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THE CENTRAL BANK OF THE RUSSIAN FEDERATION



**BULLETIN
OF BANKING STATISTICS**

№ 4 (215)

MOSCOW 2011

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New Information

The contents of the *“Bulletin of banking statistics”* are enlarged with the tables 3.1.3 “Main Indicators of Interbank Credits (Deposits) Turnover and REPO Operations”, 3.1.4 “Average Daily Interbank Credits (Deposits) Turnover and REPO Operations by Maturity” and 3.2.3 “Total Average Daily Currencies’ Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation “.

Advance Release Calendar of the Bank of Russia's Data According to the Requirements of the IMF Special Data Dissemination Standard (SDDS)

	Release date in May–August 2011 (The period (or date) to which data to be released relate is shown in parentheses)			
	May	June	July	August
Financial sector				
1. Analytical accounts of the banking sector, end of period ¹	31.05.2011 (04.2011)	30.06.2011 (05.2011)	29.07.2011 (06.2011)	31.08.2011 (07.2011)
2. Analytical accounts of the central bank, end of period ¹	13.05.2011 (04.2011)	14.06.2011 (05.2011)	14.07.2011 (06.2011)	12.08.2011 (07.2011)
3. Interest rates of the Bank of Russia				
3.1. Refinancing rate / Overnight credit rate	the next day after being fixed by the Board of Directors of the Bank of Russia			
3.2. Interest rates of the Bank of Russia liquidity providing operations				
3.2.1. Lombard auction rates	as operations carrying out			
3.2.2. Repo rate	the next working day			
3.3. Interest rates of the Bank of Russia liquidity absorbing operations				
3.3.1. Fixed-term deposit rates	the next day after being fixed by the Board of Directors of the Bank of Russia			
3.3.2. Deposit auction rates	as operations carrying out			
3.3.3. Bank of Russia bonds rate	the next working day			
4. Treasury securities market rates	the next working day			
5. Money market rates	the next working day			
6. Stock market: Share Price Index	12.05.2011 (04.2011)	10.06.2011 (05.2011)	8.07.2011 (06.2011)	10.08.2011 (07.2011)
External sector				
7. Balance of Payments, for the reporting quarter, year ²		30.06.2011 (Q1.2011)		
8. International Reserves: Official reserves (weekly)	weekly, on Thursday			
9. International Reserves: Official reserves (monthly), end of period	6.05.2011 (04.2011)	7.06.2011 (05.2011)	7.07.2011 (06.2011)	5.08.2011 (07.2011)
10. Template on international reserves and foreign currency liquidity, end of period	20.05.2011 (04.2011)	20.06.2011 (05.2011)	20.07.2011 (06.2011)	19.08.2011 (07.2011)
11. Merchandise trade, for the reporting month (per balance of payments methodology)	12.05.2011 (03.2011)	10.06.2011 (04.2011)	12.07.2011 (05.2011)	11.08.2011 (06.2011)
12. International investment position, for the reporting year	30.06.2011 (2010)			
13. External Debt				
13.1 External Debt of the Russian Federation (with sectoral classification that complies with the SDDS), end of period ³		30.06.2011 (Q1.2011)		
13.2 External Debt of the Russian Federation in Domestic and Foreign Currency (with sectoral classification that complies with the SDDS), end of period		30.06.2011 (Q1.2011)		
13.3 External Debt of the Russian Federation by Maturity (with sectoral classification that complies with the SDDS), end of period		30.06.2011 (Q1.2011)		
14. Exchange Rates	every working day			

¹ Preliminary data publication date.

² Advance estimates of quarterly balance of payments' data are usually disseminated on the second business day following the end of the reporting period.

³ Advance estimates of quarterly external debt data are usually disseminated on the third business day following the end of the reporting period.

The Central Bank of the Russian Federation disseminates data on the above-mentioned categories on the Bank of Russia Internet website — section IMF Special data dissemination standard (SDDS) (http://www.cbr.ru/eng/data_standard/).

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The procedure for publication of some table indicators marked with (*) is in compliance with the IMF Special Data Dissemination Standard (SDDS).

Symbols and notes:

— nil

... not available

0,0 and 0,00 non-significant volume

X data are not published

In some cases minor discrepancies between totals and sums of items are due to rounding.

Figures **in bold** are revisions to previously published data.

The Bulletin of Banking Statistics on the Internet is available on the Bank of Russia Internet website <http://www.cbr.ru>.

1. MAIN MACROECONOMIC AND MONETARY INDICATORS

Table 1.1

Macroeconomic Indicators¹

	Gross domestic product (GDP) ² at market prices, total, billions of rubles	Real volume of GDP percentage against the previous year's relevant period
2009	38,786.4	92.2
2010	44,939.2	104.0
2009		
Q1	8,306.5	90.8
Q2	9,222.3	88.8
Q3	10,438.8	91.4
Q4	10,818.7	97.4
2010		
Q1	9,571.9	103.5
Q2	10,623.4	105.0
Q3	11,772.9	103.1
Q4	12,971.0	104.5
2010		
	Production and Services Index of the key types of economic activity as % of previous year's relevant period	Consumer price index as % of previous December
2009	91.4	111.7 ³
2010	105.7	106.9 ³
2010		
Q1	106.4	103.2 ³
Q2	107.6	101.2 ³
Q3	102.9	101.8 ³
Q4	106.4	102.4 ³
January	106.1	101.6
February	105.7	102.5
March	107.2	103.2
April	107.2	103.5
May	108.5	104.0
June	107.1	104.4
July	103.6	104.8
August	103.1	105.4
September	102.2	106.2
October	105.4	106.8
November	106.1	107.6
December	107.6	108.8
2011		
Q1	104.3	103.8 ³
January	105.5	102.4
February	104.3	103.2
March	103.3	103.8

¹ Data source: the Federal State Statistics Service.² Quarterly and monthly indicators of GDP — estimates.³ As % of previous period.

Table 1.2

Selected Budget Indicators¹

(billions of rubles)

	Consolidated budget of the Russian Federation and budgets of government extrabudgetary funds				Federal budget			Budgets of government extrabudgetary funds		
	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	4	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	7	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)
1	2	3	4	5	6	7	8	9	10	
2009	13,599.7	16,048.3	-2,448.6	7,337.8	9,660.1	-2,322.3	3,789.3	3,587.2	202.1	
2010	15,715.9	17,301.0	-1,585.1	8,303.8	10,115.6	-1,811.8	4,861.1	4,535.0	326.1	
2010										
Q1	3,463.1	3,220.7	242.4	1,954.9	2,199.5	-244.6	1,156.9	953.9	203.1	
Q2	4,140.4	4,110.5	29.9	2,043.0	2,186.7	-143.7	1,218.0	1,174.9	43.0	
Q3	3,815.9	3,978.6	-162.6	2,010.7	2,315.0	-304.3	1,169.0	1,086.7	82.3	
Q4	4,296.5	5,991.2	-1,694.8	2,295.2	3,414.4	-1,119.2	1,317.2	1,319.5	-2.3	
January	972.7	576.7	396.0	737.6	650.5	87.1	349.1	204.5	144.6	
January—February	2,001.4	1,757.7	243.7	1,308.3	1,477.8	-169.5	913.1	588.8	324.3	
January—March	3,463.1	3,220.7	242.4	1,954.9	2,199.5	-244.6	1,156.9	953.9	203.1	
January—April	4,998.9	4,689.9	308.9	2,618.3	3,030.5	-412.2	1,581.5	1,380.5	201.0	
January—May	6,182.8	5,893.9	288.9	3,195.7	3,659.0	-463.3	1,966.9	1,741.5	225.4	
January—June	7,603.5	7,331.2	272.3	3,997.9	4,386.2	-388.3	2,374.9	2,128.8	246.1	
January—July	9,010.5	8,717.0	293.4	4,658.4	5,171.2	-512.7	2,798.6	2,510.1	288.5	
January—August	10,236.1	9,988.9	247.2	5,300.5	5,923.7	-623.3	3,177.2	2,891.5	285.7	
January—September	11,419.4	11,309.8	109.7	6,008.6	6,701.2	-692.6	3,543.9	3,215.5	328.4	
January—October	12,766.1	12,729.9	36.2	6,721.5	7,481.4	-759.9	3,911.1	3,592.8	318.3	
January—November	14,065.0	14,165.1	-100.1	7,431.7	8,323.3	-891.7	4,340.0	3,978.1	361.9	
January—December	15,715.9	17,301.0	-1,585.1	8,303.8	10,115.6	-1,811.8	4,861.1	4,535.0	326.1	
2011										
January	1,115.9	647.0	468.8	804.9	657.4	147.5	445.6	225.4	220.3	
January—February	2,405.0	1,949.0	455.9	1,505.6	1,427.1	78.5	910.0	628.8	281.2	

Table 1.2 (end)
(billions of rubles)

	Consolidated budgets of constituent entities of the Russian Federation			Budgets of regional extrabudgetary funds		
	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)	revenues	expenditures	balance of revenues and expenditures ("+" surplus/"-" deficit)
1	11	12	13	14	15	16
2009	5,926.6	6,255.7	-329.1	551.5	550.8	0.7
2010	6,537.0	6,636.9	-100.0	575.1	574.3	0.7
2010						
Q1	1,391.0	1,111.7	279.3	132.9	128.3	4.6
Q2	1,764.7	1,635.9	128.8	148.9	147.1	1.8
Q3	1,657.0	1,597.5	59.6	144.2	144.5	-0.3
Q4	1,724.3	2,291.8	-567.7	149.1	154.4	-5.4
January	355.5	192.7	162.8	35.0	33.5	1.5
January—February	689.8	606.1	83.7	83.3	78.0	5.3
January—March	1,391.0	1,111.7	279.3	132.9	128.3	4.6
January—April	2,177.8	1,664.4	513.4	184.5	177.8	6.8
January—May	2,658.9	2,138.0	520.9	232.3	226.4	5.9
January—June	3,155.7	2,747.6	408.1	281.8	275.4	6.4
January—July	3,808.5	3,299.3	509.2	333.3	324.8	8.4
January—August	4,369.0	3,792.1	576.8	380.0	372.1	7.9
January—September	4,812.7	4,345.1	467.7	426.0	419.9	6.1
January—October	5,380.7	4,908.9	471.8	473.3	467.3	6.1
January—November	5,909.2	5,484.7	424.4	522.0	516.8	5.2
January—December	6,537.0	6,636.9	-100.0	575.1	574.3	0.7
2011						
January	311.8	214.1	97.7	43.7	40.3	3.4
January—February	737.9	652.2	85.7	102.6	92.0	10.6

¹ Data source: the Federal Treasury of Russia.

Table 1.3

Sources of Federal Budget Deficit Funding¹

(billions of rubles)

	Sources of federal budget funding ("—" surplus/ "—" deficit), total	Including:							
		sources of internal financing		ruble-denominated federal government securities		government reserves of precious metals and gemstones		of which:	
		3	4	5	6	7	8		
1	2	3	4	5	6	7	8		
2009	2,322.3	2,450.9	415.9	5.6	2,029.0	2,223.8	-90.0		
2010	1,811.8	1,692.1	621.5	10.5	1,684.7	1,054.6	206.6		
2010									
Q1	244.6	269.7	132.8	-0.5	571.8	274.4	137.0		
Q2	143.7	-11.7	-61.6	4.5	-172.3	328.2	-9.1		
Q3	304.3	332.6	261.3	-0.9	50.0	-30.8	-57.9		
Q4	1,119.2	1,101.5	289.0	7.4	1,235.2	482.8	136.6		
January	-87.1	-86.9	0.0	0.0	-123.7	7.2	11.5		
January—February	169.5	170.5	17.9	-0.7	340.4	65.1	84.2		
January—March	244.6	269.7	132.8	-0.5	571.8	274.4	137.0		
January—April	412.2	280.0	36.3	2.1	684.1	638.5	187.5		
January—May	463.3	332.6	-6.0	3.3	777.4	666.9	175.8		
January—June	388.3	258.0	71.2	4.0	399.5	602.6	127.9		
January—July	512.7	377.2	136.6	3.2	471.1	603.8	127.8		
January—August	623.3	493.8	203.2	2.6	602.6	600.5	121.3		
January—September	692.6	590.6	332.5	3.1	449.5	571.8	70.0		
January—October	759.9	657.6	387.4	6.1	429.8	544.4	20.4		
January—November	891.7	791.5	453.7	6.4	531.5	551.4	32.7		
January—December	1,811.8	1,692.1	621.5	10.5	1,684.7	1,054.6	206.6		
2011									
January	-147.5	-148.0	-3.9	...	-401.6	-41.4	15.9		
January—February	-78.5	-78.0	144.1	0.0	-497.7	-27.0	53.9		

Table 1.3 (end)
(billions of rubles)

	Including:			
	sources of external financing	of which:		loans from foreign states, international financial organizations and other international entities and foreign legal entities
		9	10	
1				
2009	-128.6	-48.0	-52.5	
2010	119.7	121.6	-41.9	
2010				
Q1	-25.1	-22.3	-9.2	
Q2	155.4	160.1	-8.0	
Q3	-28.4	-16.2	-15.4	
Q4	17.8	0.0	-9.3	
January	-0.2	—	-3.0	
January—February	-1.0	—	-4.4	
January—March	-25.1	-22.3	-9.2	
January—April	132.2	137.7	-11.1	
January—May	130.7	137.7	-13.4	
January—June	130.3	137.8	-17.2	
January—July	135.6	137.8	-18.9	
January—August	129.4	137.8	-27.0	
January—September	101.9	121.6	-32.6	
January—October	102.3	121.6	-34.8	
January—November	100.2	121.6	-39.0	
January—December	119.7	121.6	-41.9	
2011				
January	0.5	0.0	-2.2	
January—February	0.4	0.0	-3.3	

¹ Data source: the Federal Treasury of Russia.

Table 1.4

The Russian Federation Balance of Payments Current Account

(millions of US dollars)

	Export of goods (FOB)			Export of services				Export of goods and services (3+7)	Compensation of employees received	Investment income receivable	Of which by general government	Current transfers received	Total current account receipts (8+9+10+12)
	fuel-energy resource	other	export of goods total (1+2)	transport services	travel	other	total (4+5+6)						
	1	2	3	4	5	6	7	8	9	10	11	12	13
1996	38,094	51,590	89,685	3,630	7,102	2,549	13,281	102,966	102	4,232	2,996	773	108,072
1997	38,474	48,421	86,895	3,649	7,164	3,268	14,080	100,975	227	4,140	2,772	410	105,751
1998	27,938	46,506	74,444	3,170	6,508	2,694	12,372	86,816	301	4,000	2,575	308	91,425
1999	30,957	44,593	75,551	3,006	3,723	2,338	9,067	84,618	425	3,456	2,525	1,183	89,682
2000	52,835	52,198	105,033	3,555	3,429	2,580	9,565	114,598	500	4,253	2,281	807	120,158
2001	52,135	49,750	101,884	4,654	3,572	3,216	11,441	113,326	624	6,176	2,616	744	120,870
2002	56,264	51,037	107,301	5,487	4,167	3,956	13,611	120,912	704	4,973	2,614	1,352	127,942
2003	73,720	62,209	135,929	6,119	4,502	5,608	16,229	152,158	814	10,243	1,829	2,537	165,752
2004	100,167	83,040	183,207	7,792	5,530	7,272	20,595	203,802	1,206	10,792	1,660	3,467	219,267
2005	148,915	94,883	243,798	9,113	5,870	9,988	24,970	268,768	1,807	15,668	1,650	4,490	290,734
2006	190,761	112,789	303,550	10,081	7,628	13,393	31,102	334,652	1,899	27,858	1,407	6,403	370,812
2007	218,568	135,833	354,401	11,829	9,447	17,980	39,257	393,657	2,613	44,784	1,383	8,423	449,477
2008	310,139	161,464	471,603	15,024	11,842	24,312	51,178	522,782	3,792	57,986	1,241	10,969	595,529
2009	190,709	112,679	303,388	12,369	9,366	19,858	41,594	344,982	3,326	29,858	1,273	8,908	387,074
2010	254,010	146,121	400,131	14,911	8,985	20,580	44,476	444,607	3,694	33,366	1,008	10,243	491,910
Q1, 2009	34,845	22,420	57,265	2,501	1,670	4,153	8,324	65,589	777	8,108	833	2,049	76,523
Q2, 2009	42,013	26,100	68,113	3,156	2,449	5,046	10,652	78,765	846	7,074	144	2,376	89,060
Q3, 2009	52,760	29,691	82,451	3,415	3,128	4,887	11,430	93,881	840	7,289	107	2,072	104,083
Q4, 2009	61,091	34,468	95,559	3,297	2,119	5,772	11,188	106,747	863	7,387	189	2,412	117,409
Q1, 2010	61,946	30,294	92,239	2,963	1,619	4,476	9,058	101,297	812	8,558	617	1,884	112,552
Q2, 2010	61,796	35,604	97,400	3,777	2,309	4,935	11,021	108,420	957	8,293	159	3,081	120,751
Q3, 2010	59,064	38,551	97,615	4,009	3,001	5,065	12,075	109,690	918	8,453	128	2,391	121,452
Q4, 2010	71,204	41,673	112,877	4,162	2,057	6,104	12,323	125,200	1,007	8,062	103	2,886	137,155

Table 1.4 (cont.)

Current Account

	(millions of US dollars)													
	Import of goods (FOB)				Import of services			Import of goods and services (14+18)		Compensation of employees paid	Investment income payable	Of which by general government	Current transfers paid	Total current account expenditure (19+20+21+23)
	14	15	16	17	18	19	20	21	22						23	24
1996	68,092	2,592	10,011	6,062	18,665	86,757	507	9,260	7,050	700	97,225			
1997	71,983	2,991	10,113	6,921	20,025	92,008	568	12,490	10,068	766	105,832			
1998	58,015	2,763	8,677	5,016	16,456	74,471	465	15,626	12,436	644	91,206			
1999	39,537	2,221	7,097	4,033	13,351	52,887	204	11,393	9,170	582	65,066			
2000	44,862	2,330	8,848	5,052	16,230	61,091	232	11,257	8,614	738	73,319			
2001	53,764	2,979	9,285	8,308	20,572	74,336	493	10,544	7,155	1,561	86,935			
2002	60,966	2,836	11,283	9,377	23,497	84,463	507	11,753	6,120	2,103	98,826			
2003	76,070	3,103	12,880	11,139	27,122	103,192	958	23,270	5,365	2,922	130,342			
2004	97,382	3,886	15,285	14,117	33,287	130,669	1,464	23,305	5,212	4,317	159,755			
2005	125,434	5,137	17,314	16,294	38,745	164,179	2,940	33,484	4,883	5,528	206,132			
2006	164,281	6,722	18,112	19,882	44,716	208,996	6,067	53,122	3,832	7,940	276,126			
2007	223,486	9,348	21,216	27,581	58,145	281,631	9,931	68,218	2,494	11,929	371,708			
2008	291,861	12,960	23,778	38,730	75,468	367,329	18,149	92,787	2,036	13,734	491,999			
2009	191,803	9,451	20,905	31,073	61,429	253,232	12,193	61,274	1,816	11,770	338,470			
2010	248,738	11,979	26,516	33,775	72,270	321,008	13,372	72,062	2,069	14,339	420,781			
Q1, 2009	38,482	1,873	3,583	6,707	12,162	50,645	2,600	11,168	381	2,425	66,837			
Q2, 2009	43,930	2,249	4,998	7,470	14,716	58,646	3,030	16,797	420	2,635	81,108			
Q3, 2009	49,049	2,606	7,480	7,727	17,813	66,862	3,399	15,469	475	3,294	89,024			
Q4, 2009	60,342	2,723	4,845	9,170	16,738	77,080	3,164	17,839	541	3,417	101,501			
Q1, 2010	45,709	2,124	4,504	7,103	13,731	59,440	2,591	14,675	486	2,551	79,257			
Q2, 2010	58,166	2,883	6,352	7,678	16,914	75,080	3,255	21,197	497	3,183	102,714			
Q3, 2010	68,408	3,296	9,399	8,685	21,379	89,787	3,970	17,996	530	4,007	115,760			
Q4, 2010	76,455	3,676	6,261	10,309	20,246	96,701	3,557	18,194	556	4,599	123,050			

Table 1.4 (cont.)

Current Account (Intermediate Balances)

(millions of US dollars)

	Trade balance (3-14)				Balance on service types				Goods and services balance (25+29)	Compensation of employees balance (9-20)	Investment income balance (10-21)	Current transfers balance (12-23)	Current account balance (30+31+32+33)= (13-24)
	25	transport services (4-15)	travel (5-16)	other (6-17)	total balance (26+27+28)	26	27	28						29	30	31	32	33	34
1996	21,592	1,039	-2,909	-3,513	-5,383				16,209	-406	-5,029	72	10,847
1997	14,913	657	-2,950	-3,653	-5,945				8,967	-342	-8,350	-356	-80
1998	16,429	407	-2,169	-2,322	-4,083				12,346	-164	-11,626	-337	219
1999	36,014	785	-3,374	-1,695	-4,284				31,730	221	-7,937	601	24,616
2000	60,172	1,225	-5,419	-2,471	-6,665				53,506	268	-7,004	69	46,839
2001	48,121	1,675	-5,714	-5,092	-9,131				38,990	130	-4,368	-817	33,935
2002	46,335	2,651	-7,116	-5,421	-9,886				36,449	197	-6,780	-750	29,116
2003	59,860	3,016	-8,378	-5,531	-10,894				48,966	-144	-13,027	-385	35,410
2004	85,825	3,906	-9,754	-6,844	-12,693				73,133	-258	-12,513	-850	59,512
2005	118,364	3,976	-11,445	-6,306	-13,775				104,589	-1,133	-17,816	-1,038	84,602
2006	139,269	3,360	-10,485	-6,489	-13,614				125,656	-4,168	-25,265	-1,537	94,686
2007	130,915	2,482	-11,770	-9,600	-18,888				112,027	-7,318	-23,434	-3,506	77,768
2008	179,742	2,064	-11,935	-14,418	-24,289				155,453	-14,357	-34,801	-2,765	103,530
2009	111,585	2,919	-11,539	-11,215	-19,836				91,750	-8,868	-31,416	-2,862	48,605
2010	151,393	2,932	-17,530	-13,195	-27,794				123,599	-9,677	-38,696	-4,097	71,129
Q1, 2009	18,783	628	-1,912	-2,554	-3,838				14,945	-1,823	-3,060	-376	9,686
Q2, 2009	24,183	907	-2,549	-2,424	-4,065				20,118	-2,184	-9,723	-259	7,952
Q3, 2009	33,402	810	-4,352	-2,841	-6,383				27,019	-2,559	-8,181	-1,222	15,058
Q4, 2009	35,217	573	-2,726	-3,397	-5,550				29,667	-2,302	-10,452	-1,005	15,908
Q1, 2010	46,530	839	-2,885	-2,627	-4,673				41,857	-1,779	-6,117	-667	33,295
Q2, 2010	39,234	894	-4,044	-2,744	-5,894				33,340	-2,297	-12,905	-101	18,037
Q3, 2010	29,207	713	-6,398	-3,620	-9,304				19,903	-3,052	-9,543	-1,616	5,692
Q4, 2010	36,422	486	-4,204	-4,205	-7,923				28,499	-2,550	-10,131	-1,713	14,105

Table 1.4 (cont.)

Capital Account (Capital Transfers Received) and Financial Account (Changes in Liabilities: “–” Decrease/“+” Increase)

(millions of US dollars)

	Capital transfers received	General government liabilities										Monetary authorities' liabilities ²	Banks' liabilities ¹
		portfolio investment (3+4)	of which		loans ¹	arrears	other	total (2+5+6+7)					
			securities in rubles	securities in foreign currency									
	1	2	3	4	5	6	7	8	9	10			
1996	3,066	2,270	1,612	658	6,057	2,557	15	10,900	0	4,200			
1997	2,137	44,449	10,882	33,567	2,845	-24,457	-921	21,916	0	8,901			
1998	1,704	8,273	-362	8,635	1,941	2,129	2,463	14,806	3,793	-6,262			
1999	885	-868	367	-1,235	3	392	1,349	876	-917	-879			
2000	11,822	-10,761	-1,447	-9,314	-2,271	409	-2,098	-14,721	0	1,492			
2001	2,147	-2,234	-793	-1,441	-5,668	731	-1,792	-8,963	-1,963	2,708			
2002	7,536	105	-102	207	-9,599	-2,454	9	-11,939	-2,767	3,636			
2003	616	-1,489	-220	-1,269	-3,707	-37	39	-5,194	-265	11,257			
2004	862	3,095	203	2,892	-1,220	-2,869	-1,395	-2,390	259	7,078			
2005	678	-1,914	-228	-1,686	-18,932	190	-502	-21,157	2,821	19,233			
2006	1,023	-840	666	-1,506	-23,880	-3,208	35	-27,893	-7,331	51,154			
2007	1,393	-3,995	-370	-3,625	-2,883	-763	9	-7,632	882	70,910			
2008	1,647	-6,559	-159	-6,400	-1,505	-58	25	-8,097	1,441	8,168			
2009	1,649	4,288	964	3,324	-1,259	-595	4	2,438	11,905	-42,120			
2010	1,024	5,470	967	4,503	-1,112	-50	-3	4,305	-2,402	17,651			
Q1, 2009	326	-1,716	-50	-1,666	-310	-39	-2	-2,067	95	-19,320			
Q2, 2009	367	3,091	260	2,831	-334	18	-16	2,759	1,231	-8,984			
Q3, 2009	429	890	130	760	-289	0	0	601	8,057	-7,417			
Q4, 2009	527	2,024	624	1,400	-326	-574	21	1,144	2,522	-6,398			
Q1, 2010	307	45	267	-222	-288	-10	0	-253	-2,234	1,863			
Q2, 2010	248	4,975	-326	5,301	-669	410	-12	4,704	141	-4,417			
Q3, 2010	265	281	338	-56	-337	-2	-1	-59	-211	15,422			
Q4, 2010	204	168	688	-519	182	-447	10	-87	-98	4,784			

¹ Since the first quarter 2001, transactions of monetary authorities are excluded.

² Since the first quarter 2001, transactions conducted by Bank of Russia and Ministry of Finance of Russia concerning IMF credit and other liabilities of Bank of Russia are included. For previous periods the item covers Bank of Russia's liabilities on IMF credit.

Table 1.4 (cont.)

**Capital Account (Capital Transfers Paid)
and Financial Account (Changes in Assets, Except Reserves: “+” Decrease/“–” Increase)**

(millions of US dollars)

	Other sectors' liabilities											Capital transfers paid	General government assets				Monetary authorities' assets ³
	direct investment				portfolio investment			loans					other		total (18+19+20)		
	11	12	13	14	15	16	17	18	19	20	21		22				
1996	2,534	2,186	3,390	31	8,142	23,241	-3,529	9,139	-9,446	20	21	-					
1997	4,778	1,279	6,636	0	12,693	43,510	-2,934	7,522	-8,865	585	-758	-					
1998	2,500	831	4,997	0	8,328	20,665	-2,086	5,679	-7,137	308	-1,150	-					
1999	2,815	-225	-448	0	2,142	1,221	-1,213	4,576	-5,712	-212	-1,348	-					
2000	2,475	308	-935	0	1,848	-11,381	-867	5,806	-7,537	115	-1,617	-					
2001	2,674	746	769	-479	3,709	-4,510	-11,503	302	9,238	559	10,099	-199					
2002	3,170	2,824	8,334	19	14,348	3,277	-19,924	-1,254	16,002	2,242	16,990	671					
2003	7,455	-425	15,128	-58	22,101	27,898	-1,609	2,306	-2,621	16	-299	-556					
2004	14,760	806	16,180	16	31,762	36,710	-2,486	804	-947	-95	-237	-1,268					
2005	10,889	961	40,900	-207	52,543	53,440	-13,442	931	11,004	-457	11,478	-5,306					
2006	27,191	8,580	16,840	-388	52,224	68,154	-832	-4,006	3,012	-358	-1,352	7,640					
2007	47,853	5,189	90,800	-63	143,779	207,939	-11,617	-1,594	8,779	39	7,224	-467					
2008	64,927	-16,730	49,354	1,098	98,649	100,161	-1,152	-802	-1,116	-594	-2,513	-61					
2009	30,059	2,076	1,370	648	34,153	6,376	-13,518	-2,092	11,244	1,024	10,176	57					
2010	35,735	-4,814	-6,839	-725	23,357	42,912	-817	493	-487	-279	-272	-30					
Q1, 2009	7,466	-1,387	-2,803	-340	2,936	-18,356	-186	-400	-817	34	-1,183	76					
Q2, 2009	8,091	1,066	3,652	2,093	14,901	9,907	-209	-617	-178	-541	-1,336	-18					
Q3, 2009	10,297	1,656	-3,434	245	8,763	10,004	-12,647	-1,033	12,315	1,310	12,591	17					
Q4, 2009	4,205	742	3,956	-1,350	7,552	4,820	-476	-42	-76	221	104	-18					
Q1, 2010	6,689	532	-3,955	-95	3,171	2,547	-130	164	-615	28	-422	-100					
Q2, 2010	10,984	-111	-2,113	3,172	11,932	12,360	-202	314	-181	-660	-527	-36					
Q3, 2010	5,729	-1,906	-3,037	-1,488	-702	14,451	-286	-49	412	43	406	86					
Q4, 2010	12,332	-3,329	2,266	-2,313	8,956	13,554	-199	65	-104	310	272	20					

³ Monetary authorities' assets other than reserves are recorded separately since the first quarter 2001, previously they were included into the banks' assets.

Table 1.4 (cont.)

Capital Account (Capital Transfers Paid) and Financial Account (Changes in Assets, Except Reserves: “+” Decrease/“–” Increase)

(millions of US dollars)

	Other sectors assets										Total assets (21+22+ 23+30)
	Banks' assets ⁴	direct and portfolio investment	foreign currency	trade credits and advances	non-repatriation of exports proceeds, non-supply of goods and services against import contracts, remittances against fictitious transactions in securities	indebtedness on supplies according to intergovernmental agreements	other	total (24+25+26+27+28+29)			
	23	24	25	26	27	28	29	30	31		
1996	-2,898	-170	-11,024	-6,219	-8,417	...	-170	-26,000	-29,214		
1997	-1,257	-3,166	-15,758	-696	-9,674	-118	-492	-29,903	-26,907		
1998	277	-1,303	-498	-5,388	-7,151	-877	-357	-15,573	-16,446		
1999	-3,408	-2,171	108	-3,322	-4,634	-355	-122	-10,495	-15,250		
2000	-3,530	-3,390	-1,802	-4,245	-4,834	-650	-1,045	-15,967	-21,113		
2001	-1,438	-2,736	-1,761	475	-5,866	-365	-515	-10,769	-2,307		
2002	-1,107	-3,516	-1,961	-1,697	-11,524	-197	-212	-19,107	-2,553		
2003	-952	-9,752	5,449	-4,012	-14,837	165	-1,981	-24,969	-26,776		
2004	-3,562	-13,672	-228	-656	-25,030	-110	1,277	-38,420	-43,488		
2005	-13,353	-13,616	-899	-7,711	-27,178	1,893	-1,212	-48,723	-55,904		
2006	-23,638	-23,508	10,109	-626	-19,945	75	-13,839	-47,734	-65,083		
2007	-25,122	-50,694	15,289	-904	-34,497	-282	-23,756	-94,843	-113,208		
2008	-65,114	-55,970	-25,196	-8,141	-39,273	18	-35,585	-164,147	-231,835		
2009	11,765	-44,085	4,252	4,701	-27,145	-1,829	4,099	-60,006	-38,009		
2010	-1,785	-50,779	14,769	818	-29,597	-887	-1,775	-67,451	-69,538		
Q1, 2009	12,392	-13,885	-7,778	3,754	-4,573	-2,267	-688	-25,438	-14,152		
Q2, 2009	3,119	-11,921	6,605	674	-6,453	-165	2,765	-8,495	-6,730		
Q3, 2009	-20,126	-9,446	-42	-628	-7,250	316	64	-16,986	-24,504		
Q4, 2009	16,379	-8,832	5,467	901	-8,868	287	1,959	-9,087	7,378		
Q1, 2010	-1,028	-8,985	3,618	-852	-7,336	839	397	-12,320	-13,870		
Q2, 2010	11,241	-12,502	6,710	-252	-6,349	-210	-1,529	-14,133	-3,455		
Q3, 2010	-5,443	-10,755	3,369	888	-7,589	-112	-1,360	-15,557	-20,509		
Q4, 2010	-6,555	-18,537	1,072	1,034	-8,323	-1,404	717	-25,441	-31,705		

⁴ Monetary authorities' assets other than reserves are recorded separately since the first quarter 2001, previously they were included into the banks' assets.

Table 1.4 (end)

Capital and Financial Account (Intermediate Balances), Reserve Assets

(millions of US dollars)

	Capital account balance (1+17)	Balances on financial account items					Financial account balance (except reserve assets) (16+31)	Capital and financial account balance (32+37)	Net errors and omissions	Change in reserve assets ("—" increase/ "+" decrease)	
		general government (8+21)	monetary authorities (9+22)	banks (10+23)	other sectors (15+30)	33					34	35	36	37	38	39	40
1996	-463	10,583	0	1,302	-17,858	-5,973	-6,436	-7,252	2,841		
1997	-797	21,159	0	7,644	-17,210	11,593	10,796	-8,780	-1,936		
1998	-382	13,656	3,793	-5,986	-7,245	4,220	3,837	-9,361	5,305		
1999	-328	-472	-917	-4,287	-8,353	-14,029	-14,357	-8,481	-1,778		
2000	10,955	-16,338	0	-2,038	-14,119	-32,494	-21,539	-9,290	-16,010		
2001	-9,356	1,136	-2,162	1,269	-7,060	-6,817	-16,172	-9,550	-8,212		
2002	-12,388	5,050	-2,096	2,529	-4,759	724	-11,664	-6,077	-11,375		
2003	-993	-5,493	-821	10,305	-2,868	1,122	129	-9,174	-26,365		
2004	-1,624	-2,627	-1,010	3,516	-6,658	-6,779	-8,403	-5,874	-45,235		
2005	-12,764	-9,679	-2,485	5,880	3,820	-2,464	-15,228	-7,913	-61,461		
2006	191	-29,244	309	27,516	4,490	3,071	3,262	9,518	-107,466		
2007	-10,224	-408	415	45,788	48,936	94,730	84,507	-13,347	-148,928		
2008	496	-10,609	1,379	-56,946	-65,498	-131,674	-131,178	-11,277	38,925		
2009	-11,869	12,614	11,961	-30,355	-25,853	-31,633	-43,502	-1,726	-3,377		
2010	208	4,032	-2,432	15,866	-44,094	-26,627	-26,419	-7,959	-36,751		
Q1, 2009	140	-3,250	171	-6,928	-22,502	-32,508	-32,369	-7,831	30,513		
Q2, 2009	158	1,423	1,213	-5,864	6,406	3,177	3,336	2,916	-14,204		
Q3, 2009	-12,218	13,192	8,074	-27,543	-8,223	-14,500	-26,717	2,585	9,074		
Q4, 2009	51	1,248	2,504	9,980	-1,535	12,198	12,248	604	-28,761		
Q1, 2010	177	-675	-2,334	835	-9,149	-11,323	-11,146	-5,550	-16,599		
Q2, 2010	46	4,177	105	6,823	-2,200	8,905	8,951	-873	-26,115		
Q3, 2010	-21	347	-125	9,980	-16,259	-6,058	-6,079	3,064	-2,677		
Q4, 2010	5	184	-78	-1,771	-16,486	-18,150	-18,145	-4,600	8,640		

Table 1.5

Net Capital Export/Import by Private Sector (Based on the Balance of Payments, Flows Data)

(billions of US dollars)

	Net capital export/import by the private sector, total (2+5)								Net capital export/import by banks (3+4)		Of which:		Net capital export/import by other sectors (6+7+8)		Of which:						
	1								2		3		4		5		6		7		8
									foreign assets		foreign liabilities		foreign assets		foreign liabilities		foreign assets		foreign liabilities		"net errors and omissions" of balance of payments
1994	-14.4	-2.0	-3.0	1.0	-12.4	-14.1	1.2	0.5													
1995	-3.9	6.8	4.0	2.9	-10.7	-5.8	3.8	-8.7													
1996	-23.8	1.3	-2.9	4.2	-25.1	-26.0	8.1	-7.3													
1997	-18.2	7.6	-1.3	8.9	-25.9	-29.8	12.7	-8.8													
1998	-21.7	-6.0	0.3	-6.3	-15.7	-14.7	8.3	-9.4													
1999	-20.8	-4.3	-3.4	-0.9	-16.5	-10.1	2.1	-8.5													
2000	-24.8	-2.0	-3.5	1.5	-22.8	-15.3	1.8	-9.3													
2001	-15.0	1.3	-1.4	2.7	-16.2	-10.4	3.7	-9.5													
2002	-8.1	2.5	-1.1	3.6	-10.6	-18.9	14.3	-6.1													
2003	-1.9	10.3	-1.0	11.3	-12.2	-25.1	22.1	-9.2													
2004	-8.9	3.5	-3.6	7.1	-12.4	-38.3	31.8	-5.9													
2005	-0.1	5.9	-13.4	19.2	-6.0	-50.6	52.5	-7.9													
2006	41.4	27.5	-23.6	51.2	13.9	-47.8	52.2	9.5													
2007	81.7	45.8	-25.1	70.9	35.9	-94.6	143.8	-13.3													
2008	-133.7	-56.9	-65.1	8.2	-76.8	-164.2	98.6	-11.3													
2009	-56.1	-30.4	11.8	-42.1	-25.8	-58.2	34.2	-1.7													
2010	-35.3	15.9	-1.8	17.7	-51.2	-66.6	23.4	-8.0													
Q1, 2009	-35.0	-6.9	12.4	-19.3	-28.1	-23.2	2.9	-7.8													
Q2, 2009	3.6	-5.9	3.1	-9.0	9.5	-8.3	14.9	2.9													
Q3, 2009	-33.5	-27.5	-20.1	-7.4	-6.0	-17.3	8.8	2.6													
Q4, 2009	8.8	10.0	16.4	-6.4	-1.2	-9.4	7.6	0.6													
Q1, 2010	-14.7	0.8	-1.0	1.9	-15.5	-13.2	3.2	-5.5													
Q2, 2010	4.0	6.8	11.2	-4.4	-2.9	-13.9	11.9	-0.9													
Q3, 2010	-3.1	10.0	-5.4	15.4	-13.1	-15.4	-0.7	3.1													
Q4, 2010	-21.5	-1.8	-6.6	4.8	-19.7	-24.0	9.0	-4.6													

Table 1.6

External Debt of the Russian Federation

(millions of US dollars)

	31.12.2009	31.03.2010	30.06.2010	30.09.2010	31.12.2010
Total	467,245	463,411	457,421	476,639	488,654
General Government	31,309	31,320	35,451	34,821	34,525
Federal Government	29,475	28,882	32,964	32,338	32,166
New Russian Debt	26,286	25,732	29,893	29,355	29,266
Multilateral creditors	3,788	3,575	3,430	3,264	3,137
<i>IBRD</i>	3,210	3,009	2,883	2,725	2,617
<i>Other</i>	578	566	547	539	520
Other creditors (including Paris Club credits)	1,000	901	839	819	777
Foreign currency bonds	20,348	19,876	24,332	23,736	23,111
<i>Eurobonds with 15, 18, 20 and 28 - year maturities</i>	1,786	1,689	6,161	6,305	6,091
<i>Eurobonds with 10 and 30 - year maturities (related to the second restructuring of debt to London Club)</i>	18,135	17,760	17,741	16,997	16,590
<i>MinFin Foreign Currency Bonds (Series VII)</i>	427	427	429	433	431
OFZs	811	1,050	976	1,218	1,914
Other	340	330	315	319	328
Debt of the former USSR	3,189	3,149	3,072	2,983	2,900
Paris Club member countries	11	9	9	9	9
Debt owed to former socialist countries	1,316	1,280	1,250	1,167	1,125
Other official creditors	1,810	1,809	1,762	1,756	1,714
MinFin Foreign Currency Bonds (Series III and IV)	1	1	1	1	1
Other	50	50	50	50	50
Local Government	1,834	2,439	2,486	2,483	2,359
Loans	1,120	1,056	956	1,062	1,034
Ruble denominated bonds	714	1,383	1,530	1,421	1,325
Monetary Authorities	14,630	12,226	11,916	12,233	12,035
Loans (repos)	2,370	—	—	—	—
Currency and deposits	3,365	3,612	3,524	3,403	3,295
Other (SDR allocation)	8,895	8,615	8,392	8,831	8,740
Banks	127,212	129,028	122,118	140,038	144,225
Debt liabilities to direct investors and to direct investment enterprises	1,497	1,496	1,468	1,569	1,526
Loans	89,343	88,464	83,216	89,979	96,454
Deposits	30,026	31,326	31,410	41,598	39,688
Debt securities	4,101	4,196	3,502	3,834	4,308
Other	2,245	3,546	2,522	3,058	2,250
Other sectors	294,094	290,836	287,936	289,546	297,868
Debt liabilities to direct investors and to direct investment enterprises	45,718	49,598	52,737	54,040	63,196
Loans	232,096	223,398	214,156	216,640	217,834
Debt securities	9,406	11,013	10,378	10,345	10,650
Financial leases	2,816	2,738	3,245	2,229	2,250
Other	4,058	4,090	7,420	6,292	3,938

Table 1.7

External Debt of the Russian Federation in Domestic and Foreign Currency

(millions of US dollars)

	31.12.2009	31.03.2010	30.06.2010	30.09.2010	31.12.2010
Total	467,245	463,411	457,421	476,639	488,654
Foreign Currency	382,208	369,878	362,653	383,743	393,148
Domestic Currency	85,037	93,533	94,768	92,895	95,506
General Government	31,309	31,320	35,451	34,821	34,525
Foreign Currency	29,784	28,887	32,944	32,182	31,286
Domestic Currency	1,524	2,433	2,506	2,639	3,239
Monetary Authorities	14,630	12,226	11,916	12,233	12,035
Foreign Currency	11,265	8,615	8,392	8,831	8,740
Domestic Currency	3,365	3,612	3,524	3,403	3,295
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	125,715	127,532	120,650	138,469	142,699
Foreign Currency	100,389	98,138	92,974	109,544	112,652
Domestic Currency	25,326	29,394	27,676	28,925	30,047
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	248,377	241,239	235,199	235,506	234,672
Foreign Currency	206,790	199,684	192,609	193,342	193,718
Domestic Currency	41,587	41,555	42,590	42,164	40,954
Banks and other sectors – debt liabilities to direct investors and to direct investment enterprises	47,215	51,094	54,205	55,609	64,722
Foreign Currency	33,980	34,555	35,734	39,843	46,752
Domestic Currency	13,235	16,539	18,471	15,766	17,970

Table 1.8

External Debt of the Russian Federation by Financial Instruments and by Maturity

(millions of US dollars)

	31.12.2009	31.03.2010	30.06.2010	30.09.2010	31.12.2010
Total Liabilities	467,245	463,411	457,421	476,639	488,654
Short-term	52,669	52,316	54,667	64,648	60,490
Long-term	414,575	411,095	402,754	411,991	428,163
General Government	31,309	31,320	35,451	34,821	34,525
<i>Short-term</i>	462	451	846	896	449
Current accounts and deposits	26	26	25	26	27
Other liabilities	436	426	821	869	422
Arrears	324	330	733	784	322
<i>Long-term</i>	30,847	30,869	34,605	33,926	34,076
Debt securities	21,873	22,309	26,838	26,375	26,350
Loans	8,975	8,560	7,766	7,551	7,726
Monetary Authorities	14,630	12,226	11,916	12,233	12,035
<i>Short-term</i>	5,734	3,612	3,524	3,403	3,295
Loans	2,370	—	—	—	—
Currency and deposits	3,365	3,612	3,524	3,403	3,295
<i>Long-term</i>	8,895	8,615	8,392	8,831	8,740
Other liabilities (SDR allocation)	8,895	8,615	8,392	8,831	8,740
Banks (excluding debt liabilities to direct investors and to direct investment enterprises)	125,715	127,532	120,650	138,469	142,699
<i>Short-term</i>	27,270	29,425	30,306	40,686	39,193
Debt securities	1,038	870	721	800	726
Loans	9,135	10,069	10,282	11,807	14,480
Current accounts and deposits	15,374	15,637	17,305	25,680	22,358
Other liabilities	1,724	2,849	1,999	2,399	1,629
Arrears	9	4	15	77	7
Other	1,715	2,845	1,984	2,322	1,623
<i>Long-term</i>	98,445	98,107	90,344	97,783	103,506
Debt securities	3,063	3,326	2,782	3,034	3,581
Loans	80,208	78,395	72,934	78,172	81,974
Deposits	14,652	15,689	14,105	15,919	17,330
Other liabilities	521	697	523	659	621
Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises)	248,377	241,239	235,199	235,506	234,672
<i>Short-term</i>	19,203	18,828	19,990	19,664	17,553
Loans	15,145	14,738	12,570	13,372	13,616
Other liabilities	4,058	4,090	7,420	6,292	3,938
<i>Long-term</i>	229,173	222,411	215,209	215,842	217,119
Debt securities	9,406	11,013	10,378	10,345	10,650
Loans	219,768	211,398	204,830	205,497	206,469
Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises	47,215	51,094	54,205	55,609	64,722
Banks	1,497	1,496	1,468	1,569	1,526
Other sectors	45,718	49,598	52,737	54,040	63,196

Table 1.9

International Investment Position of Russia for 2000—2009: External Assets and Liabilities at End of Period

(millions of US dollars)

	Position as of 31.12.2000	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009
Assets	248,752	259,498	288,480	336,825	406,635	516,412	731,590	1,092,563	1,011,377	1,109,166
Direct investment abroad	20,141	44,219	62,350	90,873	107,291	146,679	216,488	370,161	205,631	318,681
Equity capital and reinvested earnings	18,470	42,167	58,358	86,532	100,402	139,046	213,549	355,745	189,463	288,740
Other capital	1,671	2,053	3,992	4,341	6,888	7,633	2,939	14,416	16,168	29,942
Portfolio investment	1,268	1,315	2,507	4,383	7,922	17,772	12,268	19,893	24,182	38,116
Equity securities other than investment fund shares	46	105	53	98	129	334	509	4,082	2,698	2,333
Monetary authorities	0	10	11	12	12	0	0	0	0	0
Banks	15	1	5	24	33	272	271	2,053	1,512	1,561
Other sectors	31	93	36	62	84	61	238	2,029	1,187	771
Investment fund shares	...	...	...	...	...	...	...	...	118	160
Other sectors	...	...	...	...	...	...	...	...	118	160
Debt securities	1,222	1,210	2,455	4,285	7,793	17,438	11,759	15,812	21,365	35,623
Bonds and notes	907	966	2,227	4,024	7,056	16,000	10,421	14,230	19,031	32,860
Monetary authorities	0	0	791	2,330	3,923	10,223	2,992	0	0	2,364
Banks	354	342	839	1,531	3,015	5,310	6,374	10,384	13,909	24,558
Other sectors	553	624	597	163	117	467	1,054	3,846	5,122	5,937
Money-market instruments	315	244	227	260	738	1,438	1,338	1,581	2,334	2,763
Banks	315	244	210	251	665	1,382	1,000	417	353	138
Other sectors	0	0	17	10	72	56	338	1,164	1,982	2,626
Financial derivatives	...	...	...	55	153	51	222	1,423	5,302	2,253
Banks	...	...	...	55	153	51	222	1,423	5,302	2,253
Other investment	199,371	177,342	175,830	164,576	166,728	169,670	198,880	222,323	349,980	310,665
Trade credits	11,711	7,165	5,435	8,338	8,930	16,363	14,839	11,682	18,426	5,002
General government	4,454	4,039	1,777	1,746	1,720	1,626	1,636	1,573	1,552	355
Long-term	4,454	4,039	1,777	1,746	1,720	1,626	1,636	1,573	1,552	355
Other sectors	7,257	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648
Short-term	7,257	3,126	3,659	6,591	7,210	14,737	13,203	10,109	16,875	4,648

Table 1.9 (cont.)
(millions of US dollars)

	Position as of 31.12.2000	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009
Loans	22,128	22,570	25,351	24,511	23,831	29,125	57,910	93,711	140,220	131,075
Monetary authorities	0	79	142	153	0	0	0	0	0	0
Long-term	0	0	47	153	0	0	0	0	0	0
Short-term	0	79	94	0	0	0	0	0	0	0
General government	18,483	17,966	19,198	15,956	15,402	14,355	18,470	20,353	20,757	22,863
Long-term	18,483	17,966	19,198	15,956	15,402	14,355	18,470	20,353	20,757	22,863
Banks	2,536	3,050	4,521	5,269	6,660	11,706	22,422	34,312	58,543	54,743
Long-term	1,314	1,577	1,803	2,339	1,587	4,399	8,120	16,598	24,987	32,759
Short-term	1,223	1,473	2,718	2,930	5,073	7,306	14,302	17,714	33,556	21,984
Other sectors	1,110	1,476	1,491	3,134	1,769	3,064	17,018	39,045	60,919	53,468
Long-term	1,110	1,163	1,005	1,414	1,287	2,634	9,535	24,788	40,195	39,020
Short-term	0	312	486	1,720	482	430	7,483	14,258	20,724	14,448
Currency and deposits	62,393	63,931	65,009	59,182	61,002	66,274	70,218	67,532	135,774	123,905
Cash foreign currency	47,658	49,708	52,024	47,503	47,959	49,092	39,747	24,653	53,870	47,884
Banks	635	924	1,189	1,898	2,013	2,406	3,037	2,896	7,445	5,399
Other sectors	47,023	48,784	50,835	45,605	45,947	46,686	36,710	21,757	46,426	42,485
Long-term deposits	388	358	400	226	727	890	3,311	8,402	10,407	9,243
Monetary authorities	22	2	123	63	50	50	40	30	30	30
Banks	366	356	278	163	677	840	3,271	8,372	10,377	9,213
Current accounts and short-term deposits	14,348	13,865	12,585	11,453	12,316	16,292	27,160	34,477	71,497	66,778
Monetary authorities	1,346	1,538	1,207	832	701	435	313	35	88	31
General government	413	164	120	95	42	474	487	513	560	20
Banks	11,739	11,970	11,013	10,282	11,126	15,025	25,986	32,195	63,122	57,271
Other sectors	850	193	244	244	447	358	375	1,734	7,726	9,457
Arrears	99,004	78,155	73,945	67,063	67,970	54,877	52,087	43,375	44,610	36,903
General government	98,940	77,993	73,777	66,886	67,931	54,846	52,044	43,340	44,397	35,373
Banks	64	163	167	177	39	32	43	36	213	1,530

Table 1.9 (cont.)
(millions of US dollars)

	Position as of 31.12.2000	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009
Non-repatriation of exports proceeds, non-supply of goods and services against import contracts, remittances against fictitious transactions in securities	...	...	...	...	...	...	...	...	...	...
Indebtedness on supplies according to intergovernmental agreements	3,584	3,948	4,168	3,916	3,526	1,633	1,559	1,828	1,811	3,655
Other assets	551	1,572	1,923	1,567	1,468	1,398	2,267	4,195	9,139	10,125
Monetary authorities	68	58	47	47	41	45	46	46	46	46
Long-term	48	39	39	39	39	43	43	44	46	46
Short-term	20	19	8	9	3	2	2	2	0	0
General government	237	264	298	345	637	686	1,052	1,136	1,704	1,862
Long-term	235	251	283	329	586	590	820	893	1,545	1,590
Short-term	1	13	15	16	51	95	232	243	159	272
Banks	246	484	628	1,172	789	661	1,155	2,221	3,636	4,267
Long-term	15	10	9	14	76	28	107	392	1,343	1,446
Short-term	231	474	619	1,158	713	633	1,048	1,828	2,293	2,822
Other sectors	0	767	949	2	1	7	15	792	3,753	3,949
Long-term	0	368	947	0	0	0	0	0	0	0
Short-term	0	398	2	2	1	7	15	792	3,753	3,949
Reserve assets	27,972	36,622	47,793	76,938	124,541	182,240	303,732	478,762	426,281	439,450
Monetary gold	3,708	4,080	3,739	3,763	3,732	6,349	8,164	12,012	14,533	22,798
Special drawing rights	1	3	1	1	1	6	7	1	1	8,901
Reserve position in the Fund	1	1	2	2	3	196	283	374	1,051	1,927
Foreign exchange	24,263	32,538	44,051	73,172	120,805	175,690	295,277	466,376	410,695	405,825
Liabilities	184,207	215,587	251,301	332,901	417,270	547,860	770,133	1,242,781	755,906	990,779
Direct investment in reporting economy	32,204	52,919	70,884	96,729	122,295	180,228	265,873	491,052	215,756	382,476
Equity capital and reinvested earnings	27,200	47,228	64,793	87,349	111,269	167,706	244,349	464,164	183,357	335,610
Other capital	5,004	5,690	6,091	9,380	11,026	12,522	21,524	26,888	32,398	46,866

Table 1.9 (cont.)
(millions of US dollars)

	Position as of 31.12.2000	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009
Portfolio investment	32,132	52,317	66,911	93,358	130,822	166,340	265,800	367,546	112,560	216,385
Equity securities other than investment fund shares	11,109	27,353	35,762	57,982	89,178	118,072	207,133	307,179	83,051	171,744
Banks	52	53	652	1,108	1,927	5,032	13,870	35,800	8,602	21,485
Other sectors	11,057	27,300	35,110	56,874	87,251	113,040	193,263	271,379	74,449	150,259
Investment fund shares	...	...	...	...	40	224	747	1,732	1,476	1,235
Other sectors	...	...	...	...	40	224	747	1,732	1,476	1,235
Debt securities	21,023	24,964	31,149	35,376	41,605	48,043	57,919	58,634	28,034	43,406
Bonds and notes	20,698	23,953	30,086	34,598	40,573	46,856	56,391	56,171	26,478	42,368
Monetary authorities	36	0	0	0	0	0	0	0	0	0
General government	19,617	22,601	27,759	30,131	33,877	33,644	32,575	28,635	16,157	25,710
Banks	468	560	732	440	798	638	1,773	3,599	2,002	3,063
Other sectors	577	793	1,595	4,027	5,898	12,574	22,043	23,937	8,318	13,595
Money-market instruments	325	1,011	1,063	778	1,032	1,188	1,528	2,463	1,556	1,038
General government	23	36	27	0	0	0	0	0	0	0
Banks	302	975	1,036	778	1,032	1,188	1,528	2,463	1,556	1,038
Other sectors	...	...	...	31	189	52	178	875	10,396	6,762
Financial derivatives	...	...	...	31	189	52	178	875	10,396	6,762
Banks	...	...	...	31	189	52	178	875	10,396	6,762
Other investment	119,871	110,352	113,507	142,783	163,964	201,240	238,283	383,309	417,193	385,156
Trade credits	0	0	0	0	0	0	0	0	0	2,090
Other sectors	0	0	0	0	0	0	0	0	0	2,090
Short-term	0	0	0	0	0	0	0	0	0	2,090
Loans	98,345	89,120	93,795	119,575	146,027	180,313	205,195	334,521	373,751	336,045
Monetary authorities	11,714	9,514	7,308	7,459	7,503	10,158	2,985	0	0	2,370
Long-term — IMF credit	11,613	7,433	6,481	5,069	3,562	0	0	0	0	0
Short-term	102	2,080	826	2,390	3,941	10,158	2,985	0	0	2,370
General government	67,075	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975
Long-term	67,075	59,237	55,042	57,365	59,127	35,590	14,258	11,579	10,218	8,975
Banks	2,561	2,924	5,256	12,946	19,810	34,511	67,757	113,236	124,654	89,343
Long-term	801	1,172	2,706	6,381	11,653	26,350	50,199	89,384	103,398	80,208
Short-term	1,761	1,752	2,550	6,566	8,157	8,161	17,558	23,853	21,256	9,135

Table 1.9 (end)
(millions of US dollars)

	Position as of 31.12.2000	Position as of 31.12.2001	Position as of 31.12.2002	Position as of 31.12.2003	Position as of 31.12.2004	Position as of 31.12.2005	Position as of 31.12.2006	Position as of 31.12.2007	Position as of 31.12.2008	Position as of 31.12.2009
Other sectors	16,995	17,446	26,189	41,805	59,586	100,054	120,195	209,706	238,879	235,358
Long-term	15,160	15,218	23,691	37,319	53,313	94,511	109,756	168,934	216,493	220,015
Short-term	1,835	2,228	2,498	4,486	6,274	5,542	10,439	40,772	22,386	15,343
Currency and deposits	6,083	7,471	7,993	11,801	10,700	13,262	28,760	42,591	35,665	33,416
Cash national currency	162	198	199	316	499	572	919	1,863	2,718	3,324
Monetary authorities	162	198	199	316	499	572	919	1,863	2,718	3,324
Long-term deposits	312	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652
Banks	312	528	818	1,352	1,578	2,519	9,041	15,741	15,805	14,652
Current accounts and short-term deposits	5,610	6,744	6,976	10,133	8,624	10,172	18,800	24,987	17,142	15,440
Monetary authorities	6	22	24	32	242	223	23	48	43	40
General government	1,756	1,755	1,787	1,818	283	24	25	26	26	26
Banks	3,848	4,967	5,165	8,283	8,098	9,924	18,752	24,913	17,073	15,374
Arrears	14,250	13,129	10,890	10,422	6,316	6,463	2,390	1,625	3,335	1,012
General government	13,528	12,392	10,515	10,417	6,312	6,458	2,382	1,621	1,518	324
Banks	723	736	375	5	4	5	7	4	2	9
Other sectors	0	0	0	0	0	0	0	0	1,815	680
Other liabilities	1,193	633	829	985	921	1,201	1,938	4,572	4,442	12,593
Monetary authorities	56	7	0	0	0	0	0	0	0	8,895
Long-term	0	0	0	0	0	0	0	0	0	8,895
Short-term	56	7	0	0	0	0	0	0	0	0
General government	34	11	40	36	30	27	29	67	106	112
Long-term	0	0	31	25	19	12	6	0	0	0
Short-term	34	11	9	12	12	14	23	67	106	112
Banks	546	547	711	938	881	1,164	1,894	2,876	3,500	2,237
Long-term	157	82	77	67	125	178	267	478	592	521
Short-term	389	465	634	871	756	986	1,627	2,398	2,908	1,715
Other sectors	557	69	78	11	10	10	14	1,630	836	1,349
Short-term	557	69	78	11	10	10	14	1,630	836	1,349
International Investment Position, net	64,545	43,911	37,179	3,924	-10,635	-31,448	-38,544	-150,218	255,471	118,387

Table 1.10

International Investment Position of Russia for 2009

(millions of US dollars)

	Position as of 31.12.2008	Changes in Position reflecting:			Position as of 31.12.2009
		transactions	valuation changes	other adjustments		total changes
Assets	1,011,377	42,518	85,913	-30,642	97,789
Direct investment abroad	205,631	45,291	67,460	299	113,050
Equity capital and reinvested earnings	189,463	31,914	67,144	219	99,277
Other capital	16,168	13,377	316	80	13,773
Portfolio investment	24,182	10,376	1,410	2,149	13,935
Equity securities other than investment fund shares	2,698	702	-849	-219	-366
Banks	1,512	288	-20	-219	50
Other sectors	1,187	414	-829	0	-415
Investment fund shares	118	37	5	0	43
Other sectors	118	37	5	0	43
Debt securities	21,365	9,636	2,254	2,368	14,258
Bonds and notes	19,031	9,372	2,379	2,078	13,829
Monetary authorities	0	1	-24	2,388	2,364
Banks	13,909	8,659	2,300	-310	10,649
Other sectors	5,122	712	104	0	815
Money-market instruments	2,334	264	-125	290	429
Banks	353	-182	-323	290	-215
Other sectors	1,982	446	198	0	644
Financial derivatives	5,302	-9,890	6,841	0	-3,049
Banks	5,302	-9,890	6,841	0	-3,049
Other investment	349,980	-6,636	2,237	-34,917	-39,316
Trade credits	18,426	-5,902	5	-7,527	-13,424
General government	1,552	-1,201	4	0	-1,197
Long-term	1,552	-1,201	4	0	-1,197
Other sectors	16,875	-4,701	1	-7,527	-12,227
Short-term	16,875	-4,701	1	-7,527	-12,227

Table 1.10 (cont.)
(millions of US dollars)

	Position as of 31.12.2008	Changes in Position reflecting:			Position as of 31.12.2009
		transactions	valuation changes	other adjustments		total changes
Loans	140,220	-7,532	-1,078	-536	131,075
General government	20,757	2,093	42	-29	22,863
Long-term	20,757	2,093	42	-29	22,863
Banks	58,543	-3,681	-79	-40	54,743
Long-term	24,987	8,123	-337	-14	32,759
Short-term	33,556	-11,804	258	-26	21,984
Other sectors	60,919	-5,943	-1,041	-467	53,468
Long-term	40,195	-660	-380	-135	39,020
Short-term	20,724	-5,283	-660	-333	14,448
Currency and deposits	135,774	-12,531	1,604	-942	123,905
Cash foreign currency	53,870	-6,087	115	-15	47,884
Banks	7,445	-2,004	-27	-15	5,399
Other sectors	46,426	-4,083	142	0	42,485
Long-term deposits	10,407	-1,242	78	0	9,243
Monetary authorities	30	0	0	0	30
Banks	10,377	-1,242	78	0	9,213
Current accounts and short-term deposits	71,497	-5,202	1,410	-927	66,778
Monetary authorities	88	-57	0	0	31
General government	560	4	11	-556	20
Banks	63,122	-6,880	1,399	-371	57,271
Other sectors	7,726	1,731	0	0	9,457
Arrears	44,610	-10,017	1,619	691	36,903
General government	44,397	-11,244	1,589	630	35,373
Banks	213	1,306	29	-18	1,530
Other sectors	0	-78	0	78	0

Table 1.10 (cont.)
(millions of US dollars)

	Position as of 31.12.2008	Changes in Position reflecting:			Position as of 31.12.2009
		transactions	valuation changes	other adjustments		total changes
Non-repatriation of exports proceeds, non-supply of goods and services against import contracts, remittances against fictitious transactions in securities	...	26,592	0	-26,592	0
Indebtedness on supplies according to intergovernmental agreements	1,811	1,829	15	0	1,844
Other assets	9,139	924	72	-10	986
Monetary authorities	46	0	0	0	0
Long-term	46	0	0	0	0
General government	1,704	141	17	0	158
Long-term	1,545	38	7	0	45
Short-term	159	103	11	0	113
Banks	3,636	605	36	-10	631
Long-term	1,343	81	24	-2	102
Short-term	2,293	525	12	-7	529
Other sectors	3,753	178	19	0	197
Short-term	3,753	178	19	0	197
Reserve assets	426,281	3,377	7,965	1,827	13,169
Monetary gold	14,533	0	4,049	4,215	8,264
Special drawing rights	1	8,891	9	0	8,900
Reserve position in the Fund	1,051	831	44	0	876
Foreign exchange	410,695	-6,346	3,863	-2,388	-4,870
Liabilities	755,906	6,273	231,955	-3,355	234,873
Direct investment in reporting economy	215,756	37,134	128,569	1,017	166,720
Equity capital and reinvested earnings	183,357	24,190	128,251	-188	152,252
Other capital	32,398	12,944	318	1,205	14,468

Table 1.10 (cont.)
(millions of US dollars)

	Position as of 31.12.2008	Changes in Position reflecting:				Position as of 31.12.2009
		transactions	valuation changes	other adjustments	total changes	
Portfolio investment	112,560	7,408	95,557	859	103,824	216,385
Equity securities other than investment fund shares	83,051	2,338	86,242	112	88,693	171,744
Banks	8,602	1,159	11,612	112	12,883	21,485
Other sectors	74,449	1,180	74,631	0	75,810	150,259
Investment fund shares	1,476	-341	-137	237	-241	1,235
Other sectors	1,476	-341	-137	237	-241	1,235
Debt securities	28,034	5,411	9,452	510	15,373	43,406
Bonds and notes	26,478	5,920	9,447	524	15,891	42,368
General government	16,157	4,288	5,264	0	9,553	25,710
Banks	2,002	394	672	-5	1,061	3,063
Other sectors	8,318	1,237	3,511	529	5,277	13,595
Money-market instruments	1,556	-509	5	-14	-518	1,038
Banks	1,556	-509	5	-14	-518	1,038
Financial derivatives	10,396	-13,134	9,499	0	-3,635	6,762
Banks	10,396	-13,134	9,499	0	-3,635	6,762
Other investment	417,193	-25,136	-1,670	-5,232	-32,037	385,156
Trade credits	0	626	0	1,464	2,090	2,090
Other sectors	0	626	0	1,464	2,090	2,090
Short-term	0	626	0	1,464	2,090	2,090
Loans	373,751	-31,935	-1,123	-4,647	-37,706	336,045
Monetary authorities	0	2,368	1	0	2,370	2,370
Short-term	0	2,368	1	0	2,370	2,370
General government	10,218	-1,259	11	5	-1,243	8,975
Long-term	10,218	-1,259	11	5	-1,243	8,975
Banks	124,654	-34,464	-806	-41	-35,311	89,343
Long-term	103,398	-22,955	-194	-40	-23,189	80,208
Short-term	21,256	-11,509	-612	-1	-12,121	9,135
Other sectors	238,879	1,420	-329	-4,612	-3,521	235,358
Long-term	216,493	7,770	-46	-4,203	3,522	220,015
Short-term	22,386	-6,350	-284	-409	-7,043	15,343

Table 1.10 (end)
(millions of US dollars)

	Position as of 31.12.2008	Changes in Position reflecting:				Position as of 31.12.2009
		transactions	valuation changes	other adjustments	total changes	
Currency and deposits	35,665	-1,664	-505	-79	-2,249	33,416
Cash national currency	2,718	654	-48	0	607	3,324
Monetary authorities	2,718	654	-48	0	607	3,324
Long-term deposits	15,805	-1,033	-182	62	-1,153	14,652
Banks	15,805	-1,033	-182	62	-1,153	14,652
Current accounts and short-term deposits	17,142	-1,285	-276	-141	-1,702	15,440
Monetary authorities	43	-5	1	0	-3	40
General government	26	0	0	0	0	26
Banks	17,073	-1,281	-277	-141	-1,699	15,374
Arrears	3,335	-662	298	-1,960	-2,323	1,012
General government	1,518	-589	-4	-601	-1,195	324
Banks	2	8	0	-2	6	9
Other sectors	1,815	-81	303	-1,357	-1,135	680
Other liabilities	4,442	8,500	-340	-9	8,151	12,593
Monetary authorities	0	8,887	8	0	8,895	8,895
Long-term	0	8,887	8	0	8,895	8,895
General government	106	-2	8	0	6	112
Short-term	106	-2	8	0	6	112
Banks	3,500	-861	-392	-9	-1,263	2,237
Long-term	592	-73	-1	4	-70	521
Short-term	2,908	-788	-391	-13	-1,192	1,715
Other sectors	836	476	36	0	512	1,349
Short-term	836	476	36	0	512	1,349
International Investment Position, net	255,471	36,245	-146,042	-27,286	-137,084	118,387

Table 1.11

International Investment Position of the Banking Sector of Russia

(millions of US dollars)

	Position as of 31.12.2009	Changes in Position reflecting:				Position as of 31.12.2010
		transactions	valuation changes	other adjustments	total changes	
Assets	165,965	1,785	2,759	-296	4,247	170,212
Direct investments abroad	5,062	1,022	590	-9	1,603	6,665
Equity capital and reinvested earnings	4,329	905	624	-9	1,520	5,849
Other capital	733	116	-33	0	83	816
Portfolio investments	26,258	3,551	-33	-49	3,470	29,727
Equity securities	1,561	815	296	64	1,176	2,737
Debt securities	24,696	2,736	-329	-113	2,294	26,990
long-term	24,559	2,440	-421	87	2,107	26,665
short-term	138	296	91	-200	187	325
Financial derivatives	2,222	-7,510	6,897	0	-613	1,609
Options	12	-15	90	0	75	87
Forward-type contracts	2,210	-7,495	6,807	0	-688	1,522
Other investments	132,423	4,721	-4,695	-238	-212	132,211
Currency and deposits	71,883	-10,369	-1,831	-160	-12,361	59,522
Cash foreign currency	5,399	-609	-152	-10	-771	4,628
Demand and term deposits	66,484	-9,761	-1,679	-151	-11,590	54,894
long-term	9,213	721	59	-49	731	9,944
short-term	57,271	-10,482	-1,737	-102	-12,321	44,950
Loans	54,743	16,327	-2,787	-47	13,493	68,236
long-term	32,759	10,021	265	-17	10,269	43,028
short-term	21,984	6,306	-3,052	-30	3,224	25,208
Arrears	1,530	-927	-30	-13	-971	559
Other assets	4,267	-309	-47	-17	-374	3,894
long-term	1,446	201	-7	50	244	1,690
short-term	2,822	-510	-40	-68	-618	2,204

Table 1.11 (end)
(millions of US dollars)

	Position as of 31.12.2009	Changes in Position reflecting:				Position as of 31.12.2010
		transactions	valuation changes	other adjustments	total changes	
Liabilities	179,122	17,651	7,260	587	25,498	204,621
Direct investments in Russia	25,911	5,460	-2,506	-190	2,764	28,674
Equity capital and reinvested earnings	24,414	5,373	-2,455	-184	2,735	27,148
Other capital	1,497	87	-51	-6	29	1,526
Portfolio investments	26,516	1,415	5,185	1,625	8,225	34,740
Equity securities	22,415	1,254	5,129	1,635	8,018	30,433
Debt securities	4,101	161	56	-10	207	4,308
long-term	3,063	447	71	0	518	3,581
short-term	1,038	-286	-15	-11	-311	726
Financial derivatives	5,082	-9,260	6,992	0	-2,268	2,814
Options	1,781	-652	-338	0	-991	790
Forward-type contracts	3,302	-8,608	7,331	0	-1,277	2,024
Other investments	121,614	20,037	-2,411	-848	16,778	138,392
Deposits	30,026	10,249	-428	-159	9,662	39,688
long-term	14,652	2,848	-96	-74	2,678	17,330
short-term	15,374	7,401	-332	-85	6,984	22,358
Loans	89,343	9,024	-1,249	-664	7,111	96,454
long-term	80,208	2,938	-844	-328	1,766	81,974
short-term	9,135	6,086	-405	-336	5,345	14,480
Arrears	9	6	6	-14	-2	7
Other liabilities	2,237	758	-740	-11	7	2,244
long-term	521	84	-54	69	99	621
short-term	1,715	673	-686	-81	-93	1,623
International investment position, net	-13,158	-15,866	-4,502	-883	-21,251	-34,409

Table 1.12

The Russian Federation Merchandise Trade (Based on the Balance of Payments Methodology)

(millions of US dollars)

	Exports (FOB)						Imports (FOB)						Trade balance		
	total	% of the corresponding period of the previous year	of which:			total	% of the corresponding period of the previous year	of which:			total	of which:			
			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries			with non-CIS countries	% of the corresponding period of the previous year	with CIS countries					
2009	303,388	64.3	255,270	63.7	48,118	67.6	191,803	65.7	167,726	24,077	61.8	111,585	87,544	24,041	
2010	400,131	131.9	337,514	132.2	62,617	130.1	248,738	129.7	213,570	35,168	146.1	151,393	123,944	27,449	
2010															
Q1	92,239	161.1	79,697	165.0	12,543	139.8	45,709	118.8	38,961	6,749	147.7	46,530	40,736	5,794	
Q2	97,400	143.0	82,641	145.2	14,758	131.8	58,166	132.4	49,668	8,498	150.3	39,234	32,973	6,260	
Q3	97,615	118.4	81,579	117.4	16,036	123.4	68,408	139.5	58,706	9,702	157.2	29,207	22,873	6,334	
Q4	112,877	118.1	93,598	116.1	19,280	128.9	76,455	126.7	66,236	10,219	133.1	36,422	27,362	9,061	
January	27,683	154.5	23,866	155.4	3,817	149.0	11,373	108.0	9,614	1,759	133.9	16,310	14,252	2,058	
February	30,555	164.4	26,600	169.2	3,955	137.9	15,523	115.4	13,284	2,239	144.1	15,032	13,316	1,716	
March	34,002	163.8	29,231	169.8	4,771	134.6	18,814	129.7	16,063	2,751	161.5	15,188	13,168	2,020	
April	33,503	159.2	28,471	165.2	5,032	131.9	19,183	130.1	16,387	2,796	155.0	14,320	12,084	2,236	
May	31,822	140.9	27,123	143.7	4,699	127.0	19,369	140.5	16,542	2,827	153.1	12,453	10,581	1,872	
June	32,075	131.0	27,047	130.0	5,028	136.5	19,615	127.4	16,739	2,876	143.4	12,460	10,308	2,152	
July	31,414	119.1	26,332	118.5	5,082	122.2	21,034	132.4	17,992	3,042	157.2	10,380	8,340	2,040	
August	31,840	116.5	26,383	115.5	5,457	121.7	23,832	153.3	20,581	3,251	159.3	8,008	5,802	2,206	
September	34,361	119.5	28,863	118.3	5,498	126.4	23,542	133.7	20,133	3,409	155.2	10,819	8,730	2,089	
October	34,721	114.0	28,751	111.0	5,970	130.8	24,667	127.6	21,329	3,338	132.5	10,054	7,422	2,632	
November	35,504	115.1	29,357	113.9	6,147	121.1	24,706	127.4	21,326	3,380	135.0	10,798	8,031	2,767	
December	42,652	124.6	35,490	122.7	7,162	134.8	27,082	125.2	23,581	3,501	131.8	15,570	11,909	3,661	
2011															
January	30,896	111.6	25,413	106.5	5,483	143.6	16,040	141.0	13,376	2,664	151.4	14,856	12,037	2,819	
February	39,017	127.7	32,247	121.2	6,770	171.2	21,630	139.3	18,259	3,371	150.6	17,387	13,988	3,399	

Table 1.13

International Reserves of the Russian Federation

(millions of US dollars)

	International reserves	Of which:					gold
		foreign exchange reserves	of which:				
			foreign exchange	SDRs ¹	reserve position in IMF		
2008							
31.12	426,281	411,748	410,695	1	1,051	14,533	
2009							
31.01	386,892	371,426	370,407	1	1,018	15,466	
28.02	384,090	368,157	367,151	2	1,004	15,932	
31.03	383,808	368,065	366,876	2	1,187	15,743	
30.04	383,788	368,348	367,157	2	1,189	15,440	
31.05	404,170	387,280	385,738	3	1,539	16,889	
30.06	412,512	395,891	394,187	3	1,701	16,621	
31.07	401,908	384,875	383,170	3	1,701	17,033	
31.08	409,546	391,876	383,044	6,907	1,925	17,670	
30.09	413,364	394,518	383,578	8,993	1,947	18,846	
31.10	434,435	414,028	403,048	9,026	1,954	20,407	
30.11	447,671	424,692	413,573	9,140	1,979	22,979	
31.12	439,450	416,653	405,825	8,901	1,927	22,798	
2010							
31.01	436,267	413,514	402,778	8,826	1,911	22,753	
28.02	436,775	413,334	402,750	8,700	1,884	23,441	
31.03	447,442	423,321	412,834	8,621	1,866	24,120	
30.04	461,169	435,565	425,126	8,582	1,858	25,603	
31.05	456,434	428,991	418,808	8,371	1,812	27,443	
30.06	461,201	432,994	422,778	8,398	1,818	28,206	
31.07	475,307	448,043	437,551	8,625	1,867	27,264	
31.08	476,266	447,071	436,647	8,568	1,855	29,195	
30.09	490,099	458,319	447,567	8,839	1,913	31,780	
31.10	497,082	463,767	452,905	8,930	1,932	33,315	
30.11	483,063	448,778	438,237	8,666	1,876	34,285	
31.12	479,379	443,591	432,948	8,749	1,893	35,788	
2011							
31.01	484,158	450,766	439,969	8,876	1,920	33,393	
28.02	493,835	458,045	447,175	8,936	1,934	35,790	
31.03	502,460	465,455	454,223	9,011	2,221	37,005	

¹ In August and September 2009 the IMF implemented two new allocations of SDRs among member countries of the Fund. The Russian Federation has received such assets for the first time since having joined the IMF in the period after the preceding SDR allocation.

Table 1.14

International Reserves and Foreign Currency Liquidity – Russia

I. Official Reserves and Other Foreign Currency Assets
(Approximate Market Value)

(millions of US dollars)

	31.03.2011
A. Official reserves	502,459.7
(1) Foreign currency reserves (in convertible foreign currencies)	447,472.0
(a) Securities	392,918.4
of which: issuer headquartered in reporting country but located abroad	—
(b) total currency and deposits (including gold deposits) with:	54,553.7
(i) other national central banks	34,008.4
(ii) banks headquartered in the reporting country	1,375.6
of which: located abroad	1,375.6
(iii) banks headquartered outside the reporting country	19,169.6
of which: located in the reporting country	—
(2) IMF reserve position	2,221.3
(3) SDRs	9,010.9
(4) Gold (is valued at current quotations of the Bank of Russia)	37,004.6
— volume in millions of fine troy ounces	26.1
(5) Other reserve assets (specify)	6,750.9
— financial derivatives	—
— loans to nonbank nonresidents	—
— other (assets in the form of reverse repo)	6,750.9
B. Other foreign currency assets (specify)	36.8
— securities not included in official reserve assets	—
— deposits not included in official reserve assets	36.8
— loans not included in official reserve assets	—
— financial derivatives not included in official reserves	—
— gold not included in official reserve assets	—
— other	—

Table 1.14 (cont.)

II. Predetermined Short-term Net Drains on Foreign Currency Assets (Nominal Value)

(millions of US dollars)

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Foreign currency loans, securities, and deposits	—5,609.1	—186.9	—1,965.3	—3,456.9
— outflows (—), principal	—4,035.3	—66.6	—1,974.0	—1,994.7
— outflows (—), interest	—2,409.8	—125.7	—227.2	—2,057.0
— inflows (+), principal	539.0	1.1	155.9	381.9
— inflows (+), interest	297.0	4.3	80.0	212.8
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	—	—	—	—
(a) short positions (—)	—	—	—	—
(b) long positions (+)	—	—	—	—
3. Other (specify)	—	—	—	—
— outflows related to repos (—)	—	—	—	—
— inflows related to reverse repos (+)	—	—	—	—
— trade credit (—)	—	—	—	—
— trade credit (+)	—	—	—	—
— other accounts payable (—)	—	—	—	—
— other accounts receivable (+)	—	—	—	—

Table 1.14 (cont.)

III. Contingent Short-term Net Drains on Foreign Currency Assets (Nominal Value)

(millions of US dollars)

	Total	Maturity breakdown (residual maturity)		
		up to 1 month	more than 1 month and up to 3 months	more than 3 months and up to 1 year
1. Contingent liabilities in foreign currency	—	—	—	—
(a) Collateral guarantees on debt falling due within 1 year	—	—	—	—
(b) Other contingent liabilities	—	—	—	—
2. Foreign currency securities issued with embedded options (puttable bonds)	—	—	—	—
3. Undrawn, unconditional credit lines provided by:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (+)	—	—	—	—
— BIS (+)	—	—	—	—
— IMF (+)	—	—	—	—
— other international organizations (+)	—	—	—	—
(b) with banks and other financial institutions headquartered in the reporting country (+)	—	—	—	—
(c) with banks and other financial institutions headquartered outside the reporting country (+)	—	—	—	—
4. Undrawn, unconditional credit lines provided to:	—	—	—	—
(a) other national monetary authorities, BIS, IMF, and other international organizations	—	—	—	—
— other national monetary authorities (—)	—	—	—	—
— BIS (—)	—	—	—	—
— IMF (—)	—	—	—	—
— other international organizations (—)	—	—	—	—
(b) banks and other financial institutions headquartered in reporting country (—)	—	—	—	—
(c) banks and other financial institutions headquartered outside the reporting country (—)	—	—	—	—
5. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	—	—	—	—
(a) Short positions	—	—	—	—
(i) Bought puts	—	—	—	—
(ii) Written calls	—	—	—	—
(b) Long positions	—	—	—	—
(i) Bought calls	—	—	—	—
(ii) Written puts	—	—	—	—
PRO MEMORIA: In-the-money options				
(1) At current exchange rate	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(2) +5% (depreciation of 5%)	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(3) —5% (appreciation of 5%)	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(4) +10% (depreciation of 10%)	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(5) —10% (appreciation of 10%)	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—
(6) Other (specify)	—	—	—	—
(a) Short position	—	—	—	—
(b) Long position	—	—	—	—

Table 1.14 (end)

IV. Memo Items

(millions of US dollars)

	31.03.2011
(1) To be reported with standard periodicity and timeliness:	
(a) short-term domestic currency debt indexed to the exchange rate	—
(b) financial instruments denominated in foreign currency and settled by other means (e.g., in domestic currency)	—
— derivatives (forwards, futures, or options contracts)	—
— short positions	—
— long positions	—
— other instruments	—
(c) pledged assets	—
— included in reserve assets	—
— included in other foreign currency assets	—
(d) securities lent and on repo	485.7
— lent or repoed and included in Section I	—7,373.7
— lent or repoed but not included in Section I	—
— borrowed or acquired and included in Section I	—
— borrowed or acquired but not included in Section I ¹	7,859.4
(e) financial derivative assets (net, marked to market)	0.0
— forwards	—
— futures	—
— swaps	—
— options	0.0
— other	—
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year	
— aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	
(a) short positions (—)	—
(b) long positions (+)	—
— aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	
(a) short positions	—
(i) bought puts	—
(ii) written calls	—
(b) long positions	—
(i) bought calls	—
(ii) written puts	—
(2) To be disclosed less frequently:	
(a) currency composition of reserves (by groups of currencies)	502,459.7
— currencies in SDR basket ²	498,869.4
— currencies not in SDR basket	3,590.3
— by individual currencies (optional)	—

¹ Securities are presented at face value.² Additionally included are gold, SDRs and IMF reserve position.

