

# REVIEW OF THE BANKING SECTOR OF THE RUSSIAN FEDERATION

## *ANALYTICAL DATA*

(INTERNET-VERSION)

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

No. 91 May 2010

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**The Central Bank of the Russian Federation**

Banking Regulation and Supervision Department

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

**Table 1**

**Macroeconomic indicators**

Indicator		1/01/06	1/01/07	1/01/08	1/01/09	1/01/10
1.	Banking sector assets (billion rubles)	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
<b>Reference data</b>						
<b>Indicator (billion rubles)</b>		<b>1/01/06</b>	<b>1/01/07</b>	<b>1/01/08</b>	<b>1/01/09</b>	<b>1/01/10</b>
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
<b>Reference data:</b>												
Increase from the beginning of the current year	-0.5		-0.4		-0.9		-1.0		4.2		0.3	
Increase over the same period of the previous year	1.8		2.3		4.8		-3.6		4.9		-0.5	

## Institutional features of the banking sector

**Table 3**

### Number of Russian credit institutions

Indicator	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
Credit institutions registered by the Bank of Russia and other authorities	1296	1228	1178	1170	1170
Operating credit institutions (credit institutions that have the right to conduct banking operations)	1136	1108	1058	1048	1047
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	3	1	1	1
Credit institutions with their banking licenses being revoked (cancelled)	157	117	119	121	122
Credit institutions licensed to conduct operations in foreign currency	754	736	701	699	698
Credit institutions holding general licences	300	298	291	291	291

Table 4

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

Federal district	1/01/08		1/01/09		1/01/10		1/03/10		1/04/10	
	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	632	55.6	621	56.0	598	56.5	595	56.8	595	56.8
of which the City of Moscow and Moscow Region	568	50.0	556	50.2	535	50.6	532	50.8	532	50.8
North-Western	81	7.1	79	7.1	75	7.1	75	7.2	75	7.2
Southern	118	10.4	115	10.4	113	10.7	51	4.9	50	4.8
North-Caucasian							59	5.6	59	5.6
Volga	134	11.8	131	11.8	125	11.8	124	11.8	123	11.7
Ural	63	5.5	58	5.2	54	5.1	53	5.1	54	5.2
Siberian	68	6.0	68	6.1	62	5.9	60	5.7	60	5.7
Far Eastern	40	3.5	36	3.2	31	2.9	31	3.0	31	3.0
<b>Russian Federation</b>	<b>1136</b>	<b>100.0</b>	<b>1108</b>	<b>100.0</b>	<b>1058</b>	<b>100.0</b>	<b>1048</b>	<b>100.0</b>	<b>1047</b>	<b>100.0</b>

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	1/04/10	1/01/09	1/01/10	1/04/10	1/01/09	1/01/10	1/04/10	1/01/09	1/01/10	1/04/10	1/01/09	1/01/10	1/04/10	1/01/09	1/01/10	1/04/10
Central	621	598	595	177	159	156	584	528	522	73	70	70	17	18	18	17	17	17
of which the City of Moscow and Moscow Region*	556	535	532	145	131	130	138	134	133	20	20	20	15	16	16	4	4	4
North-Western	79	75	75	32	29	28	375	357	353	338	343	343	2	2	2	11	11	11
Southern	115	113	50	103	100	26	400	384	285	183	180	375	5	5	2	12	12	9
North-Caucasian			59			73			97			73			3			3
Volga	131	125	123	143	132	129	631	562	551	230	219	219	6	6	6	18	18	18
Ural	58	54	54	126	120	117	273	246	234	148	141	137	4	4	4	8	8	7
Siberian	68	62	60	47	38	37	384	356	356	334	356	367	3	2	2	11	11	11
Far Eastern	36	31	31	33	23	23	162	149	140	235	276	259	2	1	1	5	5	4
<b>Russian Federation</b>	<b>1108</b>	<b>1058</b>	<b>1047</b>	<b>661</b>	<b>601</b>	<b>589</b>	<b>2809</b>	<b>2582</b>	<b>2538</b>	<b>159</b>	<b>156</b>	<b>155</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>81</b>	<b>81</b>	<b>81</b>

\* as one region

Table 6

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

Distribution of credit institutions ranged by assets (descending)	1/01/08		1/01/09		1/01/10		1/03/10		1/04/10	
	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total	million rubles	% of total
First 5	8,502,936	42.3	12,941,083	46.2	14,092,987	47.9	13,997,963	48.1	13,977,427	47.7
From 6 to 20	4,308,447	21.4	5,906,199	21.1	6,018,106	20.4	5,898,639	20.3	5,982,915	20.4
From 21 to 50	2,578,014	12.8	3,725,544	13.3	3,572,615	12.1	3,529,914	12.1	3,591,889	12.3
From 51 to 200	3,036,498	15.1	3,726,736	13.3	3,920,972	13.3	3,882,409	13.4	3,932,410	13.4
From 201 to 500	1,226,060	6.1	1,271,471	4.5	1,382,703	4.7	1,349,120	4.6	1,367,940	4.7
From 501 to 1001	457,733	2.3	441,001	1.6	438,100	1.5	420,788	1.4	428,360	1.5
From 1001	15,436	0.1	10,294	0.0	4,542	0.0	3,332	0.0	3,282	0.0
<b>Total</b>	<b>20,125,125</b>	<b>100.0</b>	<b>28,022,329</b>	<b>100.0</b>	<b>29,430,025</b>	<b>100.0</b>	<b>29,082,165</b>	<b>100.0</b>	<b>29,284,222</b>	<b>100.0</b>

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	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
Central	49.2	52.6	55.3	55.4	54.9
of which the City of Moscow and Moscow Region	49.6	53.0	55.7	55.8	55.4
North-Western	67.7	68.1	70.6	67.9	67.6
Southern	52.1	53.8	52.9	66.7	67.3
North-Caucasian				45.1	45.3
Volga	42.0	47.8	45.0	45.5	45.1
Ural	47.4	52.9	57.0	56.9	57.4
Siberian	69.1	70.0	81.4	80.9	80.8
Far Eastern	58.2	62.5	65.1	66.2	66.4
<b>Russian Federation</b>	<b>42.3</b>	<b>46.2</b>	<b>47.9</b>	<b>48.1</b>	<b>47.7</b>



Table 8

## Operating credit institutions ranged by assets (distribution and change over the period 1.01.10 - 1.04.10)

Groups of credit institutions ranged by assets as of 1.01.10		Number of credit institutions as of 1.01.10	Groups as of 1.04.10							Licences revoked (cancelled)	Reorganised credit institution
			1	2	3	4	5	6	7		
1	First 5	5	5								
2	From 6 to	15		15							
3	From 21 to	30			27	3					
4	From 51 to	150			3	140	6				1
5	From 201 to	300				7	277	14			2
6	From 501 to	500					17	475	6	2	
7	From 1001	58						11	41	6	
Became operating after											
<b>Total over the period</b>										8	3
<b>Total as of 1.01.10*</b>		<b>1058</b>									
<b>Total as of 1.04.10*</b>		<b>1047</b>	<b>5</b>	<b>15</b>	<b>30</b>	<b>150</b>	<b>300</b>	<b>500</b>	<b>47</b>		

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

\* 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
<b>Credit institutions with foreign participation over 50%</b>					
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
<b>Reference data:</b>					
Number of credit institutions	86	102	106	108	107
<b>of which 100% foreign-owned credit institutions</b>					
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
<b>Reference data:</b>					
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\*

	1/11/08		1/01/09		1/01/10		1/03/10		1/04/10	
	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	576.2	2.3	749.2	2.7	800.8	2.7	745.6	2.6	749.9	2.6
Own funds (capital)	26.2	0.8	62.6	1.6	70.3	1.9	61.1	1.3	71.5	2.2
Loans and other placements with non-financial organisations	277.0	2.3	290.6	2.3	267.5	2.1	240.7	1.9	253.8	2.0
of which overdue claims	14.9	7.8	16.6	6.2	91.4	12.0	61.1	8.0	61.9	8.0
Loans provided to individuals	57.5	1.4	102.6	2.6	71.9	2.0	70.2	2.0	69.1	2.0
of which overdue claims	3.2	2.4	5.6	3.8	10.3	4.2	10.6	4.1	11.2	4.3
Individual deposits	73.2	1.3	123.1	2.1	125.9	1.7	132.9	1.7	135.7	1.7
Funds raised from organisations	192.9	2.2	299.7	3.4	319.8	3.3	274.0	2.9	280.7	2.9
<b>Reference data:</b>										
Number of credit institutions *	7	0.6	20	1.8	18	1.7	18	1.7	18	1.7

\* 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		1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
1.	Money, precious metals and gemstones	501.7	829.3	795.8	640.9	621.8
1.1.	of which: money	487.1	795.1	747.0	590.8	584.9
2.	Accounts with the Bank of Russia and authorised agencies of other countries	1,294.7	2,078.7	1,755.2	1,173.7	1,231.4
3.	Correspondent accounts with credit institutions of which:	413.3	1,238.8	839.2	786.4	775.3
3.1.	Correspondent accounts with correspondent credit institutions	105.6	395.8	171.7	125.9	129.1
3.2.	Correspondent accounts with non-resident banks	307.7	843.0	667.6	660.5	646.3
4.	Securities acquired by credit institutions, total* of which	2,250.6	2,365.2	4,309.4	4,646.8	4,981.0
4.1.	Debt securities*	1,541.4	1,760.3	3,379.1	3,611.9	3,885.6
4.2.	Shares*	316.3	193.4	411.8	455.6	493.2
4.3.	Discounted promissory notes	251.1	199.5	234.0	295.3	320.3
4.4.	Shares in associates and subsidiaries	141.9	212.0	284.5	284.0	281.9
4a.	Securities under REPO agreement	304.1	-	-	-	-
5.	Other participation in authorised capital	25.2	45.1	72.6	77.4	111.7
6.	Loans, total of which:	14,288.6	19,941.0	19,878.4	19,935.7	19,757.2
6.1.	Loans, deposits and other placements of which overdue claims	14,258.8	19,884.8	19,847.1	19,909.0	19,726.6
	of which:	184.1	422.0	1,014.7	1,035.4	1,041.9
6.1.1.	Loans and other placements with non-financial organisations of which overdue claims	9,316.0	12,509.7	12,541.7	12,421.6	12,424.0
	of which overdue claims	86.1	266.4	762.5	768.2	770.9
6.1.2.	Loans provided to individuals of which overdue claims	2,971.1	4,017.2	3,573.8	3,525.8	3,536.3
	of which overdue claims	96.5	148.6	243.0	257.7	261.2
6.1.3.	Loans, deposits and other placements with credit institutions of which overdue claims	1,418.1	2,501.2	2,725.9	2,993.1	2,779.5
	of which overdue claims	0.2	1.3	1.9	1.6	1.7
7.	Fixed assets (tangible and intangible) and inventories	434.8	544.1	790.7	787.9	787.8
8.	Allocation of profit	122.7	109.8	71.4	70.9	47.5
8.1.	of which income tax	-	-	68.4	68.2	47.4
9.	Other assets, total of which:	489.6	870.4	917.4	962.3	970.5
9.1.	Float	171.9	520.3	434.3	396.9	439.1
9.2.	Receivables	81.4	129.3	125.8	163.8	134.8
9.3.	Deferred expenses	196.5	69.0	74.4	73.0	76.3
<b>Banking sector assets</b>		<b>20,125.1</b>	<b>28,022.3</b>	<b>29,430.0</b>	<b>29,082.2</b>	<b>29,284.2</b>

\* 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 12

## Structure of liabilities\*, by source of funds

(billion rubles)

Liabilities*		1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
1.	Funds and profit of credit institutions	2,809.2	3,109.2	3,766.4	3,834.3	3,870.2
	Of which:					
1.1.	Funds of credit institutions	2,182.2	1,789.4	2,432.8	2,470.2	2,511.3
1.2.	Profit (losses), including financial result of the previous year	627.0	1,319.8	1,333.5	1,364.1	1,358.9
	Of which:					
1.2.1.	Profit (losses) of the current year	508.0	409.2	205.1	65.9	116.7
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	34.0	3,370.4	1,423.1	927.2	685.9
3.	Accounts of credit institutions	194.4	346.0	273.1	223.4	184.4
	Of which:					
3.1.	Correspondent accounts of correspondent credit institutions	124.5	252.4	168.0	125.7	125.8
3.2.	Correspondent accounts of non-resident credit institutions	18.4	77.7	97.1	89.0	53.1
4.	Loans, deposits and other funds raised from other credit institutions	2,807.4	3,639.6	3,117.3	3,077.0	3,097.6
5.	Clients' funds**	12,252.3	14,748.5	17,131.4	17,105.4	17,487.8
	Of which:					
5.1.	Budgetary funds in settlement accounts	20.1	15.6	20.4	27.6	37.2
5.2.	Government and other extra-budgetary funds in settlement accounts	25.0	14.2	13.7	22.6	21.2
5.3.	Funds of legal entities in settlement and other accounts	3,232.9	3,521.0	3,857.4	4,066.6	4,050.9
5.4.	Clients' float	262.0	281.5	209.7	239.5	232.0
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	3,520.0	4,945.4	5,466.6	5,001.9	5,275.1
5.6.	Individual deposits	5,159.2	5,907.0	7,485.0	7,671.7	7,797.7
5.7.	Clients' funds in factoring and forfeiting operations	13.5	10.7	10.1	7.8	8.1
6.	Bonds	290.2	375.3	412.7	415.3	426.6
7.	Promissory notes and bank acceptances	822.2	756.3	748.6	774.2	808.4
8.	Other liabilities*, total	915.3	1,677.0	2,557.4	2,725.4	2,723.4
	Of which:					
8.1.	Provisions	586.3	1,022.7	2,050.6	2,149.3	2,144.2
8.2.	Float	156.0	431.6	257.9	285.8	296.8
8.3.	Payables	27.6	33.9	45.2	52.3	45.2
8.4.	Deferred income	27.3	4.7	4.9	4.2	4.3
8.5.	Interest payable	118.1	184.1	198.9	233.8	232.9
	Of which:					
	Overdue interest	0.0	0.0	0.0	0.0	0.0
<b>Banking sector liabilities*</b>		<b>20,125.1</b>	<b>28,022.3</b>	<b>29,430.0</b>	<b>29,082.2</b>	<b>29,284.2</b>

\* 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 certificates of deposit and savings certificates

Table 13

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

Assets		1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
1.	Money, precious metals and gemstones	2.5	3.0	2.7	2.2	2.1
1.1.	of which: money	2.4	2.8	2.5	2.0	2.0
2.	Accounts with the Bank of Russia and authorised agencies of other countries	6.4	7.4	6.0	4.0	4.2
3.	Correspondent accounts with credit institutions	2.1	4.4	2.9	2.7	2.6
	of which:					
3.1.	Correspondent accounts with correspondent credit institutions	0.5	1.4	0.6	0.4	0.4
3.2.	Correspondent accounts with non-resident banks	1.5	3.0	2.3	2.3	2.2
4.	Securities acquired by credit institutions, total*	11.2	8.4	14.6	16.0	17.0
	of which					
4.1.	Debt securities*	7.7	6.3	11.5	12.4	13.3
4.2.	Shares*	1.6	0.7	1.4	1.6	1.7
4.3.	Discounted promissory notes	1.2	0.7	0.8	1.0	1.1
4.4.	Shares in associates and subsidiaries	0.7	0.8	1.0	1.0	1.0
4a.	Securities under REPO agreement	1.5	-	-	-	-
5.	Other participation in authorised capital	0.1	0.2	0.2	0.3	0.4
6.	Loans, total	71.0	71.2	67.5	68.5	67.5
	of which:					
6.1.	Loans, deposits and other placements	70.9	71.0	67.4	68.5	67.4
	of which overdue claims	0.9	1.5	3.4	3.6	3.6
	of which:					
6.1.1.	Loans and other placements with non-financial organisations	46.3	44.6	42.6	42.7	42.4
	of which overdue claims	0.4	1.0	2.6	2.6	2.6
6.1.2.	Loans provided to individuals	14.8	14.3	12.1	12.1	12.1
	of which overdue claims	0.5	0.5	0.8	0.9	0.9
6.1.3.	Loans, deposits and other placements with credit institutions	7.0	8.9	9.3	10.3	9.5
	of which overdue claims	0.0	0.0	0.0	0.0	0.0
7.	Fixed assets (tangible and intangible) and inventories	2.2	1.9	2.7	2.7	2.7
8.	Allocation of profit	0.6	0.4	0.2	0.2	0.2
8.1.	of which income tax	-	-	0.2	0.2	0.2
9.	Other assets, total	2.4	3.1	3.1	3.3	3.3
	of which:					
9.1.	Float	0.9	1.9	1.5	1.4	1.5
9.2.	Receivables	0.4	0.5	0.4	0.6	0.5
9.3.	Deferred expenses	1.0	0.2	0.3	0.3	0.3
<b>Banking sector assets</b>		<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

For the purpose of time series consistent indicators over the period up to 1.02.06 do not include securities under reverse repurchase agreement (paragraph 4a)

Table 14

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

Liabilities*		1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
1.	Funds and profit of credit institutions Of which:	14.0	11.1	12.8	13.2	13.2
1.1.	Funds of credit institutions	10.8	6.4	8.3	8.5	8.6
1.2.	Profit (losses), including financial result of the previous year Of which:	3.1	4.7	4.5	4.7	4.6
1.2.1.	Profit (losses) of the current year	2.5	1.5	0.7	0.2	0.4
2.	Loans, deposits and other funds received by credit institutions from the Bank of Russia	0.2	12.0	4.8	3.2	2.3
3.	Accounts of credit institutions Of which:	1.0	1.2	0.9	0.8	0.6
3.1.	Correspondent accounts of correspondent credit institutions	0.6	0.9	0.6	0.4	0.4
3.2.	Correspondent accounts of non-resident credit institutions	0.1	0.3	0.3	0.3	0.2
4.	Loans, deposits and other funds raised from other credit institutions	13.9	13.0	10.6	10.6	10.6
5.	Clients' funds** Of which:	60.9	52.6	58.2	58.8	59.7
5.1.	Budgetary funds in settlement accounts	0.1	0.1	0.1	0.1	0.1
5.2.	Government and other extra-budgetary funds in settlement accounts	0.1	0.1	0.0	0.1	0.1
5.3.	Funds of legal entities in settlement and other accounts	16.1	12.6	13.1	14.0	13.8
5.4.	Clients' float	1.3	1.0	0.7	0.8	0.8
5.5.	Deposits and other funds raised from legal entities (except credit institutions)	17.5	17.6	18.6	17.2	18.0
5.6.	Individual deposits	25.6	21.1	25.4	26.4	26.6
5.7.	Clients' funds in factoring and forfeiting operations	0.1	0.0	0.0	0.0	0.0
6.	Bonds	1.4	1.3	1.4	1.4	1.5
7.	Promissory notes and bank acceptances	4.1	2.7	2.5	2.7	2.8
8.	Other liabilities*, total Of which:	4.5	6.0	8.7	9.4	9.3
8.1.	Provisions	2.9	3.6	7.0	7.4	7.3
8.2.	Float	0.8	1.5	0.9	1.0	1.0
8.3.	Payables	0.1	0.1	0.2	0.2	0.2
8.4.	Deferred income	0.1	0.0	0.0	0.0	0.0
8.5.	Interest payable Of which:	0.6	0.7	0.7	0.8	0.8
	Overdue interest	0.0	0.0	0.0	0.0	0.0
<b>Banking sector liabilities*</b>		<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

