue claims	422.0	1,014.7	1,041.9	1,071.8	1,109.1
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	12,509.7	12,541.7	12,424.0	12,531.8	12,769.3
	of which overdue claims	266.4	762.5	770.9	797.0	826.8
6.1.2.	Loans provided to individuals	4,017.2	3,573.8	3,536.3	3,571.7	3,613.7
	of which overdue claims	148.6	243.0	261.2	265.0	271.0
6.1.3.	Loans, deposits and other placements with credit institutions	2,501.2	2,725.9	2,779.5	2,748.0	2,655.7
	of which overdue claims	1.3	1.9	1.7	1.8	3.1
7.	Fixed assets (tangible and intangible) and inventories	544.1	790.7	787.8	792.7	795.1
8.	Allocation of profit	109.8	71.4	47.5	55.1	64.9
8.1.	of which income tax	-	68.4	47.4	55.0	64.8
9.	Other assets, total	870.4	917.4	970.5	942.9	1,016.0
	of which:					
9.1.	Float	520.3	434.3	439.1	394.5	433.6
9.2.	Receivables	129.3	125.8	134.8	135.3	139.9
9.3.	Deferred expenses	69.0	74.4	76.3	78.3	74.8
Banking sector assets		28,022.3	29,430.0	29,284.2	29,566.0	29,725.0

Table 12

Structure of liabilities*, by source of funds

(billion rubles)

Liabilities*		1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
1.	Funds and profit of credit institutions Of which:	3,109.2	3,766.4	3,870.2	3,870.6	3,859.4
1.1.	Funds of credit institutions	1,789.4	2,432.8	2,511.3	2,507.9	2,478.3
1.2.	Profit (losses), including financial result of the previous year Of which:	1,319.8	1,333.5	1,358.9	1,362.7	1,381.1
1.2.1.	Profit (losses) of the current year	409.2	205.1	116.7	163.9	198.2
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	3,370.4	1,423.1	685.9	645.5	434.9
3.	Accounts of credit institutions Of which:	346.0	273.1	184.4	184.5	200.3
3.1.	Correspondent accounts of correspondent credit institutions	252.4	168.0	125.8	120.4	121.5
3.2.	Correspondent accounts of non-resident credit institutions	77.7	97.1	53.1	56.6	63.7
4.	Loans, deposits and other funds raised from other credit institutions	3,639.6	3,117.3	3,097.6	3,087.2	3,093.4
5.	Clients' funds** Of which:	14,748.5	17,131.4	17,487.8	17,810.3	18,130.4
5.1.	Budgetary funds in settlement accounts	15.6	20.4	37.2	46.8	34.6
5.2.	Government and other extra-budgetary funds in settlement accounts	14.2	13.7	21.2	20.6	21.9
5.3.	Funds of legal entities in settlement and other accounts	3,521.0	3,857.4	4,050.9	3,909.1	4,079.3
5.4.	Clients' float	281.5	209.7	232.0	236.2	246.4
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	4,945.4	5,466.6	5,275.1	5,485.3	5,492.6
5.6.	Individual deposits	5,907.0	7,485.0	7,797.7	8,037.4	8,176.0
5.7.	Clients' funds in factoring and forfeiting operations	10.7	10.1	8.1	7.5	8.0
6.	Bonds	375.3	412.7	426.6	430.2	423.7
7.	Promissory notes and bank acceptances	756.3	748.6	808.4	817.1	792.3
8.	Other liabilities*, total Of which:	1,677.0	2,557.4	2,723.4	2,720.5	2,790.6
8.1.	Provisions	1,022.7	2,050.6	2,144.2	2,163.8	2,200.9
8.2.	Float	431.6	257.9	296.8	269.6	287.7
8.3.	Payables	33.9	45.2	45.2	37.8	52.8
8.4.	Deferred income	4.7	4.9	4.3	4.3	4.2
8.5.	Interest payable Of which:	184.1	198.9	232.9	244.9	245.0
	Overdue interest	0.0	0.0	0.0	0.0	0.0
Banking sector liabilities*		28,022.3	29,430.0	29,284.2	29,566.0	29,725.0

* In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus

** 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	1/04/10	1/05/10	1/06/10
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	2.1	2.1
2.	Accounts with the Bank of Russia and authorised agencies of other countries	7.4	6.0	4.2	4.5	4.4
3.	Correspondent accounts with credit institutions	4.4	2.9	2.6	2.3	2.3
	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	2.2	1.9	1.9
4.	Securities acquired by credit institutions, total*	8.4	14.6	17.0	17.5	17.2
	of which					
4.1.	Debt securities*	6.3	11.5	13.3	13.6	13.3
4.2.	Shares*	0.7	1.4	1.7	1.8	1.8
4.3.	Discounted promissory notes	0.7	0.8	1.1	1.2	1.1
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	67.5	67.1	67.3
	of which:					
6.1.	Loans, deposits and other placements	71.0	67.4	67.4	67.0	67.2
	of which overdue claims	1.5	3.4	3.6	3.6	3.7
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	44.6	42.6	42.4	42.4	43.0
	of which overdue claims	1.0	2.6	2.6	2.7	2.8
6.1.2.	Loans provided to individuals	14.3	12.1	12.1	12.1	12.2
	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	9.5	9.3	8.9
	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	2.7	2.7
8.	Allocation of profit	0.4	0.2	0.2	0.2	0.2
8.1.	of which income tax	-	0.2	0.2	0.2	0.2
9.	Other assets, total	3.1	3.1	3.3	3.2	3.4
	of which:					
9.1.	Float	1.9	1.5	1.5	1.3	1.5
9.2.	Receivables	0.5	0.4	0.5	0.5	0.5
9.3.	Deferred expenses	0.2	0.3	0.3	0.3	0.3
Banking sector assets		100.0	100.0	100.0	100.0	100.0

Table 14

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

Liabilities*		1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
1.	Funds and profit of credit institutions	11.1	12.8	13.2	13.1	13.0
	Of which:					
1.1.	Funds of credit institutions	6.4	8.3	8.6	8.5	8.3
1.2.	Profit (losses), including financial result of the previous year	4.7	4.5	4.6	4.6	4.6
	Of which:					
1.2.1.	Profit (losses) of the current year	1.5	0.7	0.4	0.6	0.7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	12.0	4.8	2.3	2.2	1.5
3.	Accounts of credit institutions	1.2	0.9	0.6	0.6	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	0.2	0.2	0.2
4.	Loans, deposits and other funds raised from other credit institutions	13.0	10.6	10.6	10.4	10.4
5.	Clients' funds**	52.6	58.2	59.7	60.2	61.0
	Of which:					
5.1.	Budgetary funds in settlement accounts	0.1	0.1	0.1	0.2	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	13.8	13.2	13.7
5.4.	Clients' float	1.0	0.7	0.8	0.8	0.8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17.6	18.6	18.0	18.6	18.5
5.6.	Individual deposits	21.1	25.4	26.6	27.2	27.5
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	1.5	1.5	1.4
7.	Promissory notes and bank acceptances	2.7	2.5	2.8	2.8	2.7
8.	Other liabilities*, total	6.0	8.7	9.3	9.2	9.4
	Of which:					
8.1.	Provisions	3.6	7.0	7.3	7.3	7.4
8.2.	Float	1.5	0.9	1.0	0.9	1.0
8.3.	Payables	0.1	0.2	0.2	0.1	0.2
8.4.	Deferred income	0.0	0.0	0.0	0.0	0.0
8.5.	Interest payable	0.7	0.7	0.8	0.8	0.8
	Of which:					
	Overdue interest	0.0	0.0	0.0	0.0	0.0
Banking sector liabilities*		100.0	100.0	100.0	100.0	100.0

* In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or

** Including certificates of deposit and savings

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

	Rubles					Foreign Currency					Total				
	1/01/09	1/01/10	1/04/10	1/05/10	1/06/10	1/01/09	1/01/10	1/04/10	1/05/10	1/06/10	1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
1. Loans, deposits and other placements, total	13874.9	13872.8	13986.0	14095.2	14206.0	6009.9	5974.4	5740.6	5706.2	5759.5	19884.8	19847.1	19726.6	19801.4	19965.4
Of which															
- overdue claims	353.2	835.1	871.6	899.9	921.7	68.8	179.6	170.2	171.9	187.5	422.0	1014.7	1041.9	1071.8	1109.1
1.1 Loans and other placements with non-financial resident organisations	8723.1	8812.6	8833.2	8923.8	9025.4	3032.2	2954.8	2815.9	2838.6	2951.1	11755.3	11767.4	11649.1	11762.3	11976.6
Of which															
- overdue claims	214.7	599.0	620.1	652.0	671.6	46.1	123.0	124.4	123.1	135.5	260.8	722.0	744.5	775.1	807.1
of which:															
1.1.1. Loans to individual entrepreneurs	313.8	269.7	268.3	273.7	277.2	9.2	6.4	6.4	6.4	6.6	323.0	276.2	274.7	280.1	283.8
Of which															
- overdue claims	8.1	21.9	24.5	25.4	26.2	0.1	0.3	0.3	0.4	0.4	8.2	22.2	24.8	25.8	26.7
1.2 Loans and other placements with non-resident legal entities (except banks)	176.3	308.1	311.4	309.0	314.6	578.2	466.3	463.6	460.5	478.1	754.4	774.3	775.0	769.5	792.7
Of which															
- overdue claims	0.5	19.2	16.5	10.1	7.3	5.1	21.3	9.9	11.8	12.4	5.6	40.6	26.5	21.9	19.7
1.3 Loans, deposits and other placements with financial sector	778.8	827.5	949.4	948.4	951.3	232.0	313.0	286.5	308.9	315.3	1010.8	1140.5	1235.8	1257.3	1266.7
Of which															
- overdue claims	6.4	7.2	8.0	7.8	8.0	0.3	0.8	0.9	1.3	1.0	6.7	8.0	8.9	9.1	8.9
of which:															
1.3.1 Resident credit institutions	512.9	562.2	673.8	685.2	703.2	164.1	240.9	217.2	239.5	238.9	677.0	803.0	891.0	924.7	942.1
Of which															
- overdue claims	1.2	0.9	0.9	0.9	0.8	0.1	0.1	0.1	0.4	0.1	1.2	0.9	0.9	1.2	0.9
1.3.2 Resident financial institutions of different forms of ownership	265.9	265.3	275.6	263.2	248.1	67.9	72.1	69.2	69.4	76.5	333.8	337.5	344.8	332.6	324.6
Of which															
- overdue claims	5.3	6.4	7.1	7.0	7.1	0.2	0.7	0.8	0.9	0.9	5.5	7.1	7.9	7.9	8.0
1.4 Loans, deposits and other placements with non-resident banks	239.1	208.5	208.6	213.0	195.6	1585.1	1714.4	1679.8	1610.3	1518.1	1824.3	1922.9	1888.4	1823.3	1713.7
Of which															
- overdue claims	0.0	0.2	0.1	0.1	1.6	0.1	0.8	0.6	0.5	0.6	0.1	1.0	0.7	0.6	2.2
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	156.5	230.0	227.9	211.2	198.3	0.2	0.1	0.1	0.1	0.1	156.7	230.1	228.0	211.3	198.4
Of which															
- overdue claims	0.2	0.2	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.1	0.1	0.1
1.6 Loans to resident individuals	3534.3	3168.0	3157.1	3195.9	3229.1	471.5	395.6	367.8	363.8	372.2	4005.8	3563.6	3524.9	3559.6	3601.3
Of which															
- overdue claims	131.4	209.3	226.7	229.5	233.0	17.0	33.5	34.1	35.0	37.6	148.3	242.8	260.8	264.5	270.5
1.7 Loans to non-resident individuals	2.9	1.9	1.9	2.0	2.0	8.5	8.3	9.5	10.0	10.5	11.4	10.2	11.4	12.0	12.5
Of which															
- overdue claims	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.3	0.3	0.3	0.2	0.2	0.4	0.4	0.5
Reference data:															
Provisions on loans, deposits and other placements	898.5	1820.6	1894.3	1910.5	1931.1	0.0	0.0	0.0	0.0	0.0	898.5	1820.6	1894.3	1910.5	1931.1
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	12.9	42.3	44.8	46.5	48.0	2.6	9.0	8.5	8.1	9.3	15.5	51.3	53.2	54.5	57.3
Credit institutions' portfolio of promissory notes of residents	184.7	210.1	296.7	331.7	312.9	9.8	21.4	21.2	17.9	13.2	194.5	231.6	317.9	349.6	326.1
Credit institutions' portfolio of promissory notes of non-residents	0.4	0.7	0.7	0.7	1.8	4.6	1.7	1.7	1.7	1.8	5.0	2.5	2.4	2.4	3.6

**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	1/04/10	1/05/10	1/06/10
1. Loans, deposits and other placements, total	100.0	100.0	100.0	100.0	100.0
	71.0	67.4	67.4	67.0	67.2
Of which:					
- overdue claims	2.1	5.1	5.3	5.4	5.6
	1.5	3.4	3.6	3.6	3.7
1.1 Loans and other placements with non-financial resident organisations	59.1	59.3	59.1	59.4	60.0
	41.9	40.0	39.8	39.8	40.3
Of which:					
- overdue claims	1.3	3.6	3.8	3.9	4.0
	0.9	2.5	2.5	2.6	2.7
of which:					
1.1.1. Loans provided to individual entrepreneurs	1.6	1.4	1.4	1.4	1.4
	1.2	0.9	0.9	0.9	1.0
Of which:					
- overdue claims	0.0	0.1	0.1	0.1	0.1
	0.0	0.1	0.1	0.1	0.1
1.2 Loans and other placements with non-resident legal entities (except banks)	3.8	3.9	3.9	3.9	4.0
	2.7	2.6	2.6	2.6	2.7
Of which:					
- overdue claims	0.0	0.2	0.1	0.1	0.1
	0.0	0.1	0.1	0.1	0.1
1.3 Loans, deposits and other placements with financial sector	5.1	5.7	6.3	6.3	6.3
	3.6	3.9	4.2	4.3	4.3
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
of which:					
1.3.1 Resident credit institutions	3.4	4.0	4.5	4.7	4.7
	2.4	2.7	3.0	3.1	3.2
Of which					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.3.2 Resident financial institutions of different forms of ownership	1.7	1.7	1.7	1.7	1.6
	1.2	1.1	1.2	1.1	1.1
Of which					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.4 Loans, deposits and other placements with non-resident banks	9.2	9.7	9.6	9.2	8.6
	6.5	6.5	6.4	6.2	5.8
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.5 Loans and other placements with government financial agencies and extra-budgetary funds	0.8	1.2	1.2	1.1	1.0
	0.6	0.8	0.8	0.7	0.7
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.6 Loans to resident individuals	20.1	18.0	17.9	18.0	18.0
	14.3	12.1	12.0	12.0	12.1
Of which:					
- overdue claims	0.7	1.2	1.3	1.3	1.4
	0.5	0.8	0.9	0.9	0.9
1.7 Loans to non-resident individuals	0.1	0.1	0.1	0.1	0.1
	0.0	0.0	0.0	0.0	0.0
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
Reference data:					
Provision on loans, deposits and other placements	4.5	9.2	9.6	9.6	9.7
	3.2	6.2	6.5	6.5	6.5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0.1	0.3	0.3	0.3	0.3
	0.1	0.2	0.2	0.2	0.2
Credit institutions' portfolio of promissory notes of residents	1.0	1.2	1.6	1.8	1.6
	0.7	0.8	1.1	1.2	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 portfolio *

	1/01/09		1/01/10		1/04/10		1/05/10		1/06/10	
	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	4,660.8	100.0	4,823.7	100.0	4,774.8	100.0
- in rubles	1,674.1	77.3	3,309.3	81.2	3,950.8	84.8	4,074.7	84.5	3,969.1	83.1
- in foreign currency	491.6	22.7	766.1	18.8	709.9	15.2	749.0	15.5	805.7	16.9
Of which:										
Securities at fair value through profit or loss	623.2	28.8	1,469.8	36.1	1,511.4	32.4	1,511.5	31.3	1,485.1	31.1
- in rubles	541.0	25.0	1,309.8	32.1	1,351.4	29.0	1,336.9	27.7	1,284.8	26.9
- in foreign currency	82.2	3.8	160.0	3.9	160.0	3.4	174.6	3.6	200.3	4.2
Securities available for sale	1,154.4	53.3	2,157.1	52.9	2,713.2	58.2	2,873.5	59.6	2,858.1	59.9
- in rubles	848.6	39.2	1,678.4	41.2	2,285.6	49.0	2,425.3	50.3	2,382.4	49.9
- in foreign currency	305.8	14.1	478.6	11.7	427.5	9.2	448.1	9.3	475.8	10.0
Securities held-to-maturity	174.2	8.0	150.6	3.7	138.4	3.0	135.1	2.8	128.4	2.7
- in rubles	148.6	6.9	116.6	2.9	106.1	2.3	103.9	2.2	96.8	2.0
- in foreign currency	25.6	1.2	34.0	0.8	32.3	0.7	31.2	0.6	31.6	0.7
Shares in associates and subsidiaries	212.0	9.8	284.5	7.0	281.9	6.0	287.4	6.0	287.3	6.0
- in rubles	134.0	6.2	191.6	4.7	192.4	4.1	193.1	4.0	190.3	4.0
- in foreign currency	78.0	3.6	92.9	2.3	89.6	1.9	94.4	2.0	97.1	2.0
Reference data:										
Revaluation of securities	-177.5		16.3		89.3		66.8		29.6	
Provisions for losses on securities available for sale	7.2		13.9		14.2		12.7		12.8	
Provisions for losses on securities held-to-maturity	1.8		2.4		2.4		2.3		2.6	
Provisions for losses on portfolio of shares in associates and subsidiaries	2.1		2.3		2.0		2.0		2.0	