Table 1.15 (cont.)
(millions of rubles, end of period)

	Dec, 2001	Dec, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009
Claims on other sectors	1,522	1,541	1,439	1,259	1,252	1,250	924	116,267	168,960
Other financial institutions	106	190	328	328	328	328	328	114,972	167,589
Public nonfinancial organizations	80	58	55	39	28	21	9	39	20
Other nonfinancial organizations	1,336	1,294	1,056	892	896	902	588	1,255	1,351
Households	—	—	—	—	—	—	—	—	—
Monetary base	928,320	1,232,633	1,914,312	2,380,324	2,914,243	4,122,406	5,513,332	5,578,717	6,467,318
Currency in circulation	623,463	813,905	1,224,685	1,669,911	2,195,379	3,062,083	4,118,563	4,372,081	4,622,921
Liabilities to credit institutions	304,857	418,728	689,627	710,413	718,864	1,060,323	1,394,769	1,206,636	1,844,397
Deposits	304,857	418,728	689,627	700,664	685,967	957,250	1,294,099	1,194,165	1,560,689
Securities other than shares	—	—	—	9,749	32,896	103,073	100,670	12,472	283,708
Other liabilities to credit institutions	—	—	—	49	11	33	75	816,038	170,682
Deposits included in broad money	22,095	28,127	31,141	35,747	43,015	58,490	75,871	270,404	161,180
Transferable deposits	22,094	28,098	31,137	35,730	42,980	58,482	75,866	170,403	115,479
Other financial institutions	1	0	1	0	0	0	234	74,795	632
Public nonfinancial organizations	21,435	27,086	29,693	33,801	41,207	54,830	70,422	89,827	106,831
Other nonfinancial organizations	658	1,012	1,443	1,930	1,773	3,652	5,210	5,781	8,016
Households	—	—	—	—	—	—	—	—	—
Other deposits	1	29	4	17	35	7	5	100,001	45,701
Other financial institutions	0	0	0	0	0	0	0	100,000	45,700
Public nonfinancial organizations	1	28	4	16	34	7	5	1	1
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—
Shares and other equity	242,312	364,731	298,234	188,043	210,373	84,156	462,051	1,902,352	2,099,113
Other items (net)	187,168	180,956	163,163	355,054	251,813	350,467	150,385	243,722	626,520
Other liabilities	289,610	276,779	267,277	461,933	381,169	472,560	376,906	594,905	877,832
Other assets	102,442	95,823	104,114	106,879	129,356	122,093	226,521	351,183	251,312

Table 1.15 (end)
(millions of rubles, end of period)

	May, 2010	Jun, 2010	Jul, 2010	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010 ¹	Jan, 2011	Feb, 2011
Claims on other sectors	132,988	130,660	132,366	132,561	126,497	126,302	121,951	115,454	117,900	118,339
Other financial institutions	130,103	127,894	127,745	127,731	122,173	122,173	118,495	113,795	113,768	113,768
Public nonfinancial organizations	0	0	0	0	0	0	0	0	0	0
Other nonfinancial organizations	2,884	2,765	4,621	4,829	4,324	4,129	3,456	1,659	4,131	4,570
Households	—	—	—	—	—	—	—	—	—	—
Monetary base	6,859,023	7,195,029	7,068,334	7,207,929	7,125,993	6,956,203	6,945,414	8,190,328	7,495,967	7,431,074
Currency in circulation	4,714,619	4,828,120	4,944,964	4,962,728	5,024,457	5,095,444	5,142,497	5,785,151	5,403,125	5,479,885
Liabilities to credit institutions	2,144,404	2,366,910	2,123,370	2,245,201	2,101,536	1,860,759	1,802,917	2,405,177	2,092,842	1,951,189
Deposits	1,301,302	1,416,141	1,136,783	1,254,939	1,291,556	994,669	931,854	1,816,301	1,497,345	1,351,453
Securities other than shares	843,102	950,769	986,587	990,262	809,980	866,090	871,063	588,876	595,497	599,736
Other liabilities to credit institutions	2,108	592	610	297	369	703	2,240	686	52	130
Deposits included in broad money	162,567	75,511	67,373	64,196	69,785	71,723	65,074	142,724	68,623	71,236
Transferable deposits	149,764	57,909	48,170	50,144	53,474	53,322	53,872	133,972	52,621	55,074
Other financial institutions	915	2,260	304	1,231	740	558	642	2,860	307	526
Public nonfinancial organizations	135,410	44,103	36,526	37,940	41,459	40,785	40,335	121,968	39,380	40,969
Other nonfinancial organizations	13,439	11,546	11,340	10,973	11,275	11,979	12,895	9,145	12,934	13,579
Households	—	—	—	—	—	—	—	—	—	—
Other deposits	12,802	17,602	19,203	14,052	16,311	18,402	11,202	8,752	16,002	16,162
Other financial institutions	12,800	17,600	19,200	14,050	16,310	18,400	11,200	8,750	16,000	16,160
Public nonfinancial organizations	2	2	3	1	1	1	1	1	1	1
Other nonfinancial organizations	1	1	1	1	1	1	1	1	1	1
Households	—	—	—	—	—	—	—	—	—	—
Shares and other equity	2,161,712	2,161,592	2,161,462	2,161,357	2,161,283	2,161,197	2,161,149	2,161,041	2,358,806	2,358,688
Other items (net)	431,243	434,542	333,592	423,021	690,469	880,194	800,232	561,939	99,111	—28,838
Other liabilities	693,955	698,867	594,872	693,125	968,417	1,165,337	1,109,216	890,617	425,067	294,203
Other assets	262,711	264,325	261,280	270,104	277,949	285,143	308,984	328,678	325,956	323,042

¹ Preliminary data.

Table 1.16

Credit Institutions Survey

(millions of rubles, end of period)

	Dec, 2001	Dec, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009
Net foreign assets	158,422	136,453	-112,644	-241,376	-409,670	-1,125,723	-1,840,487	-337,093	880,929
Claims on nonresidents	548,509	605,770	609,194	708,181	1,094,334	1,647,089	2,295,664	4,681,844	4,850,175
Foreign currency	27,855	37,764	55,941	55,857	69,215	80,103	71,938	218,751	163,244
Deposits	387,135	365,538	323,462	339,604	459,015	754,378	1,001,168	2,158,783	2,036,286
Securities other than shares	24,521	41,013	48,985	104,683	189,222	193,503	261,250	407,514	738,960
Loans	100,914	151,771	168,652	192,748	339,610	579,249	847,687	1,725,757	1,723,542
Other	8,085	9,683	12,153	15,289	37,272	39,855	113,621	171,039	188,143
Liabilities to nonresidents	390,087	469,317	721,838	949,557	1,504,004	2,772,812	4,136,151	5,018,937	3,969,246
Deposits	183,851	196,246	276,991	272,242	359,304	741,731	1,005,296	981,546	932,605
Securities other than shares	46,244	56,188	35,881	50,763	52,557	86,914	151,394	104,542	124,031
Loans	122,422	184,669	372,321	557,483	996,683	1,808,464	2,800,279	3,721,503	2,775,265
Other	37,570	32,212	36,644	69,068	95,460	135,704	179,182	211,347	137,345
Claims on central bank	356,772	471,155	768,915	847,231	905,993	1,339,591	1,817,772	2,593,250	2,599,142
Currency	39,624	50,659	77,646	135,156	186,139	276,909	416,326	577,251	584,869
Deposits	317,147	420,495	691,269	702,325	686,957	959,608	1,300,776	2,003,527	1,730,564
Securities other than shares	—	—	—	9,749	32,896	103,073	100,670	12,472	283,708
Net claims on general government	496,952	615,246	651,474	615,248	478,816	476,259	560,411	-82,355	484,215
Claims on federal government	563,352	646,127	648,099	629,057	518,685	585,061	624,942	534,387	878,463
Securities	368,791	446,599	461,310	470,820	513,028	576,433	616,037	513,178	851,623
Other claims	194,561	199,528	186,789	158,237	5,658	8,628	8,905	21,209	26,840
Claims on state and local government	27,786	52,498	99,094	133,817	153,542	195,480	243,843	353,490	501,769
Securities	8,611	22,064	48,536	79,136	88,239	100,869	123,985	195,906	268,983
Other claims	19,175	30,435	50,557	54,681	65,304	94,610	119,857	157,584	232,786
Liabilities to federal government	49,233	46,574	39,643	34,996	29,157	38,280	26,859	698,120	666,202
Deposits	28,558	30,717	29,447	29,344	25,354	32,861	20,858	684,005	652,528
Other liabilities	20,675	15,858	10,196	5,652	3,803	5,419	6,001	14,114	13,675

Table 1.16 (cont.)
(millions of rubles, end of period)

	Dec, 2001	Dec, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009
Liabilities to state and local government	44,953	36,805	56,075	112,629	164,255	266,002	281,515	272,112	229,815
Deposits	44,953	36,805	56,075	112,629	164,255	266,002	281,515	272,112	229,815
Other liabilities	—	—	—	—	—	—	—	—	—
Claims on other sectors	1,609,665	2,098,222	2,997,019	4,373,803	5,888,198	8,759,215	13,077,518	17,829,032	18,246,901
Other financial institutions	20,760	29,195	48,483	67,407	93,179	209,546	226,679	383,369	396,790
Public nonfinancial organizations	84,284	123,804	143,773	166,884	194,062	221,888	289,312	294,771	287,007
Other nonfinancial organizations	1,407,296	1,801,188	2,502,393	3,518,977	4,421,227	6,259,271	9,316,503	12,770,637	13,630,498
Households	97,324	144,036	302,369	620,534	1,179,730	2,068,510	3,245,024	4,380,254	3,932,605
Liabilities to central bank	250,918	226,103	200,868	181,102	28,953	44,349	50,696	3,867,893	1,906,408
Deposits included in broad money	1,531,885	2,067,469	2,776,122	3,718,279	5,161,156	7,283,099	10,458,014	12,211,463	14,896,568
Transferable deposits	576,831	697,906	981,013	1,252,982	1,770,131	2,688,671	3,753,574	3,617,141	4,132,140
Other financial institutions	19,784	37,357	68,923	91,462	127,710	155,827	212,028	160,867	193,872
Public nonfinancial organizations	76,718	89,031	85,893	96,932	127,591	148,906	221,930	313,440	354,705
Other nonfinancial organizations	365,300	437,442	621,086	812,001	1,133,417	1,755,405	2,395,462	2,236,475	2,449,767
Households	115,029	134,076	205,111	252,587	381,413	628,533	924,154	906,359	1,133,796
Other deposits	955,055	1,369,563	1,795,109	2,465,297	3,391,025	4,594,428	6,704,440	8,594,322	10,764,428
Other financial institutions	27,354	56,223	36,743	88,404	123,858	159,124	263,979	478,014	575,703
Public nonfinancial organizations	60,238	50,461	59,344	57,952	67,152	79,502	85,347	94,551	180,181
Other nonfinancial organizations	285,297	342,973	357,538	558,430	787,046	1,139,360	2,065,194	2,968,659	3,600,220
Households	582,165	919,905	1,341,483	1,760,511	2,412,970	3,216,442	4,289,921	5,053,098	6,408,324
Deposits excluded from broad money	76,327	42,679	30,081	35,790	30,760	21,396	40,518	307,041	336,399
Securities other than shares excluded from broad money	217,641	343,678	509,582	482,889	527,397	723,735	701,375	657,165	617,860
Shares and other equity	358,316	472,952	650,153	839,910	1,163,412	1,574,641	2,739,898	3,248,713	4,082,322
Other items (net)	186,723	168,195	137,957	336,937	—48,340	—197,878	—375,287	—289,441	371,629
Other liabilities	401,330	441,046	473,438	719,303	592,269	748,318	929,280	1,603,035	2,738,922
Other assets	249,199	289,136	340,876	378,839	604,337	863,546	1,212,092	1,728,472	2,100,301
Consolidation adjustment	34,592	16,285	5,395	—3,527	—36,272	—82,649	—92,476	—164,005	—266,993

Table 1.16 (cont.)
(millions of rubles, end of period)

	May, 2010	Jun, 2010	Jul, 2010	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011
Net foreign assets	751,439	647,976	731,710	578,889	446,259	413,908	658,680	646,511	721,689	914,539
Claims on nonresidents	4,517,041	4,516,214	4,662,045	4,594,719	4,749,238	4,647,887	5,002,554	5,160,596	5,129,575	5,308,453
Foreign currency	163,992	147,471	142,797	137,274	141,632	151,167	153,997	141,010	146,384	145,292
Deposits	1,769,693	1,526,906	1,601,014	1,561,029	1,610,283	1,540,208	1,689,096	1,694,042	1,688,744	1,781,837
Securities other than shares	679,138	691,061	674,401	699,032	646,890	680,201	676,048	821,199	804,166	786,061
Loans	1,673,714	1,912,263	2,005,074	1,954,997	2,104,960	2,013,358	2,207,984	2,123,030	2,116,390	2,233,057
Other	230,503	238,514	238,758	242,387	245,472	262,954	275,429	381,315	373,892	362,206
Liabilities to nonresidents	3,765,602	3,868,238	3,930,335	4,015,830	4,302,979	4,233,979	4,343,874	4,514,085	4,407,887	4,393,914
Deposits	921,254	995,080	1,010,392	1,034,250	1,282,865	1,255,515	1,287,281	1,239,080	1,211,280	1,206,391
Securities other than shares	116,925	109,261	113,162	114,076	116,570	127,563	131,436	131,285	124,653	125,222
Loans	2,601,721	2,636,788	2,677,362	2,740,580	2,777,289	2,718,079	2,786,849	3,011,561	2,943,996	2,932,112
Other	125,702	127,109	129,419	126,924	126,256	132,822	138,309	132,159	127,958	130,189
Claims on central bank	2,620,510	2,827,641	2,599,492	2,729,908	2,601,328	2,366,391	2,325,859	3,127,501	2,665,418	2,532,976
Currency	474,306	460,388	477,658	484,880	499,928	505,407	521,021	722,405	576,682	587,261
Deposits	1,303,102	1,416,484	1,135,248	1,254,766	1,291,420	994,894	933,775	1,816,221	1,493,238	1,345,979
Securities other than shares	843,102	950,769	986,587	990,262	809,980	866,090	871,063	588,876	595,497	599,736
Net claims on general government	284,437	373,879	442,664	422,532	589,308	649,987	669,790	753,920	892,920	874,580
Claims on federal government	923,890	971,266	1,031,840	1,089,241	1,171,640	1,234,747	1,268,800	1,375,350	1,386,707	1,521,504
Securities	907,198	954,860	1,001,994	1,063,829	1,147,598	1,211,572	1,249,256	1,357,046	1,369,588	1,505,115
Other claims	16,692	16,406	29,846	25,412	24,042	23,176	19,545	18,304	17,118	16,390
Claims on state and local government	524,905	525,707	528,632	518,997	537,022	545,483	540,642	583,797	582,623	569,222
Securities	323,335	317,580	324,536	321,098	340,041	348,044	337,914	318,204	324,616	318,819
Other claims	201,570	208,127	204,097	197,898	196,981	197,440	202,728	265,593	258,006	250,403
Liabilities to federal government	720,790	668,285	647,454	717,527	680,740	731,777	746,604	881,610	726,980	839,554
Deposits	703,895	651,810	632,353	703,485	665,478	715,997	729,834	864,067	706,630	817,309
Other liabilities	16,896	16,475	15,102	14,042	15,262	15,780	16,770	17,543	20,350	22,245

Table 1.16 (end)
(millions of rubles, end of period)

	May, 2010	Jun, 2010	Jul, 2010	Aug, 2010	Sep, 2010	Oct, 2010	Nov, 2010	Dec, 2010	Jan, 2011	Feb, 2011
Liabilities to state and local government	443,568	454,808	470,354	468,179	438,615	398,466	393,048	323,617	349,429	376,592
Deposits	443,568	454,808	470,354	468,179	438,615	398,466	393,048	323,617	349,429	376,592
Other liabilities	—	—	—	—	—	—	—	—	—	—
Claims on other sectors	18,720,620	19,025,329	19,177,845	19,411,890	19,832,437	20,224,804	20,608,529	20,671,447	20,696,937	20,884,452
Other financial institutions	366,262	385,942	418,170	416,776	444,346	472,517	504,689	535,195	531,225	546,856
Public nonfinancial organizations	282,229	294,169	281,282	288,700	297,602	297,053	310,289	299,299	296,872	294,471
Other nonfinancial organizations	14,057,985	14,273,036	14,335,268	14,474,263	14,790,028	15,072,365	15,345,316	15,311,113	15,415,349	15,560,669
Households	4,014,144	4,072,182	4,143,125	4,232,150	4,300,462	4,382,870	4,448,235	4,525,840	4,453,491	4,482,456
Liabilities to central bank	893,930	953,737	829,019	756,425	748,045	596,075	619,046	583,470	581,486	577,171
Deposits included in broad money	15,701,956	16,113,881	16,235,314	16,450,060	16,724,292	16,855,159	17,431,165	18,585,686	18,253,828	18,538,110
Transferable deposits	4,326,490	4,580,857	4,505,629	4,666,986	4,822,111	4,785,852	5,004,395	5,628,610	5,474,427	5,543,921
Other financial institutions	239,178	277,107	259,319	260,627	290,738	268,461	272,925	279,655	296,439	279,795
Public nonfinancial organizations	290,510	298,497	290,537	296,698	325,472	303,594	310,474	404,223	365,469	385,404
Other nonfinancial organizations	2,621,166	2,738,679	2,653,933	2,822,393	2,913,563	2,908,638	3,094,659	3,302,289	3,342,566	3,358,514
Households	1,175,635	1,266,575	1,301,841	1,287,268	1,292,338	1,305,159	1,326,338	1,642,443	1,469,953	1,520,208
Other deposits	11,375,466	11,533,024	11,729,685	11,783,074	11,902,181	12,069,308	12,426,769	12,957,075	12,779,401	12,994,189
Other financial institutions	554,261	550,648	569,419	581,622	602,393	590,287	586,058	594,587	573,596	576,813
Public nonfinancial organizations	217,551	208,407	207,214	205,188	194,466	201,752	188,302	202,930	193,009	192,091
Other nonfinancial organizations	3,537,487	3,536,538	3,567,997	3,478,413	3,432,406	3,419,249	3,636,308	3,893,532	3,661,584	3,740,559
Households	7,066,168	7,237,432	7,385,055	7,517,850	7,672,916	7,858,020	8,016,101	8,266,026	8,351,212	8,484,726
Deposits excluded from broad money	321,617	318,554	289,012	296,304	302,145	336,349	315,228	289,021	314,167	324,981
Securities other than shares excluded from broad money	572,264	578,022	586,049	568,044	598,594	582,151	577,247	643,084	603,041	608,928
Shares and other equity	4,160,849	4,202,237	4,282,031	4,319,911	4,351,476	4,370,175	4,403,100	4,562,177	4,641,455	4,708,612
Other items (net)	726,391	708,395	730,286	752,475	744,781	915,180	917,072	535,941	582,986	448,747
Other liabilities	3,021,441	3,058,589	3,077,780	3,114,229	3,129,118	3,271,932	3,355,057	3,074,626	3,083,943	3,107,138
Other assets	2,030,668	2,076,753	2,088,381	2,106,395	2,118,381	2,119,229	2,170,044	2,262,842	2,201,716	2,233,073
Consolidation adjustment	-264,383	-273,441	-259,113	-255,369	-265,957	-237,523	-267,941	-275,844	-299,240	-425,319

Table 1.17

Banking System Survey

(millions of rubles, end of period)

	Dec, 2001	Dec, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009
Net foreign assets	1,046,509	1,519,101	2,057,815	3,154,177	4,846,332	6,881,938	9,912,850	12,190,758	13,904,688
Claims on nonresidents	1,724,201	2,221,447	3,000,291	4,318,662	6,649,147	9,733,962	14,050,190	17,210,975	18,215,742
Liabilities to nonresidents	677,692	702,347	942,476	1,164,485	1,802,815	2,852,024	4,137,339	5,020,216	4,311,055
Domestic claims	2,301,355	2,908,715	3,681,579	4,368,648	4,498,006	5,795,598	7,951,912	10,078,161	13,241,822
Net claims on general government	690,169	808,951	683,122	-6,414	-1,391,445	-2,964,867	-5,126,530	-7,867,138	-5,174,038
Claims on federal government	1,051,483	1,197,713	1,125,794	1,055,713	794,817	832,145	979,456	887,765	1,235,654
Claims on state and local government	27,786	52,498	99,094	133,817	153,542	195,480	243,843	354,836	503,173
Liabilities to federal government	316,511	370,510	441,919	997,852	2,048,886	3,500,102	5,722,912	8,405,327	6,261,232
Liabilities to state and local government	72,590	70,751	99,847	198,092	290,917	492,390	626,917	704,411	651,633
Claims on other sectors	1,611,187	2,099,764	2,998,458	4,375,061	5,889,450	8,760,465	13,078,442	17,945,299	18,415,861
Other financial institutions	20,866	29,385	48,810	67,735	93,507	209,874	227,007	498,341	564,379
Public nonfinancial organizations	84,364	123,862	143,829	166,923	194,090	221,908	289,320	294,811	287,027
Other nonfinancial organizations	1,408,632	1,802,481	2,503,449	3,519,869	4,422,124	6,260,173	9,317,091	12,771,892	13,631,849
Households	97,324	144,036	302,369	620,534	1,179,730	2,068,510	3,245,024	4,380,254	3,932,605

Table 1.17 (cont.)
(millions of rubles, end of period)

	Dec, 2001	Dec, 2002	Dec, 2003	Dec, 2004	Dec, 2005	Dec, 2006	Dec, 2007	Dec, 2008	Dec, 2009
Broad money liabilities	2,137,819	2,858,842	3,954,302	5,288,781	7,213,411	10,126,763	14,236,123	16,276,697	19,095,800
Currency outside banking system	583,838	763,246	1,147,039	1,534,755	2,009,240	2,785,174	3,702,237	3,794,829	4,038,051
Transferable deposits	598,925	726,005	1,012,150	1,288,712	1,813,111	2,747,153	3,829,440	3,787,544	4,247,619
Other financial institutions	19,785	37,357	68,923	91,462	127,710	155,827	212,261	235,662	194,504
Public nonfinancial organizations	98,153	116,117	115,587	130,733	168,798	203,736	292,353	403,267	461,535
Other nonfinancial organizations	365,958	438,454	622,529	813,930	1,135,190	1,759,058	2,400,672	2,242,256	2,457,783
Households	115,029	134,076	205,111	252,587	381,413	628,533	924,154	906,359	1,133,796
Other deposits	955,056	1,369,592	1,795,113	2,465,314	3,391,060	4,594,436	6,704,446	8,694,323	10,810,129
Other financial institutions	27,354	56,223	36,743	88,404	123,858	159,124	263,979	578,014	621,403
Public nonfinancial organizations	60,239	50,489	59,348	57,968	67,186	79,509	85,352	94,552	180,182
Other nonfinancial organizations	285,298	342,974	357,539	558,431	787,046	1,139,361	2,065,195	2,968,660	3,600,220
Households	582,165	919,905	1,341,483	1,760,511	2,412,970	3,216,442	4,289,921	5,053,098	6,408,324
Deposits excluded from broad money	76,327	42,679	30,081	35,790	30,760	21,396	40,518	307,041	336,399
Securities other than shares excluded from broad money	217,641	343,678	509,582	482,889	527,397	723,735	701,375	657,165	617,860
Shares and other equity	600,628	837,683	948,387	1,027,953	1,373,785	1,658,797	3,201,948	5,151,066	6,181,436
Other items (net)	315,450	344,934	297,042	687,411	198,985	146,845	-315,202	-123,049	915,016
Other liabilities	690,941	717,825	740,715	1,181,236	973,439	1,220,877	1,306,187	2,197,940	3,616,755
Other assets	351,642	384,959	444,990	485,719	733,693	985,639	1,438,613	2,079,655	2,351,613
Consolidation adjustment	-23,850	12,068	1,317	-8,106	-40,760	-88,393	-182,776	-241,335	-350,126

Table 1.17 (cont.)
(millions of rubles, end of period)

	31.05.2010	30.06.2010	31.07.2010	31.08.2010	30.09.2010	31.10.2010	30.11.2010
Net foreign assets	14,420,320	14,779,672	14,840,372	14,928,066	15,081,207	15,393,010	15,513,310
Claims on nonresidents	18,442,286	18,911,061	19,032,567	19,208,006	19,654,485	19,904,310	20,130,250
Liabilities to nonresidents	4,021,966	4,131,389	4,192,195	4,279,940	4,573,278	4,511,300	4,616,939
Domestic claims	13,974,961	14,097,321	14,230,062	14,501,714	15,003,042	15,286,356	15,695,474
Net claims on general government	-4,878,647	-5,058,887	-5,080,150	-5,042,737	-4,955,892	-5,064,750	-5,035,006
Claims on federal government	1,288,303	1,342,644	1,401,720	1,450,956	1,524,530	1,592,056	1,622,174
Claims on state and local government	525,628	526,446	529,222	519,420	537,445	545,899	541,061
Liabilities to federal government	5,454,840	5,788,659	5,775,689	5,696,345	5,783,921	5,931,994	5,962,740
Liabilities to state and local government	1,237,738	1,139,319	1,235,403	1,316,768	1,233,947	1,270,712	1,235,501
Claims on other sectors	18,853,607	19,156,208	19,310,211	19,544,451	19,958,934	20,351,106	20,730,481
Other financial institutions	496,365	514,056	545,915	544,507	566,519	594,690	623,184
Public nonfinancial organizations	282,229	294,169	281,282	288,701	297,602	297,053	310,290
Other nonfinancial organizations	14,060,869	14,275,801	14,339,888	14,479,093	14,794,352	15,076,494	15,348,772
Households	4,014,144	4,072,182	4,143,125	4,232,150	4,300,462	4,382,870	4,448,235

Table 1.17 (cont.)

	<i>(millions of rubles, end of period)</i>						
	31.05.2010	30.06.2010	31.07.2010	31.08.2010	30.09.2010	31.10.2010	30.11.2010
Broad money liabilities	20,104,836	20,557,124	20,769,993	20,992,103	21,318,606	21,516,920	22,117,715
Currency outside banking system	4,240,313	4,367,731	4,467,306	4,477,847	4,524,529	4,590,037	4,621,476
Transferable deposits	4,476,254	4,638,766	4,553,799	4,717,130	4,875,585	4,839,173	5,058,268
Other financial institutions	240,093	279,367	259,623	261,858	291,478	269,019	273,567
Public nonfinancial organizations	425,920	342,599	327,063	334,638	366,931	344,379	350,809
Other nonfinancial organizations	2,634,606	2,750,225	2,665,273	2,833,366	2,924,838	2,920,617	3,107,553
Households	1,175,635	1,266,575	1,301,841	1,287,268	1,292,338	1,305,159	1,326,338
Other deposits	11,388,269	11,550,626	11,748,888	11,797,126	11,918,492	12,087,709	12,437,971
Other financial institutions	567,061	568,248	588,619	595,672	618,703	608,687	597,258
Public nonfinancial organizations	217,552	208,408	207,216	205,189	194,467	201,753	188,303
Other nonfinancial organizations	3,537,488	3,536,538	3,567,997	3,478,414	3,432,407	3,419,249	3,636,309
Households	7,066,168	7,237,432	7,385,055	7,517,850	7,672,916	7,858,020	8,016,101
Deposits excluded from broad money	321,617	318,554	289,012	296,304	302,145	336,349	315,228
Securities other than shares excluded from broad money	572,264	578,022	586,049	568,044	598,594	582,151	577,247
Shares and other equity	6,322,561	6,363,829	6,443,494	6,481,268	6,512,760	6,531,372	6,564,249
Other items (net)	1,074,003	1,059,465	981,885	1,092,060	1,352,145	1,712,574	1,634,345
Other liabilities	3,715,396	3,757,456	3,672,651	3,807,354	4,097,535	4,437,269	4,464,273
Other assets	2,293,379	2,340,858	2,349,661	2,376,489	2,396,329	2,404,373	2,479,028
Consolidation adjustment	-348,014	-357,133	-341,105	-338,804	-349,061	-320,322	-350,899

Table 1.17 (cont.)
(millions of rubles, end of period)

	Dec, 2010 ¹			Jan, 2011			Feb, 2011		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Net foreign assets	-180,273	15,173,835	14,993,562	-218,342	15,044,195	14,825,852	-204,703	15,155,865	14,951,163
Claims on nonresidents	789,258	18,985,508	19,774,767	753,241	18,744,610	19,497,851	832,217	18,772,149	19,604,366
Liabilities to nonresidents	969,532	3,811,673	4,781,204	971,584	3,700,415	4,671,999	1,036,920	3,616,283	4,653,203
Domestic claims	16,685,872	782,348	17,468,220	16,167,803	675,612	16,843,414	16,271,732	621,792	16,893,524
Net claims on general government	-534,207	-2,784,474	-3,318,681	-1,129,670	-2,841,753	-3,971,423	-1,330,022	-2,779,245	-4,109,267
Claims on federal government	1,554,173	168,491	1,722,664	1,496,922	228,342	1,725,264	1,625,001	232,563	1,857,564
Claims on state and local government	583,832	387	584,219	582,675	373	583,048	569,285	364	569,650
Liabilities to federal government	1,883,707	2,949,172	4,832,879	2,300,605	3,066,388	5,366,993	2,599,327	3,008,191	5,607,518
Liabilities to state and local government	788,504	4,182	792,686	908,663	4,079	912,742	924,981	3,982	928,963
Claims on other sectors	17,220,079	3,566,822	20,786,901	17,297,473	3,517,364	20,814,837	17,601,754	3,401,037	21,002,791
Other financial institutions	493,940	155,050	648,990	490,150	154,843	644,994	513,256	147,368	660,624
Public nonfinancial organizations	221,335	77,965	299,299	221,790	75,082	296,873	219,949	74,523	294,472
Other nonfinancial organizations	12,345,020	2,967,752	15,312,772	12,479,909	2,999,571	15,419,480	12,721,224	2,844,015	15,565,239
Households	4,159,784	366,056	4,525,840	4,105,623	347,868	4,453,491	4,147,324	335,132	4,482,456

Table 1.17 (end)
(millions of rubles, end of period)

	Dec, 2010 ¹			Jan, 2011			Feb, 2011		
	in national currency	in foreign currency	total	in national currency	in foreign currency	total	in national currency	in foreign currency	total
Broad money liabilities	X	X	23,791,156	X	X	23,148,893	X	X	23,501,970
Money Supply (National Definition)	20,011,894	X	X	19,303,431	X	X	19,531,301	X	X
Currency outside banking system	5,062,746	—	5,062,746	4,826,443	—	4,826,443	4,892,624	—	4,892,624
Transferable deposits	5,762,583	—	5,762,583	5,527,047	—	5,527,047	5,598,995	—	5,598,995
Other financial institutions	282,514	—	282,514	296,745	—	296,745	280,321	—	280,321
Public nonfinancial organizations	526,191	—	526,191	404,849	—	404,849	426,373	—	426,373
Other nonfinancial organizations	3,311,434	—	3,311,434	3,355,500	—	3,355,500	3,372,093	—	3,372,093
Households	1,642,443	—	1,642,443	1,469,953	—	1,469,953	1,520,208	—	1,520,208
Other deposits	9,186,566	3,779,262	12,965,827	8,949,940	3,845,463	12,795,403	9,039,682	3,970,669	13,010,351
Other financial institutions	554,834	48,503	603,337	547,838	41,758	589,596	550,559	42,414	592,973
Public nonfinancial organizations	154,169	48,762	202,931	144,289	48,722	193,010	141,341	50,752	192,093
Other nonfinancial organizations	2,066,629	1,826,904	3,893,533	1,752,897	1,908,688	3,661,584	1,716,407	2,024,153	3,740,560
Households	6,410,933	1,855,093	8,266,026	6,504,917	1,846,295	8,351,212	6,631,375	1,853,350	8,484,726
Deposits excluded from broad money	188,864	100,158	289,021	218,012	96,155	314,167	232,071	92,909	324,981
Securities other than shares excluded from broad money	522,957	120,128	643,084	492,961	110,080	603,041	476,525	132,402	608,928
Shares and other equity	6,723,218	0	6,723,218	7,000,261	0	7,000,261	7,067,300	0	7,067,300
Other items (net)	1,015,303	0	1,015,303	602,904	0	602,904	341,508	0	341,508
Other liabilities	3,965,243	0	3,965,243	3,509,009	0	3,509,009	3,401,342	0	3,401,342
Other assets	2,591,520	0	2,591,520	2,527,672	0	2,527,672	2,556,114	0	2,556,114
Consolidation adjustment	—358,420	0	—358,420	—378,433	0	—378,433	—503,719	0	—503,719

¹ Preliminary data.

Table 1.18

Money Supply (National Definition)

	Money supply (M2), billions of rubles			% growth in money supply ("+" increase/"—" decrease)	
	total	including:		to previous month	to beginning of the year
		cash in circulation (M0)	non-cash funds		
2008					
31.12	12,975.9	3,794.8	9,181.1	1.1	—
2009					
31.01	11,430.9	3,312.7	8,118.2	—11.9	—11.9
28.02	11,465.2	3,301.6	8,163.5	0.3	—11.6
31.03	11,581.6	3,278.3	8,303.3	1.0	—10.7
30.04	11,838.7	3,410.1	8,428.5	2.2	—8.8
31.05	12,331.6	3,461.9	8,869.7	4.2	—5.0
30.06	12,650.5	3,522.5	9,128.0	2.6	—2.5
31.07	12,618.1	3,550.1	9,068.0	—0.3	—2.8
31.08	12,797.3	3,506.6	9,290.7	1.4	—1.4
30.09	13,101.9	3,485.6	9,616.4	2.4	1.0
31.10	13,376.9	3,566.7	9,810.2	2.1	3.1
30.11	13,713.3	3,600.1	10,113.2	2.5	5.7
31.12	15,267.6	4,038.1	11,229.5	11.3	—
2010					
31.01	14,904.1	3,873.3	11,030.8	—2.4	—2.4
28.02	15,236.4	3,950.0	11,286.4	2.2	—0.2
31.03	15,639.4	3,986.1	11,653.3	2.6	2.4
30.04	16,098.6	4,181.0	11,917.5	2.9	5.4
31.05	16,470.6	4,240.3	12,230.3	2.3	7.9
30.06	16,900.9	4,367.7	12,533.2	2.6	10.7
31.07	17,063.3	4,467.3	12,596.0	1.0	11.8
31.08	17,437.7	4,477.8	12,959.8	2.2	14.2
30.09	17,690.2	4,524.5	13,165.7	1.4	15.9
31.10	17,848.3	4,590.0	13,258.3	0.9	16.9
30.11	18,264.9	4,621.5	13,643.5	2.3	19.6
31.12	20,011.9	5,062.7	14,949.1	9.6	—
2011					
31.01	19,303.4	4,826.4	14,477.0	—3.5	—3.5
28.02	19,531.3	4,892.6	14,638.7	1.2	—2.4
31.03	19,786.8	4,916.4	14,870.5	1.3	—1.1

Table 1.19

Monetary Base (Broad Definition)

(billions of rubles)

	Broad monetary base	Including:					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
31.12.2000	721.6	446.5	130.1	124.3	20.7	—	
31.12.2001	928.3	623.5	144.5	156.6	3.7	—	
31.12.2002	1,232.6	813.9	169.7	201.1	47.4	—	
31.12.2003	1,914.3	1,224.7	304.9	267.4	87.3	—	
31.12.2004	2,380.3	1,669.9	480.4	121.7	91.4	9.7	
31.12.2005	2,914.2	2,195.4	508.6	161.4	7.2	32.9	
31.12.2006	4,122.4	3,062.1	638.1	221.1	98.1	103.1	
31.12.2007	5,513.3	4,118.6	802.2	221.6	270.3	100.7	
31.12.2008	5,578.7	4,372.1	1,027.6	29.9	136.6	12.5	
31.12.2009	6,467.3	4,622.9	900.3	151.4	509.0	283.7	
2010							
31.03	6,363.9	4,411.2	579.5	167.7	469.6	735.9	
30.04	6,795.0	4,643.5	554.8	183.1	576.7	836.8	
31.05	6,859.0	4,714.6	539.4	170.5	591.5	843.1	
30.06	7,195.0	4,828.1	603.6	175.5	637.0	950.8	
31.07	7,068.3	4,945.0	605.2	180.8	350.7	986.6	
31.08	7,207.9	4,962.7	558.1	179.3	517.5	990.3	
30.09	7,126.0	5,024.5	590.0	182.2	519.4	810.0	
31.10	6,956.2	5,095.4	585.5	186.2	223.0	866.1	
30.11	6,945.4	5,142.5	599.9	185.7	146.2	871.1	
31.12	8,190.3	5,785.2	994.7	188.4	633.2	588.9	
2011							
31.01	7,496.0	5,403.1	543.7	192.1	761.6	595.5	
28.02	7,431.1	5,479.9	633.6	195.2	522.6	599.7	
31.03	7,514.2	5,482.7	597.2	244.1	786.7	403.4	

¹ At market value.

Table 1.19 (end)
(billions of rubles, on the beginning of office hours)

	Broad monetary base	Including:					the Bank of Russia bonds (OBRs) held by banks ¹
		currency issued (including cash in vaults of credit institutions)	correspondent account balances of credit institutions with the Bank of Russia	required reserves	credit institutions balances on the deposit accounts with the Bank of Russia		
2011							
2.03	7,484.0	5,480.8	562.2	195.2	646.0	599.7	
3.03	7,530.8	5,480.6	456.7	195.2	798.5	599.7	
4.03	7,587.0	5,494.0	571.0	195.0	727.3	599.7	
5.03	7,612.6	5,531.9	579.3	195.0	706.6	599.7	
9.03	7,679.1	5,571.1	559.6	195.0	753.6	599.7	
10.03	7,715.6	5,583.8	698.4	195.0	637.8	600.4	
11.03	7,675.1	5,569.8	451.9	195.0	857.9	600.4	
14.03	7,665.4	5,580.0	470.7	195.0	799.3	620.4	
15.03	7,643.8	5,587.7	477.0	195.0	763.6	620.4	
16.03	7,601.3	5,573.2	497.6	195.4	948.0	387.2	
17.03	7,611.1	5,570.1	483.4	211.3	959.3	387.1	
18.03	7,627.7	5,583.2	618.7	244.2	794.5	387.1	
21.03	7,640.7	5,603.2	613.3	244.2	792.9	387.1	
22.03	7,584.7	5,608.3	567.9	244.1	777.2	387.1	
23.03	7,647.3	5,586.5	765.8	244.1	663.8	387.1	
24.03	7,657.6	5,572.0	687.3	244.1	766.6	387.6	
25.03	7,659.1	5,566.5	700.1	244.1	760.9	387.4	
28.03	7,442.1	5,564.3	537.0	244.1	693.6	403.1	
29.03	7,219.2	5,554.3	500.3	244.1	517.1	403.4	
30.03	7,312.6	5,519.0	573.4	244.1	572.7	403.4	
31.03	7,438.0	5,498.0	610.1	244.1	682.3	403.4	

¹ At market value.

Table 1.20

**Other Financial Institutions Survey
(Data Covered Insurance Companies and Private Pension Funds)**

(millions of rubles, end of period)

	Q4, 2008	Q1, 2009	Q2, 2009	Q3, 2009	Q4, 2009	Q1, 2010	Q2, 2010	Q3, 2010
Net foreign assets	20,025	27,108	25,344	32,517	25,067	21,146	30,603	37,234
Claims on nonresidents	38,645	52,186	47,790	56,161	48,041	46,679	58,713	65,301
Foreign currency	597	3,137	3,182	2,898	2,514	3,037	1,813	1,754
Deposits	2,039	2,411	3,268	5,107	3,549	5,400	5,057	5,628
Securities other than shares	8,660	11,479	5,894	6,098	5,070	2,281	2,101	9,517
Loans	813	865	799	872	240	293	314	22
Other	26,537	34,293	34,646	41,187	36,668	35,670	49,427	48,380
Liabilities to nonresidents	18,620	25,078	22,447	23,644	22,974	25,533	28,110	28,067
Loans	680	698	645	1,184	1,066	1,576	1,781	3,566
Other	17,941	24,380	21,802	22,461	21,908	23,957	26,329	24,501
Claims on banking system	491,690	511,689	532,597	536,424	551,709	571,440	600,190	594,399
Currency	16,873	19,483	14,890	15,038	14,667	16,743	16,227	15,372
Other	474,816	492,207	517,706	521,386	537,042	554,697	583,963	579,028
Net claims on general government	43,752	40,739	48,640	54,316	63,441	57,659	63,255	67,960
Claims on general government	50,374	51,343	58,281	62,495	71,084	66,571	71,305	74,741
Liabilities to general government	6,621	10,604	9,641	8,179	7,643	8,912	8,050	6,781
Claims on other sectors	533,944	541,325	580,946	590,844	655,606	705,396	709,503	731,913
Other financial institutions	272,560	279,721	298,392	311,465	309,671	309,049	302,136	319,144
Nonfinancial organizations	258,181	259,706	280,504	277,799	344,857	394,967	405,918	411,628
Households	3,203	1,899	2,050	1,580	1,078	1,379	1,449	1,141
Securities other than shares	5,875	5,453	7,711	5,645	4,458	3,685	3,676	14,017
Loans	11,784	11,908	11,051	14,850	22,310	32,785	41,894	32,951
Of which: credit institutions	4,690	4,463	7,103	11,213	17,633	16,448	22,507	23,486
Insurance technical reserves	833,029	875,637	900,855	910,564	954,639	1,024,157	1,077,363	1,098,147
Net equity of households in life insurance reserves	30,561	31,860	31,773	31,233	34,669	33,606	37,449	37,681
Net equity of households in pension funds	456,061	475,731	504,340	516,000	567,681	615,109	649,295	664,073
Prepaid premiums/reserves against outstanding claims	346,407	368,046	364,743	363,331	352,289	375,442	390,619	396,394
Of which: credit institutions	6,436	7,143	6,551	6,515	5,027	5,875	6,574	7,743
Shares and other equity	287,714	311,902	332,044	341,830	345,577	362,441	358,903	374,333
Other items (net)	-48,991	-84,038	-64,135	-58,789	-31,161	-67,427	-78,286	-87,942

Table 1.21

Financial Sector Survey
(Data Covered Banking System, Insurance Companies and Private Pension Funds)

(millions of rubles, end of period)

	Q4, 2008	Q1, 2009	Q2, 2009	Q3, 2009	Q4, 2009	Q1, 2010	Q2, 2010	Q3, 2010
Net foreign assets	12,210,783	12,905,054	13,065,925	13,254,128	13,929,754	13,791,762	14,810,275	15,118,441
Claims on nonresidents	17,249,620	18,036,620	17,676,245	17,759,907	18,263,783	17,923,084	18,969,774	19,719,786
Liabilities to nonresidents	5,038,837	5,131,567	4,610,320	4,505,779	4,334,029	4,131,322	4,159,498	4,601,345
Domestic claims	10,651,168	10,572,527	11,487,419	12,173,026	13,943,237	14,207,007	14,847,571	15,779,428
Net claims on general government	-7,823,385	-8,488,895	-7,353,052	-6,873,127	-5,110,597	-4,858,602	-4,995,633	-4,887,932
Claims on general government	1,292,975	1,435,972	1,408,935	1,583,682	1,809,911	1,882,198	1,940,395	2,136,716
Liabilities to general government	9,116,360	9,924,866	8,761,986	8,456,809	6,920,508	6,740,800	6,936,027	7,024,649
Claims on other sectors	18,474,553	19,061,422	18,840,471	19,046,153	19,053,834	19,065,609	19,843,203	20,667,360
Other financial institutions (except insurance companies and private pension funds)	766,211	772,080	772,348	834,776	856,417	799,637	793,684	862,176
Nonfinancial organizations	13,324,884	14,056,046	14,015,587	14,232,475	14,263,733	14,354,511	14,975,889	15,503,582
Households	4,383,457	4,233,296	4,052,536	3,978,901	3,933,683	3,911,461	4,073,631	4,301,603
Currency outside financial sector	3,777,956	3,258,771	3,507,605	3,470,534	4,023,385	3,969,341	4,351,504	4,509,157
Deposits	12,487,846	12,615,196	13,106,023	13,569,529	15,006,967	15,250,879	16,083,570	16,671,673
Of which: other financial institutions (except insurance companies and private pension funds)	585,411	564,163	575,036	685,955	584,464	508,766	540,051	586,574
Securities other than shares	525,121	431,090	401,682	442,716	513,984	491,492	475,819	505,497
Loans	7,094	7,445	3,948	3,637	4,677	16,337	19,387	9,464
Insurance technical reserves	826,593	868,493	894,305	904,050	949,612	1,018,282	1,070,789	1,090,404
Shares and other equity	5,438,780	5,623,869	5,872,110	6,234,562	6,527,013	6,664,925	6,722,732	6,887,092
Other items (net)	-201,440	672,717	767,671	802,126	847,354	587,512	934,044	1,224,582

2. MAIN INDICATORS AND INSTRUMENTS OF THE BANK OF RUSSIA MONETARY POLICY

Table 2.1

The Bank of Russia Balance Sheet

(millions of rubles)

	2010										2011			
	1.04	1.05	1.06	1.07	1.08	1.09	1.10	1.11	1.12	1.02	1.03	1.04		
1. Precious metals	783,259	830,189	912,799	956,609	893,334	969,078	1,045,809	1,102,424	1,171,977	1,094,595	1,145,384	1,164,609		
2. Funds placed with nonresidents and securities issued by nonresidents	12,189,809	12,645,267	12,870,376	13,260,529	13,226,357	13,467,927	13,670,109	13,894,978	13,752,243	13,100,834	13,055,283	12,985,444		
3. Credits and deposits	954,202	908,476	691,847	769,857	645,932	601,500	585,698	522,040	551,393	505,962	500,685	498,282		
4. Securities	472,290	470,477	472,524	458,040	463,249	454,939	446,067	450,446	446,587	431,739	429,211	424,601		
of which:														
— Russian government securities	363,833	363,155	364,304	371,258	369,745	361,592	352,724	357,100	353,212	338,422	335,920	331,327		
5. Claims on IMF	—	—	—	—	—	—	—	—	—	539,353	527,893	522,374		
6. Other assets	602,641	702,363	612,375	381,085	408,016	357,720	142,075	113,177	105,097	362,835	527,966	654,196		
of which:														
— fixed assets ¹	X	X	X	X	X	X	X	X	X	X	X	X		
— advance payments on profit tax	—	—	—	—	—	—	—	—	—	—	—	—		
Total assets	15,002,201	15,556,772	15,559,921	15,826,120	15,636,888	15,851,164	15,889,758	16,083,065	16,027,297	16,035,318	16,186,422	16,249,506		
1. Cash in circulation	4,421,116	4,652,492	4,724,424	4,837,833	4,954,757	4,972,383	5,034,034	5,104,988	5,152,951	5,413,310	5,490,207	5,492,592		
2. Funds in accounts with the Bank of Russia	7,300,842	7,473,323	7,290,286	7,466,908	7,208,192	7,275,823	7,364,587	7,170,284	6,978,665	6,836,709	6,905,511	7,181,520		
of which:														
— Russian government funds	4,420,555	4,315,301	4,174,653	4,538,696	4,504,884	4,341,261	4,474,796	4,554,430	4,434,154	3,834,574	3,943,960	3,863,034		
— funds of resident credit institutions	1,241,099	1,325,448	1,303,134	1,416,492	1,137,405	1,255,178	1,291,805	995,375	934,151	3,834,574	1,351,438	1,627,999		
3. Float	36,644	36,076	41,296	48,253	42,951	32,674	45,907	44,971	44,841	48,375	56,095	44,885		
4. Bank of Russia bonds	734,393	835,283	842,142	949,706	985,590	989,235	809,444	865,525	870,849	595,354	599,807	403,293		
5. Liabilities to IMF	—	—	—	—	—	—	—	—	—	481,304	477,096	461,543		
5. Other liabilities	410,167	397,778	500,061	361,828	283,936	419,692	474,503	736,100	818,842	301,460	299,018	307,699		
6. Capital	2,099,039	2,161,820	2,161,712	2,161,592	2,161,462	2,161,357	2,161,283	2,161,197	2,161,149	2,358,806	2,358,688	2,357,974		
7. Profit of a fiscal year	—	—	—	—	—	—	—	—	—	—	—	—		
Total liabilities	15,002,201	15,556,772	15,559,921	15,826,120	15,636,888	15,851,164	15,889,758	16,083,065	16,027,297	16,035,318	16,186,422	16,249,506		

The Bank of Russia balance sheet structure is approved by the Board of Directors of the Central Bank of the Russian Federation.

Last changes in methodology of data compilation for the Bank of Russia balance sheet see the "Summary Methodology" table 2.1.

¹ Since January 1, 2010 data on the fixed assets in structure of other assets, as insignificant value, are published once a year for January 1st in the Annual report of the Bank of Russia.

Table 2.2

Refinancing Rate

Period	%
2.03.1998 — 15.03.1998	36.00
16.03.1998 — 18.05.1998	30.00
19.05.1998 — 26.05.1998	50.00
27.05.1998 — 4.06.1998	150.00
5.06.1998 — 28.06.1998	60.00
29.06.1998 — 23.07.1998	80.00
24.07.1998 — 9.06.1999	60.00
10.06.1999 — 23.01.2000	55.00
24.01.2000 — 6.03.2000	45.00
7.03.2000 — 20.03.2000	38.00
21.03.2000 — 9.07.2000	33.00
10.07.2000 — 3.11.2000	28.00
4.11.2000 — 8.04.2002	25.00
9.04.2002 — 6.08.2002	23.00
7.08.2002 — 16.02.2003	21.00
17.02.2003 — 20.06.2003	18.00
21.06.2003 — 14.01.2004	16.00
15.01.2004 — 14.06.2004	14.00
15.06.2004 — 25.12.2005	13.00
26.12.2005 — 25.06.2006	12.00
26.06.2006 — 22.10.2006	11.50
23.10.2006 — 28.01.2007	11.00
29.01.2007 — 18.06.2007	10.50
19.06.2007 — 3.02.2008	10.00
4.02.2008 — 28.04.2008	10.25
29.04.2008 — 9.06.2008	10.50
10.06.2008 — 13.07.2008	10.75
14.07.2008 — 11.11.2008	11.00
12.11.2008 — 30.11.2008	12.00
1.12.2008 — 23.04.2009	13.00
24.04.2009 — 13.05.2009	12.50
14.05.2009 — 4.06.2009	12.00
5.06.2009 — 12.07.2009	11.50
13.07.2009 — 9.08.2009	11.00
10.08.2009 — 14.09.2009	10.75
15.09.2009 — 29.09.2009	10.50
30.09.2009 — 29.10.2009	10.00
30.10.2009 — 24.11.2009	9.50
25.11.2009 — 27.12.2009	9.00
28.12.2009 — 23.02.2010	8.75
24.02.2010 — 28.03.2010	8.50
29.03.2010 — 29.04.2010	8.25
30.04.2010 — 31.05.2010	8.00
1.06.2010 — 27.02.2011	7.75
28.02.2011 — 2.05.2011	8.00
3.05.2011 —	8.25

Table 2.3

Required Reserves Ratios

Date	For funds borrowed from nonresident banks ¹	On individual deposits in rubles in Sberbank	For funds borrowed from individuals in rubles		For funds borrowed from legal entities in foreign currency	For funds borrowed from legal entities in rubles	For funds borrowed from individuals in foreign currency
			Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency			
1.12.1998 — 18.03.1999	—	—	5.0		5.0	—	—
19.03.1999 — 9.06.1999	—	5.0	—	—	7.0	—	—
10.06.1999 — 31.12.1999	—	5.5	—	—	8.5	—	—
1.01.2000 — 31.03.2004	—	7.0	—	—	10.0	—	—
1.04.2004 — 14.06.2004	—	7.0	—	—	9.0	—	—
15.06.2004 — 7.07.2004	—	—	7.0		—	—	—
	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency				
8.07.2004 — 31.07.2004	—	—	3.5		3.5	—	—
1.08.2004 — 30.09.2006	2.0	—	3.5		3.5	—	—
1.10.2006 — 30.06.2007	—	3.5	—		—	—	—
1.07.2007 — 10.10.2007	4.5	4.0	—	—	4.5	—	—
11.10.2007 — 14.01.2008	3.5	3.0	—	—	3.5	—	—
15.01.2008 — 29.02.2008	4.5	4.0	—	—	4.5	—	—
1.03.2008 — 30.06.2008	5.5	4.5	—	—	5.0	—	—
1.07.2008 — 31.08.2008	7.0	5.0	—	—	5.5	—	—
1.09.2008 — 17.09.2008	8.5	5.5	—	—	6.0	—	—
18.09.2008 — 14.10.2008	4.5	1.5	—	—	2.0	—	—

¹ The indicated category of liabilities has not been taken into account. The required reserve ratio has not been established.

Table 2.3 (end)
(percent)

	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on credit institutions' other liabilities in rubles and foreign currency		
			Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on liabilities to individuals in rubles	Required reserve ratio on liabilities to individuals in foreign currency
	Required reserve ratio on credit institutions' liabilities to nonresident banks in rubles and foreign currency	Required reserve ratio on legal entities' nonresidents liabilities in foreign currency	Required reserve ratio on legal entities' nonresidents liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in rubles	Required reserve ratio on credit institutions' other liabilities in foreign currency
15.10.2008 — 30.04.2009				0.5	
1.05.2009 — 31.05.2009				1.0	
1.06.2009 — 30.06.2009				1.5	
1.07.2009 — 31.07.2009				2.0	
1.08.2009 — 31.10.2009				2.5	
1.11.2009 — 31.01.2011			2.5		
1.02.2011 — 28.02.2011	3.5				3.0
1.03.2011 — 31.03.2011	4.5				3.5
1.04.2011 —	5.5				4.0

Table 2.4

Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions — Residents for Issued Securities

Period of validity	Scaling Factor
1.11.2009 —	0.2

Table 2.5

Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia¹

The period of averaging	Volume, billions of rubles
2010	
10.01.2010 — 10.02.2010	200.3
10.02.2010 — 10.03.2010	203.5
10.03.2010 — 10.04.2010	197.1
10.04.2010 — 10.05.2010	185.6
10.05.2010 — 10.06.2010	205.3
10.06.2010 — 10.07.2010	206.8
10.07.2010 — 10.08.2010	207.8
10.08.2010 — 10.09.2010	217.3
10.09.2010 — 10.10.2010	219.8
10.10.2010 — 10.11.2010	225.7
10.11.2010 — 10.12.2010	227.5
10.12.2010 — 10.01.2011	233.1
2011	
10.01.2011 — 10.02.2011	246.0
10.02.2011 — 10.03.2011	250.6
10.03.2011 — 10.04.2011	304.0
10.04.2011 — 10.05.2011	362.5

¹ The Required Reserves Averaging Ratio set by the Bank of Russia

	Averaging ratio	Credit institutions for which required reserves averaging ratio was set
1.08.2004 — 30.09.2006	0.20	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.11.2004 —	1.00	settlement nonbanking credit institutions and settlement centres on the organised securities market
1.10.2006 — 31.10.2007	0.30	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.11.2007 — 29.02.2008	0.40	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.03.2008 — 30.06.2008	0.45	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.07.2008 — 31.08.2008	0.50	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.09.2008 — 30.09.2008	0.55	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market
1.10.2008 —	0.60	credit institutions except settlement nonbanking credit institutions and settlement centres of the organised securities market

Table 2.6

Fixed-term Rates on the Bank of Russia Deposit Operations

(% p.a.)

Period of validity	Overnight	Demand deposits	Tom-next	Spot-next	One week	Spot-week
2.06.2003 — 5.03.2006	—	0.50	0.50	0.50	1.00	1.00
6.03.2006 — 9.04.2006	—	1.00	1.00	1.00	1.50	1.50
10.04.2006 — 6.08.2006	—	1.50	1.50	1.50	2.00	2.00
7.08.2006 — 10.12.2006	—	2.00	2.00	2.00	2.50	2.50
11.12.2006 — 1.04.2007	—	2.25	2.25	2.25	2.75	2.75
2.04.2007 — 13.08.2007	—	2.50	2.50	2.50	3.00	3.00
14.08.2007 — 3.02.2008	—	2.75	2.75	2.75	3.25	3.25
4.02.2008 — 28.04.2008	—	3.00	3.00	3.00	3.50	3.50
29.04.2008 — 9.06.2008	—	3.25	3.25	3.25	3.75	3.75
10.06.2008 — 13.07.2008	—	3.50	3.50	3.50	4.00	4.00
14.07.2008 — 14.10.2008	—	3.75	3.75	3.75	4.25	4.25
15.10.2008 — 23.10.2008	—	4.25	4.25	4.25	4.75	4.75
24.10.2008 — 11.11.2008	—	4.75	4.75	4.75	5.25	5.25
12.11.2008 — 30.11.2008	—	5.75	5.75	5.75	6.25	6.25
1.12.2008 — 9.02.2009	—	6.75	6.75	6.75	7.25	7.25
10.02.2009 — 23.04.2009	—	7.75	7.75	7.75	8.25	8.25
24.04.2009 — 13.05.2009	—	7.25	7.25	7.25	7.75	7.75
14.05.2009 — 4.06.2009	—	6.75	6.75	6.75	7.25	7.25
5.06.2009 — 12.07.2009	—	6.25	6.25	6.25	6.75	6.75
13.07.2009 — 9.08.2009	—	5.75	5.75	5.75	6.25	6.25
10.08.2009 — 14.09.2009	—	5.50	5.50	5.50	6.00	6.00
15.09.2009 — 29.09.2009	—	5.25	5.25	5.25	5.75	5.75
30.09.2009 — 29.10.2009	—	4.75	4.75	4.75	5.25	5.25
30.10.2009 — 24.11.2009	—	4.25	4.25	4.25	4.75	4.75
25.11.2009 — 27.12.2009	—	3.75	3.75	3.75	4.25	4.25
28.12.2009 — 23.02.2010	—	3.50	3.50	3.50	4.00	4.00
24.02.2010 — 28.03.2010	—	3.25	3.25	3.25	3.75	3.75
29.03.2010 — 29.04.2010	2.75	3.00	3.00	3.00	3.50	3.50
30.04.2010 — 31.05.2010	2.50	2.75	2.75	2.75	3.25	3.25
1.06.2010 — 26.12.2010	2.50	2.50	2.50	2.50	2.75	2.75
27.12.2010 — 27.02.2011	2.75	2.75	2.75	2.75	3.00	3.00
28.02.2011 — 2.05.2011	3.00	3.00	3.00	3.00	3.00	3.00
3.05.2011 —	3.25	3.25	3.25	3.25	3.25	3.25

Table 2.7

Fixed-term Rates on the Bank of Russia Lombard Loans

Period of validity	Fixed-term rate,%
For the term of 1 day	
5.06.2009 — 12.07.2009	10.50
13.07.2009 — 9.08.2009	10.00
10.08.2009 — 14.09.2009	9.75
15.09.2009 — 29.09.2009	9.50
30.09.2009 — 29.10.2009	9.00
30.10.2009 — 24.11.2009	8.50
25.11.2009 — 27.12.2009	8.00
28.12.2009 — 23.02.2010	7.75
24.02.2010 — 28.03.2010	7.50
29.03.2010 — 29.04.2010	7.25
30.04.2010 — 31.05.2010	7.00
1.06.2010 —	6.75
For the term of 7 days	
5.06.2009 — 12.07.2009	10.50
13.07.2009 — 9.08.2009	10.00
10.08.2009 — 14.09.2009	9.75
15.09.2009 — 29.09.2009	9.50
30.09.2009 — 29.10.2009	9.00
30.10.2009 — 24.11.2009	8.50
25.11.2009 — 27.12.2009	8.00
28.12.2009 — 23.02.2010	7.75
24.02.2010 — 28.03.2010	7.50
29.03.2010 — 29.04.2010	7.25
30.04.2010 — 31.05.2010	7.00
1.06.2010 —	6.75
For the term of 30 days ¹	
5.06.2009 — 12.07.2009	10.50
13.07.2009 — 9.08.2009	10.00
10.08.2009 — 14.09.2009	9.75
15.09.2009 — 29.09.2009	9.50
30.09.2009 — 29.10.2009	9.00
30.10.2009 — 24.11.2009	8.50
25.11.2009 — 27.12.2009	8.00
28.12.2009 — 23.02.2010	7.75
24.02.2010 — 28.03.2010	7.50
29.03.2010 — 29.04.2010	7.25
30.04.2010 — 31.05.2010	7.00
1.06.2010 —	6.75

¹ Since February 10, 2011 operations are suspended.

Table 2.8

Fixed-term Rates on the Bank of Russia Loans Secured by Assets and Guarantees

Period of validity	Fixed-term rate, %
For the term up to 90 days	
5.06.2009 — 12.07.2009	10.50
13.07.2009 — 9.08.2009	10.00
10.08.2009 — 14.09.2009	9.75
15.09.2009 — 29.09.2009	9.50
30.09.2009 — 29.10.2009	9.00
30.10.2009 — 24.11.2009	8.50
25.11.2009 — 27.12.2009	8.00
28.12.2009 — 23.02.2010	7.75
24.02.2010 — 28.03.2010	7.50
29.03.2010 — 29.04.2010	7.25
30.04.2010 — 31.05.2010	7.00
1.06.2010 — 27.02.2011	6.75
28.02.2011 — 2.05.2011	7.00
3.05.2011 —	7.25
For the term from 91 to 180 days	
5.06.2009 — 12.07.2009	11.00
13.07.2009 — 9.08.2009	10.50
10.08.2009 — 14.09.2009	10.25
15.09.2009 — 29.09.2009	10.00
30.09.2009 — 29.10.2009	9.50
30.10.2009 — 24.11.2009	9.00
25.11.2009 — 27.12.2009	8.50
28.12.2009 — 23.02.2010	8.25
24.02.2010 — 28.03.2010	8.00
29.03.2010 — 29.04.2010	7.75
30.04.2010 — 31.05.2010	7.50
1.06.2010 — 27.02.2011	7.25
28.02.2011 — 2.05.2011	7.50
3.05.2011 —	7.75
For the term from 181 to 365 days	
5.06.2009 — 12.07.2009	11.50
13.07.2009 — 9.08.2009	11.00
10.08.2009 — 14.09.2009	10.75
15.09.2009 — 29.09.2009	10.50
30.09.2009 — 29.10.2009	10.00
30.10.2009 — 24.11.2009	9.50
25.11.2009 — 27.12.2009	9.00
28.12.2009 — 23.02.2010	8.75
24.02.2010 — 28.03.2010	8.50
29.03.2010 — 29.04.2010	8.25
30.04.2010 — 31.05.2010	8.00
1.06.2010 — 27.02.2011	7.75
28.02.2011 — 2.05.2011	8.00
3.05.2011 —	8.25

Table 2.9

Main Indicators of the Bank of Russia Intraday and Overnight Loans

Data	Intraday loans						Overnight loans				
	extended loans, millions of rubles		number of credit institutions (branches)		number of the Bank of Russia territorial branches	extended loans, millions of rubles	total	number of credit institutions (branches)		number of the Bank of Russia territorial branches	
	total	of which: in the Moscow region	total	of which: in the Moscow region				total	of which: in the Moscow region		
2011											
1.03	116,351.72	93,292.77	204	83	47	152.02	128.68	4	1	4	4
2.03	114,194.59	85,072.82	228	87	49	161.10	161.10	3	3	1	1
3.03	87,423.67	57,875.38	225	83	51	46.30	46.30	3	3	1	1
4.03	109,206.42	73,651.58	244	89	57	18.99	8.28	3	1	3	3
5.03	85,887.04	52,485.52	208	70	55	283.43	53.20	6	5	2	2
9.03	142,032.98	110,745.28	269	111	53	10,338.84	10,331.45	7	6	2	2
10.03	129,901.31	97,759.58	247	97	55	1,925.87	1,925.84	6	5	2	2
11.03	151,675.94	117,557.41	243	86	56	155.50	21.02	5	4	2	2
14.03	120,460.03	94,477.13	237	91	53	91.51	88.72	2	1	2	2
15.03	145,446.76	113,465.86	255	97	56	33.08	1.62	3	1	3	3
16.03	107,807.14	81,870.89	235	89	53	13.31	8.82	3	2	2	2
17.03	118,908.60	79,963.22	261	97	56	71.44	35.76	6	3	4	4
18.03	92,148.05	61,280.90	252	87	55	17.59	15.78	3	2	2	2
21.03	134,035.79	91,142.51	258	100	52	1,114.29	1,083.68	4	2	3	3
22.03	126,579.02	92,421.53	216	80	52	215.91	215.91	5	5	1	1
23.03	109,632.62	77,860.40	232	89	49	31.43	26.08	4	3	2	2
24.03	118,271.89	82,546.22	231	81	54	6,234.43	6,231.63	6	4	3	3
25.03	138,164.75	100,822.59	249	93	54	108.74	85.02	8	4	4	4
28.03	162,145.68	123,319.81	258	100	56	2,195.18	2,095.63	7	4	4	4
29.03	148,871.39	121,588.53	220	94	48	37.64	9.03	2	1	2	2
30.03	138,950.89	112,700.83	235	100	50	145.43	8.24	5	2	4	4
31.03	135,572.26	112,908.42	232	94	48	894.08	894.08	1	1	1	1

Table 2.10

Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation

1	2	Lombard loans														average weighted rate, % p.a.
		total amount of loans, millions of rubles		of which:										number of announced/valid lombard loan auctions		
				on fixed-term rate					on auction							
		on 1 day	on 7 days	on 30 days ¹	on 7/14 days ²	on 3 months	on 6 months ³	on 12 months ⁴	on 7/14 days ²	on 3 months	on 6 months ³	on 12 months ⁴	on 7/14 days ²	on 3 months	on 6 months ³		on 12 months^{4}
		3	4	5	6	7	8	9	10	11	12	13	14			
2010																
January	5,811.80	647.00	1,142.80	1,787.00	1,347.00	888.00	—	—	3/3	3/2	1/0	1/0	1/0	7.47		
February	7,644.70	1,424.00	940.10	2,187.00	1,143.60	1,950.00	—	—	4/4	4/2	1/0	1/0	1/0	7.49		
March	10,327.99	2,015.10	1,400.78	1,268.50	1,964.70	3,678.91	—	—	5/5	5/5	1/0	1/0	1/0	7.11		
April	7,932.40	1,331.00	2,173.00	502.00	1,737.40	2,189.00	—	—	4/4	4/4	1/0	1/0	1/0	6.96		
May	5,942.50	286.00	1,323.50	2,004.00	1,849.00 ¹	480.00	—	—	4/3 ¹	4/2	1/0	0/0	0/0	6.77		
June	7,587.30	1,590.00	1,679.00	867.40	3,053.00	397.90	—	—	5/5	5/3	1/0	0/0	0/0	6.29		
July	2,843.30	542.00	503.50	1,270.30	127.70	399.80	—	—	4/4	4/2	1/0	0/0	0/0	6.62		
August	4,755.40	650.00	411.50	969.40	174.50	2,550.00	—	—	5/1	5/2	1/0	0/0	0/0	6.58		
September	4,516.35	136.00	632.50	1,444.45	2,303.40	—	—	—	4/4	4/0	1/0	—	—	6.34		
October	3,205.80	120.00	1,178.20	1,473.00	434.60	—	—	—	4/3	4/0	—	—	—	6.67		
November	4,877.30	320.00	1,198.40	1,467.00	1,891.90	—	—	—	5/5	5/0	—	—	—	6.41		
December	9,548.25	669.00	4,672.90	769.95	2,156.40	1,280.00	—	—	4/4	4/1	—	—	—	6.49		
2011																
January	1,192.50	250.00	282.50	660.00	0.00	—	—	—	3/0	1/0	—	—	—	6.75		
February	1,138.64	250.72	685.56	—	202.36	—	—	—	4/1	1/0	—	—	—	6.44		
March	5,283.54	1,135.10	2,698.00	—	1,392.44	58.00	—	—	5/4	1/1	—	—	—	6.36		

Table 2.10 (end)

1	Other kinds of the Bank of Russia's collateralized loans ⁵							average weighted rate, % p.a.
	total amount of loans, millions of rubles	of which:						
		from 1 to 30 days	from 31 to 90 days	from 91 to 180 days ⁶	from 181 days to 1 year ⁴	19	20	
	15	16	17	18	19	20		
2010								
January	79,423.36	40.80	38,510.87	14,141.54	26,730.15	8.46		
February	11,211.91	386.84	4,317.90	1,028.98	5,478.19	8.55		
March	67,723.03	432.98	36,258.87	25,424.65	5,606.53	7.94		
April	45,188.20	43.86	42,760.52	779.81	1,604.01	7.39		
May	4,025.57	97.20	858.50	3,014.87	55.00	7.44		
June	105,387.43	23.54	101,927.48	3,385.99	50.42	6.78		
July	2,877.97	126.00	1,077.08	1,674.89	—	7.12		
August	1,913.74	22.30	1,018.71	872.73	—	7.06		
September	3,125.93	7.96	1,709.83	1,408.14	—	7.06		
October	2,267.82	72.00	903.82	1,292.00	—	7.11		
November	2,947.11	2.00	1,850.82	1,094.29	—	7.02		
December	8,464.91	9.00	6,545.99	1,909.92	—	6.97		
2011								
January	2,169.63	0.00	205.85	1,963.78	—	7.23		
February	479.43	12.40	278.79	188.24	—	7.04		
March	1,427.50	356.50	321.00	750.00	—	7.76		

¹ Since February 10, 2011 operations are suspended.

² Since April 30, 2010 the Bank of Russia operations on secured lending on an auction basis for the term of 14 calendar days (2 weeks) are replaced by the Bank of Russia operations on secured lending on an auction basis for the term of 7 calendar days.

³ Since October 1, 2010 operations are suspended.

⁴ Since April 30, 2010 operations are suspended.

⁵ Except for intraday and overnight loans.

⁶ Since February 10, 2011 operations are suspended, except for the loans extended in accordance with the Order No. OD-561, dated August 11, 2009

Table 2.11

Average Weighted Interest Rates on the Bank of Russia Deposit Operations

(% p.a.)

	On deposits attracted on fixed-term rates by maturity			On all deposit operations attracted on fixed-term rates			On deposit operations attracted on auction rates by maturity			On all deposit operations attracted on auction rates	On all deposit operations
	demand deposit		one day	one week		one month ¹	three months ²				
	one day	one week	one day	one week	four weeks / one month ¹	three months ²	three months ²				
2010											
January	3.50	4.00	3.50	4.00	3.87	5.00	—	—	5.00	4.20	4.20
February	3.44	3.96	3.44	3.96	3.90	4.87	—	—	4.87	4.20	4.20
March	3.23	3.73	3.22	3.73	3.56	4.20	4.20	4.20	4.20	3.79	3.79
April	2.99	3.48	2.88	3.48	3.43	3.72	3.89	3.89	3.77	3.52	3.52
May	2.75	3.25	2.65	3.25	3.18	3.46	—	—	3.46	3.20	3.20
June	2.50	2.75	2.50	2.75	2.70	3.23	—	—	3.23	2.78	2.78
July	2.50	2.75	2.50	2.75	2.70	3.15	—	—	3.15	2.78	2.78
August	2.50	2.75	2.50	2.75	2.68	3.03	—	—	3.03	2.73	2.73
September	2.50	2.75	2.50	2.75	2.69	3.13	—	—	3.13	2.73	2.73
October	2.50	2.75	2.50	2.75	2.67	2.92	—	—	2.92	2.70	2.70
November	2.50	2.75	2.50	2.75	2.68	2.87	—	—	2.87	2.70	2.70
December	2.54	2.92	2.53	2.92	2.82	2.90	—	—	2.90	2.82	2.82
2011											
January	2.75	3.00	2.75	3.00	2.93	3.11	—	—	3.11	2.94	2.94
February	2.76	3.00	2.76	3.00	2.96	3.15	—	—	3.15	2.97	2.97
March	3.00	3.00	3.00	3.00	3.00	3.21	—	—	3.21	3.04	3.04

¹ Since January 1, 2011 the Bank of Russia deposit operations on an auction basis for the term of 4 weeks are replaced by the Bank of Russia deposit operations on an auction basis for the term of 1 month.

² Since January 1, 2011 operations are suspended.

Table 2.12

Main Characteristics of the Bank of Russia Deposit Operations

	Number of credit institutions deposited the funds with the Bank of Russia	Number of the Bank of Russia territorial branches, credit institutions of which deposited the funds with the Bank of Russia	Volume of deposited with the Bank of Russia monetary funds, millions of ruble	Structure of deposited with the Bank of Russia monetary funds, as % of volume of deposited with the Bank of Russia funds				
				fixed-term interest rates		auction interest rates		three months ²
				demand deposits	one day	one week	four weeks / one month ¹	
2010								
January	304	60	1,888,509.62	23.55	7.57	62.32	6.56	—
February	281	60	1,573,548.38	13.12	7.68	70.31	8.88	—
March	289	59	2,708,106.90	16.83	10.75	66.30	5.88	0.24
April	282	56	2,354,182.24	8.70	3.90	81.98	4.78	0.64
May	280	56	3,221,455.60	12.73	10.95	74.98	1.34	—
June	298	54	3,986,878.68	11.01	28.69	57.47	2.83	—
July	296	58	3,272,344.88	8.53	30.95	56.80	3.72	—
August	288	57	3,476,022.45	10.18	43.26	44.13	2.43	—
September	292	59	3,666,234.23	8.32	41.29	47.26	3.13	—
October	287	58	3,804,271.07	5.67	59.10	33.62	1.61	—
November	265	56	2,130,387.00	8.11	52.02	38.82	1.04	—
December	309	57	3,193,960.24	7.77	58.38	32.55	1.30	—
2011								
January	333	60	5,594,889.70	5.87	57.31	36.18	0.64	—
February	331	58	5,360,717.75	3.90	45.08	49.82	1.20	—
March	342	60	11,644,452.45	0.77	95.41	2.49	1.33	—

¹ Since January 1, 2011 the Bank of Russia deposit operations on an auction basis for the term of 4 weeks are replaced by the Bank of Russia deposit operations on an auction basis for the term of 1 month.

² Since January 1, 2011 operations are suspended.

Table 2.13

Main Characteristics of the Bank of Russia Deposit Auctions

Date of auction	Maturity of deposits ¹	Number of credit institutions participating in auction	Number of the Bank of Russia territorial branches	Total sum of applications of credit institutions participating in auction, billions of rubles	Min rate from credit institutions applications, % p.a.	Max rate from credit institutions applications, % p.a.	Cut-off rate, % p.a.	Average weighted rate, % p.a.	Volume of attracted on auction monetary funds, billions of rubles
2.12.2010	Four weeks	41	26	5.74	2.85	4.75	2.90	2.88	3.20
	Three months	2	1	0.23	3.89	5.00	—	—	—
9.12.2010	Four weeks	62	41	10.04	2.80	4.75	2.90	2.87	5.52
	Three months	1	1	0.03	4.50	4.50	—	—	—
16.12.2010	Four weeks	54	33	9.95	2.80	4.75	2.90	2.85	5.39
	Three months	1	1	0.03	4.00	4.00	—	—	—
23.12.2010	Four weeks	67	39	31.98	2.65	4.75	2.90	2.83	16.94
	Three months	—	—	—	—	—	—	—	—
	Four weeks	65	40	18.29	2.65	5.00	3.15	3.06	10.42
30.12.2010	Three months	1	1	0.03	4.50	4.50	—	—	—
	One month	78	41	39.84	2.85	5.00	3.15	3.11	18.70
20.01.2011	One month	79	42	15.72	3.00	5.00	3.15	3.12	9.09
27.01.2011	One month	68	41	17.96	3.10	5.00	3.15	3.12	7.93
3.02.2011	One month	55	34	19.66	3.10	5.00	3.15	3.14	12.81
10.02.2011	One month	76	41	20.54	3.10	5.00	3.15	3.14	14.73
17.02.2011	One month	73	38	34.51	3.10	5.00	3.15	3.15	18.94
24.02.2011	One month	69	35	31.29	3.10	5.00	3.20	3.16	21.73
3.03.2011	One month	67	36	51.28	3.00	5.00	3.20	3.20	29.39
10.03.2011	One month	76	40	99.99	3.15	5.00	3.25	3.20	81.79
17.03.2011	One month	74	42	50.06	3.10	5.00	3.25	3.25	32.65
24.03.2011	One month	64	36	29.29	3.20	5.00	3.25	3.25	10.85
31.03.2011	One month	57	28	71.86	3.20	5.00	3.25	3.25	64.03

¹ Since January 1, 2011 the Bank of Russia deposit operations on an auction basis for the term of 4 weeks are replaced by the Bank of Russia deposit operations on an auction basis for the term of 1 month.