\*\* Including certificates of deposit and savings certificates

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

	Rubles					Foreign Currency					Total				
	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
<b>1. Loans, deposits and other placements, total</b>	<b>10465.6</b>	<b>13874.9</b>	<b>13872.8</b>	<b>13865.6</b>	<b>13986.0</b>	<b>3793.2</b>	<b>6009.9</b>	<b>5974.4</b>	<b>6043.4</b>	<b>5740.6</b>	<b>14258.8</b>	<b>19884.8</b>	<b>19847.1</b>	<b>19909.0</b>	<b>19726.6</b>
Of which															
- overdue claims	167.1	353.2	835.1	855.6	871.6	17.0	68.8	179.6	179.7	170.2	184.1	422.0	1014.7	1035.4	1041.9
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>6838.8</b>	<b>8723.1</b>	<b>8812.6</b>	<b>8781.7</b>	<b>8833.2</b>	<b>1961.5</b>	<b>3032.2</b>	<b>2954.8</b>	<b>2878.6</b>	<b>2815.9</b>	<b>8800.3</b>	<b>11755.3</b>	<b>11767.4</b>	<b>11660.4</b>	<b>11649.1</b>
Of which															
- overdue claims	74.9	214.7	599.0	605.5	620.1	10.6	46.1	123.0	123.3	124.4	85.4	260.8	722.0	728.9	744.5
of which:															
1.1.1. Loans to individual entrepreneurs	263.3	313.8	269.7	264.7	268.3	7.6	9.2	6.4	6.5	6.4	271.0	323.0	276.2	271.2	274.7
Of which															
- overdue claims	4.1	8.1	21.9	23.5	24.5	0.1	0.1	0.3	0.3	0.3	4.2	8.2	22.2	23.8	24.8
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>85.8</b>	<b>176.3</b>	<b>308.1</b>	<b>303.5</b>	<b>311.4</b>	<b>429.9</b>	<b>578.2</b>	<b>466.3</b>	<b>457.7</b>	<b>463.6</b>	<b>515.7</b>	<b>754.4</b>	<b>774.3</b>	<b>761.2</b>	<b>775.0</b>
Of which															
- overdue claims	0.0	0.5	19.2	20.0	16.5	0.7	5.1	21.3	19.3	9.9	0.7	5.6	40.6	39.3	26.5
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>627.6</b>	<b>778.8</b>	<b>827.5</b>	<b>896.6</b>	<b>949.4</b>	<b>155.6</b>	<b>232.0</b>	<b>313.0</b>	<b>295.5</b>	<b>286.5</b>	<b>783.2</b>	<b>1010.8</b>	<b>1140.5</b>	<b>1192.1</b>	<b>1235.8</b>
Of which															
- overdue claims	0.4	6.4	7.2	8.0	8.0	0.0	0.3	0.8	0.7	0.9	0.5	6.7	8.0	8.7	8.9
of which:															
1.3.1 Resident credit institutions	450.3	512.9	562.2	641.9	673.8	116.3	164.1	240.9	225.3	217.2	566.6	677.0	803.0	867.3	891.0
Of which															
- overdue claims	0.2	1.2	0.9	0.9	0.9	0.0	0.1	0.1	0.1	0.1	0.2	1.2	0.9	0.9	0.9
1.3.2 Resident financial institutions of different forms of ownership	177.3	265.9	265.3	254.7	275.6	39.3	67.9	72.1	70.2	69.2	216.6	333.8	337.5	324.8	344.8
Of which															
- overdue claims	0.2	5.3	6.4	7.2	7.1	0.0	0.2	0.7	0.6	0.8	0.2	5.5	7.1	7.8	7.9
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>64.0</b>	<b>239.1</b>	<b>208.5</b>	<b>221.7</b>	<b>208.6</b>	<b>787.5</b>	<b>1585.1</b>	<b>1714.4</b>	<b>1904.1</b>	<b>1679.8</b>	<b>851.5</b>	<b>1824.3</b>	<b>1922.9</b>	<b>2125.8</b>	<b>1888.4</b>
Of which															
- overdue claims	0.0	0.0	0.2	0.2	0.1	0.0	0.1	0.8	0.5	0.6	0.0	0.1	1.0	0.6	0.7
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>119.5</b>	<b>156.5</b>	<b>230.0</b>	<b>221.1</b>	<b>227.9</b>	<b>0.3</b>	<b>0.2</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>119.7</b>	<b>156.7</b>	<b>230.1</b>	<b>221.2</b>	<b>228.0</b>
Of which															
- overdue claims	1.0	0.2	0.2	0.1	0.1	0.0	0.0	0.0	0.0	0.0	1.0	0.2	0.2	0.1	0.1
<b>1.6 Loans to resident individuals</b>	<b>2565.2</b>	<b>3534.3</b>	<b>3168.0</b>	<b>3133.7</b>	<b>3157.1</b>	<b>398.4</b>	<b>471.5</b>	<b>395.6</b>	<b>381.0</b>	<b>367.8</b>	<b>2963.6</b>	<b>4005.8</b>	<b>3563.6</b>	<b>3514.6</b>	<b>3524.9</b>
Of which															
- overdue claims	90.7	131.4	209.3	221.7	226.7	5.7	17.0	33.5	35.7	34.1	96.4	148.3	242.8	257.4	260.8
<b>1.7 Loans to non-resident individuals</b>	<b>1.5</b>	<b>2.9</b>	<b>1.9</b>	<b>1.9</b>	<b>1.9</b>	<b>6.0</b>	<b>8.5</b>	<b>8.3</b>	<b>9.3</b>	<b>9.5</b>	<b>7.5</b>	<b>11.4</b>	<b>10.2</b>	<b>11.2</b>	<b>11.4</b>
Of which															
- overdue claims	0.0	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.3	0.1	0.2	0.2	0.3	0.4
<b>Reference data:</b>															
Provisions on loans, deposits and other placements	531.7	898.5	1820.6	1905.9	1894.3	0.0	0.0	0.0	0.0	0.0	531.7	898.5	1820.6	1905.9	1894.3
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0.4	12.9	42.3	42.6	44.8	0.0	2.6	9.0	8.2	8.5	0.4	15.5	51.3	50.8	53.2
Credit institutions' portfolio of promissory notes of residents	247.4	184.7	210.1	268.4	296.7	2.5	9.8	21.4	24.5	21.2	249.9	194.5	231.6	292.9	317.9
Credit institutions' portfolio of promissory notes of non-residents	0.0	0.4	0.7	0.7	0.7	1.2	4.6	1.7	1.7	1.7	1.2	5.0	2.5	2.4	2.4



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

	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
<b>1. Loans, deposits and other placements, total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>70.9</b>	<b>71.0</b>	<b>67.4</b>	<b>68.5</b>	<b>67.4</b>
Of which:					
- overdue claims	1.3	2.1	5.1	5.2	5.3
	0.9	1.5	3.4	3.6	3.6
<b>1.1 Loans and other placements with non-financial resident organisations</b>	<b>61.7</b>	<b>59.1</b>	<b>59.3</b>	<b>58.6</b>	<b>59.1</b>
	<b>43.7</b>	<b>41.9</b>	<b>40.0</b>	<b>40.1</b>	<b>39.8</b>
Of which:					
- overdue claims	0.6	1.3	3.6	3.7	3.8
	0.4	0.9	2.5	2.5	2.5
of which:					
1.1.1. Loans provided to individual entrepreneurs	1.9	1.6	1.4	1.4	1.4
	1.3	1.2	0.9	0.9	0.9
Of which:					
- overdue claims	0.0	0.0	0.1	0.1	0.1
	0.0	0.0	0.1	0.1	0.1
<b>1.2 Loans and other placements with non-resident legal entities (except banks)</b>	<b>3.6</b>	<b>3.8</b>	<b>3.9</b>	<b>3.8</b>	<b>3.9</b>
	<b>2.6</b>	<b>2.7</b>	<b>2.6</b>	<b>2.6</b>	<b>2.6</b>
Of which:					
- overdue claims	0.00	0.03	0.20	0.20	0.1
	0.00	0.02	0.14	0.14	0.1
<b>1.3 Loans, deposits and other placements with financial sector</b>	<b>5.5</b>	<b>5.1</b>	<b>5.7</b>	<b>6.0</b>	<b>6.3</b>
	<b>3.9</b>	<b>3.6</b>	<b>3.9</b>	<b>4.1</b>	<b>4.2</b>
Of which:					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
of which:					
1.3.1 Resident credit institutions	4.0	3.4	4.0	4.4	4.5
	2.8	2.4	2.7	3.0	3.0
Of which					
- overdue claims	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0
1.3.2 Resident financial institutions of different forms of ownership	1.5	1.7	1.7	1.6	1.7
	1.1	1.2	1.1	1.1	1.2
Of which					
- overdue claims	0.00	0.03	0.04	0.04	0.0
	0.00	0.02	0.02	0.03	0.0
<b>1.4 Loans, deposits and other placements with non-resident banks</b>	<b>6.0</b>	<b>9.2</b>	<b>9.7</b>	<b>10.7</b>	<b>9.6</b>
	<b>4.2</b>	<b>6.5</b>	<b>6.5</b>	<b>7.3</b>	<b>6.4</b>
Of which:					
- overdue claims	0.00	0.00	0.00	0.00	0.0
	0.00	0.00	0.00	0.00	0.0
<b>1.5 Loans and other placements with government financial agencies and extra-budgetary funds</b>	<b>0.8</b>	<b>0.8</b>	<b>1.2</b>	<b>1.1</b>	<b>1.2</b>
	<b>0.6</b>	<b>0.6</b>	<b>0.8</b>	<b>0.8</b>	<b>0.8</b>
Of which:					
- overdue claims	0.01	0.00	0.00	0.00	0.0
	0.01	0.00	0.00	0.00	0.0
<b>1.6 Loans to resident individuals</b>	<b>20.8</b>	<b>20.1</b>	<b>18.0</b>	<b>17.7</b>	<b>17.9</b>
	<b>14.7</b>	<b>14.3</b>	<b>12.1</b>	<b>12.1</b>	<b>12.0</b>
Of which:					
- overdue claims	0.7	0.7	1.2	1.3	1.3
	0.5	0.5	0.8	0.9	0.9
<b>1.7 Loans to non-resident individuals</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>
	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Of which:					
- overdue claims	0.00	0.00	0.00	0.00	0.0
	0.00	0.00	0.00	0.00	0.0
<b>Reference data:</b>					
Provision on loans, deposits and other placements	3.7	4.5	9.2	9.6	9.6
	2.6	3.2	6.2	6.6	6.5
Overdue interest on loans, deposits and other placements, recognized in balance sheet accounts	0.0	0.1	0.3	0.3	0.3
	0.0	0.1	0.2	0.2	0.2
Credit institutions' portfolio of promissory notes of residents	1.8	1.0	1.2	1.5	1.6
	1.2	0.7	0.8	1.0	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 \*

	1/02/08		1/01/09		1/01/10		1/03/10		1/04/10	
	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
<b>Securities, total</b>	<b>2,105.7</b>	<b>100.0</b>	<b>2,165.7</b>	<b>100.0</b>	<b>4,075.4</b>	<b>100.0</b>	<b>4,351.5</b>	<b>100.0</b>	<b>4,660.8</b>	<b>100.0</b>
- in rubles	1,800.8	85.5	1,674.1	77.3	3,309.3	81.2	3,597.9	82.7	3,950.8	84.8
- in foreign currency	304.9	14.5	491.6	22.7	766.1	18.8	753.7	17.3	709.9	15.2
Of which:										
Securities at fair value through profit or loss	1,595.3	75.8	623.2	28.8	1,469.8	36.1	1,396.9	32.1	1,511.4	32.4
- in rubles	1,445.8	68.7	541.0	25.0	1,309.8	32.1	1,238.7	28.5	1,351.4	29.0
- in foreign currency	149.5	7.1	82.2	3.8	160.0	3.9	158.2	3.6	160.0	3.4
Securities available for sale	310.9	14.8	1,154.4	53.3	2,157.1	52.9	2,515.0	57.8	2,713.2	58.2
- in rubles	219.1	10.4	848.6	39.2	1,678.4	41.2	2,044.1	47.0	2,285.6	49.0
- in foreign currency	91.8	4.4	305.8	14.1	478.6	11.7	470.8	10.8	427.5	9.2
Securities held-to-maturity	55.0	2.6	174.2	8.0	150.6	3.7	140.8	3.2	138.4	3.0
- in rubles	41.9	2.0	148.6	6.9	116.6	2.9	108.2	2.5	106.1	2.3
- in foreign currency	13.1	0.6	25.6	1.2	34.0	0.8	32.7	0.8	32.3	0.7
Shares in associates and subsidiaries	144.5	6.9	212.0	9.8	284.5	7.0	284.0	6.5	281.9	6.0
- in rubles	94.0	4.5	134.0	6.2	191.6	4.7	192.3	4.4	192.4	4.1
- in foreign currency	50.5	2.4	78.0	3.6	92.9	2.3	91.7	2.1	89.6	1.9
Reference data:										
Revaluation of securities	4.6		-177.5		16.3		46.1		89.3	
Provisions for losses on securities available for sale	2.3		7.2		13.9		16.1		14.2	
Provisions for losses on securities held-to-maturity	0.2		1.8		2.4		2.6		2.4	
Provisions for losses on portfolio of shares in associates and subsidiaries	1.4		2.1		2.3		2.2		2.0	

\* Excluding promissory notes

Table 18

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

	1/02/08		1/01/09		1/01/10		1/03/10		1/04/10	
	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	1,674.7	100.0	1,760.3	100.0	3,379.1	100.0	3,611.9	100.0	3,885.6	100.0
- in rubles	1,440.8	86.0	1,376.8	78.2	2,741.3	81.1	2,991.1	82.8	3,304.9	85.1
- in foreign currency	234.0	14.0	383.5	21.8	637.8	18.9	620.8	17.2	580.7	14.9
of which: revaluation	2.4	0.1	-120.5	-6.8	10.5	0.3	43.1	1.2	73.9	1.9
Debt securities at book value held (without revaluation)	1,672.3	100.0	1,880.8	100.0	3,368.6	100.0	3,568.9	100.0	3,811.7	100.0
of which:										
debt securities of the Russian Federation	597.1	35.7	258.1	13.7	767.9	22.8	839.3	23.5	825.0	21.6
- in rubles	533.9	31.9	168.6	9.0	656.5	19.5	716.3	20.1	717.9	18.8
- in foreign currency	63.3	3.8	89.6	4.8	111.4	3.3	123.1	3.4	107.1	2.8
debt securities of the Bank of Russia	101.8	6.1	12.5	0.7	283.1	8.4	487.0	13.6	737.0	19.3
- in rubles	101.8	6.1	12.5	0.7	283.1	8.4	487.0	13.6	737.0	19.3
- 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	133.3	8.0	139.6	7.4	229.6	6.8	254.5	7.1	264.7	6.9
- in rubles	133.3	8.0	139.6	7.4	229.6	6.8	254.5	7.1	264.7	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	139.5	8.3	169.8	9.0	289.3	8.6	319.8	9.0	320.4	8.4
- in rubles	139.4	8.3	169.5	9.0	252.2	7.5	280.4	7.9	283.6	7.4
- in foreign currency	0.0	0.0	0.3	0.0	37.1	1.1	39.4	1.1	36.8	1.0
other debt securities of residents	416.6	24.9	360.5	19.2	759.2	22.5	790.8	22.2	834.0	21.9
- in rubles	416.6	24.9	358.8	19.1	759.1	22.5	790.7	22.2	834.0	21.9
- in foreign currency	0.0	0.0	1.7	0.1	0.1	0.0	0.1	0.0	0.1	0.0
debt securities of other countries	56.3	3.4	27.8	1.5	33.5	1.0	26.0	0.7	34.9	0.9
- in rubles	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- in foreign currency	56.3	3.4	27.8	1.5	33.5	1.0	26.0	0.7	34.9	0.9
debt securities of non-resident banks	41.3	2.5	70.0	3.7	90.1	2.7	74.9	2.1	76.5	2.0
- in rubles	17.2	1.0	29.1	1.5	28.9	0.9	28.9	0.8	29.0	0.8
- in foreign currency	24.1	1.4	40.9	2.2	61.1	1.8	46.0	1.3	47.5	1.2
other debt securities of non-residents	142.7	8.5	249.2	13.2	539.7	16.0	545.0	15.3	517.2	13.6
- in rubles	60.1	3.6	116.0	6.2	174.6	5.2	173.8	4.9	175.5	4.6
- in foreign currency	82.6	4.9	133.2	7.1	365.1	10.8	371.2	10.4	341.7	9.0
debt securities delivered without derecognition in the balance sheet	43.6	2.6	591.3	31.4	362.7	10.8	216.7	6.1	186.1	4.9
- in rubles	36.0	2.2	501.2	26.6	334.0	9.9	202.2	5.7	174.2	4.6
- in foreign currency	7.6	0.5	90.1	4.8	28.7	0.9	14.5	0.4	11.9	0.3
overdue debt securities	0.0	0.0	2.0	0.1	13.4	0.4	14.8	0.4	15.8	0.4
- in rubles	0.0	0.0	2.0	0.1	12.9	0.4	14.5	0.4	15.4	0.4
- in foreign currency	0.0	0.0	0.0	0.0	0.5	0.0	0.3	0.0	0.4	0.0
<b>Reference data:</b>										
Provisions for losses on debt securities	0.7		7.2		19.5		22.6		22.9	

Table 19

## Structure of credit institutions' portfolio of shares

	1/02/08		1/01/09		1/01/10		1/03/10		1/04/10	
	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	286.5	100.0	193.4	100.0	411.8	100.0	455.6	100.0	493.2	100.0
- in rubles	266.0	92.9	163.3	84.5	376.4	91.4	414.4	91.0	453.5	92.0
- in foreign currency	20.4	7.1	30.1	15.5	35.3	8.6	41.2	9.0	39.7	8.0
of which: revaluation	2.1	0.7	-57.1	-29.5	5.8	1.4	3.0	0.7	15.3	3.1
Shares held at book value (without revaluation)	284.3	100.0	250.5	100.0	406.0	100.0	452.6	100.0	477.9	100.0
of which shares of:										
resident credit institutions	13.0	4.6	8.9	3.6	4.6	1.1	6.9	1.5	7.7	1.6
- in rubles	13.0	4.6	8.9	3.6	4.5	1.1	6.8	1.5	7.7	1.6
- in foreign currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
other residents	250.5	88.1	194.8	77.8	354.2	87.2	389.6	86.1	409.8	85.8
- in rubles	247.2	86.9	193.2	77.1	344.7	84.9	380.8	84.1	401.3	84.0
- in foreign currency	3.3	1.2	1.6	0.6	9.5	2.3	8.8	1.9	8.5	1.8
non-resident credit institutions	5.2	1.8	5.9	2.3	6.4	1.6	7.9	1.8	6.6	1.4
- in rubles	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- in foreign currency	5.2	1.8	5.9	2.3	6.4	1.6	7.9	1.8	6.6	1.4
other non-residents	10.6	3.7	19.4	7.8	27.0	6.6	30.3	6.7	29.6	6.2
- in rubles	0.0	0.0	0.0	0.0	8.4	2.1	8.4	1.8	8.4	1.8
- in foreign currency	10.6	3.7	19.4	7.8	18.6	4.6	21.9	4.8	21.3	4.5
shares delivered without derecognition in the balance sheet	5.1	1.8	21.4	8.6	13.8	3.4	17.9	4.0	24.1	5.0
- in rubles	3.8	1.3	18.3	7.3	13.1	3.2	15.4	3.4	20.9	4.4
- in foreign currency	1.3	0.5	3.1	1.3	0.7	0.2	2.5	0.6	3.2	0.7
<b>Reference data:</b>										
Provisions for losses on shares	1.8		2.7		8.2		10.2		9.1	

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

(billion rubles)

	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
Portfolio of promissory notes discounted by a credit institution, in rubles	247.4	185.0	210.8	269.1	297.4
of which promissory notes, not paid when due	1.3	2.2	2.6	2.3	2.4
Portfolio of promissory notes discounted by a credit institution, in foreign currency	3.7	14.5	23.2	26.2	22.9
of which promissory notes, not paid when due	0.00	0.00	0.32	0.31	0.30
<b>Total</b>	<b>251.1</b>	<b>199.5</b>	<b>234.0</b>	<b>295.3</b>	<b>320.3</b>

Table 21

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

	1/01/08		1/01/09		1/01/10		1/03/10		1/04/10	
	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
<b>Discounted promissory notes, total</b>	<b>251.1</b>	<b>100.0</b>	<b>199.5</b>	<b>100.0</b>	<b>234.0</b>	<b>100.0</b>	<b>295.3</b>	<b>100.0</b>	<b>320.3</b>	<b>100.0</b>
Of which:										
- promissory notes of federal governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of regional and local governments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
- promissory notes of resident credit institutions	198.7	79.2	100.2	50.2	180.0	76.9	238.2	80.7	259.7	81.1
- other promissory notes of residents	51.1	20.4	94.3	47.3	51.6	22.0	54.7	18.5	58.1	18.2
- 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	1.2	0.5	5.0	2.5	2.4	1.0	2.4	0.8	2.4	0.7
<b>Reference data:</b>										
Provisions for losses on promissory notes	4.5		5.9		8.1		8.9		8.8	

\* including overdue promissory notes

Table 22

## Funds raised by credit institutions from organisations

(billion rubles)

		1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
1.	Funds raised from organisations, total	7,053.1	8,774.6	9,557.2	9,336.7	9,585.6
	- in rubles	5,166.0	5,499.8	6,398.0	6,111.7	6,502.2
	- in foreign currency	1,887.0	3,274.8	3,159.3	3,224.9	3,083.4
	of which:					
1.1.	Funds of legal entities in settlement and other accounts*	3,232.9	3,521.0	3,857.4	4,066.6	4,050.9
	- in rubles	2,954.8	2,803.8	3,099.7	3,115.8	3,221.5
	- in foreign currency	278.1	717.1	757.6	950.8	829.4
	Of which:					
1.1.1	Funds of individual entrepreneurs	82.4	81.4	90.6	85.8	87.0
	- in rubles	81.8	77.1	88.9	84.1	85.5
	- in foreign currency	0.6	4.2	1.7	1.6	1.5
1.2.	Government and other extra budgetary funds in settlement accounts	25.0	14.2	13.7	22.6	21.2
1.3.	Float	261.7	281.3	209.5	237.8	230.4
1.4.	Deposits and other funds raised from legal entities (except credit institutions)	3,520.0	4,945.4	5,466.6	5,001.9	5,275.1
	- in rubles	2,095.6	2,606.7	3,198.6	2,875.2	3,150.9
	- in foreign currency	1,424.5	2,338.7	2,268.0	2,126.7	2,124.2
	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	268.9	257.4	267.0	259.1	393.9
1.4.2.	Certificates of deposit	30.0	12.7	20.1	15.1	15.6
1.4.3.	Unexecuted liabilities on contracts of deposit and other raised funds	0.1	0.3	0.0	3.2	3.2
1.5.	Clients' funds in factoring and forfeiting operations	13.5	10.7	10.1	7.8	8.1
1.6.	Funds written down from clients' accounts but not entered in correspondent account of a credit institution because of shortage of money	0.0	2.0	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	461.5	651.6	739.4	527.4	566.9
	- in rubles	361.6	474.0	652.9	435.2	496.5
	- in foreign currency	99.9	177.6	86.6	92.3	70.4
	with maturity from 31 days to 1 year	1,343.3	1,753.2	2,202.0	2,012.7	2,174.3
	- in rubles	1,120.7	1,142.7	1,658.8	1,575.3	1,740.3
	- in foreign currency	222.7	610.5	543.2	437.4	434.1
	with maturity in excess of 1 year	1,715.1	2,540.2	2,525.1	2,458.5	2,530.6
	- in rubles	613.2	989.6	886.9	861.5	910.9
	- in foreign currency	1,101.9	1,550.6	1,638.2	1,597.0	1,619.7
	<b>Reference data</b>					
	Funds raised from non-resident organisations, total	1,252.3	1,613.9	1,430.8	1,426.3	1,482.2
	- in rubles	238.8	250.1	215.1	254.3	306.3
	- in foreign currency	1,013.5	1,363.8	1,215.7	1,171.9	1,175.9
	of which:					
	Funds of non-resident organisations in settlement and other accounts	136.4	139.8	113.8	156.9	155.4
	Deposits raised from non-resident legal entities (excluding certificates of deposit)	249.0	214.8	203.9	201.7	210.5
	Other funds raised from non-resident legal entities	859.9	1,248.2	1,101.7	1,056.8	1,097.9
	Unexecuted liabilities on contracts of deposit and other raised funds of non-resident legal entities	0.0	0.0	0.0	0.0	0.0

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

## Individual deposit structure

(billion rubles)