* Excluding promissory notes

Table 18

The structure of credit institutions' portfolio of debt securities

	1/01/09		1/01/10		1/04/10		1/05/10		1/06/10	
	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	3,885.6	100.0	4,007.9	100.0	3,944.8	100.0
- in rubles	1,376.8	78.2	2,741.3	81.1	3,304.9	85.1	3,388.3	84.5	3,274.3	83.0
- in foreign currency	383.5	21.8	637.8	18.9	580.7	14.9	619.7	15.5	670.4	17.0
of which: revaluation	-120.5	-6.8	10.5	0.3	73.9	1.9	56.7	1.4	37.3	0.9
Debt securities at book value held (without revaluation)	1,880.8	100.0	3,368.6	100.0	3,811.7	100.0	3,951.2	100.0	3,907.4	100.0
of which:										
debt securities of the Russian Federation	258.1	13.7	767.9	22.8	825.0	21.6	850.2	21.5	810.4	20.7
- in rubles	168.6	9.0	656.5	19.5	717.9	18.8	721.5	18.3	685.8	17.6
- in foreign currency	89.6	4.8	111.4	3.3	107.1	2.8	128.6	3.3	124.6	3.2
debt securities of the Bank of Russia	12.5	0.7	283.1	8.4	737.0	19.3	833.1	21.1	840.5	21.5
- in rubles	12.5	0.7	283.1	8.4	737.0	19.3	833.1	21.1	840.5	21.5
- in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
debt securities of federal districts and local government	139.6	7.4	229.6	6.8	264.7	6.9	275.1	7.0	269.8	6.9
- in rubles	139.6	7.4	229.6	6.8	264.7	6.9	275.1	7.0	269.8	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	320.4	8.4	346.9	8.8	350.3	9.0
- in rubles	169.5	9.0	252.2	7.5	283.6	7.4	285.6	7.2	286.4	7.3
- in foreign currency	0.3	0.0	37.1	1.1	36.8	1.0	61.2	1.5	63.8	1.6
other debt securities of residents	360.5	19.2	759.2	22.5	834.0	21.9	843.2	21.3	778.5	19.9
- in rubles	358.8	19.1	759.1	22.5	834.0	21.9	834.9	21.1	768.6	19.7
- in foreign currency	1.7	0.1	0.1	0.0	0.1	0.0	8.3	0.2	9.9	0.3
debt securities of other countries	27.8	1.5	33.5	1.0	34.9	0.9	24.3	0.6	20.9	0.5
- 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	34.9	0.9	24.3	0.6	20.9	0.5
debt securities of non-resident banks	70.0	3.7	90.1	2.7	76.5	2.0	76.7	1.9	75.7	1.9
- in rubles	29.1	1.5	28.9	0.9	29.0	0.8	28.6	0.7	23.6	0.6
- in foreign currency	40.9	2.2	61.1	1.8	47.5	1.2	48.1	1.2	52.1	1.3
other debt securities of non-residents	249.2	13.2	539.7	16.0	517.2	13.6	493.8	12.5	527.0	13.5
- in rubles	116.0	6.2	174.6	5.2	175.5	4.6	150.9	3.8	148.0	3.8
- in foreign currency	133.2	7.1	365.1	10.8	341.7	9.0	342.9	8.7	379.0	9.7
debt securities delivered without derecognition in the balance sheet	591.3	31.4	362.7	10.8	186.1	4.9	191.7	4.9	218.5	5.6
- in rubles	501.2	26.6	334.0	9.9	174.2	4.6	186.4	4.7	199.5	5.1
- in foreign currency	90.1	4.8	28.7	0.9	11.9	0.3	5.3	0.1	19.0	0.5
overdue debt securities	2.0	0.1	13.4	0.4	15.8	0.4	16.2	0.4	15.8	0.4
- in rubles	2.0	0.1	12.9	0.4	15.4	0.4	15.6	0.4	14.8	0.4
- in foreign currency	0.0	0.0	0.5	0.0	0.4	0.0	0.6	0.0	1.0	0.0
Reference data:										
Provisions for losses on debt securities	7.2		19.5		22.9		23.1		22.9	

Table 19

Structure of credit institutions' portfolio of shares

	1/01/09		1/01/10		1/04/10		1/05/10		1/06/10	
	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	493.2	100.0	528.3	100.0	542.7	100.0
- in rubles	163.3	84.5	376.4	91.4	453.5	92.0	493.4	93.4	504.5	93.0
- in foreign currency	30.1	15.5	35.3	8.6	39.7	8.0	35.0	6.6	38.2	7.0
of which: revaluation	-57.1	-29.5	5.8	1.4	15.3	3.1	10.1	1.9	-7.7	-1.4
Shares held at book value (without revaluation)	250.5	100.0	406.0	100.0	477.9	100.0	518.3	100.0	550.4	100.0
of which shares of:										
resident credit institutions	8.9	3.6	4.6	1.1	7.7	1.6	11.2	2.2	11.9	2.2
- in rubles	8.9	3.6	4.5	1.1	7.7	1.6	11.2	2.2	11.9	2.2
- 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	409.8	85.8	450.4	86.9	480.0	87.2
- in rubles	193.2	77.1	344.7	84.9	401.3	84.0	441.5	85.2	470.5	85.5
- in foreign currency	1.6	0.6	9.5	2.3	8.5	1.8	9.0	1.7	9.5	1.7
non-resident credit institutions	5.9	2.3	6.4	1.6	6.6	1.4	2.8	0.5	5.2	1.0
- in rubles	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0
- in foreign currency	5.9	2.3	6.4	1.6	6.6	1.4	2.8	0.5	5.2	0.9
other non-residents	19.4	7.8	27.0	6.6	29.6	6.2	29.3	5.7	29.5	5.4
- in rubles	0.0	0.0	8.4	2.1	8.4	1.8	8.4	1.6	8.4	1.5
- in foreign currency	19.4	7.8	18.6	4.6	21.3	4.5	20.9	4.0	21.1	3.8
shares delivered without derecognition in the balance sheet	21.4	8.6	13.8	3.4	24.1	5.0	24.5	4.7	23.8	4.3
- in rubles	18.3	7.3	13.1	3.2	20.9	4.4	22.2	4.3	21.4	3.9
- in foreign currency	3.1	1.3	0.7	0.2	3.2	0.7	2.3	0.4	2.3	0.4
Reference data:										
Provisions for losses on shares	2.7		8.2		9.1		7.9		7.9	

Table 20**Credit institutions' portfolio of discounted promissory notes**

(billion rubles)

	1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
Portfolio of promissory notes discounted by a credit institution, in rubles	185.0	210.8	297.4	332.4	314.8
of which promissory notes, not paid when due	2.2	2.6	2.4	2.5	3.6
Portfolio of promissory notes discounted by a credit institution, in foreign currency	14.5	23.2	22.9	19.6	15.0
of which promissory notes, not paid when due	0.00	0.32	0.30	0.30	0.11
Total	199.5	234.0	320.3	352.0	329.7

Table 21

The structure of credit institutions' portfolio of discounted promissory notes*

	1/01/09		1/01/10		1/04/10		1/05/10		1/06/10	
	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	320.3	100.0	352.0	100.0	329.7	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	259.7	81.1	293.1	83.3	272.0	82.5
- other promissory notes of residents	94.3	47.3	51.6	22.0	58.1	18.2	56.5	16.1	54.1	16.4
- promissory notes of authorised agencies of other countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of non-resident credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- other promissory notes of non-residents	5.0	2.5	2.4	1.0	2.4	0.7	2.3	0.7	3.6	1.1
Reference data:										
Provisions for losses on promissory notes	5.9		8.1		8.8		10.4		10.7	

* including overdue promissory notes

Table 22

Funds raised by credit institutions from organisations

(billion rubles)

		1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
1.	Funds raised from organisations, total	8,774.6	9,557.2	9,585.6	9,657.2	9,846.4
	- in rubles	5,499.8	6,398.0	6,502.2	6,604.8	6,755.3
	- in foreign currency	3,274.8	3,159.3	3,083.4	3,052.4	3,091.1
	of which:					
1.1.	Funds of legal entities in settlement and other accounts*	3,521.0	3,857.4	4,050.9	3,909.1	4,079.3
	- in rubles	2,803.8	3,099.7	3,221.5	3,141.4	3,309.6
	- in foreign currency	717.1	757.6	829.4	767.7	769.7
	Of which:					
1.1.1	Funds of individual entrepreneurs	81.4	90.6	87.0	82.9	91.5
	- in rubles	77.1	88.9	85.5	81.6	90.1
	- in foreign currency	4.2	1.7	1.5	1.3	1.4
1.2.	Government and other extra budgetary funds in settlement accounts	14.2	13.7	21.2	20.6	21.9
1.3.	Float	281.3	209.5	230.4	234.6	244.5
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	4,945.4	5,466.6	5,275.1	5,485.3	5,492.6
	- in rubles	2,606.7	3,198.6	3,150.9	3,330.0	3,307.7
	- in foreign currency	2,338.7	2,268.0	2,124.2	2,155.3	2,184.9
	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	393.9	509.3	512.9
1.4.2.	Certificates of deposit	12.7	20.1	15.6	15.8	16.9
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0.3	0.0	3.2	2.8	0.1
1.5.	Clients' funds in factoring and forfeiting operations	10.7	10.1	8.1	7.5	8.0
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	2.0	0.0	0.0	0.0	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	566.9	640.3	595.0
	- in rubles	474.0	652.9	496.5	566.7	531.6
	- in foreign currency	177.6	86.6	70.4	73.6	63.4
	with maturity from 31 days to 1 year	1,753.2	2,202.0	2,174.3	2,205.8	2,202.2
	- in rubles	1,142.7	1,658.8	1,740.3	1,772.7	1,789.1
	- in foreign currency	610.5	543.2	434.1	433.1	413.1
	with maturity in excess of 1 year	2,540.2	2,525.1	2,530.6	2,636.4	2,695.3
	- in rubles	989.6	886.9	910.9	987.8	987.0
	- in foreign currency	1,550.6	1,638.2	1,619.7	1,648.6	1,708.3
	Reference data					
	Funds raised from non-resident organisations, total	1,613.9	1,430.8	1,482.2	1,466.4	1,478.8
	- in rubles	250.1	215.1	306.3	293.8	315.2
	- in foreign currency	1,363.8	1,215.7	1,175.9	1,172.6	1,163.6
	of which:					
	Funds of non-resident organisations in settlement and other accounts	139.8	113.8	155.4	161.3	156.4
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	214.8	203.9	210.5	208.4	202.7
	Other funds raised from non-resident legal entities	1,248.2	1,101.7	1,097.9	1,084.5	1,108.6
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0.0	0.0	0.0	0.0	0.1

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

Individual deposit structure

(billion rubles)

		1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
1	Individual deposits	5,907.0	7,485.0	7,797.7	8,037.4	8,176.0
	- of which savings certificates	18.0	15.5	15.4	15.8	15.6
1.1.	Individual demand deposits and deposits with maturity up to 30 days	1,005.7	1,232.1	1,165.3	1,247.6	1,274.3
	- in rubles	840.0	1,060.8	999.1	1,087.0	1,108.8
	- in foreign currency	165.7	171.3	166.3	160.6	165.5
1.2.	Individual deposits with maturity from 31 days to 1 year	1,052.6	1,481.6	1,527.5	1,543.5	1,550.1
	- in rubles	639.5	965.9	1,085.5	1,121.7	1,145.0
	- in foreign currency	413.1	515.6	442.0	421.9	405.2
1.3.	Individual deposits with maturity in excess of 1 year	3,848.7	4,771.3	5,104.9	5,246.2	5,351.6
	- in rubles	2,853.2	3,484.4	3,869.0	4,024.9	4,143.8
	- in foreign currency	995.5	1,286.9	1,235.9	1,221.3	1,207.7
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	61.1	84.0	85.8	87.3	89.7

Table 24

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

(billion rubles)

	1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
Loans, deposits and other funds raised from other credit institutions, total	3,639.6	3,117.3	3,097.6	3,087.2	3,093.4
- in rubles	1,233.6	1,420.5	1,508.9	1,538.3	1,520.9
- in foreign currency	2,406.0	1,696.8	1,588.6	1,548.9	1,572.6
of which:					
- loans, deposits and other funds raised from resident credit institutions	972.2	1,234.2	1,313.1	1,338.0	1,374.0
- in rubles	773.1	1,019.4	1,103.7	1,123.7	1,151.4
- in foreign currency	199.1	214.8	209.4	214.3	222.6
of which					
overdue debt	0.3	0.0	0.0	0.3	0.0
- in rubles	0.3	0.0	0.0	0.0	0.0
- in foreign currency	0.0	0.0	0.0	0.3	0.0
- loans, deposits and other funds raised from non-resident banks	2,667.4	1,883.1	1,784.4	1,749.2	1,719.4
- in rubles	460.5	401.1	405.2	414.6	369.5
- in foreign currency	2,206.9	1,482.0	1,379.2	1,334.6	1,349.9
of which					
overdue debt	0.0	0.2	0.0	0.0	0.0
- in rubles	0.0	0.0	0.0	0.0	0.0
- in foreign currency	0.0	0.2	0.0	0.0	0.0

Funds raised from and placed with non-residents

№	Indicator	1/01/09		1/01/10		1/04/10		1/05/10		1/06/10	
		billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %	billion rubles	Share in liabilities* (assets) of the banking sector, %
Raised funds											
1.	Clients' funds (except credit institutions)	1,676.0	6.0	1,515.1	5.1	1,568.3	5.4	1,553.9	5.3	1,568.8	5.3
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1,602.6	5.7	1,419.4	4.8	1,463.7	5.0	1,454.1	4.9	1,467.7	4.9
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1,463.0	5.2	1,305.6	4.4	1,308.4	4.5	1,292.9	4.4	1,311.4	4.4
1.2	Individual deposits (excluding saving certificates)	61.1	0.2	84.0	0.3	85.8	0.3	87.3	0.3	89.7	0.3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	45.3	0.2	64.1	0.2	65.9	0.2	65.9	0.2	68.0	0.2
1.3	Funds in other accounts	12.2	0.0	11.7	0.0	18.8	0.1	12.6	0.0	11.4	0.0
2.	Funds in correspondent and other accounts of credit institutions	93.6	0.3	105.1	0.4	58.5	0.2	64.1	0.2	78.8	0.3
3.	Loans, deposits and other funds raised from credit institutions	2,667.4	9.5	1,883.1	6.4	1,784.4	6.1	1,749.2	5.9	1,719.4	5.8
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	3,411.3	11.6	3,367.3	11.4	3,367.0	11.3
	Reference data:										
	Liabilities of authorized banks to non-residents on issued debt securities - total**	106.7	0.4	87.8	0.3	74.1	0.3	76.2	0.3	78.8	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	2,674.8	9.1	2,604.8	8.8	2,518.8	8.5
	of which overdue claims	5.9	0.0	41.8	0.1	27.6	0.1	22.9	0.1	22.4	0.1
	of which:										
1.1.	Loans, deposits and other placements	1,824.3	6.5	1,922.9	6.5	1,888.4	6.4	1,823.3	6.2	1,713.7	5.8
1.2	Loans and other placements with legal entities	754.4	2.7	774.3	2.6	775.0	2.6	769.5	2.6	792.7	2.7
1.3	Loans provided to individuals	11.4	0.0	10.2	0.0	11.4	0.0	12.0	0.0	12.5	0.0
2.	Correspondent accounts with banks	843.0	3.0	667.6	2.3	646.3	2.2	547.4	1.9	550.4	1.9
3.	Securities acquired by credit institutions, total	377.4	1.3	699.1	2.4	667.3	2.3	629.3	2.1	662.0	2.2
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	347.0	1.2	663.3	2.3	628.6	2.1	594.8	2.0	623.7	2.1
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	25.3	0.1	33.4	0.1	36.3	0.1	32.1	0.1	34.7	0.1
3.3	Discounted promissory notes	5.0	0.0	2.5	0.0	2.4	0.0	2.4	0.0	3.6	0.0
4.	Shares in associates and subsidiaries	80.3	0.3	94.2	0.3	90.7	0.3	95.5	0.3	98.3	0.3
5.	Loans provided to other countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Placed funds, total	3,890.8	13.9	4,168.3	14.2	4,079.1	13.9	3,877.0	13.1	3,829.5	12.9
	Reference data:										
	Overdue interest on claims of credit institutions	0.1	0.0	2.7	0.0	2.4	0.0	2.4	0.0	2.2	0.0

analysis in Russia as well as «pure liabilities». Unless specified other.

** 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	1/04/10	1/05/10	1/06/10	1/01/09	1/01/10	1/04/10	1/05/10	1/06/10	1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
Total	409,185.7	205,109.7	116,718.9	163,929.5	198,242.3	1,106	1,058	1,047	1,047	1,039	109,839.8	71,355.6	14,763.5	51,577.1	64,170.0
Profit-making CIs*	446,936.1	284,938.7	141,055.5	193,076.5	234,195.2	1,050	938	894	826	803	109,638.8	69,308.1	13,973.4	50,652.3	62,981.0
Loss-making CIs	-37,750.4	-79,829.0	-24,336.6	-29,147.0	-35,952.9	56	120	153	221	236	201.0	2,047.5	790.1	924.8	1,189.0
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	1047	1047	1039					

* including CIs with zero profit.

Structure of operating credit institutions' income and expenses*

	1/01/08		1/01/09		1/07/09		1/01/10		1/04/10	
	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	8,444.6	100.0	17,574.1	100.0	16,954.7	100.0	31,600.6	100.0	4,859.0	100.0
1.1. Interest income on placements with legal entities (except income on securities)	940.2	11.1	1,469.3	8.4	978.8	5.8	1,895.6	6.0	423.7	8.7
1.2. Interest income on loans to individuals	358.0	4.2	550.8	3.1	299.3	1.8	589.1	1.9	142.4	2.9
1.3. Income on securities	684.9	8.1	611.3	3.5	564.3	3.3	1,050.6	3.3	202.1	4.2
1.4. Income on operations with foreign currency	3,115.9	36.9	10,943.0	62.3	12,523.7	73.9	22,740.3	72.0	2,928.3	60.3
1.5. Commissions	380.8	4.5	500.9	2.9	225.3	1.3	473.3	1.5	107.9	2.2
1.6. Recovery of loss provision	2,176.8	25.8	2,257.2	12.8	1,673.4	9.9	3,616.7	11.5	881.8	18.1
1.7. Other income	788.0	9.3	1,241.6	7.1	689.9	4.1	1,234.9	3.9	172.9	3.6
Of which:										
1.7.1. Fines, penalties, forfeits	16.3	0.2	28.4	0.2	21.2	0.1	53.2	0.2	15.4	0.3
2. Expenses of credit institution, total	7,936.7	100.0	17,155.6	100.0	16,947.9	100.0	31,394.7	100.0	4,742.3	100.0
2.1. Interest expenses on funds raised from legal entities (except expense on securities)	330.5	4.2	631.9	3.7	532.9	3.1	946.0	3.0	171.7	3.6
2.2. Interest expenses on funds raised from individuals	270.1	3.4	345.9	2.0	210.1	1.2	455.6	1.5	137.4	2.9
2.3. Expenses on operations with securities	492.5	6.2	609.8	3.6	414.9	2.4	681.2	2.2	95.2	2.0
2.4. Expenses on operations with foreign currency	3,066.6	38.6	10,700.5	62.4	12,397.2	73.1	22,581.7	71.9	2,952.9	62.3
2.5. Commissions	37.9	0.5	64.6	0.4	28.7	0.2	56.6	0.2	11.5	0.2
2.6. Expenses on loss provision	2,335.5	29.4	2,712.9	15.8	2,234.5	13.2	4,667.3	14.9	969.5	20.4
2.7. Management expenses (including personnel costs)	485.8	6.1	670.2	3.9	292.6	1.7	621.5	2.0	143.6	3.0
2.8. Other expenses	917.8	11.6	1,419.8	8.3	837.0	4.9	1,384.7	4.4	260.4	5.5
Of which:										
2.8.1. Fines, penalties, forfeits	1.4	0.0	1.4	0.0	0.6	0.0	1.4	0.0	0.2	0.0

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

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

Table 28.1

Assets and liabilities* of credit institutions (with balancing of some accounts), registered in respective regions, as of 1.06.10