Table 2.14

REPO Aggregates

Date	Funds provided, millions of rubles	Average weighted duration, days	Average weighted rate, % p.a.	Debt, millions of rubles
2011				
1.03	—	—	—	2,237.06
2.03	—	—	—	2,237.06
3.03	—	—	—	2,237.06
4.03	—	—	—	2,237.06
9.03	—	—	—	2,031.73
10.03	—	—	—	2,031.73
11.03	—	—	—	2,031.73
14.03	—	—	—	2,031.73
15.03	—	—	—	2,031.73
16.03	—	—	—	2,031.73
17.03	0.98	1	6.75	2,032.71
18.03	—	—	—	2,031.73
21.03	25.13	1	6.75	2,056.86
22.03	—	—	—	2,031.73
23.03	—	—	—	2,031.73
24.03	—	—	—	2,031.73
25.03	—	—	—	2,031.73
28.03	—	—	—	2,031.73
29.03	—	—	—	2,031.73
30.03	—	—	—	2,031.73
31.03	—	—	—	2,031.73

Table 2.15

Main Characteristics of the Bank of Russia Bond (OBR) Auctions

Date	Term to redemption, days	Redemption date	Issue number	Amount on offer at par, millions of rubles	Average weighted rate, % p.a.	Cut-off rate, % p.a.	Volume of demand at market value, millions of rubles	Funds obtained, millions of rubles	Redemption volume, millions of rubles	Average weighted issue price, as % of nominal price	Issue cut-off price, as % of nominal price
1.07.2010	167	15.12.2010	4-14-21BR1-0	50,000.00	4.11	4.13	23,396.02	9,923.54	10,109.25	98.16	98.15
8.07.2010	160	15.12.2010	4-14-21BR1-0	25,000.00	4.10	4.13	22,224.11	15,596.52	15,875.24	98.24	98.23
15.07.2010	153	15.12.2010	4-14-21BR1-0	25,000.00	3.99	3.99	19,009.66	1,696.53	1,724.72	98.37	98.37
22.07.2010	146	15.12.2010	4-14-21BR1-0	10,000.00	3.95	3.95	25,650.10	5,055.24	5,134.53	98.46	98.46
2.09.2010	104	15.12.2010	4-14-21BR1-0	5,000.00	3.67	3.67	3,856.24	2,739.58	2,767.95	98.98	98.98
9.09.2010	97	15.12.2010	4-14-21BR1-0	5,000.00	3.48	3.57	5,010.77	2,005.32	2,023.66	99.09	99.07
14.09.2010	182	15.03.2011	4-15-21BR1-0	1,000,000.00	3.92	4.00	669,642.37	608,031.36	619,855.06	98.09	98.06
23.09.2010	173	15.03.2011	4-15-21BR1-0	50,000.00	3.90	3.90	1,846.06	605.92	617.06	98.20	98.20
30.09.2010	166	15.03.2011	4-15-21BR1-0	—	3.85	3.85	7,486.17	3,162.17	3,217.20	98.29	98.29
7.10.2010	159	15.03.2011	4-15-21BR1-0	15,000.00	3.79	3.80	52,150.61	14,658.19	14,898.80	98.39	98.38
14.10.2010	152	15.03.2011	4-15-21BR1-0	10,000.00	3.55	3.57	24,101.33	9,365.96	9,503.67	98.55	98.55
21.10.2010	145	15.03.2011	4-15-21BR1-0	25,000.00	3.66	3.70	48,224.88	21,164.62	21,470.23	98.58	98.56
28.10.2010	138	15.03.2011	4-15-21BR1-0	10,000.00	3.64	3.65	12,429.25	3,936.90	3,990.72	98.65	98.65
25.11.2010	85	18.02.2011	4-16-21BR1-0	5,000,000.00	3.26	3.26	7,714.40	4,500.42	4,534.16	99.26	99.26
23.12.2010	57	18.02.2011	4-16-21BR1-0	50,000.00	3.25	3.25	39,745.02	4,529.69	4,552.28	99.50	99.50
13.01.2011	92	15.04.2011	4-17-21BR1-0	500,000.00	3.38	3.50	8,674.48	3,726.23	3,757.66	99.16	99.13
20.01.2011	85	15.04.2011	4-17-21BR1-0	25,000.00	3.48	3.50	1,808.19	1,098.31	1,107.12	99.20	99.20
3.02.2011	71	15.04.2011	4-17-21BR1-0	10,000.00	3.50	3.50	3,501.44	3,481.69	3,505.03	99.33	99.33
17.02.2011	57	15.04.2011	4-17-21BR1-0	25,000.00	3.30	3.30	30,478.23	8,299.40	8,341.43	99.50	99.50
10.03.2011	36	15.04.2011	4-17-21BR1-0	25,000.00	3.26	3.27	26,018.05	19,937.65	20,000.00	99.69	99.69
14.03.2011	95	17.06.2011	4-18-21BR1-1	750,000.00	3.59	3.60	414,119.58	350,361.46	353,600.68	99.08	99.08
24.03.2011	85	17.06.2011	4-18-21BR1-1	20,000.00	3.50	3.50	40,029.42	15,710.05	15,836.73	99.20	99.20
31.03.2011	78	17.06.2011	4-18-21BR1-1	25,000.00	3.47	3.50	27,846.19	24,138.63	24,315.19	99.27	99.27

Table 2.16

Main Indicators of the Bank of Russia Bond (OBR) Market

Date	Nominal value, millions of rubles	Market value, millions of rubles	Turnover at par value, millions of rubles	Turnover at market value, millions of rubles	Portfolio indicator, % p.a.	Portfolio duration, days	The ratio of turnover at par value, %	Debt, millions of rubles
2011								
1.03	600,797.11	599,746.37	5.03	5.00	3.41	15	—	589,775.14
2.03	600,797.11	599,747.88	5.02	5.00	3.41	14	—	589,775.14
3.03	600,797.11	599,747.88	—	—	3.41	13	—	589,775.14
4.03	600,797.11	599,747.88	—	—	3.41	12	—	589,775.14
5.03	600,797.11	599,747.88	—	—	3.41	11	—	589,775.14
9.03	600,797.11	600,395.05	20.50	20.48	3.47	7	—	589,775.14
10.03	600,797.11	600,414.42	173.50	173.40	3.97	6	0.03	589,775.14
11.03	620,797.11	620,352.08	—	—	3.79	6	—	609,712.79
14.03	620,797.11	620,352.08	—	—	3.49	3	—	609,712.79
15.03	974,397.78	970,938.98	200.00	199.43	3.35	35	0.02	386,904.75
16.03	974,397.78	970,830.39	650.00	644.54	3.50	35	0.07	386,904.75
17.03	974,397.78	970,834.50	115.59	115.29	3.50	34	0.01	386,904.75
18.03	974,397.78	970,842.61	5.02	5.00	3.50	34	—	386,904.75
21.03	974,397.78	970,854.39	10.00	9.98	3.50	33	—	386,904.75
22.03	974,397.78	970,857.41	5.01	5.00	3.50	32	—	386,904.75
23.03	974,397.78	971,347.08	25.01	24.85	3.20	32	—	386,904.75
24.03	974,397.78	971,170.64	0.00	0.00	3.45	32	—	386,904.75
25.03	990,234.51	986,880.68	—	—	3.45	32	—	402,614.80
28.03	990,234.51	987,109.74	100.00	99.26	3.34	31	0.01	402,614.80
29.03	990,234.51	987,109.74	—	—	3.34	30	—	402,614.80
30.03	990,234.51	987,125.41	7.37	7.35	3.35	30	—	402,614.80
31.03	990,234.51	987,168.64	—	—	3.42	30	—	402,614.80

Table 2.17

Official Exchange Rate: Rubles per US Dollar

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2010															
January	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	30.1851	29.4283	29.3774	29.6409	29.4299
February	30.4312	30.3996	30.1830	29.8779	30.0054	30.4666	30.4666	30.4666	30.5158	30.3735	30.2462	30.1245	30.1595	30.1595	30.1595
March	29.9484	29.9300	29.9779	29.8140	29.8217	29.8366	29.8366	29.8366	29.8366	29.7499	29.7249	29.5195	29.3897	29.3897	29.3897
April	29.4956	29.4394	29.2194	29.2194	29.2194	29.2097	29.2416	29.2940	29.4003	29.3232	29.3232	29.3232	28.9428	29.0294	29.0444
May	29.1537	29.1537	29.1537	29.1537	29.2982	29.6812	30.2971	30.7193	30.7193	30.7193	30.7193	30.3609	30.2048	29.8597	30.0575
June	30.7400	31.0702	31.1900	30.8938	31.0685	31.0685	31.0685	31.7798	31.6200	31.7302	31.5742	31.4471	31.4471	31.4471	31.4471
July	31.2554	31.3703	31.1942	31.1942	31.1942	31.1124	31.1124	31.0922	30.9479	30.7953	30.7953	30.7953	30.8823	30.8543	30.5390
August	30.1869	30.1869	30.1861	29.9681	29.7958	29.8633	29.8312	29.8312	29.8312	29.8186	30.0239	30.2050	30.4493	30.4199	30.4199
September	30.8669	30.8001	30.6858	30.6922	30.6922	30.6922	30.5771	30.7319	30.8873	30.8801	30.8937	30.8937	30.8937	30.6831	30.7049
October	30.5126	30.5094	30.5094	30.5094	30.4960	30.4360	29.8929	29.6334	29.9086	29.9086	29.9086	29.8317	30.0763	30.1269	29.9315
November	30.7821	30.7738	30.7941	30.7709	30.7709	30.7709	30.7709	30.7709	30.8029	30.8612	30.6925	30.5107	30.7722	30.8414	30.8414
December	31.3335	31.4555	31.3518	31.2641	31.2641	31.2641	31.2867	31.2238	31.2430	30.9831	30.8604	30.8604	30.8604	30.9006	30.7447
2011															
January	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.3505	30.6252	30.3988	30.0926	29.9540
February	29.8018	29.6548	29.4219	29.3489	29.4136	29.4136	29.4136	29.3689	29.2550	29.3010	29.3535	29.3200	29.3200	29.3200	29.2583
March	28.9028	28.7569	28.6277	28.3228	28.1880	28.1717	28.1717	28.1717	28.1717	28.2945	28.4356	28.6317	28.6317	28.6317	28.6640

(rubles/US dollar)

Table 2.17 (end)
(rubles/US dollar)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2010																
January	29.5603	29.5603	29.5603	29.5963	29.5184	29.6941	29.7486	29.7458	29.7458	29.7458	30.0946	30.3136	30.2921	30.3631	30.4312	30.4312
February	30.2207	30.1176	29.9761	30.1138	30.1510	30.1510	30.1510	30.1510	30.1510	30.1510	30.0521	30.0388	29.9484	—	—	—
March	29.3353	29.4242	29.1927	29.2223	29.2565	29.2565	29.2565	29.3389	29.4707	29.5764	29.6572	29.5142	29.5142	29.5142	29.6309	29.3638
April	28.9310	29.0325	29.0325	29.0325	29.1969	29.1381	29.0906	29.1288	29.2743	29.2743	29.2743	29.0882	29.0623	29.3801	29.2886	—
May	30.0575	30.0575	30.6986	30.3946	30.6953	30.7523	31.0576	31.0576	31.0576	30.8754	31.4293	31.3538	30.8786	30.4956	30.4956	30.4956
June	31.4595	31.1566	31.1854	30.8840	30.8840	30.8840	30.7267	30.8960	30.9694	31.0149	31.0761	31.0761	31.0761	30.9833	31.1954	—
July	30.5619	30.4615	30.4615	30.4615	30.5739	30.4058	30.4059	30.5205	30.3839	30.3839	30.3839	30.3006	30.2391	30.2066	30.2173	30.1869
August	30.4199	30.5199	30.4514	30.4257	30.4636	30.5099	30.5099	30.5099	30.6041	30.7559	30.8958	30.8227	30.6969	30.6969	30.6969	30.6640
September	30.7407	31.0223	31.0826	31.0826	31.0826	30.9809	31.0814	30.9826	31.0031	30.9480	30.9480	30.9480	30.6119	30.6013	30.4030	—
October	30.1243	30.1243	30.1243	30.5237	30.4151	30.7968	30.7348	30.4977	30.4977	30.4977	30.2258	30.4000	30.5682	30.6786	30.7821	30.7821
November	30.8632	31.0560	31.3487	31.1999	30.9490	30.9490	30.9490	30.9950	31.2642	31.2929	31.2842	31.3539	31.3539	31.3539	31.3061	—
December	30.7199	30.7528	30.6682	30.6682	30.6682	30.7746	30.7188	30.7187	30.5922	30.5778	30.5778	30.5778	30.4495	30.2720	30.3592	30.4769
2011																
January	29.9540	29.9540	30.0534	29.8881	29.8252	29.9147	30.0109	30.0109	30.0109	29.8516	29.7948	29.7768	29.6738	29.6684	29.6684	29.6684
February	29.2850	29.2735	29.2447	29.2585	29.2585	29.2585	29.1549	29.2859	29.2859	29.1611	28.9405	28.9405	28.9405	—	—	—
March	28.7263	28.6582	28.7422	28.4763	28.4763	28.4763	28.3675	28.1561	28.2700	28.4015	28.2237	28.2237	28.2237	28.4110	28.3436	28.4290

Table 2.18

Official Exchange Rate: Rubles per Euro

	Days of the month														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2010															
January	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	43.4605	42.6681	42.6149	42.9497	42.7764
February	42.4637	42.2190	42.0510	41.7633	41.6115	41.7179	41.7179	41.7179	41.6937	41.6998	41.6551	41.5085	41.1737	41.1737	41.1737
March	40.8047	40.7377	40.5271	40.6007	40.7215	40.5211	40.5211	40.5211	40.5211	40.4866	40.3367	40.2469	40.2610	40.2610	40.2610
April	39.5713	39.7255	39.6303	39.6303	39.6303	39.3922	39.2568	39.1866	39.1524	39.2286	39.2286	39.2286	39.4982	39.4829	39.6253
May	38.6986	38.6986	38.6986	38.6986	38.6004	38.5143	38.6833	38.9490	38.9490	38.9490	38.9490	38.5948	38.1940	37.8412	37.7282
June	37.8133	38.0330	38.1111	38.0117	37.8476	37.8476	37.8476	37.9165	37.8333	37.9430	38.0217	38.0982	38.0982	38.0982	38.0982
July	38.2097	38.3031	38.9928	38.9928	38.9928	39.0305	39.1021	39.1326	39.1615	39.1285	39.1285	39.1285	38.8716	38.7345	38.8090
August	39.4694	39.4694	39.4653	39.4500	39.3781	39.2404	39.3593	39.3593	39.3593	39.6110	39.5235	39.4417	39.3009	39.2173	39.2173
September	39.0127	39.1654	39.2901	39.3505	39.3505	39.3505	39.4720	39.3215	39.2948	39.1868	39.1917	39.1917	39.1917	39.3235	39.5264
October	41.4392	41.6606	41.6606	41.6606	41.9747	41.7156	41.4017	41.3564	41.6717	41.6717	41.6717	41.6600	41.5895	42.0451	42.1585
November	42.7256	42.9848	42.9147	43.1654	43.1654	43.1654	43.1654	43.1654	42.9854	42.7798	42.3004	42.0590	41.8779	42.2311	42.2311
December	41.0814	41.0620	41.2276	41.3374	41.3374	41.3374	41.7677	41.6525	41.2720	41.2106	40.9394	40.9394	40.9394	40.8042	41.2932
2011															
January	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	40.4876	39.6076	39.5154	39.4815	40.1264
February	40.5811	40.7368	40.7258	40.5279	40.0819	40.0819	40.0819	39.9593	39.8892	39.9871	40.1350	39.7667	39.7667	39.7667	39.6040
March	39.8136	39.7219	39.3974	39.2752	39.3476	39.4038	39.4038	39.4038	39.4038	39.3039	39.3151	39.5375	39.5375	39.5375	39.9347

(rubles/euro)

Table 2.18 (end)
(rubles/euro)

	Days of the month															
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
2010																
January	42.5905	42.5905	42.5905	42.5654	42.5094	42.1478	41.9485	42.0576	42.0576	42.0576	42.5808	42.7058	42.5574	42.5842	42.4637	42.4637
February	41.1092	41.1467	41.2561	40.8825	40.6285	40.6285	40.6285	40.6285	40.6285	40.6285	40.5012	40.7566	40.8047	—	—	—
March	40.3272	40.2347	40.2830	39.9586	39.8357	39.8357	39.8357	39.6339	39.8238	39.7152	39.5301	39.3808	39.3808	39.3808	39.8654	39.7028
April	39.4387	39.2723	39.2723	39.2723	39.2873	39.2199	39.0919	39.0413	38.7445	38.7445	38.7445	38.8706	38.8534	38.7817	38.7020	—
May	37.7282	37.7282	37.7562	37.6224	37.4206	38.0406	39.0115	39.0115	39.0115	38.6159	38.6046	38.5119	37.9869	37.6316	37.6316	37.6316
June	38.3303	38.4192	38.2614	38.2560	38.2560	38.2560	38.2670	38.0330	38.0242	38.2352	38.3324	38.3324	38.3324	38.3139	38.1863	—
July	38.9053	39.3258	39.3258	39.3258	39.4373	39.5306	39.2145	38.9503	39.1253	39.1253	39.1253	39.1999	39.3139	39.3350	39.3671	39.4694
August	39.2173	39.0868	39.1148	39.0514	39.0300	39.0923	39.0923	39.0923	38.9131	38.8662	39.0894	39.1911	39.0311	39.0311	39.0311	39.0291
September	39.9107	40.3166	40.8115	40.8115	40.8115	40.5416	40.6483	41.2254	41.5380	41.2599	41.2599	41.2599	41.2220	41.0884	41.3481	—
October	42.3939	42.3939	42.3939	42.3577	42.2983	42.4411	42.8781	42.5351	42.5351	42.5351	42.4975	42.4658	42.1841	42.4316	42.7256	42.7256
November	42.1715	42.2175	42.2863	42.4069	42.3568	42.3568	42.3568	42.6367	42.4036	41.9168	41.6956	41.6192	41.6192	41.6192	41.5682	—
December	40.8851	40.6798	40.7979	40.7979	40.7979	40.5055	40.4720	40.3582	40.1706	40.1548	40.1548	40.1548	40.0594	40.0226	39.9011	40.3331
2011																
January	40.1264	40.1264	39.9680	39.9066	40.1895	40.2113	40.5807	40.5807	40.5807	40.5624	40.7027	40.7198	40.6205	40.6487	40.6487	40.6487
February	39.4703	39.6802	39.6821	39.7682	39.7682	39.7682	39.8868	39.6795	39.6795	40.0294	40.0073	40.0073	40.0073	—	—	—
March	39.9813	40.0728	40.1097	40.0633	40.0633	40.0633	40.1996	40.0858	40.0642	39.9495	40.0156	40.0156	40.0156	39.9288	40.0325	40.0223

Table 2.21

Reference Prices of Precious Metals

(rubles per gram)

Date of quotes	Gold	Silver	Platinum	Palladium
2011				
1.03	1,307.78	30.96	1,672.52	743.34
2.03	1,316.63	31.63	1,690.78	749.21
3.03	1,302.61	31.64	1,680.96	749.42
4.03	1,285.08	31.29	1,659.37	734.98
5.03	1,292.49	31.18	1,655.69	734.56
9.03	1,302.22	33.09	1,649.27	725.93
10.03	1,302.09	33.07	1,636.46	703.95
11.03	1,297.72	32.39	1,627.50	695.92
14.03	1,312.77	31.43	1,621.04	696.71
15.03	1,299.46	33.41	1,589.00	667.74
16.03	1,288.55	31.22	1,562.66	655.10
17.03	1,296.95	32.09	1,569.09	654.25
18.03	1,295.94	31.56	1,573.80	661.02
21.03	1,302.16	32.06	1,586.94	675.82
22.03	1,290.42	32.73	1,578.74	668.07
23.03	1,302.46	32.67	1,582.40	674.40
24.03	1,316.05	33.40	1,600.71	682.11
25.03	1,301.23	34.28	1,584.34	679.65
28.03	1,297.08	34.42	1,578.41	675.94
29.03	1,288.53	33.37	1,590.16	677.98
30.03	1,296.98	33.47	1,601.35	692.82
31.03	1,311.96	34.41	1,627.35	697.70

3. FINANCIAL MARKETS

3.1. Interbank Credit Market

Table 3.1.1

Monthly Average Moscow Interbank Bid Rates (MIBID), Monthly Average Moscow Interbank Offered Rates (MIBOR) and Monthly Weighted Average Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG)

(% p.a. for ruble credits)

	Moscow Interbank Bid Rates (MIBID)					Moscow Interbank Offered Rates (MIBOR)					Moscow Interbank Actual Credit Rates (MIACR)					Moscow Interbank Actual Credit Rates (MIACR-IG)									
						term of credit																			
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
2010																									
January	3.50	4.26	5.17	6.19	8.04	8.48	4.92	5.83	7.11	9.27	10.58	11.00	4.04	4.77	5.53	7.02	—	—	3.95	2.75	4.97	5.68	—	—	
February	3.36	3.94	4.59	5.52	6.86	7.18	4.47	5.17	6.11	7.28	8.60	8.90	3.81	3.85	4.79	6.47	13.16	16.75	3.61	3.94	5.06	7.23	—	—	
March	3.14	3.67	4.07	4.71	5.83	6.63	4.13	4.75	5.34	6.00	7.35	8.29	3.57	3.67	4.12	6.95	5.44	7.51	3.34	3.54	3.80	4.60	4.51	—	
April	2.92	3.35	3.74	4.32	5.41	6.30	3.91	4.34	4.99	5.66	7.04	8.07	3.31	3.33	4.09	4.29	4.60	—	3.13	3.60	3.78	4.34	4.50	—	
May	2.60	3.16	3.62	4.17	5.28	6.24	3.53	4.12	4.85	5.47	6.86	7.92	2.77	2.85	3.90	4.09	6.40	7.00	2.61	3.25	3.56	4.05	6.39	6.75	
June	2.23	2.57	3.22	4.05	4.75	5.78	2.96	3.36	4.30	5.15	5.92	7.30	2.57	2.87	4.13	6.23	8.38	7.29	2.42	2.62	3.17	4.00	6.28	5.60	
July	2.26	2.51	3.07	3.84	4.61	5.69	2.93	3.25	4.08	4.87	5.66	7.06	2.65	2.92	3.39	3.73	5.62	8.00	2.57	2.85	2.78	3.04	5.84	—	
August	2.30	2.56	3.03	3.74	4.53	5.52	2.93	3.29	4.08	4.75	5.43	6.67	2.57	2.99	3.99	4.54	7.12	6.39	2.47	2.91	2.85	2.89	7.40	6.90	
September	2.32	2.54	2.99	3.69	4.49	5.46	2.92	3.25	4.00	4.66	5.37	6.56	2.64	2.93	3.43	4.12	6.48	6.22	2.53	2.75	3.13	3.13	4.27	6.38	
October	2.40	2.59	2.95	3.64	4.39	5.33	3.01	3.27	3.91	4.60	5.28	6.50	2.75	3.07	3.47	4.39	4.93	7.41	2.70	3.19	3.06	3.66	4.57	—	
November	2.65	2.75	3.03	3.67	4.42	5.27	3.28	3.45	3.99	4.68	5.36	6.49	3.15	3.12	4.48	4.09	4.79	6.64	3.03	2.93	3.56	3.42	4.45	6.25	
December	2.69	2.88	3.31	3.86	4.52	5.47	3.33	3.64	4.26	4.84	5.48	6.73	2.96	3.26	3.81	5.34	5.59	6.73	2.79	3.33	3.62	3.95	4.85	5.69	
2011																									
January	2.48	2.75	3.18	3.81	4.50	5.49	3.09	3.43	4.14	4.74	5.45	6.76	2.71	2.70	3.76	4.65	5.00	7.21	2.50	3.00	3.24	4.65	4.86	—	
February	2.48	2.73	3.12	3.74	4.50	5.49	3.09	3.39	4.07	4.69	5.46	6.71	2.85	2.74	4.57	4.87	4.28	6.99	2.69	2.84	3.32	4.00	—	—	
March	2.77	2.86	3.13	3.69	4.41	5.32	3.34	3.51	4.07	4.65	5.34	6.54	3.09	3.19	3.20	3.92	4.66	5.39	2.90	3.08	—	3.51	4.66	5.35	

Table 3.1.2

**Daily Average Moscow Interbank Bid Rates (MIBID),
Daily Average Moscow Interbank Offered Rates (MIBOR)
and Daily Weighted Average Moscow Interbank Actual Credit Rate (MIACR, MIACR-IG)**

(% p.a. for ruble credits)

Date	Moscow Interbank Bid Rates (MIBID)					Moscow Interbank Offered Rates (MIBOR)					Moscow Interbank Actual Credit Rates (MIACR)					Moscow Interbank Actual Credit Rates (MIACR-IG)									
	term of credit					term of credit					term of credit					term of credit									
	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 day	2 to 7 days	8 to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	
2011																									
1.03	2.77	2.87	3.17	3.75	4.46	5.44	3.40	3.53	4.13	4.82	5.41	6.68	3.16	3.81	3.10	3.25	3.68	—	3.02	—	—	—	—	—	—
2.03	2.76	2.87	3.15	3.72	4.46	5.42	3.34	3.53	4.10	4.69	5.42	6.67	3.14	3.35	3.81	6.50	—	3.03	—	—	—	—	—	—	—
3.03	2.77	2.87	3.15	3.71	4.46	5.47	3.33	3.53	4.08	4.67	5.40	6.64	3.10	3.10	4.81	3.20	—	2.89	3.10	—	—	—	—	—	—
4.03	2.76	2.85	3.13	3.71	4.44	5.42	3.34	3.53	4.08	4.66	5.37	6.63	2.89	3.17	—	4.75	—	2.57	3.07	—	—	—	—	—	—
5.03	2.71	2.85	3.14	3.72	4.47	5.42	3.31	3.49	4.11	4.70	5.40	6.66	2.79	3.20	—	—	—	2.32	—	—	—	—	—	—	—
9.03	2.78	2.84	3.10	3.65	4.36	5.29	3.34	3.44	4.01	4.64	5.34	6.62	3.14	3.03	3.20	4.79	6.09	2.94	2.98	—	—	—	—	—	—
10.03	2.74	2.86	3.14	3.71	4.45	5.43	3.32	3.52	4.08	4.66	5.37	6.67	3.13	3.12	—	4.38	—	2.96	—	—	—	—	—	—	—
11.03	2.75	2.86	3.13	3.70	4.44	5.42	3.34	3.50	4.06	4.63	5.34	6.62	3.05	3.59	—	3.50	—	2.89	—	—	—	3.50	—	—	—
14.03	2.76	2.83	3.10	3.69	4.46	5.38	3.35	3.46	4.08	4.65	5.40	6.58	3.13	3.45	3.50	4.75	—	2.98	—	—	—	—	—	—	—
15.03	2.77	2.86	3.12	3.71	4.45	5.42	3.33	3.53	4.07	4.67	5.38	6.63	3.10	3.21	4.22	3.30	—	2.83	—	—	—	—	—	—	—
16.03	2.76	2.85	3.11	3.70	4.45	5.35	3.34	3.54	4.09	4.68	5.38	6.55	3.10	3.44	5.36	5.38	—	2.79	—	—	—	—	—	—	—
17.03	2.79	2.85	3.12	3.71	4.44	5.34	3.34	3.51	4.06	4.66	5.35	6.55	3.11	3.32	—	—	—	2.91	—	—	—	—	—	—	—
18.03	2.77	2.86	3.11	3.69	4.41	5.29	3.35	3.50	4.05	4.63	5.31	6.47	3.00	3.37	4.64	6.50	4.58	2.61	—	—	—	—	4.66	5.39	—
21.03	2.79	2.82	3.11	3.68	4.40	5.27	3.37	3.47	4.04	4.62	5.32	6.47	3.12	4.91	4.02	—	—	2.95	—	—	—	—	—	—	—
22.03	2.79	2.87	3.11	3.70	4.42	5.27	3.32	3.51	4.03	4.63	5.36	6.48	3.13	5.10	—	4.87	—	2.94	—	—	—	—	—	—	—
23.03	2.77	2.86	3.12	3.68	4.39	5.29	3.31	3.52	4.07	4.61	5.33	6.46	3.05	3.37	—	3.70	4.33	2.87	—	—	—	3.72	—	—	—
24.03	2.78	2.88	3.14	3.69	4.39	5.27	3.33	3.52	4.05	4.61	5.33	6.45	3.07	3.07	5.40	5.63	6.07	2.94	—	—	—	—	—	—	—
25.03	2.79	2.88	3.15	3.67	4.37	5.27	3.34	3.50	4.05	4.60	5.28	6.42	3.09	3.70	—	4.82	—	3.00	—	—	—	—	—	—	—
28.03	2.80	2.84	3.13	3.76	4.37	5.26	3.35	3.49	4.04	4.60	5.26	6.40	3.14	3.32	5.02	4.50	6.39	3.11	—	—	—	—	—	—	—
29.03	2.81	2.86	3.13	3.63	4.28	5.20	3.35	3.53	4.04	4.59	5.27	6.45	3.11	3.98	—	4.46	6.06	3.00	—	—	—	4.00	—	—	—
30.03	2.81	2.85	3.12	3.64	4.28	5.06	3.33	3.54	4.04	4.59	5.28	6.39	3.13	3.36	4.64	3.31	—	3.07	3.35	—	—	—	—	5.25	—
31.03	2.81	2.89	3.16	3.64	4.29	5.09	3.32	3.52	4.06	4.59	5.28	6.38	3.10	3.24	3.50	4.58	—	2.96	3.05	—	—	—	—	—	—

Table 3.1.3

Main Indicators of Interbank Credits (Deposits) Turnover and REPO Operations

(millions of US dollars)

	Russian rouble (RUB)				US dollar (USD)				Euro (EUR)				Others				
	deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	
2010																	
January	235,133	83,510	70,201	297	28,568	372,864	930	1,593	28,351	356,484	147	56	12	3,740	0	0	
February	196,444	85,201	99,102	121	27,152	345,213	893	370	20,008	380,015	0	7	12	5,215	0	0	
March	205,829	84,533	110,126	105	31,071	299,178	863	588	7,827	373,134	0	0	13	7,963	0	0	
April	210,096	76,207	123,911	0	37,152	275,012	719	860	12,482	255,629	22	22	7	5,495	0	0	
May	191,898	78,917	122,617	0	33,036	273,546	1,932	1,515	21,350	290,553	0	32	5	7,795	0	0	
June	178,863	56,173	120,996	409	39,832	210,561	1,294	3,845	11,101	265,866	3	148	0	4,985	0	0	
July	202,311	53,385	124,000	391	29,061	199,672	838	3,146	5,085	225,028	3	22	0	1,164	0	0	
August	186,383	61,475	137,734	0	35,183	183,232	1,012	2,113	4,913	233,873	0	118	1	1,239	0	0	
September	194,001	66,330	158,013	44	48,323	179,969	990	3,089	6,774	230,254	12	60	0	1,774	0	0	
October	207,311	55,305	179,962	354	58,674	179,053	929	1,465	11,247	162,902	16	0	1	956	0	0	
November	250,649	72,552	199,178	115	37,413	207,322	465	1,451	9,340	231,912	1	0	0	812	0	0	
December	237,306	109,703	187,494	51	44,164	307,477	1,105	2,245	5,609	261,870	0	258	2	4,564	0	0	
2011																	
January	170,791	71,265	149,513	132	46,338	288,603	841	3,298	6,194	220,299	0	306	0	3,112	0	0	
February	180,280	77,443	170,567	215	38,975	279,606	946	3,331	7,610	269,744	0	215	0	3,377	0	0	
March	166,079	75,990	177,217	55	69,431	286,876	916	2,797	9,001	274,318	0	189	0	5,046	0	0	

Table 3.1.4

Average Daily Interbank Credits (Deposits) Turnover and REPO Operations by Maturity

(millions of US dollars)

	March, 2011																							
	Russian rouble (RUB)						US dollar (USD)						Euro (EUR)						Others					
	deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		deposit operations		REPO		deposit operations		REPO					
	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents	among residents	with non-residents				
overnight	152,983	61,147	148,336	0	64,153	260,147	20	109	7,535	257,442	0	0	0	0	0	0	0	0	0	0				
1 week ¹	6,284	8,429	20,174	29	4,328	15,989	806	1,462	634	14,158	0	0	0	0	0	0	0	0	0	0				
2 weeks ¹	314	383	1,113	8	93	709	30	791	200	224	0	189	0	54	0	0	0	0	0	0				
1 month ²	1,439	3,331	181	0	251	5,077	25	111	72	445	0	0	0	17	0	0	0	0	0	0				
2 months ²	1,087	50	0	0	14	408	0	26	0	213	0	0	0	0	0	0	0	0	0	0				
3 months ³	1,237	1,137	0	0	69	722	0	51	74	324	0	0	0	0	0	0	0	0	0	0				
6 months ³	366	46	0	0	1	282	0	0	5	19	0	0	0	0	0	0	0	0	0	0				
> 6 months	1,330	631	0	0	368	1,352	0	49	181	356	0	0	0	1	0	0	0	0	0	0				
other standard (t/n, s/n) and non-standard terms less than 6 months	1,039	836	7,413	19	154	2,190	35	198	299	1,137	0	0	0	11	0	0	0	0	0	0				

¹ Standard term +/- 2 calendar days.² Standard term +/- 5 calendar days.³ Standard term +/- 10 calendar days.

3.2. Exchange Market

Table 3.2.1

Trade at Interbank Currency Exchange

	US dollars						Euro					
	average weighted dollar/ruble rate			trading volume, millions of US dollars			average weighted euro/ruble rate			trading volume, millions of euros		
	UTS		SPECEX	UTS		SPECEX	UTS		SPECEX	UTS		SPECEX
	today ¹	tomorrow ²		today ¹	tomorrow ²		today ¹	tomorrow ²		today ¹	tomorrow ²	
2010												
January	29.8347	29.8395	29.7766	14,035.1	46,130.0	1.4	42.4873	42.5905	3,723.3	1.1		
February	30.1544	30.1694	30.3012	16,038.2	57,678.9	1.7	41.2815	41.4878	3,907.6	1.6		
March	29.5488	29.5317	29.6401	19,504.5	76,741.4	2.1	40.1032	40.0445	4,846.2	0.9		
April	29.1852	29.1833	29.1439	20,177.4	74,251.2	2.3	39.1496	39.1629	4,967.8	1.3		
May	30.5122	30.5643	30.4165	18,866.6	89,154.2	3.5	38.1094	38.2409	6,682.9	1.4		
June	31.2106	31.2446	30.9629	20,254.7	84,459.1	1.5	38.1349	38.1028	5,303.8	0.9		
July	30.6140	30.6552	...	18,188.3	59,057.1	...	39.1162	...	5,107.4	...		
August	30.4057	30.3816	...	20,036.5	66,630.1	...	39.2136	...	5,181.4	...		
September	30.7891	30.8059	...	23,051.2	76,727.0	...	40.3637	...	6,262.2	...		
October	30.3497	30.3193	...	22,908.3	95,265.6	...	42.1671	...	6,297.5	...		
November	31.0581	31.0364	...	22,467.2	88,575.0	...	42.2627	...	7,589.3	...		
December	30.8188	30.8741	...	28,379.3	79,582.1	...	40.7776	...	8,472.9	...		
2011												
January	29.9704	29.9801	...	16,959.2	48,304.0	...	40.2168	...	5,120.0	...		
February	29.2639	29.2744	...	18,392.6	61,852.1	...	39.9226	...	6,906.5	...		
March	28.4540	28.4621	...	25,459.3	84,800.6	...	39.8183	...	7,949.8	...		

¹ Settlement time not later than the transaction day.

² Settlement time not later than the business day following the transaction day.

Abbreviations used in this Table:

UTS — Uniform Trade Session

SPECEX — St. Petersburg Currency Exchange

Table 3.2.2

Total Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian rouble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2010														
January	38,390	28,095	35,792	11,603	608	300	180	31	40	0	9	0	101	82
February	38,302	25,565	35,843	13,761	664	376	158	66	32	0	6	0	75	59
March	38,319	26,166	35,738	13,122	857	310	212	123	43	0	5	4	22	36
April	36,075	24,412	33,916	12,366	731	297	154	126	79	0	4	0	26	40
May	44,094	30,043	41,803	14,463	1,149	229	162	190	86	0	1	0	24	37
June	44,026	30,969	41,868	13,043	1,542	251	187	73	65	0	1	0	12	39
July	38,488	26,401	36,214	12,252	1,324	240	201	215	65	0	2	0	25	38
August	39,487	28,554	37,380	11,425	940	295	241	46	40	0	1	0	1	50
September	45,464	32,926	42,965	12,833	1,147	398	322	139	135	0	1	0	30	30
October	48,857	34,414	46,309	14,707	1,184	401	338	202	104	0	3	0	22	31
November	50,427	34,995	47,362	16,053	1,251	346	387	259	133	0	1	0	29	35
December	48,299	35,461	44,405	14,967	669	273	464	186	111	7	2	0	28	26
2011														
January	44,093	30,437	41,165	14,309	1,040	376	403	247	120	1	1	0	48	40
February	46,536	31,431	43,399	14,843	1,655	498	514	325	161	1	2	0	85	158
March	50,251	34,334	46,300	15,754	1,818	853	673	321	170	1	2	0	88	188

Table 3.2.3

Total Average Daily Currencies' Turnover of Forwards FX Transactions on Domestic Currency Market of the Russian Federation

(millions of US dollars)

	Total	Russian rouble (RUB)	US dollar (USD)	Euro (EUR)	British pound sterling (GBP)	Japanese yen (JPY)	Swiss franc (CHF)	Australian dollar (AUD)	Canadian dollar (CAD)	China yuan (CNY)	Belarusian ruble (BYR)	Ukrainian hryvnia (UAH)	Kazakh tenge (KZT)	Others
2010														
January	1,111	535	1,080	556	26	4	12	2	1	—	0	—	—	6
February	963	528	945	403	7	23	8	1	2	—	0	—	4	6
March	1,346	467	1,268	827	52	36	27	5	1	—	0	—	3	5
April	1,351	558	1,313	717	26	39	15	29	1	—	1	—	—	4
May	1,785	827	1,742	944	8	19	18	5	3	—	1	—	0	4
June	1,755	900	1,696	796	45	9	56	1	3	—	0	—	—	4
July	1,498	535	1,474	847	101	17	8	8	2	—	0	—	0	3
August	1,506	579	1,466	726	181	9	35	0	0	—	0	—	—	16
September	1,443	690	1,371	680	56	56	21	7	1	—	0	—	—	3
October	1,638	713	1,610	831	77	4	28	7	1	—	—	—	—	4
November	1,903	780	1,835	961	122	31	62	5	1	—	—	4	1	3
December	1,979	1,031	1,895	804	115	35	46	15	6	—	0	—	2	3
2011														
January	1,657	831	1,605	704	46	8	56	45	3	—	0	6	0	11
February	1,427	790	1,337	547	70	71	27	8	1	—	0	2	2	3
March	1,808	903	1,730	669	63	182	49	8	2	—	—	2	4	5

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

(millions of US dollars)

1	2	Of which:					7	8
		3	4	5	6			
	Total foreign currency receipts ¹	banks' imports (entered to cash account) to Russia	purchased from resident banks	purchased from individuals (residents and nonresidents) and accepted for conversion	deposited into personal accounts (by residents and nonresidents)	received from individuals (residents and nonresidents) for remittances without opening an account	other receipts ²	
2010								
2007	143,025.92	12,815.34	37,906.96	42,489.84	33,550.86	10,727.36	5,535.58	
2008	173,078.94	43,998.11	36,812.97	31,825.52	42,128.06	13,410.12	4,904.16	
2009	136,196.76	14,766.16	27,823.13	35,373.83	46,141.20	8,763.99	3,328.45	
2010	116,493.28	5,644.58	25,766.38	33,983.30	38,805.06	9,747.13	2,546.83	
2011								
January	7,076.25	211.73	1,467.82	1,925.45	2,824.86	488.84	157.56	
February	9,150.57	250.49	2,004.38	2,992.57	3,197.64	528.76	176.73	
March	10,716.60	247.97	2,485.89	3,512.96	3,549.47	716.59	203.73	
April	10,624.53	170.96	2,564.92	3,486.06	3,470.05	723.77	208.78	
May	10,694.10	207.56	2,613.02	3,906.13	3,046.48	722.75	198.16	
June	9,625.59	293.31	2,432.09	2,812.10	2,991.75	854.90	241.43	
July	9,352.54	477.75	2,008.38	2,488.87	3,121.36	983.11	273.07	
August	8,718.24	455.64	1,786.90	2,426.31	2,830.31	1,011.48	207.61	
September	9,239.80	766.63	1,837.73	2,464.53	2,956.50	968.26	246.15	
October	10,014.15	1,183.27	1,983.36	2,479.28	3,190.94	966.54	210.76	
November	9,547.58	518.57	2,034.83	2,599.41	3,338.20	855.92	200.65	
December	11,733.33	860.72	2,547.06	2,889.62	4,287.51	926.21	222.21	
2011								
January	7,367.54	896.34	1,547.90	1,583.52	2,633.49	539.89	156.95	
February	8,680.44	475.34	1,974.08	2,373.38	3,035.67	590.87	218.18	

Table 3.2.4 (end)
(millions of US dollars)

1	9	10	11	12	Of which:				15	16
					banks' exports from Russia (cash withdrawn)	sales to resident banks	sales to individuals (residents and nonresidents) and payments as a result of conversion	personal account withdrawals (by residents and nonresidents)			remittances to individuals (residents and nonresidents) without opening an account	other expenses^{2}
2007	143,229.29	20,629.81	43,113.55	45,789.00	25,832.14	1,653.29	6,211.51	2,903.40		
2008	168,458.14	11,751.73	36,811.72	79,344.75	31,869.82	1,756.67	6,923.46	7,117.00		
2009	138,190.24	18,151.72	27,485.41	50,316.95	35,239.16	1,530.63	5,466.38	5,531.98		
2010	117,003.78	14,992.70	25,493.95	39,455.94	30,679.23	2,118.71	4,263.48	4,605.49		
2010										
January	7,122.29	725.42	1,444.74	2,364.23	2,244.50	99.31	244.09	5,364.10		
February	8,942.41	1,647.84	1,975.98	2,341.79	2,585.39	114.73	276.68	5,494.37		
March	10,645.92	2,076.62	2,466.19	2,778.56	2,854.41	132.80	337.34	5,493.36		
April	10,621.63	2,175.19	2,493.15	2,754.32	2,674.94	143.61	380.43	5,450.08		
May	10,514.04	2,167.42	2,581.19	2,806.01	2,473.42	151.79	334.21	5,599.65		
June	10,257.78	1,854.98	2,413.56	3,153.32	2,318.10	159.76	358.06	4,735.57		
July	9,507.06	940.60	2,047.64	3,501.25	2,448.53	175.62	393.64	4,570.14		
August	8,915.92	855.02	1,768.30	3,507.15	2,232.82	195.80	356.84	4,534.76		
September	9,220.76	670.88	1,820.16	3,855.30	2,298.23	201.11	375.09	4,481.36		
October	9,806.70	539.46	1,945.43	4,155.78	2,566.23	212.41	387.39	4,860.53		
November	9,432.82	455.65	2,040.32	3,694.28	2,681.06	219.28	342.23	5,024.19		
December	12,016.46	883.63	2,497.29	4,543.97	3,301.61	312.48	477.49	4,605.49		
2011										
January	7,141.04	154.06	1,564.57	2,823.09	2,129.86	165.21	303.81	4,869.01		
February	8,616.04	569.19	1,995.98	3,167.21	2,400.97	208.59	273.50	4,981.73		

¹ Excluding receipts related to interbranch turnover.

² Including receipts from and expenses of legal entities accordingly.

³ Excluding payments related to interbranch turnover.

Table 3.2.5

Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

	Average single transaction, units of currency		Number of transactions, thousands of units		Average monthly rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of a specific foreign currency transactions in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
	US Dollar								
2010									
January	1,050	1,153	1,067.17	1,098.21	29.7364	30.0410	0.30	62.28	56.57
February	1,282	1,067	1,200.21	1,287.86	30.0046	30.3710	0.37	53.71	61.64
March	1,063	1,062	1,369.12	1,688.65	29.3602	29.7580	0.40	42.80	67.19
April	1,193	1,024	1,373.83	1,709.45	29.0158	29.3690	0.35	48.58	66.21
May	1,198	1,057	1,368.14	1,708.89	30.2608	30.6943	0.43	45.09	69.15
June	1,001	1,147	1,345.90	1,887.88	31.0328	31.3963	0.36	50.31	71.53
July	881	1,160	1,347.13	2,039.44	30.4745	30.8512	0.38	48.82	68.84
August	935	1,139	1,411.97	2,032.99	30.2005	30.5591	0.36	56.72	67.92
September	923	1,290	1,359.70	1,996.31	30.6108	31.0185	0.41	52.06	67.80
October	975	1,448	1,344.72	1,967.92	30.1821	30.5082	0.33	54.58	69.81
November	1,163	1,337	1,316.55	1,714.93	30.8332	31.1880	0.35	62.22	64.62
December	1,300	1,413	1,317.33	1,946.97	30.6865	31.0294	0.34	62.04	62.23
2011									
January	883	1,481	966.21	1,278.62	29.7968	30.2764	0.48	55.55	68.32
February	1,416	1,340	1,068.18	1,444.14	29.1404	29.5029	0.36	66.54	63.11

Table 3.2.5 (end)

	Average single transaction, units of currency		Number of transactions, thousands of units		Average monthly rate, rubles per unit of currency		Average transaction margin, rubles	Percent share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices, %	
	buy	sell	buy	sell	buy	sell		buy	sell
	Euro								
2010									
January	714	1,357	652.62	491.16	42.2819	42.8263	0.54	36.79	42.48
February	1,188	1,128	805.91	535.52	40.9566	41.5359	0.58	45.61	37.08
March	1,392	1,039	1,014.61	592.27	39.8439	40.2897	0.45	56.39	31.20
April	1,375	1,035	927.08	614.04	38.9148	39.3673	0.45	50.68	32.21
May	1,618	1,046	973.04	585.19	37.8988	38.4343	0.54	54.26	29.34
June	1,178	998	906.84	667.10	37.8658	38.3324	0.47	48.67	26.86
July	1,017	1,077	933.64	736.90	38.8452	39.3469	0.50	49.79	29.46
August	808	1,093	934.90	739.72	39.0119	39.4134	0.40	41.91	30.60
September	1,008	1,347	852.29	663.97	40.0803	40.4498	0.37	46.69	30.69
October	965	1,368	794.56	622.29	41.8789	42.3407	0.46	44.29	28.94
November	952	1,474	697.74	602.70	42.1181	42.4739	0.36	36.85	34.10
December	1,094	1,401	704.61	867.98	40.5838	40.9346	0.35	36.92	36.30
2011									
January	898	1,354	547.76	466.78	40.1611	40.5201	0.36	43.17	30.51
February	962	1,373	562.95	581.29	39.7949	40.1882	0.39	32.53	35.46

Table 3.2.6
Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches

Operation	Average size of transactions	2010												2011	
		February	March	April	May	June	July	August	September	October	November	December	January	February	
		up to 250 US dollars													
Purchase	number of transactions (thousands of units)	71.26	72.29	106.06	91.01	131.94	128.09	124.41	95.69	87.89	69.30	90.85	76.98	81.69	
	value of transactions (millions of US dollars)	12.16	11.59	14.18	15.77	21.78	22.14	22.23	15.65	14.76	12.13	15.69	13.31	14.99	
Sale	number of transactions (thousands of units)	17.62	22.09	21.58	20.58	24.59	34.84	17.63	23.88	7.93	23.39	8.35	4.97	12.80	
	value of transactions (millions of US dollars)	3.82	4.81	4.76	4.52	5.46	4.07	3.76	5.64	1.22	5.36	1.76	1.11	2.76	
		from 251 to 500 US dollars													
Purchase	number of transactions (thousands of units)	298.54	310.09	256.32	254.34	396.73	509.09	604.86	490.28	414.42	295.60	333.33	402.03	308.02	
	value of transactions (millions of US dollars)	107.13	115.88	99.24	98.36	155.15	200.47	240.14	193.03	169.23	118.12	133.20	153.57	121.73	
Sale	number of transactions (thousands of units)	179.53	269.02	242.82	226.87	125.59	91.96	106.62	68.38	71.60	70.89	92.68	66.77	107.60	
	value of transactions (millions of US dollars)	79.71	117.68	107.09	102.13	54.26	36.64	42.77	28.97	27.99	32.13	38.35	25.75	46.90	
		from 501 to 2,000 US dollars													
Purchase	number of transactions (thousands of units)	1,427.77	1,697.98	1,649.41	1,647.95	1,595.02	1,549.80	1,555.84	1,511.61	1,525.40	1,538.59	1,443.47	988.09	1,146.05	
	value of transactions (millions of US dollars)	1,556.27	1,827.85	1,744.79	1,916.23	1,579.75	1,454.45	1,431.70	1,414.56	1,454.01	1,547.98	1,460.81	898.17	1,228.66	
Sale	number of transactions (thousands of units)	1,456.24	1,795.26	1,905.60	1,894.45	2,186.82	2,469.71	2,447.72	2,257.27	2,145.69	1,918.09	2,312.71	1,406.63	1,612.75	
	value of transactions (millions of US dollars)	1,492.24	1,813.81	1,897.29	1,905.89	2,138.59	2,466.18	2,489.44	2,493.88	2,504.35	2,252.58	2,760.01	1,642.73	1,902.04	
		from 2,001 to 5,000 US dollars													
Purchase	number of transactions (thousands of units)	195.75	297.68	266.91	336.49	137.71	113.78	96.57	124.62	138.21	131.97	159.10	73.71	99.10	
	value of transactions (millions of US dollars)	526.96	804.35	705.48	908.18	387.48	314.27	261.90	392.47	381.29	359.32	423.27	205.12	279.35	
Sale	number of transactions (thousands of units)	181.94	223.91	186.62	179.62	204.61	234.46	245.94	294.67	356.16	308.14	406.13	263.00	302.35	
	value of transactions (millions of US dollars)	504.52	604.69	505.06	484.58	562.61	659.55	672.66	858.88	1,009.37	896.53	1,137.77	769.86	840.21	
		over 5,000 US dollars													
Purchase	number of transactions (thousands of units)	54.06	55.74	73.37	65.14	42.98	41.76	38.73	29.62	32.96	33.92	49.57	17.14	40.18	
	value of transactions (millions of US dollars)	692.87	648.59	812.14	816.20	530.53	389.50	384.55	352.40	361.06	440.55	718.85	259.26	626.37	
Sale	number of transactions (thousands of units)	19.29	16.28	15.18	18.01	26.95	24.85	25.59	42.06	63.41	43.95	57.57	34.81	30.15	
	value of transactions (millions of US dollars)	165.26	133.72	130.36	163.04	255.24	226.30	212.81	367.56	514.42	387.03	469.92	329.82	274.04	

3.3. Main Characteristics of the Government Securities Market

Table 3.3.1

Main Highlights of Auctions for OFZ Placement

Date	Security code	Days to redemption	Issue volume at par, millions of rubles	Demand volume at par, millions of rubles	Volume placed at par, millions of rubles	Return, millions of rubles	Cut-off price, as % of nominal price	Average weighted price, as % of nominal price	Official yield at average weighted price, % p.a.	Unplaced volume at par, millions of rubles
2.03.2011	SU26203RMFS8	1,981	—	37,894.77	18,380.52	17,982.40	97.35	97.44	7.62	20,158.98
9.03.2011	SU25076RMFS9	1,101	30,000.00	55,838.08	28,665.81	29,223.27	100.96	100.99	6.83	1,334.19
16.03.2011	SU25077RMFS7	1,771	30,000.00	16,359.54	10,219.14	10,274.88	99.53	99.56	7.60	19,780.86
23.03.2011	SU26204RMFS6	2,549	100,000.00	33,291.67	24,757.82	24,448.10	98.68	98.75	7.89	75,242.18
30.03.2011	SU25075RMFS1	1,568	—	34,212.68	9,596.01	9,651.06	99.23	99.25	7.21	12,396.11
30.03.2011	SU26203RMFS8	1,953	—	30,596.50	9,719.17	9,592.95	97.72	97.78	7.55	10,439.80

Table 3.3.2

Data on Redemptions and Coupon Payments on Government Securities

Date of placement	Redemption date	Paper code	Redemption amount, millions of rubles	Marketable volume, millions of rubles	No. of coupon period	Current coupon rate, rubles	Current coupon rate, % p.a.
5.03.2003	9.03.2011	SU46014RMFS5	1,017.16	58,289.89	16	17.45	7.00
16.03.2005	9.03.2011	SU46018RMFS6	2,572.23	128,933.65	24	19.95	8.00
23.09.2009	23.03.2011	SU26202RMFS0	1,116.80	40,000.00	6	27.92	11.20
23.09.2009	23.03.2011	SU25069RMFS4	2,372.60	44,059.51	3	53.85	10.80
1.07.2009	30.03.2011	SU25065RMFS2	1,376.32	46,000.00	7	29.92	12.00
30.09.2009	30.03.2011	SU25070RMFS2	2,241.05	44,946.82	3	49.86	10.00

Table 3.3.3

Structure of Bonded Debt (the OFZ Part Thereof)

Date	% of trading volume at par			
	fixed income	permanent income	sinking fund	sinking fund and floating income
2009				
1.01	2.96	28.69	66.25	2.11
1.02	2.95	28.80	66.15	2.10
1.03	2.95	28.80	66.15	2.10
1.04	1.58	29.21	67.08	2.13
1.05	1.63	26.74	69.42	2.21
1.06	0.82	27.77	69.20	2.20
1.07	0.00	29.87	67.97	2.16
1.08	0.00	33.30	64.59	2.11
1.09	0.00	36.17	61.82	2.02
1.10	0.00	41.67	56.49	1.84
1.11	0.00	44.40	53.85	1.76
1.12	0.00	47.32	51.02	1.66
2010				
1.01	0.00	48.06	50.30	1.64
1.02	0.00	48.05	50.31	1.64
1.03	0.00	48.65	49.73	1.62
1.04	0.00	49.65	48.73	1.62
1.05	0.00	49.78	48.61	1.62
1.06	0.00	48.30	50.03	1.66
1.07	0.00	50.38	48.02	1.60
1.08	0.00	53.52	44.94	1.53
1.09	0.00	55.42	43.11	1.47
1.10	0.00	59.54	39.10	1.36
1.11	0.00	61.39	37.31	1.30
1.12	0.00	62.33	36.40	1.27
2011				
1.01	0.00	65.16	33.66	1.17
1.02	0.00	65.10	33.72	1.18
1.03	0.00	68.15	30.75	1.10
1.04	0.00	69.56	29.40	1.05

Table 3.3.4

Main Parameters of the OFZs Secondary Market

Date	Market portfolio indicator, %					Market turnover indicator, %				
	2	3	4	5	6	7	8	9		
1										
2011										
1.03	6.75	—	7.82	7.04	6.76	—	7.99	—		
2.03	6.75	—	7.91	7.04	7.12	—	7.99	—		
3.03	6.71	—	7.89	7.04	7.03	—	7.81	—		
4.03	6.70	—	7.93	7.04	7.13	—	7.86	—		
5.03	6.69	—	7.93	7.04	7.24	—	7.82	—		
9.03	6.70	—	7.93	7.04	7.02	—	7.82	—		
10.03	6.72	—	7.92	7.04	6.86	—	7.84	—		
11.03	6.74	—	7.94	7.06	7.18	—	8.11	—		
14.03	6.73	—	7.95	7.06	6.87	—	7.95	—		
15.03	6.74	—	8.09	7.06	7.01	—	8.02	—		
16.03	6.71	—	8.08	7.06	6.79	—	7.87	—		
17.03	6.66	—	8.04	7.03	6.97	—	7.82	—		
18.03	6.62	—	7.97	6.97	7.07	—	7.68	—		
21.03	6.60	—	7.96	6.96	7.39	—	—	—		
22.03	6.59	—	7.87	6.96	6.90	—	7.89	—		
23.03	6.65	—	7.91	6.99	7.00	—	—	—		
24.03	6.65	—	7.89	7.01	6.98	—	7.96	—		
25.03	6.63	—	7.86	6.98	7.24	—	—	—		
28.03	6.61	—	7.85	6.97	6.62	—	7.59	—		
29.03	6.60	—	7.84	7.03	7.02	—	8.12	7.03		
30.03	6.60	—	7.93	7.03	7.26	—	7.93	—		
31.03	6.54	—	7.88	7.03	7.19	—	7.93	—		

Table 3.3.4 (cont.)

Date	Turnover ratio, %					Nominal value, millions of rubles				
	10	11	12	13	14	15	16	17	17	
	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent- income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	federal loan bonds with sinking fund and floating income	
2011										
1.03	0.10	—	0.06	—	1,498,113.79	—	675,984.21	24,099.48	24,099.48	
2.03	0.18	—	0.04	—	1,516,494.31	—	675,984.21	24,099.48	24,099.48	
3.03	0.28	—	0.14	—	1,516,494.31	—	675,984.21	24,099.48	24,099.48	
4.03	0.12	—	0.17	—	1,516,494.31	—	675,984.21	24,099.48	24,099.48	
5.03	0.03	—	0.02	—	1,516,494.31	—	675,984.21	24,099.48	24,099.48	
9.03	0.19	—	0.13	—	1,545,160.12	—	675,984.21	24,099.48	24,099.48	
10.03	0.15	—	0.09	—	1,545,160.12	—	675,984.21	24,099.48	24,099.48	
11.03	0.07	—	—	—	1,545,160.12	—	675,984.21	24,099.48	24,099.48	
14.03	0.10	—	0.01	—	1,545,160.12	—	675,984.21	24,099.48	24,099.48	
15.03	0.35	—	0.02	—	1,545,160.12	—	675,984.21	24,099.48	24,099.48	
16.03	0.37	—	0.01	—	1,555,379.26	—	675,984.21	24,099.48	24,099.48	
17.03	0.22	—	0.04	—	1,555,379.26	—	675,984.21	24,099.48	24,099.48	
18.03	0.18	—	0.03	—	1,555,379.26	—	675,984.21	24,099.48	24,099.48	
21.03	0.04	—	—	—	1,555,379.26	—	675,984.21	24,099.48	24,099.48	
22.03	0.25	—	—	—	1,555,379.26	—	675,984.21	24,099.48	24,099.48	
23.03	0.26	—	—	—	1,580,137.09	—	675,984.21	24,099.48	24,099.48	
24.03	0.25	—	—	—	1,580,137.09	—	675,984.21	24,099.48	24,099.48	
25.03	0.23	—	—	—	1,580,137.09	—	675,984.21	24,099.48	24,099.48	
28.03	0.22	—	—	—	1,580,137.09	—	675,984.21	24,099.48	24,099.48	
29.03	0.16	—	—	—	1,580,137.09	—	675,984.21	24,099.48	24,099.48	
30.03	0.18	—	0.01	—	1,599,452.27	—	675,984.21	24,099.48	24,099.48	
31.03	0.32	—	0.01	—	1,599,452.27	—	675,984.21	24,099.48	24,099.48	

Table 3.3.4 (end)

Date	Market value, millions of rubles					Duration, years			
	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	permanent-income federal loan bonds	fixed-income federal loan bonds	federal loan bonds with sinking fund	federal loan bonds with sinking fund and floating income	
1	18	19	20	21	22	23	24	25	
2011									
1.03	1,551,197.92	—	621,837.17	24,564.36	2.13	—	7.11	4.74	
2.03	1,569,987.61	—	618,076.23	24,568.94	2.15	—	7.08	4.73	
3.03	1,571,730.14	—	618,798.09	24,573.52	2.15	—	7.09	4.73	
4.03	1,571,969.09	—	616,713.95	24,578.10	2.15	—	7.08	4.73	
5.03	1,572,587.12	—	616,385.60	24,582.92	2.15	—	7.08	4.73	
9.03	1,602,942.06	—	613,398.41	24,601.23	2.15	—	7.12	4.71	
10.03	1,602,558.44	—	613,910.37	24,605.81	2.14	—	7.11	4.71	
11.03	1,602,301.51	—	614,017.50	24,610.63	2.14	—	7.11	4.71	
14.03	1,603,475.01	—	613,897.46	24,624.37	2.13	—	7.10	4.70	
15.03	1,603,486.01	—	609,320.98	24,628.95	2.13	—	7.02	4.70	
16.03	1,615,092.76	—	609,483.28	24,633.77	2.14	—	7.02	4.69	
17.03	1,616,850.05	—	609,731.12	24,638.35	2.14	—	7.02	4.69	
18.03	1,618,903.11	—	609,839.05	24,642.93	2.14	—	7.03	4.69	
21.03	1,620,176.41	—	610,162.91	24,656.66	2.13	—	7.03	4.68	
22.03	1,620,987.08	—	614,359.36	24,661.48	2.13	—	7.08	4.68	
23.03	1,642,030.26	—	614,466.50	24,666.06	2.18	—	7.07	4.68	
24.03	1,642,186.87	—	615,532.95	24,670.64	2.17	—	7.08	4.67	
25.03	1,643,318.71	—	615,641.01	24,675.22	2.17	—	7.08	4.67	
28.03	1,644,927.94	—	615,849.67	24,689.20	2.16	—	7.08	4.66	
29.03	1,645,442.28	—	615,958.85	24,693.78	2.16	—	7.08	4.66	
30.03	1,661,672.02	—	614,522.93	24,698.36	2.19	—	7.06	4.66	
31.03	1,664,219.84	—	616,659.73	24,702.93	2.19	—	7.07	4.65	

Table 3.3.5

Average Weighted Interest Rates on Government Securities Market

(% p.a.)

Date	Government securities on redemption terms		
	short-term, up to 90 days	medium-term, 91 to 364 days	long-term, 365 days and more
2011			
1.03	3.85	4.53	7.49
2.03	3.84	4.48	7.55
3.03	3.84	4.30	7.52
4.03	3.42	4.39	7.54
5.03	3.40	4.20	7.54
9.03	3.40	4.30	7.53
10.03	3.40	4.37	7.53
11.03	3.40	4.38	7.56
14.03	3.53	4.38	7.56
15.03	3.39	4.34	7.65
16.03	3.38	4.16	7.63
17.03	3.37	4.10	7.59
18.03	3.35	4.08	7.53
21.03	3.35	4.11	7.51
22.03	3.28	4.11	7.45
23.03	3.28	4.00	7.49
24.03	3.22	3.99	7.48
25.03	3.11	3.92	7.45
28.03	3.21	3.93	7.43
29.03	3.79	3.88	7.43
30.03	3.52	4.06	7.48
31.03	3.22	3.89	7.43

Table 3.4

Main Share Price Indices

Date	MICEX Stock Exchange trade turnover		RTS trade turnover	
	trade turnover, billions of rubles	MICEX index, points	trade turnover, billions of rubles ¹	RTS index, points
2011				
1.03	78.87	1,758.44	16.39	1,962.66
2.03	57.74	1,765.38	16.39	1,991.29
3.03	63.02	1,772.83	12.35	2,017.82
4.03	49.77	1,764.96	11.02	2,012.68
5.03	16.76	1,780.62	5.09	2,025.17
9.03	61.34	1,779.24	12.55	2,012.22
10.03	70.19	1,731.80	12.89	1,949.35
11.03	71.90	1,719.95	14.86	1,929.59
14.03	99.25	1,726.78	15.45	1,944.91
15.03	122.28	1,700.54	14.79	1,906.83
16.03	101.50	1,705.18	15.07	1,915.95
17.03	82.86	1,737.62	17.44	1,945.74
18.03	74.70	1,747.32	13.79	1,962.92
21.03	57.33	1,753.19	15.82	1,981.98
22.03	59.40	1,741.34	11.51	1,976.38
23.03	67.40	1,770.56	11.99	1,997.00
24.03	94.03	1,795.40	13.03	2,027.89
25.03	78.11	1,807.46	11.99	2,041.49
28.03	48.51	1,810.90	10.66	2,045.06
29.03	61.60	1,788.14	11.33	2,018.74
30.03	62.32	1,815.60	11.86	2,035.92
31.03	59.53	1,813.59	12.11	2,044.20

Table 4.1.1 (end)

	2010												2011		
	31.03	30.04	31.05	30.06	31.07	31.08	30.09	31.10	30.11	31.12	31.01	28.02	31.03		
11. Operational offices of credit institutions — total	2,210	2,261	2,317	2,375	2,453	2,512	2,591	2,701	2,782	2,994	3,317	3,432	3,524		
of which Sberbank of Russia	8	8	8	9	9	9	9	9	9	9	240	253	256		
12. Mobile banking offices — total	85	85	85	85	85	86	87	86	87	87	88	91	91		
of which Sberbank of Russia	82	82	82	82	82	82	83	82	83	83	84	87	87		
13. Credit institutions with revoked licences	122	122	121	120	121	121	121	123	124	132	132	134	133		
14. Credit institutions subjected to liquidation	114	116	116	114	116	116	116	115	115	117	118	126	127		
15. Credit institutions in receivership with court appointed interim trustees (liquidation commission is approved) ³	110	112	112	109	111	110	108	108	109	108	108	114	117		
16. Total credit institutions registered as liquidated legal entities in State Register of Credit Institutions — total	1,965	1,965	1,974	1,976	1,976	1,978	1,984	1,987	1,988	1,991	1,992	1,992	1,997		
of which:															
— credit institutions liquidated owing to revocation of licence for violation of banking legislation and the Bank of Russia regulations	1,545	1,545	1,546	1,548	1,548	1,549	1,550	1,552	1,553	1,555	1,556	1,556	1,559		
— credit institutions liquidated owing to reorganization	419	419	427	427	427	428	433	434	434	435	435	435	437		
of which:															
— credit institutions liquidated owing to merger	2	2	2	2	2	2	2	2	2	2	2	2	2		
— credit institutions liquidated owing to takeover	417	417	425	425	425	426	431	432	432	433	433	433	435		
of which:															
— reorganization into branches of other banks	355	355	359	359	359	360	361	361	361	362	362	362	363		
— taken over by other banks (without creating a branch)	62	62	66	66	66	66	70	71	71	71	71	71	72		
— credit institutions liquidated due to the violation of the law relating to the authorized capital repayment	1	1	1	1	1	1	1	1	1	1	1	1	1		

¹ Issued since December, 1996 in accordance with the Bank of Russia Letter No. 367 of December 3, 1996.

² These comprise representative offices whose opening abroad was made known to the Bank of Russia.

³ Excluding interim trustees of credit institutions with accomplished receivership.

Table 4.1.2

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions with nonresidents equity ¹			
	total	general	licensed by the Bank of Russia	
			granting the right to:	
			accept funds of individuals	conduct operations in foreign currency
2004				
31.12	131	84	122	45
2005				
31.03	130	84	121	44
30.06	133	86	126	45
30.09	131	80	120	49
31.12	136	81	120	52
2006				
31.03	138 (2)	80 (1)	118 (2)	54 (1)
30.06	144 (2)	82 (1)	120 (2)	59 (1)
30.09	148 (2)	83 (1)	123 (2)	63 (1)
31.12	153 (4)	85 (1)	130 (4)	66 (3)
2007				
31.03	158 (5)	87 (1)	136 (5)	69 (4)
30.06	180 (8)	99 (3)	156 (8)	79 (5)
30.09	190 (8)	101 (3)	164 (8)	87 (5)
31.12	202 (9)	109 (5)	175 (9)	91 (4)
2008				
31.03	206 (8)	110 (4)	179 (8)	94 (4)
30.06	215 (8)	112 (4)	187 (8)	101 (4)
30.09	221 (8)	116 (4)	193 (8)	103 (4)
31.12	221 (8)	116 (4)	193 (8)	103 (4)
2009				
31.03	223 (8)	117 (4)	194 (8)	104 (4)
30.06	228 (16)	117 (9)	193 (16)	110 (7)
30.09	226 (18)	115 (10)	190 (18)	110 (8)
31.12	226 (18)	114 (10)	189 (18)	111 (8)
2010				
31.03	224 (18)	115 (9)	188 (17)	108 (9)
30.06	219 (16)	114 (8)	182 (15)	104 (8)
30.09	222 (17)	116 (8)	185 (16)	105 (9)
31.12	220 (18)	116 (7)	183 (17)	103 (11)

¹ Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

Table 4.1.3

Credit Institutions Grouped by Registered Authorized Capital

	Less than 3 millions of rubles		From 3 to 10 millions of rubles		From 10 to 30 millions of rubles		From 30 to 60 millions of rubles		From 60 to 150 millions of rubles	
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %
2009										
31.12	26	2.5	38	3.6	71	6.7	117	11.1	204	19.3
2010										
31.01	21	2.0	34	3.2	67	6.3	118	11.2	213	20.2
28.02	22	2.1	30	2.9	59	5.6	112	10.7	223	21.3
31.03	21	2.0	28	2.7	57	5.4	108	10.3	227	21.7
30.04	19	1.8	24	2.3	55	5.3	109	10.4	227	21.7
31.05	18	1.7	23	2.2	55	5.3	107	10.3	226	21.8
30.06	18	1.7	23	2.2	54	5.2	107	10.3	226	21.8
31.07	18	1.7	23	2.2	53	5.1	107	10.3	225	21.7
31.08	18	1.7	22	2.1	53	5.1	105	10.1	226	21.8
30.09	18	1.7	23	2.2	51	5.0	103	10.0	224	21.7
31.10	18	1.8	22	2.1	52	5.1	102	10.0	220	21.5
30.11	18	1.8	22	2.1	52	5.1	100	9.8	219	21.4
31.12	17	1.7	23	2.3	46	4.5	98	9.7	222	21.9
2011										
31.01	17	1.7	23	2.3	46	4.5	98	9.7	217	21.4
28.02	17	1.7	23	2.3	46	4.6	95	9.4	216	21.4
31.03	17	1.7	23	2.3	46	4.6	93	9.2	212	21.1

Table 4.1.3 (end)

	From 150 to 300 millions of rubles		From 300 to 500 millions of rubles		From 500 millions to 1 billion of rubles		From 1 to 10 billions of rubles		10 billions rubles and more		Total
	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	units	share in total number of credit institutions, %	
2009											
31.12	252	23.8	92	8.7	109	10.3	128	12.1	21	2.0	1,058
2010											
31.01	255	24.1	92	8.7	109	10.3	125	11.8	22	2.1	1,056
28.02	255	24.3	92	8.8	109	10.4	124	11.8	22	2.1	1,048
31.03	257	24.5	93	8.9	110	10.5	123	11.7	23	2.2	1,047
30.04	259	24.7	96	9.2	110	10.5	125	11.9	23	2.2	1,047
31.05	257	24.7	96	9.2	107	10.3	127	12.2	23	2.2	1,039
30.06	255	24.6	97	9.3	108	10.4	127	12.2	23	2.2	1,038
31.07	254	24.5	98	9.5	107	10.3	129	12.4	23	2.2	1,037
31.08	252	24.3	99	9.6	111	10.7	126	12.2	24	2.3	1,036
30.09	251	24.4	102	9.9	109	10.6	126	12.2	23	2.2	1,030
31.10	253	24.7	102	10.0	109	10.6	125	12.2	22	2.1	1,025
30.11	253	24.7	101	9.9	105	10.3	131	12.8	22	2.2	1,023
31.12	250	24.7	98	9.7	103	10.2	133	13.1	22	2.2	1,012
2011											
31.01	252	24.9	95	9.4	109	10.8	133	13.1	22	2.2	1,012
28.02	250	24.8	96	9.5	110	10.9	134	13.3	23	2.3	1,010
31.03	254	25.2	95	9.4	107	10.6	136	13.5	23	2.3	1,006

Table 4.1.4

Credit Institutions Grouped by the Share of Nonresidents Equity

		Nonresidents equity ¹										total	
		up to 1%		up 1 to 20%		up 20 to 50%		up 50 to 100%		100%			
		units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	share in total number of credit institutions with nonresidents' stake in authorized capital, %	units	total
2007													
	31.12	40	19.8	55	27.2	21 (1)	10.4	23 (6)	11.4	63 (2)	31.2	202	
2008													
	31.03	35	17.0	61	29.6	21 (1)	10.2	26 (5)	12.6	63 (2)	30.6	206	
	30.06	37	17.2	59	27.4	23	10.7	26 (5)	12.1	70 (3)	32.6	215	
	30.09	38	17.2	63	28.5	22	10.0	24 (5)	10.9	74 (3)	33.5	221	
	31.12	31	14.0	64	29.0	24	10.9	26 (5)	11.8	76 (3)	34.4	221	
2009													
	31.03	30	13.5	65	29.1	25	11.2	25 (5)	11.2	78 (3)	35.0	223	
	30.06	33	14.5	63	27.6	26	11.4	25 (12)	11.0	81 (4)	35.5	228	
	30.09	33	14.6	63	27.9	22	9.7	27 (13)	12.0	81 (5)	35.8	226	
	31.12	33	14.6	60	26.5	25	11.1	26 (13)	11.5	82 (5)	36.3	226	
2010													
	31.03	34	15.2	56	25.0	27	12.0	26 (13)	11.6	81 (5)	36.2	224	
	30.06	36	16.4	51	23.3	27	12.3	24 (9)	11.0	81 (7)	37.0	219	
	30.09	34	15.3	54	24.3	26	11.7	28 (10)	12.6	80 (7)	36.0	222	
	31.12	34	15.4	50	22.7	25	11.4	31 (12)	14.1	80 (6)	36.4	220	

¹ Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

Table 4.1.5

Selected Indicators of Credit Institutions Performance Grouped by Assets

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 28.02.2011										Total
	1—5	6—20	21—50	51—200	201—500	501—1,000	1,001—1,010				
Number of branches throughout the RF territory, units	722	407	393	694	402	262	0				2,880
Loans, deposits and other funds extended — total	11,449,218	4,719,204	2,555,423	2,712,748	893,616	245,449	55				22,575,714
of which: overdue debt	500,952	241,380	130,610	132,301	37,155	8,998	0				1,051,396
of which extended to											
— organizations	7,590,633	3,270,830	1,351,828	1,696,633	606,375	155,565	29				14,671,891
of which: overdue debt	427,407	154,192	61,923	81,904	25,506	5,798	0				756,731
— individuals	1,869,880	724,314	718,213	560,176	171,148	59,197	26				4,102,954
of which: overdue debt	69,982	87,138	68,383	50,005	11,363	3,034	0				289,905
— credit institutions	1,737,533	605,371	379,699	353,131	96,544	28,396	0				3,200,673
of which: overdue debt	3,560	46	304	391	285	166	0				4,752
Investments in government securities and the Bank of Russia bonds	1,176,962	318,236	157,075	224,635	31,071	8,078	0				1,916,057
Investments in bills	33,190	89,210	69,867	110,111	64,557	19,011	0				385,947
Investments in equities and shares of resident organizations other than credit institutions	182,193	63,910	22,929	39,909	12,541	2,208	0				323,691
Total funds in organizations accounts	2,221,844	1,069,213	470,040	820,189	346,888	123,082	4				5,051,261
Total budget and extrabudgetary funds in accounts	16,845	17,570	947	19,204	456	215	0				55,236
Deposits of individuals accepted by credit institutions	5,689,285	1,297,235	936,638	1,362,488	514,191	120,821	0				9,920,657
Credit institutions bonds, bills and acceptances	455,900	352,059	230,299	233,367	49,633	12,765	0				1,334,021
Equity capital	2,126,195	853,806	541,717	660,504	261,404	118,545	95				4,562,265
Total assets	16,381,285	6,814,490	3,969,303	4,660,963	1,562,834	468,796	115				33,857,786

Table 4.1.6

Financial Performance of Credit Institutions

	Total profit "+" / loss "-" for the current year, millions of rubles	Profit made by profit- making credit institutions, millions of rubles	Share of profit-making credit institutions, %	Loss of loss-making credit institutions for the current year, millions of rubles	Share of loss-making credit institutions, %	Current-year profit allocation, millions of rubles
2006						
31.12	371,548	372,382	98.5	834	1.5	90,918
2007						
31.03	117,291	119,111	97.2	1,820	2.8	20,136
30.06	221,046	221,844	97.7	798	2.3	52,615
30.09	343,460	344,566	98.1	1,106	1.9	81,452
31.12	507,975	508,882	99.0	907	1.0	122,619
2008						
31.03	134,598	137,964	92.4	3,366	7.6	31,467
30.06	284,539	285,732	95.6	1,193	4.4	73,464
30.09	354,805	367,923	94.2	13,118	5.8	104,579
31.12	409,186	446,936	94.9	37,750	5.1	109,840
2009						
31.03	58,261	87,387	89.9	29,125	10.1	23,144
30.06	6,795	130,595	89.0	123,801	11.0	55,670
30.09	31,204	164,443	86.8	133,239	13.2	59,313
31.12	205,110	284,939	88.7	79,829	11.3	71,356
2010						
31.03	116,719	141,055	85.4	24,337	14.6	14,763
30.06	249,592	281,049	84.7	31,457	15.3	77,758
30.09	359,698	387,690	85.7	27,992	14.3	99,994
31.10	441,128	462,191	84.8	21,064	15.2	110,846
30.11	495,285	516,018	84.8	20,733	15.2	121,318
31.12	573,380	595,047	92.0	21,667	8.0	132,079
2011						
31.01	76,767	80,173	80.9	3,406	19.1	6,976
28.02	138,272	143,747	80.4	5,476	19.6	16,910

Table 4.1.7

Distribution of the Credit Institutions by Own Funds (Capital)

	Own funds (capital) of credit institutions, billion of rubles		of which						credit institutions with capital more than 180 million of rubles			
			credit institutions going through insolvency prevention measures		credit institutions with capital less than 45 million of rubles		credit institutions with capital from 45 to 90 million of rubles				credit institutions with capital from 90 to 180 million of rubles	
			capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units	capital, billion of rubles	number of credit institutions, units			capital, billion of rubles	number of credit institutions, units
2009												
31.12	4,620.6	18	70.3	18	1.0	54	10	0.6	25.7	216	4,522.9	760
2010												
31.01	4,637.0	18	64.5	18	0.9	51	10	0.6	25.8	217	4,545.2	760
28.02	4,612.6	18	61.1	18	0.7	41	8	0.5	26.6	223	4,523.7	758
31.03	4,600.1	18	71.5	18	0.7	42	7	0.5	26.6	221	4,500.9	759
30.04	4,597.3	18	74.1	18	0.7	41	7	0.4	26.6	220	4,495.4	761
31.05	4,449.7	17	73.1	17	0.7	41	5	0.3	26.1	218	4,349.5	758
30.06	4,472.7	17	76.7	17	-1.3 ¹	42	6	0.4	25.6	212	4,371.3	761
31.07	4,528.9	17	85.6	17	0.7	40	8	0.5	25.1	209	4,417.0	763
31.08	4,584.9	17	90.8	17	0.7	40	7	0.4	24.9	207	4,467.9	765
30.09	4,581.0	16	99.4	16	0.7 ²	42 ²	6	0.4	24.5	202	4,456.0	764
31.10	4,613.1	14	98.9	14	0.7	41	8	0.5	23.8	196	4,489.2	766
30.11	4,661.9	14	106.0	14	0.7	41	7	0.4	23.3	191	4,531.5	770
31.12	4,732.3	14	105.4	14	0.7	38	7	0.4	23.2	187	4,602.6	766
2011												
31.01	4,732.4	14	105.6	14	0.7	38	8	0.5	23.1	185	4,602.5	766
28.02	4,562.3	14	111.5	14	0.3 ²	39 ²	9	0.6	21.9	174	4,428.0	774
Memo: own funds (capital) adequacy ratio as of 28.02.2011, %	17.2	17.4 ³				38.3 ³		57.9		32.9		17.2

¹ Negative value of own funds (capital) of the credit institutions with the capital less than 45 million of rubles as of 30.06.2010 comes from the financial results of 1 credit institution (among them).

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

³ Credit institutions with positive own funds (capital).

4.2. Borrowings

Table 4.2.1

Deposits of Individuals Accepted by Credit Institutions

(millions of rubles)

	Deposits of individuals																
	in rubles							in foreign currency									
	total							total									
	by maturity:							by maturity:									
	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years			
2009																	
31.12	7,484,970	5,511,093	1,056,095	4,659	61,918	208,738	695,276	3,098,504	385,903	1,973,876	169,764	1,534	28,762	78,650	408,236	1,172,430	114,501
2010																	
31.01	7,502,586	5,535,074	953,604	3,835	66,051	209,132	736,121	3,182,856	383,475	1,967,512	172,728	1,813	27,870	74,272	391,499	1,181,010	118,320
28.02	7,671,661	5,766,415	996,371	9,145	69,545	208,835	768,286	3,309,522	404,710	1,905,246	165,789	1,939	25,714	67,822	376,826	1,148,602	118,556
31.03	7,797,699	5,953,555	992,613	6,447	74,920	212,388	798,211	3,443,174	425,803	1,844,144	164,764	1,513	21,480	60,647	359,867	1,116,850	119,025
30.04	8,037,359	6,233,528	1,076,457	10,520	79,558	219,221	822,880	3,575,037	449,854	1,803,831	159,102	1,527	21,028	54,781	346,077	1,102,279	119,038
31.05	8,176,045	6,397,645	1,098,708	10,134	78,681	225,861	840,418	3,674,714	469,131	1,778,400	164,343	1,150	18,782	50,304	336,102	1,085,304	122,413
30.06	8,435,319	6,625,807	1,183,118	11,205	77,074	233,023	852,598	3,776,765	492,025	1,809,512	171,746	1,232	17,150	49,308	331,706	1,110,408	127,961
31.07	8,616,557	6,805,068	1,220,399	7,737	84,611	243,002	872,437	3,871,969	504,913	1,811,490	171,190	1,054	16,716	49,340	323,401	1,117,478	132,309
31.08	8,721,912	6,905,551	1,197,311	6,598	83,665	251,583	891,568	3,957,986	516,840	1,816,361	167,138	800	16,739	51,007	322,483	1,120,584	137,611
30.09	8,879,272	7,015,058	1,196,397	10,879	76,310	250,308	912,375	4,033,231	535,559	1,864,214	171,290	1,329	16,644	50,586	325,730	1,150,764	147,871
31.10	9,080,705	7,159,054	1,216,400	7,746	78,610	245,544	931,607	4,121,088	558,059	1,921,651	177,686	1,306	15,685	50,840	324,541	1,183,768	167,825
30.11	9,250,426	7,334,824	1,228,958	10,671	75,614	244,475	957,546	4,233,684	583,876	1,915,602	178,444	1,480	15,349	50,536	319,110	1,168,049	182,634
31.12	9,818,048	7,918,536	1,540,027	6,381	97,794	248,527	1,006,981	4,381,725	637,101	1,899,512	185,519	1,030	17,575	48,782	310,689	1,144,451	191,468
2011																	
31.01	9,729,658	7,839,487	1,370,749	6,320	103,117	250,833	1,038,465	4,421,128	648,875	1,890,171	186,275	987	18,153	46,756	305,787	1,133,454	198,760
28.02	9,920,657	8,019,962	1,424,237	14,635	105,923	245,987	1,062,704	4,491,267	675,209	1,900,695	187,056	1,379	18,892	43,864	301,467	1,144,655	203,382

Table 4.2.2 (end)
(millions of rubles)

	Deposits and other funds raised from organizations (except credit institutions)											Loans, deposits and other funds raised from credit institutions			Individual entrepreneurs' funds	
	total	In foreign currency										in rubles	in foreign currency	in rubles	in foreign currency	
		demand deposits	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years	in rubles	in foreign currency						
1	11	12	13	14	15	16	17	18	19	20	21	22				
2009																
31.12	2,267,990	7,673	78,966	154,208	86,658	302,321	778,188	859,977	1,420,474	1,696,829	88,939	1,654				
2010																
31.01	2,164,074	443	52,948	87,953	76,936	305,479	777,094	863,221	1,475,878	1,683,098	82,910	1,812				
28.02	2,126,689	1,876	90,385	77,699	72,576	287,146	774,230	822,777	1,480,773	1,596,221	84,120	1,639				
31.03	2,124,196	9,278	61,143	60,131	101,170	272,785	740,907	878,782	1,508,914	1,588,648	85,472	1,487				
30.04	2,155,326	943	72,674	63,707	122,493	246,925	776,610	871,975	1,538,323	1,548,914	81,593	1,264				
31.05	2,184,935	5,199	58,293	72,137	130,447	210,540	775,930	932,388	1,520,862	1,572,554	90,078	1,401				
30.06	2,136,303	5,122	66,800	46,236	127,792	176,394	767,227	946,732	1,572,309	1,665,380	96,861	1,394				
31.07	2,248,357	4,765	151,173	67,322	113,140	194,484	761,784	955,688	1,673,656	1,627,908	94,722	1,379				
31.08	2,246,329	5,693	105,592	73,673	88,450	191,105	778,999	1,002,818	1,593,361	1,671,634	103,747	1,353				
30.09	2,352,375	5,249	104,056	73,265	92,776	195,410	811,269	1,070,350	1,684,719	1,777,033	109,610	1,377				
31.10	2,409,648	5,211	128,259	59,116	95,577	203,854	832,333	1,085,297	1,785,539	1,817,483	103,546	1,466				
30.11	2,453,292	8,507	119,109	48,011	83,857	243,209	854,250	1,096,348	1,843,737	1,841,889	112,526	1,546				
31.12	2,494,371	15,190	114,574	156,813	69,246	241,774	836,850	1,059,924	1,832,124	1,922,808	119,596	1,620				
2011																
31.01	2,384,461	14,287	84,027	122,367	66,096	221,310	842,306	1,034,068	1,706,271	1,916,925	115,335	1,845				
28.02	2,397,677	9,895	99,994	52,978	80,016	270,723	851,049	1,033,023	1,883,330	1,851,324	113,152	1,925				

Table 4.2.3
Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Rubles
 (% p.a.)