		1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
1	Individual deposits	5,159.2	5,907.0	7,485.0	7,671.7	7,797.7
	- of which savings certificates	22.4	18.0	15.5	15.3	15.4
1.1.	Individual demand deposits and deposits with maturity up to 30 days	962.9	1,005.7	1,232.1	1,173.2	1,165.3
	- in rubles	857.3	840.0	1,060.8	1,005.5	999.1
	- in foreign currency	105.6	165.7	171.3	167.7	166.3
1.2.	Individual deposits with maturity from 31 days to 1 year	977.0	1,052.6	1,481.6	1,517.0	1,527.5
	- in rubles	815.2	639.5	965.9	1,046.7	1,085.5
	- in foreign currency	161.8	413.1	515.6	470.4	442.0
1.3.	Individual deposits with maturity in excess of 1 year	3,219.3	3,848.7	4,771.3	4,981.4	5,104.9
	- in rubles	2,820.3	2,853.2	3,484.4	3,714.2	3,869.0
	- in foreign currency	399.0	995.5	1,286.9	1,267.2	1,235.9
Reference data:						
	Deposits of non-resident individuals (excluding saving certificates)	52.7	61.1	84.0	85.3	85.8



Table 24

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

(billion rubles)

	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
<b>Loans, deposits and other funds raised from other credit institutions, total</b>	<b>2,807.4</b>	<b>3,639.6</b>	<b>3,117.3</b>	<b>3,077.0</b>	<b>3,097.6</b>
- in rubles	989.5	1,233.6	1,420.5	1,480.8	1,508.9
- in foreign currency	1,817.9	2,406.0	1,696.8	1,596.2	1,588.6
of which:					
- loans, deposits and other funds raised from resident credit institutions	671.3	972.2	1,234.2	1,264.3	1,313.1
- in rubles	554.3	773.1	1,019.4	1,065.7	1,103.7
- in foreign currency	117.0	199.1	214.8	198.6	209.4
of which					
overdue debt	0.0	0.3	0.0	0.0	0.0
- in rubles	0.0	0.3	0.0	0.0	0.0
- in foreign currency	0.0	0.0	0.0	0.0	0.0
- loans, deposits and other funds raised from non-resident banks	2,136.1	2,667.4	1,883.1	1,812.7	1,784.4
- in rubles	435.3	460.5	401.1	415.1	405.2
- in foreign currency	1,700.9	2,206.9	1,482.0	1,397.6	1,379.2
of which					
overdue debt	0.0	0.0	0.2	0.0	0.0
- in rubles	0.0	0.0	0.0	0.0	0.0
- in foreign currency	0.0	0.0	0.2	0.0	0.0

## Funds raised from and placed with non-residents

№	Indicator	1/01/08		1/01/09		1/01/10		1/03/10		1/04/10	
		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, %
<b>Raised funds</b>											
<b>1.</b>	<b>Clients' funds (except credit institutions)</b>	<b>1,305.1</b>	<b>6.5</b>	<b>1,676.0</b>	<b>6.0</b>	<b>1,515.1</b>	<b>5.1</b>	<b>1,511.9</b>	<b>5.2</b>	<b>1,568.3</b>	<b>5.4</b>
1.1	Funds in accounts of legal entities (excluding certificates of deposit)	1,245.2	6.2	1,602.6	5.7	1,419.4	4.8	1,415.3	4.9	1,463.7	5.0
1.1.1	of which deposits and other raised funds (excluding certificates of deposit)	1,108.9	5.5	1,463.0	5.2	1,305.6	4.4	1,258.5	4.3	1,308.4	4.5
1.2	Individual deposits (excluding saving certificates)	52.7	0.3	61.1	0.2	84.0	0.3	85.3	0.3	85.8	0.3
1.2.1	of which deposits and other raised funds (excluding saving certificates)	37.7	0.2	45.3	0.2	64.1	0.2	64.9	0.2	65.9	0.2
1.3	Funds in other accounts	7.2	0.0	12.2	0.0	11.7	0.0	11.3	0.0	18.8	0.1
<b>2.</b>	<b>Funds in correspondent and other accounts of credit institutions</b>	<b>70.0</b>	<b>0.3</b>	<b>93.6</b>	<b>0.3</b>	<b>105.1</b>	<b>0.4</b>	<b>97.7</b>	<b>0.3</b>	<b>58.5</b>	<b>0.2</b>
<b>3.</b>	<b>Loans, deposits and other funds raised from credit institutions</b>	<b>2,136.1</b>	<b>10.6</b>	<b>2,667.4</b>	<b>9.5</b>	<b>1,883.1</b>	<b>6.4</b>	<b>1,812.7</b>	<b>6.2</b>	<b>1,784.4</b>	<b>6.1</b>
<b>4.</b>	<b>Loans from other countries</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
	<b>Raised funds, total</b>	<b>3,511.2</b>	<b>17.4</b>	<b>4,436.9</b>	<b>15.8</b>	<b>3,503.2</b>	<b>11.9</b>	<b>3,422.3</b>	<b>11.8</b>	<b>3,411.3</b>	<b>11.6</b>
	<b>Reference data:</b>										
	Liabilities of authorized banks to non-residents on issued debt securities - total**	142.3	0.7	106.7	0.4	87.8	0.3	76.6	0.3	74.1	0.3
	Overdue interest on liabilities of credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Placed funds</b>											
<b>1.</b>	<b>Loans, total</b>	<b>1,374.7</b>	<b>6.8</b>	<b>2,590.1</b>	<b>9.2</b>	<b>2,707.4</b>	<b>9.2</b>	<b>2,898.3</b>	<b>10.0</b>	<b>2,674.8</b>	<b>9.1</b>
	of which overdue claims	0.8	0.0	5.9	0.0	41.8	0.1	40.2	0.1	27.6	0.1
	of which:										
1.1.	Loans, deposits and other placements	851.5	4.2	1,824.3	6.5	1,922.9	6.5	2,125.8	7.3	1,888.4	6.4
1.2	Loans and other placements with legal entities	515.7	2.6	754.4	2.7	774.3	2.6	761.2	2.6	775.0	2.6
1.3	Loans provided to individuals	7.5	0.0	11.4	0.0	10.2	0.0	11.2	0.0	11.4	0.0
<b>2.</b>	<b>Correspondent accounts with banks</b>	<b>307.7</b>	<b>1.5</b>	<b>843.0</b>	<b>3.0</b>	<b>667.6</b>	<b>2.3</b>	<b>660.5</b>	<b>2.3</b>	<b>646.3</b>	<b>2.2</b>
<b>3.</b>	<b>Securities acquired by credit institutions, total</b>	<b>243.8</b>	<b>1.2</b>	<b>377.4</b>	<b>1.3</b>	<b>699.1</b>	<b>2.4</b>	<b>686.6</b>	<b>2.4</b>	<b>667.3</b>	<b>2.3</b>
	of which:										
3.1	Debt securities (without revaluation and delivered without derecognition in the balance sheet)	224.4	1.1	347.0	1.2	663.3	2.3	646.0	2.2	628.6	2.1
3.2	Shares (without revaluation and delivered without derecognition in the balance sheet)	18.2	0.1	25.3	0.1	33.4	0.1	38.2	0.1	36.3	0.1
3.3	Discounted promissory notes	1.2	0.0	5.0	0.0	2.5	0.0	2.4	0.0	2.4	0.0
<b>4.</b>	<b>Shares in associates and subsidiaries</b>	<b>51.0</b>	<b>0.3</b>	<b>80.3</b>	<b>0.3</b>	<b>94.2</b>	<b>0.3</b>	<b>92.9</b>	<b>0.3</b>	<b>90.7</b>	<b>0.3</b>
<b>5.</b>	<b>Loans provided to other countries</b>	<b>1.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
	<b>Placed funds, total</b>	<b>1,978.2</b>	<b>9.8</b>	<b>3,890.8</b>	<b>13.9</b>	<b>4,168.3</b>	<b>14.2</b>	<b>4,338.3</b>	<b>14.9</b>	<b>4,079.1</b>	<b>13.9</b>
	<b>Reference data:</b>										
	Overdue interest on claims of credit institutions	0.007	0.0	0.080	0.0	2.749	0.0	2.662	0.0	2.435	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». 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				
	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
Total	507,974.7	409,185.7	205,109.7	65,900.5	116,718.9	1,134	1,106	1,058	1,048	1,047	122,619.3	109,839.8	71,355.6	7,846.7	14,763.5
Profit-making CIs*	508,881.7	446,936.1	284,938.7	94,417.3	141,055.5	1,123	1,050	938	775	894	122,618.9	109,638.8	69,308.1	6,875.7	13,973.4
Loss-making CIs	-907.0	-37,750.4	-79,829.0	-28,516.7	-24,336.6	11	56	120	273	153	0.4	201.0	2,047.5	971.0	790.1
CIs that have not provided their reporting	0.0	0.0	0.0	0.0	0.0	2	2	0	0	0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>						<b>1136</b>	<b>1108</b>	<b>1058</b>	<b>1048</b>	<b>1047</b>					

\* 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)
<b>1. Income of credit institution, total</b>	<b>8,444.6</b>	<b>100.0</b>	<b>17,574.1</b>	<b>100.0</b>	<b>16,954.7</b>	<b>100.0</b>	<b>31,600.6</b>	<b>100.0</b>	<b>4,859.0</b>	<b>100.0</b>
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
<b>2. Expenses of credit institution, total</b>	<b>7,936.7</b>	<b>100.0</b>	<b>17,155.6</b>	<b>100.0</b>	<b>16,947.9</b>	<b>100.0</b>	<b>31,394.7</b>	<b>100.0</b>	<b>4,742.3</b>	<b>100.0</b>
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 1.04.10**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	18,466,724,120	6,989,897,238	19,015,165,275	6,441,456,083
Belgorod Region	10,090,586	508,823	10,209,377	390,032
Bryansk Region	1,255,140	45,561	1,263,383	37,318
Vladimir Region	3,146,765	67,989	3,148,093	66,661
Voronezh Region	6,164,608	280,707	5,865,594	579,721
Ivanovo Region	8,627,671	764,575	8,627,465	764,781
Kaluga Region	10,235,613	10,753,645	10,962,595	10,026,663
Kostroma Region	52,518,852	3,687,455	50,536,279	5,670,028
Kursk Region	10,404,453	522,272	10,417,729	508,996
Lipetsk Region	18,298,217	1,526,273	18,292,836	1,531,654
Moscow Region	170,751,767	43,206,054	191,220,202	22,737,619
Orel Region	2,261,469	45,840	2,273,873	33,436
Ryazan Region	10,005,817	627,184	10,027,008	605,993
Smolensk Region	14,414,030	2,229,779	13,788,334	2,855,475
Tambov Region	1,641,291	147,118	1,643,817	144,592
Tver Region	13,086,654	778,353	13,114,926	750,081
Tula Region	7,563,772	513,781	7,578,925	498,628
Yaroslavl Region	12,819,464	1,088,902	12,840,384	1,067,982
City of Moscow	18,113,437,951	6,923,102,927	18,643,354,455	6,393,186,423
<b>North-Western Federal District</b>	856,996,505	266,524,764	885,041,339	238,479,930
Republic of Karelia	744,950	12,781	747,046	10,685
Komi Republic	12,198,942	1,164,540	12,228,003	1,135,479
Akhangel'sk Region	522,811	6,875	525,204	4,482
Vologda Region	38,876,158	10,682,638	38,853,692	10,705,104
Kaliningrad Region	39,724,030	16,052,157	39,676,944	16,099,243
Leningrad Region	5,112,353	844,950	5,179,741	777,562
Murmansk Region	6,981,156	3,440,345	7,401,547	3,019,954
Novgorod Region	3,533,087	135,926	3,538,948	130,065
Pskov Region	1,659,920	67,889	1,668,627	59,182
St Petersburg	747,643,098	234,116,663	775,221,587	206,538,174
<b>Southern Federal District</b>	162,938,698	14,579,186	162,743,463	14,774,421
Republic of Adygeya	2,180,869	16,848	2,186,222	11,495
Republic of Kalmykia	795,034	87,655	783,144	99,545
Krasnodar Territory	83,327,422	5,589,676	83,454,974	5,462,124
Astrakhan Region	3,988,996	88,643	4,011,694	65,945
Volgograd Region	14,751,405	721,998	14,814,571	658,832
Rostov Region	57,894,972	8,074,366	57,492,858	8,476,480
<b>North-Caucasian Federal District</b>	38,063,501	1,536,732	38,212,479	1,387,754
Republik of Daghestan	14,597,507	602,999	14,701,013	499,493
Republic of Ingushetia	421,822	17,535	399,240	40,117
Kabardino-Balkar Republic	5,550,503	123,446	5,572,550	101,399
Karachai-Cherkess Republic	2,605,284	226,994	2,611,862	220,416
Republic of North Ossetia - Alania	5,482,209	146,560	5,509,247	119,522
Chechen Republic	0	0	0	0
Stavropol Territory	9,406,176	419,198	9,418,567	406,807
<b>Volga Federal District</b>	890,151,372	110,919,928	899,155,388	101,915,912

1	2	3	4	5
Republic of Bashkortostan	43,298,404	3,839,272	43,808,453	3,329,223
Republic of Marii El	1,471,782	13,520	1,480,483	4,819
Republic of Mordovia	14,072,013	267,309	14,070,940	268,382
Republic of Tatarstan	370,241,569	65,958,667	378,244,226	57,956,010
Udmurt Republic	17,165,781	1,652,663	17,408,676	1,409,768
Chuvash Republic	6,056,092	182,038	6,055,699	182,431
Perm Territory	25,599,849	4,629,174	25,643,954	4,585,069
Kirov Region	16,359,243	1,604,984	17,007,786	956,441
Nizhny Novgograd Region	62,999,628	5,844,670	63,327,970	5,516,328
Orenburg Region	32,488,340	2,425,808	32,656,197	2,257,951
Penza Region	8,366,780	104,698	8,367,871	103,607
Samara Region	250,549,454	18,490,108	248,037,997	21,001,565
Saratov Region	35,919,822	5,389,218	37,476,484	3,832,556
Ulyanovsk Region	5,562,615	517,799	5,568,652	511,762
<b>Ural Federal District</b>	567,387,311	101,962,638	576,106,142	93,243,807
Kurgan Region	1,433,569	3,950	1,436,564	955
Sverdlovsk Region	238,953,229	37,056,105	246,027,822	29,981,512
Tyumen Region	234,564,968	55,891,087	234,717,857	55,738,198
Chelyabinsk Region	92,435,545	9,011,496	93,923,899	7,523,142
<b>Siberian Federal District</b>	457,159,191	141,160,278	457,955,125	140,364,344
Republic of Altai	7,903,563	60,348	7,949,973	13,938
Republic of Buryatiya	4,207,473	481,860	4,298,450	390,883
Republic of Tuva	349,278	10,692	351,385	8,585
Republic of Khakassia	5,824,091	126,516	5,843,831	106,776
Altai Territory	11,697,313	245,035	11,723,510	218,838
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	26,879,198	6,151,984	26,960,639	6,070,543
Irkutsk Region	11,061,433	613,495	11,221,344	453,584
Kemerovo Region	20,125,531	800,710	20,125,195	801,046
Novosibirsk Region	349,162,516	130,127,029	349,488,617	129,800,928
Omsk Region	12,597,239	2,332,609	12,654,384	2,275,464
Tomsk Region	7,351,556	210,000	7,337,797	223,759
<b>Far Eastern Federal District</b>	198,610,682	19,609,999	195,304,475	22,916,206
Republic of Sakha (Yakutia)	11,441,565	690,563	11,457,836	674,292
Kamchatka Territory	12,410,850	1,397,155	12,475,031	1,332,974
Primorskiy Territory	49,099,959	6,029,514	49,311,756	5,817,717
Khabarovsk Territory	35,229,490	3,215,298	35,259,172	3,185,616
Amur Region**	79,498,871	7,343,397	75,871,890	10,970,378
Magadan Region	4,078,821	230,103	4,062,559	246,365
Sakhalin Region	6,851,126	703,969	6,866,231	688,864
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 1.04.10**

thousand rubles

	Assets in rubles	Assets in foreign currency	Liabilities* in rubles	Liabilities* in foreign currency
1	2	3	4	5
<b>Central Federal District</b>	14,299,769,839	6,362,068,318	14,851,418,067	5,810,420,090
Belgorod Region	158,395,618	2,826,794	158,784,542	2,437,870
Bryansk Region	37,188,222	3,367,223	37,225,507	3,329,938
Vladimir Region	68,563,452	8,010,312	68,592,929	7,980,835
Voronezh Region	222,981,880	12,815,621	223,344,628	12,452,873
Ivanovo Region	39,675,595	4,258,815	39,723,073	4,211,337
Kaluga Region	56,043,161	17,433,552	56,818,368	16,658,345
Kostroma Region	49,360,880	1,418,560	48,492,032	2,287,408
Kursk Region	76,131,201	3,128,018	76,314,720	2,944,499
Lipetsk Region	82,583,959	2,529,852	82,614,635	2,499,176
Moscow Region	593,517,067	96,309,574	614,671,186	75,155,455
Orel Region	29,947,471	2,265,817	29,976,940	2,236,348
Ryazan Region	69,171,313	1,493,577	69,289,283	1,375,607
Smolensk Region	50,343,824	1,361,578	50,357,629	1,347,773
Tambov Region	37,012,286	2,100,134	37,084,013	2,028,407
Tver Region	63,436,758	1,532,807	63,501,848	1,467,717
Tula Region	76,625,038	13,468,905	76,687,026	13,406,917
Yaroslavl Region	105,040,306	2,974,384	105,057,984	2,956,706
City of Moscow	12,483,751,808	6,184,772,795	13,012,881,724	5,655,642,879
<b>North-Western Federal District</b>	1,756,096,455	449,262,433	1,781,294,680	424,064,208
Republic of Karelia	29,437,984	7,405,725	29,488,583	7,355,126
Komi Republic	61,808,196	5,075,784	61,841,572	5,042,408
Akhangel'sk Region	67,855,718	7,511,321	67,952,627	7,414,412
Vologda Region	109,297,133	7,260,967	109,325,359	7,232,741
Kaliningrad Region	74,020,703	25,305,598	73,659,621	25,666,680
Leningrad Region	67,265,605	5,117,743	62,696,521	9,686,827
Murmansk Region	58,976,689	11,348,822	59,458,502	10,867,009
Novgorod Region	33,268,887	1,829,833	33,336,768	1,761,952
Pskov Region	26,205,054	440,937	26,226,012	419,979
St Petersburg	1,227,960,486	377,965,703	1,257,309,115	348,617,074
<b>Southern Federal District</b>	872,725,379	69,840,629	875,134,254	67,431,754
Republic of Adygeya	13,547,085	124,142	13,547,929	123,298
Republic of Kalmykia	7,423,624	65,031	7,412,589	76,066
Krasnodar Territory	397,286,219	23,812,804	397,639,592	23,459,431
Astrakhan Region	49,713,630	1,033,752	49,768,526	978,856
Volgograd Region	127,037,923	5,740,282	127,231,469	5,546,736
Rostov Region	277,716,898	39,064,618	279,534,149	37,247,367
<b>North-Caucasian Federal District</b>	245,472,199	8,071,112	245,687,137	7,856,174
Republik of Daghestan	33,731,684	1,242,150	33,846,111	1,127,723
Republic of Ingushetia	4,593,506	39,357	4,573,306	59,557
Kabardino-Balkar Republic	27,121,361	1,052,860	27,096,908	1,077,313
Karachai-Cherkess Republic	14,982,965	479,633	14,976,467	486,131
Republic of North Ossetia - Alania	20,221,780	1,104,721	20,271,282	1,055,219
Chechen Republic	14,484,251	55,882	14,491,951	48,182
Stavropol Territory	130,336,652	4,096,509	130,431,112	4,002,049

1	2	3	4	5
<b>Volga Federal District</b>	2,454,499,175	252,476,033	2,464,339,695	242,635,513
Republic of Bashkortostan	226,035,626	83,092,160	226,639,826	82,487,960
Republic of Marii El	31,713,169	2,487,290	31,709,712	2,490,747
Republic of Mordovia	60,604,831	411,473	60,590,242	426,062
Republic of Tatarstan	484,646,697	69,521,925	492,407,515	61,761,107
Udmurt Republic	99,037,227	2,815,807	99,675,064	2,177,970
Chuvash Republic	66,135,475	3,754,010	66,191,669	3,697,816
Perm Territory	232,734,467	22,964,334	233,014,048	22,684,753
Kirov Region	69,666,821	4,823,599	70,368,461	4,121,959
Nizhny Novgograd Region	320,174,020	16,320,807	320,549,148	15,945,679
Orenburg Region	97,008,841	2,812,041	97,229,340	2,591,542
Penza Region	55,684,763	2,900,336	55,647,765	2,937,334
Samara Region	523,735,866	33,436,535	521,291,988	35,880,413
Saratov Region	129,980,594	6,021,841	131,586,658	4,415,777
Ulyanovsk Region	57,340,778	1,113,875	57,438,259	1,016,394
<b>Ural Federal District</b>	1,346,230,501	227,412,262	1,347,951,939	225,690,824
Kurgan Region	28,800,122	185,903	28,815,467	170,558
Sverdlovsk Region	600,016,447	118,810,346	600,586,023	118,240,770
Tyumen Region	470,526,745	92,068,692	470,412,299	92,183,138
Chelyabinsk Region	246,887,187	16,347,321	248,138,150	15,096,358
<b>Siberian Federal District</b>	1,340,706,536	87,168,680	1,343,295,154	84,580,062
Republic of Altai	12,538,226	168,631	12,551,280	155,577
Republic of Buryatiya	43,405,749	1,714,015	43,505,108	1,614,656
Republic of Tuva	7,986,855	28,130	7,991,689	23,296
Republic of Khakassia	20,881,813	239,917	20,894,559	227,171
Altai Territory	137,922,659	4,081,610	138,013,497	3,990,772
Zabaykal Territory	37,093,779	463,337	37,096,946	460,170
Krasnoyarsk Territory	193,814,818	15,861,771	194,207,896	15,468,693
Irkutsk Region	152,134,885	5,759,537	152,501,098	5,393,324
Kemerovo Region	151,912,383	14,921,317	151,927,032	14,906,668
Novosibirsk Region	401,605,359	34,274,324	402,810,611	33,069,072
Omsk Region	117,657,093	7,221,893	118,034,375	6,844,611
Tomsk Region	63,752,917	2,434,198	63,761,063	2,426,052
<b>Far Eastern Federal District</b>	490,631,251	55,761,819	488,636,975	57,756,095
Republic of Sakha (Yakutia)	60,873,811	3,386,099	61,035,918	3,223,992
Kamchatka Territory	29,402,678	2,900,400	29,480,093	2,822,985
Primorskiy Territory	127,997,948	15,743,869	128,245,644	15,496,173
Khabarovsk Territory	148,773,157	20,067,580	149,307,221	19,533,516
Amur Region	51,249,779	5,404,284	48,214,587	8,439,476
Magadan Region	18,670,398	3,125,315	18,645,935	3,149,778
Sakhalin Region	43,071,719	4,915,961	43,108,181	4,879,499
Jewish Autonomous Region	4,297,389	31,073	4,302,179	26,283
Chukotka Autonomous Area	6,294,372	187,238	6,297,217	184,393