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	18,917,135,675	6,986,988,885	19,526,778,749	6,377,345,811
Belgorod Region	11,165,748	392,984	11,168,975	389,757
Bryansk Region	1,180,415	42,121	1,188,873	33,663
Vladimir Region	3,392,881	65,206	3,392,652	65,435
Voronezh Region	6,450,998	306,293	6,336,154	421,137
Ivanovo Region	8,973,921	754,523	8,976,444	752,000
Kaluga Region	8,218,781	1,049,900	8,913,041	355,640
Kostroma Region	52,171,642	4,517,394	51,402,174	5,286,862
Kursk Region	10,592,439	452,901	10,623,898	421,442
Lipetsk Region	17,038,236	2,561,062	17,034,923	2,564,375
Moscow Region	158,959,100	35,216,402	172,331,720	21,843,782
Orel Region	2,252,173	22,406	2,253,315	21,264
Ryazan Region	10,667,226	663,175	10,769,477	560,924
Smolensk Region	14,992,268	2,038,824	14,175,240	2,855,852
Tambov Region	1,713,307	166,066	1,716,933	162,440
Tver Region	13,328,192	848,158	13,324,982	851,368
Tula Region	8,064,423	499,276	8,066,552	497,147
Yaroslavl Region	12,981,287	1,000,937	12,984,510	997,714
City of Moscow	18,574,992,638	6,936,391,257	19,172,118,886	6,339,265,009
North-Western Federal District	867,874,492	261,294,645	899,330,051	229,839,086
Republic of Karelia	751,652	10,425	751,806	10,271
Komi Republic	12,521,385	1,030,090	12,495,381	1,056,094
Akhangel'sk Region	535,841	5,588	537,101	4,328
Vologda Region	43,567,025	8,172,743	43,549,241	8,190,527
Kaliningrad Region	39,222,284	13,379,451	39,864,418	12,737,317
Leningrad Region	5,608,179	798,929	5,643,850	763,258
Murmansk Region	7,757,151	2,570,672	7,641,938	2,685,885
Novgorod Region	3,462,364	152,157	3,463,124	151,397
Pskov Region	1,719,167	45,834	1,723,148	41,853
St Petersburg	752,729,444	235,128,756	783,660,044	204,198,156
Southern Federal District	136,554,709	12,922,604	137,428,600	12,048,713
Republic of Adygeya	2,358,157	21,502	2,367,960	11,699
Republic of Kalmykia	770,466	73,182	745,284	98,364
Krasnodar Territory	60,493,767	3,133,171	60,557,182	3,069,756
Astrakhan Region	3,838,122	75,526	3,867,647	46,001
Volgograd Region	9,812,925	524,683	9,874,870	462,738
Rostov Region	59,281,272	9,094,540	60,015,657	8,360,155
North-Caucasian Federal District	38,796,813	1,578,873	38,838,790	1,536,896
Republik of Daghestan	15,370,392	597,209	15,455,019	512,582
Republic of Ingushetia	850,135	11,539	816,306	45,368
Kabardino-Balkar Republic	4,395,103	69,786	4,402,104	62,785
Karachai-Cherkess Republic	2,795,514	398,730	2,799,100	395,144
Republic of North Ossetia - Alania	5,594,308	120,382	5,595,993	118,697
Chechen Republic	0	0	0	0
Stavropol Territory	9,791,361	381,227	9,770,268	402,320
Volga Federal District	921,450,384	99,771,271	925,908,836	95,312,819

1	2	3	4	5
Republic of Bashkortostan	44,043,696	4,359,251	45,049,893	3,353,054
Republic of Marii El	1,345,019	9,124	1,349,212	4,931
Republic of Mordovia	14,000,787	258,245	14,004,362	254,670
Republic of Tatarstan	387,526,337	57,181,475	390,358,170	54,349,642
Udmurt Republic	18,350,864	1,363,270	18,357,775	1,356,359
Chuvash Republic	6,187,320	188,394	6,183,426	192,288
Perm Territory	23,361,629	4,506,426	23,575,664	4,292,391
Kirov Region	17,216,189	1,354,819	17,653,239	917,769
Nizhny Novgograd Region	66,819,250	5,112,900	67,002,257	4,929,893
Orenburg Region	32,825,798	1,804,058	32,954,328	1,675,528
Penza Region	9,401,541	89,598	9,401,369	89,770
Samara Region	256,894,018	18,154,142	255,520,944	19,527,216
Saratov Region	36,662,407	4,875,612	37,695,665	3,842,354
Ulyanovsk Region	6,815,529	513,957	6,802,532	526,954
Ural Federal District	577,553,645	112,303,020	600,811,810	89,044,855
Kurgan Region	1,680,664	3,256	1,681,186	2,734
Sverdlovsk Region	239,751,653	44,422,884	254,396,884	29,777,653
Tyumen Region	237,492,089	57,794,169	244,419,312	50,866,946
Chelyabinsk Region	98,629,239	10,082,711	100,314,428	8,397,522
Siberian Federal District	424,278,766	133,221,440	429,923,578	127,576,628
Republic of Altai	9,260,827	30,916	9,283,375	8,368
Republic of Buryatiya	4,870,042	380,962	4,880,391	370,613
Republic of Tuva	360,972	12,457	364,122	9,307
Republic of Khakassia	6,323,871	87,697	6,325,299	86,269
Altai Territory	11,450,839	191,121	11,464,671	177,289
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	9,235,602	407,835	9,224,246	419,191
Irkutsk Region	11,547,394	429,025	11,615,874	360,545
Kemerovo Region	20,841,292	655,290	20,855,083	641,499
Novosibirsk Region	329,558,635	128,657,832	335,151,453	123,065,014
Omsk Region	13,014,220	2,148,642	12,939,872	2,222,990
Tomsk Region	7,815,072	219,663	7,819,192	215,543
Far Eastern Federal District	215,651,507	17,666,150	210,974,597	22,343,060
Republic of Sakha (Yakutia)	12,236,872	565,724	12,265,807	536,789
Kamchatka Territory	10,573,047	1,079,491	10,612,358	1,040,180
Primorskiy Territory	52,539,655	5,229,399	52,300,464	5,468,590
Khabarovsk Territory	36,346,580	3,076,168	36,360,241	3,062,507
Amur Region**	95,745,699	6,831,254	91,207,357	11,369,596
Magadan Region	259,766	3,953	240,137	23,582
Sakhalin Region	7,949,888	880,161	7,988,233	841,816
Jewish Autonomous Region	0	0	0	0
Chukotka Autonomous Area	0	0	0	0

* 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 liabilities* with balancing of some accounts of credit institutions (head-office and branches located in respective regions), as of 1.06.10

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
Central Federal District	14,372,656,964	6,373,964,418	14,983,638,225	5,762,983,157
Belgorod Region	162,393,124	3,481,571	162,607,390	3,267,305
Bryansk Region	39,116,676	3,251,598	39,139,923	3,228,351
Vladimir Region	74,339,713	9,051,209	74,342,347	9,048,575
Voronezh Region	225,790,880	12,904,327	226,172,507	12,522,700
Ivanovo Region	42,261,170	3,931,058	42,308,222	3,884,006
Kaluga Region	56,746,344	8,278,465	57,527,359	7,497,450
Kostroma Region	50,800,539	1,427,902	49,926,204	2,302,237
Kursk Region	77,937,708	3,523,540	78,196,857	3,264,391
Lipetsk Region	85,986,647	3,607,827	86,010,715	3,583,759
Moscow Region	605,728,758	78,859,084	619,175,473	65,412,369
Orel Region	31,370,775	1,970,565	31,361,261	1,980,079
Ryazan Region	70,100,488	1,493,874	70,314,396	1,279,966
Smolensk Region	50,619,804	1,727,477	50,657,163	1,690,118
Tambov Region	38,638,649	2,012,331	38,683,259	1,967,721
Tver Region	60,214,282	6,114,694	60,243,130	6,085,846
Tula Region	77,325,346	16,157,519	77,160,017	16,322,848
Yaroslavl Region	106,590,817	3,083,382	106,598,040	3,076,159
City of Moscow	12,516,695,244	6,213,087,995	13,113,213,962	5,616,569,277
North-Western Federal District	1,839,450,504	457,559,723	1,872,996,717	424,013,510
Republic of Karelia	29,736,776	8,672,193	29,822,856	8,586,113
Komi Republic	66,258,782	4,792,959	66,287,982	4,763,759
Akhangel'sk Region	77,709,795	6,328,501	77,808,896	6,229,400
Vologda Region	109,526,350	7,832,423	109,577,790	7,780,983
Kaliningrad Region	75,159,949	23,686,479	74,665,966	24,180,462
Leningrad Region	69,089,625	4,665,541	64,881,276	8,873,890
Murmansk Region	60,821,092	8,412,664	60,762,473	8,471,283
Novgorod Region	34,526,749	2,736,523	34,436,817	2,826,455
Pskov Region	27,303,556	420,083	27,314,204	409,435
St Petersburg	1,289,317,830	390,012,357	1,327,438,457	351,891,730
Southern Federal District	898,867,849	64,299,581	902,815,390	60,352,040
Republic of Adygeya	14,150,584	130,923	14,165,598	115,909
Republic of Kalmykia	7,863,837	57,647	7,846,304	75,180
Krasnodar Territory	408,851,388	21,768,715	409,033,890	21,586,213
Astrakhan Region	50,536,083	1,133,831	50,588,030	1,081,884
Volgograd Region	125,752,003	5,072,398	126,069,387	4,755,014
Rostov Region	291,713,954	36,136,067	295,112,181	32,737,840
North-Caucasian Federal District	257,436,959	8,565,854	257,524,435	8,478,378
Republic of Dagestan	36,069,958	1,226,331	36,168,043	1,128,246
Republic of Ingushetia	5,189,200	41,901	5,158,639	72,462
Kabardino-Balkar Republic	28,374,588	1,438,571	28,322,097	1,491,062
Karachai-Cherkess Republic	13,794,530	773,740	13,786,815	781,455
Republic of North Ossetia - Alania	20,502,925	1,042,014	20,526,932	1,018,007
Chechen Republic	15,014,639	63,800	15,011,158	67,281
Stavropol Territory	138,491,119	3,979,497	138,550,751	3,919,865

1	2	3	4	5
Volga Federal District	2,473,671,573	250,125,130	2,478,459,540	245,337,163
Republic of Bashkortostan	223,491,635	88,420,408	224,521,405	87,390,638
Republic of Marii El	31,306,430	2,414,704	31,320,467	2,400,667
Republic of Mordovia	58,735,920	408,853	58,735,348	409,425
Republic of Tatarstan	506,644,032	60,449,072	509,230,499	57,862,605
Udmurt Republic	98,422,057	2,021,110	99,007,961	1,435,206
Chuvash Republic	66,350,926	3,926,828	66,402,481	3,875,273
Perm Territory	224,089,919	27,801,674	224,425,536	27,466,057
Kirov Region	71,873,206	4,443,322	72,356,177	3,960,351
Nizhny Novgograd Region	326,179,537	15,727,590	325,801,265	16,105,862
Orenburg Region	99,558,085	3,142,259	99,689,525	3,010,819
Penza Region	55,705,720	2,865,702	55,671,574	2,899,848
Samara Region	517,719,339	31,879,988	516,492,146	33,107,181
Saratov Region	134,168,542	5,547,831	135,269,484	4,446,889
Ulyanovsk Region	59,426,225	1,075,789	59,535,672	966,342
Ural Federal District	1,384,504,386	245,871,243	1,400,508,614	229,867,015
Kurgan Region	29,632,496	160,591	29,643,079	150,008
Sverdlovsk Region	602,679,902	130,812,094	610,000,420	123,491,576
Tyumen Region	495,888,353	95,161,422	502,675,507	88,374,268
Chelyabinsk Region	256,303,635	19,737,136	258,189,608	17,851,163
Siberian Federal District	1,366,253,683	89,273,529	1,370,288,395	85,238,817
Republic of Altai	12,880,811	134,622	12,890,356	125,077
Republic of Buryatiya	45,201,923	1,383,757	45,216,252	1,369,428
Republic of Tuva	7,999,563	28,019	8,005,735	21,847
Republic of Khakassia	19,339,721	174,105	19,334,790	179,036
Altai Territory	142,745,341	3,982,795	142,762,498	3,965,638
Zabaykal Territory	37,275,137	448,173	37,279,504	443,806
Krasnoyarsk Territory	199,724,465	15,781,634	199,905,307	15,600,792
Irkutsk Region	160,104,221	5,307,921	160,576,076	4,836,066
Kemerovo Region	146,311,460	14,837,076	146,259,589	14,888,947
Novosibirsk Region	410,856,119	37,827,812	414,154,856	34,529,075
Omsk Region	117,285,238	6,985,249	117,339,879	6,930,608
Tomsk Region	66,529,684	2,382,366	66,563,553	2,348,497
Far Eastern Federal District	515,877,989	48,481,514	512,379,566	51,979,937
Republic of Sakha (Yakutia)	63,533,146	3,509,924	63,616,745	3,426,325
Kamchatka Territory	30,905,396	2,797,383	30,970,911	2,731,868
Primorskiy Territory	136,089,574	14,639,496	135,914,397	14,814,673
Khabarovsk Territory	152,913,654	18,579,162	153,219,985	18,272,831
Amur Region	58,854,513	1,731,815	54,957,246	5,629,082
Magadan Region	19,492,307	2,166,779	19,534,503	2,124,583
Sakhalin Region	45,058,751	4,922,905	45,123,470	4,858,186
Jewish Autonomous Region	4,355,113	40,817	4,362,753	33,177
Chukotka Autonomous Area	4,675,535	93,233	4,679,556	89,212

* 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 1.06.10

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	3,571,317,688	760,055,458	463,951,508	283,323,010	207,495,628	11,953,235
Belgorod Region	704,046	40,180	5,030	0	1,149,668	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	297,035	208,904	8,996	0	50,465	0
Voronezh Region	205,850	2,957	240,000	0	775,947	0
Ivanovo Region	491,394	59,405	73,933	0	124,405	43,188
Kaluga Region	751,068	0	244,568	0	593,047	0
Kostroma Region	23,803,954	169,925	8,349	0	1,076,092	0
Kursk Region	646,389	642,233	0	0	635,475	0
Lipetsk Region	865,082	247,366	5,071	0	386,204	0
Moscow Region	42,103,790	2,960,550	359,516	105	14,103,575	2,794,749
Orel Region	25,376	0	0	4,750	110,413	0
Ryazan Region	362,667	36,762	41,208	25	742,159	0
Smolensk Region	478,370	68,479	422,578	44	553,612	0
Tambov Region	0	0	0	62	0	0
Tver Region	1,768,980	245,321	31,266	0	196,765	0
Tula Region	121,789	36,616	230	0	3,990	0
Yaroslavl Region	146,200	101,347	12,938	0	21,998	0
City of Moscow	3,498,545,698	755,235,413	462,497,825	283,318,024	186,971,813	9,115,298
North-Western Federal District	141,807,314	17,807,740	25,726,827	367,184	19,031,538	382,866
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2,619,931	659,532	69,599	980	87,619	0
Akhangel'sk Region	0	0	119,593	0	86	0
Vologda Region	3,220,568	469,033	214,602	4,900	1,357,006	120,730
Kaliningrad Region	4,633,191	57,612	338,483	340,000	395,195	76,409
Leningrad Region	136,932	29,770	108	20	0	0
Murmansk Region	697,285	438,199	0	0	71,426	76,215
Novgorod Region	205,156	89,642	133,408	0	50,865	31,035
Pskov Region	0	0	0	0	0	0
St Petersburg	130,294,251	16,063,952	24,851,034	21,284	17,069,341	78,477
Southern Federal District	9,770,790	932,216	1,577,490	106,522	1,453,639	236,813
Republic of Adygeya	1,020	912	1,806	0	0	0
Republic of Kalmykia	0	0	0	0	5,178	0
Krasnodar Territory	5,203,056	200,257	1,136,399	65,587	543,227	0
Astrakhan Region	451,967	498,680	41,045	5,288	0	0
Volgograd Region	260,818	105,265	33	0	813,136	236,813
Rostov Region	3,853,929	127,102	398,207	35,647	92,098	0
North-Caucasian Federal District	1,694,221	846,301	550,449	210	794,451	0
Republic of Dagestan	12,066	0	479,219	0	200,128	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	13,791	0	5	0
Karachai-Cherkess Republic	90,716	0	33,922	0	157,051	0
Republic of North Ossetia - Alania	0	0	23,517	0	177,123	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,591,339	846,301	0	210	260,144	0

1	2	3	4	5	6	7
Volga Federal District	70,012,048	9,783,911	29,796,730	856,886	24,640,377	695,712
Republic of Bashkortostan	3,819,013	189,318	891,545	0	126,111	0
Republic of Marii El	0	0	0	0	40,792	0
Republic of Mordovia	238,244	130,829	47,875	0	325,022	0
Republic of Tatarstan	29,700,680	5,488,227	13,482,477	659,974	5,791,637	0
Udmurt Republic	2,310,188	451,390	62,474	0	1,880,820	0
Chuvash Republic	99,289	58,029	5,875	0	646,871	0
Perm Territory	2,397,121	216,971	2,398,808	0	151,214	0
Kirov Region	2,451,977	3,173	48,210	0	157,318	0
Nizhny Novgogrod Region	4,475,286	896,368	2,076,196	0	5,178,711	126,097
Orenburg Region	2,484,733	95,555	475,935	17,646	4,375,618	34,614
Penza Region	469,580	0	1,754	0	54,895	0
Samara Region	17,987,083	2,144,168	9,703,514	178,996	5,673,463	535,001
Saratov Region	3,577,903	109,883	601,942	270	197,943	0
Ulyanovsk Region	951	0	125	0	39,962	0
Ural Federal District	81,264,618	10,948,822	10,948,968	199,000	40,870,602	1,290,651
Kurgan Region	0	0	0	0	6,902	0
Sverdlovsk Region	43,660,740	3,743,602	4,517,602	100	10,179,487	0
Tyumen Region	21,665,019	3,188,486	6,083,938	198,900	30,057,783	1,259,497
Chelyabinsk Region	15,938,859	4,016,734	347,428	0	626,430	31,154
Siberian Federal District	45,323,278	5,665,857	8,521,301	2,464,729	13,070,415	87,032
Republic of Altai	495,520	459,112	30,143	0	6,152	0
Republic of Buryatiya	36,371	0	5,729	0	2,140	0
Republic of Tuva	5,080	5,391	0	0	0	0
Republic of Khakassia	72,514	54,727	0	0	185,312	0
Altai Territory	50,065	37,172	3,773	0	23,076	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	106,374	104,432	146,149	0	60,115	0
Irkutsk Region	178,831	0	85,737	0	129,279	0
Kemerovo Region	1,461,668	566,041	94,477	0	98,533	0
Novosibirsk Region	40,952,077	3,936,587	8,038,824	2,464,729	12,218,421	38,233
Omsk Region	1,843,799	502,395	2,988	0	268,151	48,799
Tomsk Region	120,979	0	113,481	0	79,236	0
Far Eastern Federal District	23,586,496	4,348,220	1,608,616	0	7,404,096	337,489
Republic of Sakha (Yakutia)	572,914	224,508	129,913	0	1,198,265	0
Kamchatka Territory	300,225	60,384	12,203	0	549,361	0
Primorskiy Territory	7,591,428	2,676,634	930,209	0	790,208	0
Khabarovsk Territory	2,729,778	808,152	475,361	0	132,006	0
Amur Region	11,151,657	573,012	10,757	0	4,685,330	337,489
Magadan Region	0	0	0	0	106	0
Sakhalin Region	1,240,494	5,530	50,173	0	48,820	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 1.06.10