	Average weighted interest rates on individual deposits						Average weighted interest rates on nonfinancial organizations' deposits							
	by maturity			by maturity			by maturity			by maturity				
	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
2010														
January	1.1	4.4	7.3	9.6	10.0	8.1	9.1	8.5	3.9	6.4	7.9	9.9	4.3	12.6
February	1.8	4.9	6.9	9.2	9.2	7.4	8.4	7.6	3.7	5.9	7.9	8.5	4.0	9.1
March	1.3	5.3	6.5	7.9	8.6	6.9	7.9	7.0	3.3	5.2	6.7	8.2	3.7	8.8
April	1.7	6.2	6.2	7.6	8.2	6.7	7.6	6.7	3.2	5.0	5.9	6.8	3.4	7.5
May	1.2	5.1	5.5	7.3	7.6	6.2	7.0	6.0	2.6	4.8	5.9	6.7	2.8	8.1
June	1.5	4.9	5.3	6.8	7.2	5.8	6.6	5.8	2.3	4.7	5.7	6.8	2.5	7.0
July	1.1	4.3	5.2	6.6	7.0	5.6	6.4	5.7	2.3	4.5	5.4	7.2	2.5	6.7
August	1.0	4.4	4.8	6.4	6.7	5.4	6.1	5.3	2.3	4.1	5.0	7.0	2.5	7.0
September	1.6	4.2	4.4	5.7	6.4	5.1	5.7	4.9	2.5	3.9	5.0	6.4	2.7	7.0
October	1.5	4.8	4.2	5.5	6.3	5.0	5.6	4.9	2.4	4.0	4.8	6.4	2.6	6.8
November	1.5	3.6	4.3	5.4	6.5	5.0	5.6	4.8	2.7	3.6	4.8	6.1	2.8	6.3
December	0.9	2.9	4.1	5.4	6.4	4.9	5.5	4.8	2.8	4.1	5.0	5.2	3.0	6.4
2011														
January	1.7	3.3	4.0	5.2	6.3	4.5	5.4	5.6	2.4	3.8	4.9	6.2	2.5	6.3
February	1.9	3.2	4.2	5.5	6.3	4.4	5.3	5.6	2.5	3.6	4.9	6.1	2.6	7.0

Table 4.2.4
Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency
 (% p.a.)

	Average weighted interest rates on individual deposits							Average weighted interest rates on nonfinancial organizations' deposits						
	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
	in US dollars													
2010														
January	0.4	1.3	3.2	4.3	5.0	3.9	4.4	5.0	0.1	1.6	4.0	5.2	0.4	5.1
February	0.4	1.3	3.1	4.4	5.4	3.9	4.5	5.0	0.1	1.9	2.8	4.6	0.2	4.4
March	0.4	0.5	2.7	4.1	5.0	3.5	4.0	4.7	0.1	2.1	1.7	6.6	0.4	5.6
April	0.5	1.4	2.5	3.6	4.7	3.4	3.9	4.6	0.2	3.6	6.7	4.7	0.8	4.2
May	0.4	1.5	2.4	3.7	4.4	3.3	3.8	5.2	0.3	1.8	2.8	5.7	0.6	4.8
June	0.5	1.9	2.1	3.5	4.0	3.1	3.5	4.5	0.2	1.3	2.4	6.7	0.4	4.9
July	0.4	1.9	2.0	3.4	4.1	3.1	3.5	4.2	0.2	1.8	2.9	5.1	0.3	5.6
August	0.4	3.0	2.2	3.7	4.2	3.2	3.6	4.4	0.3	1.9	2.3	4.2	0.3	5.0
September	0.6	2.0	2.0	3.7	4.4	3.2	3.7	4.5	0.3	1.4	2.5	4.6	0.4	5.2
October	0.8	1.8	2.3	3.5	4.5	3.2	3.8	4.6	0.3	1.9	2.4	5.0	0.5	4.4
November	0.7	1.9	2.2	3.2	4.3	3.1	3.6	4.7	0.5	1.5	2.7	5.8	0.7	4.1
December	0.6	1.5	2.3	3.2	4.3	3.1	3.7	4.7	0.3	1.7	2.4	4.6	0.4	4.4
2011														
January	0.4	1.1	2.5	3.1	3.9	2.9	3.4	4.6	0.2	1.5	2.6	3.8	0.3	5.0
February	0.7	1.6	2.4	3.1	4.5	3.1	3.7	4.6	0.2	1.3	1.6	3.2	0.3	4.9

Table 4.2.4 (end)
(% p.a.)

	Average weighted interest rates on individual deposits										Average weighted interest rates on nonfinancial organizations' deposits					
	up to 30 days, except demand deposits					181 days to 1 year					up to 1 year, except demand deposits			over 1 year		
	up to 30 days	up to 30 days, except demand deposits	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 1 year, except demand deposits	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year		
in euros																
2010																
January	0.3	2.1	3.2	4.2	4.5	3.8	4.2	4.8	0.2	1.1	3.6	4.7	0.7	4.0		
February	0.4	1.8	2.9	4.0	4.6	3.6	4.1	4.7	0.4	1.1	2.6	7.3	0.7	4.1		
March	0.4	1.9	2.6	3.6	4.5	3.5	3.9	4.4	0.2	1.3	2.7	6.2	0.8	4.0		
April	0.4	1.8	2.3	3.2	4.1	3.2	3.5	4.4	0.2	0.9	2.8	4.3	0.5	3.7		
May	0.3	1.9	2.3	3.2	3.9	2.9	3.4	4.1	0.5	0.7	4.1	2.8	0.7	4.3		
June	0.4	1.5	2.3	3.1	3.7	2.9	3.3	4.2	0.2	1.1	2.2	3.0	0.3	5.8		
July	0.3	1.6	2.3	3.2	3.6	2.9	3.3	4.0	0.2	0.9	1.9	3.1	0.4	3.9		
August	0.3	1.3	2.1	2.8	3.6	2.8	3.1	4.0	0.2	1.2	3.7	3.3	0.5	4.2		
September	0.6	1.8	1.9	2.9	3.8	2.9	3.2	4.1	0.2	1.1	2.2	3.0	0.6	4.2		
October	0.5	1.6	2.0	3.0	3.9	3.0	3.4	4.1	0.3	1.3	1.9	3.3	0.6	4.5		
November	0.5	1.5	1.8	2.7	4.0	2.9	3.3	4.1	0.3	1.5	3.8	3.2	0.6	3.9		
December	0.4	1.8	2.1	3.0	3.9	2.9	3.4	4.2	0.5	1.6	2.1	2.6	0.8	3.7		
2011																
January	0.3	1.8	2.2	2.7	3.6	2.8	3.2	4.0	0.3	1.4	2.3	4.1	0.5	3.9		
February	0.5	1.0	1.8	2.8	3.7	2.6	3.1	4.0	0.5	1.2	1.9	3.6	0.6	3.9		

Table 4.2.5

Average Weighted Interest Rates on Interbank Deposits Denominated in Rubles and Foreign Currency

(% p.a.)

	By maturity																							
	in rubles							in US dollars							in euros									
	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	1 day	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year			
2010																								
January	3.7	3.8	6.4	8.2	9.4	3.9	10.5	0.2	0.3	0.8	2.8	4.6	0.4	5.5	0.2	0.4	0.8	0.7	3.7	0.6	4.5			
February	3.7	3.6	7.1	8.6	9.7	3.7	10.1	0.2	0.4	1.6	3.0	2.2	0.5	2.5	0.4	0.6	1.1	0.9	3.9	0.8	4.1			
March	3.5	3.5	4.8	5.6	8.6	3.5	10.2	0.3	0.3	1.1	2.8	3.6	0.5	5.7	0.6	0.7	1.2	1.0	6.2	0.9	4.5			
April	3.2	3.2	5.2	6.1	6.3	3.3	9.7	0.3	0.4	2.9	2.7	4.5	0.5	2.0	0.7	0.8	2.7	0.7	3.5	0.8	2.6			
May	2.6	2.7	4.1	7.1	7.8	2.7	7.2	0.4	0.4	1.2	2.4	3.4	0.6	10.6	0.6	0.8	2.6	1.0	2.9	0.9	2.7			
June	2.4	2.5	3.9	4.3	6.7	2.5	8.2	0.4	0.5	1.3	2.0	2.7	0.6	2.7	0.5	0.5	2.4	1.2	3.4	0.6	4.7			
July	2.5	2.5	4.0	4.3	7.4	2.6	7.6	0.4	0.5	1.1	2.2	2.1	0.6	4.1	0.5	0.6	2.0	1.0	4.3	0.8	2.2			
August	2.4	2.5	4.0	6.9	6.4	2.5	7.4	0.4	0.4	1.3	1.6	1.8	0.5	1.4	0.5	0.6	1.8	1.1	4.5	0.8	3.1			
September	2.5	2.5	3.9	4.6	5.9	2.6	6.9	0.4	0.4	1.2	2.1	2.3	0.5	1.9	0.5	0.5	1.5	1.3	3.2	0.6	3.3			
October	2.7	2.7	4.1	4.1	9.9	2.7	6.3	0.4	0.4	0.9	2.8	2.2	0.5	3.6	0.6	0.6	0.9	1.5	3.1	0.7	4.1			
November	3.0	3.0	4.9	4.8	7.5	3.0	6.8	0.4	0.5	1.1	1.6	2.8	0.5	2.6	0.6	0.6	2.0	2.0	5.0	0.8	2.6			
December	2.8	2.8	4.7	5.6	6.6	2.9	7.0	0.4	0.5	1.2	2.4	2.8	0.6	4.1	0.5	0.6	1.3	3.1	3.1	0.8	3.8			
2011																								
January	2.5	2.6	4.2	5.4	6.0	2.6	7.2	0.4	0.4	1.1	3.4	2.5	0.5	3.5	0.8	0.8	2.1	1.3	2.8	0.9	3.7			
February	2.7	2.7	4.4	4.8	5.5	2.7	7.8	0.4	0.4	0.9	1.7	2.2	0.5	3.7	0.8	0.8	2.5	3.9	3.3	0.9	4.6			

4.3. Lending

Table 4.3.1

Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions

(millions of rubles)

		Loans, Deposits and Other Funds in rubles											
		of which:											
		total	individuals	organizations									credit institutions
				total	of which by maturity:								
1	2	3	4	5	6	7	8	9	10	11			
	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years							
2009													
31.12	13,326,589	3,169,902	9,386,042	292,008	215,178	343,959	1,968,047	2,840,951	3,101,279	770,646			
2010													
31.01	13,337,327	3,143,550	9,339,957	291,120	211,754	349,655	1,949,863	2,768,639	3,150,473	853,820			
28.02	13,339,188	3,135,596	9,339,949	285,672	225,697	358,295	1,892,531	2,750,905	3,194,125	863,643			
31.03	13,461,633	3,159,086	9,420,109	319,588	233,969	366,293	1,931,974	2,769,511	3,155,040	882,439			
30.04	13,592,017	3,197,890	9,495,909	319,592	213,513	385,013	1,943,510	2,768,285	3,196,851	898,218			
31.05	13,717,985	3,231,047	9,588,191	301,128	245,097	404,818	1,916,001	2,815,822	3,219,308	898,747			
30.06	13,964,272	3,286,351	9,781,065	329,941	243,136	425,095	1,872,858	2,936,576	3,288,507	896,856			
31.07	14,157,176	3,359,690	9,865,452	307,689	258,582	427,030	1,914,469	2,934,087	3,333,522	932,034			
31.08	14,240,553	3,431,607	9,937,707	308,705	265,967	442,895	1,945,401	2,965,843	3,316,722	871,238			
30.09	14,711,701	3,502,825	10,223,619	400,798	258,752	482,100	1,986,988	3,099,709	3,300,626	985,258			
31.10	14,942,262	3,570,149	10,283,494	392,782	304,169	500,315	2,049,112	2,986,547	3,359,648	1,088,619			
30.11	15,306,121	3,627,162	10,497,110	380,276	293,488	523,130	2,116,796	3,032,873	3,480,866	1,181,849			
31.12	15,600,900	3,725,244	10,773,870	342,729	335,019	499,742	2,117,337	3,156,379	3,679,313	1,101,786			
2011													
31.01	15,563,577	3,733,872	10,856,035	376,301	343,355	519,794	2,123,901	3,139,387	3,705,413	973,669			
28.02	16,010,606	3,773,209	11,082,073	445,448	357,659	539,602	2,156,711	3,204,175	3,723,204	1,155,323			

Table 4.3.1 (end)
(millions of rubles)

		Loans, Deposits and Other Funds in foreign currency												
		of which:											credit institutions	
		organizations												
		total	individuals	total	of which by maturity:								over 3 years	
up to 30 days	31 to 90 day				91 to 180 days	181 days to 1 year	1 to 3 years	over 3 years						
1	12	13	14	15	16	17	18	19	20	21				
2009														
31.12	5,853,047	403,850	3,493,157	23,581	68,549	136,541	500,766	1,076,932	1,541,817	1,955,286				
2010														
31.01	6,074,376	401,953	3,487,255	18,777	51,586	129,095	512,574	1,078,859	1,546,964	2,184,127				
28.02	5,926,985	390,215	3,406,468	50,384	40,306	117,410	492,614	994,241	1,568,247	2,129,452				
31.03	5,623,872	377,238	3,348,739	67,746	55,435	104,748	478,691	965,631	1,541,336	1,897,040				
30.04	5,593,352	373,777	3,368,519	39,234	46,686	108,990	521,133	976,417	1,540,313	1,849,766				
31.05	5,646,462	382,687	3,505,693	38,358	60,184	130,593	537,524	1,011,623	1,578,557	1,756,968				
30.06	5,797,909	386,049	3,598,082	38,375	69,628	108,623	597,267	1,040,422	1,604,543	1,812,588				
31.07	5,756,076	372,024	3,585,207	45,730	49,478	139,738	617,599	1,042,703	1,560,706	1,797,514				
31.08	5,866,329	372,928	3,670,878	34,141	58,549	114,642	609,884	1,056,845	1,667,572	1,821,122				
30.09	6,049,372	368,790	3,804,958	34,945	55,673	98,353	598,231	1,043,886	1,844,579	1,874,269				
31.10	6,072,418	367,926	3,836,755	36,890	68,813	101,392	598,509	1,027,349	1,880,699	1,866,311				
30.11	6,337,188	370,503	3,863,579	46,887	56,147	108,585	585,385	1,046,332	1,905,128	2,101,539				
31.12	5,936,439	359,577	3,755,988	23,961	125,756	101,572	520,311	987,199	1,891,557	1,819,333				
2011														
31.01	5,925,081	346,147	3,748,016	45,311	130,644	108,554	504,885	954,608	1,900,819	1,829,532				
28.02	5,966,393	329,744	3,589,818	55,988	76,620	99,802	440,768	967,942	1,847,242	2,045,350				

Table 4.3.2
Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations and Individuals

(% p.a.)

	On individual loans, by maturity					On nonfinancial organizations' loans, by maturity						
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
2010												
January	16.2	20.4	37.5	36.1	33.6	20.3	9.7	17.8	14.4	15.1	13.9	14.5
February	17.0	22.4	33.4	34.4	31.0	19.2	9.2	14.1	14.7	14.2	12.7	14.2
March	17.0	17.0	30.6	32.3	29.2	18.8	8.1	13.3	13.8	13.5	11.8	12.9
April	15.4	18.2	26.6	28.6	26.0	18.5	8.1	12.9	13.0	13.1	11.4	12.8
May	15.5	18.1	28.5	28.5	26.3	18.5	9.1	12.3	12.5	12.6	11.3	12.4
June	15.8	17.3	28.2	27.8	25.9	18.1	7.9	12.3	13.5	12.2	11.4	11.7
July	15.2	16.7	27.6	29.1	26.8	18.0	7.8	10.7	12.3	11.5	10.5	11.5
August	15.1	17.9	28.8	29.0	27.1	17.9	7.4	10.5	11.6	11.4	10.0	11.9
September	15.2	16.9	26.0	29.2	26.6	18.0	6.7	10.5	11.1	11.6	9.7	11.0
October	15.1	16.6	28.3	28.3	26.3	18.0	6.1	9.7	10.6	10.6	8.9	11.0
November	14.9	17.2	31.9	29.1	26.9	17.7	6.7	10.0	10.6	10.7	9.1	10.7
December	13.9	17.7	28.4	26.8	24.7	16.7	6.5	9.5	10.5	10.6	9.1	9.8
2011												
January	14.0	19.5	31.8	30.4	27.2	17.5	5.9	9.6	10.5	10.4	8.6	11.0
February	14.2	20.7	26.3	28.1	25.0	17.5	5.9	9.3	9.9	10.6	8.7	10.2

Table 4.3.3

Average Weighted Interest Rates on Foreign Currency-Denominated Loans Extended to Nonfinancial Organizations and Individuals

(% p.a.)

	On individual loans, by maturity					On nonfinancial organizations' loans, by maturity					
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
in US dollars											
2010											
January	23.3	16.0	15.2	15.3	16.0	7.7	9.1	8.9	8.6	8.5	10.1
February	16.4	16.0	14.3	14.2	15.3	5.8	13.1	7.8	9.5	8.4	11.3
March	18.2	16.0	14.8	12.6	14.3	5.9	6.1	9.4	10.1	7.9	9.5
April	16.7	19.1	12.8	11.8	12.5	7.8	10.5	7.8	8.4	8.5	8.9
May	13.0	14.3	16.1	12.5	13.0	4.6	6.0	7.9	8.7	6.5	8.8
June	11.1	13.3	15.0	14.1	13.5	5.5	6.8	9.0	8.0	7.6	8.7
July	13.2	14.2	13.9	11.3	12.4	3.9	6.3	7.3	8.1	6.8	8.2
August	13.0	13.1	12.2	13.3	13.0	5.3	5.5	9.2	7.1	6.8	7.2
September	16.4	12.8	14.7	10.0	12.1	3.9	6.2	8.0	9.1	7.2	6.8
October	11.6	14.2	12.4	13.7	13.1	2.9	5.8	7.7	7.8	6.1	8.7
November	11.9	11.1	11.4	10.3	10.6	2.9	5.5	7.4	9.1	6.0	7.1
December	12.0	13.4	12.4	10.1	10.7	3.0	6.0	7.2	9.0	6.2	8.0
2011											
January	15.5	11.6	11.8	13.1	12.4	2.9	6.3	6.8	7.0	5.7	6.4
February	10.8	13.6	13.5	12.6	12.2	4.7	5.4	6.6	9.8	6.5	7.3

Table 4.3.3 (end)
(% p.a.)

	On individual loans, by maturity						On nonfinancial organizations' loans, by maturity					
	in euros						in euros					
	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	to 1 year	over 1 year	up to 30 days	31 to 90 days	91 to 180 days	181 days to 1 year	up to 1 year	over 1 year
2010												
January	9.0	13.7	15.7	15.0	13.1	13.3	9.7	9.9	13.0	11.4	10.7	8.0
February	11.5	18.0	14.4	13.7	14.0	13.0	2.5	13.0	11.7	11.2	7.6	10.3
March	12.1	11.7	15.1	14.9	14.3	10.2	1.6	9.4	9.7	10.8	5.6	10.0
April	12.0	12.7	16.2	15.3	14.3	12.9	4.7	10.5	8.9	11.9	8.2	8.2
May	10.1	13.5	13.4	13.5	13.2	11.9	0.6	11.8	9.5	10.4	2.4	9.1
June	10.9	14.8	13.6	15.0	13.0	12.9	6.4	10.1	11.2	10.4	9.7	8.2
July	11.6	12.7	16.5	11.7	12.9	12.8	10.5	5.7	12.1	11.9	9.2	7.3
August	11.9	12.5	12.7	14.0	13.2	13.1	11.4	9.2	11.0	8.4	9.4	7.8
September	9.5	13.6	12.9	14.3	12.6	13.0	7.3	10.0	10.3	9.6	9.8	8.6
October	11.2	14.9	16.3	15.0	14.7	12.7	8.7	5.3	8.0	5.0	5.9	8.1
November	11.9	6.0	14.3	13.5	12.7	13.0	6.6	9.4	7.6	9.9	8.7	6.9
December	10.2	13.4	15.9	12.9	12.5	13.2	5.2	7.1	7.8	9.4	7.7	8.6
2011												
January	12.0	13.0	15.2	13.8	13.7	11.6	7.4	6.2	9.3	10.3	8.1	9.0
February	9.7	10.8	11.6	14.5	12.9	10.7	8.4	6.4	9.5	11.2	8.5	7.1

Table 4.3.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	Volume of extended loans						Debt						Of which overdue debt					
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals		
	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs	small and medium-sized businesses	of which individual entrepreneurs		
2009																		
31.12	2,838,307	207,795	176,265	2,568	2,446,673	253,039	201,300	6,060	187,751	20,725	12,360	262						
2010																		
31.01	184,939	16,581	8,660	41	2,579,189	249,605	200,791	6,048	216,823	21,668	13,658	290						
28.02	456,211	41,184	21,175	413	2,603,931	249,762	199,109	6,143	230,361	22,383	14,685	292						
31.03	807,273	73,684	44,460	609	2,662,114	253,874	203,417	6,039	235,187	23,442	17,187	308						
30.04	1,167,878	105,746	74,612	883	2,716,926	258,702	211,024	6,064	241,827	24,254	13,568	387						
31.05	1,482,955	135,267	94,989	1,027	2,735,409	261,840	224,928	6,234	254,135	25,174	14,113	416						
30.06	1,869,750	170,693	120,169	1,265	2,801,878	267,610	228,411	6,404	257,714	25,510	13,880	441						
31.07	2,256,891	204,799	159,315	1,477	2,835,846	271,598	251,192	6,142	263,823	26,083	14,526	426						
31.08	2,629,052	238,357	173,094	1,659	2,868,165	274,609	247,332	6,196	268,328	26,377	15,422	421						
30.09	3,061,676	276,996	194,409	1,921	2,931,186	280,987	250,948	6,263	267,332	26,663	14,605	425						
31.10	3,474,556	319,729	221,354	2,011	2,910,790	286,258	253,909	5,946	273,521	26,874	16,839	431						
30.11	3,871,505	357,962	238,257	2,178	2,940,006	292,038	248,543	5,793	272,994	27,376	16,736	455						
31.12	4,450,288	410,452	254,427	2,510	2,992,176	298,020	235,394	5,588	271,046	26,856	13,002	457						
2011																		
31.01	281,464	25,137	7,095	79	2,857,876	294,771	179,124	5,341	278,976	27,283	12,112	441						
28.02	651,500	59,827	15,718	205	2,904,414	299,506	168,889	5,151	286,300	27,456	12,050	415						

Table 4.3.6

Housing Loans Extended by Credit Institutions to Individuals

		In rubles									
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %		on loans extended since the beginning of the year	on loans extended over the month	
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month			
2009											
31.12	176,146	170,311	966,786	20,660	188.4	187.2	14.6	14.0			
2010											
31.01	9,452	9,351	961,161	21,336	186.8	186.8	14.2	14.2			
28.02	27,184	26,938	962,495	22,247	187.7	188.2	14.0	13.9			
31.03	52,073	53,695	968,289	23,193	188.0	188.4	13.9	13.7			
30.04	80,382	83,662	976,742	24,139	188.3	188.8	13.8	13.7			
31.05	107,475	112,397	983,664	25,071	188.9	190.5	13.7	13.6			
30.06	140,874	145,363	990,625	24,996	189	189.6	13.7	13.6			
31.07	175,311	181,890	1,005,186	26,647	189.5	191.2	13.7	13.5			
31.08	210,064	217,609	1,017,760	27,270	188.9	186	13.7	13.6			
30.09	248,503	258,171	1,033,770	28,029	188.7	187.6	13.6	13.5			
31.10	286,581	300,765	1,050,901	28,373	188.7	188.9	13.5	12.8			
30.11	328,676	346,868	1,070,316	29,214	188.6	187.8	13.4	13.0			
31.12	392,302	418,209	1,102,324	26,726	188.7	189.1	13.3	12.6			
2011											
31.01	20,022	22,587	1,101,643	26,930	183.7	183.7	13.0	13.0			
28.02	51,731	60,865	1,113,345	26,888	186.2	187.7	12.7	12.6			

Table 4.3.6 (end)

	In foreign currency						average weighted maturity on loans extended since the beginning of the year, months	average weighted interest rate on loans extended since the beginning of the year, %
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		of which overdue debt			
			total					
2009								
31.12	2,225	11,881	213,975	13,934		116.5	13.0	
2010								
31.01	115	501	213,496	14,429		138.5	12.0	
28.02	394	2,219	208,701	14,571		162.7	11.4	
31.03	707	4,417	202,914	14,681		140.6	11.1	
30.04	1,062	5,977	200,376	15,499		146.9	10.9	
31.05	1,391	7,416	206,346	17,589		150.5	11.0	
30.06	1,742	9,754	207,848	18,414		150.2	11.1	
31.07	2,051	11,210	200,555	18,747		149.3	11.2	
31.08	2,298	12,625	201,821	19,496		145.6	11.3	
30.09	2,567	14,301	199,825	19,788		144.5	11.3	
31.10	2,873	15,858	199,710	20,427		143.9	11.2	
30.11	3,120	17,501	200,689	21,302		141.9	11.3	
31.12	3,431	19,231	193,116	20,579		138.3	11.2	
2011								
31.01	144	705	185,870	20,194		123.3	10.8	
28.02	367	2,199	179,297	19,954		132.1	10.9	

Table 4.3.7
Mortgage Loans Extended by Credit Institutions to Individuals and Rights of Claim under Mortgage Loans Acquired

		In rubles										memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity, months		average weighted interest rate, %		on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month	
			total	of which overdue debt	on loans extended since the beginning of the year	on loans extended over the month	on loans extended since the beginning of the year	on loans extended over the month				
2009												
31.12	128,004	142,968	812,775	18,526	197.5	194.0	14.3	13.7				83,075
2010												
31.01	7,354	8,016	810,660	19,099	194.9	194.9	13.9	13.9				82,606
28.02	20,827	23,154	812,733	19,858	196.1	196.7	13.7	13.6				82,290
31.03	39,795	46,163	819,567	20,773	196.6	197.1	13.6	13.4				81,147
30.04	61,322	72,265	828,811	21,593	196.8	197.3	13.5	13.4				81,486
31.05	81,715	97,227	834,515	22,414	197.5	199.4	13.5	13.4				79,501
30.06	105,624	125,900	841,468	22,279	197.8	198.8	13.5	13.3				84,419
31.07	131,331	157,548	856,291	23,358	196.8	193.0	13.4	13.2				84,091
31.08	156,876	188,524	868,978	24,427	196.7	195.8	13.4	13.3				83,322
30.09	185,016	222,960	884,305	25,026	197.3	200.7	13.4	13.2				82,440
31.10	215,522	260,473	900,597	25,348	196.6	192.3	13.3	12.8				82,159
30.11	247,797	301,479	918,967	26,075	195.9	191.4	13.2	12.6				86,433
31.12	298,213	364,634	949,247	23,564	196.3	198.2	13.1	12.5				83,198
2011												
31.01	14,948	19,555	953,572	23,868	196.7	196.7	12.6	12.6				83,231
28.02	40,023	53,533	963,138	23,814	196.1	195.7	12.5	12.4				83,068

Table 4.3.7 (end)

	In foreign currency							memo: rights of claim under mortgage loans, acquired by credit institutions, millions of rubles
	number of extended loans, units	volume of extended loans, millions of rubles	debt on extended loans, millions of rubles		average weighted maturity on loans extended since the beginning of the year, months	average weighted interest rate on loans extended since the beginning of the year, %		
			total	of which overdue debt				
2009								
31.12	2,081	9,533	198,114	12,505	139.5	12.7		25,926
2010								
31.01	94	414	197,924	13,048	132.8	11.6		24,795
28.02	349	1,438	193,025	13,178	150.4	11.5		25,594
31.03	630	2,795	187,410	13,315	155.4	11.1		24,713
30.04	958	4,025	185,010	13,751	166.1	10.9		24,409
31.05	1,261	5,203	190,604	15,638	169.9	10.9		24,938
30.06	1,600	7,464	192,435	16,316	164.8	11.0		24,109
31.07	1,897	8,681	185,962	16,575	165.4	11.2		23,778
31.08	2,129	9,761	187,097	17,276	163.0	11.1		24,068
30.09	2,372	11,120	185,420	17,638	162.6	11.1		23,558
31.10	2,666	12,480	185,771	18,092	161.4	11.1		23,558
30.11	2,906	13,803	186,529	18,618	159.2	11.1		26,662
31.12	3,220	15,427	180,126	18,068	155.3	11.0		25,910
2011								
31.01	130	543	173,957	17,806	144.5	11.0		23,893
28.02	336	1,692	167,822	17,642	141.6	10.7		34,463

Table 4.3.8

Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market

(millions of rubles)

	Credit institutions grouped by assets (in descending order) as of 28.02.2011										total	
	1—5	6—20	21—50	51—200	201—500	501—1,010						
Number of credit institutions extended mortgage loans, units	5	15	24	122	218	227					611	
Number of mortgage loans extended to individuals, units, of which loans extended:												
in rubles	27,397	1,953	2,912	3,951	3,443	703					40,359	
in foreign currency	27,323	1,918	2,833	3,821	3,432	696					40,023	
Volume of mortgage loans extended to individuals, — total, millions of rubles of which:	74	35	79	130	11	7					336	
in rubles	34,660	3,257	5,782	6,963	3,435	1,128					55,225	
in foreign currency	34,357	3,092	5,438	6,274	3,287	1,085					53,533	
Debt on mortgage loans, extended by credit institutions, — total, millions of rubles of which:	303	165	344	689	148	43					1,692	
in rubles	622,875	198,317	135,025	131,774	34,661	8,308					1,130,960	
in foreign currency	581,408	149,894	102,644	90,430	31,102	7,660					963,138	
of which: overdue, — total	41,467	48,423	32,381	41,344	3,559	648					167,822	
in rubles	22,892	10,460	4,766	2,543	574	221					41,456	
in foreign currency	11,724	7,010	2,838	1,507	535	200					23,814	
Average weighted maturity, months, of which on loans extended:	11,168	3,450	1,928	1,036	39	21					17,642	
in rubles	207.0	184.6	205.3	174.6	134.3	148.4					196.1	
in foreign currency	190.7	201.7	176.1	113.8	36.1	99.6					141.6	
Average weighted interest rate, %, of which on loans extended:												
in rubles	12.5	12.8	12.5	12.7	12.3	12.7					12.5	
in foreign currency	9.6	9.8	10.4	10.7	13.2	14.9					10.7	
Rights of claim under mortgage loans, — total, millions of rubles of which:	35,815	5,841	26,658	46,733	1,783	701					117,531	
in rubles	20,709	4,532	19,406	36,043	1,717	661					83,068	
in foreign currency	15,106	1,309	7,252	10,690	66	40					34,463	

Table 4.3.9

Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

1	Investments in debt obligations											11
	2	of which:									10	
		total	3	4	5	6	7	8	9	revaluation of debt obligations		
		federal government obligations	the Bank of Russia bonds	debt obligations of the RF constituent entities and local authorities	debt obligations issued by resident credit institutions	debt obligations issued by nonresidents	other debt obligations of residents	debt obligations transferred that do not qualify for the derecognition	overdue debt obligations			
2009												
31.12	3,379,085	767,939	283,104	229,643	289,283	663,283	759,208	362,741	13,404	10,480		
2010												
31.01	3,641,691	816,480	450,515	244,398	294,149	650,827	859,042	277,228	13,836	35,215		
28.02	3,611,928	839,333	486,983	254,483	319,819	645,976	790,765	216,696	14,820	43,053		
31.03	3,885,608	824,988	736,987	264,705	320,417	628,583	834,048	186,129	15,815	73,936		
30.04	4,007,913	850,151	833,130	275,071	346,874	594,799	843,248	191,705	16,187	56,748		
31.05	3,944,776	810,389	840,506	269,811	350,267	623,664	778,475	218,496	15,820	37,349		
30.06	4,082,472	818,597	949,677	268,092	308,571	633,537	781,395	253,734	16,868	52,001		
31.07	4,204,933	841,180	983,418	277,261	320,415	606,466	806,036	293,151	18,593	58,413		
31.08	4,257,409	926,472	988,565	277,586	318,911	620,372	793,268	268,502	17,038	46,694		
30.09	4,190,684	961,340	806,907	292,353	333,202	563,120	833,857	337,816	16,699	45,391		
31.10	4,434,255	1,032,975	859,492	301,022	351,199	591,551	890,384	346,669	16,895	44,069		
30.11	4,516,735	1,046,432	857,270	303,934	376,972	585,348	929,384	383,095	15,632	18,668		
31.12	4,419,892	1,177,529	588,492	284,300	365,029	718,852	901,119	355,281	12,271	17,020		
2011												
31.01	4,424,773	1,200,375	592,048	299,539	380,165	710,748	917,165	286,694	12,245	25,793		
28.02	4,579,672	1,322,780	593,278	290,231	367,464	696,572	934,239	334,087	12,361	28,660		

Table 4.3.9 (end)
(millions of rubles)

1	Investment in equities										Equity in subsidiaries and associated companies		
	total	investment in equities at balance-sheet value (regardless revaluation)					revaluation of equities	Equity in subsidiaries and associated companies		total	of which: shares of subsidiaries and associated resident credit institutions	Other equity interest	
		of resident credit institutions	of nonresidents	of other residents	shares transferred that do not qualify for the derecognition	16		17	18				19	20
12	13	14	15	16	17	18	19	20					
2009													
31.12	411,790	4,594	33,394	354,215	13,814	5,773	284,537	143,731	72,590				
2010													
31.01	448,161	5,739	31,531	384,031	15,635	11,225	285,303	143,111	72,644				
28.02	455,626	6,852	38,241	389,578	17,917	3,038	283,986	143,476	77,448				
31.03	493,216	7,691	36,277	409,844	24,067	15,336	281,929	143,477	111,692				
30.04	528,348	11,230	32,106	450,449	24,499	10,064	287,429	143,747	113,665				
31.05	542,682	11,921	34,741	479,954	23,788	-7,723	287,318	140,909	113,480				
30.06	573,237	8,707	37,654	504,945	35,867	-13,936	291,849	142,909	113,735				
31.07	612,277	6,952	38,981	511,783	48,390	6,170	290,171	141,809	116,575				
31.08	636,762	7,617	41,141	534,551	52,231	1,221	288,985	139,355	117,962				
30.09	674,801	8,236	40,944	579,471	33,337	12,813	313,045	139,385	117,028				
31.10	699,267	4,168	45,048	588,765	40,485	20,802	323,397	139,210	115,191				
30.11	714,356	5,368	48,604	587,499	42,119	30,765	333,275	139,278	124,671				
31.12	710,923	5,694	50,336	587,982	29,865	37,045	368,175	168,438	132,096				
2011													
31.01	710,076	6,421	47,962	586,568	32,161	36,964	377,310	179,014	152,776				
28.02	727,791	9,723	42,203	597,803	31,815	46,246	487,127	281,129	154,684				

Table 4.3.10

Discounted Bills

(millions of rubles)

	Discounted bills denominated in rubles						Discounted bills denominated in foreign currency				
	total	of which:					total	of which:			
		bills issued and guaranteed by federal government	bills issued and guaranteed by constituent entities and local authorities	credit institutions' bills	nonresidents' bills	other bills		bills issued and guaranteed by federal government	credit institutions' bills	nonresidents' bills	other bills
2009											
31.12	210,831	0	19	158,617	712	51,482	23,181	0	21,340	1,749	93
2010											
31.01	243,678	0	19	190,978	718	51,963	24,589	0	22,736	1,760	93
28.02	269,093	0	19	213,835	679	54,560	26,195	0	24,362	1,741	91
31.03	297,399	0	19	238,632	684	58,063	22,877	0	21,088	1,706	83
30.04	332,403	0	19	275,296	659	56,429	19,587	0	17,799	1,705	83
31.05	314,761	0	19	258,919	1,845	53,977	14,984	0	13,075	1,778	131
30.06	336,242	0	19	274,625	1,704	59,894	24,572	0	22,615	1,822	134
31.07	361,124	0	0	298,312	1,708	61,104	24,897	0	22,998	1,768	132
31.08	374,556	0	0	314,686	1,712	58,158	25,172	0	23,256	1,798	118
30.09	365,890	0	0	302,277	2,250	61,362	18,421	0	16,500	1,785	135
31.10	352,292	0	0	287,613	2,259	62,419	16,690	0	14,746	1,806	138
30.11	343,042	0	0	278,277	2,268	62,498	15,735	0	13,751	1,845	140
31.12	311,076	0	0	255,712	2,399	52,964	18,928	0	16,992	1,799	137
2011											
31.01	327,503	0	0	272,359	2,296	52,848	17,042	0	15,183	1,754	104
28.02	367,122	0	0	294,499	1,826	70,798	18,824	0	17,024	1,714	86

Table 4.3.11

Average Weighted Interest Rates (Yield) on Operations of the Credit Institutions with Bills Denominated in Rubles, by Maturity

(% p.a.)

	On bills discounted by credit institutions, issued by										On bills issued by credit institutions						
	nonfinancial organizations					credit institutions											
	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years	up to 30 days	31 to 90 day	91 to 180 days	181 days to 1 year	1 to 3 years		
2010																	
January	19.2	13.0	13.6	12.4	19.8	8.4	10.1	10.1	10.1	10.4	10.5	4.1	8.0	9.9	9.5	12.2	
February	15.6	12.9	18.1	10.8	10.0	5.9	9.0	9.0	9.3	9.9	10.0	4.9	7.0	8.7	10.1	10.6	
March	17.0	13.7	13.2	10.4	10.5	6.6	6.9	6.9	8.5	9.0	8.5	3.9	6.2	7.7	8.5	9.5	
April	14.3	10.9	10.0	10.3	10.2	6.7	7.7	7.7	8.1	8.4	8.3	4.3	6.1	7.6	8.3	9.5	
May	14.6	12.7	13.0	8.9	12.6	10.1	6.8	6.8	6.9	8.7	8.5	2.3	5.1	7.7	8.8	10.4	
June	16.0	12.4	7.9	9.3	8.0	5.5	5.4	5.4	6.7	8.1	8.5	3.8	4.8	6.2	9.9	11.3	
July	12.6	9.9	9.8	10.1	8.8	5.4	5.7	5.7	6.9	7.9	8.2	3.1	5.0	6.3	8.1	11.0	
August	14.7	10.3	9.6	11.1	15.4	6.1	6.5	6.5	7.4	8.0	7.7	2.2	5.3	6.9	7.5	10.6	
September	12.8	10.2	10.8	9.7	8.8	5.8	6.2	6.2	7.1	8.2	8.0	1.9	4.6	5.4	9.2	8.3	
October	15.0	9.1	10.3	10.9	8.1	5.1	6.3	6.3	7.4	7.8	8.6	2.6	4.2	6.7	7.2	11.1	
November	18.1	9.3	10.0	9.2	6.8	6.9	7.1	7.1	7.5	8.0	7.7	1.4	3.2	6.1	7.5	10.9	
December	11.0	10.7	10.2	8.3	6.2	6.8	6.2	6.2	7.1	7.9	8.5	3.0	4.8	5.9	7.2	10.4	
2011																	
January	15.5	9.6	7.8	8.8	9.0	14.5	5.7	5.7	6.9	7.7	7.7	3.7	4.3	7.0	7.2	10.7	
February	10.8	5.8	12.1	7.9	5.4	4.7	5.8	5.8	6.7	7.6	7.6	1.7	4.9	6.3	6.2	9.7	

Table 4.4

Credit Institutions' Claims and Liabilities on Financial Derivatives

(millions of rubles)

	Claims on delivery of ruble-denominated funds				Claims on foreign exchange delivery				Claims on delivery of precious metals				Claims on delivery of securities			
	total	of which those with terms:			total	of which those with terms:			total	of which those with terms:			total	of which those with terms:		
		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days		2 to 30 days	31 to 90 days	over 91 days
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
2009																
31.12	790,117	238,106	141,522	344,688	1,361,241	630,243	302,391	356,016	167,000	13,850	15,264	1,135	80,578	4,131	10,119	66,134
2010																
31.01	746,118	224,103	130,249	366,881	1,225,019	484,566	338,017	370,926	191,537	24,509	533	1,338	109,256	19,123	12,236	70,536
28.02	869,018	254,607	185,132	378,365	1,875,330	836,693	287,140	329,331	200,694	11,059	16,694	1,324	89,456	22,111	1,870	54,846
31.03	828,408	218,752	214,555	361,653	1,548,174	826,252	289,288	361,878	205,379	19,418	7,859	2,691	91,558	13,465	2,541	60,582
30.04	932,045	274,220	243,832	377,902	1,338,322	594,184	331,713	363,204	224,164	25,116	10,273	4,637	88,622	18,803	2,770	62,457
31.05	979,398	277,571	239,813	397,608	2,047,723	663,605	299,424	486,569	246,172	23,442	16,911	5,650	93,316	10,587	2,243	72,023
30.06	1,000,579	331,713	216,119	418,568	1,734,393	789,616	332,045	521,500	243,269	33,607	9,016	5,541	88,023	9,356	62,031	12,424
31.07	964,658	269,515	219,738	449,925	1,534,300	497,924	379,476	574,884	224,950	24,395	20,726	4,785	58,706	22,687	18,012	12,152
31.08	980,135	292,755	180,118	473,958	1,621,258	559,983	307,837	638,496	224,701	32,656	12,473	1,532	47,561	24,061	2,190	13,911
30.09	1,005,228	308,889	185,883	471,818	1,713,988	727,853	315,449	601,896	237,004	24,312	38,750	2,528	48,602	23,640	4,546	13,322
31.10	1,020,218	260,741	263,077	486,079	1,644,252	624,098	347,002	618,413	234,741	46,356	9,207	457	64,254	13,971	31,537	14,077
30.11	1,124,395	369,010	249,330	471,070	1,770,676	655,694	399,126	639,594	223,972	23,937	14,061	818	81,593	51,617	5,455	15,042
31.12	1,327,199	366,697	294,399	616,342	2,038,922	839,367	452,799	614,979	232,898	21,428	645	624	137,736	10,317	1,989	123,580
2011																
31.01	1,243,637	335,160	209,186	675,506	1,785,225	648,289	377,630	688,589	224,445	14,573	8,075	1,034	148,348	18,415	5,364	116,404
28.02	1,287,707	275,857	235,339	731,482	1,752,247	593,843	289,875	774,338	243,541	22,485	992	6,097	188,146	34,819	3,927	140,658

Table 4.4 (end)
(millions of rubles)

	Liabilities on delivery of rouble-denominated funds				Liabilities on foreign exchange delivery				Liabilities on delivery of precious metals				Liabilities on delivery of securities			
	of which those with terms:				of which those with terms:				of which those with terms:				of which those with terms:			
	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days	total	2 to 30 days	31 to 90 days	over 91 days
1	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
2009																
31.12	819,031	156,562	123,846	376,288	1,505,407	725,614	340,734	358,867	23,144	8,192	2,138	341	90,709	10,700	4,266	75,401
2010																
31.01	805,504	100,291	159,403	382,803	1,367,140	632,042	320,810	383,282	22,892	5,887	1,347	692	103,704	22,672	4,289	75,549
28.02	876,019	140,591	184,915	373,078	2,041,602	962,032	294,321	351,610	28,993	6,471	3,713	696	128,139	21,850	13,526	85,226
31.03	915,116	145,253	194,141	397,807	1,611,343	906,272	301,685	330,994	30,851	6,073	570	758	123,441	28,276	14,292	77,487
30.04	936,848	152,238	207,961	376,778	1,505,259	737,936	364,472	372,921	31,575	9,414	854	504	108,405	16,406	11,948	77,611
31.05	1,029,360	195,558	170,855	440,260	2,184,019	742,548	387,418	466,426	30,515	7,640	681	0	119,510	28,313	2,205	80,576
30.06	1,097,870	286,502	142,459	461,385	1,799,004	856,013	442,545	448,639	34,787	12,890	433	0	130,357	12,786	8,260	99,042
31.07	997,833	185,818	129,759	492,819	1,640,348	592,091	494,707	502,640	26,201	7,118	479	202	138,370	23,865	16,237	94,186
31.08	1,021,640	177,084	142,319	504,777	1,705,182	696,306	356,349	574,265	29,805	10,797	201	234	142,966	32,446	7,169	95,099
30.09	1,047,638	214,298	165,530	480,092	1,785,609	819,857	371,863	552,330	33,632	12,100	950	252	136,253	29,637	2,057	97,434
31.10	1,022,133	165,793	184,384	488,294	1,782,092	729,396	461,711	570,704	14,512	8,332	757	225	150,504	40,178	4,716	102,470
30.11	1,105,971	253,491	161,371	489,101	1,914,633	809,677	487,636	571,048	17,817	10,170	264	502	173,617	35,708	18,669	109,252
31.12	1,245,231	240,508	216,929	565,793	2,149,837	942,048	482,005	600,971	17,332	8,514	3,395	578	295,959	44,310	47,388	202,307
2011																
31.01	1,236,383	190,365	183,705	635,710	1,821,586	731,815	395,541	658,591	12,348	7,116	138	519	313,531	73,315	19,687	202,974
28.02	1,412,823	220,555	230,241	723,041	1,681,064	596,445	294,240	720,831	19,770	6,311	1,211	264	329,266	100,572	4,568	212,850

5. SELECTED INDICATORS ON THE RUSSIAN FEDERATION'S PAYMENT SYSTEM

Table 5.1

Payments Effected by the Payment System of Russia

	Total payments						Of which payments effected:											
	by the payment system of the Bank of Russia ¹			by private payment systems ²			by non-bank settlement credit institutions				by credit institutions through correspondent accounts opened with other credit institutions ³				between various divisions of one credit institution		within one division of a credit institution	
	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles	thousands of units	billions of rubles
2007	2,455,668.4	746,076.2	833,867.7	445,753.2	1,621,800.7	300,323.0	2,777.5	3,006.2	83,651.9	35,057.5	386,750.7	102,153.5	1,148,620.6	160,105.8				
2008	2,781,565.0	882,044.6	940,115.3	516,274.0	1,841,449.7	365,770.6	3,691.5	3,256.4	92,543.5	55,867.5	430,446.0	135,102.7	1,314,768.7	171,544.0				
2009	2,723,796.6	877,432.5	942,943.3	609,865.7	1,780,853.3	267,566.8	4,605.5	3,275.5	82,772.1	30,955.0	427,996.9	110,506.5	1,265,478.8	122,829.8				
2010	2,892,501.8	812,153.9	1,058,979.5	653,352.9	1,833,522.3	158,801.0	8,465.7	1,832.1	155,284.0	12,057.0	362,543.0	62,661.4	1,307,229.6	82,250.5				
2009																		
Q1	603,863.0	184,944.9	193,139.4	122,072.8	410,723.6	62,872.1	760.7	1,108.6	18,808.5	6,652.4	96,092.7	27,461.7	295,061.7	27,649.4				
Q2	676,856.3	216,569.2	231,365.2	154,061.4	445,491.1	62,507.8	1,065.5	676.8	20,086.4	6,498.6	107,744.4	25,814.0	316,594.8	29,518.4				
Q3	694,741.0	226,754.4	245,139.3	161,087.7	449,601.7	65,666.7	1,229.5	690.7	20,946.5	7,244.7	108,272.2	27,927.2	319,153.5	29,804.1				
Q4	748,336.3	249,164.0	273,299.4	172,643.8	475,036.9	76,520.2	1,549.8	799.4	22,930.7	10,559.3	115,887.6	29,303.6	334,668.8	35,857.9				
2010																		
Q1	601,911.1	185,449.2	216,104.5	151,794.3	385,806.6	33,654.9	1,663.9	379.5	14,762.6	2,507.9	75,127.1	12,941.4	294,253.0	17,826.1				
Q2	719,909.4	200,122.2	262,800.7	161,795.4	457,108.7	38,326.8	1,993.3	424.3	44,979.1	3,120.8	89,140.3	15,563.5	320,996.0	19,218.2				
Q3	751,175.1	199,485.8	273,953.4	159,313.3	477,221.7	40,172.5	2,732.9	508.7	46,674.1	2,945.2	100,737.9	15,899.2	327,076.8	20,819.4				
Q4	819,506.2	227,096.7	306,120.9	180,449.9	513,385.3	46,646.8	2,075.6	519.6	48,868.2	3,483.1	97,537.7	18,257.3	364,903.8	24,386.8				

¹ This indicator includes the Bank of Russia's payments and also payments of customers other than credit institutions.

² Since Q1 2010 this indicator comprises payments by legal entities (other than credit institutions), by individuals and own payments of credit institutions. Before 2010 data are also included payments from accounts of customers of credit institutions (branches), from accounts of credit institutions participating in settlements.

³ This indicator doesn't include payments effected by settlement non-banking credit institutions.

Table 5.2
Payments Effected by the Payment System of the Bank of Russia and Private Payment Systems, by Method of Payment

	The Bank of Russia payment system ¹						Private payment systems ²						
	total			of which			total			of which			
	number of payments, thousands of units	value of payments, billions of rubles	paper-based payments	electronic payments	number of payments, thousands of units	value of payments, billions of rubles	number of payments, thousands of units	value of payments, billions of rubles	electronic payments	number of payments, thousands of units	value of payments, billions of rubles	paper-based payments	number of payments, thousands of units	value of payments, billions of rubles
2007	833,867.7	445,753.2	2,848.0	1,131.0	1,621,800.8	300,323.0	887,421.1	246,439.2	734,379.7	53,883.8			
2008	940,115.3	516,274.0	3,059.6	2,215.8	1,841,449.7	365,770.6	980,622.4	303,086.4	860,827.3	62,684.2			
2009	942,943.3	609,865.7	1,663.2	888.0	1,780,853.3	267,566.8	952,055.2	214,825.5	828,798.1	52,741.3			
2010	1,058,979.5	653,352.9	912.8	721.0	1,833,522.3	158,801.0	1,123,671.8	136,545.8	709,850.5	22,255.2			
2008													
Q1	199,398.6	104,957.5	613.4	251.1	406,969.7	83,192.6	216,563.6	68,541.8	190,406.2	14,650.8			
Q2	236,692.2	122,268.2	889.5	620.1	452,152.3	93,632.2	244,350.5	78,366.7	207,801.7	15,265.5			
Q3	248,095.5	140,509.4	846.9	863.3	483,017.2	104,694.9	257,629.3	87,768.8	225,387.9	16,926.1			
Q4	255,929.0	148,538.9	709.8	481.3	499,310.5	84,250.9	262,079.0	68,409.1	237,231.5	15,841.8			
2009													
Q1	193,139.4	122,072.8	382.3	225.6	410,723.6	62,872.1	217,790.5	52,364.2	192,933.1	10,507.9			
Q2	231,365.2	154,061.4	438.3	192.1	445,491.1	62,507.8	235,981.3	52,539.7	209,509.8	9,968.1			
Q3	245,139.3	161,087.7	407.2	221.7	449,601.7	65,666.7	242,095.5	53,450.1	207,506.2	12,216.6			
Q4	273,299.4	172,643.8	435.4	248.6	475,036.9	76,520.2	256,187.9	56,471.5	218,849.0	20,048.7			
2010													
Q1	216,104.5	151,794.3	223.9	164.2	385,806.6	33,654.9	210,996.7	28,694.6	174,809.9	4,960.3			
Q2	262,800.7	161,795.4	252.0	181.0	457,108.7	38,326.8	280,449.0	32,818.8	176,659.7	5,508.0			
Q3	273,953.4	159,313.3	210.1	182.7	477,221.7	40,172.5	305,185.2	34,847.6	172,036.5	5,324.9			
Q4	306,120.9	180,449.9	226.8	193.1	513,385.3	46,646.8	327,040.9	40,184.8	186,344.4	6,462.0			

¹ This indicator includes the Bank of Russia's payments and also payments of customers other than credit institutions.

² Since Q1 2010 this indicator comprises payments by legal entities (other than credit institutions), by individuals and own payments of credit institutions. Before 2010 data are also included payments from accounts of customers of credit institutions (branches), from accounts of credit institutions participating in settlements.

Table 5.3
Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia

(units)

	Operating credit institutions and branches participating in the payment system of the Bank of Russia		Federal Treasury bodies		Other customers of the Bank of Russia	
	total	of which participate in exchange	total	of which participate in exchange	total	of which participate in exchange
2006						
31.12	3,257	3,140	1,206	657	35,195	394
2007						
31.03	3,280	3,190	1,097	587	32,723	410
30.06	3,330	3,238	1,055	573	30,819	433
30.09	3,389	3,275	1,014	542	30,154	457
31.12	3,426	3,324	986	521	28,338	485
2008						
31.03	3,470	3,372	950	480	25,691	504
30.06	3,503	3,416	905	461	23,867	538
30.09	3,527	3,428	802	436	22,530	558
31.12	3,511	3,398	804	432	19,737	608
2009						
31.03	3,476	3,396	795	428	17,617	651
30.06	3,426	3,380	791	425	17,037	711
30.09	3,429	3,357	810	426	15,885	788
31.12	3,327	3,224	800	404	13,930	876
2010						
31.03	3,300	3,208	800	418	13,903	957
30.06	3,267	3,192	799	420	13,041	1,028
30.09	3,249	3,165	757	396	13,240	1,085
31.12	3,137	3,079	698	332	11,417	1,162

Table 5.4
Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia

(units)

1	The Bank of Russia institutions		Of which members:			6	Of which users:		
	2	3	4	5	7		8	9	
		intraregional electronic settlements	interregional electronic settlements	BESP system	Credit institutions	intraregional electronic settlements	interregional electronic settlements	BESP system	
2010									
Q1	630	630	628	207	1,052	1,052	1,050	315	
Q2	627	627	627	230	1,047	1,047	1,047	337	
Q3	623	621	621	294	1,042	1,042	1,042	985	
Q4	608	608	608	292	1,020	1,020	1,020	967	

Table 5.4 (end)
(units)

	Branches of credit institutions ¹	Of which users:			Other customers	Of which users:		Total number of participants (users) (2+6+10+14)	Of which participants (users):	
		intraregional electronic settlements	interregional electronic settlements	BESP system		VER, MER	BESP system participants		intraregional electronic settlements, interregional electronic settlements (3+7+11+15)	BESP system (5+9+13+16)
1	10	11	12	13	14	15	16	17	18	19
2010										
Q1	2,248	2,241	2,237	617	1,375	1,375	80	5,305	5,298	1,219
Q2	2,220	2,215	2,215	675	1,448	1,448	80	5,342	5,337	1,322
Q3	2,207	2,197	2,197	2,062	1,481	1,481	80	5,353	5,341	3,421
Q4	2,117	2,110	2,110	2,003	1,494	1,494	81	5,239	5,239	3,343

¹ Branches of credit institutions with correspondent subaccounts with the Bank of Russia.

Table 5.5

Selected Indicators On Bank Card Transactions

		Individuals						
		the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles	other transactions, millions of rubles	
		2	3	4	5	6	7	
	1							
	2007	103,316	—	6,240,404	5,777,054	463,350	—	
	2008	119,019	—	9,000,697	8,072,915	802,088	125,694	
	2009	125,787	—	9,715,631	8,652,721	877,247	185,663	
	2010	144,112	78,665	12,597,106	10,890,851	1,346,157	360,098	
	2008							
	Q1	106,986	51,318	1,841,209	1,653,463	175,508	12,238	
	Q2	111,504	52,263	2,151,946	1,943,971	188,101	19,874	
	Q3	118,321	56,303	2,397,782	2,120,573	223,594	53,615	
	Q4	119,019	57,748	2,609,760	2,354,908	214,885	39,967	
	2009							
	Q1	121,729	58,635	2,103,614	1,869,941	199,289	34,384	
	Q2	121,379	58,809	2,321,669	2,082,664	200,422	38,583	
	Q3	121,359	59,615	2,493,377	2,218,542	224,540	50,295	
	Q4	125,787	63,897	2,796,969	2,481,573	252,995	62,401	
	2010							
	Q1	128,620	64,341	2,555,974	2,220,878	273,360	61,736	
	Q2	133,329	71,597	2,997,609	2,623,065	296,832	77,712	
	Q3	137,464	72,283	3,256,663	2,817,723	344,066	94,874	
	Q4	144,112	78,665	3,786,860	3,229,185	431,899	125,776	

Table 5.5 (end)

		Legal entities									
	1	8	the number of bank cards ¹ , thousands of units	the number of bank cards in use, thousands of units	total value of operations conducted using bank cards, millions of rubles	10	11	of which:		12	13
								cash withdrawals, millions of rubles	payments for goods (works, services), millions of rubles		
2008											
	2007	181	—	—	295,581	101,968	193,613	—	—	—	—
	2008	223	—	—	378,814	133,066	245,287	461	—	—	—
	2009	246	—	—	352,885	125,331	227,341	213	—	—	—
	2010	307	162	162	579,532	173,888	401,734	3,910	—	—	—
2009											
	Q1	194	123	123	84,305	26,225	57,966	114	—	—	—
	Q2	195	126	126	86,514	34,288	52,157	69	—	—	—
	Q3	221	138	138	103,837	39,579	64,184	74	—	—	—
	Q4	223	138	138	104,158	32,974	70,980	204	—	—	—
2010											
	Q1	242	150	150	48,942	23,947	24,890	105	—	—	—
	Q2	245	121	121	57,741	24,951	32,762	28	—	—	—
	Q3	245	124	124	136,767	33,612	103,107	48	—	—	—
	Q4	246	135	135	109,435	42,821	66,582	32	—	—	—
	Q1	253	127	127	67,442	31,068	36,267	107	—	—	—
	Q2	263	138	138	72,382	38,991	32,968	423	—	—	—
	Q3	268	155	155	159,885	48,014	110,681	1,190	—	—	—
	Q4	307	162	162	279,823	55,815	221,818	2,190	—	—	—

¹ The data on quantity of bank cards are indicated as of the first date, following the reporting quarter (year).

Table 5.6

Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments

	Payments effected with use of payment orders and letters of credit						Payments effected with use of payment request and order of collections	
	electronic payments			paper based payments			number of payments, millions of units	value of payments, billions of ruble
	number of payments, millions of units	value of payments, billions of ruble	number of payments, millions of units	value of payments, billions of ruble				
2003	...	...	...	...	...	1.30	20.4
2004	...	...	...	...	...	0.20	2.8
2005	...	...	...	...	...	0.13	2.7
2006	...	...	...	...	...	0.11	1.3
2007	124.4	35,955.8	10.6	2,704.1	0.10	1.1	1.1	
2008	142.5	48,620.4	9.1	3,640.1	0.05	1.5	1.5	
2009	158.0	56,487.1	8.4	1,797.2	0.03	1.1	1.1	
2010	169.4	61,097.5	7.8	1,663.3	0.02	4.8	4.8	

Table 5.7

Payments of Participants (Users) Effected by the Payment System of the Bank of Russia

	Intra-regional electronic settlements		Inter-regional electronic settlements		BESP system		Paper-based payments using letter of advice	
	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles	number of payments, millions of units	value of payments, billions of rubles
1.01.1999	109.4	7,557.7	4.1	454.2	—	—	57.3	2,683.8
1.01.2000	137.2	13,302.9	9.8	2,143.0	—	—	52.1	5,702.5
1.01.2001	181.9	28,166.4	17.2	5,759.8	—	—	45.0	9,031.8
1.01.2002	255.8	53,487.6	27.4	9,784.2	—	—	34.0	8,788.4
1.01.2003	312.5	62,712.4	38.3	13,632.7	—	—	25.6	5,997.2
1.01.2004	361.5	90,303.1	50.3	17,863.7	—	—	14.8	5,757.6
1.01.2005	405.2	110,356.1	66.9	25,000.4	—	—	7.6	3,052.0
1.01.2006	464.3	153,785.6	86.3	36,112.1	—	—	5.1	4,073.4
1.01.2007	573.3	215,644.2	120.5	50,955.5	—	—	2.5	1,074.0
1.01.2008	676.9	375,041.4	154.1	69,580.8	—	—	2.8	1,131.0
1.01.2009	752.6	423,354.4	184.4	88,643.4	0.006	2,060.4	3.1	2,215.9
1.01.2010	748.7	432,748.1	192.5	69,620.3	0.063	106,609.4	1.7	887.9
1.01.2011	819.3	444,999.6	238.5	81,335.1	0.200	127,309.5	0.9	721.0

6. REGIONAL SECTION

6.1. Institutional Characteristics

Table 6.1.1

Number of Credit Institutions and Their Branches

(units)

1	31.03.2011			
	number of credit institutions in the region	number of branches in the region		
		total	credit institutions, headquarters of which are located in this region	credit institutions, headquarters of which are located in another region
2	3	4	5	
RUSSIAN FEDERATION	1,006	2,885	486	2,399
CENTRAL FEDERAL DISTRICT	581	600	119	481
Belgorod Region	5	25	1	24
Bryansk Region	1	23	—	23
Vladimir Region	3	23	—	23
Voronezh Region	2	52	—	52
Ivanovo Region	6	16	—	16
Kaluga Region	4	24	—	24
Kostroma Region	5	11	—	11
Kursk Region	2	18	—	18
Lipetsk Region	2	22	1	21
Moscow Region	11	83	4	79
Orel Region	2	18	2	16
Ryazan Region	4	18	—	18
Smolensk Region	4	20	6	14
Tambov Region	1	13	1	12
Tver Region	7	30	3	27
Tula Region	5	25	1	24
Yaroslavl Region	6	31	2	29
Moscow	511	148	21	127
NORTH-WEST FEDERAL DISTRICT	70	332	18	314
Republic of Karelia	1	14	2	12
Republic of Komi	3	34	7	27
Arkhangelsk Region	2	31	—	31
Nenets Autonomous Area	—	1	—	1
Vologda Region	9	20	7	13
Kaliningrad Region	4	30	1	29
Leningrad Region	4	15	—	15
Murmansk Region	4	20	—	20
Novgorod Region	2	13	1	12
Pskov Region	3	8	—	8
St. Petersburg	38	147	—	147
SOUTH FEDERAL DISTRICT	47	307	21	286
Republic of Adigei (Adigeiya)	5	6	1	5
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	14	105	2	103
Astrakhan Region	5	24	5	19
Volgograd Region	4	57	—	57
Rostov Region	17	112	13	99
NORTH-CAUCASIAN FEDERAL DISTRICT	56	175	75	100
Republic of Daghestan	32	77	61	16
Republic of Ingushetia	2	5	1	4
Kabardino-Balkar Republic	5	13	3	10
Karachai-Cherkess Republic	5	4	—	4

Table 6.1.1 (end)

(units)

1	2	3	4	5
Republic of Northern Ossetia — Alania	5	12	4	8
Republic of Chechnya	—	5	—	5
Stavropol Territory	7	59	6	53
PRIVOLZHSKY FEDERAL DISTRICT	117	628	103	525
Republic of Bashkortostan	11	53	—	53
Republic of Mariy-El	1	17	4	13
Republic of Mordovia	4	9	1	8
Republic of Tatarstan (Tatarstan)	26	95	55	40
Udmurt Republic	5	23	—	23
Chuvash Republic — Chuvashya	4	19	—	19
Perm Territory	5	63	—	63
Kirov Region	3	18	—	18
Nizhni Novgorod Region	14	95	7	88
Orenburg Region	9	39	3	36
Penza Region	2	26	—	26
Samara Region	20	83	13	70
Saratov Region	9	66	18	48
Ulyanovsk Region	4	22	2	20
URALS FEDERAL DISTRICT	51	338	112	226
Kurgan Region	4	14	—	14
Sverdlovsk Region	19	94	13	81
Tyumen Region	18	134	61	73
Khanty-Mansiysky Autonomous Area — Yugra	10	38	11	27
Yamalo-Nenetsky Autonomous Area	2	25	2	23
Chelyabinsk Region	10	96	38	58
SIBERIA FEDERAL DISTRICT	57	358	26	332
Republic of Altai	4	4	1	3
Republic of Buryatia	1	15	2	13
Republic of Tyva	2	4	—	4
Republic of Khakassia	3	5	—	5
Altai Territory	7	46	8	38
Zabaykalskiy Territory	—	15	—	15
Krasnoyarsk Territory	5	59	2	57
Irkutsk Region	8	43	4	39
Kemerovo Region	9	32	—	32
Novosibirsk Region	10	70	1	69
Omsk Region	6	41	—	41
Tomsk Region	2	24	8	16
FAR EAST FEDERAL DISTRICT	27	147	12	135
Republic of Sakha (Yakutia)	4	33	—	33
Kamchatka Territory	4	12	3	9
Primorski Territory	8	34	5	29
Khabarovsk Territory	4	26	2	24
Amur Region	2	13	—	13
Magadan Region	—	9	—	9
Sakhalin Region	5	11	2	9
Jewish Autonomous Region	—	5	—	5
Chukotka Autonomous Area	—	4	—	4

Table 6.1.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	31.03.2011				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	21,961	11,593	1,457	3,524	38,535
CENTRAL FEDERAL DISTRICT	6,361	3,661	216	964	11,202
Belgorod Region	139	227	14	73	453
Bryansk Region	89	139	9	48	285
Vladimir Region	183	156	11	50	400
Voronezh Region	231	310	23	75	639
Ivanovo Region	136	57	8	50	251
Kaluga Region	138	70	10	63	281
Kostroma Region	103	36	5	23	167
Kursk Region	136	91	14	43	284
Lipetsk Region	138	105	11	52	306
Moscow Region	1,071	779	12	69	1,931
Orel Region	88	58	9	29	184
Ryazan Region	126	94	8	43	271
Smolensk Region	115	86	4	33	238
Tambov Region	109	157	7	38	311
Tver Region	128	136	9	46	319
Tula Region	189	87	11	54	341
Yaroslavl Region	223	40	11	88	362
Moscow	3,019	1,033	40	87	4,179
NORTH-WEST FEDERAL DISTRICT	2,280	439	244	614	3,577
Republic of Karelia	115	13	11	24	163
Republic of Komi	128	83	11	21	243
Arkhangelsk Region	161	68	14	37	280
Nenets Autonomous Area	4	8	—	—	12
Vologda Region	276	17	27	49	369
Kaliningrad Region	155	44	24	48	271
Leningrad Region	58	22	12	275	367
Murmansk Region	144	10	10	49	213
Novgorod Region	123	2	12	29	166
Pskov Region	113	16	9	35	173
St. Petersburg	1,007	164	114	47	1,332
SOUTH FEDERAL DISTRICT	2,532	686	147	235	3,600
Republic of Adigei (Adigeya)	75	7	1	5	88
Republic of Kalmykia	37	3	—	4	44
Krasnodar Territory	1,136	165	53	99	1,453
Astrakhan Region	121	91	8	26	246
Volgograd Region	276	294	33	45	648
Rostov Region	887	126	52	56	1,121
NORTH-CAUCASIAN FEDERAL DISTRICT	799	102	24	73	998
Republic of Daghestan	167	6	9	1	183
Republic of Ingushetia	15	—	—	—	15
Kabardino-Balkar Republic	73	42	1	6	122
Karachai-Cherkess Republic	34	3	—	1	38

Table 6.1.2 (end)

(units)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	51	16	—	6	73
Republic of Chechnya	34	3	1	13	51
Stavropol Territory	425	32	13	46	516
PRIVOLZHSKY FEDERAL DISTRICT	4,129	4,220	341	660	9,350
Republic of Bashkortostan	658	435	40	62	1,195
Republic of Mariy-El	55	60	9	13	137
Republic of Mordovia	137	142	7	17	303
Republic of Tatarstan (Tatarstan)	555	708	49	89	1,401
Udmurt Republic	201	90	20	40	351
Chuvash Republic — Chuvashya	109	171	15	38	333
Perm Territory	381	253	32	86	752
Kirov Region	183	181	17	30	411
Nizhni Novgorod Region	459	481	37	54	1,031
Orenburg Region	298	399	32	41	770
Penza Region	161	348	15	36	560
Samara Region	459	320	38	74	891
Saratov Region	273	491	18	48	830
Ulyanovsk Region	200	141	12	32	385
URALS FEDERAL DISTRICT	1,867	861	194	268	3,190
Kurgan Region	77	179	12	33	301
Sverdlovsk Region	751	196	55	41	1,043
Tyumen Region	571	340	61	104	1,076
Khanty-Mansiysky Autonomous Area — Yugra	296	136	29	36	497
Yamalo-Nenetsky Autonomous Area	101	37	3	21	162
Chelyabinsk Region	468	146	66	90	770
SIBERIA FEDERAL DISTRICT	2,912	1,367	213	521	5,013
Republic of Altai	34	5	4	4	47
Republic of Buryatia	202	5	5	37	249
Republic of Tyva	39	2	3	—	44
Republic of Khakassia	97	24	5	44	170
Altai Territory	288	480	22	64	854
Zabaykalskiy Territory	236	10	9	14	269
Krasnoyarsk Territory	511	153	21	116	801
Irkutsk Region	398	52	19	59	528
Kemerovo Region	326	126	27	61	540
Novosibirsk Region	417	153	59	34	663
Omsk Region	209	322	20	44	595
Tomsk Region	155	35	19	44	253
FAR EAST FEDERAL DISTRICT	1,081	257	78	189	1,605
Republic of Sakha (Yakutia)	131	115	6	26	278
Kamchatka Territory	79	8	5	10	102
Primorski Territory	312	36	33	65	446
Khabarovsk Territory	256	30	17	17	320
Amur Region	171	26	6	7	210
Magadan Region	37	7	4	3	51
Sakhalin Region	70	19	5	42	136
Jewish Autonomous Region	16	10	2	13	41
Chukotka Autonomous Area	9	6	—	6	21

Table 6.1.3

Number of Credit Institutions with Nonresidents Equity

(units)

	Credit institutions operating in the Russian Federation, total	Licensed by the Bank of Russia		
		general	granting the right to	
			attract individuals funds	conduct operations in foreign currency
RUSSIAN FEDERATION				
31.03.2010	224 (18)	115 (9)	188 (17)	108 (9)
30.06.2010	219 (16)	114 (8)	182 (15)	104 (8)
30.09.2010	222 (17)	116 (8)	185 (16)	105 (9)
31.12.2010	220 (18)	116 (7)	183 (17)	103 (11)
CENTRAL FEDERAL DISTRICT				
31.03.2010	146 (13)	71 (6)	111 (12)	74 (7)
30.06.2010	149 (12)	72 (6)	113 (11)	76 (6)
30.09.2010	151 (12)	74 (6)	115 (11)	76 (6)
31.12.2010	149 (11)	74 (5)	113 (10)	74 (6)
Moscow and Moscow Region				
31.03.2010	138 (13)	68 (6)	103 (12)	69 (7)
30.06.2010	142 (12)	69 (6)	106 (11)	72 (6)
30.09.2010	145 (12)	72 (6)	109 (11)	72 (6)
31.12.2010	143 (11)	72 (5)	107 (10)	70 (6)
NORTH-WEST FEDERAL DISTRICT				
31.03.2010	20 (2)	14 (1)	20 (2)	6 (1)
30.06.2010	19 (1)	14	19 (1)	5 (1)
30.09.2010	21 (1)	14	21 (1)	7 (1)
31.12.2010	22 (1)	15	22 (1)	7 (1)
SOUTH FEDERAL DISTRICT				
31.03.2010	9	5	8	4
30.06.2010	8	4	7	4
30.09.2010	6	3	5	3
31.12.2010	5	2	4	3
NORTH-CAUCASIAN FEDERAL DISTRICT				
31.03.2010	—	—	—	—
30.06.2010	—	—	—	—
30.09.2010	—	—	—	—
31.12.2010	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT				
31.03.2010	23 (1)	10 (1)	23 (1)	13
30.06.2010	22 (1)	10 (1)	22 (1)	12
30.09.2010	22 (2)	10 (1)	22 (2)	12 (1)
31.12.2010	23 (3)	10 (1)	23 (3)	13 (2)
URALS FEDERAL DISTRICT				
31.03.2010	10 (1)	7	10 (1)	3 (1)
30.06.2010	8 (1)	7	8 (1)	1 (1)
30.09.2010	8 (1)	7	8 (1)	1 (1)
31.12.2010	8 (1)	7	8 (1)	1 (1)
SIBERIA FEDERAL DISTRICT				
31.03.2010	8 (1)	2 (1)	8 (1)	6
30.06.2010	7 (1)	1 (1)	7 (1)	6
30.09.2010	8 (1)	2 (1)	8 (1)	6
31.12.2010	7 (2)	2 (1)	7 (2)	5 (1)
FAR EAST FEDERAL DISTRICT				
31.03.2010	8	6	8	2
30.06.2010	6	6	6	—
30.09.2010	6	6	6	—
31.12.2010	6	6	6	—

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Table 6.1.4

Credit Institutions Grouped by Registered Authorized Capital

	31.03.2011											total
	up to 3 millions of rubles	3 millions to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions to 500 millions of rubles	500 millions to 1 billion of rubles	1 billion to 10 billions of rubles	10 billions of rubles and more		
1	2	3	4	5	6	7	8	9	10	11	12	
RUSSIAN FEDERATION	17	23	46	93	212	254	95	107	136	23	1,006	
CENTRAL FEDERAL DISTRICT	4	11	26	47	92	156	55	71	99	20	581	
Belgorod Region	—	—	—	—	1	3	—	1	—	—	5	
Bryansk Region	—	—	—	—	—	1	—	—	—	—	1	
Vladimir Region	—	—	—	1	1	1	—	—	—	—	3	
Voronezh Region	—	—	1	—	1	—	—	—	—	—	2	
Ivanovo Region	—	—	—	2	2	2	—	—	—	—	6	
Kaluga Region	—	—	—	1	1	2	—	—	—	—	4	
Kostroma Region	—	—	1	—	—	2	1	—	1	—	5	
Kursk Region	—	—	1	—	1	—	—	—	—	—	2	
Lipetsk Region	—	—	—	—	—	1	—	1	—	—	2	
Moscow Region	—	1	—	—	1	4	1	3	1	—	11	
Orel Region	—	—	—	1	1	—	—	—	—	—	2	
Ryazan Region	—	—	—	3	—	1	—	—	—	—	4	
Smolensk Region	—	—	—	1	1	—	1	1	—	—	4	
Tambov Region	—	—	—	—	1	—	—	—	—	—	1	
Tver Region	—	—	—	4	3	—	—	—	—	—	7	
Tula Region	—	—	1	1	1	2	—	—	—	—	5	
Yaroslavl Region	—	—	1	3	1	—	—	1	—	—	6	
Moscow	4	10	21	30	76	137	52	64	97	20	511	
NORTH-WEST FEDERAL DISTRICT	3	3	4	15	15	12	2	9	7	—	70	
Republic of Karelia	—	—	—	—	1	—	—	—	—	—	1	
Republic of Komi	—	—	—	2	1	—	—	—	—	—	3	
Arkhangelsk Region	—	—	1	1	—	—	—	—	—	—	2	
Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—	
Vologda Region	—	—	1	1	3	2	—	2	—	—	9	
Kaliningrad Region	—	—	—	—	1	1	—	—	2	—	4	

(units)

Table 6.1.4 (cont.)
(units)

1	2	3	4	5	6	7	8	9	10	11	12
Leningrad Region	—	—	1	1	—	1	—	1	—	—	4
Murmansk Region	1	—	—	—	1	1	—	1	—	—	4
Novgorod Region	—	1	—	—	—	1	—	—	—	—	2
Pskov Region	—	—	—	2	—	1	—	—	—	—	3
St. Petersburg	2	2	1	8	8	5	2	5	5	—	38
SOUTH FEDERAL DISTRICT	1	2	3	4	13	17	3	3	1	—	47
Republic of Adigei (Adigeya)	—	—	2	1	2	—	—	—	—	—	5
Republic of Kalmykia	—	—	—	—	2	—	—	—	—	—	2
Krasnodar Territory	—	—	1	—	5	4	2	1	1	—	14
Astrakhan Region	1	2	—	—	1	1	—	—	—	—	5
Volgograd Region	—	—	—	1	—	3	—	—	—	—	4
Rostov Region	—	—	—	2	3	9	1	2	—	—	17
NORTH-CAUCASIAN FEDERAL DISTRICT	4	1	2	2	34	9	3	1	—	—	56
Republic of Dagestan	2	1	1	1	22	3	1	1	—	—	32
Republic of Ingushetia	—	—	—	—	2	—	—	—	—	—	2
Kabardino-Balkar Republic	—	—	1	—	3	1	—	—	—	—	5
Karachai-Cherkess Republic	1	—	—	1	1	1	1	—	—	—	5
Republic of Northern Ossetia — Alania	—	—	—	—	2	3	—	—	—	—	5
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—
Stavropol Territory	1	—	—	—	4	1	1	—	—	—	7
PRIVOLZHSKY FEDERAL DISTRICT	1	2	2	6	23	33	20	11	17	2	117
Republic of Bashkortostan	—	—	—	1	1	3	3	2	1	—	11
Republic of Mariy-El	—	—	1	—	—	—	—	—	—	—	1
Republic of Mordovia	—	—	—	—	—	2	2	—	—	—	4
Republic of Tatarstan (Tatarstan)	—	1	—	1	5	7	—	5	6	1	26
Udmurt Republic	—	1	—	—	—	2	2	—	—	—	5
Chuvash Republic — Chuvashya	—	—	—	1	1	1	1	—	—	—	4
Perm Territory	1	—	—	1	—	1	—	—	2	—	5
Kirov Region	—	—	—	1	—	—	1	1	—	—	3
Nizhni Novgorod Region	—	—	1	—	5	4	2	1	1	—	14
Orenburg Region	—	—	—	—	4	—	3	—	2	—	9
Penza Region	—	—	—	—	1	—	—	1	—	—	2
Samara Region	—	—	—	—	2	8	4	—	5	1	20
Saratov Region	—	—	—	1	2	4	2	—	—	—	9
Ulyanovsk Region	—	—	—	—	2	1	—	1	—	—	4

Table 6.1.5

Concentration of Assets of Credit Institutions

	Number of credit institutions, units	Assets, millions of rubles	Number of credit institutions covering 80% of assets, units
RUSSIAN FEDERATION			
30.11.2010	1,023	32,671,824.7	48
31.12.2010	1,012	33,804,627.7	50
31.01.2011	1,012	33,207,383.1	50
28.02.2011	1,010	33,857,785.6	50
CENTRAL FEDERAL DISTRICT			
30.11.2010	591	28,358,920.6	26
31.12.2010	585	29,403,770.5	26
31.01.2011	585	28,853,073.0	26
28.02.2011	583	29,493,879.0	26
Moscow and Moscow Region			
30.11.2010	531	28,155,857.3	25
31.12.2010	525	29,188,131.7	25
31.01.2011	525	28,642,290.8	25
28.02.2011	523	29,276,689.1	25
NORTH-WEST FEDERAL DISTRICT			
30.11.2010	71	1,355,271.1	8
31.12.2010	71	1,389,058.7	8
31.01.2011	71	1,372,506.0	8
28.02.2011	71	1,359,928.6	8
SOUTH FEDERAL DISTRICT			
30.11.2010	48	164,478.9	11
31.12.2010	47	174,009.0	11
31.01.2011	47	168,704.7	11
28.02.2011	47	168,102.5	11
NORTH-CAUCASIAN FEDERAL DISTRICT			
30.11.2010	58	48,138.7	21
31.12.2010	57	55,746.6	20
31.01.2011	56	52,910.2	20
28.02.2011	56	54,103.5	18
PRIVOLZHISKY FEDERAL DISTRICT			
30.11.2010	118	1,094,660.1	33
31.12.2010	118	1,116,904.2	33
31.01.2011	118	1,115,511.3	34
28.02.2011	118	1,124,174.5	33
URALS FEDERAL DISTRICT			
30.11.2010	53	753,805.4	12
31.12.2010	51	759,933.4	11
31.01.2011	51	763,616.0	11
28.02.2011	51	776,273.2	11
SIBERIA FEDERAL DISTRICT			
30.11.2010	57	601,278.6	6
31.12.2010	56	596,354.0	7
31.01.2011	57	570,443.2	7
28.02.2011	57	562,919.8	7
FAR EAST FEDERAL DISTRICT			
30.11.2010	27	295,271.2	7
31.12.2010	27	308,851.4	7
31.01.2011	27	310,618.8	7
28.02.2011	27	318,404.5	7

Table 6.1.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from April 10 to May 10, 2011
Grouped by Registered Authorized Capital**

(units)

	Up to 10 millions of rubles	10 millions to 30 millions of rubles	30 millions to 60 millions of rubles	60 millions to 150 millions of rubles	150 millions to 300 millions of rubles	300 millions of rubles and more	Total
1	2	3	4	5	6	7	8
RUSSIAN FEDERATION	22	27	60	138	173	273	693
CENTRAL FEDERAL DISTRICT	7	13	27	51	88	181	367
Belgorod Region	—	—	—	1	2	1	4
Bryansk Region	—	—	—	—	—	—	—
Vladimir Region	—	—	1	1	—	—	2
Voronezh Region	—	—	—	—	—	—	—
Ivanovo Region	—	—	2	—	1	—	3
Kaluga Region	—	—	1	1	2	—	4
Kostroma Region	—	—	—	—	1	2	3
Kursk Region	—	1	—	1	—	—	2
Lipetsk Region	—	—	—	—	1	1	2
Orel Region	—	—	1	1	—	—	2
Ryazan Region	—	—	3	—	1	—	4
Smolensk Region	—	—	1	1	—	1	3
Tambov Region	—	—	—	1	—	—	1
Tver Region	—	—	1	3	—	—	4
Tula Region	—	1	—	2	2	—	5
Yaroslavl Region	—	1	3	1	—	1	6
Moscow and Moscow Region	7	10	14	38	78	175	322
NORTH-WEST FEDERAL DISTRICT	3	3	10	7	8	14	45
Republic of Karelia	—	—	—	—	—	—	—
Republic of Komi	—	—	2	—	—	—	2
Arkhangelsk Region	—	—	—	—	—	—	—
Vologda Region	—	1	1	2	2	2	8
Kaliningrad Region	—	—	—	1	1	1	3
Leningrad Region	—	1	1	—	1	—	3
Murmansk Region	1	—	—	1	1	1	4
Novgorod Region	1	—	—	—	1	—	2
Pskov Region	—	—	2	—	1	—	3
St. Petersburg	1	1	4	3	1	10	20
SOUTH FEDERAL DISTRICT	—	3	2	11	13	7	36
Republic of Adigei (Adigeya)	—	2	—	2	—	—	4
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	—	5	3	4	13
Astrakhan Region	—	—	—	1	1	—	2
Volgograd Region	—	—	1	—	3	—	4
Rostov Region	—	—	1	1	6	3	11
NORTH-CAUCASIAN FEDERAL DISTRICT	3	1	1	24	9	2	40
Republic of Daghestan	2	—	—	14	3	1	20
Republic of Ingushetia	—	—	—	1	—	—	1
Kabardino-Balkar Republic	—	1	—	3	1	—	5
Karachai-Cherkess Republic	1	—	1	1	1	—	4
Republic of Northern Ossetia — Alania	—	—	—	2	3	—	5
Republic of Chechnya	—	—	—	—	—	—	—
Stavropol Territory	—	—	—	3	1	1	5