\* 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 1.04.10

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
<b>Central Federal District</b>	3,525,770,617	775,324,899	413,094,302	277,086,127	201,337,943	18,707,032
Belgorod Region	547,773	40,062	5,006	0	1,144,244	0
Bryansk Region	0	0	0	0	0	0
Vladimir Region	146,323	55,175	8,996	0	29,929	0
Voronezh Region	2,767	2,960	0	0	166,067	0
Ivanovo Region	371,412	66,857	73,974	0	305,216	52,906
Kaluga Region	1,388,402	23,944	9,775	0	1,025,434	0
Kostroma Region	24,578,808	250,253	0	0	1,362,446	0
Kursk Region	654,572	647,442	0	0	624	0
Lipetsk Region	791,867	161,020	38,178	0	1,036,887	0
Moscow Region	39,564,619	3,689,156	365,601	105	12,505,101	3,102,208
Orel Region	0	0	0	4,750	152,960	0
Ryazan Region	219,656	36,317	41,208	25	436,955	0
Smolensk Region	644,910	77,494	387,397	44	580,639	0
Tambov Region	0	0	4	0	0	0
Tver Region	2,228,324	252,964	46,274	0	184,264	0
Tula Region	60,433	26,472	241	0	3,990	0
Yaroslavl Region	123,658	99,747	22,940	0	119,558	14,784
City of Moscow	3,454,447,093	769,895,036	412,094,708	277,081,203	182,283,629	15,537,134
<b>North-Western Federal District</b>	137,323,395	17,786,504	26,465,857	367,225	16,985,265	316,082
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2,479,729	511,252	77,218	980	201,110	0
Akhangel'sk Region	0	0	136,088	0	81	0
Vologda Region	4,429,965	465,534	225,889	4,900	1,923,613	53,023
Kaliningrad Region	5,060,006	405,968	308,576	340,008	364,041	79,884
Leningrad Region	130,040	29,423	109	20	0	0
Murmansk Region	459,207	208,183	102	0	126,575	72,689
Novgorod Region	172,538	88,158	153,784	0	50,483	35,710
Pskov Region	0	0	0	0	0	0
St Petersburg	124,591,910	16,077,986	25,564,091	21,317	14,319,362	74,776
<b>Southern Federal District</b>	9,046,164	955,395	1,525,729	105,937	1,828,354	210,375
Republic of Adygeya	1,022	917	1,894	0	37,030	0
Republic of Kalmykia	0	0	0	0	5,077	0
Krasnodar Territory	4,350,767	199,557	1,118,290	65,587	844,669	0
Astrakhan Region	706,428	502,452	47,921	5,288	20,023	0
Volgograd Region	265,966	122,259	33	0	742,370	210,375
Rostov Region	3,721,981	130,210	357,591	35,062	179,185	0
<b>North-Caucasian Federal District</b>	1,254,859	338,580	931,284	210	883,674	0
Republik of Daghestan	11,860	0	880,718	0	177,118	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	8,018	0	330,178	0
Karachai-Cherkess Republic	105,379	0	39,723	0	141,705	0
Republic of North Ossetia - Alania	0	0	2,825	0	195,910	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,137,520	338,580	0	210	38,763	0

1	2	3	4	5	6	7
<b>Volga Federal District</b>	60,189,438	8,918,788	27,524,639	856,322	21,779,334	888,795
Republic of Bashkortostan	3,746,258	225,958	894,570	0	783,301	0
Republic of Marii El	0	0	0	0	79,684	0
Republic of Mordovia	159,638	110,182	57,666	0	328,035	0
Republic of Tatarstan	22,803,689	5,044,141	13,661,811	659,408	4,977,539	1
Udmurt Republic	1,842,014	441,144	26,893	0	1,114,784	0
Chuvash Republic	87,168	69,180	40	0	534,126	0
Perm Territory	2,800,689	215,862	1,771,238	0	151,854	0
Kirov Region	1,926,995	13,998	38,917	0	107,136	0
Nizhny Novgogrod Region	4,270,683	738,863	1,906,498	2	4,668,708	238,540
Orenburg Region	2,359,658	68,918	285,241	17,646	3,366,786	29,553
Penza Region	463,054	0	260	0	54,109	0
Samara Region	15,699,814	1,870,872	8,682,506	178,996	5,232,742	620,701
Saratov Region	4,028,827	119,670	198,874	270	340,900	0
Ulyanovsk Region	951	0	125	0	39,630	0
<b>Ural Federal District</b>	87,428,901	11,201,176	11,906,972	199,000	31,135,507	2,138,399
Kurgan Region	0	0	0	0	28,004	0
Sverdlovsk Region	49,068,242	3,939,878	5,045,599	100	9,438,356	0
Tyumen Region	22,535,504	2,897,583	6,185,540	198,900	20,651,884	1,959,775
Chelyabinsk Region	15,825,155	4,363,715	675,833	0	1,017,263	178,624
<b>Siberian Federal District</b>	45,813,852	5,617,653	10,297,559	2,525,950	15,738,819	241,892
Republic of Altai	522,311	483,061	138	0	68,994	0
Republic of Buryatiya	24,412	0	45	0	2,128	0
Republic of Tuva	5,563	5,901	0	0	0	0
Republic of Khakassia	62,987	54,334	0	0	185,394	0
Altai Territory	22,424	20,543	7,544	0	33,388	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	728,131	223,500	88,741	0	1,317,666	167,985
Irkutsk Region	166,665	0	10,759	0	123,830	0
Kemerovo Region	856,122	562,144	95,706	0	123,882	0
Novosibirsk Region	41,802,649	3,844,405	9,978,355	2,525,950	13,344,416	73,907
Omsk Region	1,622,588	423,765	3,193	0	457,739	0
Tomsk Region	0	0	113,078	0	81,382	0
<b>Far Eastern Federal District</b>	18,780,782	4,845,226	1,469,293	788,018	7,710,052	374,449
Republic of Sakha (Yakutia)	567,179	222,845	133,064	0	1,246,073	0
Kamchatka Territory	304,403	60,674	12,357	0	1,636,429	0
Primorskiy Territory	6,170,221	2,630,821	881,875	0	598,708	0
Khabarovsk Territory	1,892,832	704,682	381,219	0	150,089	0
Amur Region	9,804,194	1,184,902	6,469	788,018	3,665,105	374,449
Magadan Region	41,953	41,302	5,136	0	360,636	0
Sakhalin Region	0	0	49,173	0	53,012	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 1.04.10**

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
<b>Central Federal District</b>	3,579,888,393	778,654,024	423,682,106	278,704,221	221,964,884	18,890,557
Belgorod Region	547,773	40,062	5,743	0	1,144,244	0
Bryansk Region	0	0	258	0	0	0
Vladimir Region	146,323	55,175	8,996	0	29,929	0
Voronezh Region	2,767	2,960	312	0	166,067	0
Ivanovo Region	372,822	90,031	67,141	0	27,602	52,906
Kaluga Region	1,388,402	23,944	9,775	0	1,025,434	0
Kostroma Region	13,198,010	53,304	226	0	261,145	0
Kursk Region	654,572	647,442	0	0	624	0
Lipetsk Region	791,867	161,020	39,644	0	1,039,429	0
Moscow Region	39,564,619	3,689,156	365,851	105	12,505,101	3,102,208
Orel Region	0	0	0	4,750	152,960	0
Ryazan Region	219,656	36,317	41,208	25	427,984	0
Smolensk Region	79,844	0	155,378	44	60,737	0
Tambov Region	0	0	4	0	0	0
Tver Region	2,228,324	252,964	46,274	0	22,481	0
Tula Region	60,433	26,472	489	0	13,386	0
Yaroslavl Region	146,806	121,916	29,659	0	135,301	0
City of Moscow	3,520,486,175	773,453,261	422,911,148	278,699,297	204,952,460	15,735,443
<b>North-Western Federal District</b>	128,865,139	17,383,413	26,251,169	1,274,419	14,967,417	223,117
Republic of Karelia	0	0	0	0	0	0
Komi Republic	2,134,856	310,193	74,517	980	0	0
Akhangel'sk Region	24,434	25,233	136,088	0	81	0
Vologda Region	1,109,823	364,492	218,753	4,900	1,067,507	0
Kaliningrad Region	2,806,880	405,968	84,847	8	137,866	39,942
Leningrad Region	130,040	29,423	109	1,247,165	40,000	0
Murmansk Region	459,207	208,183	102	0	126,575	72,689
Novgorod Region	173,488	89,127	153,784	0	50,483	35,710
Pskov Region	0	0	0	0	0	0
St Petersburg	122,026,411	15,950,794	25,582,969	21,366	13,544,905	74,776
<b>Southern Federal District</b>	9,004,066	955,395	1,419,736	105,937	1,006,793	119,815
Republic of Adygeya	1,022	917	1,894	0	0	0
Republic of Kalmykia	0	0	0	0	0	0
Krasnodar Territory	4,308,669	199,557	1,120,504	65,587	210,611	0
Astrakhan Region	706,428	502,452	49,288	5,288	20,023	0
Volgograd Region	265,966	122,259	341	0	585,146	119,815
Rostov Region	3,721,981	130,210	247,709	35,062	191,013	0
<b>North-Caucasian Federal District</b>	1,218,928	338,580	933,414	210	889,403	0
Republic of Dagestan	11,860	0	880,718	0	177,118	0
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	100	0	8,018	0	330,178	0
Karachai-Cherkess Republic	69,448	0	39,723	0	141,705	0
Republic of North Ossetia - Alania	0	0	2,825	0	194,236	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	1,137,520	338,580	2,130	210	46,166	0
<b>Volga Federal District</b>	59,850,532	8,918,789	27,156,702	856,984	22,288,500	888,795
Republic of Bashkortostan	3,412,298	225,958	896,115	0	780,956	0

1	2	3	4	5	6	7
Republic of Marii El	0	0	0	0	79,684	0
Republic of Mordovia	159,638	110,182	49,269	0	97,752	0
Republic of Tatarstan	22,803,689	5,044,141	13,345,160	659,408	6,632,040	1
Udmurt Republic	1,842,014	441,144	26,893	0	1,114,784	0
Chuvash Republic	87,168	69,180	40	43	534,126	0
Perm Territory	2,800,689	215,862	1,771,280	0	18,002	0
Kirov Region	1,926,995	13,998	38,917	0	107,136	0
Nizhny Novgograd Region	4,270,683	738,863	1,907,037	121	4,372,401	238,540
Orenburg Region	2,354,711	68,918	238,619	17,646	3,051,251	29,553
Penza Region	463,054	0	260	0	54,109	0
Samara Region	15,699,815	1,870,873	8,683,548	179,496	5,105,502	620,701
Saratov Region	4,028,827	119,670	199,439	270	340,757	0
Ulyanovsk Region	951	0	125	0	0	0
<b>Ural Federal District</b>	81,699,285	11,105,171	11,657,354	199,000	28,245,389	2,138,399
Kurgan Region	0	0	0	0	28,004	0
Sverdlovsk Region	44,003,266	3,843,873	4,804,255	100	7,758,948	148,832
Tyumen Region	22,533,870	2,897,583	6,198,101	198,900	19,545,407	1,959,775
Chelyabinsk Region	15,162,149	4,363,715	654,998	0	913,030	29,792
<b>Siberian Federal District</b>	9,104,910	2,787,624	645,857	0	3,989,464	241,892
Republic of Altai	1,015	0	138	0	68,994	0
Republic of Buryatiya	24,412	0	45	0	2,128	0
Republic of Tuva	5,563	5,901	0	0	0	0
Republic of Khakassia	62,987	54,334	0	0	185,394	0
Altai Territory	22,424	20,543	7,563	0	4,729	0
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	728,131	223,500	88,741	0	358,605	167,985
Irkutsk Region	166,665	0	10,759	0	123,830	0
Kemerovo Region	856,122	562,144	95,749	0	190,895	0
Novosibirsk Region	5,615,003	1,497,437	325,946	0	2,574,421	73,907
Omsk Region	1,622,588	423,765	3,747	0	399,026	0
Tomsk Region	0	0	113,169	0	81,442	0
<b>Far Eastern Federal District</b>	15,963,456	4,845,226	1,469,293	788,018	4,047,100	374,449
Republic of Sakha (Yakutia)	567,179	222,845	133,064	0	1,406,849	0
Kamchatka Territory	295,683	60,674	12,357	0	1,446,520	0
Primorskiy Territory	6,528,575	2,630,821	1,237,081	0	572,961	0
Khabarovsk Territory	1,534,478	704,682	26,013	0	207,122	0
Amur Region	6,995,588	1,184,902	6,469	788,018	0	374,449
Magadan Region	41,953	41,302	5,136	0	360,636	0
Sakhalin Region	0	0	49,173	0	53,012	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 1.04.10**

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
<b>Central Federal District</b>	11,966,452,391	7,894,342,279	746,541,615	2,648,755,410
Belgorod Region	6,267,541	4,927,050	346,000	452,606
Bryansk Region	1,074,936	483,578	300,000	55,058
Vladimir Region	1,904,680	1,167,543	45,200	691,937
Voronezh Region	4,168,233	1,790,419	40,400	2,225,860
Ivanovo Region	5,390,289	3,367,342	185,020	1,708,313
Kaluga Region	3,961,071	1,517,898	920,000	1,510,973
Kostroma Region	22,553,120	7,885,764	200,000	10,567,630
Kursk Region	7,369,020	5,714,195	642,800	715,695
Lipetsk Region	12,286,084	8,628,867	1,078,600	1,146,462
Moscow Region	74,966,907	31,880,511	17,705,396	13,240,933
Orel Region	1,064,480	728,133	45,000	285,998
Ryazan Region	6,724,013	5,916,574	180,000	559,949
Smolensk Region	8,811,904	6,634,130	492,000	1,398,831
Tambov Region	1,199,400	1,033,646	0	165,754
Tver Region	7,194,477	4,921,858	1,073,650	1,198,708
Tula Region	5,657,787	4,873,829	195,000	492,628
Yaroslavl Region	8,739,364	4,464,297	2,751,288	980,977
City of Moscow	11,787,119,085	7,798,406,645	720,341,261	2,611,357,098
<b>North-Western Federal District</b>	552,908,107	409,810,074	43,145,700	59,558,351
Republic of Karelia	521,814	232,459	0	129,895
Komi Republic	5,519,658	2,178,710	2,013,080	1,160,792
Akhangel'sk Region	201,719	151,078	17,279	19,562
Vologda Region	26,475,576	17,302,097	4,032,110	4,212,634
Kaliningrad Region	26,876,564	23,410,004	1,026,324	2,027,891
Leningrad Region	3,252,807	2,402,100	346,000	242,143
Murmansk Region	4,142,794	2,357,250	83,000	1,670,770
Novgorod Region	1,430,147	1,041,766	30,500	357,744
Pskov Region	1,035,095	883,000	10,000	140,995
St Petersburg	483,451,933	359,851,610	35,587,407	49,595,925
<b>Southern Federal District</b>	102,784,812	68,514,354	7,385,758	22,409,317
Republic of Adygeya	1,233,692	754,594	30,000	449,098
Republic of Kalmykia	521,206	388,725	30	132,451
Krasnodar Territory	48,253,894	30,280,769	4,287,939	10,703,580
Astrakhan Region	1,778,202	876,229	40,000	434,669
Volgograd Region	9,053,738	5,933,367	2,027,000	923,133
Rostov Region	41,944,080	30,280,670	1,000,789	9,766,386
<b>North-Caucasian Federal District</b>	21,269,637	12,754,065	3,231,553	5,232,833
Republic of Dagestan	6,345,179	3,471,962	152,343	2,720,874
Republic of Ingushetia	134,385	127,200	0	7,185
Kabardino-Balkar Republic	3,401,422	2,858,833	140,100	400,946
Karachai-Cherkess Republic	1,614,470	1,156,945	50,000	407,525
Republic of North Ossetia - Alania	3,170,375	2,797,094	18,110	354,076
Chechen Republic	0	0	0	0

1	2	3	4	5
Stavropol Territory	6,603,806	2,342,031	2,871,000	1,342,227
<b>Volga Federal District</b>	611,282,415	392,915,978	19,928,145	175,997,573
Republic of Bashkortostan	27,570,995	17,223,366	791,116	8,485,368
Republic of Marii El	739,748	549,231	40,400	29,617
Republic of Mordovia	9,201,507	7,803,613	268,500	879,647
Republic of Tatarstan	247,858,913	200,460,739	7,360,052	33,831,285
Udmurt Republic	10,973,764	4,879,846	572,889	4,882,612
Chuvash Republic	3,566,053	2,147,318	60,500	1,310,465
Perm Territory	15,852,148	10,258,668	191,000	4,291,732
Kirov Region	11,077,061	8,081,016	598,649	1,515,249
Nizhny Novgogrod Region	36,257,775	24,346,287	2,354,225	3,668,960
Orenburg Region	19,945,378	11,445,845	2,509,949	5,102,171
Penza Region	6,713,620	5,754,605	621,000	270,942
Samara Region	197,715,089	84,234,011	4,363,865	104,472,035
Saratov Region	19,852,492	12,328,104	186,000	6,718,947
Ulyanovsk Region	3,957,872	3,403,329	10,000	538,543
<b>Ural Federal District</b>	331,992,350	177,263,051	26,818,136	96,940,966
Kurgan Region	901,780	835,461	10,400	50,524
Sverdlovsk Region	134,375,553	74,016,039	12,765,475	39,645,045
Tyumen Region	141,591,376	70,428,527	6,296,624	44,571,554
Chelyabinsk Region	55,123,641	31,983,024	7,745,637	12,673,843
<b>Siberian Federal District</b>	275,995,120	139,701,856	27,107,182	92,285,653
Republic of Altai	5,893,943	3,726,484	0	2,102,551
Republic of Buryatiya	3,014,102	1,695,878	260,000	1,056,713
Republic of Tuva	215,115	117,739	20,270	77,106
Republic of Khakassia	3,748,057	1,669,559	214,813	1,701,098
Altai Territory	8,489,303	6,367,953	327,000	1,426,605
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	15,716,117	9,169,500	1,290,284	4,126,301
Irkutsk Region	7,986,122	5,200,249	559,411	1,896,458
Kemerovo Region	12,232,468	7,918,639	95,028	4,167,030
Novosibirsk Region	206,810,572	96,480,053	24,079,376	71,989,031
Omsk Region	7,338,507	4,162,449	231,000	2,581,007
Tomsk Region	4,550,814	3,193,353	30,000	1,161,753
<b>Far Eastern Federal District</b>	123,333,245	49,225,655	8,280,507	57,905,749
Republic of Sakha (Yakutia)	4,757,656	3,385,300	153,050	1,109,904
Kamchatka Territory	6,476,535	3,920,552	964,865	978,548
Primorskiy Territory	26,826,551	17,987,924	334,600	5,380,744
Khabarovsk Territory	27,611,776	13,255,844	5,051,000	8,614,632
Amur Region	52,448,913	7,652,532	1,526,992	40,381,416
Magadan Region	2,649,488	1,261,487	0	1,095,187
Sakhalin Region	2,562,326	1,762,016	250,000	345,318
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 1.04.10**

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
<b>Central Federal District</b>	7,367,600,420	5,013,479,112	778,081,384	1,085,765,780
Belgorod Region	146,150,857	130,625,446	346,000	14,143,316
Bryansk Region	32,240,619	19,861,715	300,000	9,923,865
Vladimir Region	55,375,487	38,364,031	45,000	16,358,413
Voronezh Region	202,580,792	140,138,896	40,400	60,318,715
Ivanovo Region	32,415,514	23,766,464	110,020	7,857,861
Kaluga Region	43,732,523	26,065,751	920,000	14,251,446
Kostroma Region	27,346,274	17,968,231	90,000	6,533,296
Kursk Region	66,729,766	52,948,905	642,800	11,957,528
Lipetsk Region	70,933,831	55,672,325	1,060,000	12,579,582
Moscow Region	305,500,088	180,610,321	17,705,396	61,220,330
Orel Region	21,197,614	14,793,535	45,000	5,869,238
Ryazan Region	61,237,090	41,223,853	180,000	12,805,500
Smolensk Region	44,331,266	30,799,945	161,000	12,310,580
Tambov Region	31,543,700	23,607,617	0	6,407,112
Tver Region	53,127,103	33,004,460	1,023,600	14,058,478
Tula Region	68,151,574	46,038,018	195,000	14,760,212
Yaroslavl Region	92,590,235	60,988,451	2,646,288	18,624,206
City of Moscow	6,012,416,087	4,077,001,148	752,570,880	785,786,102
<b>North-Western Federal District</b>	1,197,849,577	788,461,125	42,009,520	295,728,626
Republic of Karelia	25,986,858	10,311,060	0	11,999,516
Komi Republic	44,256,399	18,898,530	1,950,000	20,147,183
Akhangel'sk Region	52,859,594	25,791,794	17,279	21,191,202
Vologda Region	91,470,368	60,091,715	2,549,000	23,288,692
Kaliningrad Region	59,229,237	46,417,177	1,026,324	9,863,272
Leningrad Region	28,672,349	17,025,225	346,000	10,832,234
Murmansk Region	38,131,196	22,946,232	83,000	14,706,138
Novgorod Region	27,227,430	14,779,481	30,500	9,099,432
Pskov Region	22,295,881	16,486,085	10,000	5,258,504
St Petersburg	807,720,265	555,713,826	35,997,417	169,342,453
<b>Southern Federal District</b>	746,281,176	504,193,880	7,648,048	203,114,709
Republic of Adygeya	11,911,272	8,303,796	30,000	3,577,476
Republic of Kalmykia	6,374,900	2,689,278	30	3,485,592
Krasnodar Territory	335,011,382	220,446,255	4,309,929	96,788,043
Astrakhan Region	43,365,373	21,580,169	0	12,611,236
Volgograd Region	107,815,595	69,822,250	1,842,000	29,515,449
Rostov Region	241,802,654	181,352,132	1,466,089	57,136,913
<b>North-Caucasian Federal District</b>	204,563,590	137,594,976	3,511,553	57,494,541
Republic of Dagestan	22,880,071	13,641,314	152,443	9,084,136
Republic of Ingushetia	3,524,146	2,025,785	0	1,498,361
Kabardino-Balkar Republic	23,165,341	16,794,958	140,000	6,186,517
Karachai-Cherkess Republic	13,305,187	8,796,229	50,000	4,458,958
Republic of North Ossetia - Alania	16,213,730	10,855,535	28,110	4,687,990