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	3,625,890,497	763,141,031	472,711,312	286,929,579	227,184,567	12,042,369
Belgorod Region	704,046	40,180	5,190	0	1,149,668	0
Bryansk Region	0	0	768	0	0	0
Vladimir Region	297,035	208,904	8,996	0	30,422	0
Voronezh Region	2,693	2,957	779	0	169,651	0
Ivanovo Region	493,499	82,609	66,447	0	46,471	43,188
Kaluga Region	751,068	0	244,568	0	593,047	0
Kostroma Region	13,551,172	53,994	0	0	215,491	0
Kursk Region	646,389	642,233	0	0	635,475	0
Lipetsk Region	865,082	247,366	6,676	0	388,746	0
Moscow Region	42,103,790	2,960,550	359,780	105	14,103,575	2,794,749
Orel Region	25,376	0	0	4,750	110,413	0
Ryazan Region	362,667	36,762	41,208	25	733,412	0
Smolensk Region	29,966	0	184,787	44	36,324	0
Tambov Region	0	0	0	62	427	0
Tver Region	1,768,980	245,321	31,266	0	23,211	0
Tula Region	121,789	36,616	478	0	13,386	0
Yaroslavl Region	168,866	123,679	19,514	0	37,763	0
City of Moscow	3,563,998,079	758,459,860	471,740,855	286,924,593	208,897,085	9,204,432
North-Western Federal District	133,632,287	17,536,389	25,483,664	1,274,378	17,755,455	223,931
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2,286,598	460,471	67,477	980	0	0
Akhangel'sk Region	23,932	25,495	119,593	0	86	0
Vologda Region	1,104,285	367,426	206,673	4,900	1,154,624	0
Kaliningrad Region	2,380,701	57,612	81,564	0	221,814	38,204
Leningrad Region	136,932	29,770	108	1,247,165	0	0
Murmansk Region	697,284	438,199	0	0	71,426	76,215
Novgorod Region	206,077	90,604	133,408	0	50,865	31,035
Pskov Region	0	0	0	0	0	0
St Petersburg	126,796,478	16,066,812	24,874,841	21,333	16,256,640	78,477
Southern Federal District	9,770,790	932,216	1,451,162	106,522	888,434	146,230
Republic of Adygeya	1,020	912	1,806	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	5,203,056	200,257	1,119,047	65,587	102,716	0
Astrakhan Region	451,967	498,680	42,756	5,288	0	0
Volgograd Region	260,818	105,265	627	0	673,341	146,230
Rostov Region	3,853,929	127,102	286,926	35,647	112,377	0
North-Caucasian Federal District	1,671,408	846,301	553,095	210	1,142,507	0
Republic of Dagestan	12,066	0	479,645	0	199,107	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	13,791	0	347,620	0
Karachai-Cherkess Republic	67,903	0	33,922	0	157,051	0
Republic of North Ossetia - Alania	0	0	23,517	0	175,449	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,591,339	846,301	2,220	210	263,280	0
Volga Federal District	69,626,158	9,783,911	29,350,515	857,548	24,599,545	695,712
Republic of Bashkortostan	3,437,775	189,318	895,088	0	120,192	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	40,792	0
Republic of Mordovia	238,244	130,829	38,035	0	47,540	0
Republic of Tatarstan	29,700,680	5,488,227	13,166,700	659,974	7,466,976	0
Udmurt Republic	2,310,188	451,390	62,533	0	1,880,820	0
Chuvash Republic	99,289	58,029	40	43	646,871	0
Perm Territory	2,397,121	216,971	2,399,520	0	17,362	0
Kirov Region	2,451,977	3,173	48,210	0	157,318	0
Nizhny Novgograd Region	4,475,286	896,368	2,076,735	119	4,854,914	126,097
Orenburg Region	2,480,081	95,555	352,737	17,646	4,200,329	34,614
Penza Region	469,580	0	1,754	0	56,783	0
Samara Region	17,987,083	2,144,168	9,704,780	179,496	4,911,847	535,001
Saratov Region	3,577,903	109,883	604,258	270	197,801	0
Ulyanovsk Region	951	0	125	0	0	0
Ural Federal District	75,540,823	10,852,422	10,694,616	199,000	36,475,033	1,290,651
Kurgan Region	0	0	0	0	6,902	0
Sverdlovsk Region	38,565,309	3,647,202	4,259,678	100	7,066,820	0
Tyumen Region	21,663,385	3,188,486	6,087,281	198,900	28,781,148	1,259,497
Chelyabinsk Region	15,312,129	4,016,734	347,657	0	620,163	31,154
Siberian Federal District	9,760,691	2,899,947	828,877	0	3,892,466	247,415
Republic of Altai	1,029	0	30,143	0	6,152	0
Republic of Buryatiya	36,371	0	5,729	0	2,140	0
Republic of Tuva	5,080	5,391	0	0	0	0
Republic of Khakassia	72,514	54,727	0	0	185,312	0
Altai Territory	50,065	37,172	3,773	0	4,214	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	759,021	241,240	162,678	0	182,736	160,383
Irkutsk Region	178,831	0	85,928	0	129,279	0
Kemerovo Region	1,461,668	566,041	94,627	0	99,059	0
Novosibirsk Region	5,231,334	1,492,981	327,731	0	2,994,662	38,233
Omsk Region	1,843,799	502,395	4,491	0	209,676	48,799
Tomsk Region	120,979	0	113,777	0	79,236	0
Far Eastern Federal District	18,825,235	4,348,220	1,608,623	0	2,822,735	337,489
Republic of Sakha (Yakutia)	572,914	224,508	129,920	0	1,362,452	0
Kamchatka Territory	291,432	60,384	12,203	0	359,857	0
Primorskiy Territory	7,779,754	2,676,634	1,353,386	0	862,461	0
Khabarovsk Territory	2,541,452	808,152	52,184	0	189,039	0
Amur Region	6,399,189	573,012	6,506	0	0	337,489
Magadan Region	0	0	4,251	0	106	0
Sakhalin Region	1,240,494	5,530	50,173	0	48,820	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 1.06.10

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
1	2	3	4	5
Central Federal District	12,191,332,557	8,083,416,426	777,990,204	2,710,529,117
Belgorod Region	6,568,870	5,127,550	490,000	473,286
Bryansk Region	1,055,844	413,326	400,000	53,218
Vladimir Region	1,949,723	1,160,364	55,200	734,159
Voronezh Region	3,218,218	540,847	61,100	2,297,605
Ivanovo Region	5,526,679	3,401,815	180,020	1,849,306
Kaluga Region	3,520,916	1,419,304	220,000	1,356,663
Kostroma Region	23,543,097	8,126,708	852,866	11,485,050
Kursk Region	6,763,243	5,480,244	313,100	679,179
Lipetsk Region	11,534,699	8,481,177	428,200	1,197,387
Moscow Region	71,728,789	30,840,123	16,786,593	14,108,553
Orel Region	1,106,128	663,931	60,000	376,848
Ryazan Region	6,805,063	6,026,106	95,000	614,316
Smolensk Region	9,544,799	6,772,972	865,000	1,663,095
Tambov Region	1,326,549	1,149,141	0	177,408
Tver Region	7,160,370	5,128,358	419,150	1,281,601
Tula Region	5,956,658	5,223,952	110,001	523,685
Yaroslavl Region	8,802,874	4,286,335	3,051,268	982,356
City of Moscow	12,015,220,038	7,989,174,173	753,602,706	2,670,675,402
North-Western Federal District	552,291,798	415,917,255	37,171,830	60,672,315
Republic of Karelia	489,414	231,333	0	130,391
Komi Republic	7,058,818	2,359,390	3,332,550	1,211,858
Akhangel'sk Region	204,671	156,571	17,150	18,825
Vologda Region	28,239,988	18,387,872	4,222,466	4,564,154
Kaliningrad Region	26,768,581	23,367,476	1,503,564	1,461,034
Leningrad Region	3,334,084	2,565,887	264,000	256,177
Murmansk Region	4,319,549	2,407,684	100,000	1,748,978
Novgorod Region	1,356,349	955,148	30,500	369,132
Pskov Region	1,023,280	876,161	10,000	137,119
St Petersburg	479,497,064	364,609,733	27,691,600	50,774,647
Southern Federal District	89,058,698	63,653,789	3,312,995	17,736,534
Republic of Adygeya	1,339,649	824,767	40,000	474,882
Republic of Kalmykia	511,037	369,264	30	141,743
Krasnodar Territory	37,771,184	26,464,796	2,161,959	5,929,456
Astrakhan Region	1,536,327	922,579	0	453,480
Volgograd Region	5,517,017	4,465,399	397,000	482,082
Rostov Region	42,383,484	30,606,984	714,006	10,254,891
North-Caucasian Federal District	22,580,765	14,090,776	2,621,182	5,810,506
Republic of Dagestan	7,406,412	4,293,206	228,072	2,885,134
Republic of Ingushetia	650,084	141,021	0	509,063
Kabardino-Balkar Republic	3,008,805	2,633,833	124,000	250,972
Karachai-Cherkess Republic	1,867,765	1,381,822	40,000	445,943
Republic of North Ossetia - Alania	3,517,196	3,136,192	18,110	361,799
Chechen Republic	0	0	0	0

1	2	3	4	5
Stavropol Territory	6,130,503	2,504,702	2,211,000	1,357,595
Volga Federal District	610,664,967	394,025,997	18,677,177	176,667,724
Republic of Bashkortostan	28,663,416	16,812,533	1,639,524	9,235,902
Republic of Marii El	780,079	587,136	40,400	34,043
Republic of Mordovia	9,572,701	8,150,648	372,000	892,250
Republic of Tatarstan	247,134,640	200,306,356	7,174,886	33,416,763
Udmurt Republic	11,339,792	5,688,950	219,370	4,844,770
Chuvash Republic	3,760,628	2,254,402	135,500	1,343,047
Perm Territory	14,255,744	9,477,743	396,000	3,684,335
Kirov Region	10,587,983	8,159,069	93,649	1,511,481
Nizhny Novgogrod Region	33,546,402	23,810,784	1,043,150	3,589,677
Orenburg Region	19,826,856	12,111,998	1,248,400	5,389,115
Penza Region	7,557,617	5,630,159	1,501,000	341,731
Samara Region	198,401,401	83,867,803	4,587,298	104,976,788
Saratov Region	20,900,978	13,415,048	216,000	6,840,460
Ulyanovsk Region	4,336,730	3,753,368	10,000	567,362
Ural Federal District	342,782,822	178,773,891	31,002,325	102,749,331
Kurgan Region	923,403	865,802	400	55,676
Sverdlovsk Region	135,920,658	72,204,111	13,504,218	42,360,909
Tyumen Region	146,326,562	73,226,368	6,243,624	47,293,452
Chelyabinsk Region	59,612,199	32,477,610	11,254,083	13,039,294
Siberian Federal District	262,985,024	137,775,329	19,787,904	91,053,671
Republic of Altai	6,989,772	4,250,703	3,000	2,696,561
Republic of Buryatiya	3,635,716	1,963,765	478,700	1,192,573
Republic of Tuva	204,987	117,950	10,270	75,567
Republic of Khakassia	3,961,917	1,771,090	239,610	1,845,456
Altai Territory	8,730,238	6,326,173	582,000	1,448,793
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	6,358,522	3,236,936	757,775	2,048,811
Irkutsk Region	8,402,283	5,635,319	578,411	1,922,450
Kemerovo Region	12,278,134	7,953,537	30,037	4,293,109
Novosibirsk Region	199,872,503	98,656,861	16,770,101	71,728,819
Omsk Region	7,662,148	4,419,035	318,000	2,538,322
Tomsk Region	4,888,804	3,443,960	20,000	1,263,210
Far Eastern Federal District	134,270,277	52,395,150	8,182,887	65,828,116
Republic of Sakha (Yakutia)	4,822,264	3,264,099	353,200	1,142,605
Kamchatka Territory	6,250,185	3,867,625	1,115,626	936,934
Primorskiy Territory	28,851,265	19,606,409	498,000	5,652,118
Khabarovsk Territory	26,755,404	14,057,454	3,000,200	8,989,883
Amur Region	64,193,666	9,537,488	2,630,161	48,560,911
Magadan Region	181,089	24,562	0	156,527
Sakhalin Region	3,216,404	2,037,513	585,700	389,138
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 1.06.10

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
1	2	3	4	5
Central Federal District	7,501,824,720	5,151,071,583	802,852,408	1,104,515,462
Belgorod Region	148,746,759	133,921,597	490,000	13,480,350
Bryansk Region	29,788,089	18,175,386	400,000	9,370,972
Vladimir Region	56,845,940	40,047,932	55,000	16,488,403
Voronezh Region	199,565,362	134,719,695	61,100	62,874,896
Ivanovo Region	29,214,168	20,601,018	160,020	7,829,512
Kaluga Region	44,402,548	27,364,380	220,000	14,081,457
Kostroma Region	27,382,298	18,638,048	62,089	6,606,927
Kursk Region	67,308,767	54,568,054	313,100	11,549,176
Lipetsk Region	74,046,802	58,185,724	425,000	13,740,067
Moscow Region	302,169,322	185,096,030	16,786,593	67,508,242
Orel Region	20,859,806	14,621,012	60,000	5,638,990
Ryazan Region	61,993,609	42,215,285	95,000	12,434,613
Smolensk Region	44,061,509	32,045,414	315,000	11,611,380
Tambov Region	33,275,403	25,861,925	0	6,265,139
Tver Region	46,713,075	30,691,625	419,100	13,669,650
Tula Region	68,354,489	47,206,036	110,001	14,202,474
Yaroslavl Region	93,344,911	62,534,206	2,791,268	18,844,956
City of Moscow	6,153,751,863	4,204,578,216	780,089,137	798,318,258
North-Western Federal District	1,210,141,259	803,030,803	35,355,824	304,843,315
Republic of Karelia	26,145,316	10,276,805	0	12,185,549
Komi Republic	45,210,804	19,030,957	3,250,000	20,108,453
Akhangel'sk Region	52,513,968	26,526,070	17,150	21,556,787
Vologda Region	89,975,717	58,750,806	2,496,000	23,840,912
Kaliningrad Region	58,776,234	45,912,607	1,356,564	9,867,609
Leningrad Region	28,814,941	16,945,631	264,000	11,193,299
Murmansk Region	38,788,096	23,029,531	100,000	15,195,167
Novgorod Region	28,069,665	15,517,110	30,500	9,156,238
Pskov Region	22,763,988	17,012,475	10,000	5,365,159
St Petersburg	819,082,530	570,028,811	27,831,610	176,374,142
Southern Federal District	773,279,342	530,644,604	3,758,285	206,387,498
Republic of Adygeya	12,325,606	8,669,237	40,000	3,616,369
Republic of Kalmykia	6,755,344	2,947,004	30	3,458,310
Krasnodar Territory	350,674,580	236,125,133	2,291,949	98,877,344
Astrakhan Region	44,005,745	21,829,112	0	12,899,239
Volgograd Region	106,849,488	69,889,560	242,000	29,544,644
Rostov Region	252,668,579	191,184,558	1,184,306	57,991,592
North-Caucasian Federal District	214,663,516	144,589,106	2,964,282	61,111,992
Republic of Dagestan	25,363,906	15,217,042	228,172	9,916,779
Republic of Ingushetia	4,121,982	2,087,997	0	2,033,985
Kabardino-Balkar Republic	24,326,568	17,983,754	124,000	6,176,343
Karachai-Cherkess Republic	12,184,232	9,601,312	40,000	2,542,920
Republic of North Ossetia - Alania	16,019,363	11,226,348	28,110	4,622,810

1	2	3	4	5
Chechen Republic	12,165,049	10,627,489	0	1,537,560
Stavropol Territory	120,482,416	77,845,164	2,544,000	34,281,595
Volga Federal District	1,963,931,539	1,283,700,515	18,372,671	588,674,619
Republic of Bashkortostan	155,659,899	92,903,240	1,539,701	58,161,316
Republic of Marii El	27,702,132	20,030,540	40,400	6,218,928
Republic of Mordovia	51,718,334	41,598,829	322,000	9,218,702
Republic of Tatarstan	351,783,751	281,293,463	7,509,841	55,215,221
Udmurt Republic	83,166,610	52,062,057	194,380	26,841,353
Chuvash Republic	57,803,866	39,429,607	80,502	17,636,649
Perm Territory	192,567,396	134,914,805	396,000	54,960,422
Kirov Region	58,687,731	41,214,427	93,649	14,990,586
Nizhny Novgograd Region	266,878,569	194,287,794	1,003,350	60,702,983
Orenburg Region	79,325,325	47,068,067	878,400	30,452,996
Penza Region	48,289,482	31,058,669	1,501,150	13,287,933
Samara Region	428,650,314	215,810,895	4,587,298	196,198,443
Saratov Region	109,223,528	54,667,617	216,000	31,507,061
Ulyanovsk Region	52,474,602	37,360,505	10,000	13,282,026
Ural Federal District	1,021,769,593	608,743,623	19,709,325	348,154,288
Kurgan Region	25,425,512	13,199,867	400	11,666,295
Sverdlovsk Region	478,119,052	323,770,025	2,331,218	132,436,157
Tyumen Region	314,880,083	148,468,842	6,123,624	140,846,314
Chelyabinsk Region	203,344,946	123,304,889	11,254,083	63,205,522
Siberian Federal District	1,156,225,434	616,575,781	10,062,283	480,754,071
Republic of Altai	11,634,513	6,719,442	3,000	4,769,168
Republic of Buryatiya	39,645,262	16,000,474	443,700	20,388,335
Republic of Tuva	7,302,660	1,021,103	10,270	6,245,016
Republic of Khakassia	16,113,882	6,597,234	239,610	8,954,024
Altai Territory	127,186,604	91,228,416	582,000	33,432,132
Zabaykal Territory	32,411,759	9,683,049	0	22,001,229
Krasnoyarsk Territory	168,041,630	77,011,123	2,875,821	83,857,798
Irkutsk Region	138,394,858	75,998,571	578,411	60,940,674
Kemerovo Region	122,042,763	70,270,295	30,109	48,827,594
Novosibirsk Region	336,713,917	182,219,844	5,181,360	129,213,436
Omsk Region	99,408,146	49,563,736	98,000	36,753,710
Tomsk Region	57,329,440	30,262,494	20,002	25,370,955
Far Eastern Federal District	361,762,560	199,670,449	5,671,426	136,264,296
Republic of Sakha (Yakutia)	47,733,255	28,405,212	353,200	18,682,927
Kamchatka Territory	17,213,011	12,437,694	1,080,626	2,700,088
Primorskiy Territory	86,774,988	53,627,850	698,000	28,196,862
Khabarovsk Territory	129,471,399	67,535,461	2,800,200	48,735,195
Amur Region	36,244,524	15,232,017	153,700	18,710,797
Magadan Region	16,868,602	9,406,643	0	6,513,613
Sakhalin Region	22,599,101	10,016,453	585,700	10,876,253
Jewish Autonomous Region	3,762,981	1,972,500	0	1,790,481
Chukotka Autonomous Area	1,094,699	1,036,619	0	58,080

Table 31.1

Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.06.10

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
1	2	3	4	5
Central Federal District	5,363,415,039	3,145,690,605	1,687,485,660	354,913,871
Belgorod Region	192,983	84,692	108,243	48
Bryansk Region	3,763	3,763	0	0
Vladimir Region	4,172	1,092	0	3,080
Voronezh Region	25,748	0	31	23,771
Ivanovo Region	344,604	258,583	3,085	82,936
Kaluga Region	35,457	26,149	0	9,308
Kostroma Region	2,474,273	1,902,391	43,980	441,551
Kursk Region	186,442	154,241	0	2,004
Lipetsk Region	972	0	0	972
Moscow Region	16,399,827	3,838,764	7,148,510	4,063,868
Orel Region	0	0	0	0
Ryazan Region	234,021	214,276	942	18,803
Smolensk Region	1,177,080	126,478	593,876	445,061
Tambov Region	13,893	0	915	12,978
Tver Region	44,352	9,079	1,495	33,778
Tula Region	277,923	250,347	0	27,576
Yaroslavl Region	613,197	142,935	423,029	47,233
City of Moscow	5,341,386,332	3,138,677,815	1,679,161,554	349,700,904
North-Western Federal District	175,169,304	123,941,120	31,535,417	12,841,525
Republic of Karelia	0	0	0	0
Komi Republic	587,842	167,413	349,126	46,937
Akhangel'sk Region	1,888	0	1,445	443
Vologda Region	4,398,222	1,721,495	2,628,353	31,070
Kaliningrad Region	5,844,834	3,743,032	1,478,480	216,206
Leningrad Region	573,987	439,431	119,219	15,337
Murmansk Region	1,320,198	1,091,349	191,970	36,879
Novgorod Region	9,094	0	2,282	6,812
Pskov Region	0	0	0	0
St Petersburg	162,433,239	116,778,400	26,764,542	12,487,841
Southern Federal District	5,889,244	2,757,906	2,263,940	598,979
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	18,819	3,050	790	14,979
Krasnodar Territory	923,124	400,634	15,200	385,202
Astrakhan Region	4,208	0	915	3,293
Volgograd Region	3,565	0	0	3,565
Rostov Region	4,939,528	2,354,222	2,247,035	191,940
North-Caucasian Federal District	374,312	102,075	222,139	50,098
Republic of Dagestan	87,000	57,197	9,393	20,410
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	865	0	671	194
Karachai-Cherkess Republic	143,712	44,838	90,572	8,302
Republic of North Ossetia - Alania	5,823	40	2,896	2,887