Table 6.1.6 (end)

(units)

1	2	3	4	5	6	7	8
PRIVOLZHISKY FEDERAL DISTRICT	2	1	6	19	29	40	97
Republic of Bashkortostan	—	—	1	1	3	4	9
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	1	2	3
Republic of Tatarstan (Tatarstan)	1	—	1	5	6	11	24
Udmurt Republic	—	—	—	—	1	1	2
Chuvash Republic — Chuvashya	—	—	1	1	1	1	4
Perm Territory	1	—	1	—	—	2	4
Kirov Region	—	—	1	—	—	2	3
Nizhni Novgorod Region	—	—	—	5	4	2	11
Orenburg Region	—	—	—	3	—	5	8
Penza Region	—	—	—	—	—	—	—
Samara Region	—	—	—	1	8	8	17
Saratov Region	—	—	1	2	4	2	9
Ulyanovsk Region	—	—	—	1	1	—	2
URALS FEDERAL DISTRICT	3	3	6	5	11	13	41
Kurgan Region	1	—	2	1	—	—	4
Sverdlovsk Region	1	—	1	3	4	4	13
Tyumen Region	1	2	2	1	5	5	16
Chelyabinsk Region	—	1	1	—	2	4	8
SIBERIA FEDERAL DISTRICT	3	2	4	16	9	11	45
Republic of Altai	—	1	—	1	—	—	2
Republic of Buryatia	—	—	—	—	1	—	1
Republic of Tyva	—	—	1	—	—	—	1
Republic of Khakassia	—	—	—	1	2	—	3
Altai Territory	—	—	2	2	—	1	5
Zabaykalskiy Territory	—	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	1	1	1	3
Irkutsk Region	—	—	—	3	4	—	7
Kemerovo Region	—	—	1	2	—	2	5
Novosibirsk Region	2	1	—	3	—	4	10
Omsk Region	1	—	—	2	—	3	6
Tomsk Region	—	—	—	1	1	—	2
FAR EAST FEDERAL DISTRICT	1	1	4	5	6	5	22
Republic of Sakha (Yakutia)	—	—	2	—	1	1	4
Kamchatka Territory	—	1	2	—	—	1	4
Primorski Territory	1	—	—	3	3	—	7
Khabarovsk Territory	—	—	—	1	—	—	1
Amur Region	—	—	—	—	—	2	2
Magadan Region	—	—	—	—	—	—	—
Sakhalin Region	—	—	—	1	2	1	4
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—

Table 6.1.7

Financial Performance of Credit Institutions

	28.02.2011						
	1	2	3	4	5	6	7
	total profit (+)/loss (-) made by operating credit institutions, millions of rubles	the value of profit made by profit-making credit institutions, millions of rubles	share of profit-making credit institutions out of total number of operating credit institutions, %	the value of losses made by losses-making credit institutions, millions of rubles	share of losses-making credit institutions out of total number of operating credit institutions, %	the profit allocation, millions of rubles	
RUSSIAN FEDERATION	138,271.8	143,747.4	80.4	5,475.6	19.6	16,909.7	
CENTRAL FEDERAL DISTRICT	125,034.7	129,765.4	79.1	4,730.7	20.9	14,912.1	
Belgorod Region	45.0	45.0	100.0	0.0	0.0	5.6	
Bryansk Region	0.9	0.9	100.0	0.0	0.0	0.3	
Vladimir Region	9.6	9.6	100.0	0.0	0.0	2.4	
Voronezh Region	0.9	0.9	100.0	0.0	0.0	0.1	
Ivanovo Region	-12.0	9.9	83.3	22.0	16.7	6.4	
Kaluga Region	52.6	52.6	100.0	0.0	0.0	3.8	
Kostroma Region	748.2	749.7	80.0	1.5	20.0	124.6	
Kursk Region	22.1	22.1	100.0	0.0	0.0	3.3	
Lipetsk Region	62.3	62.3	100.0	0.0	0.0	13.6	
Moscow Region	-488.6	182.6	72.7	671.2	27.3	35.1	
Orel Region	-7.2	0.0	0.0	7.2	100.0	3.1	
Ryazan Region	33.1	33.1	100.0	0.0	0.0	6.6	
Smolensk Region	-16.9	25.3	75.0	42.2	25.0	1.9	
Tambov Region	2.8	2.8	100.0	0.0	0.0	0.8	
Tver Region	8.9	33.2	85.7	24.3	14.3	6.9	
Tula Region	41.8	41.8	100.0	0.0	0.0	5.2	
Yaroslavl Region	60.7	60.7	100.0	0.0	0.0	4.5	
Moscow	124,470.4	128,432.8	77.9	3,962.4	22.1	14,687.7	
NORTH-WEST FEDERAL DISTRICT	5,232.0	5,295.2	85.9	63.3	14.1	624.9	
Republic of Karelia	2.6	2.6	100.0	0.0	0.0	0.7	
Republic of Komi	21.3	21.3	100.0	0.0	0.0	6.3	
Arkhangelsk Region	1.9	1.9	100.0	0.0	0.0	0.4	
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	189.9	194.7	88.9	4.8	11.1	37.8	
Kaliningrad Region	78.9	88.7	75.0	9.8	25.0	39.4	

Table 6.1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	—16.3	0.0	33.3	16.3	66.7	0.1
Murmansk Region	62.1	62.1	100.0	0.0	0.0	1.3
Novgorod Region	15.8	15.8	100.0	0.0	0.0	1.5
Pskov Region	3.0	3.5	66.7	0.5	33.3	2.2
St. Petersburg	4,872.8	4,904.6	87.5	31.8	12.5	535.2
SOUTH FEDERAL DISTRICT	377.3	419.9	80.9	42.6	19.1	75.2
Republic of Adigei (Adigeya)	5.4	5.4	100.0	0.0	0.0	2.3
Republic of Kalmykia	3.6	3.6	100.0	0.0	0.0	0.1
Krasnodar Territory	140.7	158.6	78.6	18.0	21.4	46.2
Astrakhan Region	13.3	16.1	60.0	2.8	40.0	2.9
Volgograd Region	24.1	30.2	75.0	6.1	25.0	3.2
Rostov Region	190.4	206.1	82.4	15.7	17.6	20.5
NORTH-CAUCASIAN FEDERAL DISTRICT	353.8	356.3	92.9	2.5	7.1	30.3
Republic of Dagestan	140.3	140.6	96.8	0.4	3.2	8.7
Republic of Ingushetia	25.6	25.6	100.0	0.0	0.0	0.0
Kabardino-Balkar Republic	23.0	23.0	100.0	0.0	0.0	8.2
Karachai-Cherkess Republic	66.1	66.6	80.0	0.5	20.0	3.1
Republic of Northern Ossetia — Alania	17.8	18.5	83.3	0.7	16.7	3.1
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	81.0	81.9	85.7	1.0	14.3	7.2
PRIVOLZHSKY FEDERAL DISTRICT	2,673.6	2,915.5	80.5	241.8	19.5	308.0
Republic of Bashkortostan	8.6	53.4	63.6	44.8	36.4	8.6
Republic of Mariy-El	4.8	4.8	100.0	0.0	0.0	0.1
Republic of Mordovia	20.1	21.5	75.0	1.4	25.0	3.7
Republic of Tatarstan (Tatarstan)	264.6	330.8	76.9	66.1	23.1	37.8
Udmurt Republic	16.6	25.4	60.0	8.7	40.0	3.6
Chuvash Republic — Chuvashya	9.1	9.1	100.0	0.0	0.0	3.4
Perm Territory	115.1	121.0	80.0	5.9	20.0	8.3
Kirov Region	41.0	41.0	100.0	0.0	0.0	11.7
Nizhni Novgorod Region	354.8	356.1	85.7	1.3	14.3	34.0
Orenburg Region	69.0	69.8	88.9	0.8	11.1	17.8
Penza Region	—1.0	7.0	50.0	8.0	50.0	0.9
Samara Region	1,604.5	1,668.8	90.0	64.3	10.0	142.8
Saratov Region	143.9	177.9	80.0	33.9	20.0	31.4
Ulyanovsk Region	22.4	29.0	75.0	6.6	25.0	3.9

Table 6.1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	2,731.8	2,969.7	76.5	237.9	23.5	368.3
Kurgan Region	20.4	20.4	100.0	0.0	0.0	3.8
Sverdlovsk Region	1,034.8	1,228.0	73.7	193.2	26.3	51.2
Tyumen Region	1,260.7	1,296.4	77.8	35.7	22.2	293.9
Khanty-Mansiysky Autonomous Area — Yugra	966.2	1,001.9	60.0	35.7	40.0	250.2
Yamalo-Nenetsky Autonomous Area	6.1	6.1	100.0	0.0	0.0	1.9
Chelyabinsk Region	415.9	424.9	70.0	9.0	30.0	19.3
SIBERIA FEDERAL DISTRICT	1,179.8	1,231.4	80.7	51.5	19.3	313.2
Republic of Altai	32.7	32.7	100.0	0.0	0.0	4.8
Republic of Buryatia	25.5	25.5	100.0	0.0	0.0	0.0
Republic of Tyva	2.3	2.9	50.0	0.6	50.0	0.0
Republic of Khakassia	0.8	6.1	66.7	5.3	33.3	0.4
Altai Territory	38.8	38.8	100.0	0.0	0.0	7.8
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	7.2	14.0	60.0	6.8	40.0	4.6
Irkutsk Region	88.0	89.8	75.0	1.9	25.0	2.6
Kemerovo Region	62.0	62.8	88.9	0.8	11.1	15.9
Novosibirsk Region	879.5	905.8	80.0	26.3	20.0	272.1
Omnsk Region	26.8	36.6	66.7	9.7	33.3	2.6
Tomsk Region	16.3	16.3	100.0	0.0	0.0	2.4
FAR EAST FEDERAL DISTRICT	688.8	794.0	74.1	105.3	25.9	277.8
Republic of Sakha (Yakutia)	-76.7	1.4	50.0	78.0	50.0	1.1
Kamchatka Territory	42.2	42.5	75.0	0.3	25.0	8.5
Primorski Territory	293.6	307.6	87.5	14.0	12.5	50.1
Khabarovsk Territory	42.7	42.7	100.0	0.0	0.0	9.3
Amur Region	393.0	393.0	100.0	0.0	0.0	203.5
Magadan Region	0.0	0.0	0.0	0.0	0.0	0.0
Sakhalin Region	-6.1	6.9	40.0	12.9	60.0	5.3
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0

Table 6.1.8

Credit Institutions Grouped by the Share of Nonresidents Equity

(units)

	Up to 1%	1 to 20%	20 to 50%	50 to 100%	100%
RUSSIAN FEDERATION					
31.03.2010	34	56	27	26 (13)	81 (5)
30.06.2010	36	51	27	24 (9)	81 (7)
30.09.2010	34	54	26	28 (10)	80 (7)
31.12.2010	34	50	25	31 (12)	80 (6)
CENTRAL FEDERAL DISTRICT					
31.03.2010	20	24	11	19 (8)	72 (5)
30.06.2010	21	26	11	18 (5)	73 (7)
30.09.2010	20	28	11	19 (5)	73 (7)
31.12.2010	20	25	12	20 (5)	72 (6)
Moscow and Moscow Region					
31.03.2010	18	22	10	18 (8)	70 (5)
30.06.2010	18	24	11	17 (5)	72 (7)
30.09.2010	18	26	11	18 (5)	72 (7)
31.12.2010	18	23	12	19 (5)	71 (6)
NORTH-WEST FEDERAL DISTRICT					
31.03.2010	5	7	1	2 (2)	5
30.06.2010	4	7	2	1 (1)	5
30.09.2010	4	9	2	2 (1)	4
31.12.2010	5	9	2	2 (1)	4
SOUTH FEDERAL DISTRICT					
31.03.2010	2	2	3	1	1
30.06.2010	2	1	3	1	1
30.09.2010	2	—	2	1	1
31.12.2010	1	—	2	1	1
NORTH-CAUCASIAN FEDERAL DISTRICT					
31.03.2010	—	—	—	—	—
30.06.2010	—	—	—	—	—
30.09.2010	—	—	—	—	—
31.12.2010	—	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT					
31.03.2010	4	10	6	2 (1)	1
30.06.2010	5	8	6	2 (1)	1
30.09.2010	4	8	5	4 (2)	1
31.12.2010	4	8	5	4 (3)	2
URALS FEDERAL DISTRICT					
31.03.2010	1	5	2	1 (1)	1
30.06.2010	2	3	2	1 (1)	—
30.09.2010	2	2	3	1 (1)	—
31.12.2010	2	3	2	1 (1)	—
SIBERIA FEDERAL DISTRICT					
31.03.2010	—	4	2	1 (1)	1
30.06.2010	—	4	1	1 (1)	1
30.09.2010	—	5	1	1 (1)	1
31.12.2010	—	3	1	2 (2)	1
FAR EAST FEDERAL DISTRICT					
31.03.2010	2	4	2	—	—
30.06.2010	2	2	2	—	—
30.09.2010	2	2	2	—	—
31.12.2010	2	2	1	1	—

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Table 6.1.9

**Number of Credit Institutions under the General Agreement with
the Bank of Russia on Deposit Operations (AD), General Loan Agreement (GLA),
Number of Correspondent Accounts Credited by the Bank of Russia (CA)**

(units)

1	31.12.2010			31.03.2011		
	AD	GLA ¹	CA ¹	AD	GLA ¹	CA ¹
2	3	4	5	6	7	7
RUSSIAN FEDERATION	451	636	1,241	457	628	1,236
CENTRAL FEDERAL DISTRICT	283	339	541	291	334	540
Belgorod Region	1	2	8	1	2	8
Bryansk Region	—	1	5	—	1	5
Vladimir Region	—	2	7	—	2	7
Voronezh Region	—	1	9	—	1	9
Ivanovo Region	3	2	5	3	2	5
Kaluga Region	—	2	7	—	2	8
Kostroma Region	2	5	9	2	5	9
Kursk Region	—	1	6	—	1	6
Lipetsk Region	1	2	7	1	2	7
Orel Region	—	—	5	—	—	5
Ryazan Region	1	3	6	1	3	6
Smolensk Region	—	3	8	—	3	8
Tambov Region	—	1	5	—	1	5
Tver Region	1	2	8	1	2	7
Tula Region	2	4	11	2	4	10
Yaroslavl Region	1	5	12	1	3	10
Moscow and Moscow Region	271	303	423	279	300	425
NORTH-WEST FEDERAL DISTRICT	24	38	88	25	37	87
Republic of Karelia	—	1	4	—	1	4
Republic of Komi	1	3	8	1	3	8
Arkhangelsk Region	—	—	1	—	—	1
Vologda Region	5	7	10	6	7	10
Kaliningrad Region	3	4	11	3	4	11
Leningrad Region	—	2	3	—	2	3
Murmansk Region	1	2	4	1	2	5
Novgorod Region	1	1	3	1	1	3
Pskov Region	—	—	2	—	—	2
St. Petersburg	13	18	42	13	17	40
SOUTH FEDERAL DISTRICT	24	32	76	23	32	74
Republic of Adigei (Adigeya)	2	3	4	2	3	4
Republic of Kalmykia	—	2	3	—	2	3
Krasnodar Territory	6	12	23	6	12	22
Astrakhan Region	1	2	8	1	2	8
Volgograd Region	3	3	13	3	3	13
Rostov Region	12	10	25	11	10	24
NORTH-CAUCASIAN FEDERAL DISTRICT	4	17	29	3	16	30
Republic of Daghestan	—	2	2	—	2	2
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	2	5	6	1	4	6
Karachai-Cherkess Republic	1	3	5	1	3	5
Republic of Northern Ossetia — Alania	—	4	6	—	4	6
Republic of Chechnya	—	—	—	—	—	—
Stavropol Territory	1	3	10	1	3	11

Table 6.1.9 (end)

(units)

1	2	3	4	5	6	7
PRIVOLZHISKY FEDERAL DISTRICT	50	98	209	49	97	205
Republic of Bashkortostan	3	10	25	3	10	25
Republic of Mariy-El	—	—	4	—	—	4
Republic of Mordovia	2	3	7	2	3	7
Republic of Tatarstan (Tatarstan)	16	22	27	16	22	27
Udmurt Republic	2	3	9	2	3	9
Chuvash Republic — Chuvashya	—	4	10	—	4	10
Perm Territory	—	4	14	—	4	14
Kirov Region	2	4	7	2	3	7
Nizhni Novgorod Region	6	12	26	6	12	25
Orenburg Region	2	5	10	2	6	10
Penza Region	—	2	8	—	2	8
Samara Region	15	17	34	14	17	33
Saratov Region	2	10	20	2	9	18
Ulyanovsk Region	—	2	8	—	2	8
URALS FEDERAL DISTRICT	29	40	76	29	40	76
Kurgan Region	—	3	5	—	3	5
Sverdlovsk Region	10	16	31	10	16	31
Tyumen Region	12	13	22	12	13	22
Chelyabinsk Region	7	8	18	7	8	18
SIBERIA FEDERAL DISTRICT	19	49	145	19	49	144
Republic of Altai	—	3	5	—	3	5
Republic of Buryatia	1	1	9	1	1	8
Republic of Tyva	1	2	3	1	2	4
Republic of Khakassia	2	3	5	2	3	5
Altai Territory	—	5	12	—	5	12
Zabaykalskiy Territory	—	—	7	—	—	7
Krasnoyarsk Territory	4	4	17	4	4	17
Irkutsk Region	1	8	19	1	8	19
Kemerovo Region	1	6	13	1	6	13
Novosibirsk Region	6	9	28	6	9	27
Omsk Region	1	6	15	1	6	15
Tomsk Region	2	2	12	2	2	12
FAR EAST FEDERAL DISTRICT	18	23	77	18	23	80
Republic of Sakha (Yakutia)	4	4	10	4	4	10
Kamchatka Territory	2	3	8	2	3	8
Primorski Territory	7	7	24	7	7	25
Khabarovsk Territory	2	3	13	2	3	14
Amur Region	2	2	8	2	2	8
Magadan Region	—	—	4	—	—	4
Sakhalin Region	1	4	8	1	4	8
Jewish Autonomous Region	—	—	1	—	—	2
Chukotka Autonomous Area	—	—	1	—	—	1

¹ In accordance with the Bank of Russia Regulation No. 236-P, dated August 4, 2003; No. 312-P, dated November 12, 2007.

6.2. Foreign Cash Operations

Table 6.2.1

Foreign Cash Sales to Individuals by Authorized Banks (in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2011	
	January 2	February 3
RUSSIAN FEDERATION	2,769.26	3,065.33
CENTRAL FEDERAL DISTRICT	1,268.90	1,406.81
Belgorod Region	10.15	8.64
Bryansk Region	10.75	12.25
Vladimir Region	8.94	8.42
Voronezh Region	29.68	35.45
Ivanovo Region	6.58	6.72
Kaluga Region	10.55	12.02
Kostroma Region	5.55	6.49
Kursk Region	7.22	6.03
Lipetsk Region	6.78	7.79
Moscow Region	54.67	62.50
Orel Region	5.25	5.49
Ryazan Region	7.34	9.62
Smolensk Region	7.94	9.69
Tambov Region	2.39	2.30
Tver Region	10.45	10.52
Tula Region	10.55	10.84
Yaroslavl Region	20.67	14.09
Moscow	1,053.47	1,177.97
NORTH-WEST FEDERAL DISTRICT	354.47	399.50
Republic of Karelia	3.39	4.25
Republic of Komi	5.69	6.66
Arkhangelsk Region	6.29	7.50
Nenets Autonomous Area	0.11	0.12
Vologda Region	9.13	9.97
Kaliningrad Region	32.66	38.78
Leningrad Region	60.69	74.51
Murmansk Region	13.03	13.74
Novgorod Region	4.48	3.81
Pskov Region	2.54	2.69
St. Petersburg	216.59	237.59
SOUTH FEDERAL DISTRICT	184.29	210.78
Republic of Adigei (Adigeya)	1.85	2.46
Republic of Kalmykia	0.86	0.88
Krasnodar Territory	96.08	110.30
Astrakhan Region	6.64	5.18
Volgograd Region	17.31	21.16
Rostov Region	61.55	70.80
NORTH-CAUCASIAN FEDERAL DISTRICT	117.54	91.20
Republic of Daghestan	27.41	12.83
Republic of Ingushetia	3.50	1.71
Kabardino-Balkar Republic	10.59	10.55
Karachai-Cherkess Republic	1.64	2.11

Table 6.2.1 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	10.56	11.65
Republic of Chechnya	0.50	0.33
Stavropol Territory	63.35	52.03
PRIVOLZHISKY FEDERAL DISTRICT	257.76	285.08
Republic of Bashkortostan	28.83	31.19
Republic of Mariy-El	2.70	2.66
Republic of Mordovia	1.73	1.93
Republic of Tatarstan (Tatarstan)	43.42	41.23
Udmurt Republic	6.94	8.71
Chuvash Republic — Chuvashya	3.93	4.49
Perm Territory	22.99	26.26
Kirov Region	7.60	9.78
Nizhni Novgorod Region	34.64	40.77
Orenburg Region	11.23	12.69
Penza Region	9.98	12.00
Samara Region	62.04	69.56
Saratov Region	14.17	16.31
Ulyanovsk Region	7.58	7.52
URALS FEDERAL DISTRICT	192.85	217.30
Kurgan Region	2.89	3.57
Sverdlovsk Region	76.55	88.00
Tyumen Region	69.91	83.99
Khanty-Mansiysky Autonomous Area — Yugra	27.49	33.00
Yamalo-Nenetsky Autonomous Area	10.73	12.52
Chelyabinsk Region	43.50	41.74
SIBERIA FEDERAL DISTRICT	231.84	275.01
Republic of Altai	0.48	0.78
Republic of Buryatia	9.00	7.89
Republic of Tyva	0.41	0.41
Republic of Khakassia	4.47	5.05
Altai Territory	16.62	20.27
Zabaykalskiy Territory	4.97	5.65
Krasnoyarsk Territory	35.68	42.64
Irkutsk Region	35.68	40.40
Kemerovo Region	19.84	27.16
Novosibirsk Region	66.15	83.82
Omsk Region	28.44	28.94
Tomsk Region	10.11	12.01
FAR EAST FEDERAL DISTRICT	161.94	180.32
Republic of Sakha (Yakutia)	7.91	8.38
Kamchatka Territory	9.95	9.12
Primorski Territory	74.77	83.66
Khabarovsk Territory	40.37	50.05
Amur Region	8.67	9.10
Magadan Region	3.15	2.89
Sakhalin Region	16.44	16.62
Jewish Autonomous Region	0.58	0.45
Chukotka Autonomous Area	0.12	0.05

Table 6.2.2

Foreign Cash Purchases by Authorized Banks from Individuals
(in US Dollar Equivalent for All Currencies)

(millions of US dollars)

1	2011	
	January 2	February 3
RUSSIAN FEDERATION	1,529.58	2,271.10
CENTRAL FEDERAL DISTRICT	965.97	1,581.64
Belgorod Region	3.79	5.39
Bryansk Region	3.69	5.16
Vladimir Region	4.23	4.22
Voronezh Region	12.04	14.41
Ivanovo Region	2.41	3.27
Kaluga Region	5.42	6.75
Kostroma Region	2.16	2.23
Kursk Region	2.63	2.69
Lipetsk Region	3.29	3.26
Moscow Region	30.45	43.26
Orel Region	1.64	1.81
Ryazan Region	3.35	3.63
Smolensk Region	4.59	6.53
Tambov Region	1.49	1.63
Tver Region	3.60	5.14
Tula Region	4.26	5.23
Yaroslavl Region	4.99	7.49
Moscow	871.96	1,459.56
NORTH-WEST FEDERAL DISTRICT	230.47	274.59
Republic of Karelia	1.43	1.78
Republic of Komi	1.78	1.70
Arkhangelsk Region	2.88	3.96
Nenets Autonomous Area	0.01	0.01
Vologda Region	1.92	1.95
Kaliningrad Region	26.52	34.40
Leningrad Region	53.02	65.35
Murmansk Region	3.36	3.99
Novgorod Region	1.85	2.08
Pskov Region	2.53	3.02
St. Petersburg	135.18	156.37
SOUTH FEDERAL DISTRICT	66.55	80.77
Republic of Adigei (Adigeya)	0.74	0.92
Republic of Kalmykia	0.35	0.28
Krasnodar Territory	36.36	46.97
Astrakhan Region	3.06	3.35
Volgograd Region	6.54	6.61
Rostov Region	19.51	22.64
NORTH-CAUCASIAN FEDERAL DISTRICT	11.34	16.17
Republic of Daghestan	2.19	3.02
Republic of Ingushetia	0.08	0.06
Kabardino-Balkar Republic	0.98	2.05
Karachai-Cherkess Republic	0.19	0.30

Table 6.2.2 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	1.44	1.85
Republic of Chechnya	0.05	0.08
Stavropol Territory	6.41	8.81
PRIVOLZHSKY FEDERAL DISTRICT	111.31	137.98
Republic of Bashkortostan	9.30	11.51
Republic of Mariy-El	1.78	1.26
Republic of Mordovia	0.87	0.93
Republic of Tatarstan (Tatarstan)	12.67	15.65
Udmurt Republic	2.51	3.03
Chuvash Republic — Chuvashya	1.97	1.73
Perm Territory	7.63	7.89
Kirov Region	1.63	2.43
Nizhni Novgorod Region	14.17	16.89
Orenburg Region	4.92	6.15
Penza Region	3.38	5.69
Samara Region	40.87	51.33
Saratov Region	6.74	9.15
Ulyanovsk Region	2.87	4.36
URALS FEDERAL DISTRICT	46.20	58.04
Kurgan Region	0.96	1.35
Sverdlovsk Region	24.09	28.84
Tyumen Region	12.42	16.53
Khanty-Mansiysky Autonomous Area — Yugra	4.24	5.58
Yamalo-Nenetsky Autonomous Area	1.22	1.61
Chelyabinsk Region	8.73	11.31
SIBERIA FEDERAL DISTRICT	56.19	70.39
Republic of Altai	0.12	0.26
Republic of Buryatia	1.40	1.91
Republic of Tyva	0.05	0.23
Republic of Khakassia	0.78	0.89
Altai Territory	4.92	6.18
Zabaykalskiy Territory	0.94	1.12
Krasnoyarsk Territory	8.85	10.50
Irkutsk Region	6.18	9.30
Kemerovo Region	4.16	5.08
Novosibirsk Region	17.08	19.81
Omsk Region	8.22	10.33
Tomsk Region	3.51	4.79
FAR EAST FEDERAL DISTRICT	41.53	51.57
Republic of Sakha (Yakutia)	1.06	1.53
Kamchatka Territory	1.13	1.22
Primorski Territory	22.05	26.75
Khabarovsk Territory	8.27	12.66
Amur Region	4.16	3.19
Magadan Region	0.43	0.54
Sakhalin Region	4.37	5.61
Jewish Autonomous Region	0.05	0.08
Chukotka Autonomous Area	0.01	0.01

6.3. Borrowings

Table 6.3.1

Ruble and Foreign Currency-Denominated Deposits of Legal Entities and Individuals and Other Funds

(millions of rubles)

1	28.02.2011									
	customer funds, total	deposits of legal entities			deposits of legal entities			individual deposits		
		in rubles	in foreign currency and precious metals	total	in rubles	in foreign currency and precious metals	total	in rubles	in foreign currency and precious metals	total
2	3	4	5	6	7	8	9	10		
RUSSIAN FEDERATION	21,192,541	15,751,983	5,440,558	4,900,302	3,378,983	1,521,319	9,910,788	8,014,166	1,896,622	
CENTRAL FEDERAL DISTRICT	13,354,718	8,911,938	4,442,780	3,793,068	2,430,146	1,362,922	4,934,357	3,593,979	1,340,378	
Belgorod Region	102,822	89,528	13,294	14,216	10,049	4,167	68,807	63,832	4,975	
Bryansk Region	45,312	41,872	3,440	2,417	2,398	19	36,350	33,544	2,806	
Vladimir Region	91,255	81,166	10,089	6,493	6,202	291	71,491	65,016	6,475	
Voronezh Region	170,791	151,430	19,361	19,520	13,137	6,383	123,443	114,147	9,296	
Ivanovo Region	51,466	46,903	4,563	2,273	2,247	26	42,631	38,684	3,947	
Kaluga Region	68,131	60,621	7,510	3,500	3,283	217	49,453	45,253	4,200	
Kostroma Region	36,248	34,082	2,166	4,181	4,048	133	27,790	26,206	1,584	
Kursk Region	53,028	49,145	3,883	3,739	3,661	78	39,309	36,771	2,538	
Lipetsk Region	75,860	69,987	5,873	6,619	6,428	191	57,530	53,166	4,364	
Moscow Region	635,284	564,864	70,420	74,437	60,003	14,434	417,538	372,879	44,659	
Orel Region	36,509	34,233	2,276	2,368	2,358	10	29,459	27,723	1,736	
Ryazan Region	64,632	58,870	5,762	5,088	4,211	877	48,687	45,225	3,462	
Smolensk Region	53,390	45,776	7,614	3,972	3,838	134	37,899	34,687	3,212	
Tambov Region	41,111	38,404	2,707	2,290	2,113	177	32,716	31,236	1,480	
Tver Region	68,304	62,015	6,289	4,146	3,639	507	51,520	47,661	3,859	
Tula Region	92,191	82,715	9,476	6,728	6,460	268	67,644	62,293	5,351	
Yaroslavl Region	90,461	81,995	8,466	6,531	6,432	99	69,399	62,451	6,948	
Moscow	11,577,923	7,318,332	4,259,591	3,624,550	2,289,639	1,334,911	3,662,691	2,433,205	1,229,486	
NORTH-WEST FEDERAL DISTRICT	1,938,441	1,557,820	380,621	347,374	260,371	87,003	1,113,746	902,367	211,379	
Republic of Karelia	32,732	29,365	3,367	1,791	1,727	64	25,792	23,049	2,743	
Republic of Komi	72,847	67,493	5,354	4,681	4,624	57	56,522	53,390	3,132	

Table 6.3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	95,595	87,348	8,247	20,171	19,083	1,088	62,188	58,422	3,766
Nenets Autonomous Area	3,389	3,275	114	183	181	2	2,584	2,540	44
Vologda Region	83,779	73,016	10,763	9,983	8,097	1,886	58,423	52,896	5,527
Kaliningrad Region	81,067	63,905	17,162	10,537	8,952	1,585	56,068	43,034	13,034
Leningrad Region	76,746	67,803	8,943	4,458	4,170	288	58,452	52,413	6,039
Murmansk Region	73,951	64,972	8,979	5,572	4,889	683	57,354	51,257	6,097
Novgorod Region	30,126	26,637	3,489	1,747	1,708	39	21,672	19,491	2,181
Pskov Region	25,784	23,384	2,400	2,179	1,968	211	18,774	17,292	1,482
St. Petersburg	1,365,814	1,053,897	311,917	286,255	205,153	81,102	698,501	531,123	167,378
SOUTH FEDERAL DISTRICT	748,149	674,156	73,993	57,304	53,133	4,171	547,144	497,340	49,804
Republic of Adigei (Adigeya)	9,963	9,410	553	530	530	0	8,051	7,658	393
Republic of Kalmykia	4,727	4,484	243	409	409	0	3,753	3,546	207
Krasnodar Territory	331,392	302,115	29,277	25,410	24,037	1,373	236,609	214,238	22,371
Astrakhan Region	44,073	40,159	3,914	3,044	3,013	31	33,630	31,230	2,400
Volgograd Region	121,455	107,679	13,776	9,464	7,190	2,274	93,087	84,429	8,658
Rostov Region	236,539	210,309	26,230	18,447	17,954	493	172,014	156,239	15,775
NORTH-CAUCASIAN FEDERAL DISTRICT	212,909	195,451	17,458	13,614	12,469	1,145	152,547	139,211	13,336
Republic of Dagestan	29,894	28,198	1,696	1,317	1,314	3	19,251	17,753	1,498
Republic of Ingushetia	3,491	3,331	160	160	160	0	2,068	1,932	136
Kabardino-Balkar Republic	19,698	17,910	1,788	818	814	4	14,298	13,258	1,040
Karachai-Cherkess Republic	9,869	7,690	2,179	649	633	16	7,687	5,556	2,131
Republic of Northern Ossetia — Alania	19,806	18,804	1,002	656	652	4	15,419	14,576	843
Republic of Chechnya	7,288	7,183	105	629	602	27	2,131	2,057	74
Stavropol Territory	122,863	112,335	10,528	9,385	8,294	1,091	91,693	84,079	7,614
PRIVOLZHSKY FEDERAL DISTRICT	2,095,544	1,891,026	204,518	308,744	295,380	13,364	1,321,843	1,205,107	116,736
Republic of Bashkortostan	292,888	270,251	22,637	105,736	104,058	1,678	138,742	127,668	11,074
Republic of Mariy-El	22,662	21,193	1,469	2,026	1,769	257	17,373	16,554	819
Republic of Mordovia	35,008	32,732	2,276	3,466	3,080	386	24,503	23,346	1,157
Republic of Tatarstan (Tatarstan)	405,382	355,903	49,479	82,538	81,029	1,509	203,344	184,992	18,352
Udmurt Republic	75,668	71,367	4,301	5,928	5,779	149	51,518	48,502	3,016
Chuvash Republic — Chuvashya	54,362	48,601	5,761	5,371	4,613	758	38,174	36,373	1,801
Perm Territory	198,202	172,102	26,100	27,143	22,870	4,273	126,941	115,090	11,851
Kirov Region	71,266	66,759	4,507	5,436	5,326	110	48,976	45,426	3,550
Nizhni Novgorod Region	277,249	251,388	25,861	21,461	19,655	1,806	183,144	165,540	17,604
Orenburg Region	95,711	88,957	6,754	8,614	7,963	651	68,435	63,665	4,770

Table 6.3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Penza Region	59,516	55,929	3,587	3,647	3,550	97	45,073	42,669	2,404
Samara Region	313,396	278,073	35,323	26,065	25,005	1,060	227,237	199,091	28,146
Saratov Region	128,665	117,876	10,789	6,779	6,258	521	98,614	90,142	8,472
Ulyanovsk Region	65,569	59,895	5,674	4,534	4,425	109	49,769	46,049	3,720
URALS FEDERAL DISTRICT	1,205,128	1,047,937	157,191	192,756	167,820	24,936	743,238	656,880	86,358
Kurgan Region	25,004	23,866	1,138	1,757	1,585	172	18,932	18,273	659
Sverdlovsk Region	414,106	374,114	39,992	38,791	36,808	1,983	275,748	248,112	27,636
Tyumen Region	535,533	452,354	83,179	127,724	116,881	10,843	300,108	254,291	45,817
Khanty-Mansiysky Autonomous Area — Yugra	276,517	208,236	68,281	58,955	48,962	9,993	156,547	122,712	33,835
Yamalo-Nenetsky Autonomous Area	58,741	56,501	2,240	10,431	10,402	29	37,049	35,567	1,482
Chelyabinsk Region	230,485	197,603	32,882	24,484	12,546	11,938	148,450	136,204	12,246
SIBERIA FEDERAL DISTRICT	1,093,498	984,035	109,463	137,949	114,891	23,058	717,155	668,937	48,218
Republic of Altai	4,863	4,712	151	454	454	0	3,668	3,576	92
Republic of Buryatia	35,059	30,937	4,122	4,709	3,722	987	21,961	21,109	852
Republic of Tyva	4,259	4,065	194	289	289	0	3,129	3,065	64
Republic of Khakassia	16,706	16,094	612	1,615	1,615	0	12,494	11,964	530
Altai Territory	100,871	92,388	8,483	11,267	10,429	838	71,370	67,300	4,070
Zabaykalskiy Territory	33,253	31,338	1,915	2,404	2,393	11	25,648	24,765	883
Krasnoyarsk Territory	208,796	180,099	28,697	50,271	34,497	15,774	115,345	107,990	7,355
Irkutsk Region	146,805	135,697	11,108	12,233	11,744	489	92,561	86,760	5,801
Kemerovo Region	172,470	157,355	15,115	24,472	21,578	2,894	115,768	107,744	8,024
Novosibirsk Region	212,005	186,883	25,122	17,293	16,080	1,213	136,099	125,403	10,696
Omsk Region	96,251	87,215	9,036	8,688	8,161	527	72,581	66,452	6,129
Tomsk Region	62,160	57,252	4,908	4,254	3,929	325	46,531	42,809	3,722
FAR EAST FEDERAL DISTRICT	544,154	489,620	54,534	49,493	44,773	4,720	380,758	350,345	30,413
Republic of Sakha (Yakutia)	62,282	58,330	3,952	5,505	5,433	72	41,256	39,712	1,544
Kamchatka Territory	35,677	32,430	3,247	1,944	1,745	199	26,217	23,986	2,231
Primorski Territory	162,641	142,659	19,982	17,805	14,731	3,074	109,060	96,866	12,194
Khabarovsk Territory	142,456	128,843	13,613	10,528	10,332	196	105,677	97,202	8,475
Amur Region	47,368	43,853	3,515	3,018	3,007	11	34,158	32,752	1,406
Magadan Region	24,527	20,554	3,973	2,243	2,219	24	15,471	14,242	1,229
Sakhalin Region	57,244	51,327	5,917	7,275	6,134	1,141	40,247	37,136	3,111
Jewish Autonomous Region	5,335	5,110	225	253	253	0	4,427	4,259	168
Chukotka Autonomous Area	6,624	6,514	110	922	919	3	4,245	4,190	55

Table 6.3.2

Ruble-Denominated Accounts of Organizations Held with Credit Institutions¹

(millions of rubles)

1	28.02.2011		
	public organizations	non-public organizations	other
	2	3	4
RUSSIAN FEDERATION	350,666.5	3,614,487.7	203,706.0
CENTRAL FEDERAL DISTRICT	217,857.6	2,397,778.2	120,934.2
Belgorod Region	1,047.7	13,814.8	1,178.4
Bryansk Region	223.0	5,231.4	590.6
Vladimir Region	1,239.2	8,203.5	1,075.6
Voronezh Region	1,045.2	22,937.7	2,003.3
Ivanovo Region	155.2	5,268.0	697.3
Kaluga Region	2,474.9	9,320.6	806.0
Kostroma Region	120.1	2,893.2	747.3
Kursk Region	780.0	7,822.2	1,155.2
Lipetsk Region	348.3	9,578.5	721.5
Moscow Region	6,846.4	121,545.7	10,088.0
Orel Region	312.0	3,641.8	474.3
Ryazan Region	329.3	8,453.6	849.6
Smolensk Region	1,015.4	5,707.7	620.3
Tambov Region	920.3	3,528.7	422.4
Tver Region	1,255.8	8,410.9	634.4
Tula Region	663.6	11,802.5	899.9
Yaroslavl Region	1,546.1	10,667.0	1,085.4
Moscow	197,535.0	2,138,950.5	96,884.8
NORTH-WEST FEDERAL DISTRICT	19,513.2	303,370.2	12,378.0
Republic of Karelia	307.4	4,080.3	404.8
Republic of Komi	366.3	8,600.4	821.4
Arkhangelsk Region	796.1	8,657.0	1,271.2
Nenets Autonomous Area	54.8	496.4	66.9
Vologda Region	561.4	10,610.6	1,448.1
Kaliningrad Region	916.1	10,081.6	1,127.4
Leningrad Region	549.4	3,565.8	277.3
Murmansk Region	836.1	7,063.0	425.0
Novgorod Region	169.1	5,035.1	376.4
Pskov Region	219.8	3,538.6	299.0
St. Petersburg	14,791.4	242,137.8	5,927.3
SOUTH FEDERAL DISTRICT	9,118.5	111,653.9	13,297.4
Republic of Adigei (Adigeya)	108.0	1,424.7	207.2
Republic of Kalmykia	103.4	396.7	132.5
Krasnodar Territory	4,616.3	56,524.2	6,607.4
Astrakhan Region	570.7	4,651.2	1,023.9
Volgograd Region	727.7	14,803.9	1,349.4
Rostov Region	2,992.3	33,853.3	3,977.0
NORTH-CAUCASIAN FEDERAL DISTRICT	5,711.7	35,070.7	3,511.4
Republic of Daghestan	884.1	7,718.4	585.4
Republic of Ingushetia	93.6	1,078.1	45.4
Kabardino-Balkar Republic	340.7	2,944.1	301.1
Karachai-Cherkess Republic	388.3	1,098.0	187.3
Republic of Northern Ossetia — Alania	512.2	2,423.8	237.2
Republic of Chechnya	566.9	2,621.3	72.6
Stavropol Territory	2,926.0	17,187.0	2,082.4

Table 6.3.2 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	43,665.7	329,230.9	18,070.1
Republic of Bashkortostan	4,459.7	32,726.6	1,522.5
Republic of Mariy-El	278.2	2,367.7	259.8
Republic of Mordovia	1,099.7	4,512.6	348.8
Republic of Tatarstan (Tatarstan)	8,007.1	75,082.3	2,241.4
Udmurt Republic	5,869.4	10,498.2	899.8
Chuvash Republic — Chuvashya	465.0	6,430.7	509.1
Perm Territory	1,642.1	30,606.8	2,455.0
Kirov Region	1,674.8	13,768.9	1,155.0
Nizhni Novgorod Region	10,862.6	55,322.4	2,561.1
Orenburg Region	1,058.4	14,401.5	976.5
Penza Region	2,159.7	6,408.8	842.2
Samara Region	3,596.2	50,851.1	1,891.3
Saratov Region	1,709.9	18,510.6	1,792.9
Ulyanovsk Region	782.8	7,742.7	614.7
URALS FEDERAL DISTRICT	25,391.2	184,629.9	12,152.8
Kurgan Region	130.4	3,680.2	763.5
Sverdlovsk Region	9,696.2	78,436.6	5,066.4
Tyumen Region	3,047.4	72,335.0	3,938.4
Khanty-Mansiysky Autonomous Area — Yugra	1,494.6	32,738.7	2,015.0
Yamalo-Nenetsky Autonomous Area	726.4	14,337.1	771.1
Chelyabinsk Region	12,517.3	30,178.2	2,384.4
SIBERIA FEDERAL DISTRICT	19,024.4	175,555.7	13,111.0
Republic of Altai	133.7	531.6	70.2
Republic of Buryatia	616.9	5,162.9	805.4
Republic of Tyva	114.2	394.2	123.0
Republic of Khakassia	352.2	1,946.6	734.4
Altai Territory	1,597.8	11,672.8	1,296.7
Zabaykalskiy Territory	347.9	3,533.2	690.3
Krasnoyarsk Territory	7,278.7	28,271.4	2,112.8
Irkutsk Region	1,689.1	24,847.8	1,519.0
Kemerovo Region	792.3	25,016.3	1,575.2
Novosibirsk Region	4,528.4	54,348.8	2,277.3
Omsk Region	1,152.3	10,349.1	1,232.3
Tomsk Region	421.0	9,480.9	674.3
FAR EAST FEDERAL DISTRICT	10,384.2	77,198.1	10,251.3
Republic of Sakha (Yakutia)	1,967.9	10,528.5	1,820.3
Kamchatka Territory	1,144.4	5,433.7	760.7
Primorski Territory	3,609.2	25,451.5	2,323.1
Khabarovsk Territory	1,747.4	18,440.1	2,266.8
Amur Region	549.1	6,483.7	1,067.4
Magadan Region	325.1	3,535.7	577.0
Sakhalin Region	702.7	6,430.3	1,188.3
Jewish Autonomous Region	91.1	446.0	124.3
Chukotka Autonomous Area	247.2	448.6	123.3

¹ In January, 2011 the changes of the selected indicators calculated on the basis of the reporting of head offices and branches, located in Leningrad region, are caused with optimization of the filial network of the large multidivisional credit institution.

Table 6.3.3

Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions¹

(millions of rubles)

1	28.02.2011		
	public organizations	non-public organizations	other
2	3	4	
RUSSIAN FEDERATION	32,926.0	776,283.8	63,288.8
CENTRAL FEDERAL DISTRICT	28,871.0	669,856.3	58,146.7
Belgorod Region	1.6	375.2	15.0
Bryansk Region	0.0	165.1	9.4
Vladimir Region	1.1	783.5	45.7
Voronezh Region	1.3	458.6	14.3
Ivanovo Region	0.0	164.0	3.5
Kaluga Region	30.5	909.2	15.6
Kostroma Region	0.2	134.9	0.3
Kursk Region	23.0	604.1	1.2
Lipetsk Region	0.0	538.4	66.1
Moscow Region	244.6	5,339.3	245.5
Orel Region	0.0	109.9	2.5
Ryazan Region	27.0	483.5	0.9
Smolensk Region	64.6	524.6	3.9
Tambov Region	7.5	75.2	0.2
Tver Region	0.1	466.5	8.2
Tula Region	175.2	539.4	11.6
Yaroslavl Region	0.2	613.0	1.5
Moscow	28,294.0	657,571.8	57,701.3
NORTH-WEST FEDERAL DISTRICT	2,093.1	45,785.5	1,959.7
Republic of Karelia	0.8	229.9	8.2
Republic of Komi	15.7	159.3	2.1
Arkhangelsk Region	6.0	2,707.0	53.3
Nenets Autonomous Area	0.0	39.9	2.3
Vologda Region	215.5	1,401.2	3.6
Kaliningrad Region	69.9	1,957.7	42.4
Leningrad Region	3.3	562.8	16.2
Murmansk Region	156.3	1,389.0	9.9
Novgorod Region	0.0	1,081.9	0.5
Pskov Region	3.1	129.4	5.0
St. Petersburg	1,622.5	36,167.3	1,818.4
SOUTH FEDERAL DISTRICT	114.7	10,299.9	304.5
Republic of Adigei (Adigeya)	0.0	29.1	0.0
Republic of Kalmykia	0.0	1.0	0.0
Krasnodar Territory	54.6	2,272.7	209.9
Astrakhan Region	13.4	479.5	10.7
Volgograd Region	45.7	1,244.8	26.8
Rostov Region	0.9	6,272.8	57.1
NORTH-CAUCASIAN FEDERAL DISTRICT	81.7	749.6	106.5
Republic of Daghestan	75.6	45.3	6.2
Republic of Ingushetia	0.0	13.8	0.0
Kabardino-Balkar Republic	0.0	35.9	2.3
Karachai-Cherkess Republic	0.0	0.2	15.9
Republic of Northern Ossetia — Alania	0.1	30.7	3.5
Republic of Chechnya	0.0	2.7	26.9
Stavropol Territory	6.0	621.0	51.6

Table 6.3.3 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	291.1	17,880.6	590.9
Republic of Bashkortostan	46.5	3,046.9	8.5
Republic of Mariy-El	4.0	58.2	0.3
Republic of Mordovia	0.0	60.9	16.3
Republic of Tatarstan (Tatarstan)	98.1	1,851.4	346.3
Udmurt Republic	0.5	196.8	2.4
Chuvash Republic — Chuvashya	0.2	187.3	0.0
Perm Territory	2.5	5,248.4	53.8
Kirov Region	0.0	249.8	0.3
Nizhni Novgorod Region	48.5	2,461.2	60.5
Orenburg Region	1.7	696.2	50.1
Penza Region	1.6	235.8	1.6
Samara Region	48.0	1,992.7	38.0
Saratov Region	7.8	493.8	9.7
Ulyanovsk Region	31.6	1,101.3	3.1
URALS FEDERAL DISTRICT	1,009.1	16,198.7	441.3
Kurgan Region	0.0	65.7	69.4
Sverdlovsk Region	71.6	5,959.0	225.7
Tyumen Region	28.4	7,040.2	12.9
Khanty-Mansiysky Autonomous Area — Yugra	18.5	6,221.2	7.5
Yamalo-Nenetsky Autonomous Area	0.0	155.9	0.0
Chelyabinsk Region	909.2	3,133.8	133.2
SIBERIA FEDERAL DISTRICT	371.8	9,218.7	653.8
Republic of Altai	0.0	13.2	0.0
Republic of Buryatia	0.0	522.4	23.8
Republic of Tyva	0.0	78.2	0.0
Republic of Khakassia	0.0	1.3	0.0
Altai Territory	23.4	573.4	14.0
Zabaykalskiy Territory	0.1	48.2	4.4
Krasnoyarsk Territory	200.5	990.1	30.1
Irkutsk Region	8.3	1,704.3	69.9
Kemerovo Region	0.1	2,621.7	18.6
Novosibirsk Region	114.1	1,743.6	462.9
Omsk Region	7.9	722.2	29.5
Tomsk Region	17.4	200.1	0.4
FAR EAST FEDERAL DISTRICT	93.5	6,294.6	1,085.4
Republic of Sakha (Yakutia)	3.9	775.6	2.1
Kamchatka Territory	11.8	549.2	12.5
Primorski Territory	49.1	2,560.8	316.5
Khabarovsk Territory	21.9	1,051.3	215.7
Amur Region	3.4	160.8	8.5
Magadan Region	3.3	185.2	22.2
Sakhalin Region	0.2	999.4	507.9
Jewish Autonomous Region	0.0	12.1	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

¹ In January, 2011 the changes of the selected indicators calculated on the basis of the reporting of head offices and branches, located in Leningrad region, are caused with optimization of the filial network of the large multidivisional credit institution.

Table 6.3.4

Budget Funds in Accounts of Credit Institutions¹

(millions of rubles)

1	28.02.2011			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	6,841.7	4,695.2	25,570.9	18,130.0
CENTRAL FEDERAL DISTRICT	5,809.9	440.8	18,267.3	10,028.9
Belgorod Region	2.6	0.0	0.0	154.6
Bryansk Region	6.3	0.2	16.3	98.8
Vladimir Region	2.2	9.0	2.8	63.5
Voronezh Region	9.4	0.3	111.7	132.3
Ivanovo Region	7.7	0.0	11.1	33.4
Kaluga Region	21.5	0.2	84.0	33.2
Kostroma Region	3.0	5.0	7.2	29.1
Kursk Region	0.6	14.1	0.0	41.4
Lipetsk Region	3.1	0.7	3.0	78.8
Moscow Region	108.1	2.3	224.1	1,110.7
Orel Region	0.6	3.2	5.6	24.1
Ryazan Region	7.4	0.2	12.8	154.5
Smolensk Region	5.8	3.2	0.3	28.2
Tambov Region	1.6	16.1	20.8	51.0
Tver Region	2.7	10.4	2.4	39.9
Tula Region	6.7	0.0	4.0	112.9
Yaroslavl Region	3.2	0.5	23.7	35.7
Moscow	5,617.5	375.3	17,737.6	7,806.8
NORTH-WEST FEDERAL DISTRICT	58.0	75.2	2,810.3	951.0
Republic of Karelia	1.1	0.1	1.0	10.3
Republic of Komi	4.9	5.6	22.0	15.7
Arkhangelsk Region	6.1	0.2	6.9	81.7
Nenets Autonomous Area	0.0	0.0	0.0	0.0
Vologda Region	1.5	1.3	13.0	69.8
Kaliningrad Region	17.3	18.3	10.8	198.6
Leningrad Region	2.8	0.0	32.0	27.9
Murmansk Region	2.6	2.7	2.7	94.5
Novgorod Region	6.2	0.9	6.0	68.5
Pskov Region	3.1	0.0	0.8	94.4
St. Petersburg	12.4	46.1	2,715.1	289.6
SOUTH FEDERAL DISTRICT	87.8	20.3	79.4	462.7
Republic of Adigei (Adigeya)	5.7	4.6	2.8	0.1
Republic of Kalmykia	6.5	0.6	26.2	22.2
Krasnodar Territory	46.9	12.3	28.1	224.5
Astrakhan Region	6.0	0.2	1.0	24.6
Volgograd Region	11.9	0.0	0.1	8.5
Rostov Region	10.9	2.7	21.2	182.8
NORTH-CAUCASIAN FEDERAL DISTRICT	371.1	20.9	112.3	481.4
Republic of Daghestan	125.7	6.9	4.3	36.2
Republic of Ingushetia	58.2	0.0	0.0	0.0
Kabardino-Balkar Republic	0.4	0.0	0.0	29.7
Karachai-Cherkess Republic	3.2	0.0	0.0	0.4
Republic of Northern Ossetia — Alania	0.0	0.0	0.0	10.4
Republic of Chechnya	174.7	0.0	3.6	110.9
Stavropol Territory	8.9	14.0	104.3	293.9

Table 6.3.4 (end)
(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	169.8	4,042.5	3,474.0	2,672.5
Republic of Bashkortostan	5.5	3,925.6	289.8	16.0
Republic of Mariy-El	0.7	0.0	0.0	41.5
Republic of Mordovia	2.9	0.0	83.1	32.7
Republic of Tatarstan (Tatarstan)	42.6	5.7	2,822.6	1,233.8
Udmurt Republic	0.3	0.1	17.4	6.9
Chuvash Republic — Chuvashya	3.9	0.2	64.0	23.9
Perm Territory	36.2	10.9	38.9	228.0
Kirov Region	3.0	18.4	6.2	111.7
Nizhni Novgorod Region	26.4	50.7	10.3	211.1
Orenburg Region	13.1	15.5	44.1	193.1
Penza Region	4.2	3.7	39.7	83.3
Samara Region	17.5	1.2	8.7	367.6
Saratov Region	7.4	10.2	0.1	69.5
Ulyanovsk Region	6.2	0.2	49.1	53.3
URALS FEDERAL DISTRICT	48.4	69.5	478.8	1,175.7
Kurgan Region	2.2	0.1	0.2	98.4
Sverdlovsk Region	28.0	7.1	129.7	457.7
Tyumen Region	4.3	61.7	182.6	515.9
Khanty-Mansiysky Autonomous Area — Yugra	1.2	34.1	28.3	168.9
Yamalo-Nenetsky Autonomous Area	1.8	0.0	114.1	306.2
Chelyabinsk Region	13.9	0.6	166.4	103.6
SIBERIA FEDERAL DISTRICT	176.0	20.6	109.4	1,682.4
Republic of Altai	1.5	0.0	0.3	2.8
Republic of Buryatia	3.7	1.4	46.3	14.5
Republic of Tyva	46.7	0.0	0.0	118.6
Republic of Khakassia	4.1	1.3	0.2	32.9
Altai Territory	0.4	0.0	0.1	309.0
Zabaykalskiy Territory	46.0	0.0	0.0	48.7
Krasnoyarsk Territory	18.5	11.9	6.6	230.6
Irkutsk Region	5.8	1.8	3.3	164.3
Kemerovo Region	19.2	0.9	0.0	433.7
Novosibirsk Region	6.9	3.0	43.7	117.3
Omsk Region	22.9	0.2	7.3	100.5
Tomsk Region	0.3	0.0	1.4	109.4
FAR EAST FEDERAL DISTRICT	120.7	5.5	239.4	675.5
Republic of Sakha (Yakutia)	57.7	0.0	3.9	123.8
Kamchatka Territory	0.0	0.0	0.0	0.2
Primorski Territory	16.7	2.9	3.7	39.2
Khabarovsk Territory	8.7	0.2	29.5	118.9
Amur Region	24.5	2.0	5.1	91.6
Magadan Region	4.8	0.2	0.2	234.2
Sakhalin Region	8.2	0.3	197.0	67.1
Jewish Autonomous Region	0.1	0.0	0.0	0.5
Chukotka Autonomous Area	0.0	0.0	0.0	0.0

¹ In January, 2011 the changes of the selected indicators calculated on the basis of the reporting of head offices and branches, located in Leningrad region, are caused with optimization of the filial network of the large multidivisional credit institution.

Table 6.3.5

Deposit and Savings Certificates and Bonds¹

(millions of rubles)

1	28.02.2011		
	deposit certificates	savings certificates	bonds
	2	3	4
RUSSIAN FEDERATION	13,956.5	13,689.5	537,931.8
CENTRAL FEDERAL DISTRICT	12,244.6	3,967.5	481,708.3
Belgorod Region	0.0	49.7	0.0
Bryansk Region	14.1	17.6	0.0
Vladimir Region	117.6	117.7	0.0
Voronezh Region	0.0	75.9	0.0
Ivanovo Region	81.0	64.8	0.0
Kaluga Region	0.0	42.9	0.0
Kostroma Region	16.0	38.4	0.0
Kursk Region	0.0	15.0	0.0
Lipetsk Region	22.6	55.8	0.0
Moscow Region	155.8	450.1	0.0
Orel Region	0.0	25.0	0.0
Ryazan Region	0.0	31.2	0.0
Smolensk Region	9.1	32.8	0.0
Tambov Region	0.1	40.5	0.0
Tver Region	0.0	23.4	0.0
Tula Region	2.8	19.5	0.0
Yaroslavl Region	90.7	87.5	0.0
Moscow	11,734.9	2,779.6	481,708.3
NORTH-WEST FEDERAL DISTRICT	259.2	1,346.3	13,123.3
Republic of Karelia	0.1	91.8	0.0
Republic of Komi	27.7	151.8	0.0
Arkhangelsk Region	6.3	70.2	0.0
Nenets Autonomous Area	0.0	4.2	0.0
Vologda Region	67.0	47.8	0.0
Kaliningrad Region	0.0	82.5	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	30.5	74.4	0.0
Novgorod Region	0.0	91.9	0.0
Pskov Region	0.1	39.8	0.0
St. Petersburg	127.5	696.2	13,123.3
SOUTH FEDERAL DISTRICT	45.8	1,097.8	2,818.7
Republic of Adigei (Adigeya)	0.0	26.6	0.0
Republic of Kalmykia	0.0	5.6	0.0
Krasnodar Territory	26.0	407.6	5.6
Astrakhan Region	0.0	127.4	0.0
Volgograd Region	10.6	260.9	0.0
Rostov Region	9.3	269.8	2,813.1
NORTH-CAUCASIAN FEDERAL DISTRICT	81.0	597.6	170.0
Republic of Daghestan	0.0	16.6	0.0
Republic of Ingushetia	0.0	21.4	0.0
Kabardino-Balkar Republic	0.0	51.1	0.0
Karachai-Cherkess Republic	0.0	16.9	0.0
Republic of Northern Ossetia — Alania	0.0	31.3	170.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	81.0	460.2	0.0

Table 6.3.5 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	500.1	2,150.6	24,558.2
Republic of Bashkortostan	0.0	196.9	0.0
Republic of Mariy-El	0.0	3.7	0.0
Republic of Mordovia	0.0	36.3	0.0
Republic of Tatarstan (Tatarstan)	17.0	68.8	13,649.6
Udmurt Republic	153.5	101.9	0.0
Chuvash Republic — Chuvashya	0.0	90.7	0.0
Perm Territory	5.0	183.9	0.0
Kirov Region	0.0	75.4	0.0
Nizhni Novgorod Region	53.9	179.2	0.0
Orenburg Region	0.7	187.9	0.0
Penza Region	1.7	189.5	0.0
Samara Region	267.0	436.0	10,908.6
Saratov Region	1.1	160.9	0.0
Ulyanovsk Region	0.3	239.5	0.0
URALS FEDERAL DISTRICT	341.1	1,152.4	12,503.2
Kurgan Region	0.4	19.2	0.0
Sverdlovsk Region	41.2	121.5	5,003.2
Tyumen Region	18.6	593.3	7,500.0
Khanty-Mansiysky Autonomous Area — Yugra	18.5	344.8	6,000.0
Yamalo-Nenetsky Autonomous Area	0.0	149.4	0.0
Chelyabinsk Region	281.0	418.4	0.0
SIBERIA FEDERAL DISTRICT	194.2	2,332.5	50.0
Republic of Altai	0.0	26.5	0.0
Republic of Buryatia	31.0	53.3	50.0
Republic of Tyva	0.0	6.9	0.0
Republic of Khakassia	0.0	31.9	0.0
Altai Territory	11.4	154.5	0.0
Zabaykalskiy Territory	44.2	154.2	0.0
Krasnoyarsk Territory	4.8	184.6	0.0
Irkutsk Region	92.5	443.3	0.0
Kemerovo Region	1.7	576.7	0.0
Novosibirsk Region	0.4	329.5	0.0
Omsk Region	8.2	176.9	0.0
Tomsk Region	0.0	194.2	0.0
FAR EAST FEDERAL DISTRICT	290.5	1,044.8	3,000.0
Republic of Sakha (Yakutia)	0.0	78.7	0.0
Kamchatka Territory	1.6	51.8	0.0
Primorski Territory	263.4	459.4	0.0
Khabarovsk Territory	0.0	105.3	0.0
Amur Region	21.5	124.1	3,000.0
Magadan Region	0.0	65.1	0.0
Sakhalin Region	4.0	110.1	0.0
Jewish Autonomous Region	0.0	27.9	0.0
Chukotka Autonomous Area	0.0	22.3	0.0

¹ In January, 2011 the changes of the selected indicators calculated on the basis of the reporting of head offices and branches, located in Leningrad region, are caused with optimization of the filial network of the large multidivisional credit institution.

Table 6.3.6

Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills¹

(millions of rubles)

1	28.02.2011	
	2 rubles funds raised by issuing bills	3 foreign currency funds raised by issuing bills
RUSSIAN FEDERATION	651,355.5	144,734.2
CENTRAL FEDERAL DISTRICT	489,546.5	125,430.4
Belgorod Region	3,721.3	79.7
Bryansk Region	503.4	0.0
Vladimir Region	503.7	375.2
Voronezh Region	4,702.5	1,594.2
Ivanovo Region	314.4	15.7
Kaluga Region	96.1	0.0
Kostroma Region	91.5	15.0
Kursk Region	665.1	4.6
Lipetsk Region	268.5	0.0
Moscow Region	24,064.5	1,069.9
Orel Region	54.8	0.0
Ryazan Region	281.3	0.0
Smolensk Region	89.5	29.0
Tambov Region	537.1	0.0
Tver Region	134.5	24.0
Tula Region	79.8	0.0
Yaroslavl Region	611.0	14.6
Moscow	452,827.3	122,208.4
NORTH-WEST FEDERAL DISTRICT	42,380.3	13,925.4
Republic of Karelia	10.4	0.0
Republic of Komi	146.5	0.0
Arkhangelsk Region	173.8	0.0
Nenets Autonomous Area	0.1	0.0
Vologda Region	1,049.5	0.0
Kaliningrad Region	236.5	17.1
Leningrad Region	94.5	0.0
Murmansk Region	518.3	1.2
Novgorod Region	92.9	0.0
Pskov Region	92.6	0.0
St. Petersburg	39,965.3	13,907.0
SOUTH FEDERAL DISTRICT	5,579.9	1,275.7
Republic of Adigei (Adigeya)	4.6	0.0
Republic of Kalmykia	0.0	0.0
Krasnodar Territory	792.7	426.1
Astrakhan Region	52.8	0.0
Volgograd Region	266.0	0.0
Rostov Region	4,463.8	849.6
NORTH-CAUCASIAN FEDERAL DISTRICT	1,931.8	21.7
Republic of Daghestan	56.9	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	15.3	0.0
Karachai-Cherkess Republic	503.9	20.5
Republic of Northern Ossetia — Alania	147.1	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	1,208.6	1.2

Table 6.3.6 (end)
(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	70,855.2	1,839.8
Republic of Bashkortostan	2,961.2	511.3
Republic of Mariy-El	320.1	1.4
Republic of Mordovia	451.4	0.0
Republic of Tatarstan (Tatarstan)	33,503.7	239.7
Udmurt Republic	1,713.8	0.0
Chuvash Republic — Chuvashya	1,639.4	0.0
Perm Territory	3,788.5	17.9
Kirov Region	104.8	0.0
Nizhni Novgorod Region	7,483.7	29.9
Orenburg Region	2,542.7	34.0
Penza Region	336.6	1.3
Samara Region	14,360.9	1,004.2
Saratov Region	799.2	0.0
Ulyanovsk Region	849.2	0.0
URALS FEDERAL DISTRICT	24,800.3	1,746.9
Kurgan Region	193.6	0.0
Sverdlovsk Region	8,787.2	394.3
Tyumen Region	11,334.3	1,308.2
Khanty-Mansiysky Autonomous Area — Yugra	5,933.7	1,300.2
Yamalo-Nenetsky Autonomous Area	2,276.1	0.0
Chelyabinsk Region	4,485.2	44.4
SIBERIA FEDERAL DISTRICT	12,593.7	470.1
Republic of Altai	104.2	0.0
Republic of Buryatia	66.8	0.0
Republic of Tyva	0.0	0.0
Republic of Khakassia	5.0	0.0
Altai Territory	1,001.4	0.0
Zabaykalskiy Territory	43.8	0.3
Krasnoyarsk Territory	1,025.7	0.0
Irkutsk Region	2,969.9	55.1
Kemerovo Region	1,184.3	9.4
Novosibirsk Region	4,528.9	75.2
Omsk Region	1,382.6	328.2
Tomsk Region	281.1	2.0
FAR EAST FEDERAL DISTRICT	3,667.8	24.2
Republic of Sakha (Yakutia)	163.8	1.5
Kamchatka Territory	218.5	8.7
Primorski Territory	2,888.0	8.0
Khabarovsk Territory	242.2	2.8
Amur Region	72.5	0.6
Magadan Region	0.7	0.0
Sakhalin Region	76.1	2.6
Jewish Autonomous Region	6.0	0.0
Chukotka Autonomous Area	0.0	0.0

¹ In January, 2011 the changes of the selected indicators calculated on the basis of the reporting of head offices and branches, located in Leningrad region, are caused with optimization of the filial network of the large multidivisional credit institution.

6.4. Funds Allocations

Table 6.4.1

Volume of Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use¹

(millions of rubles)

	28.02.2011												
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
1	2	3	4	5	6	7	8	9	10	11	12	13	
RUSSIAN FEDERATION	2,708,289	60,755	53,731	386,701	117,175	57,558	159,233	100,290	617,595	108,718	496,088	604,176	
CENTRAL FEDERAL DISTRICT	1,441,026	23,704	23,410	155,133	32,011	19,163	74,694	38,655	297,323	69,826	407,490	323,027	
Belgorod Region	18,910	76	0	8,627	3	3,257	1,092	123	2,257	281	723	2,471	
Bryansk Region	5,982	0	0	1,237	513	641	39	40	853	114	28	2,517	
Vladimir Region	11,989	6	0	5,477	911	461	252	90	1,045	190	1,249	2,308	
Voronezh Region	21,588	0	0	5,188	91	2,479	305	273	6,420	1,539	1,771	3,522	
Ivanovo Region	6,417	0	0	1,270	735	230	143	36	1,657	242	318	1,786	
Kaluga Region	8,369	0	0	2,427	76	194	157	43	2,066	772	366	2,268	
Kostroma Region	5,183	5	0	1,173	208	109	40	18	1,451	30	889	1,260	
Kursk Region	14,220	0	0	3,467	556	2,217	116	76	3,748	350	917	2,773	
Lipetsk Region	10,409	0	0	1,262	125	2,343	389	63	3,801	123	592	1,711	
Moscow Region	160,592	113	11	15,853	8,177	691	7,552	2,721	31,379	7,105	29,363	57,638	
Orel Region	9,348	0	0	1,324	204	1,281	1,115	48	4,222	34	135	985	
Ryazan Region	7,653	5	0	2,943	92	710	213	141	1,912	122	208	1,307	
Smolensk Region	10,845	7	7	5,304	74	375	249	148	2,265	143	725	1,555	
Tambov Region	6,596	0	0	1,182	713	1,511	97	85	1,810	288	59	851	
Tver Region	9,676	0	0	4,351	52	511	102	191	2,584	253	150	1,482	
Tula Region	24,842	34	0	4,283	7,369	667	1,331	145	3,775	384	1,146	5,708	
Yaroslavl Region	18,026	0	0	3,484	3,991	460	297	675	3,012	358	1,078	4,671	
Moscow	1,090,381	23,458	23,392	86,281	8,122	1,026	61,205	33,739	223,067	57,498	367,774	228,211	

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	237,726	811	447	31,346	24,020	6,150	15,536	18,275	57,106	11,296	19,445	53,741
Republic of Karelia	3,728	30	0	1,411	489	70	23	31	551	22	109	992
Republic of Komi	5,753	106	106	312	38	119	448	709	1,304	646	172	1,899
Arkhangelsk Region	9,134	145	130	1,757	335	365	262	163	1,535	139	670	3,763
Nenets Autonomous Area	67	0	0	0	0	0	36	16	11	0	0	4
Vologda Region	11,708	2	0	2,492	487	731	475	159	2,543	224	474	4,121
Kaliningrad Region	7,645	155	0	1,241	337	351	319	91	2,442	38	861	1,810
Leningrad Region	15,304	80	1	3,918	213	2,271	1,246	76	2,457	136	1,206	3,701
Murmansk Region	7,264	169	138	282	1,331	263	136	96	1,771	97	652	2,467
Novgorod Region	5,352	0	0	744	695	939	108	54	887	27	88	1,810
Pskov Region	3,520	0	0	1,083	401	741	91	111	413	23	22	635
St. Petersburg	168,318	124	72	18,104	19,694	300	12,428	16,785	43,205	9,944	15,191	32,543
SOUTH FEDERAL DISTRICT	159,466	55	11	31,000	3,515	10,078	6,079	4,690	61,913	3,678	5,485	32,973
Republic of Adigei (Adigeya)	1,360	0	0	449	0	177	96	7	257	2	18	354
Republic of Kalmykia	527	0	0	11	0	170	12	29	217	6	2	80
Krasnodar Territory	78,032	42	11	7,167	1,545	4,774	3,810	2,689	40,561	1,260	3,587	12,597
Astrakhan Region	2,191	0	0	299	104	281	427	127	443	69	57	384
Volgograd Region	23,650	7	0	8,296	603	1,115	699	255	4,773	310	284	7,308
Rostov Region	53,706	6	0	14,778	1,263	3,561	1,035	1,583	15,662	2,031	1,537	12,250
NORTH-CAUCASIAN FEDERAL DISTRICT	32,798	106	5	5,381	4,745	3,350	2,830	520	8,517	391	1,880	5,078
Republic of Dagestan	3,035	50	0	617	20	78	418	43	841	38	248	682
Republic of Ingushetia	483	0	0	36	0	35	135	0	267	0	10	0
Kabardino-Balkar Republic	2,234	31	0	663	0	179	45	19	1,122	75	48	52
Karachai-Cherkess Republic	1,455	0	0	655	0	324	79	27	314	15	13	28
Republic of Northern Ossetia — Alania	1,519	18	5	152	2	133	259	46	505	19	151	234
Republic of Chechnya	2,366	0	0	66	0	7	1,632	0	48	0	610	3
Stavropol Territory	21,706	7	0	3,191	4,723	2,594	261	385	5,422	244	800	4,079
PRIVOLZHSKY FEDERAL DISTRICT	390,495	22,804	22,422	95,116	26,692	9,083	19,531	14,530	84,439	12,223	39,240	66,837
Republic of Bashkortostan	58,511	15,020	15,018	10,749	2,105	1,042	1,821	800	13,127	2,112	4,161	7,574
Republic of Mariy-El	5,624	570	570	1,004	670	437	216	33	844	278	126	1,446
Republic of Mordovia	7,072	0	0	2,595	0	802	621	101	880	144	662	1,267

Table 6.4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	61,842	5,741	5,727	16,995	757	1,384	3,297	523	13,494	2,265	4,938	12,448
Udmurt Republic	12,386	138	125	3,040	42	215	183	159	3,631	82	522	4,374
Chuvash Republic — Chuvashya	11,383	2	0	1,491	4,376	196	451	62	816	93	1,176	2,720
Perm Territory	53,989	104	49	21,730	5,027	262	904	9,964	7,796	1,231	2,120	4,851
Kirov Region	8,593	0	0	2,333	23	469	126	129	2,642	71	197	2,603
Nizhni Novgorod Region	63,616	23	9	10,574	4,383	1,171	1,134	719	19,795	2,438	12,705	10,674
Orenburg Region	14,727	762	524	4,403	808	945	465	673	2,389	137	384	3,761
Penza Region	6,596	0	0	2,510	110	507	276	53	922	109	185	1,924
Samara Region	51,492	243	221	10,375	7,489	632	3,276	778	11,821	2,092	10,254	4,532
Saratov Region	26,858	179	179	5,737	796	652	6,366	260	4,729	946	740	6,453
Ulyanovsk Region	7,806	23	0	1,580	105	369	395	276	1,551	225	1,070	2,212
URALS FEDERAL DISTRICT	182,786	4,371	3,091	38,149	4,165	2,340	19,604	10,544	43,296	5,941	7,461	46,915
Kurgan Region	3,865	3	0	1,060	202	388	118	29	959	59	37	1,010
Sverdlovsk Region	80,279	926	55	17,166	546	377	4,117	4,125	28,333	2,888	4,377	17,424
Tyumen Region	52,942	3,076	3,036	3,859	1,798	648	13,198	5,990	7,863	1,821	1,582	13,107
Khanty-Mansiysky Autonomous Area — Yugra	23,853	1,374	1,374	186	105	139	6,765	5,284	2,358	356	635	6,651
Yamalo-Nenetsky Autonomous Area	5,753	673	633	115	74	3	3,789	168	231	159	33	508
Chelyabinsk Region	45,700	366	0	16,064	1,619	927	2,172	400	6,142	1,173	1,465	15,372
SIBERIA FEDERAL DISTRICT	198,625	5,920	4,343	26,391	14,688	6,073	14,760	5,568	47,873	4,508	10,958	61,886
Republic of Altai	2,255	0	0	81	10	67	174	8	1,022	35	104	754
Republic of Buryatia	4,570	173	0	685	347	31	632	13	1,176	108	71	1,334
Republic of Tyva	426	86	36	1	15	15	5	1	186	1	35	81
Republic of Khakassia	2,222	6	0	413	311	145	120	7	386	34	40	760
Altai Territory	23,556	106	0	5,538	634	2,410	484	194	6,075	307	343	7,465
Zabaykalskiy Territory	4,561	674	372	73	1,523	19	132	235	1,029	57	25	794
Krasnoyarsk Territory	26,892	358	284	5,251	2,058	728	3,302	775	5,299	1,157	806	7,158
Irkutsk Region	24,255	1,157	926	3,140	3,517	965	1,476	1,017	5,367	130	374	7,112
Kemerovo Region	33,516	2,727	2,599	3,333	475	203	1,351	258	8,897	203	1,707	14,362
Novosibirsk Region	38,738	107	0	3,601	4,557	802	973	1,827	11,383	1,066	1,421	13,001
Omsk Region	25,879	0	0	2,609	651	477	5,085	1,058	4,803	970	5,721	4,505
Tomsk Region	11,755	526	126	1,666	591	211	1,026	175	2,251	440	311	4,558

Table 6.4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	65,367	2,984	2	4,183	7,339	1,321	6,199	7,508	17,121	855	4,129	13,728
Republic of Sakha (Yakutia)	8,998	996	0	289	3,015	46	398	1,406	750	84	83	1,931
Kamchatka Territory	3,176	0	0	56	411	357	193	118	978	27	351	685
Primorski Territory	25,511	11	1	2,223	2,277	271	2,306	4,729	5,516	166	1,262	6,750
Khabarovsk Territory	16,046	593	0	912	1,017	76	2,039	703	7,376	199	803	2,328
Amur Region	3,878	166	1	253	199	487	672	60	952	61	184	844
Magadan Region	2,603	1,152	0	266	144	31	134	69	422	144	133	108
Sakhalin Region	3,083	48	0	148	276	22	457	401	566	174	262	729
Jewish Autonomous Region	313	0	0	36	0	31	0	4	87	0	50	105
Chukotka Autonomous Area	1,759	18	0	0	0	0	0	18	476	0	1,001	246

¹ The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.2

Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use¹

28.02.2011

of which:

(millions of rubles)

	total	of which:										real estate activities	other activities	for settlement finality
		mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities				for settlement finality
1	2	3	4	5	6	7	8	9	10	11	12	13		
RUSSIAN FEDERATION	321,083	16,943	5,367	77,735	3,808	1,819	7,156	63,178	48,519	33,480	66,387	2,058		
CENTRAL FEDERAL DISTRICT	146,667	454	2	17,755	3,791	546	6,048	2,224	36,090	24,661	53,313	1,785		
Belgorod Region	272	237	0	0	0	0	0	0	35	0	0	0		
Bryansk Region	40	0	0	0	0	13	0	0	8	19	0	0		
Vladimir Region	146	0	0	137	0	0	0	0	0	0	9	0		
Voronezh Region	2,116	0	0	4	0	0	0	0	181	1,807	124	0		
Ivanovo Region	104	0	0	78	0	0	0	0	26	0	0	0		
Kaluga Region	605	0	0	6	0	12	0	0	587	0	0	0		
Kostroma Region	54	0	0	0	0	0	0	0	54	0	0	0		
Kursk Region	81	0	0	0	0	0	0	0	81	0	0	0		
Lipetsk Region	95	0	0	88	0	0	0	0	7	0	0	0		
Moscow Region	7,711	0	0	1,151	0	117	136	1,109	2,896	868	971	463		
Orel Region	911	0	0	439	0	2	0	0	34	0	436	0		
Ryazan Region	36	0	0	0	0	0	1	0	6	0	29	0		
Smolensk Region	973	0	0	827	0	0	0	0	3	0	143	0		
Tambov Region	0	0	0	0	0	0	0	0	0	0	0	0		
Tver Region	20	0	0	20	0	0	0	0	0	0	0	0		
Tula Region	4,292	0	0	2,513	0	0	0	0	0	0	1,758	21		
Yaroslavl Region	433	0	0	334	0	0	77	0	0	22	0	0		
Moscow	128,778	217	2	12,158	3,791	402	5,834	1,115	32,172	21,946	49,842	1,301		

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	38,464	7,359	145	14,383	6	11	565	2,419	3,732	5,551	4,223	215
Republic of Karelia	178	0	0	115	0	0	0	0	0	0	63	0
Republic of Komi	2	0	0	0	0	0	0	0	0	0	0	2
Arkhangelsk Region	137	76	0	50	0	0	0	0	1	0	0	10
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	354	0	0	212	6	0	0	0	134	0	2	0
Kaliningrad Region	4,192	0	0	4,047	0	9	0	43	76	17	0	0
Leningrad Region	1,747	29	0	1,403	0	0	0	0	55	151	109	0
Murmansk Region	42	0	0	0	0	2	1	0	0	0	39	0
Novgorod Region	4,932	0	0	4,920	0	0	0	0	12	0	0	0
Pskov Region	275	0	0	275	0	0	0	0	0	0	0	0
St. Petersburg	26,605	7,253	145	3,363	0	0	564	2,376	3,454	5,383	4,009	203
SOUTH FEDERAL DISTRICT	73,164	137	137	12,127	0	10	390	57,274	1,061	1,178	985	2
Republic of Adigei (Adigeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	20	0	0	0	0	0	0	0	20	0	0	0
Krasnodar Territory	69,185	0	0	10,836	0	10	21	57,034	333	827	124	0
Astrakhan Region	266	0	0	0	0	0	70	0	0	196	0	0
Volgograd Region	380	0	0	13	0	0	300	0	53	14	0	0
Rostov Region	3,313	137	137	1,278	0	0	0	238	655	142	861	2
NORTH-CAUCASIAN FEDERAL DISTRICT	1,032	380	0	471	0	52	0	0	62	67	0	0
Republic of Dagestan	78	0	0	0	0	0	0	0	11	67	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	428	380	0	0	0	0	0	0	48	0	0	0
Karachai-Cherkess Republic	60	0	0	58	0	0	0	0	2	0	0	0
Republic of Northern Ossetia — Alania	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Chechnya	0	0	0	0	0	0	0	0	0	0	0	0
Stavropol Territory	466	0	0	413	0	52	0	0	1	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	19,343	1,332	1,091	15,258	11	81	85	537	957	678	403	1
Republic of Bashkortostan	10,385	0	0	9,896	11	63	0	119	296	0	0	0
Republic of Mariy-El	916	896	895	0	0	0	0	0	20	0	0	0
Republic of Mordovia	120	0	0	117	0	3	0	0	0	0	0	0

Table 6.4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	1,947	0	0	927	0	0	0	1	352	581	86	0
Udmurt Republic	107	0	0	0	0	0	0	0	102	0	5	0
Chuvash Republic — Chuvashya	424	0	0	348	0	0	0	0	6	0	70	0
Perm Territory	164	29	0	102	0	0	0	0	0	20	13	0
Kirov Region	510	0	0	510	0	0	0	0	0	0	0	0
Nizhni Novgorod Region	670	0	0	330	0	0	0	332	2	5	0	1
Orenburg Region	373	291	80	77	0	0	0	0	5	0	0	0
Penza Region	177	0	0	171	0	0	6	0	0	0	0	0
Samara Region	956	0	0	400	0	15	79	85	93	70	214	0
Saratov Region	214	117	116	7	0	0	0	0	73	2	15	0
Ulyanovsk Region	2,380	0	0	2,372	0	0	0	0	8	0	0	0
URALS FEDERAL DISTRICT	24,183	2,662	2,605	10,288	0	0	16	496	3,951	46	6,669	55
Kurgan Region	0	0	0	0	0	0	0	0	0	0	0	0
Sverdlovsk Region	15,720	57	0	7,661	0	0	16	10	3,839	45	4,092	0
Tyumen Region	5,802	2,604	2,605	0	0	0	0	486	80	0	2,577	55
Khanty-Mansiysky Autonomous Area — Yugra	3,154	2,604	2,605	0	0	0	0	486	0	0	9	55
Yamalo-Nenetsky Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	2,661	0	0	2,628	0	0	0	0	32	1	0	0
SIBERIA FEDERAL DISTRICT	13,095	2,879	1,257	6,837	0	49	48	9	2,265	995	13	0
Republic of Altai	160	0	0	0	0	0	0	0	160	0	0	0
Republic of Buryatia	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	54	54	0	0	0	0	0	0	0	0	0	0
Altai Territory	179	0	0	103	0	44	0	0	32	0	0	0
Zabaykalskiy Territory	21	14	0	0	0	0	0	0	7	0	0	0
Krasnoyarsk Territory	957	85	0	839	0	2	0	0	31	0	0	0
Irkutsk Region	595	124	0	450	0	3	13	0	5	0	0	0
Kemerovo Region	10,073	2,602	1,257	4,849	0	0	0	0	1,644	978	0	0
Novosibirsk Region	401	0	0	338	0	0	0	0	50	0	13	0
Omsk Region	566	0	0	187	0	0	35	0	327	17	0	0
Tomsk Region	89	0	0	70	0	0	0	9	10	0	0	0