1	2	3	4	5
Chechen Republic	11,870,559	10,468,617	0	1,401,942
Stavropol Territory	113,604,556	75,012,538	3,141,000	30,176,637
<b>Volga Federal District</b>	1,980,868,166	1,300,111,156	19,768,639	580,806,912
Republic of Bashkortostan	157,368,675	95,818,376	861,293	57,678,315
Republic of Marii El	28,001,742	19,939,222	40,400	6,286,789
Republic of Mordovia	53,145,157	42,997,927	228,500	9,247,983
Republic of Tatarstan	350,563,192	280,139,416	7,695,007	54,892,790
Udmurt Republic	85,469,384	53,325,331	572,899	26,784,946
Chuvash Republic	57,933,713	39,226,774	60,502	17,795,121
Perm Territory	198,483,951	140,272,884	191,000	55,310,948
Kirov Region	57,859,007	39,976,040	598,649	14,844,626
Nizhny Novgograd Region	269,172,283	192,516,983	2,354,425	59,302,120
Orenburg Region	78,022,847	45,653,027	1,984,949	29,572,443
Penza Region	48,573,039	30,339,600	621,150	12,949,449
Samara Region	440,401,542	231,278,648	4,363,865	192,372,483
Saratov Region	104,909,195	52,565,939	186,000	30,907,236
Ulyanovsk Region	50,964,439	36,060,989	10,000	12,861,663
<b>Ural Federal District</b>	1,007,062,555	604,050,249	16,886,136	338,536,564
Kurgan Region	25,118,699	12,938,916	10,400	11,554,936
Sverdlovsk Region	473,978,827	322,808,270	3,093,475	127,792,606
Tyumen Region	310,993,186	147,940,654	6,036,624	136,717,938
Chelyabinsk Region	196,971,843	120,362,409	7,745,637	62,471,084
<b>Siberian Federal District</b>	1,135,340,373	607,030,541	7,146,214	468,061,800
Republic of Altai	11,208,257	6,404,344	0	4,585,983
Republic of Buryatiya	37,260,901	14,876,046	260,000	19,462,767
Republic of Tuva	7,286,067	1,079,655	20,270	6,159,111
Republic of Khakassia	17,825,850	6,576,163	214,813	10,249,952
Altai Territory	122,343,938	87,191,045	327,000	32,899,777
Zabaykal Territory	32,542,898	9,994,521	0	21,319,006
Krasnoyarsk Territory	161,862,097	74,929,860	1,290,284	80,536,556
Irkutsk Region	133,199,178	72,883,094	559,411	58,931,464
Kemerovo Region	129,181,193	77,368,863	95,074	48,572,576
Novosibirsk Region	327,295,962	178,204,360	4,228,360	123,609,649
Omsk Region	100,599,862	49,425,822	121,000	36,700,000
Tomsk Region	54,734,170	28,096,768	30,002	25,034,959
<b>Far Eastern Federal District</b>	346,236,099	189,409,154	7,368,103	129,576,907
Republic of Sakha (Yakutia)	44,819,082	26,352,009	153,050	17,884,670
Kamchatka Territory	20,094,870	13,279,541	904,865	4,986,498
Primorskiy Territory	78,957,668	48,047,806	334,600	26,559,687
Khabarovsk Territory	128,443,607	67,358,293	5,051,000	46,154,076
Amur Region	35,736,397	14,393,732	674,588	17,993,061
Magadan Region	11,933,701	7,475,613	0	3,731,173
Sakhalin Region	21,053,162	9,274,918	250,000	10,297,372
Jewish Autonomous Region	3,736,280	1,993,324	0	1,742,956
Chukotka Autonomous Area	1,461,332	1,233,918	0	227,414



Table 31.1

**Distribution of loans, deposits and other placements in foreign currency by credit institutions, registered in respective regions, as of 1.04.10**

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
<b>Central Federal District</b>	5,342,029,683	3,002,380,337	1,812,198,111	348,796,412
Belgorod Region	252,663	148,960	103,656	47
Bryansk Region	3,097	3,097	0	0
Vladimir Region	4,541	1,492	0	3,049
Voronezh Region	36,912	0	29	34,829
Ivanovo Region	363,974	284,674	2,969	76,331
Kaluga Region	7,619,793	2,416,555	3,287,031	1,687,605
Kostroma Region	2,135,687	1,569,422	50,396	428,972
Kursk Region	193,863	154,411	8,809	1,990
Lipetsk Region	1,111	0	0	1,111
Moscow Region	20,027,483	3,871,093	11,192,253	3,619,175
Orel Region	0	0	0	0
Ryazan Region	245,238	221,559	907	22,772
Smolensk Region	1,216,171	75,755	614,980	514,204
Tambov Region	44,839	0	30,245	14,594
Tver Region	56,375	25,045	1,438	29,892
Tula Region	270,098	245,378	0	24,720
Yaroslavl Region	625,593	153,376	422,634	49,583
City of Moscow	5,308,932,245	2,993,209,520	1,796,482,764	342,287,538
<b>North-Western Federal District</b>	180,473,374	123,554,612	40,048,839	13,066,104
Republic of Karelia	0	0	0	0
Komi Republic	465,998	243,042	156,918	49,331
Akhangel'sk Region	1,703	0	1,385	318
Vologda Region	4,425,268	1,695,672	2,683,751	30,826
Kaliningrad Region	6,510,184	3,699,942	1,910,171	506,919
Leningrad Region	543,417	404,781	122,771	15,865
Murmansk Region	2,404,255	1,115,853	1,247,711	40,691
Novgorod Region	8,063	0	945	7,118
Pskov Region	0	0	0	0
St Petersburg	166,114,486	116,395,322	33,925,187	12,415,036
<b>Southern Federal District</b>	5,797,387	3,075,406	1,855,694	736,463
Republic of Adygeya	0	0	0	0
Republic of Kalmykia	15,401	0	734	14,667
Krasnodar Territory	1,411,285	645,427	108,903	527,131
Astrakhan Region	4,606	0	881	3,725
Volgograd Region	72,887	0	69,067	3,820
Rostov Region	4,293,208	2,429,979	1,676,109	187,120
<b>North-Caucasian Federal District</b>	454,785	102,437	308,090	44,258
Republic of Dagestan	234,594	56,836	163,229	14,529
Republic of Ingushetia	0	0	0	0
Kabardino-Balkar Republic	2,173	0	911	1,262
Karachai-Cherkess Republic	62,000	45,548	8,809	7,643
Republic of North Ossetia - Alania	5,456	53	2,789	2,614

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	150,562	0	132,352	18,210
<b>Volga Federal District</b>	52,353,702	40,527,268	4,882,796	5,812,098
Republic of Bashkortostan	1,680,080	1,447,429	137,487	60,193
Republic of Marii El	440	0	440	0
Republic of Mordovia	63,566	58,571	2,995	2,000
Republic of Tatarstan	33,942,483	28,298,399	3,758,565	819,697
Udmurt Republic	903,968	793,248	80,693	30,027
Chuvash Republic	68,127	31,289	0	36,838
Perm Territory	1,015,965	838,875	62,325	114,765
Kirov Region	630,545	535,241	0	88,548
Nizhny Novgogrod Region	2,847,589	1,644,209	254,774	948,606
Orenburg Region	915,071	818,353	57,000	39,718
Penza Region	440	0	440	0
Samara Region	9,473,143	5,392,978	425,209	3,630,965
Saratov Region	463,056	341,700	102,662	18,694
Ulyanovsk Region	349,229	326,976	206	22,047
<b>Ural Federal District</b>	52,674,303	33,839,685	17,712,569	965,200
Kurgan Region	0	0	0	0
Sverdlovsk Region	21,606,611	9,512,682	11,387,205	655,842
Tyumen Region	27,624,760	23,152,871	4,246,645	156,379
Chelyabinsk Region	3,442,932	1,174,132	2,078,719	152,979
<b>Siberian Federal District</b>	99,326,463	72,833,399	18,445,372	5,343,207
Republic of Altai	0	0	0	0
Republic of Buryatiya	37,849	24,895	12,779	175
Republic of Tuva	440	0	440	0
Republic of Khakassia	734	0	734	0
Altai Territory	65,798	42,741	294	22,763
Zabaykal Territory	0	0	0	0
Krasnoyarsk Territory	2,992,126	2,271,983	213,001	390,977
Irkutsk Region	133,636	81,336	38,114	14,186
Kemerovo Region	57,569	22,657	4,940	29,972
Novosibirsk Region	95,176,512	69,564,153	18,173,220	4,850,819
Omsk Region	820,813	787,664	1,850	31,299
Tomsk Region	40,986	37,970	0	3,016
<b>Far Eastern Federal District</b>	7,505,663	3,202,450	1,588,487	2,474,065
Republic of Sakha (Yakutia)	128,238	116,061	12,028	149
Kamchatka Territory	626,552	506,641	4,577	2,222
Primorskiy Territory	1,233,506	588,725	520,253	119,854
Khabarovsk Territory	2,193,164	1,112,840	887,803	184,699
Amur Region	3,267,841	848,261	149,491	2,155,036
Magadan Region	558	558	0	0
Sakhalin Region	55,804	29,364	14,335	12,105
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 1.04.10**

thousand rubles

1	Total	of which		
		Loans and other placements with non-financial organisations	Loans, deposits and other placements with credit institutions	Loans to individuals
2	3	4	5	
<b>Central Federal District</b>	5,035,324,371	2,728,824,028	1,839,164,775	300,932,953
Belgorod Region	2,088,919	1,565,442	104,684	354,293
Bryansk Region	232,266	115,316	0	116,950
Vladimir Region	2,637,153	2,485,696	0	151,457
Voronezh Region	10,789,550	9,389,053	2,525	1,336,127
Ivanovo Region	2,217,215	2,148,516	2,969	65,730
Kaluga Region	7,798,722	4,004,637	3,287,090	278,393
Kostroma Region	1,042,900	992,619	32,778	17,503
Kursk Region	2,508,955	2,276,640	8,809	194,853
Lipetsk Region	746,705	637,447	0	109,258
Moscow Region	33,044,866	14,314,190	11,191,401	6,194,313
Orel Region	488,479	425,350	0	63,129
Ryazan Region	717,170	524,849	1,494	190,827
Smolensk Region	800,669	218,734	89,949	491,986
Tambov Region	1,862,993	1,786,293	30,245	46,455
Tver Region	378,225	222,559	998	134,931
Tula Region	12,623,737	12,276,888	0	326,998
Yaroslavl Region	1,889,559	1,176,282	423,192	290,085
City of Moscow	4,953,456,288	2,674,263,517	1,823,988,641	290,569,665
<b>North-Western Federal District</b>	286,489,240	197,488,087	36,331,791	43,468,651
Republic of Karelia	7,222,605	7,010,946	0	211,659
Komi Republic	1,677,949	1,386,641	156,918	134,390
Akhangel'sk Region	3,821,928	3,657,846	1,385	162,525
Vologda Region	5,677,136	4,985,427	246,556	427,467
Kaliningrad Region	19,117,654	16,102,320	631,083	2,335,282
Leningrad Region	8,544,692	6,857,987	122,771	237,424
Murmansk Region	11,395,369	9,907,526	1,247,711	220,281
Novgorod Region	1,534,113	1,355,678	945	157,893
Pskov Region	176,099	133,461	0	42,638
St Petersburg	227,321,695	146,090,255	33,924,422	39,539,092
<b>Southern Federal District</b>	53,787,580	46,458,897	1,900,513	4,158,936
Republic of Adygeya	82,207	20,248	0	61,959
Republic of Kalmykia	17,487	4,664	734	12,089
Krasnodar Territory	16,315,230	12,926,831	153,722	2,460,961
Astrakhan Region	718,451	611,791	881	33,180
Volgograd Region	4,022,985	3,263,567	69,067	294,404
Rostov Region	32,631,220	29,631,796	1,676,109	1,296,343
<b>North-Caucasian Federal District</b>	5,080,994	3,633,741	308,824	1,137,588
Republik of Daghestan	764,995	405,809	163,963	195,223
Republic of Ingushetia	2,293	0	0	2,293
Kabardino-Balkar Republic	772,780	756,505	911	14,523
Karachai-Cherkess Republic	284,010	274,771	8,809	430
Republic of North Ossetia - Alania	155,932	45,314	2,789	107,829

1	2	3	4	5
Chechen Republic	0	0	0	0
Stavropol Territory	3,100,984	2,151,342	132,352	817,290
<b>Volga Federal District</b>	119,275,788	100,780,594	4,883,090	11,800,207
Republic of Bashkortostan	13,200,783	12,092,059	137,047	698,330
Republic of Marii El	2,295,070	2,195,836	440	20,745
Republic of Mordovia	94,123	58,571	2,936	32,616
Republic of Tatarstan	37,888,819	32,601,760	3,758,565	462,672
Udmurt Republic	1,583,640	1,264,055	80,693	234,028
Chuvash Republic	3,423,965	3,220,989	0	202,976
Perm Territory	18,631,358	17,230,834	63,500	1,335,200
Kirov Region	3,514,645	3,326,978	0	180,911
Nizhny Novgogrod Region	10,903,002	8,408,716	254,480	2,073,529
Orenburg Region	1,040,682	777,189	56,853	204,586
Penza Region	2,368,385	2,339,393	499	28,493
Samara Region	22,760,464	16,142,878	425,209	5,987,489
Saratov Region	832,139	415,711	102,662	305,750
Ulyanovsk Region	738,713	705,625	206	32,882
<b>Ural Federal District</b>	137,509,204	122,896,756	10,352,202	3,683,909
Kurgan Region	2,986	1,086	0	1,900
Sverdlovsk Region	101,096,301	94,260,942	4,065,929	2,381,652
Tyumen Region	26,486,652	21,672,166	4,207,554	455,475
Chelyabinsk Region	9,923,265	6,962,562	2,078,719	844,882
<b>Siberian Federal District</b>	62,237,230	46,286,959	1,234,827	7,848,726
Republic of Altai	135,770	133,315	0	2,455
Republic of Buryatiya	1,051,274	845,958	12,779	192,537
Republic of Tuva	440	0	440	0
Republic of Khakassia	25,019	2,589	1,615	20,815
Altai Territory	3,167,784	2,937,091	294	214,885
Zabaykal Territory	289,487	65,956	0	223,531
Krasnoyarsk Territory	11,505,216	10,087,443	14,487	1,272,850
Irkutsk Region	4,073,414	3,286,305	38,114	748,995
Kemerovo Region	13,116,833	12,379,519	5,527	711,641
Novosibirsk Region	22,459,422	11,500,112	1,159,134	3,102,416
Omsk Region	4,516,018	3,352,615	2,437	1,158,104
Tomsk Region	1,896,553	1,696,056	0	200,497
<b>Far Eastern Federal District</b>	32,780,948	26,325,344	1,579,678	4,182,279
Republic of Sakha (Yakutia)	2,360,399	2,294,311	12,028	46,238
Kamchatka Territory	1,098,387	929,386	4,577	50,428
Primorskiy Territory	7,989,418	5,987,600	520,253	1,478,122
Khabarovsk Territory	17,849,128	14,213,949	887,803	2,217,409
Amur Region	2,231,614	1,923,026	140,682	129,835
Magadan Region	947,896	947,267	0	629
Sakhalin Region	303,309	29,408	14,335	259,218
Jewish Autonomous Region	727	397	0	330
Chukotka Autonomous Area	70	0	0	70

Table 32.1

**Overdue claims on loans, deposits and other placements by credit institutions registered in respective regions, as of 1.04.10**

thousand rubles

	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
<b>Central Federal District</b>	550,077,930	118,160,701	805,129	632,112	183,830,090	32,439,387
Belgorod Region	122,767	0	0	0	25,407	47
Bryansk Region	41,965	0	0	0	0	0
Vladimir Region	78,992	0	15,000	0	58,636	2,018
Voronezh Region	56,937	0	0	0	397,163	11,669
Ivanovo Region	106,935	0	0	0	12,727	0
Kaluga Region	49,384	69,736	0	0	24,823	12,333
Kostroma Region	216,649	7,074	10,000	0	1,014,435	3,383
Kursk Region	52,949	0	0	0	62,989	0
Lipetsk Region	696,899	0	0	0	24,902	0
Moscow Region	2,801,312	4,992	10,000	0	730,435	47,903
Orel Region	89,455	0	0	0	10,149	0
Ryazan Region	188,591	0	0	0	34,118	5,727
Smolensk Region	464,782	8,809	0	0	253,420	31,321
Tambov Region	376	0	0	0	2,098	0
Tver Region	223,666	0	4,000	0	16,363	1,901
Tula Region	53,078	0	0	0	21,845	3,369
Yaroslavl Region	321,582	0	0	0	88,216	1,124
City of Moscow	544,511,611	118,070,090	766,129	632,112	181,052,364	32,318,592
<b>North-Western Federal District</b>	30,252,385	1,769,642	54,689	11,911	6,624,210	998,056
Republic of Karelia	4,220	0	0	0	733	0
Komi Republic	508,202	75,860	0	0	41,353	582
Akhangel'sk Region	35,108	0	0	0	1,508	15
Vologda Region	637,450	3,160	0	0	102,161	14
Kaliningrad Region	987,082	15,062	9,689	0	364,497	103,498
Leningrad Region	240,329	0	0	0	9,734	1,347
Murmansk Region	228,655	20,229	0	0	99,937	5,378
Novgorod Region	94,157	0	0	0	14,996	0
Pskov Region	25,072	0	10,000	0	405	0
St Petersburg	27,492,110	1,655,331	35,000	11,911	5,988,886	887,222
<b>Southern Federal District</b>	3,484,617	5,163	2,906	24,861	1,133,363	29,976
Republic of Adygeya	39,732	0	0	0	49,777	0
Republic of Kalmykia	28,244	0	0	0	7,959	0
Krasnodar Territory	941,628	5,163	0	24,861	634,892	23,149
Astrakhan Region	57,850	0	0	0	28,462	0
Volgograd Region	774,849	0	0	0	90,468	1,520
Rostov Region	1,642,314	0	2,906	0	321,805	5,307
<b>North-Caucasian Federal District</b>	864,733	0	0	0	364,893	2,111
Republic of Dagestan	99,599	0	0	0	48,858	1,353
Republic of Ingushetia	0	0	0	0	0	0
Kabardino-Balkar Republic	45,796	0	0	0	33,948	0
Karachai-Cherkess Republic	19,989	0	0	0	11,794	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	139,173	0	0	0	24,288	0
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	560,176	0	0	0	246,005	758
<b>Volga Federal District</b>	<b>17,243,680</b>	<b>415,375</b>	<b>73,649</b>	<b>15,881</b>	<b>13,476,247</b>	<b>278,689</b>
Republic of Bashkortostan	745,520	73,692	30,000	0	625,971	49,522
Republic of Marii El	581	0	0	0	0	0
Republic of Mordovia	40,101	0	0	0	19,632	0
Republic of Tatarstan	6,137,471	140,524	0	0	2,353,053	56,919
Udmurt Republic	337,506	1,680	0	0	285,647	0
Chuvash Republic	152,486	0	0	0	64,597	0
Perm Territory	301,547	548	11,000	0	149,455	80
Kirov Region	363,379	0	3,649	0	123,948	0
Nizhny Novgograd Region	1,028,722	107,278	24,000	15,881	503,451	70,690
Orenburg Region	673,333	0	5,000	0	195,388	129
Penza Region	2,111,154	0	0	0	30,598	0
Samara Region	4,723,757	89,213	0	0	8,269,567	100,442
Saratov Region	554,423	2,440	0	0	805,479	0
Ulyanovsk Region	73,700	0	0	0	49,461	907
<b>Ural Federal District</b>	<b>12,154,981</b>	<b>1,053,471</b>	<b>24,000</b>	<b>0</b>	<b>5,100,070</b>	<b>29,698</b>
Kurgan Region	13,429	0	0	0	3,524	0
Sverdlovsk Region	6,687,645	268,581	20,000	0	3,600,659	25,907
Tyumen Region	2,965,308	770,795	4,000	0	799,884	2,934
Chelyabinsk Region	2,488,599	14,095	0	0	696,003	857
<b>Siberian Federal District</b>	<b>19,822,546</b>	<b>12,780,355</b>	<b>24,000</b>	<b>0</b>	<b>11,825,137</b>	<b>592,665</b>
Republic of Altai	110,740	0	0	0	55,112	0
Republic of Buryatiya	49,823	0	0	0	46,051	175
Republic of Tuva	7,992	0	0	0	9,506	0
Republic of Khakassia	22,420	0	0	0	35,192	0
Altai Territory	116,591	0	0	0	70,318	647
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	575,455	10,554	0	0	488,555	22,741
Irkutsk Region	100,172	6,202	0	0	97,952	294
Kemerovo Region	46,070	0	0	0	220,404	756
Novosibirsk Region	18,497,742	12,690,824	24,000	0	10,687,377	565,702
Omsk Region	159,844	71,400	0	0	91,280	2,350
Tomsk Region	135,697	1,375	0	0	23,390	0
<b>Far Eastern Federal District</b>	<b>2,736,644</b>	<b>119,835</b>	<b>0</b>	<b>0</b>	<b>4,428,674</b>	<b>32,071</b>
Republic of Sakha (Yakutia)	197,996	0	0	0	61,124	127
Kamchatka Territory	99,346	4,576	0	0	58,786	194
Primorskiy Territory	1,103,177	25,674	0	0	330,377	639
Khabarovsk Territory	843,503	80,409	0	0	799,030	11,486
Amur Region	423,951	8,618	0	0	3,081,903	19,625
Magadan Region	7,196	558	0	0	77,873	0
Sakhalin Region	61,475	0	0	0	19,581	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 1.04.10**