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	136,912	0	118,607	18,305
Volga Federal District	53,906,689	40,756,501	6,200,758	5,961,892
Republic of Bashkortostan	1,462,262	1,181,912	169,361	76,019
Republic of Marii El	457	0	457	0
Republic of Mordovia	54,286	49,077	3,135	2,074
Republic of Tatarstan	35,464,985	29,169,309	4,516,366	834,656
Udmurt Republic	868,129	756,563	82,033	29,533
Chuvash Republic	33,669	23,210	0	10,459
Perm Territory	1,372,915	1,193,614	45,158	134,143
Kirov Region	842,845	755,196	0	87,649
Nizhny Novgogrod Region	3,172,468	1,666,960	556,401	949,107
Orenburg Region	858,752	753,746	21,859	83,147
Penza Region	457	0	457	0
Samara Region	8,797,070	4,513,393	729,289	3,546,474
Saratov Region	619,870	374,888	75,763	169,219
Ulyanovsk Region	358,524	318,633	479	39,412
Ural Federal District	62,518,342	40,239,184	21,091,648	1,039,599
Kurgan Region	0	0	0	0
Sverdlovsk Region	25,861,981	14,632,926	10,473,809	708,959
Tyumen Region	31,426,841	24,302,485	6,845,786	208,575
Chelyabinsk Region	5,229,520	1,303,773	3,772,053	122,065
Siberian Federal District	90,964,377	71,973,754	7,329,235	4,830,090
Republic of Altai	0	0	0	0
Republic of Buryatiya	34,642	0	27,446	7,196
Republic of Tuva	457	0	457	0
Republic of Khakassia	3,812	0	3,812	0
Altai Territory	60,660	37,357	305	22,998
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	102,042	72,755	17,655	11,632
Irkutsk Region	141,305	87,425	39,827	14,053
Kemerovo Region	74,311	26,870	5,170	42,271
Novosibirsk Region	89,670,602	71,014,214	7,125,908	4,699,182
Omsk Region	832,675	693,172	108,655	30,848
Tomsk Region	43,871	41,961	0	1,910
Far Eastern Federal District	7,227,281	3,746,660	839,585	2,451,345
Republic of Sakha (Yakutia)	185,288	164,141	14,018	7,129
Kamchatka Territory	424,358	417,236	4,752	2,370
Primorskiy Territory	1,005,562	776,320	116,750	107,683
Khabarovsk Territory	1,986,793	1,115,450	684,146	179,783
Amur Region	3,584,557	1,242,437	15,705	2,148,947
Magadan Region	580	580	0	0
Sakhalin Region	40,143	30,496	4,214	5,433
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 1.06.10

thousand rubles

	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
1	2	3	4	5
Central Federal District	5,040,335,239	2,864,286,048	1,702,052,541	306,219,714
Belgorod Region	2,822,644	2,310,496	109,310	348,216
Bryansk Region	211,821	113,336	0	98,485
Vladimir Region	2,839,602	2,693,297	0	146,305
Voronezh Region	11,366,553	9,994,318	2,623	1,309,273
Ivanovo Region	6,361,807	6,293,268	3,085	65,454
Kaluga Region	3,309,770	3,033,506	61	276,203
Kostroma Region	1,024,017	970,152	36,356	17,509
Kursk Region	2,987,629	2,769,026	0	188,406
Lipetsk Region	773,832	658,226	0	115,606
Moscow Region	29,929,868	14,797,272	7,147,626	6,636,285
Orel Region	451,804	403,161	0	48,643
Ryazan Region	687,984	502,305	1,552	184,127
Smolensk Region	1,282,452	803,734	70,398	408,320
Tambov Region	1,728,995	1,685,924	915	42,156
Tver Region	1,207,553	1,056,968	1,038	130,839
Tula Region	15,463,920	15,130,839	0	314,265
Yaroslavl Region	2,027,815	1,328,380	423,608	275,827
City of Moscow	4,955,857,173	2,799,741,840	1,694,255,969	295,613,795
North-Western Federal District	273,577,368	190,816,001	27,676,632	43,686,500
Republic of Karelia	8,480,535	8,280,425	0	200,110
Komi Republic	1,729,091	1,254,765	349,126	125,200
Akhangel'sk Region	3,862,552	3,701,422	1,445	159,507
Vologda Region	6,547,022	5,862,877	245,182	421,697
Kaliningrad Region	18,806,487	16,448,074	3,659	2,304,404
Leningrad Region	8,817,929	7,086,169	119,219	236,427
Murmansk Region	9,795,568	9,370,194	191,970	214,588
Novgorod Region	2,448,409	2,274,394	2,282	153,159
Pskov Region	187,880	146,492	0	41,388
St Petersburg	212,901,895	136,391,189	26,763,749	39,830,020
Southern Federal District	50,851,688	43,220,528	2,334,897	4,009,658
Republic of Adygeya	80,515	19,192	0	61,323
Republic of Kalmykia	16,102	3,050	790	12,262
Krasnodar Territory	16,311,504	12,983,451	86,157	2,499,171
Astrakhan Region	844,439	747,864	915	32,761
Volgograd Region	3,654,955	3,206,899	0	140,396
Rostov Region	29,944,173	26,260,072	2,247,035	1,263,745
North-Caucasian Federal District	5,374,741	4,019,934	223,175	1,130,758
Republic of Daghestan	516,011	305,224	10,155	200,632
Republic of Ingushetia	2,235	0	0	2,235
Kabardino-Balkar Republic	1,168,069	1,152,628	945	13,622
Karachai-Cherkess Republic	475,453	384,881	90,572	0
Republic of North Ossetia - Alania	151,373	40,020	2,896	108,457

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	3,061,600	2,137,181	118,607	805,812
Volga Federal District	124,469,518	104,597,903	6,223,936	12,010,491
Republic of Bashkortostan	13,092,230	11,931,753	191,776	707,231
Republic of Marii El	2,225,885	2,134,233	457	19,888
Republic of Mordovia	85,554	49,077	3,074	33,403
Republic of Tatarstan	39,080,526	33,142,760	4,516,366	476,746
Udmurt Republic	1,060,377	740,929	82,033	234,010
Chuvash Republic	3,586,052	3,386,604	0	199,448
Perm Territory	23,511,924	22,140,987	46,378	1,320,595
Kirov Region	3,633,463	3,457,908	0	175,555
Nizhny Novgogrod Region	11,522,437	8,553,174	556,096	2,253,493
Orenburg Region	1,811,079	1,575,555	21,707	211,871
Penza Region	2,354,501	2,325,514	518	28,469
Samara Region	20,791,708	14,041,784	729,289	5,837,259
Saratov Region	1,002,455	436,676	75,763	482,624
Ulyanovsk Region	711,327	680,949	479	29,899
Ural Federal District	158,320,847	138,799,331	15,261,882	3,717,004
Kurgan Region	1,789	0	0	1,789
Sverdlovsk Region	114,798,480	107,329,319	4,684,579	2,422,383
Tyumen Region	30,006,815	22,572,823	6,805,250	479,940
Chelyabinsk Region	13,513,763	8,897,189	3,772,053	812,892
Siberian Federal District	64,654,658	48,642,051	1,199,255	7,770,154
Republic of Altai	108,663	106,416	0	2,247
Republic of Buryatiya	809,617	583,359	27,446	198,812
Republic of Tuva	457	0	457	0
Republic of Khakassia	16,779	2,001	4,727	10,051
Altai Territory	3,155,508	2,898,477	305	242,200
Zabaykal Territory	281,116	56,773	0	224,343
Krasnoyarsk Territory	12,023,677	10,600,557	17,655	1,285,363
Irkutsk Region	3,856,245	3,062,176	39,766	754,303
Kemerovo Region	13,356,193	12,629,090	5,780	702,227
Novosibirsk Region	24,612,608	13,675,000	993,854	3,054,827
Omsk Region	4,578,428	3,336,658	109,265	1,131,958
Tomsk Region	1,855,367	1,691,544	0	163,823
Far Eastern Federal District	32,425,704	26,549,523	839,585	4,121,257
Republic of Sakha (Yakutia)	2,648,547	2,571,336	14,018	55,779
Kamchatka Territory	1,246,538	1,076,267	4,752	50,786
Primorskiy Territory	7,897,103	6,340,988	116,750	1,435,833
Khabarovsk Territory	16,285,936	12,645,850	684,146	2,199,448
Amur Region	2,384,789	2,212,655	15,705	123,594
Magadan Region	1,592,359	1,590,911	0	1,448
Sakhalin Region	369,669	111,121	4,214	254,001
Jewish Autonomous Region	753	395	0	358
Chukotka Autonomous Area	10	0	0	10

Table 32.1

Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.06.10

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans 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	592,820,989	125,455,099	2,307,211	651,573	188,265,333	35,896,349
Belgorod Region	136,375	0	0	0	20,247	48
Bryansk Region	51,184	0	0	0	0	0
Vladimir Region	79,270	0	15,000	0	59,161	2,287
Voronezh Region	9,558	0	0	0	428,629	11,121
Ivanovo Region	113,968	0	0	0	16,635	0
Kaluga Region	66,043	197	0	0	32,576	0
Kostroma Region	273,869	8,995	10,000	0	1,158,474	26,140
Kursk Region	48,197	0	0	0	61,749	0
Lipetsk Region	631,380	0	0	0	22,438	56
Moscow Region	2,446,772	26,858	10,000	0	776,577	22,320
Orel Region	77,625	0	0	0	13,990	0
Ryazan Region	199,743	0	0	0	34,696	5,637
Smolensk Region	307,104	15,248	0	0	308,436	35,323
Tambov Region	376	0	0	0	2,074	0
Tver Region	244,105	4,422	4,000	0	14,218	1,944
Tula Region	55,538	0	0	0	22,517	3,124
Yaroslavl Region	352,888	0	0	0	212,167	1,167
City of Moscow	587,726,994	125,399,379	2,268,211	651,573	185,080,749	35,787,182
North-Western Federal District	31,630,584	1,911,848	54,689	11,289	6,465,601	994,667
Republic of Karelia	3,895	0	0	0	687	0
Komi Republic	429,361	24,654	0	0	27,200	9,149
Akhangel'sk Region	35,914	0	0	0	2,790	1
Vologda Region	742,454	3,281	0	0	100,227	14
Kaliningrad Region	930,719	10,225	9,689	0	287,798	73,759
Leningrad Region	240,119	0	0	0	23,375	1,216
Murmansk Region	261,830	20,807	0	0	91,677	6,115
Novgorod Region	104,940	0	0	0	20,045	0
Pskov Region	23,724	0	10,000	0	510	0
St Petersburg	28,857,628	1,852,881	35,000	11,289	5,911,292	904,413
Southern Federal District	2,464,873	1,750	2,906	0	813,433	15,696
Republic of Adygeya	38,730	0	0	0	49,660	0
Republic of Kalmykia	28,244	0	0	0	8,047	0
Krasnodar Territory	350,184	1,750	0	0	345,406	13,148
Astrakhan Region	48,531	0	0	0	32,045	0
Volgograd Region	427,649	0	0	0	49,145	1,628
Rostov Region	1,571,535	0	2,906	0	329,130	920
North-Caucasian Federal District	980,966	1,037	0	0	363,825	1,694
Republic of Dagestan	153,135	1,037	0	0	48,945	1,071
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	21,982	0	0	0	1,898	0
Karachai-Cherkess Republic	30,847	0	0	0	12,410	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	181,869	0	0	0	25,670	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	593,133	0	0	0	274,902	623
Volga Federal District	17,808,094	443,841	73,649	15,053	14,851,444	300,883
Republic of Bashkortostan	732,553	0	30,000	0	660,048	51,412
Republic of Marii El	581	0	0	0	0	0
Republic of Mordovia	34,942	0	0	0	19,109	0
Republic of Tatarstan	6,141,606	275,050	0	0	2,993,637	59,310
Udmurt Republic	459,823	1,592	0	0	311,437	0
Chuvash Republic	195,970	0	0	0	74,140	0
Perm Territory	253,790	0	11,000	0	102,027	0
Kirov Region	428,052	153	3,649	0	137,829	0
Nizhny Novgograd Region	916,895	79,396	24,000	15,053	489,896	78,286
Orenburg Region	765,195	2,822	5,000	0	210,243	144
Penza Region	2,226,607	0	0	0	32,199	0
Samara Region	5,033,795	82,294	0	0	8,909,616	110,316
Saratov Region	559,199	2,534	0	0	866,025	0
Ulyanovsk Region	59,086	0	0	0	45,238	1,415
Ural Federal District	11,928,126	2,643,293	24,000	0	5,332,213	45,388
Kurgan Region	12,002	0	0	0	3,256	0
Sverdlovsk Region	6,318,444	355,431	20,000	0	3,875,950	28,386
Tyumen Region	3,008,189	2,277,859	4,000	0	809,557	14,202
Chelyabinsk Region	2,589,491	10,003	0	0	643,450	2,800
Siberian Federal District	18,406,202	17,352,591	0	0	12,336,803	635,395
Republic of Altai	137,808	0	0	0	65,979	0
Republic of Buryatiya	47,754	0	0	0	41,707	182
Republic of Tuva	7,726	0	0	0	9,370	0
Republic of Khakassia	19,474	0	0	0	36,251	0
Altai Territory	114,922	0	0	0	71,436	170
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	155,884	0	0	0	309,832	1,086
Irkutsk Region	108,768	6,440	0	0	96,746	305
Kemerovo Region	46,922	0	0	0	241,632	780
Novosibirsk Region	17,438,625	17,266,349	0	0	11,340,918	629,848
Omsk Region	183,997	78,554	0	0	97,974	3,024
Tomsk Region	144,322	1,248	0	0	24,958	0
Far Eastern Federal District	2,859,919	131,706	0	0	4,671,253	39,084
Republic of Sakha (Yakutia)	190,595	0	0	0	58,811	104
Kamchatka Territory	149,186	3,898	0	0	62,451	335
Primorskiy Territory	1,159,024	21,135	0	0	339,131	614
Khabarovsk Territory	885,358	85,931	0	0	848,472	12,716
Amur Region	405,462	20,162	0	0	3,344,825	25,315
Magadan Region	4,021	580	0	0	43	0
Sakhalin Region	66,273	0	0	0	17,520	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 1.06.10

thousand rubles

1	on loans and other placements with non-financial organisations		on loans, deposits and other placements with credit institutions		on loans 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	327,063,230	123,821,216	2,307,211	626,712	118,632,407	31,658,607
Belgorod Region	6,880,660	1,480,801	0	0	469,005	7,160
Bryansk Region	1,825,980	11,405	0	0	284,892	23,393
Vladimir Region	1,997,229	0	15,000	0	974,111	14,799
Voronezh Region	7,746,752	261,084	0	0	2,675,114	198,787
Ivanovo Region	2,671,881	20,306	0	0	458,895	9,725
Kaluga Region	767,433	19,774	0	0	512,988	3,502
Kostroma Region	1,369,454	437,753	10,000	0	480,555	145
Kursk Region	6,155,249	361,410	0	0	526,124	12,561
Lipetsk Region	7,033,432	0	0	0	690,528	957
Moscow Region	17,600,583	240,864	10,000	0	1,830,098	434,269
Orel Region	1,386,691	0	0	0	292,217	5,202
Ryazan Region	1,967,538	21,847	0	0	608,039	25,969
Smolensk Region	1,167,058	127,346	0	0	386,815	94,889
Tambov Region	1,423,483	0	0	0	136,024	278
Tver Region	1,171,373	4,422	4,000	0	313,117	28,273
Tula Region	1,455,721	26,640	0	0	755,677	23,345
Yaroslavl Region	5,045,972	135,531	0	0	1,317,910	30,026
City of Moscow	259,396,741	120,672,033	2,268,211	626,712	105,920,298	30,745,327
North-Western Federal District	86,313,310	6,907,236	54,689	11,289	16,471,740	3,370,121
Republic of Karelia	380,628	9,873	0	0	404,915	14,970
Komi Republic	2,620,836	63,833	0	0	335,469	9,724
Akhangel'sk Region	1,574,667	76,896	0	0	559,582	4,700
Vologda Region	11,732,544	223,672	0	0	1,351,262	28,498
Kaliningrad Region	11,899,388	429,046	9,689	0	1,004,057	367,979
Leningrad Region	661,743	77,057	0	0	406,633	44,907
Murmansk Region	3,278,494	919,768	0	0	535,021	33,585
Novgorod Region	1,153,297	44,643	0	0	548,484	28,303
Pskov Region	1,370,711	24,629	10,000	0	176,976	5,311
St Petersburg	51,641,002	5,037,819	35,000	11,289	11,149,341	2,832,144
Southern Federal District	36,449,764	5,703,934	2,906	24,861	11,595,501	376,212
Republic of Adygeya	170,779	0	0	0	116,178	3,008
Republic of Kalmykia	39,760	0	0	0	30,763	83
Krasnodar Territory	16,054,226	632,920	0	24,861	5,319,784	244,204
Astrakhan Region	848,927	314,325	0	0	534,683	375
Volgograd Region	8,549,160	1,788,158	0	0	2,514,466	21,902
Rostov Region	10,786,912	2,968,531	2,906	0	3,079,627	106,640
North-Caucasian Federal District	12,895,874	90,145	0	0	2,467,834	62,583
Republik of Daghestan	372,691	1,037	0	0	210,803	4,539
Republic of Ingushetia	365,815	0	0	0	6,132	187
Kabardino-Balkar Republic	1,711,435	64,831	0	0	138,809	27
Karachai-Cherkess Republic	484,186	0	0	0	40,024	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	3,087,775	0	0	0	327,808	3,559
Chechen Republic	270,223	0	0	0	583	0
Stavropol Territory	6,603,749	24,277	0	0	1,743,675	54,271
Volga Federal District	109,376,612	3,840,479	73,649	15,053	32,744,505	1,079,881
Republic of Bashkortostan	11,752,125	717,646	30,000	0	2,598,163	99,131
Republic of Marii El	881,534	0	0	0	259,164	2,992
Republic of Mordovia	1,638,401	0	0	0	177,237	9,133
Republic of Tatarstan	14,898,396	40,051	0	0	2,549,590	19,807
Udmurt Republic	6,399,521	343,094	0	0	1,237,561	30,165
Chuvash Republic	8,564,349	671	0	0	538,949	15,682
Perm Territory	12,553,698	438,630	11,000	0	3,253,942	183,721
Kirov Region	2,576,442	222	3,649	0	504,223	15,009
Nizhny Novgogrod Region	16,545,020	1,124,646	24,000	15,053	4,182,899	231,350
Orenburg Region	2,595,339	26,246	5,000	0	1,507,381	20,053
Penza Region	3,236,141	777,031	0	0	298,102	508
Samara Region	22,865,786	189,257	0	0	13,442,642	440,488
Saratov Region	2,973,120	78,292	0	0	1,898,477	11,190
Ulyanovsk Region	1,896,740	104,693	0	0	296,175	652
Ural Federal District	43,060,164	3,563,959	24,000	0	15,033,778	397,323
Kurgan Region	551,236	0	0	0	251,979	18
Sverdlovsk Region	22,458,732	1,814,631	20,000	0	7,904,457	223,430
Tyumen Region	7,633,967	1,618,790	4,000	0	3,334,447	33,155
Chelyabinsk Region	12,416,229	130,538	0	0	3,542,895	140,720
Siberian Federal District	51,083,149	3,431,501	0	0	28,400,028	688,036
Republic of Altai	211,752	0	0	0	107,137	0
Republic of Buryatiya	1,815,624	4,067	0	0	1,120,764	2,483
Republic of Tuva	83,275	0	0	0	158,013	0
Republic of Khakassia	468,142	0	0	0	379,681	1,379
Altai Territory	4,410,169	27,623	0	0	1,748,887	39,048
Zabaykal Territory	1,004,050	31,738	0	0	834,491	2,403
Krasnoyarsk Territory	9,986,636	1,530,766	0	0	3,964,622	56,011
Irkutsk Region	4,651,333	148,168	0	0	3,295,103	39,277
Kemerovo Region	5,550,683	24,318	0	0	4,167,842	40,556
Novosibirsk Region	11,096,135	469,795	0	0	8,292,922	344,397
Omsk Region	7,638,373	779,045	0	0	3,243,305	153,531
Tomsk Region	4,166,977	415,981	0	0	1,087,261	8,951
Far Eastern Federal District	11,937,788	560,445	0	0	7,648,007	296,400
Republic of Sakha (Yakutia)	2,244,303	2,086	0	0	509,032	690
Kamchatka Territory	716,027	6,459	0	0	129,761	1,219
Primorskiy Territory	4,058,377	375,009	0	0	1,876,750	160,878
Khabarovsk Territory	3,703,876	143,459	0	0	3,346,144	129,126
Amur Region	548,748	32,852	0	0	1,231,397	2,204
Magadan Region	120,992	580	0	0	154,183	1
Sakhalin Region	371,115	0	0	0	347,752	2,282
Jewish Autonomous Region	174,350	0	0	0	52,931	0
Chukotka Autonomous Area	0	0	0	0	57	0