Table 6.4.2 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	5,135	1,741	130	611	0	1,070	4	222	401	304	782	0
Republic of Sakha (Yakutia)	165	165	0	0	0	0	0	0	0	0	0	0
Kamchatka Territory	1,199	690	0	0	0	10	0	0	0	0	499	0
Primorski Territory	701	0	0	80	0	0	0	33	336	15	237	0
Khabarovsk Territory	2,063	0	0	436	0	1,061	0	189	57	289	31	0
Amur Region	735	723	0	0	0	0	4	0	8	0	0	0
Magadan Region	111	1	0	95	0	0	0	0	0	0	15	0
Sakhalin Region	130	130	130	0	0	0	0	0	0	0	0	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	31	31	0	0	0	0	0	0	0	0	0	0

¹ The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.3

**Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs,
by Economic Activities and Fund Use¹**

28.02.2011

of which:

(millions of rubles)

1	2	of which:										11	12	13
		3	4	5	6	7	8	9	10	10	11			
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality		
RUSSIAN FEDERATION	10,749,641	243,410	157,279	2,135,533	451,707	872,913	988,549	556,709	2,464,338	1,124,731	1,759,662	152,089		
CENTRAL FEDERAL DISTRICT	5,263,136	75,653	39,116	678,669	166,771	299,989	510,473	272,714	1,165,937	737,629	1,279,792	75,509		
Belgorod Region	215,980	25,488	0	76,340	418	86,713	4,916	1,445	10,008	4,689	5,538	425		
Bryansk Region	28,122	8	0	9,316	2,868	6,856	355	397	6,084	1,081	544	613		
Vladimir Region	53,395	75	0	22,201	1,561	9,823	1,581	923	8,977	3,135	4,535	584		
Voronezh Region	127,903	399	0	26,596	1,646	29,145	3,756	2,264	28,499	21,884	12,854	860		
Ivanovo Region	33,349	106	63	11,910	1,435	2,446	1,537	320	10,761	2,189	2,165	480		
Kaluga Region	53,065	16	0	20,220	1,725	7,266	3,378	479	8,731	8,461	2,309	480		
Kostroma Region	22,183	26	3	5,411	207	2,283	1,017	435	9,802	526	2,169	307		
Kursk Region	79,604	6,395	0	21,456	941	22,540	6,314	3,913	14,639	1,036	1,571	799		
Lipetsk Region	80,706	837	0	18,291	162	29,413	3,853	728	18,774	2,839	5,424	385		
Moscow Region	573,695	3,239	2,586	100,030	30,479	16,152	42,131	14,864	160,635	53,479	140,688	11,998		
Orel Region	52,517	0	0	7,094	558	17,629	15,265	696	9,403	913	786	173		
Ryazan Region	50,280	75	48	15,571	212	16,546	1,291	1,385	10,280	1,618	2,951	351		
Smolensk Region	47,761	143	7	20,614	550	6,970	2,291	916	13,055	1,071	1,704	447		
Tambov Region	41,492	0	0	17,736	739	10,698	794	430	7,077	3,031	727	260		
Tver Region	40,256	110	0	15,589	701	8,065	1,460	812	10,627	957	1,632	303		
Tula Region	72,055	130	0	25,243	4,417	9,552	4,914	1,907	15,513	3,474	4,883	2,022		
Yaroslavl Region	91,719	546	11	32,941	13,831	8,293	3,131	1,980	17,337	2,572	9,724	1,364		
Moscow	3,599,054	38,060	36,398	232,116	104,321	9,603	412,489	238,820	805,733	624,674	1,079,580	53,658		

Table 6.4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	1,115,281	10,101	883	232,273	51,933	68,732	141,912	85,603	283,311	87,222	140,167	14,027
Republic of Karelia	16,268	229	64	8,686	1,090	1,064	101	243	2,691	764	1,115	285
Republic of Komi	22,855	363	344	4,442	67	1,535	2,259	1,549	7,931	3,195	1,111	403
Arkhangelsk Region	42,143	147	124	12,859	2,179	8,033	1,160	3,611	7,771	1,499	4,187	697
Nenets Autonomous Area	668	0	0	2	0	0	197	88	96	260	23	2
Vologda Region	64,036	2	0	21,115	1,594	11,075	4,774	1,221	18,898	1,948	2,415	994
Kaliningrad Region	66,362	1,057	0	10,823	3,016	6,819	5,805	3,958	19,848	7,098	7,094	844
Leningrad Region	106,785	7,119	42	33,539	4,137	19,859	11,467	5,403	13,038	3,159	7,883	1,181
Murmansk Region	24,088	357	126	1,750	2,707	1,510	570	1,375	9,630	1,223	4,359	607
Novgorod Region	26,717	230	3	8,333	1,057	9,651	1,349	382	4,076	316	891	432
Pskov Region	20,351	0	0	7,238	200	6,871	1,243	492	3,448	225	474	160
St. Petersburg	725,676	597	180	123,485	35,886	2,316	113,184	67,369	195,982	67,795	110,638	8,424
SOUTH FEDERAL DISTRICT	739,884	2,669	1,251	188,139	35,881	146,891	62,143	34,270	179,647	37,500	44,356	8,388
Republic of Adigei (Adigeya)	11,635	25	0	4,307	27	1,765	499	87	4,292	120	384	129
Republic of Kalmykia	5,575	1	0	134	40	2,462	103	91	1,580	971	174	19
Krasnodar Territory	365,370	809	29	66,947	20,390	90,191	39,508	26,748	84,578	10,662	22,136	3,401
Astrakhan Region	24,123	0	0	1,823	532	2,237	8,396	502	5,428	4,593	514	98
Volgograd Region	91,595	10	7	27,909	1,936	12,494	5,636	2,033	23,040	10,680	5,773	2,084
Rostov Region	241,586	1,824	1,215	87,018	12,956	37,743	8,001	4,809	60,729	10,474	15,375	2,657
NORTH-CAUCASIAN FEDERAL DISTRICT	181,010	1,038	108	48,829	5,257	40,061	18,767	4,734	45,566	4,929	9,939	1,890
Republic of Dagestan	19,720	200	60	5,101	84	2,830	2,589	1,264	5,638	306	1,394	314
Republic of Ingushetia	2,825	25	25	198	0	915	579	32	980	17	79	0
Kabardino-Balkar Republic	21,339	261	16	7,558	108	4,542	844	284	6,071	639	1,023	9
Karachai-Cherkess Republic	16,267	33	0	8,513	28	4,515	246	223	2,437	96	164	12
Republic of Northern Ossetia — Alania	13,430	407	7	4,995	37	1,632	881	287	4,195	154	741	101
Republic of Chechnya	13,756	3	0	880	10	766	9,840	145	473	176	1,462	1
Stavropol Territory	93,673	109	0	21,583	4,990	24,861	3,789	2,499	25,772	3,541	5,076	1,453
PRIVOLZHSKY FEDERAL DISTRICT	1,627,839	55,578	47,909	527,642	74,180	179,171	99,226	57,741	332,067	140,276	144,960	16,998
Republic of Bashkortostan	163,094	35,615	32,672	52,455	1,584	13,332	6,504	2,123	27,857	12,476	9,170	1,978
Republic of Mariy-El	27,865	252	249	13,622	128	6,167	1,720	289	3,833	655	655	544
Republic of Mordovia	52,565	24	0	23,366	26	16,106	2,232	572	5,216	1,253	3,520	250

Table 6.4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	332,736	9,740	9,439	95,354	6,354	45,379	26,469	7,947	59,749	41,616	36,649	3,479
Udmurt Republic	68,299	425	395	28,124	360	7,213	3,619	726	20,609	2,282	3,902	1,039
Chuvash Republic — Chuvashya	76,147	82	0	21,797	11,958	4,712	3,875	690	10,105	5,891	16,155	882
Perm Territory	174,646	825	330	53,709	10,593	6,098	15,848	11,995	38,710	18,773	16,492	1,603
Kirov Region	41,747	3	1	15,463	171	9,257	1,145	800	11,063	1,779	1,399	667
Nizhni Novgorod Region	243,058	135	89	82,832	26,690	17,165	6,286	18,576	55,884	17,939	15,452	2,099
Orenburg Region	72,554	5,177	2,275	28,867	782	14,280	1,564	3,384	11,932	2,582	2,972	1,014
Penza Region	44,249	45	0	9,857	2,075	13,312	2,462	965	9,691	3,120	2,310	412
Samara Region	201,770	474	400	52,081	8,413	11,811	14,168	7,975	52,773	22,150	30,698	1,227
Saratov Region	80,529	2,196	2,050	25,079	4,941	7,421	11,473	1,116	16,336	6,663	4,161	1,143
Ulyanovsk Region	48,580	585	9	25,035	105	6,917	1,861	583	8,311	3,097	1,425	661
URALS FEDERAL DISTRICT	757,007	30,305	23,020	264,588	28,986	31,754	65,008	36,021	168,478	61,792	55,984	14,091
Kurgan Region	20,663	3	0	7,947	1,325	3,382	853	380	5,383	594	649	147
Sverdlovsk Region	335,366	3,320	30	132,878	9,241	8,013	19,016	21,070	82,356	29,557	25,078	4,837
Tyumen Region	201,496	24,525	22,990	17,811	13,564	7,236	37,478	12,408	45,226	20,776	18,107	4,365
Khanty-Mansiysky Autonomous Area — Yugra	72,730	4,742	3,282	1,865	4,520	1,038	20,211	10,113	11,077	7,667	9,354	2,143
Yamalo-Nenetsky Autonomous Area	40,181	6,729	6,721	651	1,319	10	7,894	940	18,423	3,198	912	105
Chelyabinsk Region	199,482	2,457	0	105,953	4,856	13,123	7,661	2,163	35,512	10,865	12,150	4,742
SIBERIA FEDERAL DISTRICT	787,420	46,917	37,384	153,665	48,309	88,383	68,532	43,763	215,518	44,229	60,675	17,429
Republic of Altai	11,314	52	46	562	207	492	946	155	5,534	569	2,462	335
Republic of Buryatia	18,276	604	80	4,456	245	1,609	2,066	257	6,288	1,302	1,079	370
Republic of Tyva	2,204	1,019	519	87	29	182	32	111	606	16	107	15
Republic of Khakassia	8,179	483	400	2,741	365	1,356	437	85	1,957	217	337	201
Altai Territory	109,505	610	0	26,218	2,266	30,433	7,011	2,579	28,341	3,809	6,237	2,001
Zabaykalskiy Territory	13,780	3,462	2,687	1,007	1,585	422	685	438	4,968	495	540	178
Krasnoyarsk Territory	113,117	2,996	557	27,831	10,398	13,944	13,493	5,784	26,001	7,313	3,809	1,548
Irkutsk Region	99,048	7,345	6,762	18,081	12,269	5,237	9,288	4,606	26,659	3,768	9,462	2,333
Kemerovo Region	121,371	27,563	23,678	19,432	2,356	6,177	5,011	2,661	36,427	3,397	14,313	4,034
Novosibirsk Region	172,075	400	274	30,451	15,755	12,609	13,332	23,864	49,531	10,643	11,956	3,534
Omsk Region	76,083	2	0	13,165	1,640	11,830	12,886	2,049	17,591	9,369	5,938	1,613
Tomsk Region	42,468	2,381	2,381	9,635	1,194	4,092	3,345	1,174	11,614	3,331	4,435	1,267

Table 6.4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	278,064	21,149	7,608	41,726	40,390	17,932	22,488	21,863	73,807	11,154	23,798	3,757
Republic of Sakha (Yakutia)	64,352	12,660	7,001	3,024	22,814	614	1,920	5,288	14,630	1,432	1,296	674
Kamchatka Territory	17,081	7	0	1,237	1,955	3,647	569	865	4,854	629	3,071	247
Primorski Territory	77,561	31	1	23,175	1,383	3,574	4,697	10,292	22,399	3,340	7,072	1,598
Khabarovsk Territory	66,099	586	0	9,171	9,121	3,709	11,095	3,869	16,970	3,431	7,591	556
Amur Region	20,195	752	150	2,762	1,460	5,361	2,218	277	6,526	318	304	217
Magadan Region	13,408	6,595	0	871	1,108	208	163	206	1,972	1,490	757	38
Sakhalin Region	13,769	518	456	1,131	2,211	188	1,673	810	4,653	479	1,893	213
Jewish Autonomous Region	2,247	0	0	318	24	631	153	52	796	24	220	29
Chukotka Autonomous Area	3,352	0	0	37	313	0	0	204	1,009	11	1,593	185

¹ The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.4

Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use¹

28.02.2011

of which:

(millions of rubles)

	1	2	of which:										for settlement finality
			total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	
	3	4	5	6	7	8	9	10	11	12	13		
RUSSIAN FEDERATION	387,289	2,14,254	717,231	17,971	41,446	203,971	200,289	458,012	477,756	472,887	495		
CENTRAL FEDERAL DISTRICT	143,210	126,792	230,172	12,203	18,708	158,235	68,444	324,727	379,652	384,907	457		
Belgorod Region	6,888	1,030	8,769	0	2,123	0	0	522	651	129	0		
Bryansk Region	0	0	95	0	469	0	13	300	231	0	0		
Vladimir Region	37	0	2,895	0	267	55	65	69	0	80	0		
Voronezh Region	0	0	3,153	0	549	462	1,416	1,628	3,209	4,745	0		
Ivanovo Region	0	0	4,693	0	0	165	20	273	313	0	0		
Kaluga Region	0	0	1,109	0	1,279	1,085	0	808	3,373	6	0		
Kostroma Region	0	0	1,668	0	9	0	0	982	0	247	0		
Kursk Region	5,787	0	1,480	0	0	0	0	803	1,099	27	0		
Lipetsk Region	0	0	2,522	0	99	0	0	537	0	29	0		
Moscow Region	0	0	19,905	115	7,842	19,708	34,046	34,679	19,724	12,950	271		
Orel Region	0	0	3,958	0	282	947	0	105	0	487	0		
Ryazan Region	0	0	1,094	0	376	835	0	61	234	4,260	0		
Smolensk Region	0	0	2,552	0	0	722	8	159	64	70	0		
Tambov Region	0	0	2,094	17	36	0	0	0	0	0	0		
Tver Region	0	0	2,318	0	318	128	0	805	21	169	0		
Tula Region	4	0	15,111	0	336	0	479	220	33	12,935	0		
Yaroslavl Region	2,532	2,532	8,244	0	82	377	0	169	576	102	0		
Moscow	127,961	123,230	148,508	12,071	4,642	133,751	32,397	282,606	350,121	348,679	186		

Table 6.4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST FEDERAL DISTRICT	394,421	29,789	17,654	126,868	137	3,565	25,728	52,505	70,348	49,359	36,084	38
Republic of Karelia	12,006	113	81	10,843	0	34	0	163	209	326	318	0
Republic of Komi	4,424	3,107	3,106	1,184	0	89	8	13	0	0	23	0
Arkhangelsk Region	15,308	5,928	5,321	7,609	0	0	752	85	175	180	569	10
Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	12,411	0	0	11,245	6	304	383	0	433	17	23	0
Kaliningrad Region	38,622	1,040	0	26,989	0	1,232	161	4,894	1,367	2,075	864	0
Leningrad Region	25,011	5,478	0	12,546	0	59	2,249	2,917	521	1,161	80	0
Murmansk Region	8,910	0	0	17	0	136	102	4,855	173	616	3,011	0
Novgorod Region	15,915	0	0	14,186	0	184	0	0	16	0	1,529	0
Pskov Region	3,275	2,480	2,481	555	0	40	0	0	188	12	0	0
St. Petersburg	258,539	11,643	6,665	41,693	131	1,487	22,073	39,579	67,266	44,972	29,667	28
SOUTH FEDERAL DISTRICT	147,581	1,401	1,218	46,168	5,094	1,299	4,102	63,822	6,981	12,787	5,927	0
Republic of Adigei (Adigeya)	196	0	0	181	0	0	0	0	15	0	0	0
Republic of Kalmykia	261	0	0	0	0	0	0	0	62	199	0	0
Krasnodar Territory	100,605	21	0	19,143	5,094	809	1,410	59,502	3,816	7,586	3,224	0
Astrakhan Region	2,937	0	0	111	0	0	457	202	14	1,063	1,090	0
Volgograd Region	10,825	0	0	7,983	0	6	2,234	0	255	66	281	0
Rostov Region	32,757	1,380	1,218	18,752	0	484	1	4,115	2,819	3,873	1,333	0
NORTH-CAUCASIAN FEDERAL DISTRICT	11,066	2,545	0	6,487	0	879	154	87	624	139	151	0
Republic of Dagestan	939	0	0	402	0	0	116	87	148	132	54	0
Republic of Ingushetia	1,138	0	0	1,138	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	2,147	965	0	1,048	0	0	0	0	134	0	0	0
Karachai-Cherkess Republic	724	0	0	697	0	0	0	0	27	0	0	0
Republic of Northern Ossetia — Alania	1,810	1,581	0	208	0	21	0	0	0	0	0	0
Republic of Chechnya	11	0	0	0	0	0	11	0	0	0	0	0
Stavropol Territory	4,297	0	0	2,993	0	858	27	0	315	7	97	0
PRIVOLZHSKY FEDERAL DISTRICT	234,119	69,263	26,458	112,987	96	1,944	8,721	3,014	15,824	12,826	9,444	0
Republic of Bashkortostan	42,674	5,810	5,788	30,573	76	654	1,905	119	1,495	8	2,034	0
Republic of Mariy-El	2,487	853	852	793	0	293	0	4	383	161	0	0
Republic of Mordovia	164	0	0	144	0	20	0	0	0	0	0	0

Table 6.4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	54,426	14,796	14,362	14,997	0	72	2,357	302	8,512	9,032	4,358	0
Udmurt Republic	3,242	0	0	3,033	0	0	0	0	184	0	25	0
Chuvash Republic — Chuvashya	5,929	0	0	4,745	0	204	0	0	814	44	122	0
Perm Territory	55,678	39,113	0	14,841	0	0	983	0	213	130	398	0
Kirov Region	6,315	0	0	6,237	0	43	0	2	11	0	22	0
Nizhni Novgorod Region	12,908	0	0	7,138	0	0	1,486	1,496	1,049	896	843	0
Orenburg Region	13,409	4,553	1,317	8,170	0	0	0	0	682	0	4	0
Penza Region	1,765	0	0	897	0	598	56	0	214	0	0	0
Samara Region	18,468	3,570	3,570	8,283	20	60	1,934	295	1,531	1,202	1,573	0
Saratov Region	4,126	569	569	1,609	0	0	0	128	428	1,327	65	0
Ulyanovsk Region	12,528	0	0	11,526	0	0	0	668	308	26	0	0
URALS FEDERAL DISTRICT	204,521	26,022	18,505	90,912	0	496	3,978	9,478	27,045	15,345	31,245	0
Kurgan Region	870	0	0	816	0	0	0	0	54	0	0	0
Sverdlovsk Region	117,934	1,505	0	67,320	0	0	444	1,988	17,816	3,266	25,595	0
Tyumen Region	57,763	18,786	18,505	3,556	0	237	2,689	7,198	7,716	11,938	5,643	0
Khanty-Mansiysky Autonomous Area — Yugra	9,207	2,605	2,605	22	0	0	5	6,471	95	0	9	0
Yamalo-Nenetsky Autonomous Area	20,081	2,402	2,402	0	0	0	80	235	5,788	11,576	0	0
Chelyabinsk Region	27,954	5,732	0	19,219	0	259	845	292	1,459	141	7	0
SIBERIA FEDERAL DISTRICT	176,454	58,484	22,257	93,729	427	1,342	2,647	876	10,843	6,230	1,876	0
Republic of Altai	4,128	446	0	2,072	0	0	0	0	729	881	0	0
Republic of Buryatia	1,458	149	0	257	0	934	0	0	5	0	113	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	4,700	694	0	4,006	0	0	0	0	0	0	0	0
Altai Territory	3,933	985	0	2,082	0	205	0	58	180	11	412	0
Zabaykalskiy Territory	1,375	1,349	0	4	0	0	4	0	16	0	2	0
Krasnoyarsk Territory	27,911	1,830	0	22,291	47	24	595	24	77	2,853	170	0
Irkutsk Region	22,733	1,470	0	20,307	0	133	40	433	320	15	15	0
Kemerovo Region	87,460	49,873	20,569	31,983	0	39	0	0	4,595	970	0	0
Novosibirsk Region	10,186	1,688	1,688	2,767	380	0	1,662	5	2,479	625	580	0
Omsk Region	10,092	0	0	6,595	0	7	340	46	1,653	869	582	0
Tomsk Region	2,478	0	0	1,365	0	0	6	310	789	6	2	0

Table 6.4.4 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	88,470	56,575	1,370	9,914	14	13,213	406	2,065	1,620	1,418	3,245	0
Republic of Sakha (Yakutia)	46,371	43,935	1,240	2,304	0	9	0	0	80	0	43	0
Kamchatka Territory	4,004	2,131	0	54	0	485	0	0	1	736	597	0
Primorski Territory	7,642	1,993	0	1,424	0	215	155	1,250	983	92	1,530	0
Khabarovsk Territory	24,792	4,060	0	5,838	0	12,505	12	765	530	441	641	0
Amur Region	4,211	4,017	0	0	14	0	0	0	9	149	22	0
Magadan Region	775	269	0	293	0	0	0	0	10	0	203	0
Sakhalin Region	231	131	130	0	0	0	0	50	7	0	43	0
Jewish Autonomous Region	21	0	0	0	0	0	0	0	0	0	21	0
Chukotka Autonomous Area	423	40	0	0	0	0	238	0	0	0	145	0

¹ The information containing more detailed distribution by economic activities, is available on CBR's website: <http://www.cbr.ru/>.

Table 6.4.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	28.02.2011																			
	volume of extended loans					debt					of which:									
	in rubles					in foreign currency and precious metals					in rubles					in foreign currency and precious metals				
	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	in foreign currency and precious metals	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	in foreign currency and precious metals	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	in foreign currency and precious metals	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18			
RUSSIAN FEDERATION	651,500	59,827	15,718	205	2,904,414	299,506	168,889	5,151	286,300	27,456	12,050	415								
CENTRAL FEDERAL DISTRICT	245,693	11,004	9,919	40	987,391	59,721	99,465	1,527	78,747	3,675	7,533	170								
Belgorod Region	4,816	628	28	0	33,327	3,538	744	36	4,706	216	545	35								
Bryansk Region	2,652	1,107	40	27	12,844	3,125	439	290	1,408	221	11	0								
Vladimir Region	3,298	579	0	0	24,117	4,195	907	69	1,098	219	11	11								
Voronezh Region	9,019	704	61	0	64,250	8,319	2,235	4	3,093	171	2	1								
Ivanovo Region	3,568	636	14	0	16,604	2,474	320	20	2,356	188	0	0								
Kaluga Region	3,509	485	3	3	17,763	1,886	770	26	674	87	0	0								
Kostroma Region	2,626	511	54	0	16,208	3,460	1,311	0	1,551	201	84	0								
Kursk Region	5,797	1,290	0	0	26,141	3,305	320	0	4,272	235	293	0								
Lipetsk Region	3,153	350	0	0	31,570	2,210	411	26	6,892	132	0	0								
Moscow Region	28,693	893	1,394	0	116,313	5,307	14,748	323	10,498	420	651	3								
Orel Region	2,700	255	162	0	12,845	1,323	449	0	2,241	58	0	0								
Ryazan Region	3,627	741	36	0	24,438	3,317	1,256	9	2,265	171	28	1								
Smolensk Region	3,501	527	27	0	26,402	2,976	339	64	1,210	268	133	0								
Tambov Region	3,000	139	0	0	16,545	1,432	36	0	1,133	40	0	0								
Tver Region	2,417	320	0	0	12,203	2,057	474	2	1,174	99	0	0								
Tula Region	5,781	520	0	0	32,691	3,434	688	47	1,553	197	39	0								
Yaroslavl Region	6,305	691	58	0	30,682	3,393	623	14	3,637	572	98	10								
Moscow	151,231	628	8,042	10	472,448	3,970	73,395	597	28,986	180	5,638	109								
NORTH-WEST FEDERAL DISTRICT	77,322	4,737	1,079	24	360,386	19,777	30,349	560	39,677	2,548	1,816	23								
Republic of Karelia	2,530	161	63	0	8,797	513	1,613	0	298	28	31	0								
Republic of Komi	2,839	511	0	0	14,066	2,864	1,075	0	2,181	402	42	0								

Table 6.4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	4,568	1,261	0	0	16,989	2,822	548	3	2,144	191	118	0
Nenets Autonomous Area	67	30	0	0	256	186	0	0	2	2	0	0
Vologda Region	6,544	1,360	46	1	35,043	4,863	363	53	9,308	839	17	0
Kaliningrad Region	3,806	256	154	6	34,589	1,712	5,685	65	8,170	349	355	3
Leningrad Region	6,088	201	178	0	36,324	1,460	2,168	6	2,004	359	75	5
Murmansk Region	3,109	179	18	0	16,576	1,440	3,088	30	3,337	118	118	0
Novgorod Region	2,233	219	0	0	11,162	1,055	240	0	654	86	0	0
Pskov Region	1,618	190	0	0	8,632	1,134	284	0	1,835	46	272	0
St. Petersburg	43,987	399	620	17	178,208	1,914	15,285	403	9,746	130	788	15
SOUTH FEDERAL DISTRICT	50,108	7,163	1,570	0	291,080	38,605	10,137	231	29,420	3,681	251	51
Republic of Adigei (Adigeya)	947	87	0	0	8,260	855	131	0	277	69	0	0
Republic of Kalmykia	363	187	0	0	3,281	1,670	0	0	174	99	0	0
Krasnodar Territory	22,049	3,450	1,165	0	163,151	15,928	6,709	143	17,594	1,430	46	18
Astrakhan Region	1,257	647	0	0	10,416	4,052	215	13	713	158	9	9
Volgograd Region	6,132	504	53	0	30,009	4,703	265	10	3,210	910	1	0
Rostov Region	19,360	2,288	352	0	75,963	11,397	2,817	65	7,452	1,015	195	24
NORTH-CAUCASIAN FEDERAL DISTRICT	14,759	2,196	114	11	95,294	15,806	2,020	24	8,051	1,689	0	0
Republic of Dagestan	1,927	349	10	10	12,996	3,016	376	18	895	60	0	0
Republic of Ingushetia	338	76	0	0	1,207	1,006	0	0	204	204	0	0
Kabardino-Balkar Republic	1,619	227	48	0	18,235	2,288	1,130	0	904	159	0	0
Karachai-Cherkess Republic	1,099	60	2	0	7,181	973	348	0	597	144	0	0
Republic of Northern Ossetia — Alania	1,189	118	0	0	8,366	668	21	0	1,023	44	0	0
Republic of Chechnya	1,016	5	0	0	2,914	298	11	0	30	21	0	0
Stavropol Territory	7,571	1,361	54	1	44,395	7,557	134	6	4,398	1,057	0	0
PRIVOLZHSKY FEDERAL DISTRICT	117,999	13,166	848	7	559,861	62,808	10,151	954	63,966	6,426	904	90
Republic of Bashkortostan	8,923	769	240	0	43,619	4,379	2,432	0	6,203	444	0	0
Republic of Mariy-El	1,605	279	0	0	7,330	862	222	0	777	51	8	0
Republic of Mordovia	1,954	202	3	0	16,248	1,751	20	0	484	34	0	0
Republic of Tatarstan (Tatarstan)	18,000	1,426	67	0	102,440	8,287	1,735	21	7,035	868	0	0
Udmurt Republic	4,856	750	89	0	29,722	3,314	185	7	7,460	369	0	0
Chuvash Republic — Chuvashya	2,656	739	76	0	12,023	2,822	156	18	1,635	365	0	0
Perm Territory	19,505	1,491	29	0	81,146	8,052	148	0	12,144	2,023	39	0
Kirov Region	4,606	898	0	0	19,538	3,575	144	2	1,953	320	98	0
Nizhni Novgorod Region	17,878	2,532	41	5	64,919	10,316	2,057	782	7,005	889	207	89
Orenburg Region	5,969	1,405	82	0	26,702	5,474	86	0	2,300	338	1	0

Table 6.4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Penza Region	3,287	921	32	0	21,070	4,151	717	0	3,962	116	25	0
Samara Region	18,455	268	172	0	86,931	2,470	1,935	42	10,371	211	433	1
Saratov Region	6,246	996	17	2	28,070	4,769	138	56	1,669	303	0	0
Ulyanovsk Region	4,059	490	0	0	20,103	2,586	176	26	968	95	93	0
URALS FEDERAL DISTRICT	49,292	6,049	778	0	191,006	30,149	4,134	356	19,709	2,794	268	36
Kurgan Region	1,832	894	0	0	9,812	2,074	113	0	900	172	0	0
Sverdlovsk Region	18,372	1,610	198	0	68,858	10,749	2,076	309	7,284	1,218	249	17
Tyumen Region	16,612	1,871	532	0	66,102	9,169	1,145	19	3,206	507	0	0
Khanty-Mansiysky Autonomous Area — Yugra	6,635	956	0	0	18,922	4,750	122	1	790	178	0	0
Yamalo-Nenetsky Autonomous Area	1,137	348	0	0	9,504	1,470	80	0	604	172	0	0
Chelyabinsk Region	12,476	1,674	48	0	46,234	8,157	800	28	8,319	897	19	19
SIBERIA FEDERAL DISTRICT	68,860	10,094	871	118	313,608	50,056	9,168	1,306	37,435	5,310	965	19
Republic of Altai	696	76	0	0	5,164	552	254	0	1,167	17	254	0
Republic of Buryatia	2,817	893	0	0	13,917	4,730	1,250	0	2,004	260	0	0
Republic of Tyva	150	54	0	0	868	517	0	0	64	36	0	0
Republic of Khakassia	1,400	613	0	0	4,493	2,001	74	0	414	86	0	0
Altai Territory	11,404	1,408	24	2	73,185	8,700	960	164	7,126	650	62	4
Zabaykalskiy Territory	1,287	671	14	0	6,021	3,124	22	0	581	202	4	0
Krasnoyarsk Territory	11,553	1,592	62	0	41,250	6,360	508	85	3,766	921	1	0
Irkutsk Region	8,274	1,084	36	16	34,324	6,580	417	63	3,311	1,006	6	0
Kemerovo Region	6,864	763	569	6	32,010	4,540	897	0	6,194	704	1	0
Novosibirsk Region	14,139	676	113	65	54,640	3,370	1,808	191	4,194	267	64	4
Omsk Region	6,426	1,990	41	20	31,662	6,943	2,837	794	6,347	920	568	11
Tomsk Region	3,850	274	12	9	16,074	2,639	141	9	2,267	241	5	0
FAR EAST FEDERAL DISTRICT	27,467	5,418	539	5	105,788	22,584	3,465	193	9,295	1,333	313	26
Republic of Sakha (Yakutia)	3,532	515	0	0	17,127	3,465	286	43	1,239	138	6	6
Kamchatka Territory	1,739	244	25	0	12,216	1,680	357	1	584	119	4	1
Primorski Territory	12,021	2,166	280	5	27,238	5,087	1,135	98	2,866	221	33	13
Khabarovsk Territory	5,866	1,047	95	0	23,003	5,003	1,486	51	3,583	397	267	6
Amur Region	1,802	686	8	0	9,578	3,173	31	0	356	248	1	0
Magadan Region	837	288	1	0	6,300	1,323	11	0	60	13	2	0
Sakhalin Region	1,383	341	130	0	8,033	1,599	138	0	257	64	0	0
Jewish Autonomous Region	276	130	0	0	2,102	1,148	21	0	346	133	0	0
Chukotka Autonomous Area	11	1	0	0	191	106	0	0	4	0	0	0

Table 6.4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	28.02.2011										
	rubles						foreign currency				
	total	including:		of which:		total	housing loans	including:		total	of which:
		housing loans	mortgage loans	mortgage loans	including overdue debt			mortgage loans	including overdue debt		
1	2	3	4	5	6	7	8	9			
RUSSIAN FEDERATION	3,762,688	1,113,345	963,138	23,814	323,247	179,297	167,822	17,642			
CENTRAL FEDERAL DISTRICT	1,009,689	256,886	229,534	6,120	229,039	128,556	119,106	14,667			
Belgorod Region	30,681	7,734	5,128	57	783	596	583	28			
Bryansk Region	19,600	5,182	4,040	35	401	290	260	6			
Vladimir Region	28,672	8,047	5,891	113	880	653	592	4			
Voronezh Region	41,622	12,060	9,895	204	975	607	557	53			
Ivanovo Region	15,725	3,518	3,025	23	532	371	366	94			
Kaluga Region	22,338	6,246	5,545	51	1,230	810	753	5			
Kostroma Region	12,087	2,657	2,220	38	216	147	146	4			
Kursk Region	22,222	6,309	4,243	31	481	374	364	15			
Lipetsk Region	22,960	5,595	4,675	34	470	341	334	25			
Moscow Region	221,942	63,456	59,982	1,959	51,071	34,556	33,027	4,401			
Orel Region	12,555	3,100	2,044	37	397	239	237	0			
Ryazan Region	24,490	7,341	6,814	108	1,014	362	356	14			
Smolensk Region	22,325	7,617	6,749	141	1,324	437	352	7			
Tambov Region	14,565	3,394	2,400	14	364	292	291	14			
Tver Region	26,557	8,927	8,673	381	1,167	841	818	247			
Tula Region	34,830	8,578	7,774	104	1,178	803	764	4			
Yaroslavl Region	26,378	7,576	6,762	151	714	479	465	65			
Moscow	410,140	89,549	83,674	2,639	165,842	86,358	78,841	9,681			
NORTH-WEST FEDERAL DISTRICT	401,649	119,479	106,093	1,880	46,029	24,110	22,951	1,356			
Republic of Karelia	19,563	6,261	5,653	73	316	238	228	6			
Republic of Komi	28,478	11,361	8,677	55	421	281	275	0			
Arkhangelsk Region	34,204	11,886	10,220	81	504	311	305	31			
Nenets Autonomous Area	2,512	1,776	1,650	1	2	2	2	0			

Table 6.4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	32,298	9,875	8,344	191	609	470	467	37
Kaliningrad Region	19,835	4,554	4,143	203	3,945	1,696	1,589	188
Leningrad Region	37,670	10,740	9,795	241	3,709	2,088	2,027	104
Murmansk Region	24,705	4,918	4,231	16	553	325	308	19
Novgorod Region	12,541	3,540	2,996	55	303	209	204	4
Pskov Region	9,973	2,076	1,442	6	216	140	125	4
St. Petersburg	182,382	54,268	50,592	959	35,453	18,352	17,423	963
SOUTH FEDERAL DISTRICT	290,900	72,822	60,921	2,088	7,348	3,815	3,748	172
Republic of Adigei (Adigeya)	6,899	1,479	1,239	20	191	137	135	3
Republic of Kalmykia	6,237	1,065	826	3	97	83	82	6
Krasnodar Territory	108,232	27,297	22,919	832	3,318	1,488	1,457	81
Astrakhan Region	22,101	4,731	3,744	54	209	149	143	6
Volgograd Region	50,878	14,568	12,538	668	991	573	568	11
Rostov Region	96,553	23,682	19,655	511	2,542	1,385	1,363	65
NORTH-CAUCASIAN FEDERAL DISTRICT	98,382	22,647	16,214	617	3,298	2,159	1,944	241
Republic of Dagestan	14,046	1,429	1,236	57	645	290	248	16
Republic of Ingushetia	2,676	545	31	2	38	34	6	0
Kabardino-Balkar Republic	10,623	2,685	1,563	6	313	244	235	91
Karachai-Cherkess Republic	7,018	948	296	5	94	77	77	11
Republic of Northern Ossetia — Alania	7,895	1,910	1,218	198	272	223	187	53
Republic of Chechnya	2,307	96	79	1	303	79	79	18
Stavropol Territory	53,817	15,034	11,791	348	1,633	1,212	1,112	52
PRIVOLZHSKY FEDERAL DISTRICT	700,038	217,422	173,820	4,709	14,915	8,801	8,585	608
Republic of Bashkortostan	89,709	27,889	19,658	438	1,242	758	757	28
Republic of Mariy-El	11,522	4,073	3,553	82	240	169	166	3
Republic of Mordovia	13,796	4,695	3,063	12	401	353	351	7
Republic of Tatarstan (Tatarstan)	89,990	24,558	19,561	367	1,259	570	552	22
Udmurt Republic	37,500	13,803	10,774	277	688	479	475	58
Chuvash Republic — Chuvashya	25,394	11,212	9,150	171	768	509	503	51
Perm Territory	79,815	29,224	23,846	926	1,740	1,047	964	96
Kirov Region	23,961	7,268	4,456	73	371	299	296	0
Nizhni Novgorod Region	83,715	26,645	20,473	631	2,483	1,220	1,183	134
Orenburg Region	48,486	13,613	11,570	144	618	487	482	24
Penza Region	22,860	6,350	4,355	47	528	356	349	36
Samara Region	97,615	28,274	26,186	1,251	3,021	1,398	1,369	123

Table 6.4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	47,202	12,056	10,940	226	1,031	740	730	22
Ulyanovsk Region	28,473	7,762	6,235	64	525	416	408	4
URALS FEDERAL DISTRICT	467,357	178,728	162,033	2,757	7,937	3,114	3,023	171
Kurgan Region	18,489	6,291	5,275	48	136	103	102	0
Sverdlovsk Region	139,732	40,759	37,535	821	5,058	1,319	1,268	68
Tyumen Region	203,371	96,868	88,111	648	1,153	744	717	38
Khanty-Mansiysky Autonomous Area — Yugra	101,957	55,146	52,468	224	326	242	230	0
Yamalo-Nenetsky Autonomous Area	31,818	15,543	11,940	32	202	172	171	7
Chelyabinsk Region	105,765	34,810	31,112	1,240	1,590	948	936	65
SIBERIA FEDERAL DISTRICT	611,259	197,965	171,634	5,092	10,327	6,056	5,890	298
Republic of Altai	5,700	619	597	1	7	1	1	0
Republic of Buryatia	32,383	6,279	5,428	67	256	135	133	0
Republic of Tyva	7,713	1,939	1,859	14	9	3	3	0
Republic of Khakassia	14,409	5,069	4,417	79	73	46	39	0
Altai Territory	56,104	16,044	14,289	572	599	369	361	62
Zabaykalskiy Territory	32,430	8,020	6,901	62	249	83	76	0
Krasnoyarsk Territory	111,678	40,667	33,991	849	1,685	1,019	1,018	27
Irkutsk Region	88,367	29,560	26,101	555	1,317	607	595	22
Kemerovo Region	79,915	21,063	17,606	996	2,037	981	963	17
Novosibirsk Region	94,126	36,514	32,843	889	2,158	1,588	1,545	126
Omsk Region	51,326	17,942	15,282	813	1,424	841	792	31
Tomsk Region	37,108	14,249	12,320	195	513	383	364	13
FAR EAST FEDERAL DISTRICT	183,414	47,396	42,889	551	4,354	2,686	2,575	129
Republic of Sakha (Yakutia)	28,417	8,917	7,350	29	195	164	157	0
Kamchatka Territory	8,243	2,150	1,954	2	192	81	81	0
Primorski Territory	45,437	9,674	9,037	159	2,141	1,140	1,060	39
Khabarovsk Territory	49,817	13,421	12,884	247	1,194	892	886	67
Amur Region	25,062	5,891	4,931	93	187	130	129	23
Magadan Region	5,952	1,486	1,317	2	72	27	27	0
Sakhalin Region	15,933	4,490	4,169	12	309	203	186	0
Jewish Autonomous Region	3,690	1,072	974	6	39	30	30	0
Chukotka Autonomous Area	863	295	273	1	25	19	19	0

Table 6.4.7

Selected Indicators on Ruble-Denominated Loans Extended by Credit Institutions to Individuals

	28.02.2011									
	including:					of which:				
	housing loans					mortgage loans				
1	volume of consumer loans total, millions of rubles		number of extended loans, units		volume, millions of rubles		average weighted maturity, months		average weighted interest rate, %	
	2	3	4	5	6	7	8	9	10	
RUSSIAN FEDERATION	548,374	51,731	60,865	186.2	12.7	40,023	53,533	196.1	12.5	
CENTRAL FEDERAL DISTRICT	174,875	9,655	16,617	179.0	12.7	8,178	14,914	186.9	12.5	
Belgorod Region	4,341	468	441	197.5	12.8	236	300	195.0	12.3	
Bryansk Region	2,490	304	266	202.9	13.1	227	228	208.6	13.0	
Vladimir Region	2,852	367	389	189.6	13.1	277	343	183.6	12.7	
Voronezh Region	7,209	675	644	197.2	12.7	513	562	199.0	12.4	
Ivanovo Region	2,127	296	277	181.6	12.8	257	253	186.7	12.6	
Kaluga Region	2,823	302	434	188.5	12.9	272	381	206.4	12.8	
Kostroma Region	1,521	203	142	178.4	13.0	136	113	196.0	12.7	
Kursk Region	3,117	397	358	180.2	13.5	281	291	219.4	13.1	
Lipetsk Region	3,216	309	300	187.5	12.6	237	250	189.8	12.3	
Moscow Region	38,241	1,700	3,857	179.8	12.8	1,587	3,494	190.2	12.6	
Orel Region	1,628	188	161	192.8	12.9	70	92	192.3	12.3	
Ryazan Region	2,533	391	473	198.4	12.8	372	461	199.0	12.8	
Smolensk Region	2,852	380	375	213.2	12.9	352	358	216.5	12.9	
Tambov Region	1,847	247	244	198.4	12.8	167	205	201.7	12.7	
Tver Region	3,177	481	594	203.4	12.7	469	575	207.3	12.7	
Tula Region	4,727	411	471	198.8	12.9	357	441	200.0	12.8	
Yaroslavl Region	3,481	404	394	185.2	12.6	348	368	185.8	12.5	
Moscow	86,693	2,132	6,797	164.7	12.5	2,020	6,199	174.1	12.4	
NORTH-WEST FEDERAL DISTRICT	55,717	4,178	6,351	176.4	12.4	3,426	5,560	182.2	12.3	
Republic of Karelia	2,147	236	273	197.4	11.7	222	258	199.3	11.5	
Republic of Komi	3,324	546	570	197.8	12.5	398	510	202.6	12.3	
Arkhangelsk Region	3,947	598	606	192.1	12.7	446	526	198.0	12.5	
Nenets Autonomous Area	63	15	21	204.9	12.5	13	20	213.4	12.3	

Table 6.4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	3,811	519	497	187.1	12.6	431	437	192.2	12.6
Kaliningrad Region	3,642	157	211	183.0	12.0	127	185	184.1	11.7
Leningrad Region	4,389	346	595	178.4	12.5	288	519	184.1	12.4
Murmansk Region	3,402	224	286	186.3	11.9	166	237	190.5	11.8
Novgorod Region	1,725	183	171	194.4	12.4	177	163	194.2	12.4
Pskov Region	1,319	91	105	157.0	12.5	65	86	151.0	12.4
St. Petersburg	28,011	1,278	3,037	163.6	12.3	1,106	2,639	170.8	12.3
SOUTH FEDERAL DISTRICT	39,047	3,075	3,568	199.3	12.6	2,517	3,224	200.4	12.5
Republic of Adigei (Adigeya)	801	52	61	189.2	14.0	51	60	192.6	13.9
Republic of Kalmykia	722	92	99	192.8	12.6	83	95	195.5	12.6
Krasnodar Territory	14,534	1,138	1,384	199.7	12.7	946	1,257	200.5	12.5
Astrakhan Region	3,898	244	250	222.0	12.4	191	226	227.7	12.2
Volgograd Region	5,671	678	725	198.0	12.3	530	640	196.7	12.1
Rostov Region	13,421	871	1,049	195.3	12.7	716	946	197.4	12.6
NORTH-CAUCASIAN FEDERAL DISTRICT	12,828	4,540	2,270	103.6	14.9	779	851	198.2	12.3
Republic of Dagestan	1,795	247	174	62.2	16.7	34	41	206.8	11.8
Republic of Ingushetia	657	1,587	554	90.1	15.0	1	2	145.0	9.8
Kabardino-Balkar Republic	1,764	60	74	215.7	12.5	59	74	216.6	12.5
Karachai-Cherkess Republic	581	35	61	99.8	13.7	15	20	183.9	12.6
Republic of Northern Ossetia — Alania	941	53	88	156.8	12.7	50	56	228.6	12.0
Republic of Chechnya	787	1,851	617	2.6	17.9	3	7	141.8	12.9
Stavropol Territory	6,303	707	702	195.0	12.4	617	651	194.2	12.3
PRIVOLZHSKY FEDERAL DISTRICT	96,866	13,610	11,816	188.6	12.6	10,608	10,195	193.0	12.3
Republic of Bashkortostan	12,820	1,908	1,386	176.7	13.3	1,132	1,029	185.6	12.9
Republic of Mariy-El	1,968	208	183	196.3	12.5	173	168	200.1	12.4
Republic of Mordovia	1,268	212	197	211.6	13.3	124	153	213.2	13.0
Republic of Tatarstan (Tatarstan)	11,392	2,491	1,714	158.9	12.6	2,183	1,532	154.8	12.5
Udmurt Republic	4,109	838	663	201.2	11.3	565	623	208.8	10.6
Chuvash Republic — Chuvashya	2,642	575	484	203.9	12.3	565	479	204.8	12.3
Perm Territory	9,384	1,401	1,367	195.4	12.7	1,068	1,076	198.1	12.5
Kirov Region	2,903	646	469	193.8	13.6	437	386	210.2	13.0
Nizhni Novgorod Region	14,496	1,114	1,212	187.2	12.8	758	997	190.0	12.6
Orenburg Region	7,928	821	783	209.3	12.2	710	715	217.7	12.1
Penza Region	2,680	414	437	188.3	12.3	256	304	212.0	12.3
Samara Region	17,117	1,673	1,730	193.2	12.3	1,558	1,646	195.8	12.1

Table 6.4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	5,261	629	602	208.4	12.8	535	557	211.3	12.7
Ulyanovsk Region	2,898	680	589	188.6	12.3	544	530	191.7	12.2
URALS FEDERAL DISTRICT	64,360	6,848	9,254	212.6	12.7	6,155	8,744	216.1	12.7
Kurgan Region	1,981	310	301	244.6	12.2	232	262	252.6	12.0
Sverdlovsk Region	18,664	1,694	2,193	184.8	12.6	1,488	2,052	186.4	12.5
Tyumen Region	27,671	3,139	5,243	238.2	12.7	2,919	5,046	241.4	12.7
Khanty-Mansiysky Autonomous Area — Yugra	11,221	1,706	3,075	227.0	12.5	1,651	3,011	229.4	12.5
Yamalo-Nenetsky Autonomous Area	3,599	498	889	250.6	12.8	441	826	255.5	12.8
Chelyabinsk Region	16,044	1,705	1,517	157.7	12.8	1,516	1,384	161.2	12.7
SIBERIA FEDERAL DISTRICT	80,051	7,849	8,300	192.8	12.8	6,662	7,555	205.3	12.6
Republic of Altai	502	64	44	180.8	14.1	41	37	216.1	12.8
Republic of Buryatia	4,852	266	287	206.3	13.1	225	261	209.0	12.9
Republic of Tyva	598	52	70	227.6	13.3	52	70	227.6	13.3
Republic of Khakassia	2,453	188	193	175.1	13.0	166	183	176.9	12.9
Altai Territory	5,853	793	686	195.1	12.5	678	633	197.6	12.4
Zabaykalskiy Territory	3,562	372	423	172.2	13.0	301	378	198.6	12.9
Krasnoyarsk Territory	13,819	1,510	1,741	195.9	12.6	1,242	1,546	200.8	12.3
Irkutsk Region	11,337	1,367	1,432	170.8	13.0	1,158	1,301	216.1	12.8
Kemerovo Region	8,914	836	754	177.3	13.3	670	637	184.6	13.1
Novosibirsk Region	18,009	1,084	1,315	208.5	12.9	968	1,250	209.3	12.5
Omsk Region	5,484	769	753	203.6	12.5	681	703	206.7	12.4
Tomsk Region	4,668	548	602	215.3	12.3	480	556	223.4	12.2
FAR EAST FEDERAL DISTRICT	24,630	1,976	2,689	185.2	12.9	1,698	2,490	189.3	12.9
Republic of Sakha (Yakutia)	3,189	407	475	183.9	13.0	313	418	188.8	12.9
Kamchatka Territory	1,314	114	157	180.3	12.8	94	142	185.4	12.7
Primorski Territory	6,401	440	716	180.0	12.6	408	679	185.3	12.6
Khabarovsk Territory	7,418	444	578	182.3	12.7	406	554	183.3	12.6
Amur Region	3,056	275	322	204.1	13.4	220	290	210.1	13.3
Magadan Region	990	67	87	200.0	12.9	62	84	201.3	12.8
Sakhalin Region	1,796	168	290	183.7	13.8	138	263	189.2	13.8
Jewish Autonomous Region	402	56	56	186.5	12.7	53	55	187.2	12.7
Chukotka Autonomous Area	64	5	8	148.5	12.5	4	5	164.2	13.3

Table 6.4.8

Selected Indicators on Foreign Currency-Denominated Loans Extended by Credit Institutions to Individuals

	28.02.2011										
	volume of consumer loans total, millions of rubles	including:					of which:				
		housing loans					mortgage loans				
1	2	3	4	5	6	7	8	9	10	11	
RUSSIAN FEDERATION	15,998	367	2,199	132.1	10.9	336	1,692	141.6	10.7		
CENTRAL FEDERAL DISTRICT	13,440	231	1,898	126.7	11.0	202	1,393	136.3	10.9		
Belgorod Region	11	4	8	221.9	10.9	4	8	221.9	10.9		
Bryansk Region	9	2	1	300.6	9.8	2	1	300.6	9.8		
Vladimir Region	4	0	0	0.0	0.0	0	0	0.0	0.0		
Voronezh Region	17	1	1	181.0	13.5	1	1	181.0	13.5		
Ivanovo Region	15	2	3	197.4	10.4	2	3	197.4	10.4		
Kaluga Region	21	2	5	219.9	9.2	2	5	219.9	9.2		
Kostroma Region	2	0	0	0.0	0.0	0	0	0.0	0.0		
Kursk Region	2	0	0	0.0	0.0	0	0	0.0	0.0		
Lipetsk Region	4	1	1	242.0	10.5	1	1	242.0	10.5		
Moscow Region	1,577	74	578	117.4	10.3	62	370	161.1	10.6		
Orel Region	13	2	8	182.0	8.9	2	8	182.0	8.9		
Ryazan Region	57	2	8	225.0	9.9	2	8	225.0	9.9		
Smolensk Region	23	0	0	0.0	0.0	0	0	0.0	0.0		
Tambov Region	9	3	7	267.0	10.6	3	7	267.0	10.6		
Tver Region	29	4	15	241.6	10.0	4	15	241.6	10.0		
Tula Region	18	3	10	208.2	10.5	3	10	208.2	10.5		
Yaroslavl Region	20	2	6	51.4	15.0	1	2	177.7	12.0		
Moscow	11,609	129	1,247	126.1	11.4	113	954	120.4	11.1		
NORTH-WEST FEDERAL DISTRICT	1,316	52	144	156.7	9.7	51	143	157.5	9.7		
Republic of Karelia	1	0	0	0.0	0.0	0	0	0.0	0.0		
Republic of Komi	3	0	0	0.0	0.0	0	0	0.0	0.0		

Table 6.4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	9	2	4	182.0	10.2	2	4	182.0	10.2
Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	20	1	7	182.0	9.0	1	7	182.0	9.0
Kaliningrad Region	50	3	6	112.2	9.7	3	6	112.2	9.7
Leningrad Region	221	6	12	106.5	9.8	6	12	106.5	9.8
Murmansk Region	7	1	1	122.0	8.8	1	1	122.0	8.8
Novgorod Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Pskov Region	2	0	0	0.0	0.0	0	0	0.0	0.0
St. Petersburg	1,002	39	114	161.8	9.8	38	113	162.8	9.8
SOUTH FEDERAL DISTRICT	164	14	27	152.2	10.4	14	27	152.2	10.4
Republic of Adigei (Adigeya)	1	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Kalmykia	3	1	2	242.0	10.3	1	2	242.0	10.3
Krasnodar Territory	103	7	15	161.4	10.6	7	15	161.4	10.6
Astrakhan Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Volgograd Region	21	4	6	75.8	10.3	4	6	75.8	10.3
Rostov Region	35	2	4	172.0	10.0	2	4	172.0	10.0
NORTH-CAUCASIAN FEDERAL DISTRICT	321	3	9	180.4	10.8	3	9	180.4	10.8
Republic of Dagestan	6	1	2	182.0	10.0	1	2	182.0	10.0
Republic of Ingushetia	0	0	0	0.0	0.0	0	0	0.0	0.0
Kabardino-Balkar Republic	1	0	0	0.0	0.0	0	0	0.0	0.0
Karachai-Cherkess Republic	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Northern Ossetia — Alania	1	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Chechnya	220	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	93	2	7	179.9	11.1	2	7	179.9	11.1
PRIVOLZHSKY FEDERAL DISTRICT	264	20	22	183.1	10.0	19	21	187.9	9.8
Republic of Bashkortostan	8	1	2	122.0	9.8	1	2	122.0	9.8
Republic of Mariy-El	1	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Mordovia	2	1	1	182.0	9.3	1	1	182.0	9.3
Republic of Tatarstan (Tatarstan)	16	0	0	0.0	0.0	0	0	0.0	0.0
Udmurt Republic	20	1	1	119.7	8.0	1	1	119.7	8.0
Chuvash Republic — Chuvashya	9	1	3	242.0	9.8	1	3	242.0	9.8
Perm Territory	14	2	3	240.0	8.5	2	3	240.0	8.5
Kirov Region	4	1	1	83.5	12.0	1	1	83.5	12.0
Nizhni Novgorod Region	53	2	3	182.0	9.8	2	3	182.0	9.8
Orenburg Region	14	0	0	0.0	0.0	0	0	0.0	0.0

Table 6.4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	5	1	2	271.0	11.0	1	2	271.0	11.0
Samara Region	108	9	5	163.6	10.1	9	5	163.6	10.1
Saratov Region	7	0	0	0.0	0.0	0	0	0.0	0.0
Ulyanovsk Region	3	1	1	36.1	18.0	0	0	0.0	0.0
URALS FEDERAL DISTRICT	199	23	40	147.1	10.0	23	40	147.1	10.0
Kurgan Region	2	1	2	302.0	9.8	1	2	302.0	9.8
Sverdlovsk Region	114	8	34	134.7	10.2	8	34	134.7	10.2
Tyumen Region	58	14	4	181.7	8.4	14	4	181.7	8.4
Khanty-Mansiysky Autonomous Area — Yugra	9	13	3	238.1	8.7	13	3	238.1	8.7
Yamalo-Nenetsky Autonomous Area	1	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	25	0	0	0.0	0.0	0	0	0.0	0.0
SIBERIA FEDERAL DISTRICT	153	10	28	214.1	9.4	10	28	214.1	9.4
Republic of Altai	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	2	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	1	0	0	0.0	0.0	0	0	0.0	0.0
Altai Territory	22	1	3	242.0	9.3	1	3	242.0	9.3
Zabaykalskiy Territory	3	0	0	0.0	0.0	0	0	0.0	0.0
Krasnoyarsk Territory	26	0	0	0.0	0.0	0	0	0.0	0.0
Irkutsk Region	33	2	3	200.5	9.2	2	3	200.5	9.2
Kemerovo Region	5	1	1	121.0	14.0	1	1	121.0	14.0
Novosibirsk Region	35	3	14	201.5	10.0	3	14	201.5	10.0
Omsk Region	22	3	7	241.1	8.2	3	7	241.1	8.2
Tomsk Region	4	0	0	0.0	0.0	0	0	0.0	0.0
FAR EAST FEDERAL DISTRICT	141	14	31	178.7	9.6	14	31	178.7	9.6
Republic of Sakha (Yakutia)	4	0	0	0.0	0.0	0	0	0.0	0.0
Kamchatka Territory	8	1	5	242.0	9.3	1	5	242.0	9.3
Primorski Territory	54	11	18	166.2	9.3	11	18	166.2	9.3
Khabarovsk Territory	11	1	2	114.0	11.0	1	2	114.0	11.0
Amur Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Magadan Region	40	0	0	0.0	0.0	0	0	0.0	0.0
Sakhalin Region	23	1	6	182.0	10.3	1	6	182.0	10.3
Jewish Autonomous Region	0	0	0	0.0	0.0	0	0	0.0	0.0
Chukotka Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0

Table 6.4.9

Structure of Investment Portfolio of Credit Institutions¹

(millions of rubles)

1	28.02.2011				
	investment in debt obligations		investment in equity securities	equity in subsidiary and associated joint stock companies	other equity
	total	Federal government securities and the Bank of Russia bonds (at balance-sheet value, regardless revaluations)			
2	3	4	5	6	
RUSSIAN FEDERATION	4,579,661.5	1,916,057.3	727,790.5	487,126.7	154,684.2
CENTRAL FEDERAL DISTRICT	4,167,177.9	1,813,940.7	623,121.6	480,948.4	146,823.4
Belgorod Region	698.2	36.8	2.7	0.0	0.0
Bryansk Region	0.0	0.0	0.7	0.0	0.2
Vladimir Region	227.0	202.4	9.0	0.0	33.3
Voronezh Region	2.5	2.7	1.0	0.0	11.7
Ivanovo Region	1,011.1	135.5	66.7	0.0	6.0
Kaluga Region	57.1	0.0	160.3	0.0	13.0
Kostroma Region	12,884.6	76.5	5.1	0.0	143.9
Kursk Region	1,629.5	1,299.2	0.0	0.0	6.0
Lipetsk Region	1,463.4	314.5	2.9	0.0	109.4
Moscow Region	7,531.9	1,624.9	303.0	0.0	8.1
Orel Region	0.0	0.0	0.0	9.5	2.0
Ryazan Region	1,167.5	870.7	41.2	0.0	0.0
Smolensk Region	275.1	221.7	216.9	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	1,015.7	204.0	11.4	0.0	0.9
Tula Region	278.0	86.9	0.5	0.0	1.5
Yaroslavl Region	102.9	39.1	56.5	0.0	18.3
Moscow	4,138,833.4	1,808,825.7	622,243.7	480,938.8	146,469.1
NORTH-WEST FEDERAL DISTRICT	165,518.9	35,301.8	27,581.1	3,380.2	1,998.8
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,757.5	406.3	80.1	1.0	59.1
Arkhangelsk Region	23.4	25.2	132.5	0.0	0.3
Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,290.2	693.5	254.9	4.9	16.4
Kaliningrad Region	4,154.0	564.5	23.9	0.0	657.3
Leningrad Region	647.6	29.3	0.1	1,247.2	0.0
Murmansk Region	984.2	506.7	0.0	0.0	302.0
Novgorod Region	751.3	314.8	184.3	0.0	0.0
Pskov Region	19.7	0.0	0.0	0.0	0.0
St. Petersburg	155,890.9	32,761.6	26,905.4	2,127.2	963.4
SOUTH FEDERAL DISTRICT	11,986.4	2,997.4	2,769.0	63.8	288.7
Republic of Adigei (Adigeya)	20.1	20.2	1.4	0.0	7.2
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	7,839.4	2,250.5	2,324.3	38.6	253.8
Astrakhan Region	586.3	495.2	42.8	5.3	2.4
Volgograd Region	554.0	63.5	11.1	0.0	3.1
Rostov Region	2,986.5	168.0	389.4	19.9	22.2
NORTH-CAUCASIAN FEDERAL DISTRICT	2,653.1	1,159.5	813.0	0.2	15.6
Republic of Daghestan	99.9	0.0	724.5	0.0	2.5
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	28.1	0.0	8.0
Karachai-Cherkess Republic	315.8	0.0	52.6	0.0	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	5.4	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	2,237.4	1,159.5	2.4	0.2	5.0

Table 6.4.9 (end)
(millions of rubles)

1	2	3	4	5	6
PRIVOLZHISKY FEDERAL DISTRICT	98,952.2	27,136.6	51,376.2	1,136.0	2,037.1
Republic of Bashkortostan	5,069.1	738.1	847.1	0.0	71.5
Republic of Mariy-El	0.0	0.0	0.0	0.0	1.9
Republic of Mordovia	400.8	137.0	58.4	0.0	22.1
Republic of Tatarstan (Tatarstan)	47,262.3	20,043.4	30,493.3	693.2	1,223.7
Udmurt Republic	2,012.7	645.4	27.4	0.0	60.4
Chuvash Republic — Chuvashya	451.8	75.6	31.1	0.0	10.0
Perm Territory	2,378.7	79.5	3,952.9	0.0	23.3
Kirov Region	3,293.8	30.9	1,189.6	0.0	5.4
Nizhni Novgorod Region	7,595.8	2,779.2	2,343.1	0.1	94.4
Orenburg Region	3,260.0	94.7	325.2	17.6	36.9
Penza Region	598.0	0.0	0.1	0.0	39.7
Samara Region	25,498.1	2,304.1	11,543.2	424.7	437.4
Saratov Region	1,041.1	118.6	564.9	0.3	10.4
Ulyanovsk Region	90.0	90.1	0.1	0.0	0.1
URALS FEDERAL DISTRICT	93,002.4	27,200.5	18,945.4	256.3	887.9
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	42,774.0	6,643.5	5,774.6	0.1	274.1
Tyumen Region	29,765.9	6,577.5	12,854.0	256.2	522.8
Khanty-Mansiysky Autonomous Area — Yugra	24,647.0	4,253.1	12,068.6	256.2	108.4
Yamalo-Nenetsky Autonomous Area	0.0	0.0	9.0	0.0	0.0
Chelyabinsk Region	20,462.6	13,979.6	316.8	0.0	90.8
SIBERIA FEDERAL DISTRICT	11,544.7	3,337.1	1,488.0	0.0	363.9
Republic of Altai	0.0	0.0	0.0	0.0	0.0
Republic of Buryatia	98.5	0.0	765.2	0.0	0.0
Republic of Tyva	4.9	5.3	0.0	0.0	0.0
Republic of Khakassia	216.7	177.8	0.0	0.0	0.0
Altai Territory	55.5	36.6	4.4	0.0	73.0
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	102.3	102.7	129.5	0.0	7.3
Irkutsk Region	224.4	0.0	118.8	0.0	165.1
Kemerovo Region	2,239.0	1,719.2	81.4	0.0	96.1
Novosibirsk Region	6,233.7	775.6	271.9	0.0	0.0
Omsk Region	2,169.3	519.9	1.4	0.0	12.6
Tomsk Region	200.5	0.0	115.4	0.0	9.8
FAR EAST FEDERAL DISTRICT	28,826.0	4,983.6	1,696.3	1,341.8	2,268.9
Republic of Sakha (Yakutia)	2,020.9	211.7	107.7	0.0	38.8
Kamchatka Territory	360.6	60.4	61.3	0.0	18.4
Primorski Territory	17,862.6	3,561.9	1,398.6	0.0	3.1
Khabarovsk Territory	1,012.6	67.6	48.5	0.0	0.1
Amur Region	6,617.2	793.4	7.6	1,341.8	2,180.6
Magadan Region	0.0	0.0	5.9	0.0	0.0
Sakhalin Region	952.1	288.6	66.7	0.0	27.8
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0

¹ In January, 2011 the changes of the selected indicators calculated on the basis of the reporting of head offices and branches, located in Leningrad region, are caused with optimization of the filial network of the large multidivisional credit institution.

Table 6.4.10

Discounted Bills¹

(millions of rubles)

	28.02.2011		
	discounted bills denominated in rubles		discounted bills denominated in foreign currency
	total	of which: bills issued and guaranteed by authorities of constituent entities of RF and local authorities	
1	2	3	4
RUSSIAN FEDERATION	367,122.1	0.0	18,824.5
CENTRAL FEDERAL DISTRICT	287,996.8	0.0	16,383.7
Belgorod Region	1,501.1	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	26.1	0.0	0.0
Voronezh Region	208.0	0.0	0.0
Ivanovo Region	308.2	0.0	15.5
Kaluga Region	186.4	0.0	0.0
Kostroma Region	239.7	0.0	15.2
Kursk Region	495.7	0.0	0.0
Lipetsk Region	720.6	0.0	17.8
Moscow Region	9,418.3	0.0	4,457.8
Orel Region	81.6	0.0	0.0
Ryazan Region	672.5	0.0	38.7
Smolensk Region	69.6	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	7.5	0.0	0.0
Tula Region	372.6	0.0	0.0
Yaroslavl Region	30.6	0.0	0.0
Moscow	273,658.2	0.0	11,838.7
NORTH-WEST FEDERAL DISTRICT	14,393.9	0.0	1,494.3
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	0.0	0.0	56.5
Arkhangelsk Region	0.1	0.0	0.0
Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	3,400.6	0.0	0.0
Kaliningrad Region	278.7	0.0	0.0
Leningrad Region	0.0	0.0	0.0
Murmansk Region	0.0	0.0	0.0
Novgorod Region	50.6	0.0	11.7
Pskov Region	0.0	0.0	0.0
St. Petersburg	10,664.0	0.0	1,426.1
SOUTH FEDERAL DISTRICT	919.3	0.0	115.7
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	291.2	0.0	0.0
Astrakhan Region	56.6	0.0	0.0
Volgograd Region	415.2	0.0	115.7
Rostov Region	156.4	0.0	0.0
NORTH-CAUCASIAN FEDERAL DISTRICT	1,339.9	0.0	0.0
Republic of Daghestan	207.0	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	445.0	0.0	0.0
Karachai-Cherkess Republic	103.7	0.0	0.0
Republic of Northern Ossetia — Alania	178.2	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	406.1	0.0	0.0

Table 6.4.10 (end)

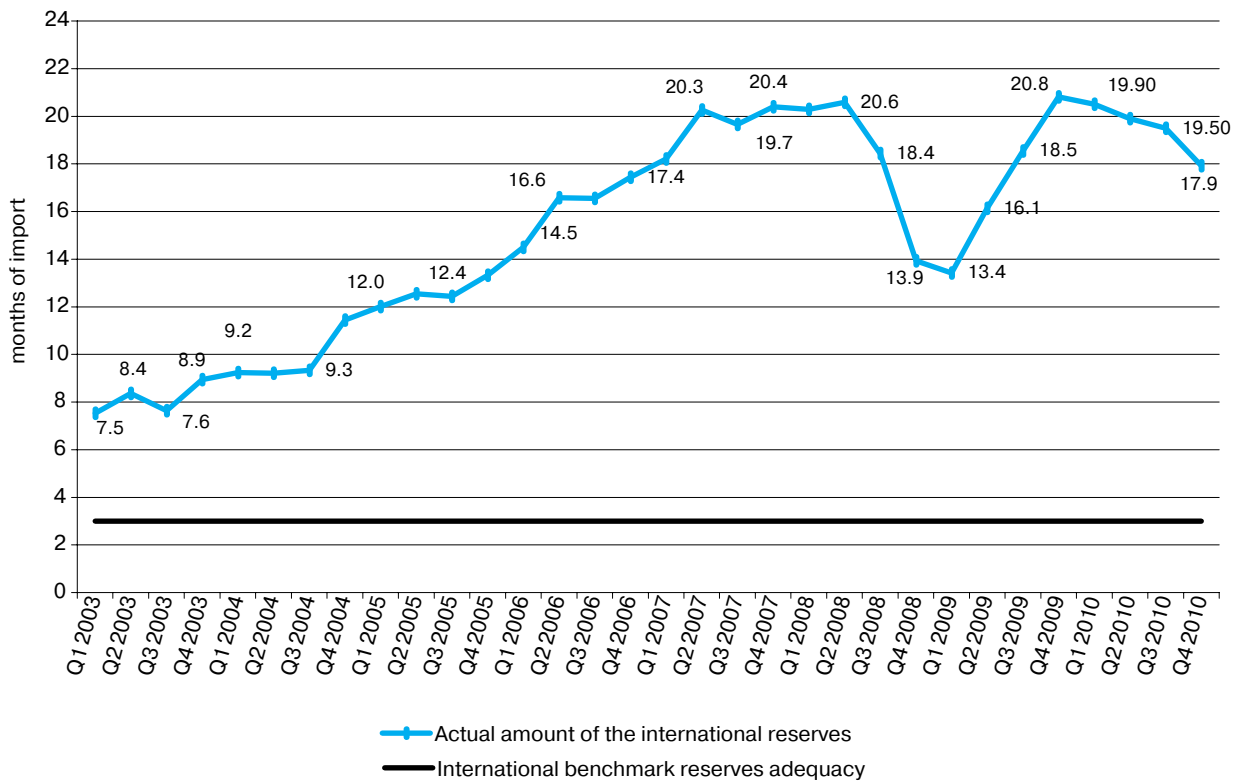
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	24,455.4	0.0	353.2
Republic of Bashkortostan	76.9	0.0	0.0
Republic of Mariy-El	160.3	0.0	0.0
Republic of Mordovia	173.5	0.0	0.0
Republic of Tatarstan (Tatarstan)	7,263.1	0.0	0.0
Udmurt Republic	1,674.2	0.0	0.0
Chuvash Republic — Chuvashya	1,126.9	0.0	0.0
Perm Territory	11.6	0.0	0.0
Kirov Region	231.5	0.0	0.0
Nizhni Novgorod Region	4,822.3	0.0	186.1
Orenburg Region	3,301.2	0.0	23.4
Penza Region	56.5	0.0	0.0
Samara Region	5,182.5	0.0	143.7
Saratov Region	374.9	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	31,435.2	0.0	386.5
Kurgan Region	17.4	0.0	0.0
Sverdlovsk Region	4,263.5	0.0	0.0
Tyumen Region	25,765.8	0.0	386.5
Khanty-Mansiysky Autonomous Area — Yugra	19,648.1	0.0	0.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	1,388.5	0.0	0.0
SIBERIA FEDERAL DISTRICT	3,632.2	0.0	0.0
Republic of Altai	90.6	0.0	0.0
Republic of Buryatia	2.0	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	262.5	0.0	0.0
Altai Territory	1.4	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	90.6	0.0	0.0
Irkutsk Region	192.8	0.0	0.0
Kemerovo Region	477.1	0.0	0.0
Novosibirsk Region	1,698.0	0.0	0.0
Omsk Region	770.7	0.0	0.0
Tomsk Region	46.4	0.0	0.0
FAR EAST FEDERAL DISTRICT	2,949.4	0.0	91.1
Republic of Sakha (Yakutia)	833.3	0.0	0.0
Kamchatka Territory	76.8	0.0	0.0
Primorski Territory	806.7	0.0	0.0
Khabarovsk Territory	177.0	0.0	0.0
Amur Region	1,004.9	0.0	91.1
Magadan Region	0.0	0.0	0.0
Sakhalin Region	50.6	0.0	0.0
Jewish Autonomous Region	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

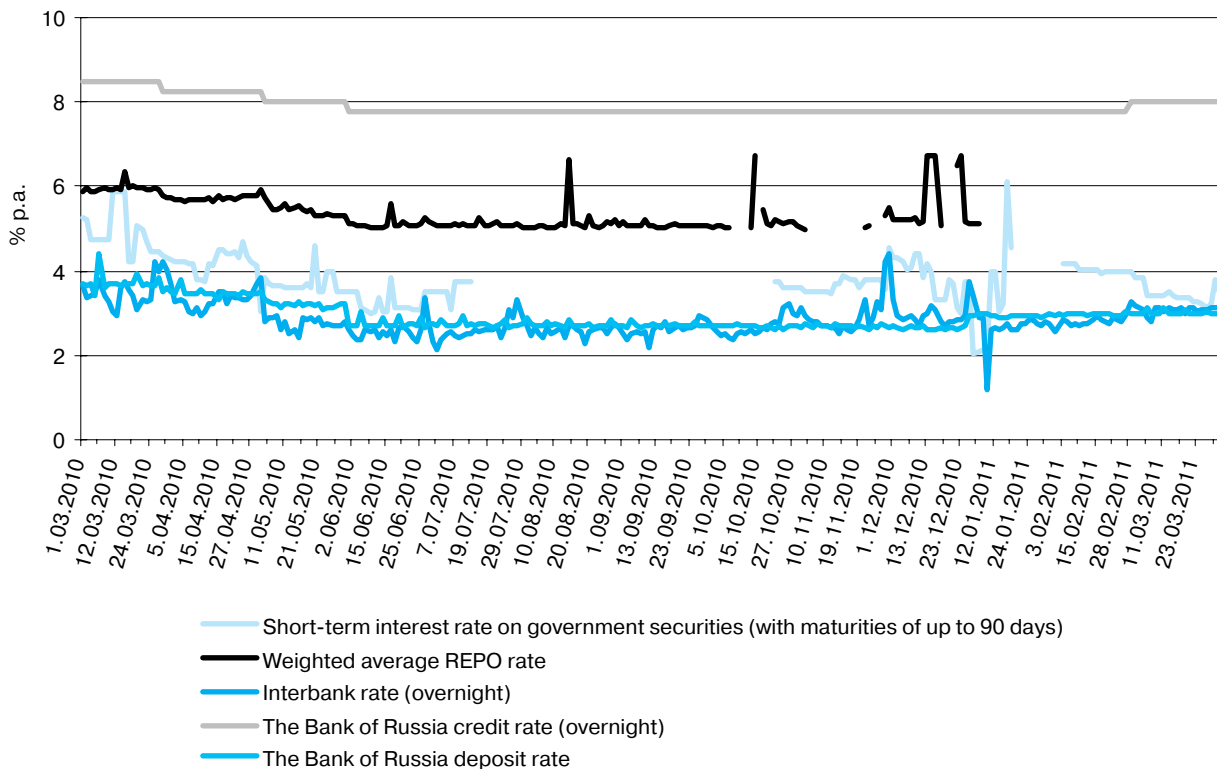
¹ In January, 2011 the changes of the selected indicators calculated on the basis of the reporting of head offices and branches, located in Leningrad region, are caused with optimization of the filial network of the large multidivisional credit institution.

7. CHARTS AND DIAGRAMS

7.1. International Reserves Adequacy Ratio (international reserves in months of import)

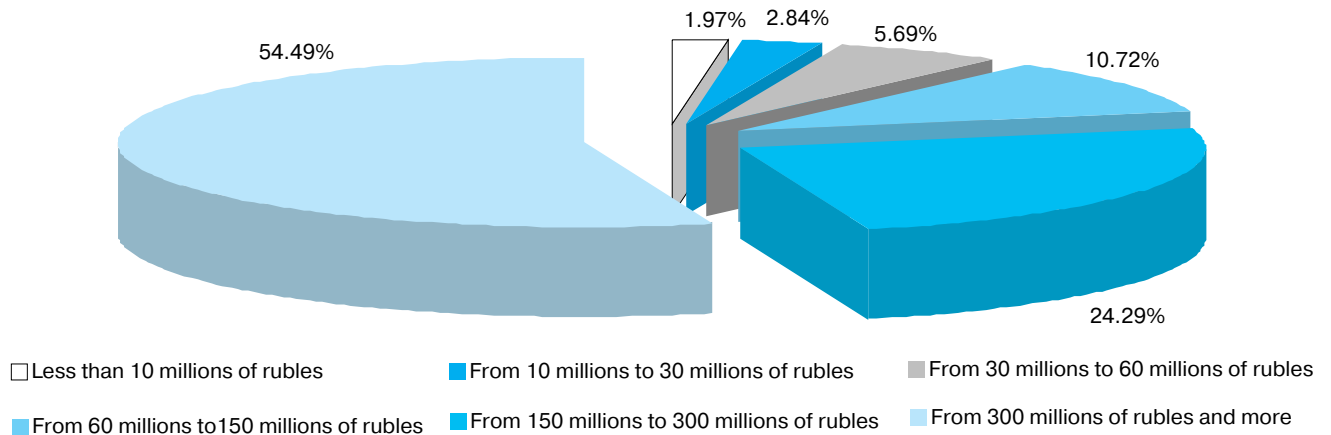


7.2. Interest Rates Dynamics in March, 2010 – March, 2011

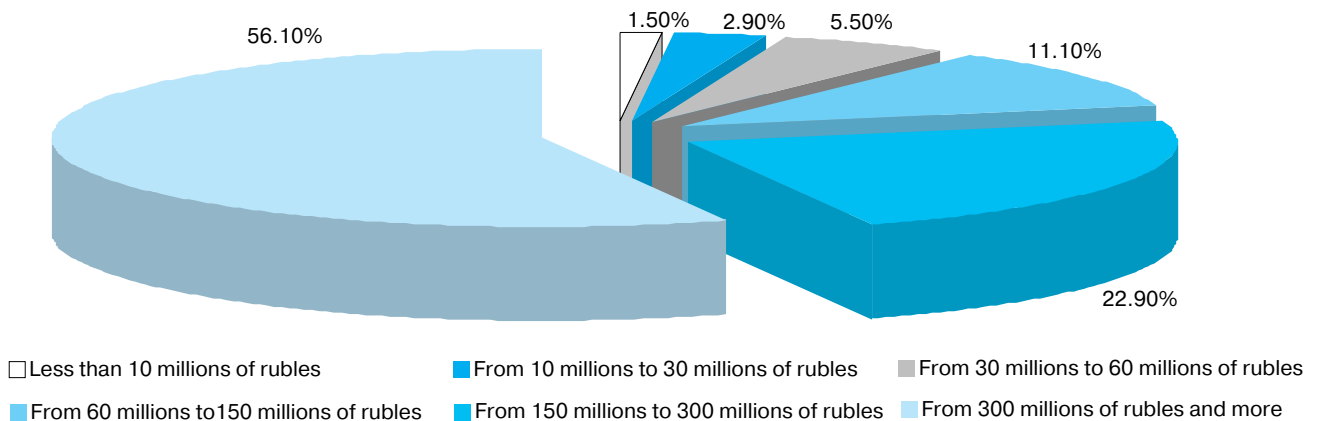


¹ See also the methodological comments to the table 1.13 "International Reserves of the Russian Federation".