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
<b>Central Federal District</b>	307,899,879	107,291,272	805,129	632,112	119,280,773	28,578,319
Belgorod Region	7,584,714	1,115,547	0	0	458,007	7,001
Bryansk Region	1,695,730	12,469	0	0	310,651	7,959
Vladimir Region	2,012,601	128,108	15,000	0	973,938	13,806
Voronezh Region	8,047,294	270,098	0	0	2,793,458	180,718
Ivanovo Region	1,238,520	0	0	0	463,387	10,976
Kaluga Region	966,943	77,352	0	0	471,870	3,601
Kostroma Region	1,106,464	0	10,000	0	442,667	148
Kursk Region	5,472,015	316,412	0	0	496,508	11,963
Lipetsk Region	4,154,180	0	0	0	368,825	771
Moscow Region	19,082,152	226,344	10,000	0	1,849,578	604,280
Orel Region	1,548,506	0	0	0	270,120	4,952
Ryazan Region	1,902,915	16,177	0	0	618,546	24,160
Smolensk Region	1,195,409	135,174	0	0	409,053	91,225
Tambov Region	1,307,947	0	0	0	126,910	276
Tver Region	1,090,341	324	4,000	0	320,193	20,919
Tula Region	1,246,295	25,651	0	0	751,178	22,631
Yaroslavl Region	4,743,103	139,327	0	0	1,169,846	28,355
City of Moscow	243,504,750	104,828,289	766,129	632,112	106,986,038	27,544,578
<b>North-Western Federal District</b>	78,159,628	8,007,654	54,689	11,911	16,000,029	3,158,849
Republic of Karelia	355,056	9,506	0	0	393,381	14,712
Komi Republic	2,563,510	53,206	0	0	353,614	1,208
Akhangel'sk Region	1,731,727	81,128	0	0	536,470	3,887
Vologda Region	9,760,962	6,297	0	0	1,245,618	28,764
Kaliningrad Region	10,532,846	485,457	9,689	0	945,542	334,574
Leningrad Region	620,736	72,151	0	0	382,713	42,828
Murmansk Region	3,154,282	1,042,619	0	0	512,979	31,036
Novgorod Region	1,117,363	39,380	0	0	523,114	27,830
Pskov Region	869,134	2,121	10,000	0	176,105	4,568
St Petersburg	47,454,012	6,215,789	35,000	11,911	10,930,493	2,669,442
<b>Southern Federal District</b>	37,401,081	9,608,944	2,906	24,861	10,868,963	328,990
Republic of Adygeya	173,647	0	0	0	110,634	4,099
Republic of Kalmykia	38,721	0	0	0	30,277	132
Krasnodar Territory	15,567,931	679,990	0	24,861	4,804,477	199,136
Astrakhan Region	822,156	302,660	0	0	518,318	60
Volgograd Region	8,970,789	1,719,924	0	0	2,459,090	26,950
Rostov Region	11,827,837	6,906,370	2,906	0	2,946,167	98,613
<b>North-Caucasian Federal District</b>	11,811,515	77,844	0	0	2,350,182	59,143
Republik of Daghestan	239,523	0	0	0	206,716	3,413
Republic of Ingushetia	335,413	0	0	0	6,634	153
Kabardino-Balkar Republic	1,723,319	54,468	0	0	136,191	20
Karachai-Cherkess Republic	502,808	0	0	0	56,202	0

1	2	3	4	5	6	7
Republic of North Ossetia - Alania	2,967,708	0	0	0	300,701	2,651
Chechen Republic	256,044	0	0	0	568	0
Stavropol Territory	5,786,700	23,376	0	0	1,643,170	52,906
<b>Volga Federal District</b>	99,314,266	3,521,933	73,649	15,881	30,588,531	999,401
Republic of Bashkortostan	10,841,713	705,705	30,000	0	2,454,208	98,975
Republic of Marii El	872,016	0	0	0	258,513	2,778
Republic of Mordovia	1,680,482	0	0	0	153,338	8,278
Republic of Tatarstan	14,605,559	43,172	0	0	2,321,870	18,511
Udmurt Republic	5,372,583	329,465	0	0	1,105,470	24,528
Chuvash Republic	3,934,416	521	0	0	489,914	15,046
Perm Territory	12,023,308	453,848	11,000	0	3,189,776	173,100
Kirov Region	2,858,562	66	3,649	0	460,033	18,022
Nizhny Novgogrod Region	15,773,974	913,902	24,000	15,881	4,022,990	218,072
Orenburg Region	2,141,241	4,743	5,000	0	1,451,351	18,654
Penza Region	3,050,864	667,523	0	0	267,555	531
Samara Region	21,349,177	214,373	0	0	12,324,817	387,889
Saratov Region	2,954,161	77,994	0	0	1,791,931	14,469
Ulyanovsk Region	1,856,210	110,621	0	0	296,765	548
<b>Ural Federal District</b>	41,984,238	2,322,257	24,000	0	14,074,132	370,127
Kurgan Region	510,946	0	0	0	242,257	15
Sverdlovsk Region	23,147,687	1,958,424	20,000	0	7,354,251	201,919
Tyumen Region	7,064,337	226,482	4,000	0	3,160,654	31,760
Chelyabinsk Region	11,261,268	137,351	0	0	3,316,970	136,433
<b>Siberian Federal District</b>	48,405,130	2,954,913	24,000	0	26,257,763	627,465
Republic of Altai	213,051	0	0	0	94,249	0
Republic of Buryatiya	1,244,416	3,916	0	0	1,065,153	2,181
Republic of Tuva	78,714	0	0	0	144,450	0
Republic of Khakassia	470,684	0	0	0	453,329	2,062
Altai Territory	4,289,259	26,867	0	0	1,604,181	31,250
Zabaykal Territory	958,985	30,616	0	0	792,236	1,959
Krasnoyarsk Territory	8,493,608	1,217,336	0	0	3,629,998	51,925
Irkutsk Region	4,326,488	142,140	0	0	3,036,648	35,108
Kemerovo Region	5,056,729	9,096	0	0	4,011,282	40,290
Novosibirsk Region	11,319,853	450,651	24,000	0	7,550,191	314,961
Omsk Region	7,706,793	741,823	0	0	2,879,171	140,642
Tomsk Region	4,246,550	332,468	0	0	996,875	7,087
<b>Far Eastern Federal District</b>	11,661,765	513,575	0	0	7,362,307	280,364
Republic of Sakha (Yakutia)	2,171,887	1,088	0	0	502,397	580
Kamchatka Territory	718,702	4,576	0	0	186,566	356
Primorskiy Territory	4,005,443	356,181	0	0	1,834,917	150,444
Khabarovsk Territory	3,639,042	119,606	0	0	3,168,047	124,820
Amur Region	554,286	31,566	0	0	1,171,593	1,966
Magadan Region	79,275	558	0	0	93,727	265
Sakhalin Region	364,966	0	0	0	344,688	1,933
Jewish Autonomous Region	126,378	0	0	0	51,577	0
Chukotka Autonomous Area	1,786	0	0	0	8,795	0



Table 33.1

## Distribution of clients' funds in rubles by credit institutions registered in respective regions, as of 1.04.10

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
<b>Central Federal District</b>	10,498,259,136	8,286,017	17,851,421	2,699,705,865	2,646,213,409	5,038,537,913
Belgorod Region	7,625,998	0	1,245	1,969,940	864,314	4,774,351
Bryansk Region	501,378	0	0	312,951	0	188,314
Vladimir Region	2,403,206	0	138	647,961	19,500	1,555,741
Voronezh Region	3,059,422	0	0	689,065	434,873	1,921,294
Ivanovo Region	5,316,300	197	0	2,339,130	426,481	2,533,265
Kaluga Region	5,953,523	5,364	0	986,269	330,440	4,621,155
Kostroma Region	25,203,034	0	0	3,220,920	3,618,481	18,344,383
Kursk Region	7,272,544	0	1,397	1,703,988	310,203	5,252,598
Lipetsk Region	12,493,315	0	15,437	3,461,543	1,502,968	7,510,562
Moscow Region	148,998,971	3,333	89,032	99,012,333	23,798,857	25,773,238
Orel Region	1,352,679	0	0	295,121	33,700	1,023,390
Ryazan Region	7,578,778	2	1	2,217,360	311,995	4,993,927
Smolensk Region	6,976,205	0	0	3,689,294	399,136	2,851,912
Tambov Region	1,333,486	0	0	488,095	102,347	742,526
Tver Region	7,826,547	2,511	2,754	3,893,917	671,369	3,225,568
Tula Region	5,760,876	0	0	1,224,018	678,471	3,775,220
Yaroslavl Region	8,974,459	0	0	2,530,753	862,066	5,479,243
City of Moscow	10,239,628,415	8,274,610	17,741,417	2,571,023,207	2,611,848,208	4,943,971,226
<b>North-Western Federal District</b>	564,729,287	2,385,339	332,148	180,687,694	251,954,694	120,186,951
Republic of Karelia	451,019	0	0	242,584	35,031	169,695
Komi Republic	8,510,169	0	0	2,064,402	482,003	5,874,575
Akhangel'sk Region	183,898	0	0	33,307	106,208	24,739
Vologda Region	29,117,009	1,823	160,634	7,765,543	8,695,644	12,189,565
Kaliningrad Region	21,584,547	244	48,314	6,298,999	2,168,987	12,659,515
Leningrad Region	3,494,722	19,293	16,622	874,909	134,502	2,324,451
Murmansk Region	4,992,928	0	0	1,715,572	345,733	2,906,132
Novgorod Region	2,500,344	0	150	1,308,884	82,550	1,093,652
Pskov Region	1,107,409	75	19,295	552,136	56,400	478,761
St Petersburg	492,787,242	2,363,904	87,133	159,831,358	239,847,636	82,465,866
<b>Southern Federal District</b>	109,674,495	82,724	165,252	30,880,089	9,528,896	68,499,978
Republic of Adygeya	1,543,526	0	0	541,105	86,831	910,576
Republic of Kalmykia	264,921	0	0	177,813	20,000	66,485
Krasnodar Territory	59,163,789	67,968	118,023	16,249,166	4,824,192	37,628,960
Astrakhan Region	2,323,152	0	5,267	808,280	361,480	1,105,084
Volgograd Region	8,882,909	528	4,040	3,358,233	988,042	4,511,482
Rostov Region	37,496,198	14,228	37,922	9,745,492	3,248,351	24,277,391
<b>North-Caucasian Federal District</b>	23,400,620	1,575	42,298	9,121,621	1,805,322	12,245,012
Republic of Dagestan	8,805,126	1,074	27,633	3,827,906	687,004	4,201,411
Republic of Ingushetia	195,965	0	0	116,925	0	34,961
Kabardino-Balkar Republic	3,122,366	35	1,153	1,065,989	118,643	1,901,532
Karachai-Cherkess Republic	1,278,014	0	9,616	658,366	201,859	407,416
Republic of North Ossetia - Alania	3,651,246	0	512	1,320,412	281,696	2,047,627
Chechen Republic	0	0	0	0	0	0
Stavropol Territory	6,347,903	466	3,384	2,132,023	516,120	3,652,065
<b>Volga Federal District</b>	503,186,402	418,800	1,104,038	115,271,219	112,915,455	271,097,031

1	2	3	4	5	6	7
Republic of Bashkortostan	28,881,994	27	11,798	4,478,959	3,523,083	20,822,044
Republic of Marii El	1,237,983	1,267	41,115	456,729	350	732,886
Republic of Mordovia	11,516,770	0	0	3,293,885	1,116,419	7,024,251
Republic of Tatarstan	205,717,396	355,388	735,662	52,734,251	66,745,860	84,475,587
Udmurt Republic	12,369,400	2	0	1,814,527	981,287	9,553,470
Chuvash Republic	4,089,905	0	0	1,365,832	1,016,345	1,680,098
Perm Territory	16,614,133	0	0	3,930,762	3,365,822	9,292,191
Kirov Region	13,490,967	0	4,129	2,190,912	628,007	10,547,020
Nizhny Novgogrod Region	45,257,280	3,674	95,217	12,333,444	3,327,354	29,335,321
Orenburg Region	21,265,963	4,059	0	4,194,039	5,259,167	11,794,877
Penza Region	6,367,710	0	0	488,636	2,858,522	3,009,030
Samara Region	103,697,096	13,534	216,117	22,023,239	21,163,332	59,178,996
Saratov Region	28,495,618	0	0	4,345,453	2,135,874	21,928,099
Ulyanovsk Region	4,184,187	40,849	0	1,620,551	794,033	1,723,161
<b>Ural Federal District</b>	<b>370,732,854</b>	<b>224,633</b>	<b>312,188</b>	<b>88,252,122</b>	<b>62,315,564</b>	<b>212,725,951</b>
Kurgan Region	849,399	0	5,732	383,664	40,050	418,083
Sverdlovsk Region	164,291,084	70,039	23,725	36,045,197	27,799,101	98,461,976
Tyumen Region	141,501,422	80,159	244,078	36,465,623	29,710,596	72,693,181
Chelyabinsk Region	64,090,949	74,435	38,653	15,357,638	4,765,817	41,152,711
<b>Siberian Federal District</b>	<b>258,456,042</b>	<b>101,321</b>	<b>1,122,197</b>	<b>64,662,934</b>	<b>55,126,280</b>	<b>134,636,302</b>
Republic of Altai	6,386,205	0	0	556,953	369,743	5,354,690
Republic of Buryatiya	3,381,085	63,021	2,906	739,809	40,840	2,520,560
Republic of Tuva	194,516	0	4,104	79,701	1,100	109,283
Republic of Khakassia	4,547,871	981	6	1,155,739	221,662	3,090,568
Altai Territory	7,304,654	0	10,845	2,971,806	1,049,873	3,256,270
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	18,989,935	16,389	38,599	5,548,878	1,602,663	11,502,187
Irkutsk Region	8,354,591	0	10,949	2,477,655	1,480,888	4,344,644
Kemerovo Region	15,193,113	0	174,373	2,514,162	783,305	11,659,188
Novosibirsk Region	180,027,662	14,263	880,253	44,890,621	48,474,079	83,671,001
Omsk Region	8,048,627	6,667	0	2,280,601	731,739	4,940,781
Tomsk Region	6,027,783	0	162	1,447,009	370,388	4,187,130
<b>Far Eastern Federal District</b>	<b>140,275,446</b>	<b>14,060</b>	<b>199,834</b>	<b>32,884,716</b>	<b>11,062,806</b>	<b>95,625,631</b>
Republic of Sakha (Yakutia)	8,801,971	0	25,467	2,375,339	1,008,616	5,357,138
Kamchatka Territory	9,422,294	0	188	2,917,465	848,711	5,653,452
Primorskiy Territory	34,329,217	843	2,056	14,361,826	2,534,159	17,239,155
Khabarovsk Territory	27,643,840	2,765	3,150	5,548,373	2,098,407	19,917,446
Amur Region	52,591,491	8,060	0	4,478,486	3,692,515	44,391,097
Magadan Region	2,666,515	0	168,973	845,401	315,740	1,335,487
Sakhalin Region	4,820,118	2,392	0	2,357,826	564,658	1,731,856
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 1.04.10**

thousand rubles

1	2	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
3	4	5	6	7		
<b>Central Federal District</b>	7,124,437,427	3,084,138	12,230,859	2,095,209,224	2,292,241,964	2,647,786,180
Belgorod Region	66,143,197	26,419	226,703	16,445,887	5,179,322	44,186,479
Bryansk Region	31,468,003	69,042	90,136	5,290,609	1,622,958	24,354,779
Vladimir Region	60,022,373	77,867	104,161	8,860,843	4,663,702	45,995,586
Voronezh Region	133,261,233	278,634	209,253	20,845,293	9,081,896	102,688,930
Ivanovo Region	32,919,556	61,067	41,240	5,062,990	1,574,937	26,106,323
Kaluga Region	47,579,182	122,531	32,321	10,769,775	2,421,168	34,177,173
Kostroma Region	28,965,918	38,490	19,541	3,408,871	3,902,456	21,549,250
Kursk Region	37,950,991	25,938	62,997	8,705,957	1,782,641	27,319,623
Lipetsk Region	49,526,419	66,799	68,195	8,034,358	4,159,987	37,096,404
Moscow Region	477,511,027	410,855	1,339,547	135,231,689	41,328,721	297,647,841
Orel Region	25,834,094	40,962	29,830	3,567,866	1,596,177	20,552,149
Ryazan Region	44,655,199	65,109	156,567	8,496,558	3,087,296	32,763,900
Smolensk Region	34,225,925	74,856	48,672	5,991,939	2,736,699	25,314,271
Tambov Region	28,823,788	47,051	35,775	4,429,976	1,134,391	23,121,999
Tver Region	46,808,365	107,542	47,934	9,202,058	3,065,205	34,307,747
Tula Region	60,911,041	76,082	105,684	9,351,894	7,287,821	43,909,551
Yaroslavl Region	63,484,667	39,485	46,954	10,642,068	3,819,913	48,590,285
City of Moscow	5,854,346,449	1,455,409	9,565,349	1,820,870,593	2,193,796,674	1,758,103,890
<b>North-Western Federal District</b>	1,274,942,624	3,113,796	1,205,318	270,897,431	320,780,490	668,275,987
Republic of Karelia	21,375,999	12,635	19,212	3,440,356	898,443	16,910,540
Komi Republic	51,942,994	41,264	14,483	7,602,195	2,595,651	41,467,652
Akhangel'sk Region	61,750,945	67,337	105,360	8,428,366	10,329,933	42,581,190
Vologda Region	61,903,726	25,982	215,780	12,478,642	5,946,522	42,850,447
Kaliningrad Region	45,334,176	80,436	81,851	9,794,115	5,274,070	29,896,461
Leningrad Region	57,205,659	235,687	270,407	8,668,354	7,264,168	40,462,629
Murmansk Region	50,433,316	68,226	137,731	7,122,360	2,773,572	40,191,511
Novgorod Region	20,391,978	59,729	76,794	4,527,444	1,216,640	14,410,905
Pskov Region	18,041,391	21,431	102,444	3,489,199	1,349,486	13,016,802
St Petersburg	886,562,440	2,501,069	181,256	205,346,400	283,132,005	386,487,850
<b>Southern Federal District</b>	523,078,167	769,986	401,330	105,998,802	41,378,351	372,959,591
Republic of Adygeya	7,148,053	27,559	803	1,048,054	226,745	5,830,058
Republic of Kalmykia	3,727,089	26,445	31,499	813,253	269,151	2,575,221
Krasnodar Territory	241,251,244	260,823	170,039	51,310,508	22,536,006	166,269,362
Astrakhan Region	30,516,314	26,237	29,956	5,891,642	1,734,210	22,570,115
Volgograd Region	83,988,280	26,436	10,905	14,684,935	6,284,978	62,831,757
Rostov Region	156,447,187	402,486	158,128	32,250,410	10,327,261	112,883,078
<b>North-Caucasian Federal District</b>	148,903,701	605,635	898,620	36,079,314	8,128,873	102,771,460
Republic of Dagestan	20,194,676	233,022	138,597	6,202,178	868,319	12,653,798
Republic of Ingushetia	2,310,393	2,005	0	626,228	44,290	1,589,683
Kabardino-Balkar Republic	13,882,972	7,906	45,394	3,445,436	425,716	9,883,842
Karachai-Cherkess Republic	5,659,099	18,805	38,294	1,520,460	269,397	3,804,615
Republic of North Ossetia - Alania	14,443,560	20,733	7,298	2,818,674	352,298	11,226,145
Chechen Republic	6,321,042	134,129	269,419	3,723,142	722,404	1,467,812