Table 33.1

Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.06.10

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	11,129,976,601	9,025,459	18,959,463	2,786,519,494	2,780,869,411	5,442,074,559
Belgorod Region	8,443,137	0	910	2,765,271	733,333	4,918,647
Bryansk Region	417,232	0	0	257,086	0	160,049
Vladimir Region	2,632,285	0	333	839,848	14,000	1,602,357
Voronezh Region	3,551,677	0	0	631,056	565,106	2,302,233
Ivanovo Region	5,753,519	286	0	2,501,683	413,546	2,825,948
Kaluga Region	6,215,026	19,473	0	1,005,115	340,536	4,836,742
Kostroma Region	25,047,824	0	0	2,055,891	3,833,898	19,123,929
Kursk Region	7,469,098	0	1,530	1,599,698	350,341	5,513,832
Lipetsk Region	12,182,985	0	25,714	3,126,990	1,013,265	8,012,143
Moscow Region	130,347,439	1,919	80,029	79,863,740	22,386,801	27,839,550
Orel Region	1,406,662	0	0	246,989	3,800	1,155,539
Ryazan Region	8,253,808	22	1	2,343,417	469,033	5,337,406
Smolensk Region	8,195,174	0	0	3,789,947	491,654	3,883,290
Tambov Region	1,423,751	0	0	499,434	150,042	773,787
Tver Region	8,046,489	2,461	4,485	3,484,156	982,831	3,504,201
Tula Region	6,141,847	0	0	1,251,863	692,730	4,095,722
Yaroslavl Region	9,167,418	0	0	2,400,946	819,376	5,843,031
City of Moscow	10,885,281,230	9,001,298	18,846,461	2,677,856,364	2,747,609,119	5,340,346,153
North-Western Federal District	586,025,952	2,568,544	340,506	185,058,639	257,865,740	129,503,348
Republic of Karelia	453,976	0	0	220,819	57,531	169,912
Komi Republic	8,827,841	0	0	2,198,171	518,073	6,018,469
Akhangel'sk Region	226,872	0	0	38,236	130,991	27,958
Vologda Region	32,636,557	1,818	179,953	9,289,541	9,867,872	12,978,076
Kaliningrad Region	23,274,487	705	47,417	7,136,027	2,140,815	13,615,135
Leningrad Region	3,953,822	38,790	11,550	1,065,545	136,922	2,515,089
Murmansk Region	5,145,227	0	0	1,753,241	404,013	2,964,043
Novgorod Region	2,430,003	0	135	1,193,242	81,418	1,148,893
Pskov Region	1,151,616	75	23,307	585,338	45,620	496,121
St Petersburg	507,925,551	2,527,156	78,144	161,578,479	244,482,485	89,569,652
Southern Federal District	90,523,953	62,406	147,809	23,359,906	7,384,241	58,881,395
Republic of Adygeya	1,702,111	0	0	646,198	86,811	961,356
Republic of Kalmykia	230,867	0	0	134,678	20,000	75,569
Krasnodar Territory	41,813,950	53,490	104,608	9,109,366	3,454,204	28,745,057
Astrakhan Region	2,190,735	0	6,915	677,268	359,480	1,128,028
Volgograd Region	5,811,439	3,241	5,833	2,185,020	615,867	2,894,929
Rostov Region	38,774,851	5,675	30,453	10,607,376	2,847,879	25,076,456
North-Caucasian Federal District	24,232,334	1,471	65,060	9,143,052	1,814,330	13,068,339
Republic of Dagestan	9,352,572	808	50,966	3,937,145	713,493	4,597,091
Republic of Ingushetia	613,141	0	0	77,898	0	532,663
Kabardino-Balkar Republic	2,521,393	0	2,585	875,791	103,041	1,498,524
Karachai-Cherkess Republic	1,376,433	0	8,166	777,418	192,040	398,321
Republic of North Ossetia - Alania	3,740,703	0	512	1,160,922	345,556	2,232,874
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6,628,092	663	2,831	2,313,878	460,200	3,808,866
Volga Federal District	537,507,772	819,080	1,292,479	122,568,237	122,094,853	286,564,185

1	2	3	4	5	6	7
Republic of Bashkortostan	30,513,056	129	11,260	4,491,311	3,884,667	22,040,479
Republic of Marii El	1,104,194	79	32,225	326,436	1,050	740,679
Republic of Mordovia	11,294,398	0	0	2,976,412	836,719	7,400,716
Republic of Tatarstan	223,163,901	727,351	881,664	53,605,851	73,459,768	92,133,969
Udmurt Republic	13,307,153	0	358	1,708,594	1,238,172	10,337,055
Chuvash Republic	4,138,538	0	0	1,346,937	989,267	1,770,523
Perm Territory	16,360,711	0	0	3,785,296	4,287,881	8,259,549
Kirov Region	14,086,761	0	2,437	2,401,095	742,692	10,769,616
Nizhny Novgograd Region	50,750,285	7,576	82,107	18,125,145	3,102,726	29,252,344
Orenburg Region	21,531,978	9,574	0	4,236,848	5,180,488	12,069,094
Penza Region	7,425,370	0	0	650,675	3,550,633	3,214,452
Samara Region	109,686,194	14,343	282,428	23,112,479	22,417,235	62,773,073
Saratov Region	29,094,085	0	0	3,908,807	1,250,477	23,861,078
Ulyanovsk Region	5,051,148	60,028	0	1,892,351	1,153,078	1,941,558
Ural Federal District	393,939,595	271,901	353,518	89,946,589	72,384,066	225,127,550
Kurgan Region	1,057,753	0	9,131	504,100	89,316	453,439
Sverdlovsk Region	174,398,866	76,838	23,423	40,952,774	26,983,532	105,136,428
Tyumen Region	149,321,319	116,738	247,702	32,145,505	38,767,402	76,420,441
Chelyabinsk Region	69,161,657	78,325	73,262	16,344,210	6,543,816	43,117,242
Siberian Federal District	251,217,477	178,884	334,013	59,016,660	49,934,961	138,649,466
Republic of Altai	7,362,303	0	0	736,393	495,414	6,077,481
Republic of Buryatiya	4,005,038	120,872	2,743	975,424	39,840	2,851,619
Republic of Tuva	211,022	0	7,631	102,300	1,100	99,691
Republic of Khakassia	4,992,784	1,534	6	1,478,273	221,173	3,201,659
Altai Territory	6,999,123	0	10,061	2,602,681	966,212	3,397,473
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	6,718,900	14,524	55,167	2,008,742	598,994	3,832,858
Irkutsk Region	8,756,870	0	10,274	2,455,156	1,545,681	4,637,029
Kemerovo Region	15,656,269	0	206,073	2,842,031	787,497	11,807,801
Novosibirsk Region	181,964,132	34,726	41,811	42,099,988	44,277,317	93,033,528
Omsk Region	8,071,059	7,204	0	2,045,311	685,125	5,251,690
Tomsk Region	6,479,977	24	247	1,670,361	316,608	4,458,637
Far Eastern Federal District	154,027,358	13,500	204,738	34,008,939	15,317,596	103,776,613
Republic of Sakha (Yakutia)	9,690,186	0	15,453	2,515,017	1,180,745	5,936,381
Kamchatka Territory	7,919,877	0	231	2,386,608	652,519	4,876,290
Primorskiy Territory	37,086,208	755	2,640	15,058,282	3,142,203	18,623,242
Khabarovsk Territory	28,707,829	1,867	3,500	5,475,019	1,945,907	21,137,444
Amur Region	64,623,375	6,914	182,914	6,490,237	6,595,524	51,261,540
Magadan Region	80,078	0	0	64,351	14,100	1,627
Sakhalin Region	5,919,805	3,964	0	2,019,425	1,786,598	1,940,089
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 1.06.10

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	7,484,514,635	3,038,825	12,137,918	2,152,162,817	2,373,152,648	2,867,982,489
Belgorod Region	71,618,581	37,307	203,112	18,228,572	6,129,215	46,917,498
Bryansk Region	33,095,993	75,451	111,870	5,288,001	1,537,388	26,013,606
Vladimir Region	65,371,818	52,391	127,971	10,325,882	5,591,072	48,955,439
Voronezh Region	138,834,669	172,714	244,950	20,183,911	8,216,778	109,857,365
Ivanovo Region	34,911,569	57,878	52,125	5,038,182	1,502,023	28,200,480
Kaluga Region	49,796,937	127,546	39,756	10,230,393	2,983,044	36,357,852
Kostroma Region	31,078,710	16,551	34,117	3,285,828	5,043,940	22,658,165
Kursk Region	39,504,984	16,378	70,347	8,508,407	1,525,165	29,309,845
Lipetsk Region	52,964,328	82,627	126,149	7,987,754	4,113,783	40,574,854
Moscow Region	481,931,443	501,735	1,393,271	123,010,772	41,332,986	314,302,436
Orel Region	27,146,939	25,113	45,814	3,634,268	1,603,400	21,798,211
Ryazan Region	46,204,569	46,774	169,845	7,674,071	3,368,259	34,832,291
Smolensk Region	35,603,492	37,203	58,249	6,177,128	2,760,899	26,487,935
Tambov Region	30,128,934	42,444	48,410	4,498,640	1,097,623	24,401,081
Tver Region	48,696,224	92,819	58,993	8,796,586	2,935,573	36,694,879
Tula Region	65,591,906	90,601	209,133	10,840,448	7,424,740	46,831,561
Yaroslavl Region	67,374,136	41,273	44,236	11,429,424	4,235,959	51,185,942
City of Moscow	6,164,659,403	1,522,020	9,099,570	1,887,024,550	2,271,750,801	1,922,603,049
North-Western Federal District	1,370,053,765	3,367,470	1,257,052	285,033,012	349,756,077	717,382,007
Republic of Karelia	22,152,985	19,095	14,237	3,202,133	895,340	17,921,957
Komi Republic	55,250,560	21,421	20,441	8,400,299	2,442,733	44,138,689
Akhangel'sk Region	70,931,143	58,847	102,862	8,822,459	15,900,120	45,786,046
Vologda Region	66,134,374	35,438	255,436	13,273,345	6,786,799	45,409,815
Kaliningrad Region	48,519,144	97,458	81,734	10,076,473	5,963,223	32,175,043
Leningrad Region	59,492,724	284,788	222,759	9,000,859	7,050,527	42,465,014
Murmansk Region	51,536,622	88,481	165,148	7,192,176	3,235,307	40,715,026
Novgorod Region	21,686,651	60,898	85,707	4,825,544	1,402,264	15,249,987
Pskov Region	18,949,616	20,405	114,199	3,540,319	1,410,868	13,806,906
St Petersburg	955,399,946	2,680,639	194,529	216,699,405	304,668,896	419,713,524
Southern Federal District	549,725,039	738,249	395,181	111,367,525	43,024,828	391,623,820
Republic of Adygeya	7,858,783	20,653	633	1,411,122	237,546	6,173,248
Republic of Kalmykia	3,816,349	36,905	36,005	762,659	235,925	2,736,320
Krasnodar Territory	254,981,212	179,382	155,239	53,372,161	24,457,131	175,347,856
Astrakhan Region	32,002,018	71,126	29,664	6,039,475	1,737,523	23,876,959
Volgograd Region	84,322,320	90,670	12,222	14,231,228	5,717,161	63,997,984
Rostov Region	166,744,357	339,513	161,418	35,550,880	10,639,542	119,491,453
North-Caucasian Federal District	156,060,662	658,245	854,041	36,863,210	8,127,542	109,195,070
Republic of Dagestan	20,883,905	175,479	170,796	5,985,502	989,878	13,476,998
Republic of Ingushetia	2,604,219	720	0	595,261	44,290	1,954,438
Kabardino-Balkar Republic	14,375,872	15,951	40,092	3,387,782	500,878	10,367,535
Karachai-Cherkess Republic	6,131,572	17,429	35,921	1,740,729	309,570	4,019,536
Republic of North Ossetia - Alania	14,828,730	11,167	7,793	2,494,867	428,858	11,866,394
Chechen Republic	6,392,446	247,434	227,348	3,664,556	358,494	1,887,212

1	2	3	4	5	6	7
Stavropol Territory	90,843,918	190,065	372,091	18,994,513	5,495,574	65,622,957
Volga Federal District	1,554,973,573	2,690,027	3,157,294	318,561,434	257,965,451	961,672,520
Republic of Bashkortostan	187,708,702	528,806	378,919	36,160,887	49,761,399	100,364,021
Republic of Marii El	15,940,615	11,975	80,947	2,479,965	1,268,583	12,057,831
Republic of Mordovia	25,910,644	95,701	69,319	5,315,876	2,058,245	18,263,097
Republic of Tatarstan	318,628,424	805,928	882,247	66,860,009	98,967,791	144,773,965
Udmurt Republic	60,918,834	22,746	7,715	11,071,123	11,428,051	38,245,669
Chuvash Republic	36,809,700	77,448	116,358	5,424,104	3,682,886	27,405,892
Perm Territory	139,805,462	257,930	280,219	30,724,877	19,418,722	88,789,708
Kirov Region	44,674,044	42,048	189,403	6,700,487	2,806,745	34,671,379
Nizhny Novgograd Region	207,327,306	169,959	379,425	61,312,804	14,130,157	130,737,787
Orenburg Region	73,666,033	126,982	123,316	15,142,071	7,849,618	49,850,168
Penza Region	46,501,146	60,647	75,469	7,023,397	6,219,070	33,023,305
Samara Region	258,669,973	234,133	412,185	45,323,832	32,709,697	178,548,611
Saratov Region	93,911,721	114,005	92,800	17,333,427	4,632,642	71,459,495
Ulyanovsk Region	44,500,969	141,719	68,972	7,688,575	3,031,845	33,481,592
Ural Federal District	869,489,091	840,201	1,279,841	171,925,189	158,741,441	527,285,347
Kurgan Region	18,746,312	16,124	123,032	3,362,167	834,691	14,388,111
Sverdlovsk Region	319,537,514	297,974	584,360	67,140,006	40,432,371	207,364,449
Tyumen Region	372,355,240	304,797	435,303	66,015,733	101,989,329	201,445,595
Chelyabinsk Region	158,850,025	221,306	137,146	35,407,283	15,485,050	104,087,192
Siberian Federal District	771,178,841	1,033,139	1,709,011	146,498,675	81,402,477	536,663,762
Republic of Altai	4,440,856	7,086	4,201	662,032	463,910	3,289,944
Republic of Buryatiya	24,547,677	180,698	20,781	4,659,215	3,107,756	16,522,545
Republic of Tuva	3,576,949	24,885	92,963	695,544	194,976	2,564,912
Republic of Khakassia	13,298,896	21,582	28,001	2,756,484	634,093	9,769,290
Altai Territory	68,283,737	80,753	389,865	10,483,604	6,634,029	50,539,997
Zabaykal Territory	23,972,896	66,341	34,034	3,786,778	1,444,350	18,586,140
Krasnoyarsk Territory	141,581,195	212,282	233,152	29,190,012	24,939,933	86,266,439
Irkutsk Region	91,436,508	68,161	232,753	16,743,184	7,628,175	66,432,092
Kemerovo Region	117,348,820	140,493	368,403	19,601,409	14,340,877	82,625,169
Novosibirsk Region	169,317,403	87,893	79,642	38,463,462	13,691,916	115,383,843
Omsk Region	69,594,892	87,948	91,915	10,873,178	5,256,926	52,884,068
Tomsk Region	43,779,012	55,017	133,301	8,583,773	3,065,536	31,799,323
Far Eastern Federal District	404,783,376	574,730	907,253	84,752,825	34,488,097	282,632,498
Republic of Sakha (Yakutia)	48,869,041	84,985	166,463	13,358,223	3,088,679	32,020,853
Kamchatka Territory	26,301,614	2,979	45,184	4,978,816	1,472,552	19,741,795
Primorskiy Territory	109,898,821	140,321	79,189	26,243,267	10,042,127	72,919,605
Khabarovsk Territory	120,659,482	63,759	114,461	21,421,948	11,770,302	86,926,075
Amur Region	34,058,665	42,356	145,295	6,747,279	2,106,464	24,908,573
Magadan Region	16,082,196	29,174	245,950	2,930,014	2,131,162	10,726,957
Sakhalin Region	40,523,544	203,939	105,858	7,914,162	3,445,671	28,630,918
Jewish Autonomous Region	3,707,796	4,086	4,853	483,630	111,301	3,093,168
Chukotka Autonomous Area	4,682,217	3,131	0	675,486	319,839	3,664,554

Table 34.1

Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.06.10

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	4,529,677,949	21,620,376	403	710,283,632	2,029,260,740	1,583,287,238
Belgorod Region	386,887	0	0	45,047	25,921	314,347
Bryansk Region	32,992	0	0	2,302	0	30,690
Vladimir Region	63,584	0	0	6,095	0	57,422
Voronezh Region	415,326	0	0	13,219	0	402,104
Ivanovo Region	587,720	0	0	14,869	5,181	567,484
Kaluga Region	320,303	0	0	12,837	677	306,780
Kostroma Region	4,046,636	0	0	135,808	280,700	3,624,797
Kursk Region	407,264	0	0	144,351	0	262,542
Lipetsk Region	2,545,868	0	0	1,778,638	146,378	620,851
Moscow Region	17,825,430	0	0	895,617	4,988,372	11,882,609
Orel Region	21,178	0	0	4	0	21,128
Ryazan Region	549,130	0	0	53,570	5,856	488,505
Smolensk Region	1,312,972	0	0	141,747	137,406	1,033,432
Tambov Region	161,402	0	0	80,033	60,991	19,872
Tver Region	836,940	0	0	276,427	27,906	531,892
Tula Region	494,047	0	0	8,616	0	485,295
Yaroslavl Region	983,989	0	0	58,210	91,487	825,413
City of Moscow	4,498,686,281	21,620,376	403	706,616,242	2,023,489,865	1,561,812,075
North-Western Federal District	173,193,259	12	0	38,241,364	61,488,226	67,536,492
Republic of Karelia	9,812	0	0	6,462	0	3,317
Komi Republic	1,019,639	0	0	79,137	709	938,804
Akhangel'sk Region	4,309	0	0	19	980	3,244
Vologda Region	7,790,550	0	0	3,724,781	1,999,074	2,013,631
Kaliningrad Region	6,994,814	0	0	668,883	2,593,085	3,624,999
Leningrad Region	678,703	0	0	50,670	13,183	608,294
Murmansk Region	1,977,587	0	0	616,765	1,129	1,335,875
Novgorod Region	149,013	0	0	35,313	0	113,685
Pskov Region	41,442	0	0	4,597	0	36,784
St Petersburg	154,527,390	12	0	33,054,737	56,880,066	58,857,859
Southern Federal District	8,167,710	0	0	619,606	1,920,856	5,151,304
Republic of Adygeya	11,634	0	0	426	0	11,132
Republic of Kalmykia	96,576	0	0	931	42,954	52,691
Krasnodar Territory	2,456,277	0	0	174,538	158,526	2,042,916
Astrakhan Region	43,806	0	0	12,396	0	23,022
Volgograd Region	436,543	0	0	165,262	151,965	119,152
Rostov Region	5,122,874	0	0	266,053	1,567,411	2,902,391
North-Caucasian Federal District	1,495,452	0	0	196,205	145,285	1,143,378
Republik of Dagestan	499,303	0	0	6,697	125,642	360,562
Republic of Ingushetia	44,838	0	0	15	0	41,980
Kabardino-Balkar Republic	60,763	0	0	2,205	0	58,481
Karachai-Cherkess Republic	383,518	0	0	154,765	19,643	208,937
Republic of North Ossetia - Alania	114,096	0	0	2,665	0	111,240
Chechen Republic	0	0	0	0	0	0