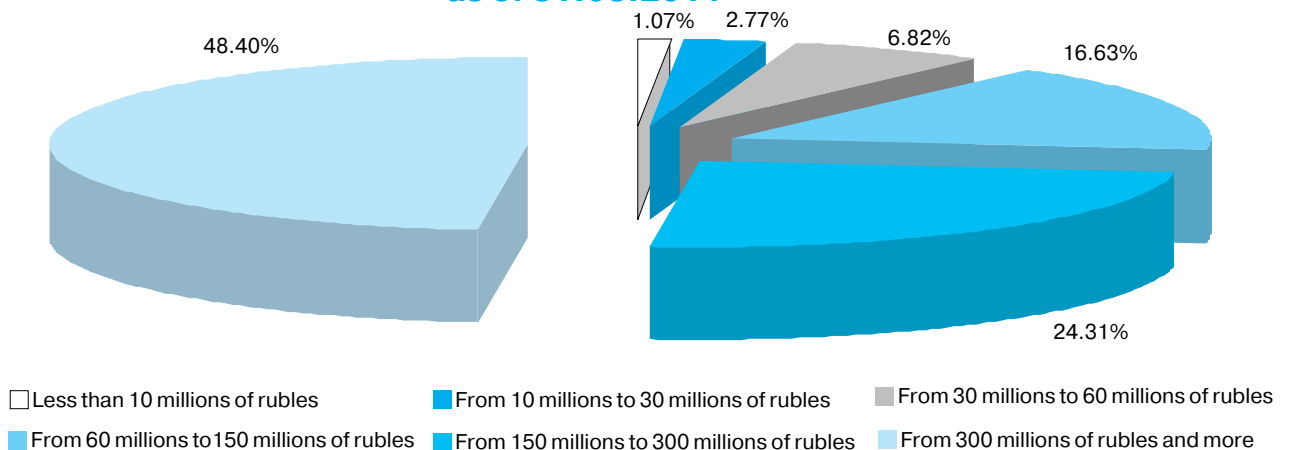
7.3. Credit Institutions under the General Agreements with the Bank of Russia on Deposit Operations in Accordance with the Bank of Russia Regulation No. 203-P, on 5.11.2002 Grouped by Size of Registered Authorized Capital as of 31.03.2011



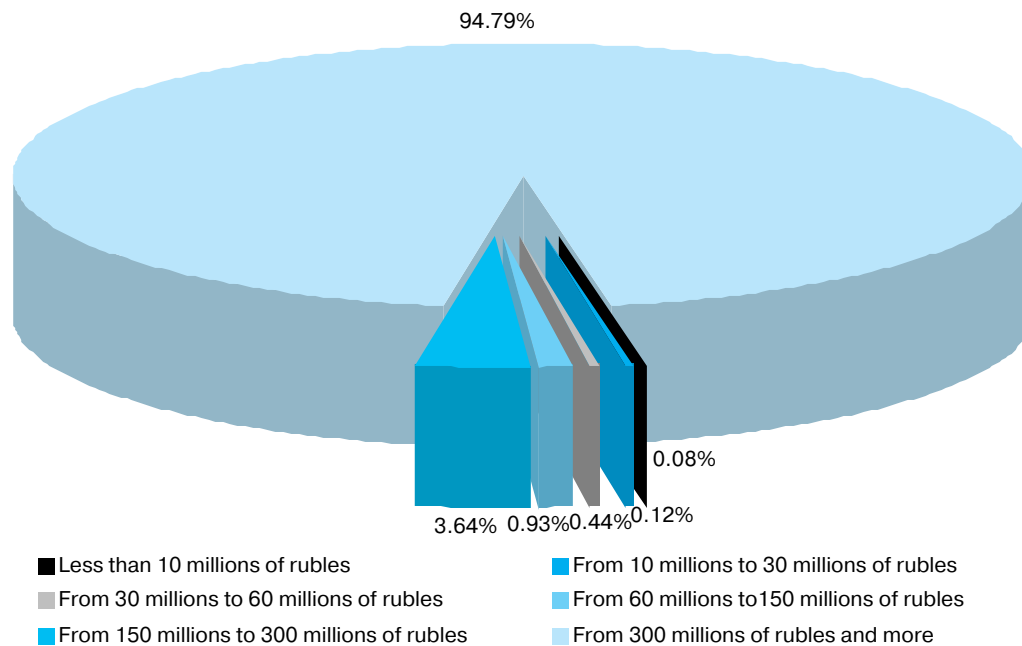
7.4. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No. 236-P, on 4.08.2003, Grouped by Size of Registered Authorized Capital as of 31.03.2011



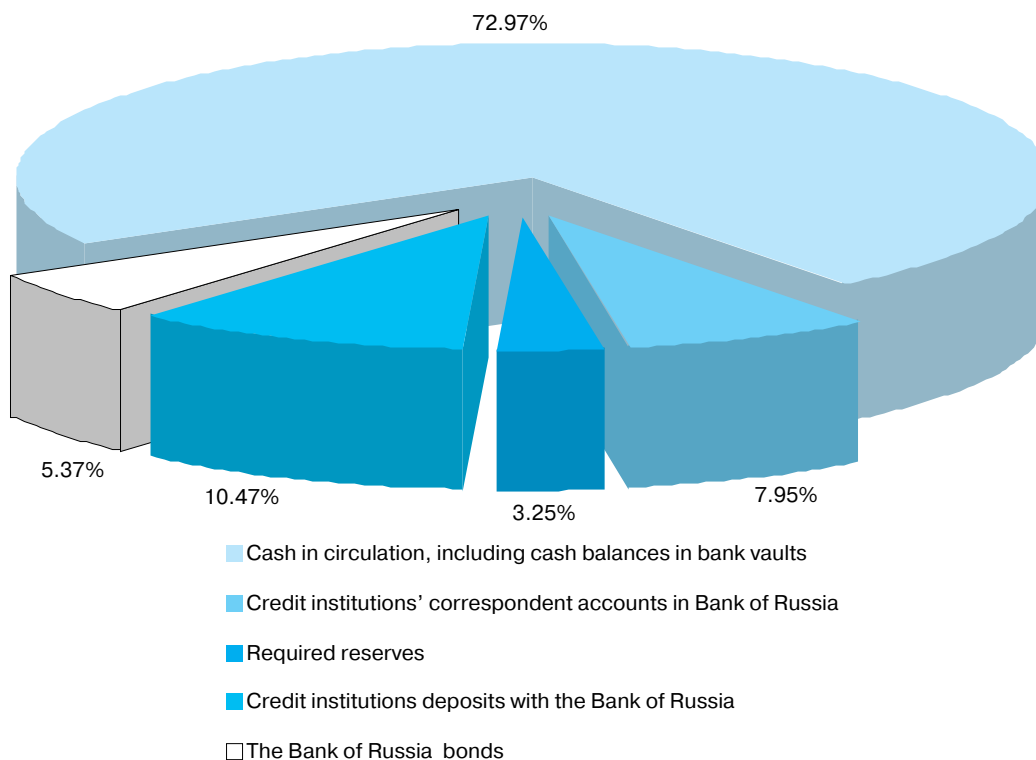
7.5. Credit Institutions under the General Loan Agreements in Accordance with the Bank of Russia Regulation No.312-P on 12.11.2007, Grouped by Size of Registered Authorized Capital as of 31.03.2011



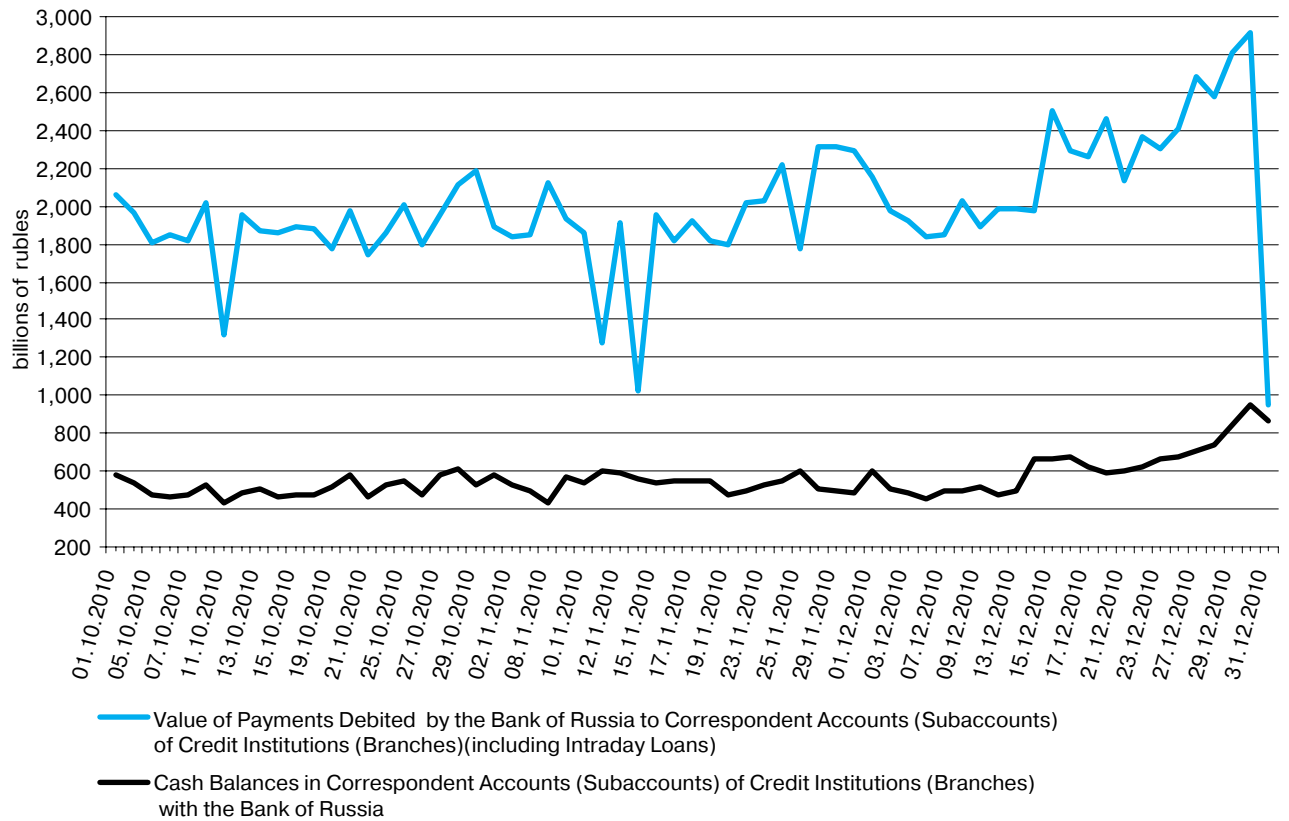
7.6. Averaged Amount of Required Reserves of Credit Institutions Exercising the Averaging Right within Averaging Period from April 10 to May 10, 2011 (Credit Institutions Grouped by Size of Registered Authorized Capital)



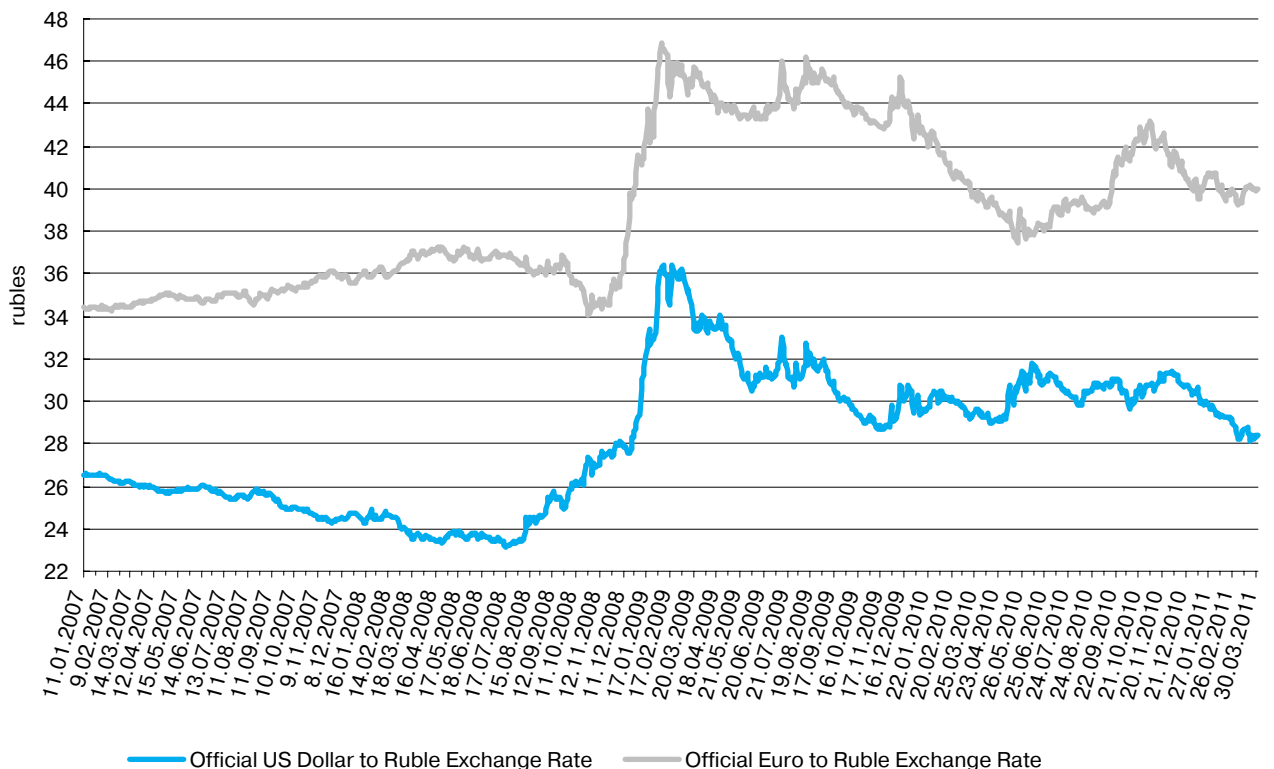
7.7. Structure of Broad Monetary Base as of 31.03.2011



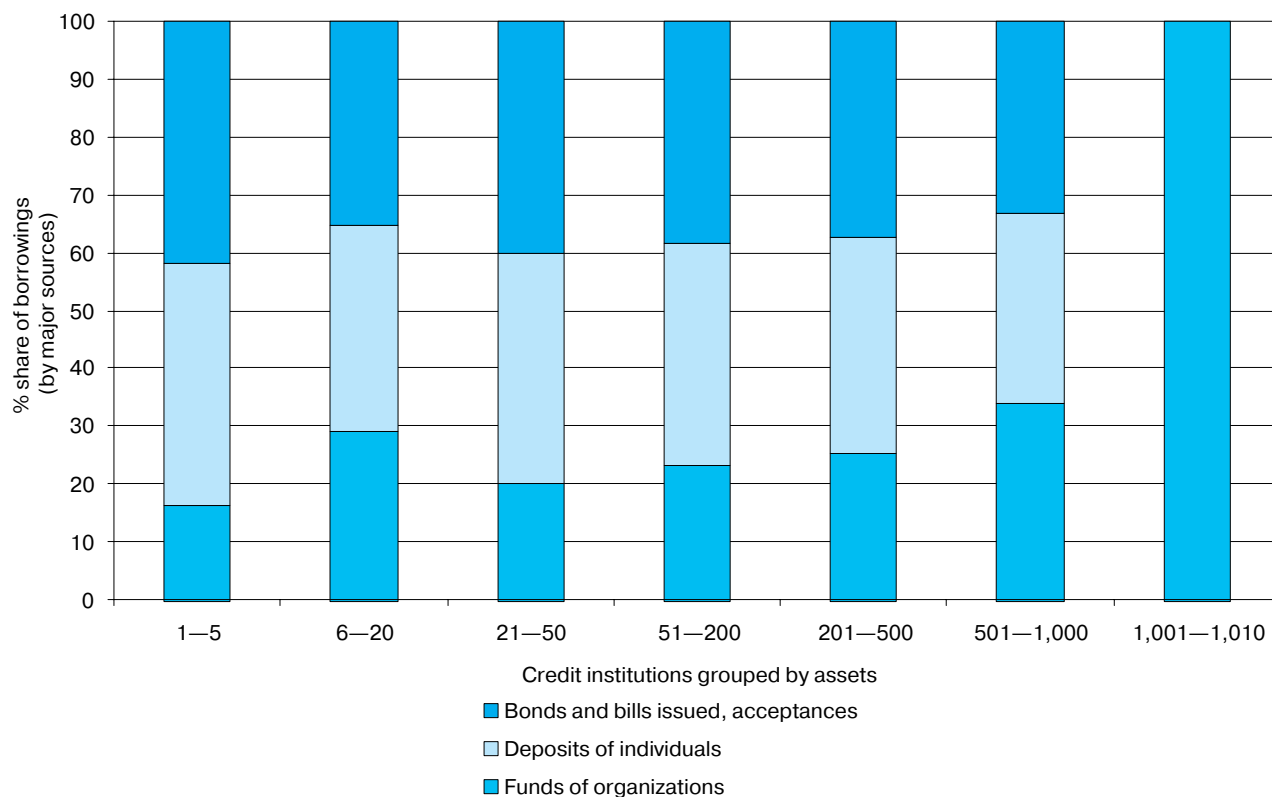
7.8. Ratio Dynamics between Payments Value of Credit Institutions (Branches) (including Intraday Loans) and Cash Balances in Their Correspondent Accounts (Subaccounts) with the Bank of Russia in 2010 Q4



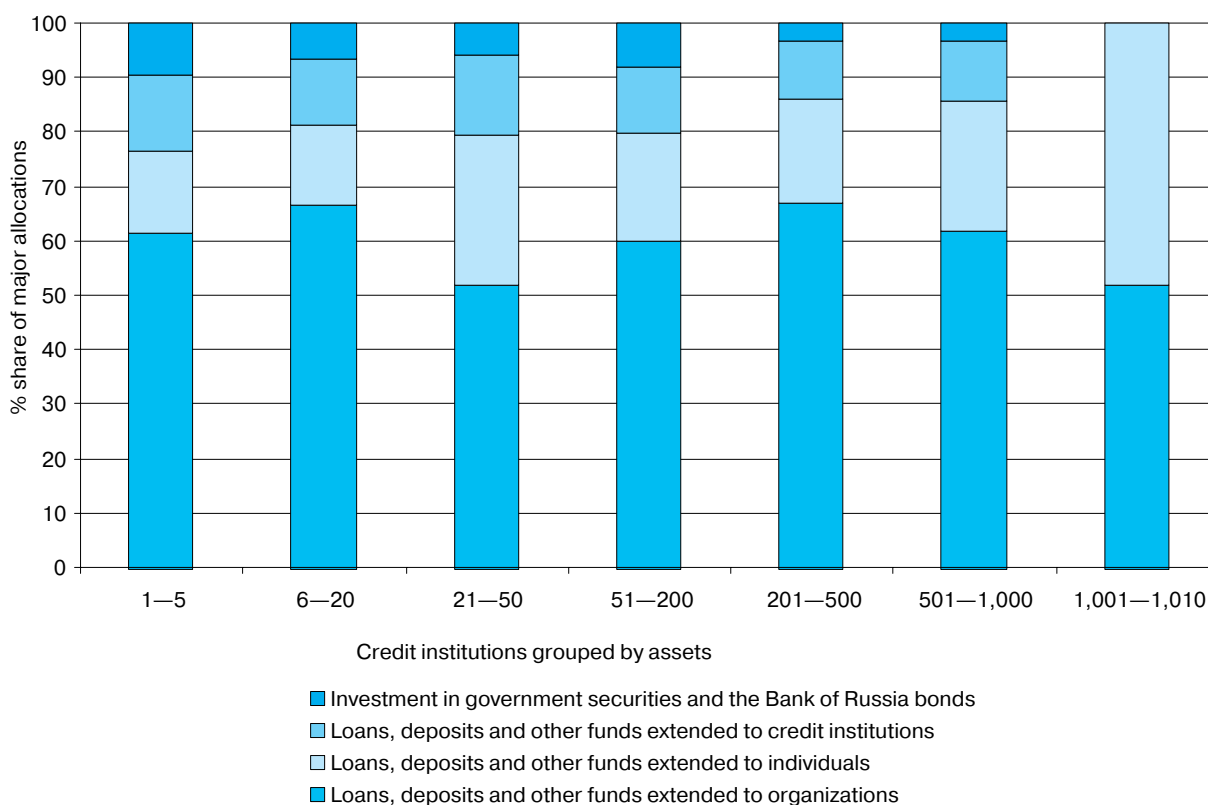
7.9. Official Ruble Exchange Rate Dynamics in January, 2007 – March, 2011



7. 10. Comparative Data on Main Sources of Borrowing by Credit Institutions as of 28.02.2011 (Based on Credit Institutions Grouped by Assets)

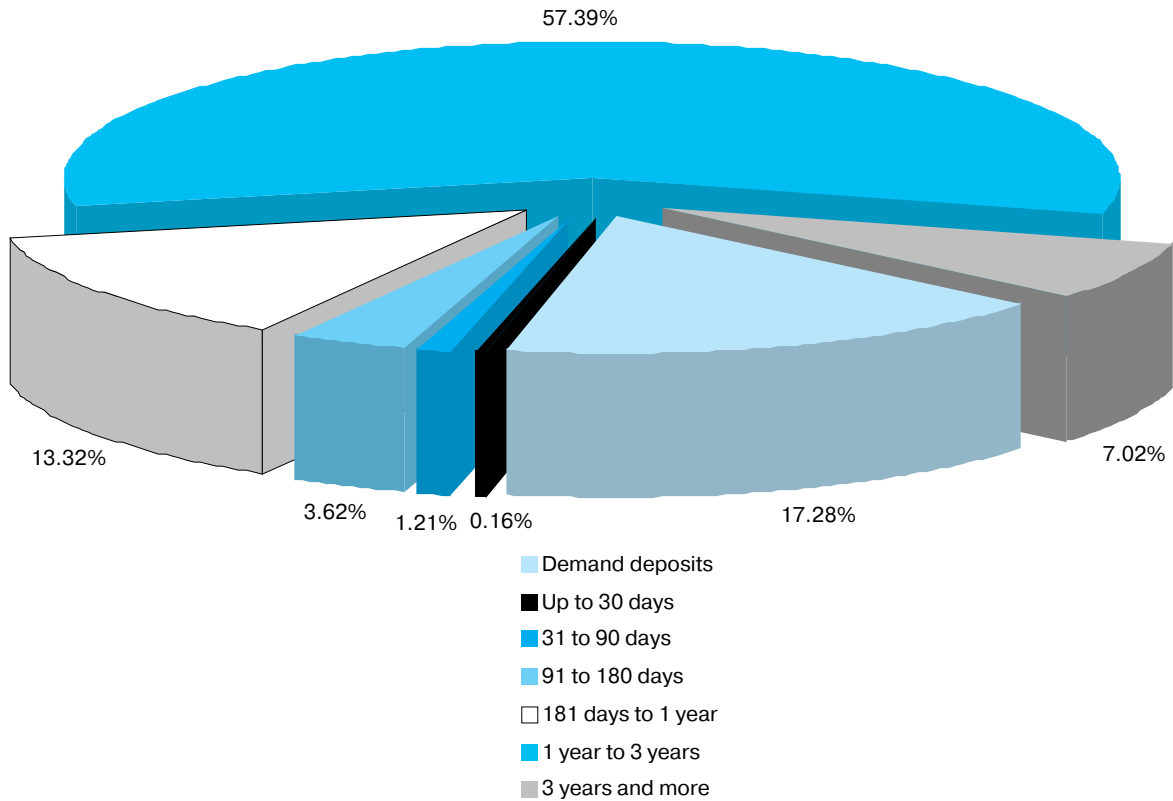


7. 11. Comparative Data on Main Allocations of Funds by Credit Institutions as of 28.02.2011 (Based on Credit Institutions Grouped by Assets)

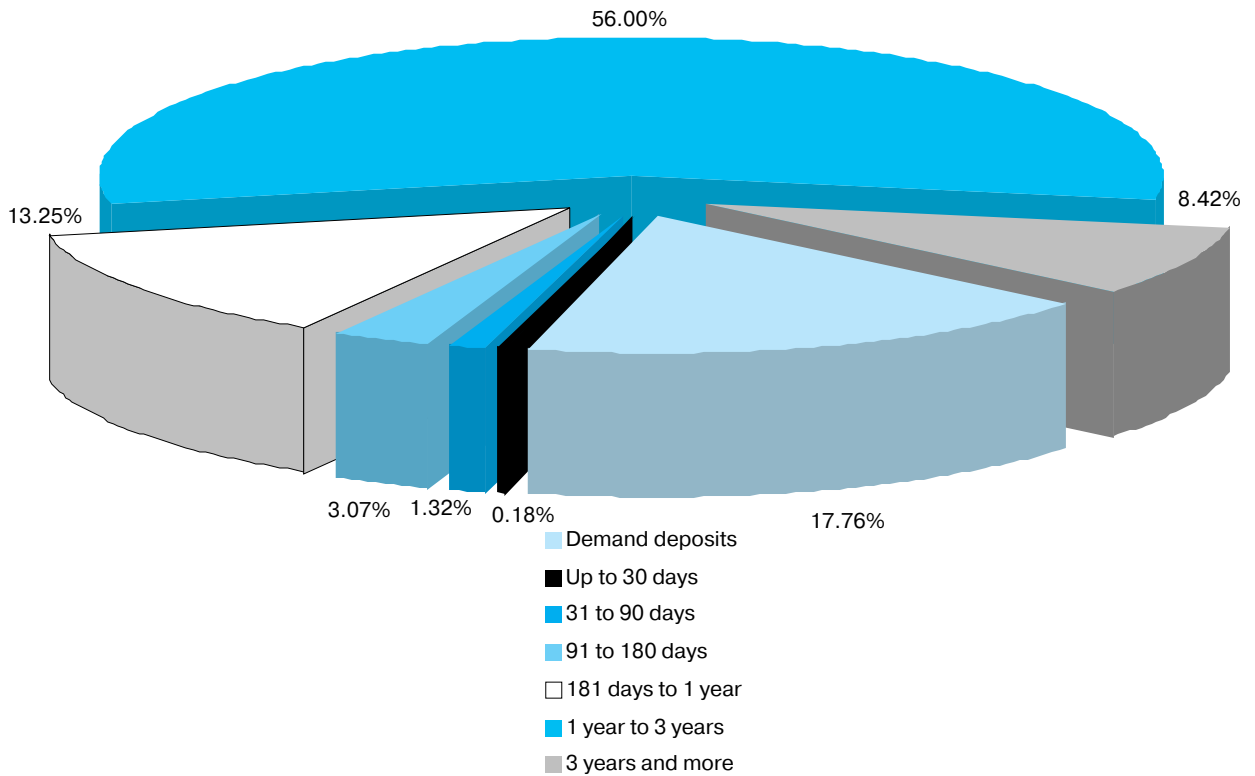


7.12. Structure of Individual Deposits Denominated in Rubles

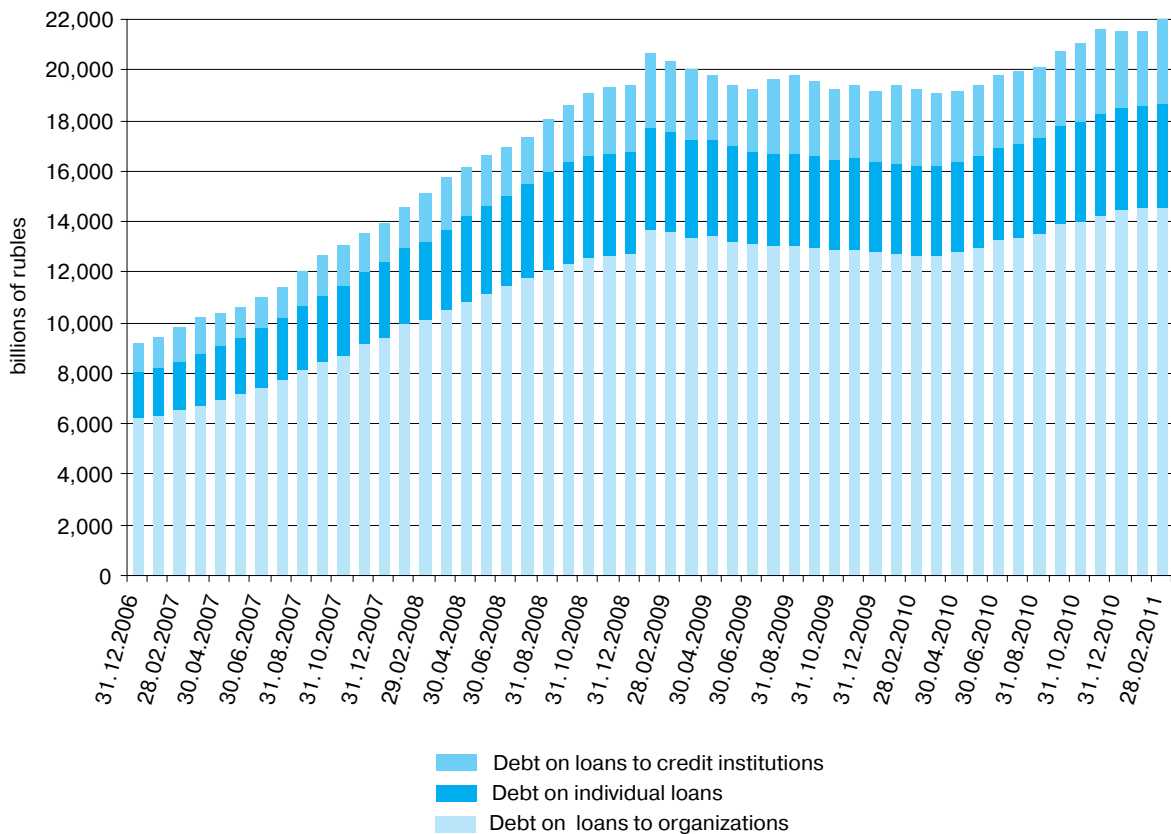
as of 28.02.2010



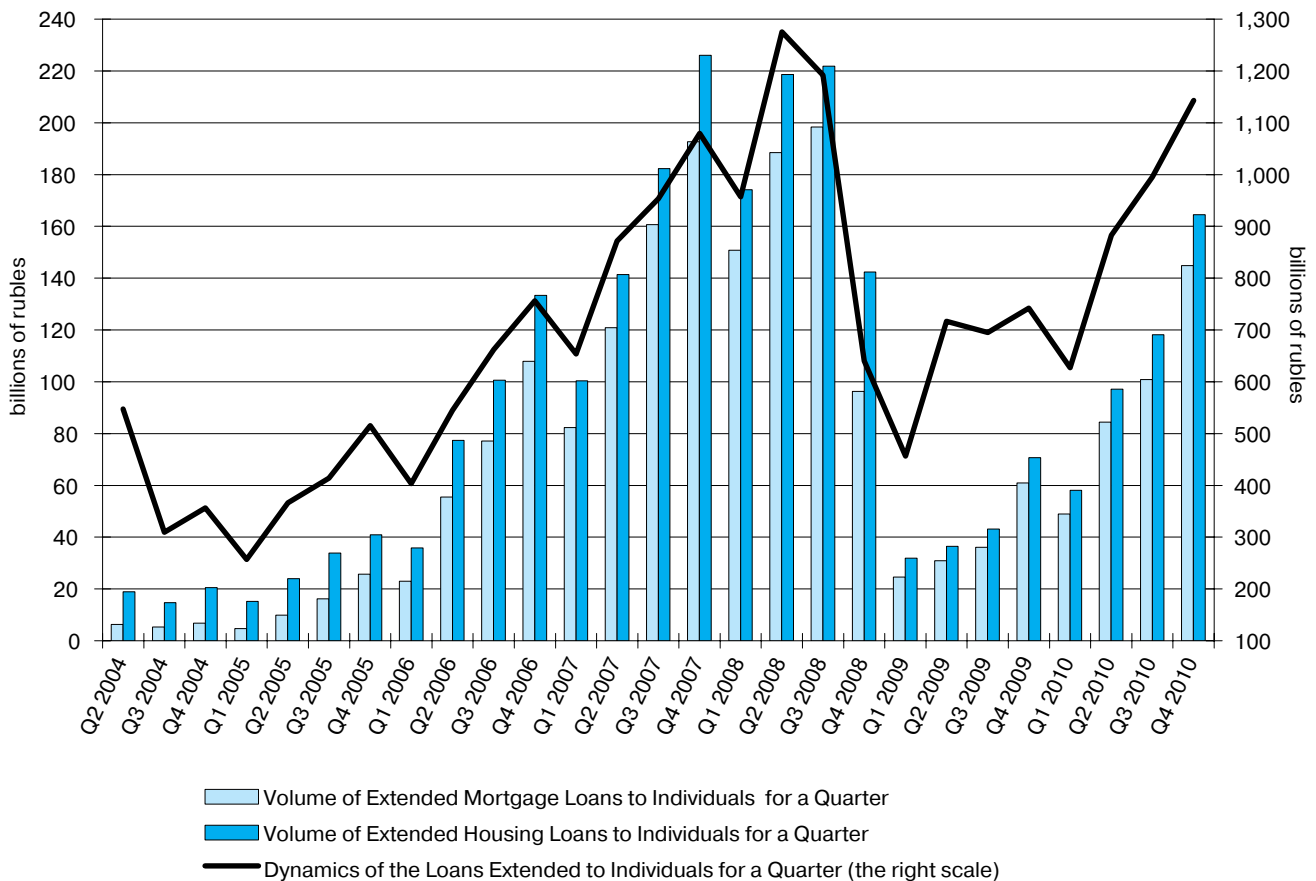
as of 28.02.2011



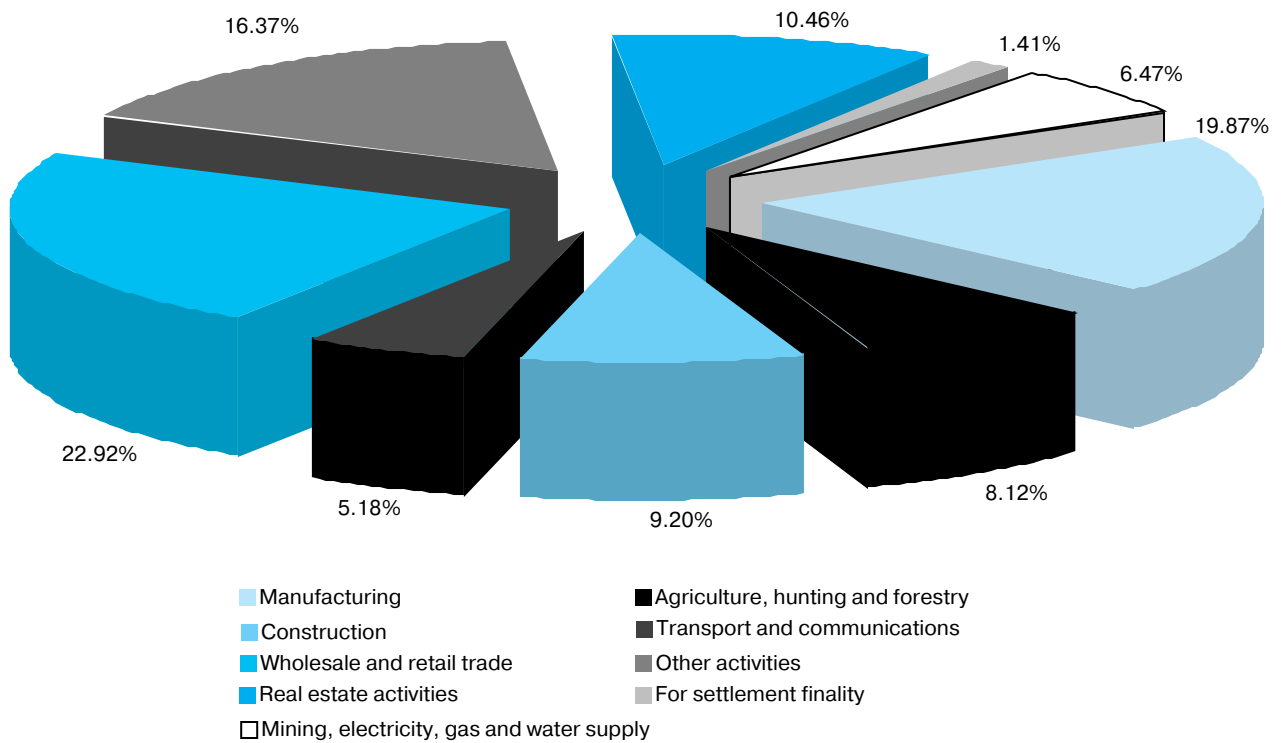
7.13. Dynamics of Debt on Loans Extended



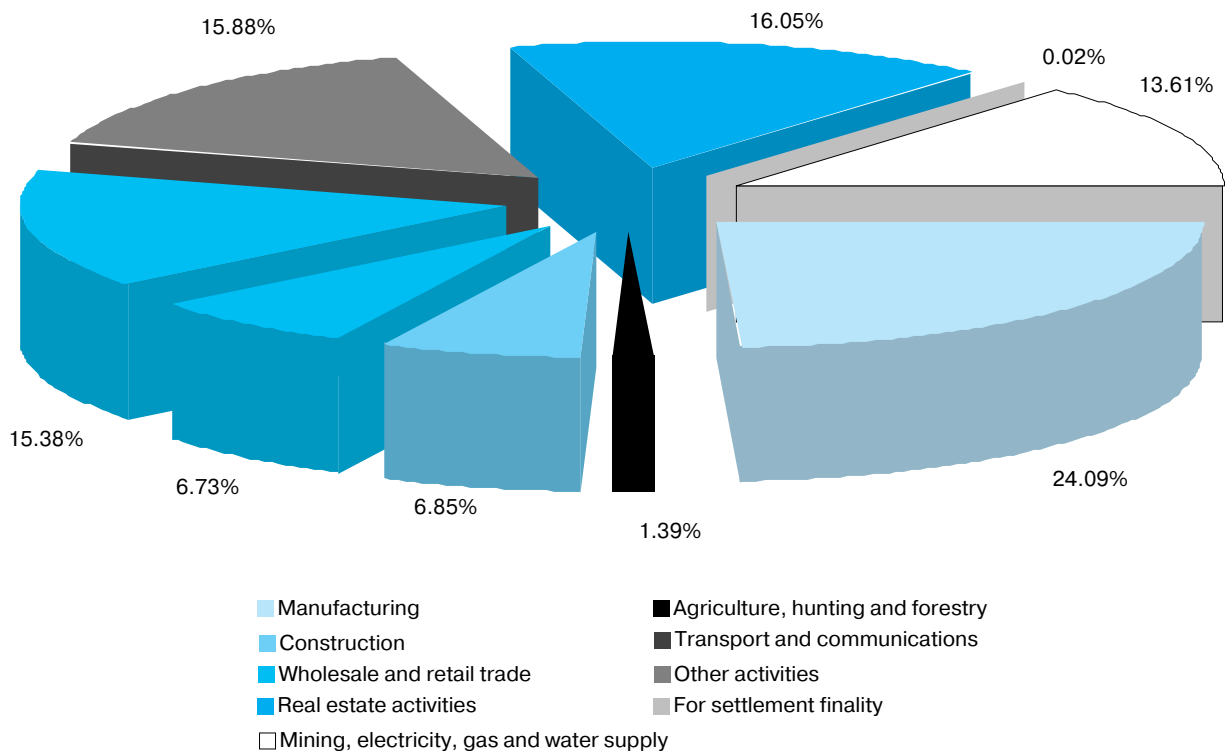
7.14. Loans Extended by the Credit Institutions to Individuals, for a Quarter (Including by some Purpose Loans)



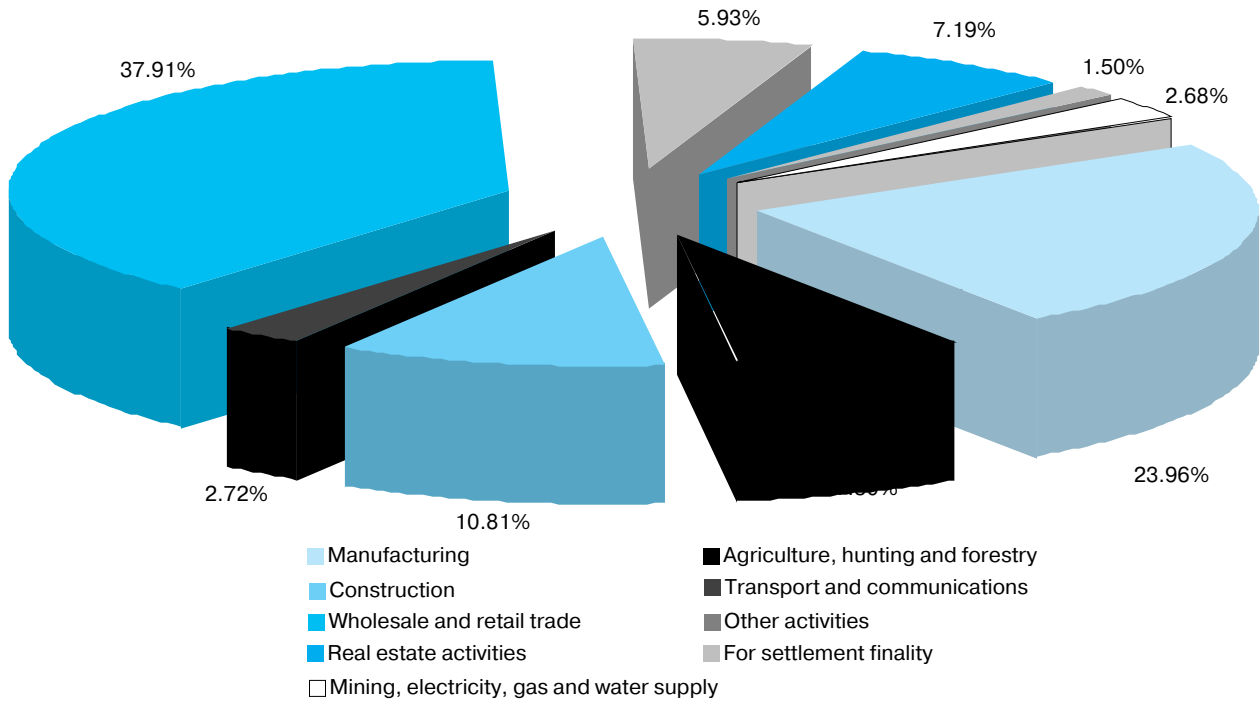
**7.15. Structure of Ruble - Denominated Loans
Extended to Legal Entities and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 28.02.2011**



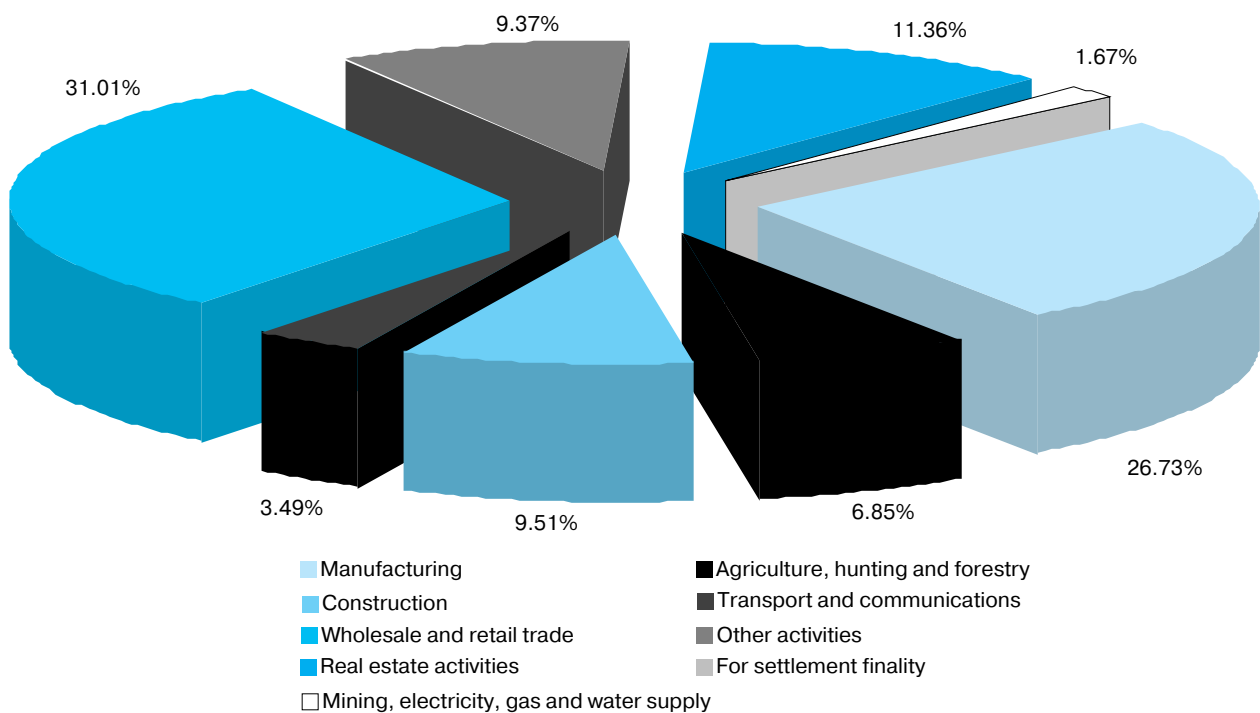
**7.16. Structure of Loans Denominated
in Foreign Currency and Precious Metals
Extended to Legal Entities and Individual Entrepreneurs
(by Economic Activities and Fund Use)
as of 28.02.2011**



7.17. Structure of Ruble - Denominated Overdue Loans Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 28.02.2011



7.18. Structure of Overdue Loans Denominated in Foreign Currency and Precious Metals Extended to Legal Entities and Individual Entrepreneurs (by Economic Activities and Fund Use) as of 28.02.2011



8. SUMMARY METHODOLOGY

Section 1. Main Macroeconomic and Monetary Indicators

Table 1.1
Macroeconomic Indicators

General Provisions

The "Macroeconomic Indicators" table contains major (indicative) indicators characterizing the country's macroeconomic situation.

Individual Indicators Highlights

Gross domestic product (GDP) at market prices — end result of resident producers' economic operations for the reporting period.

GDP can be calculated on the basis of three methods: production method, end use method, and income distribution method.

The table presents GDP calculated by the *production method* as a difference between overall output of goods and services across the country on the one hand, and intermediate consumption on the other, or as a sum total of values added that are created by the economy.

Depending on the research area, GDP can also be calculated by the *end use method* as a sum total of costs across all economic sectors for final consumption, gross capital formation, and net export. The framework for SNA calculations implies the use of the *income distribution method* for compiling GDP which reflects primary income received by units directly involved in production, as well as by general government (spending units) and nonprofit organizations serving households.

Pursuant to Procedures for developing and submitting data on gross domestic product (approved on October 19, 1998), since October 1998 GDP has been calculated by the Federal State Statistics Service annually and quarterly.

Collecting more reliable data and applying new information sources can entail updates of GDP's current statistical estimates.

GDP estimates and final results of its calculations are released by the Federal State Statistics Service in its regular reports "Russia's Socio-Economic Situation", "Statistical Review" Bulletin, as well as other publications and in the IMF statistical publication "International Financial Statistics".

For more details on the compilation of the "Gross Domestic Product" indicator see the first issue of "Methodological Provisions on Statistics" (Moscow: Logos, 1996).

Real volume of GDP percentage against the previous year's relevant period is calculated by the Federal State Statistics Service in comparable prices for the previous year.

Production and Services Index of the key types of economic activity as % of previous year's relevant period — Since October 1998, the Federal State Statistics Service has been monthly computing Production and Services Index of the key types of economic activity as a percentage of corresponding period of previous year to reflect the basic economic trends using the data on the dynamics of the volume of agricultural produce, minerals extraction, manufacturing, electricity, gas and water production and distribution, construction, transport, retail and wholesale trade.

Consumer price index (CPI) — one of the most important inflation indicators. The CPI reflects a change of the overall level of prices of goods and services purchased by households for nonproduction use. This index is calculated by the Federal State Statistics Service as a ratio of the cost for a fixed set of goods and services in the current period to its cost in the previous (base) period.

CPI monthly data is released in the Federal State Statistics Service's regular reports "Russia's Socio-Economic Situation", "Statistical Review" Bulletin, other publications by the Federal State Statistics Service, as well as in the IMF "International Financial Statistics".

For more details on compiling this indicator see the first issue of "Methodological Provisions on Statistics" (Moscow: Logos, 1996).

Table 1.2
Selected Budget Indicators

General Provisions

The table "Selected Budget Indicators" contains data on revenues and expenditures of Russia's consolidated budget and the budgets of government extra-budgetary funds in billion rubles and reflects the structure of the Russian Federation's consolidated budget and the budgets of government extra-budgetary funds broken down into revenues and expenditures of the federal budget, consolidated budgets of constituent members of the Russian Federation (on a cash basis), the budgets of government extra-budgetary funds and the budgets of regional compulsory medical insurance funds.

Individual Indicators Highlights

Budget — a form of receipt and usage of funds intended to finance the goals and tasks of federal and local government bodies.

Consolidated budget — an aggregation of budgets of Russia's budget system in the respective regions (excluding the budgets of government extra-budgetary funds) net of transfer payments between these budgets.

Budget revenues — proceeds received by the budget, excluding funds defined as sources of budget deficit funding in accordance with the Budget Code of Russia.

Budget expenditures — funds paid from the budget, excluding funds defined as sources of budget deficit funding in accordance with the Budget Code of Russia.

Budget deficit/surplus — excess of budget expenditures over budget revenues/budget revenues over budget expenditures.

Data in the table are provided monthly by the Federal Treasury.

For more detailed information on the federal budget deficit/surplus, see the table "Sources of Federal Budget Deficit Funding".

Table 1.3
Sources of Federal Budget Deficit Funding

General Provisions

The table "Sources of Federal Budget Deficit Funding" reflects the amounts and structure of the sources of federal budget deficit funding on a cash basis.

The table presents internal and external sources of funding the federal budget deficit. The sources of the internal financing are presented as follows: the ruble-denominated federal government securities (placement-redemption), government reserves of precious metals and gemstones (revenues-expenditures), the change in the balances of budget funds (increase-decrease), including the balances of the Russian Government's Stabilisation Fund, the Reserve Fund and the National Wealth Fund. The sources of external financing represent foreign currency-denominated federal government securities (placement-redemption) and foreign government loans and loans from international financial organisations and other international entities and foreign legal entities (borrowing-repayment). The aggregation is based on the budget classification of the Russian Federation applied in compliance with the Budget Code of the Russian Federation and endorsed by the Russian Federation Ministry of Finance Order No. 74n, dated August 24, 2007, "On the Approval of the Instructions on the Procedure for Using the Budget Classification of the Russian Federation".

Data in the table are provided monthly by the Federal Treasury.

Table 1.4
The Russian Federation Balance of Payments

General Provisions

Balance of payments of the Russian Federation (hereafter referred to as balance of payments) is a statistical statement, which reflects all economic transactions between Russian Federation residents and nonresidents¹ within a reporting period.

The table "Russian Federation Balance of Payments" is compiled and published by the Bank of Russia (CBR) on a quarterly basis.

Balance of payments data is one of the major instruments used for elaborating the country's macroeconomic policies, namely, foreign trade policy, foreign exchange regulation and control, and exchange rate policy.

Balance of payments is compiled by the CBR based on basis of (i) the Federal Law No. 86-FZ "On the Central Bank of the Russian Federation (Bank of Russia)" dated July 10, 2002 and (ii) the Russian Federal Government Order No. 849 dated July 18, 1994. The methodological basis for the balance of payments is the "Balance of Payments Manual" 1993 (fifth edition) and the Supplement to the edition "Financial Derivatives".

Sources of information are comprised of returns on foreign economic transactions performed by Russian residents. These returns are regularly obtained by the CBR from Russia's Ministry of Finance (Minfin), Federal Customs Service, Federal State Statistics Service, Federal Migration Service, Frontier Service of the Federal Security Service, Defense Ministry, Emergencies Ministry as well as from credit institutions, custodians, other sectors' corporations as well as estimates.

A specific list of reporting forms and other sources of information applied when compiling the balance of payments is presented in special issues of the CBR's weekly edition of *the Bank of Russia Bulletin*, which contain besides more detailed data on the balance of payments for the reporting period, and metadata (e.g., see *the Bank of Russia Bulletin* No. 7–8 (1023–1024)). The informational analytical addition "Balance of payments and External Debt of the Russian Federation for the reporting period" placed on the CBR's Internet website contains an analogous set of data on balance of payments.

The table "Russian Federation Balance of Payments" is an analytical presentation of the balance of payments. In contrast to the neutral presentation, which has the structure that meet international standards, an analytical presentation makes it possible to encompass the economy's specifics and to group data in a way that reveals the most significant transactions. In particular, based on the balance of payments' information it is possible to identify (i) the total amount of financial resources attracted from nonresidents that is treated as a net increase in Russia's total foreign liabilities (investments in the Russian economy), and (ii) a net increase in Russia's foreign assets (net capital outflow abroad); classification of assets and liabilities by the sectors helps assess the effect of transactions performed by a particular sector on the country's balance of payments, etc.

Balance of payments data for previous years is revised mainly because of the updating of primary reports, the appearance of new information sources, and the improvement of methodology for individual indicators. Such an approach provides users of balance of payments statistics with access to the most exhaustive data that meets comparability requirements.

Balance of payments data for the reporting period are available on the CBR's Internet website and published (i) in the weekly print edition of *the Bank of Russia Bulletin*, (ii) in the mass media ("Rossiyskaya Gazeta", etc.), and (iii) in the IMF's "International Financial Statistics" and "Balance of Payments Statistics Yearbook".

Individual Indicators Highlights

1. Current account includes transactions in goods and services, income and current transfers.

1.1. Goods. Recorded under this item is the value of the goods, of which ownership was transferred within a reporting period from residents to nonresidents (exports) and from nonresidents to residents (imports). Apart from exports and imports of goods registered by the Federal Customs Service, the item involves the following transactions in goods that are not registered by the Federal Customs Service: (i) fish and marine products caught in the open sea and sold to nonresidents outside the customs border of the Russian Federation; (ii) goods procured in domestic/foreign ports by carriers; (iii) goods for repairs; (iv) goods exported/imported by migrants; (v) goods undeclared and/or inadequately declared when imported by legal entities; (vi) goods exported/imported by individuals for subsequent sale; (vii) other goods.

Exports and imports of goods are given in terms of f.o.b. values (the f.o.b. value is a delivery term, which implies that the value of the goods includes the transaction value as well as the value of delivery and loading on board the carrier at the border of an exporting country).

1.2. Services includes services performed by residents for nonresidents and by nonresidents for residents. The services are sorted into the most significant kinds for Russia, such as, transportation, travel and others services including communications, construction, financial, insurance, computer and information services, royalties and license fees, cultural and recreational, government, and other business services.

1.3. Income includes income on production factors (labour, capital) provided by residents to nonresidents and vice versa.

The item "compensation of employees" shows employee compensation earned by residents working abroad, and compensation earned by nonresidents employed in the Russian economy.

Recorded under the item "Investment income" is income derived from a resident's ownership of foreign financial assets, i.e. receipts paid by nonresidents to residents on holdings of foreign assets (interest, dividends and other similar types of income) and vice versa.

1.4. Current transfers. A transfer is an economic transaction resulting in provision by one institutional unit to another of a commodity, service, asset and ownership without any counterparts of a commodity, service, asset and ownership being received in return. Transfers are subdivided into current transfers and capital transfers. Transfers that can't be regarded as capital in accordance with the definition are treated as current transfers (for the definition of capital transfers see paragraph 2.1.1). Recorded as current transfers, are those that augment the disposable income and potential power of a recipient country's consumption, and reduce the disposable income and potential power of a donor country's (e.g., humanitarian aid in the form of consumer goods and services, and cash grants, unless the latter are capital transfers).

2. Capital and financial account includes two major categories: (i) capital account and (ii) financial account (excluding reserve assets).

2.1. Capital account reflects capital transfers.

2.1.1. Capital transfers result in changes in volume of recipient and donor's assets and liabilities, (e.g., provision of ownership of a fixed capital without a quid pro quo, debt forgiveness). A provision of funds, when no counterpart is received in return, is treated as a capital transfer only when the funds are assigned for acquisition of fixed assets or capital construction. Migrants' transfers are also recorded under this account.

¹ **Economic transaction** is defined as an economic flow that reflects the creation, transformation, exchange, transfer or extinction of economic value and involves changes in ownership of goods and/or financial assets, or the provision of labour and capital.

Residents of a country incorporate all the institutional units, whose center of economic interest is located within the economic territory. All the other institutional units are regarded as nonresidents.

Institutional unit is an economic unit, which can own assets, assume liabilities, implement entire spectrum of economic transactions from its behalf. Individuals and legal entities, enterprises and organizations are treated as such units.

The economic territory of a country consists of the geographic territory (including free zones) administered by a government; within this territory, persons, goods and capital circulate freely.

An institutional unit has a center of economic interest within the country's economic territory, on which the unit engages and intends to continue engaging in economic activities and transactions on a significant scale.

2.2. Financial account (excluding reserve assets).

Recorded under this category are transactions in assets and liabilities performed by residents vis-a-vis nonresidents. Assets and liabilities are classified by sectors in accordance with the requirements of the International Monetary Fund's 5th edition of the "Balance of Payments Manual", namely, general government, monetary authorities, banks, other sectors. The other sectors category is comprised of nonfinancial corporations, financial corporations excluding banks, private nonprofit institutions, and households. Within these sectors investments are functionally classified as direct and portfolio investment, loans, and other assets and liabilities. Under general government assets and liabilities arrears are reflected. Banks' data includes financial derivatives (since the first quarter 2002). Assets of the other sectors have the following breakdown: foreign currency, trade credits and advances, indebtedness on supplies according to intergovernmental agreements, non-repatriation of exports proceeds, non-supply of goods and services against import contracts and remittances against fictitious transactions in securities (the latest are included since the fourth quarter 2002).

2.2.1. Direct investment is the form of international investment that is performed by a resident entity of one economy for the purpose of obtaining a lasting interest in an enterprise resident in another economy. The lasting interest implies the existence of a long-term relationship between the direct investor and the enterprise, and a significant degree of influence by the investor on the management of the enterprise. Direct investment comprises not only the initial transactions in acquiring participation in the equity, but also all subsequent transactions between the investor and the enterprise. According to the international definition of direct investment provided by the OECD, invested capital can be regarded as direct investment when a direct investor owns 10 percent or more of the ordinary shares of an enterprise. Direct investments are recorded in the form of equity capital, reinvested earnings and other capital.

2.2.2. Portfolio investment includes, in addition to equity capital, negotiable debt instruments in the form of bonds and notes. Excluded are the aforementioned instruments included under direct investment and reserve assets.

2.2.3. Financial derivatives. A financial derivative contract is a financial instrument that is linked to another specific financial instrument or indicator, and through which specific financial risks can, in their own right, be traded in financial markets. They involve banking transactions such as options and forward contracts.

2.2.4. Other investment. Financial transactions that are not classified as direct investment, portfolio investment, financial derivatives and reserve assets, are included in other investment category.

2.3. Net errors and omissions. Labeled by some compilers as a balancing item or statistical discrepancy, this item is intended to offset the overstatement or understatement of the components recorded in the balance of payments.

2.4. Reserve assets include highly liquid financial assets of the Russian Federation that are at the disposal and under the control of the CBR and the General Government.

Comprehensive description of international reserve assets is given in the methodological comments to the table 1.13.

Table 1.5
Net Capital Export/Import by Private Sector
(Based on the Balance of Payments, Flows Data)

General Provisions

The table "Net Capital Export/Import by Private Sector" reports the value of an inflow (+)/outflow (–) of private sector capital in/from the Russian Federation during the reporting period. Here, the private sector implies the institutional units not relating to general government and monetary authorities.

The table is compiled quarterly and is based on the balance of payments data.

The table is available on the CBR's Internet website.

Individual Indicators Highlights

Net capital export/import by the private sector for the reporting period reflects a balance of financial transactions recorded in the balance of payments and relating to banks and other sectors, and displays changes in its net assets.

Net capital export/import by banks is computed as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of banks.

Foreign assets comprise transactions of credit institutions and of Vnesheconombank (net of the balance-sheet positions pertaining to the government foreign assets placed on the VEB's balance-sheet as of an agent of the Government of Russia).

Foreign liabilities cover transactions in all foreign obligations of banks.

Net capital export/import by other sectors is calculated as the sum of changes (with algebraic signs as they are in the balance of payments) in foreign assets and foreign liabilities of these sectors, plus the value of "net errors and omissions" item of the balance of payments.

Foreign assets consist of transactions in the form of: direct and portfolio investment; trade credit; non-repatriation of exports proceeds and non-supply of goods and services against import contracts; other assets, as well as transactions of these agents in cash foreign exchange. The balance of payments item "Indebtedness on supplies according to intergovernmental agreements" is not included.

Foreign liabilities incorporate transactions in all types of foreign liabilities of other sectors.

Net errors and omissions is the balance of payments item, commonly referred to as a statistical discrepancy, which results from the summing of all transactions (with negative and positive signs) registered in the balance of payments. This item entirely relates to other sectors — this is connected with the fact that the most significant difficulties arise from the recording in the balance of payments of transactions undertaken by these very sectors.

Table 1.6
External Debt of the Russian Federation

General Provisions

On the whole, this section reproduces the contents of the table "External Debt of the Russian Federation by Maturity and by Financial Instruments".

Structurally, the table focuses on the following economic sectors as main functional categories, namely: General government, Monetary Authorities, Banks, Other sectors.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded within these institutional categories.

Individual Indicators Highlights

The description of indicators "General government", "Monetary Authorities", "Banks" and "Other sectors" conforms to that given in the commentary for the table "External Debt of the Russian Federation by Maturity and by Financial Instruments".

Table 1.7
External Debt of the Russian Federation
in Domestic and Foreign Currencies

General Provisions

On the whole, this section reproduces the contents of the table "External Debt of the Russian Federation by Maturity and by Financial Instruments".

Indebtedness of the main sectors of the economy is presented in a breakdown by domestic and foreign currency.

Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are singled out under a separate data category.

Individual Indicators Highlights

The description of indicators “General government”, “Monetary Authorities”, “Banks” and “Other sectors” conforms to that given in the commentary for the table “External Debt of the Russian Federation by Maturity and by Financial Instruments”.

Table 1.8
External Debt of the Russian Federation
by Maturity and by Financial Instruments

General Provisions

Data on external debt plays an important role in analyzing the external vulnerability of the national economy.

When elaborating and preparing data, Bank of Russia experts are guided by the definition of external debt found in the manual jointly developed by international organizations, namely, the *External Debt Statistics Guide for Compilers and Users (2003)*, which states that external debt as of the reporting date is the outstanding amount of those actual current (not contingent) liabilities, which are owed to nonresidents by residents of an economy and which require payments of principal and/or interest at some point(s) in the future.

Calculation of external debt amount according to the international methodology includes indebtedness of all sectors of an economy vis-a-vis nonresidents, irrespective of which currency the indebtedness is nominated in.

As follows from the definition, the key feature of debt is the obligation of a debtor to make payment of principal and/or interest, therefore, it excludes equity capital, derivatives, guarantees, open credit lines and other contingent liabilities.

General government debt securities are appraised at face value, while those of banks and other sectors, are appraised at market value or — in the absence thereof — at nominal value.

Indebtedness on negotiable instruments is adjusted to transactions on the secondary market between residents and nonresidents and covers only liabilities to the latter.

External debt data is compatible with other macroeconomic systems within the economy (balance of payments, international investment position, statistics of national accounts) and on the international level.

Structurally, the table focuses on the following economic sectors as main functional categories, namely:

- General government;
- Monetary Authorities;
- Banks (excluding debt liabilities to direct investors and to direct investment enterprises);
- Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises);
- Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises.

Each of these categories is subdivided into (i) *short-term* (with an original maturity of 1 year or less) and (ii) *long-term* (with a maturity of more than 1 year). Debt liabilities of each sector are classified by type of instrument. Debt liabilities owed by banks and by other sectors to direct investors and to direct investment enterprises are recorded under a separate data category.

Among the sources of information are reports of the Bank of Russia (CBR), Ministry of Finance of the Russian Federation (Minfin), Federal State Statistics Service, international financial organizations, local governments, credit institutions, Vnesheconombank (VEB), depository clearing systems, nonbank financial corporations, nonfinancial corporations and etc.

Data on Russia’s external debt is available on the Bank of Russia website (www.cbr.ru), and is published in the mass media, i.e. Rossiiskaya Gazeta newspaper and print editions of the *Bank of Russia Bulletin*.

Individual Indicators Highlights

General government. This category comprises external liabilities of the Russian Federal Government, which arose since 1992 (*the new Russian debt*), and that of the liabilities accumulated before 1992, for which the Russian Government assumed responsibility after the USSR’s dissolution (*the former USSR debt*) as well as indebtedness to nonresidents on loans drawn by

local governments of the Russian Federation and on ruble-denominated bonds issued by them.

The new Russian debt is composed of liabilities to nonresidents on loans, securities and other. Included are loans from the IBRD, EBRD, other international organizations and foreign governments, indebtedness to nonresidents on all sovereign eurobonds issued by the Russian Government including those issued in 1998 for the GKO—OFZs restructuring and those issued for the London Club debt restructuring, Ministry of Finance Currency Bonds (OGVZs of 1996). These obligations are not overdue. Other liabilities are composed of other current indebtedness.

Former USSR debt comprises borrowings from former socialist countries, from other official creditors, the remainder of external liabilities on bonds and the remainder of arrears on letters of credit, collections, trade credits, overdue interest and interest on arrears which are recorded in other liabilities.

Debt securities. Included is non-overdue indebtedness vis-a-vis nonresidents on securities (nominated in foreign currencies and Russian rubles) issued by the General government and by local governments of Russia. Only non-resident holdings of government securities are reported. Data is presented at face value.

Current accounts and deposits is comprised of the interstate indebtedness on clearing accounts.

Loans item includes loans, attracted from nonresidents by the Russian Federal Government, local governments and by the former USSR.

Other debt liabilities.

Arrears is composed of the remainder of the former USSR overdue liabilities on debt securities, loans and other instruments; arrears on current transactions of the Ministry of Finance; overdue interest and interest on arrears.

Other is comprised of obligations not classified under the above categories.

Monetary Authorities. A category that covers external debt liabilities of the Bank of Russia and the Ministry of Finance (liabilities to the IMF).

Loans. Included are external liabilities of the Bank of Russia on direct repos.

Currency and deposits comprises indebtedness of the Bank of Russia to nonresidents on current accounts. Also included is the Bank of Russia’s estimate of the outstanding amount of national currency, owned by nonresidents (description of the methodology of this estimate is available in the *Bank of Russia Bulletin*, and the balance of payments publication).

Other liabilities is composed of liabilities on SDR allocations.

Banks (excluding debt liabilities to direct investors and to direct investment enterprises). Covered is indebtedness to nonresidents of credit institutions and Vnesheconombank (with respect to commercial activities of the latter); external debt recorded by the VEB within the framework of its Russian Government agent functions is recorded in the liabilities of General government.

Debt securities. Included is indebtedness of banks to nonresidents on their own issues of debt securities.

Loans. Included are loans attracted from nonresidents by banks, including direct repos.

Current accounts and deposits item comprises indebtedness of banks to nonresidents on current accounts, short-term and long-term deposits.

Other liabilities is composed of banks’ arrears including interest arrears and other liabilities to nonresidents.

Other sectors (excluding debt liabilities to direct investors and to direct investment enterprises). Includes foreign liabilities of other sectors.

Loans. Included are short-term and long-term loans including direct repos and financial leases.

Debt securities. The item covers liabilities to nonresidents on issues of debt securities. Securities are accounted at market value. Included are bonds, promissory notes, nonparticipating preferred shares which don’t provide participation in the distribution of the residual value of an incorporated enterprise on dissolution, as well as dividends payable on them and mortgage bonds purchased by nonresidents.

Other liabilities. The item covers liabilities to nonresidents on the amount of payable dividends on common shares related to portfolio investment, trade credits, arrears and liabilities of insurance companies.

Banks and other sectors — debt liabilities to direct investors and to direct investment enterprises. Included are loans and other capital obtained from foreign direct investors and direct investment enterprises, arrears and indebtedness on dividends payable.

Table 1.9
International Investment Position of Russia
for 2000—2009: External Assets and Liabilities
at End of Period

Table 1.10
International Investment Position of Russia
for 2009

General Provisions

International investment position (IIP) is a statistical statement, which serves to assess the value of an economy's stock of external assets and liabilities at the beginning or end of a reporting period, as well as all changes that occurred within the reporting period as a result of transactions, valuation changes (changes due to revaluation), and other adjustments.

The IIP data for Russia disseminated at present includes sectorization by: (i) *Monetary authorities* (the Bank of Russia and the Minfin of Russia liabilities concerning IMF credit), (ii) *General government* (including data on transactions in government external assets and liabilities performed by Vnesheconombank (VEB) as an agent of the Government of the Russian Federation), (iii) *Banks*, and (iv) *Other sectors*.

Data sources used for Russia's IIP compilation are as follows: (i) report forms of the Bank of Russia (CBR), (ii) data obtained from: Minfin of Russia (MOF), Federal Customs Service, Federal State Statistics Service, Federal Service for Property Management of Russia, international financial organizations, local governments, credit institutions, the VEB, non-financial enterprises, as well as (iii) the CBR's expert estimates.

The methodological basis for compilation of the IIP components is the Fifth Edition of the IMF's *Balance of Payments Manual 1993*.

As interdependency of the world economy increases, the information that constitutes the IIP of Russia plays an important role in the development of both foreign and internal economic policies. The economy's net international investment position (which is a result of foreign financial assets and liabilities of Russia being netted) makes it possible to determine the condition of Russia's external economic relations with other economies on a specific date. Depending on whether the international investment position is positive or negative, the economy can be regarded as a "net creditor" or "net debtor" vis-a-vis nonresidents, respectively.

Information included in sections "Assets" and "Liabilities" could be used for assessing the value of Russia's external assets and liabilities and analyzing the structure of the assets and liabilities.

The international investment position of the Russian Federation is published in the CBR's weekly print edition *the Bank of Russia Bulletin*, and is available on the CBR's website.

Individual Indicators Highlights

Foreign assets and foreign liabilities of the economy's residents at a specific date (which if netted result in the net international investment position) are the major classification groupings presented in **the rows of the table**.

The assets and liabilities, in their turn, are classified in the following manner:

- by functionality (direct investment, portfolio investment, financial derivatives, other investment, reserve assets);
- by type of financial instrument (equity securities, debt securities, loans, etc.);
- by sector (monetary authorities, general government, banks, other sectors);

- by maturity (long-term — refers to instruments with original maturities of more than 12 months;
- short-term — refers to those with maturities of 12 or fewer months).

Columns of the table reflect the stock of foreign assets/liabilities of Russia's banking sector at the beginning or end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

Changes due to transactions reflect only the net changes in the foreign assets/liabilities of Russia's banking sector, which occurred as a result of transactions in these assets/liabilities. These transactions are included in the financial account of Russia's balance of payments.

Changes due to revaluation and other changes reflect changes (on a net basis), which are not regarded as transactions and, therefore, not included in the balance of payments of Russia. **Changes due to revaluation** cover net changes in assets/liabilities that result from exchange rate fluctuations and price changes. **Other changes** include all other changes in assets/liabilities (on a net basis) caused by: (i) reclassification (e.g., the transition from portfolio investment to direct investment following an increase of an investor's share in equity capital of an enterprise), (ii) unilateral write-offs of debts by a creditor, (iii) write-offs resulting from reconciliation, (iv) other changes.

Total changes is an aggregate amount of net changes in as-sets/liabilities due to transactions, revaluation and other changes.

One of the most important components of the foreign assets is official international reserves, which comprise short-term highly liquid foreign assets of the CBR and the MOF. Reserve assets are used to maintain the steadiness of national currency and to service government debt to nonresidents.

Due to the fact that methodological principles used for compilation of the IIP of Russia are similar to those applied to balance of payments statistics, the definitions for separate indicators coincide with those set forth in the comment to table "The Russian Federation Balance of Payments".

Valuation of indicators

External assets and liabilities are measured at market values except for those given at book value, which are amounts outstanding recorded under the items Trade credits, Loans and Arrears of the General government sector on the assets side. Following negotiations with borrowers within the Paris Club, the above claims will be discounted.

The line "Trade credits and advances" of other investment includes both accounts receivable from and payable to nonresidents on export and import of goods and in the column "Other changes" it is shown an accumulated debt write-off for the period preceding three last years in accordance with the current international practice.

Starting from the end of December 2005, **monetary gold** is valued at current quotations fixed by the Bank of Russia.

The column "Other adjustments" includes assets and liabilities of credit institutions, whose licenses to carry out banking activities were cancelled within the reporting period.

Since March 31, 2007 preference shares are recorded as "Bonds and Notes" and "Direct Investment, Other Capital" (until March 31, 2007 were recorded as "Equity Capital").

Table 1.11
International Investment Position
of the Banking Sector of Russia

General Provisions

International investment position (IIP) of the Banking sector of Russia — a component part of the IIP of Russia — is a statistical statement, which serves to assess the value of the stock of external assets and liabilities of the economy's Banking sector at the beginning or end of a reporting period, as well as all changes that occurred within the reporting period as a result of transactions, valuation changes (changes due to revaluation), and other adjustments.

The Banking sector's IIP, which is compiled by the Bank of Russia (CBR), is comprised of data on credit institutions, including Vnesheconombank (VEB) (net of the balance-sheet positions pertaining to government foreign debt and government foreign assets placed on the VEB balance-sheet as of an agent of the Government of Russia).

Data sources used for compilation of the Banking sector's IIP are: (i) information on foreign transactions collected from authorized credit institutions and the VEB. Information provided by the Banking sector's IIP has significant importance in analyzing stability of the Banking sector and state of the economy as a whole.

Compilation methodology, valuation principles, and definitions for separate indicators of the Banking sector's IIP coincide with those applied to the IIP of the Russian Federation.

The "Assets" section of the table contains (i) data on the amount of foreign claims held by the Banking sector of Russia at the beginning or end of the reporting period, (ii) composition of the foreign claims and (iii) level of their liquidity. Based on the data available, it is possible to identify the factors that caused changes in assets during the reporting period.

Consequently, data contained in the "Liabilities" section make it possible to evaluate (i) size of the foreign liabilities, which the Banking sector accumulated at the beginning or end of the reporting period, and (ii) composition of those liabilities. Beside that, data in this section reveal the major causes of changes in liabilities within the reporting period.

Depending on whether the Banking sector's net international investment position is positive or negative, this sector can be regarded as a "net creditor" or "net debtor" vis-a-vis nonresidents, respectively.

The international investment position of Russia's banking sector is published in the CBR's weekly print edition *the Bank of Russia Bulletin* and is available on the CBR's Internet website.

Individual Indicators Highlights

Foreign assets and foreign liabilities of the Banking sector on a specific date (which when netted result in the net international investment position) are the major classification groupings presented in **the lines of the table**. The components singled out in the table's lines are identical to those in the financial account of balance of payments, namely, direct investment, portfolio investment, financial derivatives, other investment. More detailed information on these components is given in the comment to table "The Russian Federation Balance of Payments".

Columns of the table reflect the stock of foreign assets/liabilities of Russia's Banking sector at the beginning or end of the reporting period, as well as information on changes in foreign assets/liabilities in the breakdown specified below.

Changes due to transactions reflect only the net changes in the foreign assets/liabilities of Russia's Banking sector, which occurred as a result of transactions in these assets/liabilities. These transactions are included in the financial account of Russia's balance of payments.

Changes due to revaluation and other changes reflect changes (on a net basis), which are not regarded as transactions and, therefore, not included in the balance of payments of Russia. **Changes due to revaluation** cover net changes in assets/liabilities that result from exchange rate fluctuations and price changes. **Other changes** include all other changes in assets/liabilities (on a net basis) caused by: (i) reclassification (e.g., the transition from portfolio investment to direct investment following an increase of an investor's share in equity capital of an enterprise), (ii) unilateral write-offs of debts by a creditor, (iii) write-offs resulting from reconciliation, (iv) other changes.

Total changes is an aggregate amount of net changes in assets/liabilities due to transactions, revaluation and other changes.

Valuation of indicators

The column "Other adjustments" includes assets and liabilities of credit institutions, whose licenses to carry out banking activities were cancelled within the reporting period.

Table 1.12
The Russian Federation Merchandise Trade
(Based on the Balance of Payments Methodology)

General Provisions

The table "The Russian Federation Merchandise Trade" includes monthly data on the merchandise trade of the Russian Federation with a geographical breakdown by (i) Commonwealth of Independent States member countries (CIS-countries) and (ii) non-CIS countries. The data are presented in millions of U.S. dollars and valued in accordance with the goods values converted into f.o.b. (a definition of the f.o.b. value is provided in commentary to table "The Russian Federation Balance of Payments", "Goods" section).

Data provided in the table "The Russian Federation Merchandise Trade" are included in the current account of the balance of payments and are compiled in compliance with the 5th edition of the IMF's Balance of Payments Manual.

The table's sources of information are the following:

- reporting data on exports/imports of goods recorded by the Federal Customs Service with customs procedures singled out separately;
- reporting data by the Federal State Statistics Service on: (i) exports of fish and marine products caught in open sea and sold outside the customs border of the Russian Federation, (ii) exports/imports of bunker fuel, (iii) migration flows that are the basis for estimation of migrants' property;
- reporting data by the major exporting enterprises;
- partner country data on selected items.

Data on merchandise trade are published in the CBR's weekly print edition *the Bank of Russia Bulletin*, and are available on the CBR's Internet website.

Individual Indicators Highlights

Exports of Goods (balance of payments methodology) is the movement of (i) goods out of the customs territory of the Russian Federation recorded by the Federal Customs Service in accordance with the general trade system, and (ii) goods not registered by the Federal Customs Service — namely, fish and marine products caught in open sea and sold to nonresidents outside the customs border of the Russian Federation, goods procured by foreign carriers in Russian ports, goods for repairs, goods exported by migrants, goods exported by individuals for the subsequent selling, and other goods.

Imports of Goods (balance of payments methodology) covers (i) goods brought into the Russian customs territory and recorded by the Federal Customs Service in compliance with the general trade system, and (ii) goods not registered by the Federal Customs Service — namely, goods acquired from nonresidents without crossing Russia's customs border, goods procured by Russian carriers in foreign ports, goods for repairs, goods brought in by migrants, goods undeclared and/or inadequately declared when imported by legal entities, goods imported by individuals for the subsequent selling in Russia, and other goods.

Trade balance is defined as the difference between exports and imports of goods.

Table 1.13
International Reserves
of the Russian Federation

General Provisions

A country's international reserves are those external assets that are controlled by monetary authorities and used for financing balance of payments imbalances, for interventions in exchange markets, which affect the currency exchange rate, and for other related purposes.

Approaches stated in the IMF's publications: "International Reserves and Foreign Currency Liquidity. Guidelines for a Data Template" (2001) and the "Balance of Payments and International Investment Position Manual" (2009) are the methodological basis for compilation of data on international reserves of Russia.

The Bank of Russia calculates international reserves using the accounting and operational information and the data of Ministry of Finance and the IMF. Transactions are

recorded on the value date. Accrued interest is included. Data are disseminated in US dollars and conversion is done using official exchange rates of foreign currencies against the Russian ruble and gold reference prices set by the Bank of Russia as of reporting date.

The Bank of Russia regularly publishes the data on the stock and the structure of international reserves, the estimations of its predetermined drains and also the metadata on the Bank of Russia Internet website, in the *Bulletin of Banking Statistics* and the *Bank of Russia Bulletin*. There are also quarterly published data on the IIP, disclosing the international reserves changes: transactions recorded in the balance of payment, exchange rate and other price changes.

Individual Indicators Highlights

The international reserves of the Russian Federation are highly liquid external assets that are available to the Bank of Russia and the Government of the Russian Federation as of reporting date.

The international reserves consist of foreign exchange, SDR holdings, reserve position in the IMF and monetary gold.

Foreign exchange includes cash foreign currency; balances on nostro accounts including unallocated metal accounts in gold; deposits with the initial maturity of 1 year and less, including deposits in gold, loans arising from a reverse repo agreements in foreign central banks, the BIS, and other nonresident deposit-taking corporations, having the long-term creditability ratings of at least "A" by "Fitch Ratings" and "Standard & Poor's", or "A2" by "Moody's"; debt securities issued by nonresidents, having an issuer rating of at least "AA-" by "Fitch Ratings" and "Standard & Poor's", or "Aa3" by "Moody's", and other financial claims on nonresidents with the initial maturity of 1 year and less.

Securities provided as collateral under securities lending agreements (lent in exchange for other securities), are recorded in the international reserves whereas securities that have been transferred under repurchase agreements as collateral are excluded. Securities collateral received are not included as the international reserves.

The part of the Reserve Fund and the National Wealth Fund of the Russian Federation denominated in foreign exchange and placed on accounts with the Bank of Russia is the part of the international reserves.

Foreign exchange claims of the Bank of Russia and the Government of the Russian Federation on residents are not covered.

Special drawing rights (SDRs) are international reserve assets created by the IMF and allocated to members to supplement existing official reserves.

Reserve position in the IMF is the sum of the reserve tranche position (representing reserve asset component of the quota of the Russian Federation in the Fund) and the country's claims on the IMF arising from lending under the New Arrangements to Borrow (NAB).

Monetary gold is determined as standard bars with a purity of at least 995/1,000 held by the Bank of Russia and the Government of Russia. It comprises gold in vault, as well as en route and also in allocated accounts.

Chart 6.1. International Reserves Adequacy (International Reserves in Months of Import)

Reserves adequacy is determined by comparison of the actual amount of the international reserves in months of imports of goods and services and the international benchmark reserves adequacy.

The international benchmark reserves adequacy is equal to three months.

The actual amount of the international reserves in months of imports is calculated as the ratio of the amount of the international reserves of the Russian Federation at the end of the reporting quarter to the average monthly import of goods and services in the reporting quarter and three preceding ones.

For example, the actual amount of the international reserves in months of imports for the first quarter of 2010 will be the ratio of the amount of the international reserves of the Russian Fed-

eration on April 1, 2010 to the average monthly import of goods and services for the period II—IVQ 2009 — IQ 2010.

The indicator is disclosed on a quarterly basis no later than four months after the end of the reporting quarter.

**Table 1.14
International Reserves and Foreign Currency
Liquidity — Russia**

General Provisions

The template recommended by the IMF is meant to provide exhaustive information on the official assets of the Russian Federation in foreign currency and movements of these resources related to different claims and obligations of monetary authorities in foreign currency for the 12 months following the reporting date. In the template data is presented on balance and off-balance sheet transactions of monetary authorities in foreign currency, and supplementary information.

Data is published in terms of millions of U.S. dollars. Foreign exchange assets are converted to U.S. dollars using cross exchange rates of foreign currencies for the U.S. dollar as of the given date.

Blank fields in the tables signify the absence of respective financial instruments as of the reporting date.

Data sources for International Reserves and Foreign Currency Liquidity are: balance sheet and off-balance sheet data of the CBR, operational reports of the CBR and Minfin of Russia.

Individual Indicators Highlights

Section I **Official Reserves and Other Foreign Currency Assets** provides information on the structure of Russia's international reserves as well as data on the non-reserve foreign exchange assets of monetary authorities. Comprehensive description of international reserves is given in the methodological comments to the table "International Reserves of the Russian Federation". Other foreign currency liquidity represents assets of the Bank of Russia and Minfin of Russia that do not meet the requirements for international reserves. Unlike reserve assets, non-reserve assets do not need to be external assets. They can be claims on residents.

Section II **Predetermined Short-term Net Drains on Foreign Currency Assets** describes the main directions of expenditure of foreign currency and sources of inflows of foreign currency.

Section III **Contingent Short-term Net Drains on Foreign Currency Assets** involves information on forthcoming changes in foreign exchange reserves of the Bank of Russia and Minfin of Russia as a result of exercising contingent assets and liabilities with remaining maturities of one year and transactions in options.

Reference data in Section IV **Memorandum Items** provides an explanation of the indicators recorded in Section I, reserves' currency composition by groups of currencies being disclosed.

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey (data covered insurance companies and private pension funds), Financial Sector Survey (data covered banking system, insurance companies and private pension funds)

Central Bank Survey, Credit Institutions Survey, Banking System Survey, Other Financial Institutions Survey (data covered insurance companies and private pension funds), Financial Sector Survey (data covered banking system, insurance companies and private pension funds) are compiled in accordance with the international statistical standards on macroeconomic indicators (Monetary and Financial Statistics Manual (IMF, 2000) under which monetary indicators are presented across financial instruments and economy sectors.