1	2	3	4	5	6	7
Stavropol Territory	86,091,959	189,035	399,618	17,743,196	5,446,449	62,145,565
<b>Volga Federal District</b>	1,475,756,400	1,858,921	2,905,227	308,847,468	246,146,847	907,016,999
Republic of Bashkortostan	190,266,595	368,527	390,932	40,686,337	54,585,183	93,940,484
Republic of Marii El	16,019,666	21,853	156,214	2,807,824	1,297,667	11,706,254
Republic of Mordovia	24,701,106	85,358	59,280	5,030,195	2,373,789	17,018,810
Republic of Tatarstan	293,810,184	379,943	735,720	67,834,458	85,320,806	135,033,676
Udmurt Republic	54,454,062	30,642	3,392	13,025,726	5,263,813	36,023,394
Chuvash Republic	34,599,362	97,455	106,278	5,303,260	3,286,746	25,708,546
Perm Territory	140,205,439	255,184	222,492	27,373,186	26,826,453	85,090,474
Kirov Region	43,248,485	35,233	128,177	7,480,838	2,527,181	32,833,511
Nizhny Novgograd Region	186,727,316	110,946	368,638	50,368,207	11,340,773	124,072,033
Orenburg Region	70,725,837	83,582	169,209	14,583,993	7,773,562	47,526,282
Penza Region	44,383,101	45,923	79,349	7,144,351	5,732,372	31,260,169
Samara Region	245,641,402	174,256	329,187	43,674,044	31,671,319	168,224,569
Saratov Region	90,971,653	73,358	95,753	16,598,725	5,413,272	68,510,709
Ulyanovsk Region	40,002,192	96,661	60,606	6,936,324	2,733,911	30,068,088
<b>Ural Federal District</b>	817,692,814	805,715	1,186,582	169,714,467	142,800,570	493,115,409
Kurgan Region	17,679,868	14,003	84,304	3,224,660	771,632	13,554,651
Sverdlovsk Region	306,431,880	295,985	621,118	66,620,851	41,866,906	193,257,417
Tyumen Region	344,639,766	289,178	417,893	66,828,781	86,123,690	188,041,617
Chelyabinsk Region	148,941,300	206,549	63,267	33,040,175	14,038,342	98,261,724
<b>Siberian Federal District</b>	718,661,009	867,706	1,496,296	144,415,063	70,486,299	498,014,123
Republic of Altai	4,146,129	5,898	3,585	755,399	385,888	2,986,720
Republic of Buryatiya	24,652,576	80,606	22,735	5,128,265	4,245,858	15,124,061
Republic of Tuva	3,631,160	23,126	98,502	848,770	192,952	2,462,901
Republic of Khakassia	12,607,196	17,588	17,685	2,453,850	673,601	9,347,705
Altai Territory	63,797,212	80,296	373,225	9,983,343	6,446,398	46,815,232
Zabaykal Territory	22,696,680	34,306	33,140	3,795,827	1,429,184	17,364,383
Krasnoyarsk Territory	127,339,925	220,823	199,428	31,300,490	15,050,458	79,809,218
Irkutsk Region	88,257,454	82,589	200,950	18,283,893	7,585,797	61,773,849
Kemerovo Region	105,750,254	149,229	307,766	16,714,101	12,470,271	75,790,627
Novosibirsk Region	157,949,087	65,918	76,590	35,946,347	13,702,924	106,832,875
Omsk Region	65,726,846	83,859	38,927	10,691,450	5,059,736	49,603,572
Tomsk Region	42,106,490	23,468	123,763	8,513,328	3,243,232	30,102,980
<b>Far Eastern Federal District</b>	384,464,878	408,241	805,139	89,857,603	28,697,516	263,593,673
Republic of Sakha (Yakutia)	46,908,691	57,561	164,543	13,649,709	3,218,472	29,694,114
Kamchatka Territory	24,563,372	924	36,086	5,133,058	1,553,419	17,814,917
Primorskiy Territory	103,555,834	116,872	78,323	28,182,965	6,602,307	68,195,653
Khabarovsk Territory	114,550,347	62,592	93,721	22,864,730	10,705,520	80,597,709
Amur Region	31,481,297	41,178	153,188	5,930,294	2,176,167	23,108,955
Magadan Region	14,733,281	4,378	213,917	2,833,595	1,723,129	9,937,426
Sakhalin Region	38,922,237	121,635	62,645	9,125,747	2,323,499	27,055,933
Jewish Autonomous Region	3,523,456	1,945	2,716	513,595	122,000	2,875,157
Chukotka Autonomous Area	6,226,363	1,156	0	1,623,910	273,003	4,313,809

Table 34.1

**Distribution of clients' funds in foreign currency by credit institutions registered in respective regions, as of 1.04.10**

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
<b>Central Federal District</b>	4,544,944,400	25,684,755	606	754,999,996	1,954,162,718	1,636,401,045
Belgorod Region	369,515	0	0	11,651	36,411	320,665
Bryansk Region	36,807	0	0	5,333	0	31,448
Vladimir Region	65,635	0	0	5,727	0	59,728
Voronezh Region	575,263	0	0	11,741	0	563,519
Ivanovo Region	621,604	0	0	11,452	5,466	604,679
Kaluga Region	772,746	0	0	48,809	89,234	403,847
Kostroma Region	4,528,596	0	0	677,927	283,272	3,548,823
Kursk Region	463,615	0	0	195,529	0	267,885
Lipetsk Region	1,509,045	0	0	709,059	140,946	659,033
Moscow Region	18,028,820	0	0	1,243,919	4,312,784	12,420,413
Orel Region	33,316	0	0	4	0	33,293
Ryazan Region	594,888	0	0	52,477	5,094	537,000
Smolensk Region	1,203,145	0	0	77,641	151,575	973,469
Tambov Region	144,405	0	0	63,092	58,728	22,493
Tver Region	727,008	0	0	170,383	27,762	528,415
Tula Region	495,084	0	0	4,515	977	489,458
Yaroslavl Region	1,040,346	0	0	88,214	88,090	862,667
City of Moscow	4,513,734,562	25,684,755	606	751,622,523	1,948,962,379	1,614,074,210
<b>North-Western Federal District</b>	183,269,008	0	0	43,447,169	66,092,600	69,470,500
Republic of Karelia	10,332	0	0	6,306	0	3,934
Komi Republic	1,106,828	0	0	101,328	1,093	1,004,294
Akhangel'sk Region	4,427	0	0	16	989	3,353
Vologda Region	10,536,632	0	0	6,303,324	2,144,966	1,988,951
Kaliningrad Region	8,978,645	0	0	2,063,355	2,685,915	4,127,706
Leningrad Region	708,807	0	0	57,110	0	638,863
Murmansk Region	1,999,030	0	0	588,971	1,191	1,392,062
Novgorod Region	128,282	0	0	19,155	0	109,075
Pskov Region	58,817	0	0	24,598	0	34,142
St Petersburg	159,737,208	0	0	34,283,006	61,258,446	60,168,120
<b>Southern Federal District</b>	10,442,644	0	0	1,044,586	2,063,595	7,186,985
Republic of Adygeya	11,454	0	0	727	0	10,722
Republic of Kalmykia	98,190	0	0	16	41,359	56,815
Krasnodar Territory	4,663,334	0	0	484,958	338,164	3,771,571
Astrakhan Region	64,753	0	0	25,785	0	30,626
Volgograd Region	631,105	0	0	180,290	136,059	314,402
Rostov Region	4,973,808	0	0	352,810	1,548,013	3,002,849
<b>North-Caucasian Federal District</b>	1,363,266	0	0	36,591	139,331	1,178,062
Republik of Dagestan	492,976	0	0	6,250	120,979	360,398
Republic of Ingushetia	40,103	0	0	1,734	0	37,983
Kabardino-Balkar Republic	98,937	0	0	3,091	0	95,442
Karachai-Cherkess Republic	209,855	0	0	275	18,352	191,084
Republic of North Ossetia - Alania	116,173	0	0	3,385	0	112,686
Chechen Republic	0	0	0	0	0	0

1	2	3	4	5	6	7
Stavropol Territory	405,222	0	0	21,856	0	380,469
<b>Volga Federal District</b>	86,438,720	5,638	0	6,783,450	40,581,862	38,117,235
Republic of Bashkortostan	2,860,511	0	0	122,400	211,217	2,511,467
Republic of Marii El	4,777	0	0	28	0	4,749
Republic of Mordovia	266,897	0	0	25,765	0	240,760
Republic of Tatarstan	50,544,428	5,638	0	3,229,940	34,468,891	12,361,576
Udmurt Republic	903,883	0	0	3,924	256,564	643,375
Chuvash Republic	181,299	0	0	27,372	67,105	86,757
Perm Territory	4,282,415	0	0	1,598,384	12,413	2,671,618
Kirov Region	953,425	0	0	46,265	196,189	710,836
Nizhny Novgograd Region	4,460,982	0	0	407,511	1,644,308	2,402,428
Orenburg Region	1,690,154	0	0	88,186	991,002	610,854
Penza Region	101,901	0	0	1,582	0	100,180
Samara Region	15,993,852	0	0	830,939	2,514,128	12,228,587
Saratov Region	3,693,543	0	0	391,009	166,185	3,108,403
Ulyanovsk Region	500,653	0	0	10,145	53,860	435,645
<b>Ural Federal District</b>	71,980,505	28,488	0	11,138,445	13,973,725	36,998,527
Kurgan Region	905	0	0	190	0	277
Sverdlovsk Region	22,362,841	0	0	1,541,860	4,366,074	16,349,580
Tyumen Region	43,151,278	27,654	0	7,464,931	9,372,501	16,777,276
Chelyabinsk Region	6,465,481	834	0	2,131,464	235,150	3,871,394
<b>Siberian Federal District</b>	99,098,095	0	33,590	10,117,673	43,874,696	38,865,284
Republic of Altai	13,403	0	0	6,584	0	6,776
Republic of Buryatiya	385,535	0	0	6,323	0	82,144
Republic of Tuva	8,458	0	0	0	0	8,458
Republic of Khakassia	105,513	0	0	15,798	0	78,983
Altai Territory	195,041	0	0	32,451	3,645	158,591
Zabaykal Territory	0	0	0	0	0	0
Krasnoyarsk Territory	5,750,400	0	0	116,021	384,369	5,238,153
Irkutsk Region	446,671	0	0	156,028	77,921	209,548
Kemerovo Region	792,997	0	0	335,754	5,838	451,376
Novosibirsk Region	89,910,333	0	33,590	9,114,040	43,228,685	31,650,757
Omsk Region	1,270,563	0	0	318,360	168,151	783,847
Tomsk Region	219,181	0	0	16,314	6,087	196,651
<b>Far Eastern Federal District</b>	21,556,055	0	0	1,852,749	3,307,488	15,926,780
Republic of Sakha (Yakutia)	669,124	0	0	132,962	31,713	453,421
Kamchatka Territory	1,286,929	0	0	330,874	82,537	868,427
Primorskiy Territory	5,155,240	0	0	615,771	570,715	3,837,853
Khabarovsk Territory	2,849,085	0	0	240,920	29,104	2,527,246
Amur Region	10,683,333	0	0	264,073	2,544,593	7,816,650
Magadan Region	245,039	0	0	9,795	0	63,114
Sakhalin Region	667,305	0	0	258,354	48,826	360,069
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 1.04.10**

thousand rubles

1	Total	of which				
		Budgetary funds in settlement accounts	Government and extra-budgetary funds in settlement accounts	Funds of legal entities in settlement and other accounts	Deposits and other raised funds from legal entities (except credit institutions)	Individual deposits
1	2	3	4	5	6	7
<b>Central Federal District</b>	3,951,396,549	24,518,594	34,065	700,716,595	1,837,372,847	1,289,331,692
Belgorod Region	13,253,335	0	0	517,864	3,414,445	3,722,789
Bryansk Region	3,314,612	0	0	147,644	47,644	2,675,612
Vladimir Region	7,870,930	441	0	470,403	371,236	4,620,103
Voronezh Region	27,194,685	21	0	851,234	5,401,480	17,713,945
Ivanovo Region	4,051,577	66	0	157,917	43,317	3,537,469
Kaluga Region	7,361,426	689	0	820,628	355,111	4,406,847
Kostroma Region	2,240,992	54	0	90,899	155,522	1,721,263
Kursk Region	3,350,139	0	0	455,851	41,242	2,321,049
Lipetsk Region	6,134,382	0	0	937,028	342,017	3,979,818
Moscow Region	69,726,247	99	0	5,542,916	13,736,532	46,500,729
Orel Region	2,071,829	17	0	117,994	220,685	1,522,697
Ryazan Region	4,899,387	496	0	302,608	921,872	3,274,958
Smolensk Region	7,023,864	6	0	435,298	381,677	3,144,872
Tambov Region	3,330,992	0	0	186,887	81,090	1,383,895
Tver Region	6,139,416	188	0	392,828	651,461	3,561,265
Tula Region	11,207,200	0	0	511,533	2,360,697	5,128,064
Yaroslavl Region	7,155,227	302	0	441,415	324,485	5,936,287
City of Moscow	3,765,070,309	24,516,215	34,065	688,335,648	1,808,522,334	1,174,180,030
<b>North-Western Federal District</b>	370,412,879	161,683	0	52,407,573	91,234,342	208,867,032
Republic of Karelia	3,219,524	326	0	287,770	19,637	2,680,393
Komi Republic	5,007,066	147	0	213,883	7,300	3,278,594
Akhangel'sk Region	7,366,512	10,065	0	608,343	1,597,600	4,453,633
Vologda Region	12,325,064	103	0	4,389,505	530,372	6,077,909
Kaliningrad Region	16,853,179	20,072	0	2,653,654	2,734,013	11,173,293
Leningrad Region	9,525,235	49	0	1,044,317	434,205	7,280,596
Murmansk Region	9,812,174	0	0	2,506,180	232,618	6,414,163
Novgorod Region	3,261,719	13	0	606,109	101,879	2,339,389
Pskov Region	2,443,092	0	0	184,886	216,904	1,476,868
St Petersburg	300,599,314	130,908	0	39,912,926	85,359,814	163,692,194
<b>Southern Federal District</b>	77,768,694	4,053	0	7,791,269	12,472,204	49,874,463
Republic of Adygeya	491,482	0	0	16,873	3,970	384,324
Republic of Kalmykia	280,193	20	0	5,655	42,153	203,454
Krasnodar Territory	39,561,301	3,265	0	3,986,999	7,798,651	26,109,424
Astrakhan Region	2,857,908	95	0	462,188	8,430	2,026,455
Volgograd Region	12,426,914	0	0	1,514,392	2,535,590	7,162,356
Rostov Region	22,150,896	673	0	1,805,162	2,083,410	13,988,450
<b>North-Caucasian Federal District</b>	13,693,301	87	0	934,007	400,419	10,991,032
Republic of Dagestan	1,558,530	29	0	46,981	120,979	1,348,616
Republic of Ingushetia	184,601	0	0	8,236	0	168,235
Kabardino-Balkar Republic	1,227,605	0	0	51,430	1,866	955,556
Karachai-Cherkess Republic	502,148	0	0	2,294	18,352	357,751
Republic of North Ossetia - Alania	972,093	46	0	53,246	0	846,261
Chechen Republic	59,297	0	0	15,213	0	44,084

1	2	3	4	5	6	7
Stavropol Territory	9,189,027	12	0	756,607	259,222	7,270,529
<b>Volga Federal District</b>	271,247,229	954,889	0	29,356,774	101,662,925	115,332,196
Republic of Bashkortostan	79,983,437	930,996	0	9,663,649	55,845,712	10,970,978
Republic of Marii El	1,489,370	0	0	66,032	299,731	842,197
Republic of Mordovia	2,180,583	56	0	73,524	2,936	1,746,586
Republic of Tatarstan	60,433,131	5,729	0	4,168,557	35,425,137	18,144,999
Udmurt Republic	3,958,922	16,266	0	204,736	336,028	2,670,536
Chuvash Republic	4,794,200	0	0	158,000	506,373	1,441,037
Perm Territory	25,614,649	277	0	6,509,196	1,170,738	12,369,246
Kirov Region	3,063,150	7	0	239,555	254,831	1,961,459
Nizhny Novgograd Region	24,941,787	692	0	2,913,852	3,198,872	15,906,176
Orenburg Region	6,451,504	192	0	1,015,608	769,009	4,214,548
Penza Region	2,969,162	0	0	284,117	79,554	2,245,436
Samara Region	38,793,545	174	0	1,815,670	2,200,308	31,297,431
Saratov Region	11,057,568	500	0	599,448	1,147,239	8,595,102
Ulyanovsk Region	5,516,221	0	0	1,644,830	426,457	2,926,465
<b>Ural Federal District</b>	158,209,670	61,381	130	13,154,692	40,121,837	82,839,818
Kurgan Region	1,077,554	0	0	32,005	171,544	699,102
Sverdlovsk Region	42,544,554	31,026	0	4,107,375	5,073,530	29,337,796
Tyumen Region	79,528,503	29,288	130	6,045,156	18,351,305	40,930,274
Chelyabinsk Region	35,059,059	1,067	0	2,970,156	16,525,458	11,872,646
<b>Siberian Federal District</b>	105,115,199	13,230	0	10,990,760	27,126,302	51,219,605
Republic of Altai	140,049	0	0	6,722	0	97,957
Republic of Buryatiya	2,391,487	0	0	690,705	163,947	910,626
Republic of Tuva	166,335	0	0	88,130	0	59,445
Republic of Khakassia	660,737	4	0	16,868	1,909	580,244
Altai Territory	7,024,413	137	0	330,531	841,021	3,535,674
Zabaykal Territory	1,576,981	0	0	101,887	48,597	659,574
Krasnoyarsk Territory	12,546,138	3	0	1,305,462	440,200	7,083,431
Irkutsk Region	8,766,532	1	0	690,710	478,832	5,076,774
Kemerovo Region	15,787,046	0	0	4,041,901	2,486,930	8,459,204
Novosibirsk Region	42,716,587	10,556	0	2,747,426	21,987,580	14,753,435
Omsk Region	8,448,096	2,296	0	764,331	212,451	6,146,064
Tomsk Region	4,890,798	233	0	206,087	464,835	3,857,177
<b>Far Eastern Federal District</b>	53,288,122	4,963	0	8,652,923	5,931,533	31,295,619
Republic of Sakha (Yakutia)	3,044,503	81	0	191,040	33,235	1,774,900
Kamchatka Territory	2,750,321	38	0	533,779	107,203	1,914,972
Primorskiy Territory	14,772,664	1,154	0	1,829,871	1,059,928	10,284,031
Khabarovsk Territory	19,083,717	1,387	0	4,338,395	604,722	11,464,003
Amur Region	5,273,135	0	0	130,805	3,619,313	1,145,183
Magadan Region	3,132,472	144	0	457,693	1,981	1,534,275
Sakhalin Region	4,845,229	2,159	0	1,159,012	505,151	2,862,881
Jewish Autonomous Region	202,739	0	0	2,836	0	177,392
Chukotka Autonomous Area	183,342	0	0	9,492	0	137,982



Table 35.1

**Loans, deposits and other funds raised from other credit institutions  
(by credit institutions registered in respective regions), as of 1.04.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	2,813,173,193	1,323,259,732	1,489,913,461
Belgorod Region	33,618	16,000	17,618
Bryansk Region	0	0	0
Vladimir Region	0	0	0
Voronezh Region	0	0	0
Ivanovo Region	944,500	944,500	0
Kaluga Region	9,323,374	225,050	9,098,324
Kostroma Region	14,189,625	13,418,060	771,565
Kursk Region	499,760	456,500	43,260
Lipetsk Region	656,700	656,700	0
Moscow Region	2,069,727	1,229,360	840,367
Orel Region	28,000	28,000	0
Ryazan Region	0	0	0
Smolensk Region	1,617,334	1,031,878	585,456
Tambov Region	29,000	29,000	0
Tver Region	159,396	150,000	9,396
Tula Region	265,129	265,129	0
Yaroslavl Region	150,000	150,000	0
City of Moscow	2,783,207,030	1,304,659,555	1,478,547,475
<b>North-Western Federal District</b>	87,220,612	52,198,640	35,021,972
Republic of Karelia	12,865	12,865	0
Komi Republic	0	0	0
Akhangel'sk Region	62,000	62,000	0
Vologda Region	850,055	732,477	117,578
Kaliningrad Region	3,571,203	2,308,597	1,262,606
Leningrad Region	57,215	8,000	49,215
Murmansk Region	985,684	35,000	950,684
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	81,681,590	49,039,701	32,641,889
<b>Southern Federal District</b>	8,516,898	4,777,536	3,739,362
Republic of Adygeya	0	0	0
Republic of Kalmykia	4,400	4,400	0
Krasnodar Territory	3,621,448	2,912,200	709,248
Astrakhan Region	0	0	0
Volgograd Region	108,888	86,700	22,188
Rostov Region	4,782,162	1,774,236	3,007,926
<b>North-Caucasian Federal District</b>	757,054	748,245	8,809
Republic of Dagestan	288,445	288,445	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	24,609	15,800	8,809
Republic of North Ossetia - Alania	25,000	25,000	0
Chechen Republic	0	0	0
Stavropol Territory	419,000	419,000	0
<b>Volga Federal District</b>	84,368,963	74,394,670	9,974,293
Republic of Bashkortostan	4,311,901	4,304,530	7,371
Republic of Marii El	0	0	0
Republic of Mordovia	288,900	288,900	0

1	2	3	4
Republic of Tatarstan	12,800,978	8,167,597	4,633,381
Udmurt Republic	949,198	456,219	492,979
Chuvash Republic	72,850	72,850	0
Perm Territory	384,523	384,523	0
Kirov Region	20,400	20,400	0
Nizhny Novgograd Region	3,306,126	2,354,676	951,450
Orenburg Region	1,878,973	1,404,607	474,366
Penza Region	0	0	0
Samara Region	59,578,493	56,243,029	3,335,464
Saratov Region	722,621	643,339	79,282
Ulyanovsk Region	54,000	54,000	0
<b>Ural Federal District</b>	51,911,961	34,946,459	16,965,502
Kurgan Region	10,000	10,000	0
Sverdlovsk Region	27,983,547	22,254,827	5,728,720
Tyumen Region	20,997,547	10,157,104	10,840,443
Chelyabinsk Region	2,920,867	2,524,528	396,339
<b>Siberian Federal District</b>	50,078,864	17,723,914	32,354,950
Republic of Altai	135,002	135,002	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	81,093	81,093	0
Altai Territory	887,727	887,727	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	608,024	325,000	283,024
Irkutsk Region	145,600	145,600	0
Kemerovo Region	620,650	620,650	0
Novosibirsk Region	46,669,988	15,387,479	31,282,509
Omsk Region	930,780	141,363	789,417
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	1,535,012	864,904	670,108
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	88,716	56,416	32,300
Primorskiy Territory	661,652	151,576	510,076
Khabarovsk Territory	246,510	129,055	117,455
Amur Region	517,857	517,857	0
Magadan Region	0	0	0
Sakhalin Region	20,277	10,000	10,277
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 1.04.10**

thousand rubles

	Total	in rubles	in foreign currency
1	2	3	4
<b>Central Federal District</b>	2,825,181,920	1,322,352,429	1,502,829,491
Belgorod Region	33,618	16,000	17,618
Bryansk Region	0	0	0
Vladimir Region	64,570	0	64,570
Voronezh Region	2	2	0
Ivanovo Region	580,932	510,000	70,932
Kaluga Region	9,323,374	225,050	9,098,324
Kostroma Region	8,963,885	8,945,532	18,353
Kursk Region	499,760	456,500	43,260
Lipetsk Region	656,700	656,700	0
Moscow Region	2,069,727	1,229,360	840,367
Orel Region	177,788	28,000	149,788
Ryazan Region	0	0	0
Smolensk Region	109,600	109,600	0
Tambov Region	29,000	29,000	0
Tver Region	159,396	150,000	9,396
Tula Region	305,129	305,129	0
Yaroslavl Region	152,288	152,288	0
City of Moscow	2,802,056,151	1,309,539,268	1,492,516,883
<b>North-Western Federal District</b>	88,661,976	54,422,765	34,239,211
Republic of Karelia	12,865	12,865	0
Komi Republic	0	0	0
Akhangel'sk Region	62,000	62,000	0
Vologda Region	850,055	732,477	117,578
Kaliningrad Region	1,431,719	978,142	453,577
Leningrad Region	57,215	8,000	49,215
Murmansk Region	985,684	35,000	950,684
Novgorod Region	0	0	0
Pskov Region	0	0	0
St Petersburg	85,262,438	52,594,281	32,668,157
<b>Southern Federal District</b>	8,909,282	5,065,136	3,844,146
Republic of Adygeya	0	0	0
Republic of Kalmykia	0	0	0
Krasnodar Territory	3,611,448	2,902,200	709,248
Astrakhan Region	73,046	0	73,046
Volgograd Region	128,888	106,700	22,188
Rostov Region	5,095,900	2,056,236	3,039,664
<b>North-Caucasian Federal District</b>	2,379,567	2,310,245	69,322
Republik of Daghestan	302,445	302,445	0
Republic of Ingushetia	0	0	0
Kabardino-Balkar Republic	0	0	0
Karachai-Cherkess Republic	64,305	8,800	55,505
Republic of North Ossetia - Alania	1,225,000	1,225,000	0
Chechen Republic	0	0	0
Stavropol Territory	787,817	774,000	13,817
<b>Volga Federal District</b>	92,396,660	81,963,308	10,433,352
Republic of Bashkortostan	4,333,021	4,325,650	7,371
Republic of Marii El	187,793	0	187,793