1	2	3	4	5	6	7
Stavropol Territory	392,934	0	0	29,858	0	362,178
Volga Federal District	79,948,159	5,375	0	5,007,140	38,033,605	36,166,266
Republic of Bashkortostan	2,791,610	0	0	140,401	259,695	2,389,028
Republic of Marii El	4,876	0	0	27	0	4,849
Republic of Mordovia	252,898	0	0	9,331	0	243,297
Republic of Tatarstan	46,723,653	5,375	0	1,283,589	33,120,056	11,890,365
Udmurt Republic	849,065	0	0	7,128	248,446	593,485
Chuvash Republic	189,846	0	0	57,008	41,638	91,018
Perm Territory	4,138,417	0	0	1,879,474	0	2,258,943
Kirov Region	913,545	0	0	62,087	197,103	653,041
Nizhny Novgograd Region	3,838,446	0	0	243,663	1,469,384	2,120,636
Orenburg Region	1,505,436	0	0	112,356	813,399	574,731
Penza Region	87,913	0	0	1,258	0	85,031
Samara Region	14,444,086	0	0	858,060	1,615,801	11,706,598
Saratov Region	3,691,432	0	0	350,768	213,443	3,096,133
Ulyanovsk Region	516,936	0	0	1,990	54,640	459,111
Ural Federal District	64,111,899	29,546	0	9,470,070	10,237,595	35,918,908
Kurgan Region	1,580	0	0	1	0	311
Sverdlovsk Region	22,363,021	0	0	3,399,682	3,096,114	15,738,432
Tyumen Region	34,467,552	28,680	0	2,909,014	6,881,308	16,529,037
Chelyabinsk Region	7,279,746	866	0	3,161,373	260,173	3,651,128
Siberian Federal District	85,411,130	0	209,534	4,163,382	40,823,348	33,451,404
Republic of Altai	7,904	0	0	4,235	0	3,630
Republic of Buryatiya	362,886	0	0	3,260	0	66,466
Republic of Tuva	9,233	0	0	0	0	9,233
Republic of Khakassia	83,392	0	0	0	0	73,037
Altai Territory	161,113	0	0	27,778	3,172	129,854
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	396,016	0	0	9,821	59,974	326,195
Irkutsk Region	351,705	0	0	68,326	76,785	201,966
Kemerovo Region	628,114	0	0	189,706	6,167	432,067
Novosibirsk Region	81,970,358	0	209,534	3,520,918	40,508,480	31,277,323
Omsk Region	1,231,427	0	0	326,234	162,468	742,171
Tomsk Region	208,982	0	0	13,104	6,302	189,462
Far Eastern Federal District	20,939,004	0	0	1,723,425	3,025,765	15,744,635
Republic of Sakha (Yakutia)	529,592	0	0	45,071	72,579	358,243
Kamchatka Territory	1,030,437	0	0	189,714	85,723	749,875
Primorskiy Territory	4,691,053	0	0	614,723	143,275	3,794,325
Khabarovsk Territory	2,792,111	0	0	188,747	30,226	2,499,888
Amur Region	11,055,988	0	0	324,996	2,618,794	7,938,392
Magadan Region	23,478	0	0	72	0	23,406
Sakhalin Region	816,345	0	0	360,102	75,168	380,506
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 1.06.10

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	3,936,212,206	20,373,498	209,932	628,636,552	1,929,366,834	1,249,460,220
Belgorod Region	12,544,084	0	0	598,500	3,548,315	3,462,052
Bryansk Region	3,210,022	0	0	133,537	63,747	2,544,050
Vladimir Region	8,499,833	467	0	1,564,791	317,194	4,335,687
Voronezh Region	26,470,136	9	0	713,808	5,505,671	16,710,074
Ivanovo Region	3,745,321	68	0	72,754	71,420	3,264,920
Kaluga Region	7,411,445	715	0	1,063,317	526,889	3,966,761
Kostroma Region	2,252,034	55	0	164,716	148,271	1,619,639
Kursk Region	3,018,533	0	0	401,255	31,746	2,075,338
Lipetsk Region	6,953,750	0	0	2,057,097	270,578	3,913,787
Moscow Region	60,853,990	103	0	5,521,735	6,870,349	44,336,216
Orel Region	1,829,629	18	0	112,205	126,725	1,378,518
Ryazan Region	4,823,194	515	0	337,053	920,799	3,091,527
Smolensk Region	6,494,341	6	0	357,554	326,267	2,864,807
Tambov Region	2,885,252	0	0	124,698	84,215	1,244,628
Tver Region	5,942,182	206	0	403,349	560,287	3,374,290
Tula Region	10,079,308	0	0	512,942	1,647,585	4,728,364
Yaroslavl Region	6,536,816	313	0	282,415	302,784	5,461,002
City of Moscow	3,762,662,336	20,371,023	209,932	614,214,826	1,908,043,992	1,141,088,560
North-Western Federal District	364,450,225	147,545	0	49,879,442	94,189,720	200,455,128
Republic of Karelia	2,980,166	322	0	274,629	50,719	2,399,574
Komi Republic	4,723,366	0	0	120,813	57,587	3,085,453
Akhangel'sk Region	6,197,461	10,439	0	529,792	728,008	4,193,070
Vologda Region	13,281,898	107	0	5,731,653	465,122	5,959,298
Kaliningrad Region	15,001,339	19,976	0	1,615,830	2,483,499	10,473,614
Leningrad Region	8,676,897	50	0	672,584	417,115	6,788,316
Murmansk Region	7,731,778	0	0	1,427,817	45,918	5,629,637
Novgorod Region	3,317,915	14	0	899,197	10,674	2,242,982
Pskov Region	2,281,903	0	0	150,305	200,913	1,389,805
St Petersburg	300,257,502	116,637	0	38,456,822	89,730,165	158,293,379
Southern Federal District	76,347,080	4,086	0	8,077,066	12,063,721	47,448,670
Republic of Adygeya	482,437	0	0	17,354	0	368,960
Republic of Kalmykia	267,856	21	0	2,356	43,707	192,109
Krasnodar Territory	38,907,279	3,270	0	4,238,943	7,635,083	25,010,905
Astrakhan Region	3,542,702	96	0	1,016,943	8,911	1,951,395
Volgograd Region	11,564,200	0	0	1,137,273	2,419,393	6,616,247
Rostov Region	21,582,606	699	0	1,664,197	1,956,627	13,309,054
North-Caucasian Federal District	14,211,996	90	0	849,802	385,135	10,597,122
Republik of Daghestan	1,573,050	31	0	14,290	125,642	1,380,811
Republic of Ingushetia	177,541	0	0	5,886	0	160,056
Kabardino-Balkar Republic	2,087,149	0	0	46,143	1,802	946,172
Karachai-Cherkess Republic	701,594	0	0	155,209	19,060	365,412
Republic of North Ossetia - Alania	933,868	48	0	33,419	0	820,506
Chechen Republic	70,317	0	0	13,951	0	56,344

1	2	3	4	5	6	7
Stavropol Territory	8,668,477	11	0	580,904	238,631	6,867,821
Volga Federal District	263,507,997	1,051,858	0	47,811,234	81,628,526	108,181,895
Republic of Bashkortostan	86,092,158	1,028,978	0	34,249,723	38,280,237	10,245,392
Republic of Marii El	1,299,660	0	0	54,439	313,210	648,643
Republic of Mordovia	1,753,638	58	0	45,834	9,325	1,363,642
Republic of Tatarstan	55,596,145	5,470	0	2,076,771	33,416,839	17,223,494
Udmurt Republic	3,726,568	15,443	0	220,354	293,867	2,470,120
Chuvash Republic	4,674,108	0	0	87,617	447,137	1,326,919
Perm Territory	23,285,564	303	0	5,101,085	818,357	11,546,332
Kirov Region	3,002,839	8	0	386,218	240,935	1,786,991
Nizhny Novgograd Region	23,243,848	699	0	2,300,757	2,720,857	14,900,915
Orenburg Region	5,577,705	199	0	353,792	713,368	3,977,586
Penza Region	2,835,704	0	0	245,784	105,586	2,067,959
Samara Region	36,571,019	181	0	1,632,065	1,820,238	29,702,949
Saratov Region	10,224,317	519	0	489,101	1,084,784	7,766,569
Ulyanovsk Region	5,624,724	0	0	567,694	1,363,786	3,154,384
Ural Federal District	146,929,667	61,298	5	11,831,267	35,354,113	79,006,772
Kurgan Region	1,024,383	0	0	18,823	169,044	654,266
Sverdlovsk Region	38,850,055	29,813	0	3,598,309	3,647,961	27,452,906
Tyumen Region	71,783,884	30,377	5	3,169,486	16,059,227	39,728,388
Chelyabinsk Region	35,271,345	1,108	0	5,044,649	15,477,881	11,171,212
Siberian Federal District	94,795,885	12,857	0	10,646,457	19,881,290	48,471,593
Republic of Altai	127,959	0	0	2,772	0	85,809
Republic of Buryatiya	1,537,316	0	0	50,285	46,046	839,373
Republic of Tuva	176,452	0	0	100,676	0	55,149
Republic of Khakassia	594,774	5	0	6,814	0	523,548
Altai Territory	6,982,127	142	0	403,610	750,610	3,510,706
Zabaykal Territory	1,480,583	0	0	57,413	50,471	609,492
Krasnoyarsk Territory	13,220,684	3	0	2,701,478	403,652	6,566,383
Irkutsk Region	8,313,211	1	0	809,459	383,349	4,765,454
Kemerovo Region	14,917,901	0	0	3,328,109	2,658,752	8,072,539
Novosibirsk Region	34,651,596	10,255	0	1,905,262	14,961,653	14,339,292
Omsk Region	8,018,339	2,209	0	809,334	228,370	5,588,365
Tomsk Region	4,774,943	242	0	471,245	398,387	3,515,483
Far Eastern Federal District	47,913,479	4,077	0	4,980,118	5,128,105	30,500,422
Republic of Sakha (Yakutia)	3,402,517	84	0	668,794	74,124	1,580,132
Kamchatka Territory	2,693,793	0	0	512,089	89,992	1,894,054
Primorskiy Territory	13,957,224	1,199	0	1,581,701	393,703	10,396,094
Khabarovsk Territory	15,290,983	405	0	704,471	352,635	11,275,073
Amur Region	5,364,383	0	0	68,656	3,758,816	1,125,301
Magadan Region	2,110,313	149	0	203,696	2,066	1,222,339
Sakhalin Region	4,811,552	2,240	0	1,239,404	456,769	2,785,076
Jewish Autonomous Region	193,392	0	0	1,307	0	169,019
Chukotka Autonomous Area	89,322	0	0	0	0	53,334

Table 35.1

**Loans, deposits and other funds raised from other credit institutions
(by credit institutions registered in respective regions), as of 1.06.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	2,807,863,524	1,342,678,219	1,465,185,305
Belgorod Region	130,000	130,000	0
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	95,000	95,000	0
Ivanovo Region	872,780	872,780	0
Kaluga Region	30,000	30,000	0
Kostroma Region	13,838,721	13,029,223	809,498
Kursk Region	397,671	384,500	13,171
Lipetsk Region	652,273	652,273	0
Moscow Region	2,019,808	1,160,966	858,842
Orel Region	28,000	28,000	0
Ryazan Region	0	0	0
Smolensk Region	978,464	399,280	579,184
Tambov Region	0	0	0
Tver Region	150,000	150,000	0
Tula Region	105,001	105,001	0
Yaroslavl Region	165,000	165,000	0
City of Moscow	2,788,400,806	1,325,476,196	1,462,924,610
North-Western Federal District	85,392,078	46,195,562	39,196,516
Republic of Karelia	10,391	10,391	0
Komi Republic	0	0	0
Akhangel'sk Region	42,000	42,000	0
Vologda Region	1,560,901	1,301,727	259,174
Kaliningrad Region	3,053,034	2,237,068	815,966
Leningrad Region	49,311	0	49,311
Murmansk Region	772,903	102,000	670,903
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	79,903,538	42,502,376	37,401,162
Southern Federal District	9,251,827	5,644,161	3,607,666
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3,539,803	2,962,057	577,746
Astrakhan Region	0	0	0
Volgograd Region	294,562	274,818	19,744
Rostov Region	5,417,462	2,407,286	3,010,176
North-Caucasian Federal District	877,152	863,487	13,665
Republic of Dagestan	308,687	308,687	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	97,949	88,800	9,149
Republic of North Ossetia - Alania	25,000	25,000	0
Chechen Republic	0	0	0
Stavropol Territory	445,516	441,000	4,516
Volga Federal District	82,420,113	72,743,328	9,676,785
Republic of Bashkortostan	4,010,681	3,924,405	86,276
Republic of Marii El	0	0	0
Republic of Mordovia	295,962	295,962	0

1	2	3	4
Republic of Tatarstan	12,297,814	7,715,884	4,581,930
Udmurt Republic	854,789	366,219	488,570
Chuvash Republic	166,350	166,350	0
Perm Territory	20,000	20,000	0
Kirov Region	15,556	15,556	0
Nizhny Novgograd Region	2,873,321	1,889,788	983,533
Orenburg Region	1,357,875	1,236,705	121,170
Penza Region	0	0	0
Samara Region	59,777,040	56,444,072	3,332,968
Saratov Region	542,725	460,387	82,338
Ulyanovsk Region	208,000	208,000	0
Ural Federal District	61,114,466	40,129,612	20,984,854
Kurgan Region	0	0	0
Sverdlovsk Region	26,456,712	20,573,115	5,883,597
Tyumen Region	30,259,616	15,610,016	14,649,600
Chelyabinsk Region	4,398,138	3,946,481	451,657
Siberian Federal District	43,760,664	10,371,390	33,389,274
Republic of Altai	262,002	262,002	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	75,433	75,433	0
Altai Territory	894,748	894,748	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	14,912	2,000	12,912
Irkutsk Region	99,750	99,750	0
Kemerovo Region	666,650	666,650	0
Novosibirsk Region	40,851,954	8,246,470	32,605,484
Omsk Region	895,215	124,337	770,878
Tomsk Region	0	0	0
Far Eastern Federal District	2,736,838	2,236,690	500,148
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	123,059	123,059	0
Primorskiy Territory	663,892	178,992	484,900
Khabarovsk Territory	124,422	124,422	0
Amur Region	1,790,217	1,790,217	0
Magadan Region	0	0	0
Sakhalin Region	35,248	20,000	15,248
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 1.06.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
Central Federal District	2,815,080,556	1,333,524,251	1,481,556,305
Belgorod Region	130,000	130,000	0
Bryansk Region	0	0	0
Vladimir Region	59,376	0	59,376
Voronezh Region	2	2	0
Ivanovo Region	725,012	657,780	67,232
Kaluga Region	30,000	30,000	0
Kostroma Region	7,753,832	7,736,067	17,765
Kursk Region	397,671	384,500	13,171
Lipetsk Region	652,273	652,273	0
Moscow Region	2,037,228	1,160,966	876,262
Orel Region	169,974	28,000	141,974
Ryazan Region	0	0	0
Smolensk Region	25,000	25,000	0
Tambov Region	0	0	0
Tver Region	150,000	150,000	0
Tula Region	110,001	110,001	0
Yaroslavl Region	167,268	167,268	0
City of Moscow	2,802,672,919	1,322,292,394	1,480,380,525
North-Western Federal District	87,816,145	49,380,190	38,435,955
Republic of Karelia	10,391	10,391	0
Komi Republic	0	0	0
Akhangel'sk Region	42,000	42,000	0
Vologda Region	1,560,901	1,301,727	259,174
Kaliningrad Region	1,105,637	1,075,141	30,496
Leningrad Region	49,311	0	49,311
Murmansk Region	772,903	102,000	670,903
Novgorod Region	30,000	30,000	0
Pskov Region	0	0	0
St Petersburg	84,245,002	46,818,931	37,426,071
Southern Federal District	9,192,644	5,431,161	3,761,483
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3,371,879	2,737,057	634,822
Astrakhan Region	69,235	0	69,235
Volgograd Region	314,562	294,818	19,744
Rostov Region	5,436,968	2,399,286	3,037,682
North-Caucasian Federal District	1,373,495	1,302,474	71,021
Republik of Daghestan	339,674	339,674	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	142,209	88,800	53,409
Republic of North Ossetia - Alania	25,000	25,000	0
Chechen Republic	0	0	0
Stavropol Territory	866,612	849,000	17,612
Volga Federal District	89,705,680	79,601,466	10,104,214
Republic of Bashkortostan	4,019,365	3,925,525	93,840
Republic of Marii El	145,708	0	145,708

1	2	3	4
Republic of Mordovia	210,962	210,962	0
Republic of Tatarstan	12,290,251	7,715,885	4,574,366
Udmurt Republic	854,789	366,219	488,570
Chuvash Republic	166,350	166,350	0
Perm Territory	20,000	20,000	0
Kirov Region	15,556	15,556	0
Nizhny Novgogrod Region	9,847,057	8,581,803	1,265,254
Orenburg Region	1,607,875	1,486,705	121,170
Penza Region	0	0	0
Samara Region	59,757,042	56,424,074	3,332,968
Saratov Region	562,725	480,387	82,338
Ulyanovsk Region	208,000	208,000	0
Ural Federal District	67,779,352	46,423,144	21,356,208
Kurgan Region	0	0	0
Sverdlovsk Region	26,782,512	20,898,915	5,883,597
Tyumen Region	30,256,464	15,607,748	14,648,716
Chelyabinsk Region	10,740,376	9,916,481	823,895
Siberian Federal District	8,019,100	2,843,017	5,176,083
Republic of Altai	237,000	237,000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	75,433	75,433	0
Altai Territory	914,748	914,748	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	738,086	442,000	296,086
Irkutsk Region	184,750	184,750	0
Kemerovo Region	666,825	666,825	0
Novosibirsk Region	4,241,852	193,724	4,048,128
Omsk Region	960,406	128,537	831,869
Tomsk Region	0	0	0
Far Eastern Federal District	2,736,838	2,236,690	500,148
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	123,059	123,059	0
Primorskiy Territory	668,092	183,192	484,900
Khabarovsk Territory	124,422	124,422	0
Amur Region	1,786,017	1,786,017	0
Magadan Region	0	0	0
Sakhalin Region	35,248	20,000	15,248
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	1.04.09	1.01.10	1.04.10
Own funds (capital) adequacy							
Ratio of own funds (capital) to risk-weighted assets	16,0	14,9	15,5	16,8	16,9	20,9	20,5
Ratio of core capital to risk-weighted assets	11,4	10,6	11,6	10,6	10,5	13,2	13,0
Ratio of risk-weighted assets to total assets	63,9	65,0	66,7	64,9	65,2	60,6	59,4
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	5,1	9,6	9,6
Loan loss provisions made as percent of total loans ¹	4,6	4,1	3,6	4,5	5,5	9,1	9,5
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	2,3	1,5	1,8
Ratio of a bank's aggregate claims on insiders to own funds (capital) (N10.1)	1,0	1,1	1,1	0,9	0,9	0,7	0,7
Ratio of total large credit risks to own funds (capital) (N7)	239,9	240,6	211,9	191,7	202,2	147,1	148,1
<i>Distribution of loans provided by credit institutions</i>							
agriculture, hunting and forestry	3,0	3,6	3,8	4,2	4,2	4,9	5,1
mining	3,5	3,9	3,1	3,3	4,3	3,9	3,8
manufacturing	16,3	14,6	13,5	14,4	15,4	15,7	16,0
production and distribution of energy, gas and water	2,3	2,0	1,7	1,9	1,9	2,4	2,4
constructing	4,6	4,9	6,0	6,1	6,1	6,2	6,5
wholesale and retail trade, car and household appliance repair	23,9	19,6	18,0	17,4	18,1	18,4	18,0
transport and communication	4,0	3,7	3,7	4,3	4,3	3,4	3,5
other economic activities	22,8	21,3	23,3	23,3	22,3	21,9	21,7
individuals ²	19,6	23,9	24,8	25,1	23,5	23,0	22,9
of which							
mortgage loans	1,0	3,0	5,1	6,6	6,3	6,5	6,6
<i>Geographical distribution of interbank loans and deposits³</i>							
Russian Federation	47,4	35,9	40,0	27,1	27,2	29,5	32,0
United Kingdom	13,0	21,5	23,3	29,1	28,6	21,7	21,1
USA	9,0	7,7	4,1	7,1	5,3	4,1	2,9
Germany	9,5	7,9	6,8	7,5	8,5	4,7	5,5
Austria	5,2	7,0	6,1	5,7	5,4	8,2	9,4
France	3,0	3,8	3,5	4,0	4,8	5,7	3,9
Italy	1,2	1,2	1,7	1,5	1,3	1,8	2,1
Other	11,7	15,0	14,4	18,0	19,0	24,2	23,1
Liquidity							
Ratio of high liquid assets to total assets	15,2	13,6	12,1	14,5	15,3	13,3	15,0
Ratio of liquid assets to total assets	27,4	26,8	24,8	25,9	26,6	28,0	29,2
Ratio of high liquid assets to demand liabilities (N2)	54,7	51,4	48,4	74,9	81,5	69,2	74,7
Ratio of liquid assets to short-term liabilities (N3)	73,7	76,8	72,9	92,1	103,9	102,4	109,9
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	76,6	73,4	72,7
Ratio of clients' funds to total loans ⁴	103,1	101,7	94,8	84,6	83,7	99,9	103,0
Market risk⁵ to total own funds (capital)⁶	33,6	45,1	38,7	23,2	40,7	49,6	54,1
of which							
Interest rate risk	13,3	19,3	24,3	16,4	29,4	37,5	42,2
Equity position risk	14,4	20,4	10,8	3,4	6,2	8,7	8,5
Foreign exchange risk	5,8	5,3	3,6	3,4	5,1	3,5	3,4
Ratio of investments in shares of other legal entities to own funds (capital) (N12)	0,8	0,5	0,4	1,5	1,9	2,1	2,2
Banks' financial result over the reporting period (billion rubles)	262,1	371,5	508,0	409,2	58,3	205,1	116,7
as percent of the banking sector assets ⁷	3,2	3,3	3,0	1,8	0,2	0,7	0,4
as percent of the banking sector own funds (capital) ⁷	24,2	26,3	22,7	13,3	1,5	4,9	2,5
Return on assets⁸	3,2	3,3	3,0	1,8	1,3	0,7	0,9
Return on equity⁸	24,2	26,3	22,7	13,3	10,0	4,9	6,0

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*		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**	105**	5.8	87	17.3	134	3,807.8	753
1/04/09	3,900.3	40.6	18	1,3**	104**	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
Reference data: own funds (capital) adequacy ratio as of 1.06.10, %	19.2	15,1***		60.2		50.3		35.3		19.3	

* 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.

** 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.

*** 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	1/04/10	1/05/10	1/06/10
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	925.0	1,173.1	1,187.8	1,198.1	1,199.1
Banking sector own funds (capital), billion rubles	3,811.1	4,620.6	4,600.1	4,597.3	4,449.7
Ratio of authorised capital to own funds (capital) of credit institutions, percent	24.3	25.4	25.8	26.1	26.9

Table 39

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

Indicators	1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
1. Factors of own funds (capital) increase	113.3	110.9	112.6	113.0	112.1
1.1. Authorised capital	24.3	25.4	25.8	26.1	27.0
1.2. Issue income	20.5	20.3	20.5	20.5	21.1
1.3. Credit institutions' profit and funds	35.6	31.5	33.5	33.5	34.4
1.4. Subordinated loans	30.6	29.7	28.7	28.8	25.5
1.5. Increase in value of property due to revaluation	2.3	4.1	4.0	4.1	4.2
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	12.6	13.0	12.1
2.1. Losses	1.4	2.3	3.1	3.1	2.7
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	0.0	0.0
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	0.8	1.0	0.3
2.6. Credit institutions' portfolio of shares	6.0	7.1	7.9	8.1	8.3
2.7. Other factors	0.6	0.7	0.7	0.7	0.7
Own funds (capital), total	100.0	100.0	100.0	100.0	100.0

* Calculated by credit institutions' reporting by form 0409134

Table 40**Risk-weighted assets of the banking sector (billion rubles)**

Risk-weighted assets *	1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
1 st group of assets	16.6	15.9	12.4	13.2	13.3
2 nd group of assets	30.3	36.4	39.6	41.4	39.9
3 rd group of assets	492.5	496.4	486.8	446.3	424.0
4 th group of assets	641.0	948.3	744.1	738.3	750.7
5 th group of assets	17,002.3	16,332.4	16,100.8	16,218.5	16,550.5
Risk-weighted assets of credit institutions	18,182.7	17,829.4	17,383.8	17,457.7	17,778.3

* 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.

Own funds (capital) adequacy ratio of the banking sector

		1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
1	Banking sector own funds (capital), billion rubles	3,811.1	4,620.6	4,600.1	4,597.3	4,449.7
2	Risk-weighted assets, billion rubles	22,691.2	22,145.0	22,458.0	22,776.3	23,125.5
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	18,182.7	17,829.4	17,383.8	17,457.7	17,778.3
	- the value of credit risk on contingent credit liabilities, billion rubles	2,169.4	2,051.0	1,918.7	2,000.8	2,087.8
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles	223.2	106.6	131.1	135.9	139.1
	- market risk, billion rubles	820.1	1,385.8	2,211.9	2,330.1	2,257.8
	- risk-weighted claims on counterparties related to bank, billion rubles	1295.8	772.1	812.5	852.0	862.5
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	16.8	20.9	20.5	20.2	19.2

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 Bank of Russia Instruction No.110-I dated January 16, 2004.

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		1/04/10		1/05/10		1/06/10	
	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% *	9	1.4	7	1.2	8	0.9	8	0.6	6	0.6
From 10% to 12%	32	18.3	21	3.5	29	4.1	40	5.0	44	4.7
From 12% to 14%	70	18.2	58	5.5	60	3.5	75	7.0	76	8.6
14% and more	994	62.1	972	89.9	950	91.5	924	87.4	913	86.1
Banking sector, total	1108	100.0	1058	100.0	1047	100.0	1047	100.0	1039	100.0

* 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)*

		1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
Loans	Standard	51.3	42.5	42.5	42.7	43.6
	Substandard	35.2	38.0	37.9	37.4	36.5
	Doubtful	9.9	9.8	10.0	10.1	10.1
	Problem	1.8	3.5	3.7	3.7	3.6
	Loss	1.8	6.2	6.0	6.1	6.3
Loan loss provision (LLP)	Estimated LLP	6.1	11.9	12.0	12.1	12.5
	Estimated LLP adjusted for collateral	4.5	9.2	9.6	9.8	9.8
	LLP made	4.5	9.3	9.6	9.8	9.8
	LLP made as percent of estimated LLP	73.2	78.1	80.4	80.6	78.2
	LLP made as percent of estimated LLP adjusted for collateral	100.0	100.7	99.8	99.8	99.8

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

Table 44

Structure of loans and claims grouped into homogeneous portfolios *

	1/01/09		1/01/10		1/04/10		1/05/10		1/06/10	
	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	3,538.0	100.0	3,564.9	100.0	3,594.6	100.0
of which:										
1.1. Loans to legal entities (except credit institutions)	471.1	11.3	298.3	8.3	297.6	8.4	302.4	8.5	294.4	8.2
1.2. Loans to individuals	3,687.5	88.7	3,297.1	91.7	3,240.4	91.6	3,262.4	91.5	3,300.2	91.8
1.3. Loans to credit institutions	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	20.6	-	17.7	-	17.4	-	17.5	-	17.5
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	-	8.6	-	8.4	-	8.5
4. Claims grouped into portfolios of homogeneous claims - total	15.4	100.0	16.1	100.0	16.3	100.0	16.9	100.0	17.6	100.0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	12.2	79.2	10.8	67.4	10.5	64.6	11.4	67.3	11.7	66.6
4.2. Portfolios of homogeneous claims to individuals	3.2	20.8	5.2	32.6	5.8	35.4	5.5	32.7	5.9	33.4
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	-	42.2	-	41.5	-	42.9

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

Table 45

Homogeneous loans and claims to legal entities and provisions made as of 1.06.10*

	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	294,412.5	100.0	5,921.1	100.0	2.0
of which by quality categories					
1.1. Quality Category I	37,497.5	12.7	0.0	0.0	0.0
1.2. Quality Category II	249,522.6	84.8	2,379.5	40.2	1.0
1.3. Quality Category III	2,405.7	0.8	298.7	5.0	12.4
1.4. Quality Category IV	561.7	0.2	236.5	4.0	42.1
1.5. Quality Category V	3,153.7	1.1	3,005.7	50.8	95.3
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	1.3	100.0	0.4	100.0	30.4
of which by quality categories					
2.1. Quality Category I	0.9	68.3	0.0	0.0	0.0
2.2. Quality Category II	0.0	0.1	0.0	0.0	0.0
2.3. Quality Category III	0.0	0.0	0.0	0.0	0.0
2.4. Quality Category IV	0.0	2.2	0.0	3.7	50.0
2.5. Quality Category V	0.4	29.3	0.4	96.3	100.0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	294,413.9		5,921.5		2.0
4. Homogeneous claims grouped into portfolios - total	11,719.2	100.0	3,463.6	100.0	29.6
of which by quality categories					
4.1. Quality Category I	4,314.0	36.8	0.0	0.0	0.0
4.2. Quality Category II	3,711.7	31.7	97.9	2.8	2.6
4.3. Quality Category III	307.9	2.6	23.3	0.7	7.6
4.4. Quality Category IV	51.8	0.4	22.7	0.7	43.9
4.5. Quality Category V	3333.8	28.4	3319.6	95.8	99.6
5. Claims for interest payments - total	1,946.4	100.0	360.4	100.0	18.5
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	368.2	18.9	324.6	90.1	88.2

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

Homogeneous loans and claims to individuals and provisions made as of 1.06.10*

	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	3,300,160.5	100.0	299,792.0	100.0	9.1
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	226,424.9	6.9	10,343.9	3.5	4.6
1.1.2. residential real estate (mortgage) loans, total	918,354.0	27.8	42,717.7	14.2	4.7
1.1.3. car loans, total	489,601.0	14.8	43,636.2	14.6	8.9
1.1.4. other consumer loans, total	1,641,376.2	49.7	200,602.7	66.9	12.2
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments;	1,439,390.2	43.6	14,855.2	5.0	1.0
1.2.2. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days;	74,577.8	2.3	2,964.1	1.0	4.0
1.2.3. a portfolio of loans with payments being overdue from 31 to 90 calendar days;	49,239.7	1.5	12,653.3	4.2	25.7
1.2.4. a portfolio of loans with payments being overdue from 91 to 180 calendar days;	41,636.7	1.3	22,284.4	7.4	53.5
1.2.5. a portfolio of loans with payments being overdue more than 180 calendar days	266,960.4	8.1	226,299.3	75.5	84.8
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	2,884,194.4	87.4	30,325.0	10.1	1.1
1.3.2. Quality category III	80,278.1	2.4	8,496.2	2.8	10.6
1.3.3. Quality category IV	43,391.6	1.3	17,193.3	5.7	39.6
1.3.4. Quality category V	292,296.4	8.9	243,777.5	81.3	83.4
2. Claims grouped into portfolios of homogeneous claims - total	5,868.5	100.0	4,082.1	100.0	69.6
of which by quality categories					
2.1. Quality category I	125.9	2.1	0.0	0.0	0.0
2.2. Quality category II	1,015.5	17.3	16.1	0.4	1.6
2.3. Quality category III	106.2	1.8	18.4	0.5	17.3
2.4. Quality category IV	98.1	1.7	45.7	1.1	46.6
2.5. Quality category V	4522.7	77.1	4001.8	98.0	88.5
3. Claims for interest payments - total	53,603.7	100.0	22,276.1	100.0	41.6
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	25,959.5	48.4	21,376.2	96.0	82.3

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

Table 47

Loan loss provisions by credit risk categories*

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	1/04/10	1/05/10	1/06/10	1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
Substandard	13.9	10.2	10.1	9.9	9.3	1.8	2.5	2.6	2.6	2.5
Doubtful	35.2	17.3	17.2	17.2	16.8	15.9	16.4	16.5	16.6	16.2
Problem	17.1	16.2	16.2	15.9	15.8	41.4	43.0	42.6	42.1	43.2
Loss	33.8	56.3	56.5	57.0	58.2	86.1	84.7	90.4	90.5	90.4

* 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	1/04/10	1/05/10	1/06/10
Overdue claims on loans, deposits and other placements, billion rubles	422.0	1014.7	1041.9	1071.8	1109.1
Of which					
- among 20 largest-asset credit institutions, billion rubles	274.3	652.7	697.5	731.1	766.7
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	2.1	5.1	5.3	5.4	5.6
Overdue claims in rubles					
- billion rubles	353.2	835.1	871.6	899.9	921.7
- as percent of total loans, deposits and other placements in rubles	2.5	6.0	6.2	6.4	6.5
Overdue claims in foreign currency					
- billion rubles	68.8	179.6	170.2	171.9	187.5
- as percent of total loans, deposits and other placements in foreign currency	1.1	3.0	3.0	3.0	3.3
- dollar equivalent, billion \$	2.3	5.9	5.8	5.9	6.1

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		
	2007		2008		1 st quarter of 2010		2007		2008		1 st quarter of 2010		2007		2008		1 st quarter of 2010		1 st quarter of 2008	1 st quarter of 2009	1 st quarter 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	67.1	67.6	169.9	170.2	169.0	173.3	170.4	183.0	33.7	36.4	43.2	38.1	37.3	37.1	3.0	0.3	2.8
Agriculture, hunting and forestry	48.8	43.8	42.4	43.3	44.5	45.0	181.3	179.4	171.5	175.2	178.5	179.5	56.2	59.8	59.5	60.6	64.4	64.6	2.3	1.3	1.1
Mining	76.5	74.7	75.8	76.0	77.8	78.9	285.7	262.0	295.3	297.4	300.6	339.7	27.6	21.2	31.7	21.6	20.2	19.7	3.7	0.6	3.1
Manufacturing	53.9	45.9	47.0	47.7	44.8	45.4	157.4	150.5	135.4	139.3	123.6	135.6	40.6	50.5	52.4	51.3	52.2	52.1	2.3	-0.9	2.7
Production and distribution of energy, gas and water	73.9	49.7	76.8	75.3	78.1	75.3	65.7	115.8	148.1	142.5	152.9	148.6	23.7	39.1	38.3	34.2	35.2	29.8	1.6	1.5	2.5
Construction	22.7	22.5	24.9	25.7	23.0	24.1	81.3	93.1	104.2	105.7	99.4	100.2	16.4	17.8	32.9	29.6	23.8	26.9	0.5	0.5	0.5
Wholesale and retail trade, car and household appliance repair	21.9	21.8	29.3	30.3	32.2	31.1	129.6	123.0	122.2	129.4	126.2	119.0	40.7	42.3	46.0	46.8	50.0	51.6	1.5	0.0	1.5
Transport and communication	52.2	49.7	47.1	52.6	53.4	53.7	104.6	118.9	78.0	84.4	92.9	95.2	43.2	47.0	48.0	38.3	40.6	37.8	1.3	0.7	1.5

* 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		1/04/10		1/05/10		1/06/10	
	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %	as % of total credit institutions' capital*	share in market risk %
Market risk (MR), total	23.2	100.0	49.6	100.0	54.1	100.0	56.1	100.0	56.5	100.0
Of which										
- interest rate risk (IRR)	16.4	70.7	37.5	75.5	42.2	78.1	42.5	75.8	43.0	76.2
- equity position risk (EPR)	3.4	14.7	8.7	17.5	8.5	15.7	10.2	18.2	10.1	17.9
- foreign exchange risk (FER)	3.4	14.6	3.5	7.0	3.4	6.2	3.3	6.0	3.3	5.9
Reference data:										
Number of credit institutions *	741		656		650		654		641	
Share of credit institutions' assets * in total banking sector assets, %	93.1		62.8		89.0		90.7		90.8	

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

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

Liquidity of Credit Institutions

Table 51

Relation of long-term assets and long-term liabilities* of the banking sector

	1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	18.7	18.0	24.3	23.6	23.1
Liabilities with maturity in excess of 1 year, as percent of total liabilities	24.8	23.0	22.9	22.8	22.2
A measure of using short-term liabilities to fund long-term liquid assets, percent**	-15.5	-14.5	-9.1	-9.3	-8.3

* 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.

** 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 52

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	1/04/10	1/05/10	1/06/10	1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
Less than 0	605	611	605	598	588	81.5	92.8	63.7	62.8	62.5
From 0 to 20	433	407	392	396	402	17.9	6.9	35.8	36.3	36.7
More than 20	68	40	50	53	49	0.6	0.3	0.5	0.9	0.9
Data not available	2	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1108	1058	1047	1047	1039	100.0	100.0	100.0	100.0	100.0

Table 53**The relation of short-term assets and short-term liabilities* of the banking sector**

	1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
Liquid assets with maturity up to 30 days, as percent of liquid assets	53.6	59.9	51.9	51.4	55.1
Liabilities with maturity up to 30 days, as percent of total liabilities	40.1	41.9	42.3	41.7	44.7
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	19.6	18.9	16.2

* 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». Unless specified other.

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

Table 54

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	1/04/10	1/05/10	1/06/10	1/01/09	1/01/10	1/04/10	1/05/10	1/06/10
Less than 0	368	485	478	462	432	31.0	31.9	31.4	29.9	23.5
From 0 to 20	242	243	205	197	216	26.4	48.8	19.1	21.5	25.9
More than 20	496	330	364	388	391	42.6	19.4	49.6	48.6	50.6
Data not available	2	0	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1108	1058	1047	1047	1039	100.0	100.0	100.0	100.0	100.0