1	2	3	4
Republic of Mordovia	367,400	367,400	0
Republic of Tatarstan	13,100,979	8,467,598	4,633,381
Udmurt Republic	949,198	456,219	492,979
Chuvash Republic	72,850	72,850	0
Perm Territory	384,523	384,523	0
Kirov Region	20,400	20,400	0
Nizhny Novgograd Region	10,101,407	8,878,691	1,222,716
Orenburg Region	2,503,973	2,029,607	474,366
Penza Region	0	0	0
Samara Region	59,558,495	56,223,031	3,335,464
Saratov Region	762,621	683,339	79,282
Ulyanovsk Region	54,000	54,000	0
<b>Ural Federal District</b>	55,784,909	38,459,171	17,325,738
Kurgan Region	10,000	10,000	0
Sverdlovsk Region	28,117,516	22,369,827	5,747,689
Tyumen Region	20,994,407	10,154,816	10,839,591
Chelyabinsk Region	6,662,986	5,924,528	738,458
<b>Siberian Federal District</b>	7,926,441	2,833,886	5,092,555
Republic of Altai	120,000	120,000	0
Republic of Buryatiya	0	0	0
Republic of Tuva	0	0	0
Republic of Khakassia	81,093	81,093	0
Altai Territory	907,727	907,727	0
Zabaykal Territory	0	0	0
Krasnoyarsk Territory	713,024	430,000	283,024
Irkutsk Region	230,600	230,600	0
Kemerovo Region	620,779	620,779	0
Novosibirsk Region	4,297,438	277,324	4,020,114
Omsk Region	955,780	166,363	789,417
Tomsk Region	0	0	0
<b>Far Eastern Federal District</b>	2,085,012	1,414,904	670,108
Republic of Sakha (Yakutia)	0	0	0
Kamchatka Territory	88,716	56,416	32,300
Primorskiy Territory	661,652	151,576	510,076
Khabarovsk Territory	796,510	679,055	117,455
Amur Region	517,857	517,857	0
Magadan Region	0	0	0
Sakhalin Region	20,277	10,000	10,277
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
<b>Own funds (capital) adequacy</b>							
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
<b>Credit risk</b>							
Share of problem (IV quality category) and bad (V quality category) loans in total loans <sup>1</sup>	2,6	2,4	2,5	3,8	5,1	9,6	9,6
Loan loss provisions made as percent of total loans <sup>1</sup>	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 <sup>2</sup>	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 deposits<sup>3</sup></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
<b>Liquidity</b>							
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 <sup>4</sup>	103,1	101,7	94,8	84,6	83,7	99,9	103,0
<b>Market risk<sup>5</sup> to total own funds (capital)<sup>6</sup></b>	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
<b>Banks' financial result over the reporting period (billion rubles)</b>	262,1	371,5	508,0	409,2	58,3	205,1	116,7
as percent of the banking sector assets <sup>7</sup>	3,2	3,3	3,0	1,8	0,2	0,7	0,4
as percent of the banking sector own funds (capital) <sup>7</sup>	24,2	26,3	22,7	13,3	1,5	4,9	2,5
<b>Return on assets<sup>8</sup></b>	3,2	3,3	3,0	1,8	1,3	0,7	0,9
<b>Return on equity<sup>8</sup></b>	24,2	26,3	22,7	13,3	10,0	4,9	6,0

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

<sup>2</sup> 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.

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

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

<sup>5</sup> Calculated under form 0409153.

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

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

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

## Capital Adequacy

**Table 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
Reference data: own funds (capital) adequacy ratio as of 1.04.10, %	20.5	15,3 ***		41.2		62.0		35.7		20.6	

\* 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.

\*\* 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	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
Authorised capital of credit institutions, included in own funds' calculation, billion rubles	766.1	925.0	1,173.1	1,178.3	1,187.8
Banking sector own funds (capital), billion rubles	2,671.5	3,811.1	4,620.6	4,612.6	4,600.1
Ratio of authorised capital to own funds (capital) of credit institutions, percent	28.7	24.3	25.4	25.5	25.8

Table 39

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

Indicators	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
<b>1. Factors of own funds (capital) increase</b>	<b>107.3</b>	<b>113.3</b>	<b>110.9</b>	<b>112.0</b>	<b>112.6</b>
1.1. Authorised capital	28.7	24.3	25.4	25.6	25.8
1.2. Issue income	26.6	20.5	20.3	20.5	20.5
1.3. Credit institutions' profit and funds	37.6	35.6	31.5	33.0	33.5
1.4. Subordinated loans	11.6	30.6	29.7	28.9	28.7
1.5. Increase in value of property due to revaluation	2.7	2.3	4.1	4.1	4.0
1.6. Other factors of increase	0.2	0.0	0.0	0.0	0.0
<b>2. Factors of own funds (capital) decrease</b>	<b>7.3</b>	<b>13.3</b>	<b>10.9</b>	<b>12.0</b>	<b>12.6</b>
2.1. Losses	0.7	1.4	2.3	3.1	3.1
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	0.3	5.2	0.6	0.9	0.8
2.6. Credit institutions' portfolio of shares	6.1	6.0	7.1	7.2	7.9
2.7. Other factors	0.1	0.6	0.7	0.7	0.7
<b>Own funds (capital), total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Calculated by credit institutions' reporting by form 0409134



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

Risk-weighted assets *	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
1 <sup>st</sup> group of assets	10.0	16.6	15.9	12.8	12.4
2 <sup>nd</sup> group of assets	28.8	30.3	36.4	38.3	39.6
3 <sup>rd</sup> group of assets	225.4	492.5	496.4	527.7	486.8
4 <sup>th</sup> group of assets	437.6	641.0	948.3	767.2	744.1
5 <sup>th</sup> group of assets	12,719.5	17,002.3	16,332.4	16,137.7	16,100.8
Risk-weighted assets of credit institutions	13,421.4	18,182.7	17,829.4	17,483.7	17,383.8

\* 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

		1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
1	Banking sector own funds (capital), billion rubles	2,671.5	3,811.1	4,620.6	4,612.6	4,600.1
2	Risk-weighted assets, billion rubles	17,233.0	22,691.2	22,145.0	22,520.9	22,458.0
	Of which:					
	- the value of credit risk on balance sheet assets, billion rubles	13,421.4	18,182.7	17,829.4	17,483.7	17,383.8
	- the value of credit risk on contingent credit liabilities, billion rubles	1,728.6	2,169.4	2,051.0	2,034.2	1,918.7
	- the value of credit risk on forward and futures transactions net of provisions, billion rubles	159.1	223.2	106.6	129.5	131.1
	- market risk, billion rubles	959.0	820.1	1,385.8	2,095.3	2,211.9
	- risk-weighted claims on counterparty on the reverse (forward and futures) part of transactions stemming from the acquisition of financial assets with simultaneous obligation to sell them back, net of provisions made, billion rubles	329.2	-	-	-	-
	- risk-weighted claims on counterparties related to bank, billion rubles	635.8	1295.8	772.1	778.1	812.5
3	Ratio of own funds (capital) to risk-weighted assets (own funds (capital) adequacy ratio), %	15.5	16.8	20.9	20.5	20.5

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	1/01/08		1/01/09		1/01/10		1/03/10		1/04/10	
	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% *	0	0.0	9	1.4	7	1.2	7	1.0	8	0.9
From 10% to 12%	88	21.7	32	18.3	21	3.5	35	4.2	29	4.1
From 12% to 14%	129	17.2	70	18.2	58	5.5	57	4.6	60	3.5
14% and more	915	61.1	994	62.1	972	89.9	948	90.2	950	91.5
Banking sector, total	1136	100.0	1108	100.0	1058	100.0	1048	100.0	1047	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)\*

		1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
Loans	Standard	53.2	51.3	42.5	42.8	42.5
	Substandard	35.8	35.2	38.0	37.5	37.9
	Doubtful	8.8	9.9	9.8	9.8	10.0
	Problem	1.0	1.8	3.5	3.6	3.7
	Loss	1.2	1.8	6.2	6.4	6.0
Loan loss provision (LLP)	Estimated LLP	4.6	6.1	11.9	12.3	12.0
	Estimated LLP adjusted for collateral	3.4	4.5	9.2	9.7	9.6
	LLP made	3.4	4.5	9.3	9.6	9.6
	LLP made as percent of estimated LLP	72.6	73.2	78.1	78.4	80.4
	LLP made as percent of estimated LLP adjusted for collateral	100.0	100.0	100.7	99.7	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 \*

	1/01/08		1/01/09		1/01/10		1/03/10		1/04/10	
	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %	bln. rubles	in %
1. Loans grouped into portfolios of homogeneous loans - total	3,076.8	100.0	4,158.7	100.0	3,595.5	100.0	3,533.4	100.0	3,538.0	100.0
of which:										
1.1. Loans to legal entities (except credit institutions)	418.0	13.6	471.1	11.3	298.3	8.3	288.7	8.2	297.6	8.4
1.2. Loans to individuals	2,657.9	86.4	3,687.5	88.7	3,297.1	91.7	3,244.7	91.8	3,240.4	91.6
1.3. Loans to credit institutions	0.8	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0
2. Loans grouped into portfolios of homogeneous loans as a share of total loans	-	20.5	-	20.6	-	17.7	-	17.3	-	17.4
3. Ratio of loan loss provisions made on loans grouped into portfolios of homogeneous loans to loans grouped into portfolios of homogeneous loans	-	4.5	-	4.6	-	8.1	-	8.5	-	8.6
4. Claims grouped into portfolios of homogeneous claims - total	-	-	15.4	100.0	16.1	100.0	16.0	100.0	16.3	100.0
of which:										
4.1. Portfolios of homogeneous claims to legal entities	-	-	12.2	79.2	10.8	67.4	10.4	65.4	10.5	64.6
4.2. Portfolios of homogeneous claims to individuals	-	-	3.2	20.8	5.2	32.6	5.5	34.6	5.8	35.4
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	-	40.8	-	42.2

\* 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 1.04.10\*

	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	297,625.0	100.0	4,938.5	100.0	1.7
of which by quality categories					
1.1. Quality Category I	36,873.7	12.4	0.0	0.0	0.0
1.2. Quality Category II	254,914.8	85.7	2,384.0	48.3	0.9
1.3. Quality Category III	2,594.9	0.9	259.5	5.3	10.0
1.4. Quality Category IV	378.8	0.1	159.5	3.2	42.1
1.5. Quality Category V	2,294.5	0.8	2,150.4	43.5	93.7
2. Loans to credit institutions grouped into portfolios of homogeneous loans - total	25.4	100.0	0.1	100.0	0.2
of which by quality categories					
2.1. Quality Category I	25.3	99.7	0.0	0.0	0.0
2.2. Quality Category II	0.0	0.0	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	0.1	0.0	25.5	51.9
2.5. Quality Category V	0.0	0.2	0.0	74.5	100.0
3. Loans to legal entities grouped into portfolios of homogeneous loans - total	297,650.3		4,938.5		1.7
4. Homogeneous claims grouped into portfolios - total	10,496.6	100.0	3,024.6	100.0	28.8
of which by quality categories					
4.1. Quality Category I	4,175.4	39.8	0.0	0.0	0.0
4.2. Quality Category II	3,102.7	29.6	58.5	1.9	1.9
4.3. Quality Category III	211.4	2.0	24.4	0.8	11.6
4.4. Quality Category IV	97.1	0.9	42.3	1.4	43.6
4.5. Quality Category V	2910.0	27.7	2899.3	95.9	99.6
5. Claims for interest payments - total	1,916.7	100.0	278.8	100.0	14.5
of which					
5.1. Claims for interest payments on homogeneous claims and loans with provisions over 20%	274.3	14.3	245.0	87.9	89.3

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

## Homogeneous loans and claims to individuals and provisions made as of 1.04.10\*

	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	3,240,390.0	100.0	297,817.3	100.0	9.2
1.1. by type of loans:					
1.1.1. loans for residential real estate purchase (except mortgage), total	226,226.2	7.0	10,138.0	3.4	4.5
1.1.2. residential real estate (mortgage) loans, total	906,049.0	28.0	41,507.8	13.9	4.6
1.1.3. car loans, total	491,116.7	15.2	43,769.1	14.7	8.9
1.1.4. other consumer loans, total	1,592,304.8	49.1	199,773.2	67.1	12.5
1.2. by duration of past dues					
1.2.1. a portfolio of loans without overdue payments;	1,408,992.5	43.5	14,765.6	5.0	1.0
1.2.2. a portfolio of loans with payments being overdue from 1 calendar day to 30 calendar days;	68,191.0	2.1	2,845.3	1.0	4.2
1.2.3. a portfolio of loans with payments being overdue from 31 to 90 calendar days;	52,432.6	1.6	13,437.5	4.5	25.6
1.2.4. a portfolio of loans with payments being overdue from 91 to 180 calendar days;	41,886.8	1.3	22,724.2	7.6	54.3
1.2.5. a portfolio of loans with payments being overdue more than 180 calendar days	263,897.0	8.1	223,252.2	75.0	84.6
1.3. classified into the following loan quality categories:					
1.3.1. Quality category II	2,825,669.4	87.2	29,852.5	10.0	1.1
1.3.2. Quality category III	85,771.8	2.6	9,768.4	3.3	11.4
1.3.3. Quality category IV	39,090.9	1.2	16,337.2	5.5	41.8
1.3.4. Quality category V	289,857.9	8.9	241,859.2	81.2	83.4
2. Claims grouped into portfolios of homogeneous claims - total	5,758.1	100.0	3,838.7	100.0	66.7
of which by quality categories					
2.1. Quality category I	238.5	4.1	0.0	0.0	0.0
2.2. Quality category II	1,030.9	17.9	14.0	0.4	1.4
2.3. Quality category III	92.7	1.6	16.0	0.4	17.2
2.4. Quality category IV	98.6	1.7	46.1	1.2	46.8
2.5. Quality category V	4297.4	74.6	3762.6	98.0	87.6
3. Claims for interest payments - total	51,441.3	100.0	20,475.1	100.0	39.8
of which					
3.1. Claims for interest payments on homogeneous claims and loans with provision over 20%	24,319.2	47.3	19,607.7	95.8	80.6

\* 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 %				
	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
Substandard	17.5	13.9	10.2	9.9	10.1	1.6	1.8	2.5	2.5	2.6
Doubtful	40.3	35.2	17.3	17.1	17.2	15.4	15.9	16.4	16.8	16.5
Problem	10.1	17.1	16.2	15.7	16.2	35.1	41.4	43.0	42.5	42.6
Loss	32.1	33.8	56.3	57.3	56.5	86.9	86.1	84.7	85.7	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	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
<b>Overdue claims on loans, deposits and other placements, billion rubles</b>	<b>184.1</b>	<b>422.0</b>	<b>1014.7</b>	<b>1035.4</b>	<b>1041.9</b>
Of which					
- among 20 largest-asset credit institutions, billion rubles	120.3	274.3	652.7	688.9	697.5
Share of overdue claims in loans, deposits and other placements of the banking sector, percent	1.3	2.1	5.1	5.2	5.3
Overdue claims in rubles					
- billion rubles	167.1	353.2	835.1	855.6	871.6
- as percent of total loans, deposits and other placements in rubles	1.6	2.5	6.0	6.2	6.2
Overdue claims in foreign currency					
- billion rubles	17.0	68.8	179.6	179.7	170.2
- as percent of total loans, deposits and other placements in foreign currency	0.4	1.1	3.0	3.0	3.0
- dollar equivalent, billion \$	0.69	2.34	5.94	6.00	5.80

Table 49

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

(%)

	Self-financing ratio <sup>1</sup>						Current liquidity ratio <sup>2</sup>						Share of liabilities to credit institutions in total organisations' liabilities						Return on assets		
	1						2						3						4		
	2007		2008		2009		2007		2008		2009		2007		2008		2009		2007	2008	2009
	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep	bp	ep					
<b>Industry. total</b>	<b>69.2</b>	<b>57.7</b>	<b>66.9</b>	<b>60.9</b>	<b>64.1</b>	<b>65.0</b>	<b>181.6</b>	<b>174.8</b>	<b>169.9</b>	<b>170.2</b>	<b>169.0</b>	<b>173.3</b>	<b>39.0</b>	<b>34.2</b>	<b>33.7</b>	<b>36.4</b>	<b>43.2</b>	<b>38.1</b>	<b>13.2</b>	<b>5.3</b>	<b>8.6</b>
Agriculture, hunting and forestry	52.7	49.0	48.8	43.8	42.4	43.3	167.1	170.7	181.3	179.4	171.5	175.2	47.2	55.2	56.2	59.8	59.5	60.6	10.0	7.5	6.1
Mining	78.6	61.3	76.5	74.7	75.8	76.0	351.3	290.8	285.7	262.0	295.3	297.4	43.9	28.1	27.6	21.2	31.7	21.6	10.8	5.3	12.1
Manufacturing	56.0	53.5	53.9	45.9	47.0	47.7	149.7	153.1	157.4	150.5	135.4	139.3	36.1	38.4	40.6	50.5	52.4	51.3	23.0	6.3	4.8
Production and distribution of energy, gas and water	72.0	75.0	73.9	49.7	76.8	75.3	98.9	93.8	65.7	115.8	148.1	142.5	24.8	35.1	23.7	39.1	38.3	34.2	3.0	1.7	4.7
Construction	34.4	26.2	22.7	22.5	24.9	25.7	89.0	92.7	81.3	93.1	104.2	105.7	17.0	21.7	16.4	17.8	32.9	29.6	7.0	6.2	4.2
Wholesale and retail trade, car and household appliance repair	21.0	18.9	21.9	21.8	29.3	30.3	119.4	134.8	129.6	123.0	122.2	129.4	41.8	47.8	40.7	42.3	46.0	46.8	4.8	5.7	3.8
Transport and communication	55.3	54.1	52.2	49.7	47.1	52.6	85.9	85.7	104.6	118.9	78.0	84.4	32.9	35.2	43.2	47.0	48.0	38.3	8.8	5.0	7.8

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

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

<sup>2</sup> Without overdue receivables

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

## Market Risk

Table 50

### Structure of market risk of the banking sector

Risk	1/01/08		1/01/09		1/01/10		1/03/10		1/04/10	
	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	38.7	100.0	23.2	100.0	49.6	100.0	50.8	100.0	54.1	100.0
Of which										
- interest rate risk (IRR)	24.3	62.8	16.4	70.7	37.5	75.5	39.8	78.4	42.2	78.1
- equity position risk (EPR)	10.8	27.9	3.4	14.7	8.7	17.5	7.6	14.9	8.5	15.7
- foreign exchange risk (FER)	3.6	9.3	3.4	14.6	3.5	7.0	3.4	6.7	3.4	6.2
Reference data:										
Number of credit institutions *	728		741		656		646		650	
Share of credit institutions' assets * in total banking sector assets, %	93.6		93.1		62.8		89.9		89.0	

\* 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

	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
Liquid assets with maturity in excess of 1 year, as percent of total liquid assets	19.2	18.7	18.0	23.6	24.3
Liabilities with maturity in excess of 1 year, as percent of total liabilities	22.3	24.8	23.0	22.7	22.9
A measure of using short-term liabilities to fund long-term liquid assets, percent**	-11.5	-15.5	-14.5	-9.2	-9.1

\* In this table «liabilities» stand for «bank funds and profits (capital items in the balance sheet) plus liabilities» or right side of accounting equation (total resources); this value is traditionally used in economic analysis in Russia as well as «pure liabilities». 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, %				
	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
Less than 0	567	605	611	605	605	80.4	81.5	92.8	64.5	63.7
From 0 to 20	508	433	407	396	392	18.5	17.9	6.9	35.0	35.8
More than 20	59	68	40	47	50	1.1	0.6	0.3	0.5	0.5
Data not available	2	2	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1136	1108	1058	1048	1047	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**

	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
Liquid assets with maturity up to 30 days, as percent of liquid assets	48.0	53.6	59.9	53.0	51.9
Liabilities with maturity up to 30 days, as percent of total liabilities	42.7	40.1	41.9	42.4	42.3
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), %	22.2	6.4	6.0	17.7	19.6

\* 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, %				
	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10	1/01/08	1/01/09	1/01/10	1/03/10	1/04/10
Less than 0	305	368	485	479	478	19.0	31.0	31.9	30.3	31.4
From 0 to 20	280	242	243	209	205	19.9	26.4	48.8	22.6	19.1
More than 20	549	496	330	360	364	61.1	42.6	19.4	47.1	49.6
Data not available	2	2	0	0	0	0.0	0.0	0.0	0.0	0.0
Total	1136	1108	1058	1048	1047	100.0	100.0	100.0	100.0	100.0