This data presentation is applicable for an analysis of money supply and its structure, and the relationships of financial intermediaries with other sectors of the Russian economy also as with nonresidents.

The “Central Bank Survey,” “Credit Institutions Survey” and “Banking System Survey” are published by the Bank of Russia on a monthly basis while the “Other Financial Institutions Survey” (data covered insurance companies and private pension funds) and “Financial Sector Survey” (data covered banking system, insurance companies and private pension funds) are published quarterly.

The preliminary data on basic indicators of the analytical accounts of the central bank and the banking sector are published on the Bank of Russia website at term set by the IMF Special Data Dissemination Standard. Data can be updated in the course of quarter (final data for December can be updated in the course of half a year). The final data are published in the Bank of Russia monthly *Bulletin of Banking Statistics* and the IMF publication “International Financial Statistics”.

Table 1.15
Central Bank Survey

General Provisions

The Bank of Russia’s monthly aggregate balance sheet and the Minfin’s data on international reserves of the Russian Federation government are the sources of information used to compile the “Central Bank Survey”.

Individual Indicators Highlights

Net foreign assets — netting of transactions made by monetary authorities with nonresidents in national and foreign currency and precious metals.

Claims on nonresidents include international reserves of the Russian Federation government (see comments to the table: “International Reserves of the Russian Federation”) and less liquid nonreserve assets. The nonreserve assets in this table represent other assets of the Bank of Russia placed with nonresidents¹, particularly, assets denominated in a limited conversion and the Russian Federation currencies, and long-term credits and deposits also in convertible currency. Claims on nonresidents are presented across *monetary gold and SDR holdings, foreign currency, deposits, securities other than shares, loans and other claims on nonresidents*.

Liabilities to nonresidents include all types of the Bank of Russia’s borrowings with nonresidents (deposits, correspondent accounts of nonresident banks with the Bank of Russia, credits, other settlements with nonresident companies, etc.) as well as SDRs allocated to the Russian Federation. This indicator is presented across the *deposits, loans and other liabilities to nonresidents*.

Claims on credit institutions comprise loans extended by the Bank of Russia to credit institutions (including banks with revoked licenses), credit institutions’ arrears and overdue interest on loans, funds extended by the Bank of Russia to credit institutions as REPO, and the Bank of Russia capital interest in credit institutions.

Net claims on general government include the Bank of Russia’s claims on the Russian Federation government, fiscal authorities of the RF constituent entities and local authorities, government extrabudgetary funds and extrabudgetary funds of the RF constituent entities and local authorities less the Bank of Russia’s liabilities to the general government.

Claims on general government are presented across *securities* (issued by the Russian Federation government and acquired by the Bank of Russia) and *other claims* (other Bank of Russia’s accounts receivable due from the budget).

Liabilities to general government are presented across deposits (federal budget accounts, the budgets of the RF constituent entities and local authorities, deposits and other liabilities to the RF government, fiscal authorities in the RF constituent

entities and local authorities, government extrabudgetary funds, extrabudgetary funds of the RF constituent entities and local authorities) and other liabilities (other Bank of Russia’s accounts payable to the budget, and a contra entry of international reserves of the Russian Federation government).

Claims on other sectors include the Bank of Russia’s claims on other financial institutions², public nonfinancial organizations and other nonfinancial institutions³.

Claims on other financial institutions include the Bank of Russia’s equity in other financial institutions.

Claims on public nonfinancial organizations comprise credits (including overdue debt), overdue interest on credits extended to public nonfinancial organizations.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to other nonfinancial organizations, and other receivables in settlements with nonfinancial organizations.

Monetary base includes cash in circulation and the Bank of Russia’s liabilities to credit institutions denominated in national currency (see also the comment to the table “Monetary Base (Broad Definition)”).

Currency in circulation comprises currency issued by the Bank of Russia less cash in its vaults.

Liabilities to credit institutions are presented across *deposits* (required reserves deposited by credit institutions with the Bank of Russia, correspondent accounts, and account balances of other operations of credit institutions’ (including banks with revoked licenses) with the Bank of Russia) and *securities other than shares* (the Bank of Russia bonds in the portfolios of credit institutions (at market value)).

Other liabilities to credit institutions include funds held by the Russian Federation resident credit institutions at the Bank of Russia, comprising funds in foreign currency, which are excluded from the monetary base.

Deposits included in broad money comprise all funds held by the Russian Federation resident organizations in the Bank of Russia under the current legislation. Deposits are classified by the level of liquidity as transferable deposits (including funds which can be immediately used as means of payment) and other deposits (comprising resident organizations’ deposits that are not directly used as means of payment).

Transferable deposits include current and other demand accounts in national currency opened by Russian Federation resident organizations in the Bank of Russia.

Other deposits include the Russian Federation resident organizations’ time deposits and other funds in national currency attracted by the Bank of Russia, also all types of deposits in foreign currency, and all interest accrued on deposit operations.

Data on transferable and other deposits are presented across the institutional sectors. These **deposits** include ones of **other financial institutions, public nonfinancial organizations and other nonfinancial organizations**.

Shares and other equity include the authorized and supplementary capital, the reserves and other funds of the Bank of Russia.

Other items (net) comprise assets and liabilities, which are not included in the above mentioned aggregates.

Other liabilities represent unrealized revaluation of foreign currency, precious metals and securities, current-year result, Bank of Russia retained earnings, deferred revenues, fixed asset depreciation, interbranch balance of settlements, and the Bank of Russia’s other accounts payable.

Other assets include deferred expenditures, fixed assets, capital investments and other administrative expenses.

Table 1.16
Credit Institutions Survey

¹ Definitions of nonresidents and residents here and in “Credit Institutions Survey,” “Banking System Survey,” “Other Financial Institutions Survey (data covered insurance companies and private pension funds),” “Financial Sector Survey (data covered banking system, insurance companies and private pension funds)” correspond to similar definitions in the balance of payments statistics — see comments on the “Balance of Payments” table.

² “Other financial institutions” here and in “Credit Institutions Survey,” “Banking System Survey,” “Other Financial Institutions Survey” (data covered insurance companies and private pension funds), “Financial Sector Survey” (data covered banking system, insurance companies and private pension funds) are the nonbanking financial intermediaries. These are the organizations that fulfill financial functions for the purpose of money accumulation and redistribution. They comprise investment funds, trust, leasing and factoring companies, commodity and stock exchanges, brokerage firms operating on the stock market, insurance companies, nongovernmental pension funds, etc.

³ Hereinafter nonfinancial organizations are the ones engaged in production and selling goods and services and not related to the financial sector.

General Provisions

The sources of information for compiling the "Credit Institutions Survey" table are monthly balance sheets of credit institutions (excluding branches of Russian credit institutions abroad) and credit institutions with revoked licenses, balance sheets of the branches of foreign banks located in the Russian Federation, the balance sheet of Vnesheconombank (public corporation).

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by credit institutions with nonresidents in foreign and national currency and precious metals.

As opposed to the balance of payments statistics nonresidents' equity in Russian credit institutions capital, reinvested earnings in nonresidents' equity and dividends aren't included in "Net foreign assets". These components are constituent parts of "Shares and other equity" in the Credit Institutions Survey.

Besides mentioned methodological discrepancies specified by international statistical standards "Net foreign assets" of the monetary statistics is largely consistent with the balance of payments ones. Data divergence may be caused by different information sources (credit institutions' balance sheets and statistical reports accordingly). To ensure data quality discrepancies are screened on a regular basis.

Claims on nonresidents — all transactions in assets made by credit institutions with nonresidents and presented across the following financial instruments: *foreign currency* — cash in foreign currency in credit institutions' vaults; *deposits* — deposits and other funds, including correspondent accounts in nonresident banks in foreign currency and national currency and precious metals; *securities other than shares* — debt securities and bills issued by foreign governments, banks and other nonresidents; *credit and loans* — credits extended to nonresident banks, nonresident legal entities and individuals, including funds extended to nonresidents as REPO; *other claims* — investments in shares of foreign companies and banks, funds in settlements with nonresident legal entities and other transactions with nonresidents.

Liabilities to nonresidents include all transactions in liabilities made by credit institutions with nonresidents and present across the following financial instruments: *deposits* — balances on LORO accounts and other funds attracted into deposit accounts from nonresident banks, nonresident legal entities and individuals in foreign and national currency and precious metals, including interest accrued; *securities other than shares* — nonresident investments in Russian credit institutions debt securities and nonparticipating preferred shares which don't provide participation in the distribution of the residual value of the institution on dissolution; *loans* — credits and funds attracted from nonresidents as REPO; *other liabilities* — other transactions with nonresidents, including liabilities on letters of credit and other settlements with nonresident legal entities.

Claims on the central bank are presented across the following financial instruments: *cash* — cash in national currency in credit institutions' vaults; *deposits* — credit institutions' funds on accounts with the Bank of Russia (balances on correspondent accounts, required reserves, deposits, balances on accounts of other transactions); *securities other than shares* — credit institutions' investments in the Bank of Russia bonds (valued at market price).

Net claims on general government include the credit institutions' claims on the RF government, fiscal authorities of the RF constituent entities and local authorities, the RF government, constituent entities and local authorities extrabudgetary funds less the credit institutions' liabilities to the general government.

Claims on general government are presented across the following financial instruments: *securities* — the RF government securities, RF constituent entities and the local authorities securities held in the Bank of Russia portfolio; *other claims* — credits extended to the RF government, fiscal authorities of the RF constituent entities and local authorities, the RF government and constituent entities extrabudgetary funds and credit institutions' other accounts receivable to the budget.

Liabilities to general government are presented across the following financial instruments: *deposits* — deposits and other funds attracted from the RF government, fiscal authorities of the RF constituent entities and local authorities, the RF government, constituent entities and local authorities extrabudgetary funds including balances on accounts of the federal budget, budgets of the RF constituent entities and local authorities; *other liabilities* — credit institutions' other accounts payable to the budget.

Claims on other sectors include credit institutions' claims on other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.

Claims on other financial institutions comprise funds of other financial institutions, regardless of their type of property on the accounts of credit institutions, and credits extended to these institutions.

Claims on public nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to public nonfinancial organizations in national and foreign currency.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended to other nonfinancial organizations in national and foreign currency and precious metals, credit institutions' investments in the debt securities of nonfinancial organizations, investments in shares and other equity of nonfinancial organizations, and other accounts receivables from nonfinancial organizations.

Claims on households comprise credits (including arrears), overdue interest on credits extended to individuals and individual entrepreneurs in national and foreign currency and precious metals.

Liabilities to central bank include credit institutions' debt on credits extended by the Bank of Russia (including arrears and overdue interest), and also funds extended by the Bank of Russia to credit institutions as REPO.

Deposits included in broad money comprise all funds held by the Russian Federation residents (legal entities and households) on operating credit institutions' accounts. Deposits are classified by the level of liquidity as transferable deposits (including funds, which can be used immediately as means of payment) and other deposits of the Russian Federation residents (that are not used directly as means of payment).

Transferable deposits include funds held by the Russian Federation residents (legal entities and households) in settlement, current and other demand accounts (including bank card payment accounts) opened with operating credit institutions in national currency.

Other deposits include the Russian Federation residents (legal entities and households) time deposits and other funds held in national currency, deposits denominated in all kinds of foreign-currency and in precious metals, including accrued interest on the deposits.

Data on transferable deposits and other deposits are broken down by the institutional sectors. Transferable and other **deposits** include ones of **other financial institutions**, ones of **public nonfinancial organizations**, ones of **other nonfinancial organizations** and **households'** ones.

Deposits excluded from broad money — the Russian Federation residents' funds on credit institutions' accounts, which are excluded from broad money in accordance with the definition. This indicator includes amounts on credit institutions' accounts which cannot be used during a certain period according to terms of contract or current terms of the credit institution's activities (e.g.: clients' accounts reserved for conducting transactions in purchase/sale of hard currency, clients' funds related to incomplete settlement operations, and also all deposits of Russian Federation residents with banks with revoked licenses).

Securities other than shares excluded from broad money comprise financial instruments issued by credit institutions and representing similar money substitutes, i.e. bonds, deposit and saving certificates, bills and bank acceptances circulating outside the banking system.

Shares and other equity are the own funds of credit institutions. They include authorized and supplementary capital, special, reserve and other funds formed through profits, results of revaluation of securities, precious metals and funds

in foreign currency, current year financial results and profits and losses of previous years.

Other items (net) comprise assets and liabilities which are not included in the above mentioned aggregates, and consolidation adjustment.

Other liabilities comprise deferred income, provisions for losses on active transactions, fixed assets depreciation, and also credit institutions' other accounts payable.

Other assets include fixed assets, capital and other administrative expenses, gold and other precious metals reserves and deferrals.

Consolidation adjustment represents the differences in credit institutions' mutual liabilities and mutual claims.

Table 1.17
Banking System Survey

General Provisions

The "Banking System Survey" presents results of the consolidated data of the banking system (see "Central Bank Survey" and "Credit Institutions Survey"). The consolidation is made by subtracting the intersectoral claims and liabilities between credit institutions and the Bank of Russia and summing up their operations with other sectors of the economy and nonresidents). The monthly balance sheet of the Bank of Russia, the monthly aggregate balance sheet of credit institutions (excluding branches of Russian credit institutions abroad), balance sheets of the foreign banks branches located in the Russian Federation, the balance sheet of Vnesheconombank, and the Minfin's data on international reserves are the sources of information used to compile the "Banking System Survey".

Individual Indicators Highlights

Net foreign assets comprise assets and liabilities transactions made by monetary authorities and credit institutions with nonresidents in national and foreign currency and precious metals.

Claims on nonresidents include foreign assets of monetary authorities and credit institutions.

Liabilities to nonresidents include all types of liabilities of monetary authorities and credit institutions to nonresidents.

Domestic claims comprise the total amount of the banking system's claims on other financial institutions, nonfinancial public organizations, other nonfinancial organizations and households, and net claims on the general government in the national and foreign currency and precious metals.

Net claims on general government represent the banking system's claims on the Russian Federation government, fiscal authorities of the RF constituent entities and local authorities, government and other extrabudgetary funds less the banking system's liabilities to general government.

Claims on general government include the banking system's investments in securities issued by the Russian Federation government, constituent entities and local authorities, credits and other accounts receivable of the Bank of Russia and credit institutions with general government.

Liabilities to general government include funds of the federal budget, the RF constituent entities' budgets, deposits and other funds attracted by the banking system with general government of the Russian Federation, fiscal authorities of the RF constituent entities and local authorities, government and other extrabudgetary funds.

Claims on other sectors include claims of banking system institutions on other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.

Claims on other financial institutions comprise funds transferred by the banking system to other financial institutions, credits extended to these institutions, and the banking system's equity in other financial institutions.

Claims on public nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended by the banking system to public nonfinancial organizations in national and foreign currency.

Claims on other nonfinancial organizations comprise credits (including arrears), overdue interest on credits extended

by the banking system to public nonfinancial organizations in the national and foreign currency and precious metals, investments in the debt and equity securities of nonfinancial organizations and other accounts receivable.

Claims on households comprise credits (including arrears), overdue interest on credits extended by the banking system to individuals and individual entrepreneurs in the national and foreign currency and precious metals.

Broad money liabilities¹ include currency outside the banking system and non-cash funds of the Russian Federation residents (organizations and individuals) classified by the level of liquidity as transferable deposits (comprising funds that can be immediately used as means of payment), and other deposits (comprising resident organizations' deposits that are not directly used as means of payment).

Currency outside banking system includes currency issued by the Bank of Russia into circulation less currency holdings (cash vaults) of the Bank of Russia and credit institutions.

Transferable deposits include current and other demand accounts (including bank card payment accounts) opened by the Russian Federation residents (organizations and individuals) with the Bank of Russia and operating credit institutions in national currency.

Other deposits include the Russian Federation residents (organizations and individuals) time deposits and other funds in national currency attracted by the Bank of Russia and operating credit institutions, and also all types of deposits in foreign currency, precious metals accounts, and interest accrued.

Data on transferable and other deposits are presented across the institutional sectors. These **deposits** include ones of **other financial institutions, public nonfinancial organizations, other nonfinancial organizations and households.**

Deposits excluded from broad money represent funds of the Russian Federation residents on accounts with credit institutions, which in accordance with the definition are not included in money supply.

Securities other than shares excluded from broad money comprise financial instruments issued by credit institutions that are close on money substitutes (bonds, deposit and saving certificates, bills and bank acceptances outside the banking system).

Shares and other equity are own funds of banking system organizations.

Other items (net) comprise assets and liabilities which are not included in the above mentioned aggregates and consolidation adjustment.

Other liabilities represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey".

Other assets represent the sum of the respective aggregates in the tables "Central Bank Survey" and "Credit Institutions Survey."

Consolidation adjustment represents the amount of differences in mutual liabilities and claims of the Bank of Russia and credit institutions.

Table 1.18
Money Supply (National Definition)

General Provisions

The table "Money Supply (National Definition)" contains information on the amount, structure and dynamics of the M2 aggregate, a major monetary aggregate used in elaborating the economic policy and setting quantitative macroeconomic targets. The money supply is defined as the sum total of funds in the Russian Federation currency, intended for use as payment for goods, work and services and for the accumulation of savings by resident non-financial and financial organizations (except for credit ones) and individuals.

The source of information for the calculation of the money supply is data of the monthly consolidated balance sheet of Russian credit institutions and the Bank of Russia consolidated

¹ Equivalent to the indicator "Broad money".

balance sheet (the calculation includes obligations of credit institutions and the Bank of Russia to economic agents).

In addition to being published in the *Bulletin of Banking Statistics*, information on the amount, structure and dynamics of the money supply is available on the Bank of Russia home page in the Internet.

Individual Indicators Highlights

Money supply (M2) is a sum of cash in circulation and non-cash funds. The money supply in the national definition includes all cash and non-cash funds of resident non-financial and financial institutions (except for credit ones), and private individuals in rubles.

Two components are singled out as part of the money supply.

Cash in circulation (M0 monetary aggregate) is the most liquid part of the money supply, accessible for immediate use as a means of payment. It includes banknotes and coins in circulation (see the indicator "Currency outside banking system" in the table "Banking System Survey").

Non-cash funds comprise the balances of funds kept by non-financial and financial institutions (except for credit ones) and private individuals in settlement, current, deposit and other demand accounts, including plastic card accounts, and time accounts opened with banking system in the Russian Federation currency and accrued interest on them. Non-cash funds that are accounted for in similar accounts in credit institutions whose licence has been recalled are not included in the M2 monetary aggregate.

Unlike the indicator "Broad money liabilities" in the table "Banking System Survey", non-cash funds do not include foreign currency deposits.

Table 1.19
Monetary Base (Broad Definition)

General Provisions

Table "Monetary Base (Broad Definition)" presents information on the volume, structure and dynamics of the monetary base. This indicator characterizes the ruble-denominated monetary obligations of the Bank of Russia, which ensure growth in the money supply. The monetary base is not a monetary aggregate but it serves as a basis for creating monetary aggregates, and therefore it is also called "high-powered money".

The monetary base (broad definition) comprises cash put into circulation by the Bank of Russia, including cash balances in bank vaults, balances in the required reserve accounts deposited by credit institutions with the Bank of Russia, funds in credit institutions' correspondent accounts denominated in rubles (including averaged amount of the required reserves) and deposit accounts with the Bank of Russia, credit institutions' investments in the Bank of Russia bonds (market value) and other Bank of Russia ruble-denominated obligations on operations with credit institutions. The Monetary Base (the table "Central Bank Survey") is calculated just as the monetary base (broad definition).

The source of information used in calculating the monetary base (broad definition) is data from the Bank of Russia monthly consolidated balance sheet. In addition to the *Bulletin of Banking Statistics*, data on the volume, structure and dynamics of the monetary base (broad definition) can be found in the Bank of Russia home page on the Internet.

Individual Indicators Highlights

All elements of the monetary base (broad definition) are calculated in the Russian currency only.

Cash in circulation, including cash balances in bank vaults, is calculated as a sum of Cash (see table "Money Supply (National Definition)") and cash balances in bank vaults. Cash balances in Bank of Russia cash departments are not taken into account.

Correspondent accounts balances of credit institutions with the Bank of Russia are balances in the currency of the Russian Federation, including averaged amount of the required reserves (see also comments on tables 2.3—2.5).

Required reserves are balances in the required reserve accounts deposited by credit institutions with the Bank of Rus-

sia against their attracted funds in the currency of the Russian Federation and in foreign currency (see also comments on tables 2.3—2.5).

Bank of Russia obligations on the reverse repurchase of securities denote Bank of Russia obligations to credit institutions on operations conducted in accordance with the Bank of Russia Provision No. 176-P, dated January 11, 2002, "On the Procedure for Selling Securities by the Bank of Russia on the Reverse Repurchase Basis".

Reserve funds for foreign exchange operations deposited with the Bank of Russia is the amount of funds deposited in compliance with the Bank of Russia Ordinance No. 1465-U, dated June 29, 2004, "On Setting Requirements for Creating Reserves while Crediting/Debiting Special Bank Accounts" (It has become invalid since 1.07.2006 in compliance with Bank of Russia Ordinance No. 1689-U, dated May 29, 2006).

Table 1.20
Other Financial Institutions Survey (Data Covered Insurance Companies and Private Pension Funds)

General Provisions

The Table "Other Financial Institutions Survey" is compiled according to the international statistical standards on macro-economic indicators (Monetary and Financial Statistics Manual (IMF, 2000) and contains data which illustrate the relations between insurance companies and private pension funds and other sectors of the economy and nonresidents.

The source of information used in compiling the Table "Other Financial Institutions Survey" is the data of federal statistical forms No. 1-FS (SK) "Insurance Company Borrowings and Investments" and No. 1-FS (NPF) "Private Pension Fund Financial Operations" quarterly reported by insurance companies and private pension funds to the Bank of Russia.

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by insurance companies and private pension funds with nonresidents.

Claims on nonresidents — all transactions in assets made by insurance companies and private pension funds with nonresidents: *foreign currency* — cash in foreign currency held by insurance companies and private pension funds; *deposits* — deposits with nonresident banks; *securities other than shares* — investments by insurance companies and private pension funds in debt securities, *credits and loans* — loans extended to nonresidents; *other claims on nonresidents* — other operations, including investments in shares issued by nonresidents, premium deposit for reinsurers-nonresident, share of reinsurers-nonresidents in insurance reserves and other accounts receivable from nonresidents.

Liabilities to nonresidents include all transactions in liabilities made by insurance companies and private pension funds with nonresidents: *credits and loans* — credits and loans received by insurance companies and private pension funds from nonresidents; *other liabilities to nonresidents* — other liabilities of insurance companies and private pension funds, including insurance reserves formed under insurance and reinsurance agreements with nonresidents and debt on reinsurance operations with nonresidents.

Claims on banking system include *cash* — cash in the currency of the Russian Federation held by insurance companies and private pension funds; *other instruments* — funds on current accounts, deposits and other accounts with credit institutions, investments in the shares and debt securities of credit institutions, investments in certificates of deposit, and also loans extended to credit institutions.

Net claims on general government include claims of insurance companies and private pension funds on the Russian Federation government, constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of insurance companies and private pension funds to general government.

Claims on general government include insurance companies and private pension funds' investments in the securities

of the government of the Russian Federation, the RF constituent entities and local authorities.

Liabilities to general government include insurance reserves formed under insurance agreements with government of the Russian Federation, the RF constituent entities and local authorities, and loans extended to insurance companies by general government.

Claims on other sectors — claims of insurance companies and private pension funds on other groups of financial institutions, nonfinancial organizations and households.

Claims on other financial institutions include insurance companies and private pension funds' investments in debt securities and shares of other financial institutions, except for insurance companies and private pension funds, settlement accounts with asset management companies, investments in mutual funds shares and loans extended to other financial institutions, except for insurance companies and private pension funds.

Claims on nonfinancial organizations include insurance companies and private pension funds' investments in debt securities and shares issued by nonfinancial organizations and loans extended to nonfinancial organizations.

Claims on households include loans extended by insurance companies and private pension funds to households.

Securities other than shares comprise bonds and bills issued by insurance companies, except for those in the portfolios of insurance companies and private pension funds.

Loans include credits and loans received by insurance companies and private pension funds from credit institutions, other financial institutions, except for insurance companies and private pension funds, from nonfinancial organizations and households.

Insurance technical reserves comprise insurance reserves of insurance companies accumulated to cover the claims of resident policyholders: under life insurance agreements with households, under non-life insurance agreements with credit institutions, other financial institutions, except for insurance companies and private pension funds, with nonfinancial organizations and households and funds of private pension funds accumulated to cover the claims of participants in pension plans under agreements on private pension provision, agreements on compulsory pension insurance and agreements on creating a professional pension system.

The survey gives data on *net equity of households in life insurance reserves, net equity of households in pension funds reserves, prepaid premiums and reserves for outstanding claims.*

Net equity of households in life insurance reserves is technical provisions insurance companies' reserves formed against outstanding risks under life insurance agreements. *Net equity of households in pension funds reserves* comprises pension accruals and reserve for pension plan liabilities accumulated as part of pension reserves of pension funds. *Prepaid premiums and reserves for outstanding claims* include the amounts of unearned premium reserves and loss reserves formed for covering claims under non-life insurance agreements with residents and the amount of compulsory medical insurance reserves.

Shares and other equity include the authorized capital of insurance companies, the founders' joint investments and target funding of private pension funds, supplementary and reserve capital of insurance companies and private pension funds, and retained earnings of insurance companies and private pension funds.

Other items (net) include the balances of other assets and other liabilities, which are not included in the above-mentioned aggregates, and also consolidation adjustment. Other liabilities comprise debts on unpaid pensions and accrued cash surrender value, deferred revenue, accounts payable under insurance and co-insurance agreements, other reserves, equalization reserve of private pension funds, other accounts payable and other liabilities; other assets represent nonfinancial assets, accounts receivable under insurance and co-insurance agreements and other accounts receivable, deferrals, other reserves and costs and other assets; consolidation adjustment represents the balance of reinsurance transactions with residents.

Table 1.21
Financial Sector Survey
(Data Covered Banking System,
Insurance Companies and Private Pension Funds)

General Provisions

The table "Financial Sector Survey" (data covered Banking System, Insurance Companies and Private Pension Funds) presents the result of the consolidated data shown in the table "Banking System Survey" and the table "Other Financial Institutions Survey" (data covered Insurance Companies and Private Pension Funds). The consolidation is made by subtracting all intersectoral claims and liabilities between monetary authorities, credit institutions, insurance companies and private pension funds and by adding up their transactions to other resident and nonresident sectors.

The Bank of Russia compiles the table "Financial Sector Survey" on a quarterly basis.

Individual Indicators Highlights

Net foreign assets — netting all transactions in assets and liabilities made by monetary authorities, credit institutions, insurance companies and private pension funds with nonresidents in foreign and national currency.

Claims on nonresidents include foreign assets of the banking system and insurance companies and private pension funds.

Liabilities to nonresidents include all types of liabilities of the banking system, insurance companies and private pension funds to nonresidents.

Domestic claims comprise claims of the banking system, insurance companies and private pension funds on other financial institutions, except for insurance companies and private pension funds, on nonfinancial institutions and households, and also net claims on general government.

Net claims on general government include claims of the banking system, insurance companies and private pension funds on the Russian Federation government, fiscal authorities of the RF constituent entities and local authorities, government and other extrabudgetary funds less the liabilities of the banking system, insurance companies and private pension funds to the general government.

Claims on general government include investments of the banking system, insurance companies and private pension funds in the securities issued by the Russian Federation Government, constituent entities and local authorities, credits extended to government bodies and other accounts receivable.

Liabilities to general government include account balances of the federal budget, the RF constituent entities' budgets, deposits and other funds attracted by the banking system from the government of the Russian Federation, fiscal authorities in the RF constituent entities and local authorities, government and other extrabudgetary funds, insurance technical reserves made under insurance agreements with general government, and general government loans to insurance companies.

Claims on other sectors include claims of banking system institutions, insurance companies and private pension funds on other financial institutions, except for insurance companies and private pension funds, on nonfinancial organizations and households.

Claims on other financial institutions comprise investments of banking system, insurance companies and private pension funds in debt securities and shares of other financial institutions, except for insurance companies and private pension funds, settlements accounts with asset management companies, investments in mutual funds shares and credits and loans extended to other financial institutions, except for insurance companies and private pension funds.

Claims on nonfinancial organizations comprise investments by the banking system, insurance companies and private pension funds in debt securities and shares issued by nonfinancial organizations, credits and loans extended to nonfinancial organizations and other accounts receivable.

Claims on households include loans and credit extended by banking system, insurance companies and private pension funds to individuals and individual entrepreneurs.

Currency outside financial sector — cash issued by the Bank of Russia less cash in vaults of the Bank of Russia, credit institutions, insurance companies and private pension funds.

Deposits include funds held by the Russian Federation residents (nonfinancial organizations, other financial institutions, except for insurance companies and private pension funds, and households) in current accounts, time deposit and other funds attracted by the banking system, both included and excluded from broad money.

Securities other than shares include bonds, bills, deposit and saving certificates issued by credit institutions and insurance companies and invested outside the banking system, insurance companies and private pension funds.

Loans are the loans extended to credit institutions, insurance companies and private pension funds by nonfinancial orga-

nizations, households and other financial institutions, except for insurance companies and private pension funds.

Insurance technical reserves comprise total funds of private pension funds and insurance companies to cover the claims of participants in pension plans and resident insurance policyholders and beneficiaries: nonfinancial organizations, households and other financial institutions, except for insurance companies and private pension funds.

Shares and other equity are the own funds of banking system institutions, insurance companies and private pension funds. It is calculated as the sum of the aggregate Shares and Other Equity in the Tables “Banking System Survey” and “Other Financial Corporations Survey (data covered insurance companies and private pension funds)”.

Other items (net) — assets and liabilities which are not included in the above-mentioned aggregates and consolidation adjustment between mutual liabilities and mutual claims of the banking system, insurance companies and private pension funds.

Section 2. Main Indicators and Instruments of the Bank of Russia Monetary Policy

The CBR's major function comprises development and conduct of a unified government monetary policy aimed at defending and securing the sustainability of the ruble.

To implement the said function, the CBR applies a set of techniques and methods specified in the Federal Law "On the Russian Federation Central Bank (Bank of Russia)": interest rates for CBR transactions, percentage ratios for required reserves deposited in the CBR, open market operations, banks refinancing, foreign exchange regulation, and other operations.

This section contains information characterizing major areas of CBR operations as well as instruments and methods applied for monetary regulation of the economy.

Table 2.1
The Bank of Russia Balance Sheet

General Provisions

The accounting and compiling of the Bank of Russia balance sheet are regulated by the Federal Law on the Central Bank of the Russian Federation (Bank of Russia), Federal Law on Accounting, Bank of Russia Accounting Rules No. 66-P, dated January 1, 2006 (with subsequent amendments) and other Bank of Russia enactments, issued in compliance with the above federal laws.

The Bank of Russia balance sheet form and the grouping of accounts for compiling it are approved by the Bank of Russia Board of Directors.

Pursuant to Article 25 of the Federal Law on the Central Bank of the Russian Federation (Bank of Russia), the Bank of Russia publishes its balance sheet every month.

In addition to being published in the monthly *Bulletin of Banking Statistics*, Bank of Russia financial statements are included in the Bank of Russia Annual Report.

Individual Indicators Highlights

By assets

Assets are represented in the Bank of Russia balance sheet net of the provisions made for them.

Precious metals — this entry records precious metals reserves at the reference price.

Funds placed with nonresidents and securities issued by nonresidents — include CBR balances in ruble equivalent on correspondent accounts with nonresident banks, on deposit accounts with nonresident banks, loans extended to nonresident banks, reverse repos with nonresidents and foreign issuers' securities acquired by the CBR.

Credits and deposits include credits and deposits in the Russian and foreign currencies provided by the Bank of Russia to credit institutions, loans extended to credit institutions as repos and other credits in Russian rubles.

Securities are the Bank of Russia investments in the debt securities of the Russian Federation Government, debt securities of other issuers of Russian Federation, credit institutions' bills and shares of credit institutions and other organizations (Bank of Russia shareholding).

Claims on IMF — include quota subscription of the Russian Federation in IMF denominated in rubles, holdings of SDR and other funds of SDR on the account of the Russian Federation in IMF.

Other assets — incorporate balances on Bank of Russia fixed assets accounts, cash in the Bank of Russia vaults, the funds transferred by the Bank of Russia to agent banks as compensation to depositors of bankrupt banks and the Bank of Russia claims on other transactions, and also negative exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year (see also the comment to a indicator **Other liabilities**).

By liabilities

Cash in circulation — sum total of the CBR banknotes and coins issued for circulation.

Funds in accounts with the Bank of Russia are the balances of funds in correspondent, deposit and required reserve accounts placed by credit institutions with the Bank of Russia,

funds raised through repo operations with nonresidents and the balances of accounts for federal, regional and local government budget funds, the state extra-budgetary funds and other funds of Bank of Russia customers.

Float is a float accounted for in the Bank of Russia payment system.

Bank of Russia bonds — reflect a cost of the bonds by the Bank of Russia.

Liabilities to IMF — include balances of funds on the IMF's accounts in rubles, the sum of the security in rubles in IMF's benefit, revaluation of IMF funds on accounts in IMF and the security in IMF's benefit and allocations of SDRs.

Other liabilities represent the Bank of Russia current-year revenues net of expenses (including that were recognized on accrual basis), liabilities on other operations, complementary Bank of Russia employee pension scheme funds, the balances of some other accounts and Bank of Russia retained earnings. Before January 1, 2010 the balance of unrealised revaluation of foreign currency, securities or precious metals was included in the item **Other liabilities**. Since January 1, 2010 positive exceeding of unrealised revaluation of foreign currency, securities or precious metals formed since the beginning of the year are reflected in this indicator, in a case of negative exceeding — in the item **Other assets**.

Capital is the sum of authorised capital, additional capital and reserve and special-purpose funds.

Table 2.2
Refinancing Rate

General Provisions

The "Refinancing Rate" table presents dynamics of changes in the refinancing rate since November 1997 (more prolonged dynamics of the refinancing rate — since January 1, 1992 — can be found on the CBR web site in the Internet).

Data on the effective refinancing rate are available on the CBR web site on the Internet on day after being fixed by the Bank of Russia's Board of Directors, are disseminated through the Reuters agency, Bloomberg Services and also published in the *weekly Bank of Russia Bulletin*.

Individual Indicators Highlights

Refinancing rate — monetary policy instrument used by the CBR to impact upon interest rates in various segments of the financial market. It is set by the Board of Directors of the CBR.

Table 2.3
Required Reserve Ratios
Table 2.4

Scaling Factor Which Is Used to Correct the Sum of the Credit Institution Liabilities to Other Credit Institutions — Residents for Issued Securities

Table 2.5
Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia

General Provisions

The table "Required Reserves Ratios" presents the dynamics of the required reserves ratios of liabilities raised by credit institutions in the national and foreign currencies.

The table "Required Reserves (Averaged Amount) Held by Credit Institutions in Their Correspondent Accounts (Subaccounts) with the Bank of Russia" presents the dynamics of the amount of these required reserves. The sum is a part of indicator "Correspondent account balances of credit institutions with the Bank of Russia" in table "Monetary Base (Broad Definition)".

The above-mentioned data and the decisions of the Board of Directors of the Bank of Russia on the changes of the required reserves ratios are published in the Bank of Russia Bulletin weekly. The data are also available on the Bank of Russia's website and disseminated by Reuters and Bloomberg Services.

Individual Indicators Highlights

Required reserves (reserve requirements) are one of the main instruments of the Bank of Russia's monetary policy used for regulating the overall liquidity of the banking system. Reserve requirements are established in order to limit the credit institutions' lending ability and to avoid the unlimited growth of money supply. In the event of revocation of the banking licence the required reserves held with the Bank of Russia are used according to the procedures established by the federal laws and corresponding Bank of Russia regulations.

Pursuant to Article 38 of the Federal Law "On the Central Bank of the Russian Federation (Bank of Russia)" the amount of the required reserves as a percentage of a credit institution's liabilities and the procedure of their depositing with the Bank of Russia is established by the Bank of Russia's Board of Directors.

Credit institution's required reserves are held in the Bank of Russia's special accounts where they are placed through non-cash transactions and/(or) in the credit institution's correspondent account (subaccount) with the Bank of Russia (by maintaining in it corresponding monthly average balance of funds calculated in accordance with the averaging ratio established by the Bank of Russia).

The scaling factor is a numerical multiplier which value is in an interval from 0 up to 1. It's established by the Bank of Russia Board of Directors to compute the sum of liabilities of the credit institutions to other credit institutions — residents for the issued debt securities, that should be excluded from reserved obligations in accordance with the Bank of Russia Regulation No. 342-P, dated August 7, 2009, "On required reserves of the credit institutions".

The information on the size of scaling factor is published in the Bank of Russia Bulletin.

Note:

The required reserves averaging ratio is an indicator between 0 and 1, established by the Bank of Russia's Board of Directors to calculate the average amount of required reserves. It is published in the Bank of Russia Bulletin.

The required reserves averaging ratio for credit institutions (except settlement nonbanking credit organizations) equals 0,6 (from October 1, 2008).

The required reserves averaging ratio for settlement nonbanking credit organizations and settlement centers of the organized securities market has been set at 1.0 (from November 1, 2004).

Credit institutions are authorized to calculate the average amount of required reserves using the Bank of Russia's averaging ratio.

Table 2.6 Fixed-term Rates on the Bank of Russia Deposit Operations

The table "Fixed-term Rates on Bank of Russia Deposit Operations" shows time series of Bank of Russia fixed deposit interest rates since 2003 (time series over a longer period — since November 1997 — are shown on the Bank of Russia website). Bank of Russia fixed interest rate deposit operations are conducted in compliance with the Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for Conducting Deposit Operations by the Central Bank of the Russian Federation with Credit Institutions in the Russian Federation Currency" with amendments (Regulation No. 203-P).

Information on the Bank of Russia fixed deposit interest rates is available on the Bank of Russia website and the CBDEPOS page of the Reuters news agency and on the Bloomberg Services on daily basis.

Table 2.7 Fixed-term Rates on the Bank of Russia Lombard Loans

General provisions

The table "Fixed-term Rates on the Bank of Russia Lombard Loans" shows time series for interest rates on the Bank of Russia

lombard loans. The Bank of Russia lombard loans with fixed-term rates are extended according to the procedure established by the Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities" with amendments (Regulation No. 236-P).

Information on the fixed-term rates on the Bank of Russia lombard loans are available on the Bank of Russia website and on the CBCREDIT page of the Reuters news agency and on the Bloomberg Services on daily basis.

Individual Indicators Highlights

The fixed-term rate on lombard loans extended by the Bank of Russia for one, 7 and 30 calendar days is set by the decision of the Bank of Russia Board of Directors.

Table 2.8 Fixed-term Rates on the Bank of Russia Loans Secured by Assets and Guarantees

General provisions

The table "Fixed-term Rates on the Bank of Russia Loans Secured by Assets and Guarantees" shows time series for the interest rates on the Bank of Russia secured loans. The Bank of Russia extends secured loans with fixed-term rates according to the procedure established by the Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities" with amendments.

Individual Indicators Highlights

The fixed-term rate on loans secured by assets and guarantees extended by the Bank of Russia for the period up to 90, from 91 to 180 and from 181 to 365 calendar days is set by the decision of the Bank of Russia Board of Directors.

Table 2.9 Main Indicators of the Bank of Russia Intraday and Overnight Loans

General provisions

The table "Main Indicators of the Bank of Russia Intraday and Overnight loans" contains information on the Bank of Russia's intraday and overnight secured loans extended on correspondent accounts (subaccounts) of resident credit institutions of the Russian Federation opened with the Bank of Russia. The information is presented on daily basis.

Intraday and overnight lending operations are carried out pursuant to the Bank of Russia's Regulations No. 236-P and No. 312-P, dated November 12, 2007 "The Procedure of Extension Asset-Backed Loans or Loans Against Guarantee by the Bank of Russia to Credit Institutions" (Regulation No. 312-P).

Intraday loans are extended as overdraft credit (debiting a credit institution's correspondent account (subaccount) above the balance on these accounts) to ensure effective and uninterrupted functioning of the Bank of Russia's payment systems, executing by credit organizations their liabilities and smoothing interest rate fluctuations on the interbank credit market. The fee for intraday loans is fixed at nil based on the decision of the Bank of Russia's Board of Directors.

Credit institutions' end of day debts on intraday loans are registered as overnight loans for one working day and entered in a correspondent accounts (subaccounts) of credit institutions opened with the Bank of Russia. Presently the interest rate on the Bank of Russia's overnight loans equals the Bank of Russia's refinancing rate.

Individual Indicators Highlights

Date — the date on which the Bank of Russia extends loans.

Extended loans — the amount of loans extended by the Bank of Russia.

Number of credit institutions (branches) — the number of credit institutions (branches) which received Bank of Russia loans.

Number of the Bank of Russia territorial institutions — the number of the Bank of Russia territorial institutions with credit

institutions' correspondent accounts (subaccounts) on which the Bank of Russia extended loans.

Number of credit institutions (branches) in the Moscow region — the number of credit institutions (branches) which received Bank of Russia loans on correspondent accounts (subaccounts) opened with the Bank of Russia's settlement establishments in the Moscow region.

Loans extended in the Moscow region — the amount of Bank of Russia loans entered on credit institutions' correspondent accounts (subaccounts) opened with the Bank of Russia's settlement units in the Moscow region.

Note:

In compliance with the Regulations No. 236-P, No. 312-P and other orders the Bank of Russia has afforded an opportunity to obtain intraday and overnight loans to credit institutions serviced in 75 Bank of Russia regional branches where settlement documents are processed electronically.

Table 2.10 Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation

General Provisions

The table "Main Indicators Characterizing the Bank of Russia Operations on Secured Lending in Currency of the Russian Federation" contains information on the Bank of Russia's refinancing of credit institutions to regulate bank liquidity by extending loans pursuant to the Regulations No. 236-P, No. 312-P and information on extended loans in 2007—2008 in compliance with the Bank of Russian Regulation dated July 14, 2005 No. 273-P "On the Procedure for Extending to Credit Institutions Bank of Russia Loans against the Collateral of Promissory Notes, Claims under Loan Agreements with Enterprises or Guarantees Provided by Credit Institutions" (abrogated since January 1, 2009).

The table shows data on secured loans extended by the Bank of Russia including lombard and other kinds of loans (except for intraday and overnight loans).

Data on lombard loans are presented as the data on loans broken down into the main lombard loans instruments, valid lombard loan auctions and lombard loans average weighted rates.

Data on other kinds of secured loans of the Bank of Russia is presented by terms of funds accommodation and also average weighted rates.

Data on the Bank of Russia loans are available on the Bank of Russia's website and on the CBCREDIT page of the Reuters news agency website and on the Bloomberg Services.

Individual Indicators Highlights

The average weighted rate is a rate weighted by volumes of the Bank of Russia loans and by terms of use of loans.

Table 2.11 Average Weighted Interest Rates on the Bank of Russia Deposit Operations

Table 2.12 Main Characteristics of the Bank of Russia Deposit Operations

Table 2.13 Main Characteristics of the Bank of Russia Deposit Auctions

General Provisions

The Bank of Russia conducts deposit operations pursuant to Article 46 of the Federal Law on the Central Bank of the Russian Federation (Bank of Russia) with the aim of regulating banking sector liquidity by taking credit institutions' funds on deposits. Deposit operations are conducted with resident credit institutions in the Russian Federation currency.

The conditions of fixed-term rates deposit operations and deposit operations on an auction basis are set up in Provision

No. 203-P, dated November 5, 2002, and also in the official information of the Bank of Russia site on the Internet, and also on pages CBDEPOS, CBDEPOS01 and CBDEPAUC news agency Thomson Reuters and on page CBR in information system Bloomberg.

The table "Average Weighted Interest Rates on the Bank of Russia Deposit Operations" contains information on monthly dynamics of average weighted interest rates by maturities. Average rates are weighted by amounts and actual borrowing terms of deposits. Data are grouped by the dates on which funds were actually transferred to the Bank of Russia deposits.

The table "Main Characteristics of the Bank of Russia Deposit Operations" contains information on monthly dynamics of the share of funds taken by the Bank of Russia on deposit on fixed-term rates and on an auction basis conditions in the total amount of funds taken by the Bank of Russia on deposit. Data are grouped by the dates on which funds were actually transferred to Bank of Russia deposits.

The table "Main Characteristics of the Bank of Russia Deposit Auctions" contains information on the results of deposit auctions.

Individual Indicators Highlights

"One week" is a deposit operation with a term of seven calendar days defines deposit operations as follows:

"One week" — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the day of transaction, while the deposited amount is returned and interest is paid on the seventh calendar day after the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia;

"Spot-week" is a deposit operation with a term of seven calendar days, in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the second working day after the operation day, while the deposited amount is returned and interest is paid on the seventh calendar day following the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia.

"One day" is a deposit operation with a term of one calendar days defines deposit operations as follows:

"Overnight" — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the day of transaction, while the deposited amount is returned and interest is paid on the working day following the day of transaction;

"Tom-next" — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the working day following the day of transaction, while the deposited amount is returned and interest is paid on the working day following the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia;

"Spot-next" — in which funds are entered (transferred) to a "depo" account opened with the Bank of Russia on the second working day after the day of transaction, while the deposited amount is returned and interest is paid on the working day following the day on which funds were entered (transferred) to a "depo" account opened with the Bank of Russia.

"Demand deposit" is a deposit operation in the course of which funds are entered (transferred) to the demand deposit account opened with the Bank of Russia on the operation day, while the Bank of Russia returns the demand deposit and pays interest (a part of remaining interest payable) on the working day following the day the credit institution requests the repayment of the demand deposit.

A credit institution may not request the Bank of Russia to repay the demand deposit on the day the funds are entered (transferred) to the deposit account with the Bank of Russia.

Average weighted interest rate on all maturities of auctioned deposits is an average interest rate on the deposits raised through all auctions (in the reporting period), weighted by their maturities and values.

Average weighted interest rate on all deposit operations is an average interest rate on the funds that were actually deposited with the Bank of Russia (in the reporting period) on fixed terms and through auctions, weighted by their maturities and values.

The termination date of unclaimed demand deposits is taken equal to the end date of appropriated reporting period.

Table 2.14
REPO Aggregates

General Provisions

The table "REPO Aggregates" contains information on the results of the Bank of Russia's REPO transactions with bonds in the form of auction and/or during the trading session at the GKO—OFZ market at the market-determined rate.

Individual Indicators Highlights

Date — the date of auction and/or Bond sales during the trading session.

Average weighted rate — the REPO rate weighted by the amounts of REPO transactions at the auction and/or during the trading session at the market-determined rate.

Average weighted duration — REPO duration weighted by the amounts of REPO transactions at the auction and/or during the trading session at the market-determined rate.

Debt — funds provided by the Bank of Russia at the REPO auction and/or during the trading session in transactions with the unredeemed second part.

Funds provided — funds provided by the Bank of Russia at the REPO auction and/or during the trading session on reporting date.

Table 2.15
Main Characteristics of the Bank of Russia Bond (OBR) Auctions

General Provisions

The table "Main Characteristics of the Bank of Russia Bond (OBR) Auctions" contains information on the results of Bank of Russia bond auctions conducted under the Federal Law on the Central Bank of the Russian Federation (Bank of Russia), Federal Law on the Securities Market and Russian Government Resolution No. 799, dated December 30, 2003, on the Specifics of the Procedure for Issuing Bank of Russia Bonds.

Individual Indicators Highlights

Term to redemption is the period of time before the nearest of the following dates: the OBR redemption date set by the bond issue decision, the OBR redemption date on offer or the OBR maturity date.

Redemption date is the nearest of the following dates: the OBR redemption date set by the bond issue decision, the OBR redemption date on offer or the OBR maturity date.

Issue number is the state registration number of the OBR issue, assigned to the issues registered before June 18, 2005, or the issue identification number, assigned to all other issues.

Average weighted rate is the yield to OBR redemption by the Bank of Russia, calculated on the basis of the average weighted price of the OBR issue on sale.

Cut-off rate is the yield to OBR redemption by the Bank of Russia, calculated on the basis of the cutoff price of the OBR issue on sale.

Volume of demand at market value is the total volume of competitive and noncompetitive bids made at the auction.

Average weighted issue price is the bid-weighted average price of all competitive bids met at the auction.

Issue cut-off price is the minimum OBR selling price set by the Bank of Russia upon the receipt of all bids.

Table 2.16
Main Indicators of the Bank of Russia Bond (OBR) Market

General Provisions

The table "Main Indicators of the Bank of Russia Bond (OBR) Market" contains information on the major indicators characterising the OBR secondary market.

Individual Indicators Highlights

Portfolio indicator is the average yield to OBR redemption by the Bank of Russia, weighted by the terms to redemption of the bonds sold and volume in circulation at market value.

Portfolio duration is the average term to OBR redemption (redemption on the nearest of the following dates: the OBR redemption date set by the bond issue decision, the OBR redemption date on offer or the OBR redemption date), weighted by volume in circulation at market value.

Turnover ratio at par value is the ratio of the OBR turnover at par value on the secondary market to the OBR market volume at par value.

Debt is the funds obtained by the Bank of Russia by selling OBR issues through auction and/or at secondary market which have not been repurchased or redeemed by the Bank of Russia.

Table 2.17
Official Exchange Rate: Rubles per US Dollar
Table 2.18
Official Exchange Rate: Rubles per Euro

General Provisions

Foreign currencies' official rates to the Russian ruble are fixed and quoted by the Russian Federation Central Bank pursuant to Article 53 of the Federal Law "On the Russian Federation Central Bank (Bank of Russia)". They are applied for calculating revenues and expenditures of the government budget for all types of payments and settlements by the government with enterprises, associations, organizations, and households as well as for taxation and accounting.

Foreign currencies' official rates to the Russian ruble are quoted daily by the CBR to Reuters and other mass media. They also are published in the weekly *Bank of Russia Bulletin* and placed on the CBR Internet web site.

Individual Indicators Highlights

Official US dollar to ruble rate is set by the Bank of Russia each business day on the basis of quotations for US dollar/ruble operations on the interbank exchange currency markets.

Official euro to ruble rate is calculated and set on the basis of the official US dollar/Russian ruble rate and euro/US dollar rate set in international currency markets for spot transactions.

These rates come into effect on the calendar day following the day they were set on and remain effective until the next official rate of these currencies comes into effect unless Bank of Russia rules otherwise.

Table 2.21
Reference Prices of Precious Metals

General Provisions

To promote further development of the precious metals market in Russia, the Bank of Russia, pursuant to its Ordinance No. 1283-U, dated May 28, 2003, "On the Procedure for Fixing Reference Prices of Refined Precious Metals", sets book prices of precious metals every business day at 2 p.m. Moscow time. They are calculated on the basis of real time spot prices of gold, silver, platinum and palladium from London Fixings and recalculated in rubles at official US dollar/ruble rate effective on the day following the day on which book prices were fixed.

The table "Reference Prices of Precious Metals" shows daily book prices of above precious metals for the accounting month.

To enable credit institutions to account for precious metals (gold, silver, platinum and palladium), it is established that reference prices of refined gold, silver, platinum and palladium come into effect on the business day following the day on which they were fixed and remain effective until the Bank of Russia sets new reference prices.

The Bank of Russia Ordinance No. 1284-U, dated May 28, 2003, "On Invalidating Some Bank of Russia Regulations"

repealed the Bank of Russia Ordinance No. 652-U, dated September 30, 1999, "On the Procedure for Calculating the Bank of Russia Buying and Selling Prices of Refined Precious Metals in Operations with Credit Institutions" (with amendments), which set the procedure for fixing prices for the Bank of Russia buying and selling precious metals on the domestic market.

The Bank of Russia Ordinance No. 1993-U, dated April 9, 2008, "On Amending Point 2 of the Bank of Russia Ordinance

No. 1283-U, Dated May 28, 2003 on the Procedure for Fixing Reference Prices of Refined Precious Metals", cancelled since July 1, 2008, discounts for fixings equaling "average cost of delivery of each precious metal to the international market".

The reference prices of precious metals fixed by the Bank of Russia are published in the Bank of Russia Bulletin, reported by Interfax, Prime-TASS, Reuters, Associated Press and other news agencies and available on the Bank of Russia home page on the Internet.

Section 3. Financial Markets

Subsection 3.1 Interbank Credit Market

Table 3.1.1

Monthly Average Moscow Interbank Bid Rates (MIBID), Monthly Average Moscow Interbank Offered Rates (MIBOR) and Monthly Weighted Average Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG)

Table 3.1.2

Daily Average Moscow Interbank Bid Rates (MIBID) Daily Average Moscow Interbank Offered Rates (MIBOR) and Daily Weighted Average Moscow Interbank Actual Credit Rates (MIACR, MIACR-IG)

General Provisions

These tables present the rates for attracted/offered interbank loans for various maturities (1 day, 2 to 7 days, 8 to 30 days, 31 to 90 days, 91 to 180 days, 181 days to 1 year). The tables show the average monthly rates and intra-month dynamics of the interbank interest rates. Table 3.1.2 data can be used for analyzing fluctuations in posted bid rates as compared against the offered rates and actual rates settled for loans given to banks with various credit quality. In general, the data in the table are consistent with other data published in the Bulletin and can be applied to a comprehensive analysis of the financial market situation.

Data source: Form 0409701 "The currency and money markets transactions report" daily reports of a sample of contributing credit institutions operating in the Russian money market (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

The data on interbank interest rates are published in the monthly Bank of Russia Bulletin of Banking Statistics, the weekly Bank of Russia Bulletin and are also available on the Bank of Russia's website.

Individual Indicators Highlights

Average Moscow Interbank Bid Rates (MIBID) and Average Moscow Interbank Offered Rates (MIBOR) are calculated as monthly average of the daily bid/offered interbank rates.

Average weighted Moscow Interbank Actual Credit Rate (MIACR) and Average Moscow Interbank Actual Rate on Credits to Banks with Investment Grade Credit Rating (MIACR-IG) is calculated as monthly average of daily MIACR/MIACR-IG rates weighted by daily amounts of interbank lending transactions included in calculation base of MIACR/MIACR-IG rate.

Moscow Interbank Bid/Offered Credit Rates are calculated for each working day and every maturity as a simple average of daily bid/offered rates of contributing credit institutions for corresponding maturities. Maximal rates (10% of overall number of rates) and minimal rates (10% of overall number of rates) are excluded from calculation.

For every maturity the posted bid/offered rates are calculated as a simple average by the following formula:

$$\bar{p} = \frac{\sum P_n}{N}, \text{ where}$$

\bar{p} — posted bid/offered rates (MIBID/MIBOR);

P_n — posted bid/offered rate by credit institution "n";

N — number of contributing rates of credit institutions.

Moscow Interbank Actual Credit Rates (MIACR) are calculated for each working day and every maturity as an average weighted of interest rates on actual interbank lending transactions. **Moscow Interbank Actual Rate on Credits to Banks with Investment Grade Credit Rating (MIACR-IG)** are calculated for each working day and every maturity as an average weighted of interest rates on actual interbank loans given (with appropriate correction to avoid double counting) to banks with high credit rating (from Baa3 on Moody's scale or BBB- on Fitch and Standard & Poor's scales and higher).

Transactions with maximal rates (10% of overall volume of transactions) and transactions with minimal rates (10% of overall volume of transactions) are excluded from calculation base of MIACR and MIACR-IG rates. Interbank actual credit rates are calculated for every maturity as an average weighted by the formula:

$$\bar{p} = \frac{\sum K_i S_i}{\sum S_i}, \text{ where}$$

\bar{p} — actual credit rate (MIACR);

K_i — interest rate on interbank loan "i" during the day;

S_i — volume of interbank loan "i" during the day.

Table 3.1.3

Main Indicators of Interbank Credits (Deposits) Turnover and REPO Operations

Table 3.1.4

Average Daily Interbank Credits (Deposits) Turnover and REPO Operations by Maturity

General Provisions

Data source: Form № 0409701 "The currency and money markets transactions report" daily reports of a sample of contributing credit institutions operating in the Russian money market (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation"). Tables include average daily turnover of credits (deposits) in the domestic money market and REPO operations with breakdown into the standard money market terms (tools).

Individual Indicators Highlights

Interbank credits (deposits) turnover includes interbank lending-borrowing operations on credits (deposits), unsecured and uncharged.

Subsection 3.2 Exchange Market

Table 3.2.1

Trade at Interbank Currency Exchange

General Provisions

Information is provided by the results of trade in foreign currencies for rubles at the interbank currency exchanges, which participated in organization of the Unified trading session of interbank currency exchanges. The bidding participants are authorized banks, members of the exchanges (the Bank of Russia may also take part). Trading and settlements on the interbank currency exchanges are regulated by the rules approved by the authorized bodies of the interbank currency exchanges and agreed with the Bank of Russia.

The table contains data on US dollars and euros trade for rubles. Data are obtained from the monthly reporting of the authorized exchange markets and CBR regional departments.

In addition, relevant information is released by interbank currency exchanges.

Individual Indicators Highlights

Average weighted rate is defined as an average weighted rate with the following formula:

$$\bar{r} = \frac{\sum R_i V_i}{\sum V_i}, \text{ where}$$

\bar{r} — average weighted rate;

R_i — average weighted rate of a bidding session;

V_i — trading volume.

Trading volume is the total volume of contracts settled over a bidding session.

Table 3.2.2

Total Average Daily Currencies' Turnover of Spot FX Transactions on Domestic Currency Market of the Russian Federation

Table 3.2.3

Total Average Daily Currencies' Turnover of Forward FX Transactions on Domestic Currency Market of the Russian Federation

General Provisions

Table is based on data from credit institutions, which are the largest domestic currency market operators. The share of these credit institutions (further — the banks-respondents) in total turnover of FX transactions exceeds 99%.

Individual Indicators Highlights

Spot FX transactions currencies' turnover includes interbank transactions with settlements effected not later than the second bank business day after the transaction day.

Forward FX transactions currencies' turnover includes interbank transactions with settlements effected later than the second bank business day after the transaction day.

Spot FX/Forward FX transactions currencies' turnover includes exchange and over-the-counter transactions conducted among banks-respondents (excluding double-counting), and transactions conducted by banks-respondents with other credit institutions (residents and non-residents of the Russian Federation).

Spot FX/Forward FX transactions currencies' turnover includes also FX swap transactions (only one leg).

Total currencies' turnover is the total value of the deals (excluding double-counting).

Table 3.2.4

Foreign Cash Flow Through Authorized Banks Across Russia

General Provisions

The table "Foreign Cash Flow Through Authorized Banks Across Russia" contains principal indicators of foreign cash circulation on the territory of the Russian Federation.

The table data was sourced from monthly reports of credit institutions that are licensed for foreign exchange transactions (authorized banks) on foreign cash flows and payments on foreign exchange cheques.

Information on foreign cash flow through Russia's authorized banks is available in the *Bulletin of Banking Statistics*, the weekly *Bank of Russia Bulletin* and placed on the CBR Internet web site.

Individual Indicators Highlights

Total foreign currency receipts — include all foreign currency cash receipts to vaults in authorized banks (and their branches) excluding the interbranch operations.

Banks' imports (entered to the cash account) to Russia — the amount of foreign cash import into the Russian Federation by authorized banks and entered to the credit institutions' cash balance account.

Purchased from resident banks¹ — the amount of foreign cash in held by authorized banks as a result of transactions with other resident banks.

Purchased from individuals (residents and nonresidents) and accepted for conversion — the amount of foreign cash purchased from residents and nonresidents against the currency of the Russian Federation or accepted for exchange (conversion), including damaged banknotes of foreign states (group of states) bought against the currency of the Russian Federation.

Deposited into personal accounts (by residents and nonresidents) — the amount of foreign cash deposited into personal foreign currency or ruble accounts by residents and nonresidents, including that acquired from bank (payment) cards, which are issued by the authorized bank or by other issuers, with the payment accepted by a credit institution employee (a teller). Funds deposited through automated teller machines (ATMs) are reported in the "other receipts" category, rather than in this indicator.

Received from individuals (resident and nonresidents) for remittances without opening an accounts — the amount of foreign cash deposited by residents and nonresidents for remittances from the Russian Federation without opening bank accounts, including remittances via money transfer systems. Authorized banks' commission for remittances that originated in the Russian Federation is not included in this indicator but shown in Other Receipts.

Other receipts — the amount of other foreign cash receipts, including:

- foreign currency commission charged for transactions with foreign cash and cheques;
- foreign cash, deposited on accounts of individuals — residents and nonresidents through automatic teller machines (without of a credit institution's employee)²;
- foreign cash returned by resident and nonresident legal entities formerly withdrawn from their foreign currency accounts with authorized banks for covering employee foreign travel expenses and not spent in full.
- foreign cash credited to legal entities' foreign currency current accounts;
- foreign cash held by authorized banks and brought to the Russian Federation by nonresident banks and booked on their correspondent accounts;
- appropriately authenticated banknotes held by authorized banks;
- earnings from selling goods for foreign currency in duty-free shops deposited on legal entities' accounts;
- foreign currency charges and duties paid in cash;
- foreign cash deposited by individuals to repay loans received from authorized banks;
- receipts from sales of foreign currency cheques;
- other legitimate foreign currency receipts.

Total foreign cash expenses — all types of foreign cash expenditures by authorized banks (branches) except for inter-branch operations.

Banks' exports from Russia (cash withdrawn) — amount of foreign cash exported from the Russian Federation by authorized banks.

Sales to resident banks — the amount of foreign cash sold (spent) by authorized banks in transactions with other authorized banks.

Sales to individuals (residents and nonresidents) and payments as a result of conversion — the amount of foreign cash sold to residents and nonresidents or paid out as a result of a foreign exchange operation (conversion).

Personal account withdrawals (by residents and nonresidents) — the amount of foreign cash withdrawals from personal accounts by residents and nonresidents as well as a result of foreign exchange operations and ruble account withdrawals, including payments with bank (payment) cards, which are issued by the authorized bank or by other issuers, with the payments accepted by a credit institution employee (a teller). Withdrawals through automated teller machines (ATMs) are reported in "other expenses" category, rather than this indicator.

Remittances to individuals (residents and nonresidents) without opening an account — the amount of foreign cash paid out to residents and nonresidents as a result of remittances to the Russian Federation without opening an account.

¹ Terms of "residents" and "nonresidents" used for compiling tables "Foreign Cash Flow Through Authorized Banks Across Russia", "Individual Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks" and "Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches" are defined according to the Federal Law No. 173-FZ "On Foreign Exchange Regulation and Foreign Exchange Control", dated December 10, 2003.

² From January 2007 operations of purchasing (selling) foreign cash against the currency of the Russian Federation or accepting for exchange (conversion), made with using automatic teller machines, are not included in the indicators Other Receipts and Other expenses. These operations are shown in the indicators "Purchased from individuals (residents and nonresidents) and accepted for conversion" and "Sales to individuals (residents and nonresidents) and payments as a result of conversion".

Other expenses — the amount of other expenses, including:

- purchasing foreign currency cheques;
- foreign cash, paid from the accounts of individuals (residents and nonresidents) through automatic teller machines (without of a credit institution's employee)²;
- extending foreign currency loans to individuals;
- foreign cash payments from legal entities' foreign currency current accounts;
- other legitimate foreign currency expenses.

Foreign cash balances at the end of reporting period — foreign cash balance at the end of reporting month.

Table 3.2.5
Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks

General Provisions

The "Selected Indicators Characterizing Operations with Cash Foreign Currency in Authorized Banks" table shows transactions in US dollars and the Euros, which are the key currencies available at the domestic foreign cash market.

Data are provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Along with releasing information on selected indicators of foreign cash operations by exchange offices of the authorized banks through *Bulletin of Banking Statistics*, it is also available on the CBR Internet web site.

Individual Indicators Highlights

Average single transaction — average foreign cash involved in one transaction. The indicator is defined as the ratio of foreign cash amount purchased/sold to/from residents or nonresidents for ruble cash to the number of transactions for foreign cash purchase/sale for rubles in cash.

Number of transactions — number of foreign cash purchases/sales for cash rubles.

Average monthly rate — average rate of foreign cash sales/purchases defined as the ratio of cash rubles received/paid for foreign cash to the amount of foreign currency purchased/sold for cash rubles from/to residents and nonresidents.

Average transaction margin — difference between rates of foreign cash purchase and sale.

Percentage share of a specific foreign currency transaction in total volume of foreign cash transactions by exchange offices — share of purchase/sale transactions for a specific currency (US dollar, Euro) in the total volume of transactions in all foreign currencies.

Table 3.2.6
Average Foreign Cash Purchase and Sale Transactions with Individuals by Authorized Banks and Their Branches

General Provisions

The table shows purchase and sale transactions with individuals by authorized banks and their branches ranged by an average transaction amount. This differentiates between totals of foreign cash purchases/sales to/from individuals based on fixed amount intervals for transactions. The information is provided by monthly reporting on foreign cash flows and documentary payments in foreign currency and cheques by credit institutions licensed for foreign currency transactions (authorized banks).

Information on average foreign cash purchase and sale transactions with individuals by authorized banks and their branches can be had through *Bulletin of Banking Statistics*, and it is also available on the CBR Internet web site.

Individual Indicators Highlights

Transactions volume-based distribution is defined as the ratio of foreign cash purchased/sold to/from residents

and nonresidents in cash rubles to a number of foreign exchange transactions in cash rubles reported by each authorized bank's (branch or headquarters for lack of branches). The amount of purchased/sold foreign cash and the number of within-an-interval transactions by all branches or headquarters show the general distribution of the estimated average transaction.

Subsection 3.3 Main Characteristics of the Government Securities Market

The subsection "Main Characteristics of the Government Securities Market" comprises data on specific placement and redemption parameters of short-term government bond (GKO) and federal loan bond (OFZ) issues and indicators characterising GKO and OFZ secondary trading.

For details about the terms and conditions of government securities issues, circulation and redemption, see the Provision of Bank of Russia No. 219-P, dated March 25, 2003, on the Servicing and Circulation of the issues of Government securities.

The data source for all tables characterising the GKO—OFZ market is the global certificate of issue and information provided on a daily basis by the Moscow Interbank Currency Exchange (MICEX).

Data on operations with government securities are published not only in the *Bulletin of Banking Statistics*, but also in the weekly *Bank of Russia Bulletin* and in the subsection "Government Securities Market" of the section "Financial Markets" in the Bank of Russia site on the Internet.

Table 3.3.1
Main Highlights of Auctions for OFZ Placement

General Provisions

The table "Main Highlights of Auctions for OFZ Placement" contains information on the results of the OFZ primary placement.

Individual Indicators Highlights

Date — date of the OFZ primary placement.

Bond code determines the issue put up for auction.

Demand volume — maximum volume of the issue that auction participants were ready to acquire.

Volume placed — the issue volume actually acquired by auction participants.

Cut-off price determines the bottom price level of accepted bids.

Average weighted price is the ratio of proceeds to the bond volume placed.

Official yield by the average weighted price — yield to maturity calculated by the average weighted price in accordance with the official method of yield assessment for the given type of bonds (OFZ — effective yield).

Table 3.3.2
Data on Redemption and Coupon Payments on Government Securities

General Provisions

The table "Data on Redemption and Coupon Payments on Government Securities" contains data on the expenses involved in bond redemption in the GKO—OFZ market.

Individual Indicators Highlights

Date of placement — the date of floating a security issue, which was redeemed or on which the coupon payments were effected.

Security code — a unique identifier of an issue given in accordance with the Provision.

Volume of redemption/coupon payment — the money spent on redemption/coupon payment.

Volume in circulation — the current nominal amount of securities in circulation on the payment date.

Current coupon rate — the rate of coupon income on the payment date.

Table 3.3.3
Structure of Bonded Debt
(the OFZ Part Thereof)

Table 3.3.4
Main Parameters of the OFZs Secondary Market

General Provisions

The table "Structure of Bonded Debt (the OFZ Part Thereof)" shows how the OFZ's market is structured in terms of bond maturity.

The table "Main Parameters of the OFZs Secondary Market" contains the principal indicators on OFZ's secondary trading.

These data apply to outstanding bonds only. For details about how these indicators are calculated, see the Bank of Russia site on the Internet.

Individual Indicators Highlights

Share of total volume in circulation at par — calculated as the ratio of the volume in circulation of a specific kind of securities to the volume of all outstanding bonds at face value.

Market portfolio indicator — mean effective yield on a specific kind of securities, weighted by time to redemption and volume in circulation.

Market turnover indicator — mean effective yield on a specific type of securities, weighted by time to redemption and turnover.

Turnover rate — the ratio of secondary market turnover to market volume.

Duration — the average volume-weighted period to interest payments on securities, including coupon payments.

Permanent-income federal loan bonds — federal loan bonds with a permanent coupon interest rate (these do not include investment federal loan bonds). This kind of securities differs from others in that their coupon interest rate remains unchanged throughout their life.

Fixed-income federal loan bonds — federal loan bonds with a fixed coupon interest rate. Unlike the permanent-income federal loan bonds, these bonds have coupon interest rates that change throughout their life.

Federal loan bonds with sinking funds — federal loan bonds whose nominal value is redeemed by installments. Coupon interest rate on these bonds is fixed for each coupon and coupon income is paid on the unredeemed part of nominal value.

Federal loan bonds with sinking fund and floating income are federal loan bonds, the nominal value of which is redeemed by tranches, and the coupon rate is variable and set on the basis of official inflation indicators. The coupon income is added to the unrepaid part of the nominal value.

Table 3.3.5
Average Weighted Interest Rates
on Government Securities Market

General Provisions

The table "Average Weighted Interest Rates on Government Securities Market" reflects the OFZ interest rates depending on

residual maturities. The calculation covers all marketable issues.

The information on the average weighted interest rates of the Government securities market is placed on the Bank of Russia Internet web site also.

Individual Indicators Highlights

The short-term indicator of the market portfolio — an average of effective yields on issues with residual maturities up to 90 days inclusive, weighted by residual maturities and trading volumes.

The medium-term indicator of the market portfolio — an average of effective yields on issues with residual maturities from 91 to 364 days inclusive, weighted by residual maturities and trading volumes.

The long-term indicator of the market portfolio — an average of effective yields on issues with residual maturities over 364 days, weighted by residual maturities and trading volumes.

Table 3.4
Main Share Price Indices

General Provisions

The table presents data on the MICEX index, the RTS index and MICEX Stock Exchange and Russian Trading System (RTS) trade turnovers.

The MICEX index has been calculated since September 22, 1997 (its initial value was set at 100 points) on the basis of ruble stock prices. Stocks included into the calculation base are selected on the basis of expert evaluation. The calculation base of the MICEX index is reviewed by MICEX no more than once every half of a year.

The RTS index has been calculated since September 1, 1995 (its initial value was set at 100 points). Stock prices are denominated in US dollars. The list of stocks used for the RTS index calculation includes stocks selected on the basis of expert evaluation and is reviewed once in three months.

Individual Indicators Highlights

MICEX Stock Exchange trade turnover is the value of transactions with stocks concluded in secondary trading on the MICEX Stock Exchange in rubles.

MICEX index has been constructed as an effective market capitalization weighted index of 30 most liquid stocks of Russian issuers listed on the MICEX Stock Exchange and included into the calculation base. The effective market capitalization of stocks takes into account a share of stocks outstanding in the secondary market (free-float).

RTS trade turnover is the value of secondary trading transactions with stocks concluded in all RTS trading platforms in ruble equivalent. Trade turnovers nominated in US dollars are converted into rubles at the Bank of Russia's official exchange rate as of the corresponding date.

RTS index is calculated as a ratio of the total market capitalization of 50 stocks, used for the index calculation, to the total market capitalization of the same stocks at the initial date, multiplied by the index value at the initial date and the adjusting coefficient for changes in the list of constituent stocks, weight coefficients and free-float coefficients for stocks of each type. For more detailed information on the calculation of the above indicators, see the websites at www.micex.com and www.rts.ru/en.

Section 4. Credit Institutions Performance

Subsection 4.1 General Description

Table 4.1.1
Number and Structure of Credit Institutions

General Provisions

The table "Number and Structure of Credit Institutions" provides data on the number and structure of the registered credit institutions in the Russian Federation.

Credit institutions are subject to the state registration pursuant to the Federal Law "On the State Registration of Legal Entities and Individual Entrepreneurs". They are registered according to the procedure established by Articles 4 and 59 of the Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)" and Article 12 of the Federal Law "On Banks and Banking Activities".

The Bank of Russia makes decisions on the state registration of credit institutions, grants banking licences to them and suspends and revokes such licences.

Data on the establishment, reorganization and liquidation of credit institutions and other data stipulated by federal laws are entered into the single state register of legal entities by the authorized registering body on the basis of the Bank of Russia decision on the corresponding state registration. The Bank of Russia interacts with the registration authority on issues relating to the state registration of credit institutions in accordance with the procedure agreed by the Bank of Russia with the registration authority. (For the procedure of registration of credit institutions and licensing of banking activities, see also the Bank of Russia Instruction No. 135-I, dated April 2, 2010, "On the Procedure for Making Decisions by the Bank of Russia on the State Registration of Credit Institutions and Issuing Banking Licences".)

To fulfill its controlling and supervisory functions, the Bank of Russia keeps the State Register of Credit Institutions in accordance with the procedure established by federal laws and the Bank of Russia rules and regulations issued in pursuance of these laws.

The register of licenses granted to credit institutions must be published by the Bank of Russia in the official Bank of Russia Bulletin at least once a year. Any change or addition to the register is published by the Bank of Russia within one month from the day it was entered into the register.

Information on official registration of credit institutions, granting them licenses, changes in their names, location, restructuring and liquidation are reported in the official weekly Bank of Russia Bulletin and placed on the CBR Internet web site.

Individual Indicators Highlights

The concepts of a credit institution, bank and nonbanking credit institutions are determined by the Federal Law "On Banks and Banking Activities" (Article 1):

Credit institution — legal entity authorized by a special CBR permission (license) to make its profits from banking activities within the framework of the above legislation. A credit institution may be established on the basis of any form of ownership as an economic agent.

Bank — credit institution having an exclusive authority for complex banking operations, namely: to accept deposits of legal entities and individuals, to invest raised funds on its behalf and at its cost on terms of repayability, chargeability, and maturity, and also to open and keep banking accounts of individuals and legal entities.

Nonbanking credit institution — credit institution authorized for selected banking operations, within the range specified by the CBR.

Registered credit institutions — credit institutions having the status of legal entities on a reporting date, including those prohibited from performing banking operations but still existing as legal entities.

Credit institutions licensed for banking operations — credit institutions registered by the Bank of Russia before July 1, 2002, or by the registration authority, and entitled to conduct banking operations.

The Bank of Russia license is a special permission of the Central Bank of the Russian Federation (the Bank of Russia) on whose basis a credit institution has the right to conduct banking operations. The banking license spells out the banking operations the given credit institution has the right to carry out, and also the currency in which these banking operations can be performed.

The following types of licenses may be issued to newly created credit institutions:

- license to conduct banking operations in rubles (without the right to accept individual deposits);
- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to accept and invest precious metals. This license may be granted to a bank along with a license to conduct banking operations with funds in rubles and foreign currencies (without the right to accept individual deposits);
- license to accept individual deposits in rubles. This license may be granted to a bank simultaneously with the license for banking operations in rubles (without the right to accept individual deposits);
- license to accept individual deposits in rubles and foreign currency. This license may be granted to a bank simultaneously with the license for banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to conduct banking operations in rubles and foreign currency for nonbanking clearance credit institutions;
- license to conduct banking operations in rubles and foreign currency for nonbanking credit institutions carrying out credit-deposit operations.

The following types of banking licenses may be issued to an operating credit institution for expansion of its activities:

- license to conduct banking operations in rubles and foreign currency (without the right to accept individual deposits);
- license to accept and invest precious metals. This license may be granted to a credit institution that has a licence to conduct banking operations in rubles and foreign currency or simultaneously with such a license;
- license to accept individual deposits in rubles;
- license to accept individual deposits in rubles and foreign currency;
- general license.

A general license may be issued to a credit institution that has licenses to conduct all banking operations in rubles and foreign currency and also complies with the Federal Law "On Banks and Banking Activities" own funds (capital) adequacy requirements. A bank is not required to have a license to carry out banking operations with precious metals in order to receive a general license. A bank with a General license and own funds (capital) of at least 180 million rubles has the right to establish branches in foreign countries after obtaining a permission of the Bank of Russia and open representative offices after notifying the Bank of Russia. A bank holding a General license and capital of not less than 180 million rubles has the right with the permission and in accordance with requirements of the Bank of Russia to establish subsidiaries on the territory of a foreign state.

The Bank of Russia's licenses to accept deposits of individuals — license to accept individual deposits in rubles and license to accept individual deposits in rubles and foreign currency.

The authorized capital of a credit institution is based on funds contributed by owners (shares and other equity) and determines the minimum amount of assets serving as a guarantee to creditors.

As of the date of application for the state registration and a license to conduct banking operations the minimum amount of

the share capital for newly created credit institution complies with the Article 11 of the Federal Law "On Banks and Banking Activities".

Registered authorized capital of credit institutions — aggregate value of credit institutions' authorized capitals as registered in the State Register of Credit Institutions, i.e. after the authorized registrar has made in the single state register of legal entities an entry on the state registration of changes in charter documents of a credit institution (or an entry on the state registration of a new version of charter documents of a credit institution) (after July 1, 2009 — records about the state registration of changes of charters of the credit institutions were made (records about the state registration of charters of the credit institutions in new version), that contains information on the registered authorized capital).

Branches of credit institutions having the right to conduct banking operations — structural units of credit institutions located separately from headquarters, which perform on their behalf a full range or selected banking transactions specified by the CBR license.

The line "Sberbank branches" shows Russia's Sberbank branches that were entered into the State Register of Credit Institutions and had their reference numbers assigned. Before January 1, 1998, the line provided the total number of Savings Bank (Sberbank) branches.

Representative offices of credit institutions having the right to conduct banking operations — autonomous structural units of credit institutions having a different location, acting on their behalf and protecting their interests. Representative offices are not entitled to conduct banking operations.

Additional offices, cash credit offices, external cash desks, operational offices, mobile banking offices of credit institutions having the right to conduct banking operations — the special internal divisions of the credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by the normative acts of the Bank of Russia.

Credit institutions with revoked licenses — credit institutions whose banking licenses were revoked following a decision by the CBR under the Federal Law "On the Central Bank of the Russian Federation (the Bank of Russia)".

Following the publication of the CBR's decision to revoke a license, a credit institution loses its authority to make transactions or complete contracts except for ones specified in Article 20 of the Federal Law "On Banks and Banking Activities".

Credit institutions subject to liquidation — credit institutions subject to liquidation:

- a) without signs of bankruptcy by the decision of:
 - a general meeting of stockholders or its body authorized to do so by the founding documents (voluntary liquidation in accordance with paragraph 2 of point 2 of Article 61 of the Civil Code of the Russian Federation);
 - an arbitration court (compulsory liquidation in accordance with paragraph 3 of point 2 of Article 61 of the Civil Code of the Russian Federation).
- b) with procedures of bankruptcy by the decision of an arbitration court (which may rule a credit institution bankrupt and initiate bankruptcy proceedings in accordance with point 1 of Article 65 of the Civil Code of the Russian Federation, Federal Law No. 127-FZ, dated October 26, 2002, "On Insolvency (Bankruptcy)" and Federal Law No. 40-FZ, dated February 25, 1999, "On Insolvency (Bankruptcy) of Credit Institutions").

Credit institutions in receivership with court-appointed interim trustees (structure of a liquidating commission is agreed) — credit institutions subject to liquidation:

- a) without any signs of bankruptcy, in which
 - the founders or a body that has taken the decision to liquidate the credit institution have appointed liquidation commissions (liquidators), approved by the Bank of Russia;
 - a liquidator has been appointed by the decision of an arbitration court;
- b) through bankruptcy proceedings, following a decision by an arbitration court to introduce receivership and appoint a receiver.

Table 4.1.2
Number of Credit Institutions
with Nonresidents Equity

General Provisions

The table "Number of Credit Institutions with Nonresidents Equity" carries information on nonresidents' participation in the authorized capital of credit institutions in the Russian Federation.

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

Residents/Nonresidents — the notions "residents" and "nonresidents" used for calculating the indicators of this table are defined in accordance with the Russian Federation Law "On Foreign Exchange Regulation and Foreign Exchange Control", No. 173-FZ of December 10, 2003.

Credit institution with nonresidents equity is a resident credit institution whose authorized capital is formed with the nonresidents' participation regardless of their share in it.

When calculating indicators of the table, credit institutions with the General license were not included in the number of credit institutions licensed by the Bank of Russia to conduct operations in foreign currency.

Table 4.1.3
Credit Institutions Grouped by
Registered Authorized Capital

General Provisions

The table "Credit Institutions Grouped by Registered Authorized Capital" is complementary to the table "Number and Structure of Credit Institutions" and presents quantitative distribution by the size of registered authorized capital (see comments on the "Number and Structure of Credit Institution" table). Authorized capital is broken down by intervals giving an overview of small, medium and large Russian credit institutions. The quarterly supplement to the *Bulletin of Banking Statistics* provides similar data dissected by Russian regions.

The data source is the State Register of Credit Institutions.

Along with releasing information on the breakdown of credit institutions by the size of their authorized capital through the *Bulletin of Banking Statistics*, it is also available in weekly the *Bank of Russia Bulletin*, and on the CBR Internet web site.

Table 4.1.4
Credit Institutions Grouped by the Share
of Nonresidents Equity

General Provisions

The table "Credit Institutions Grouped by the Share of Nonresidents Equity" shows the numerical distribution of credit institutions ranged by the size of the nonresidents' participation share in the authorized capital and incorporated into groups.

Data source are reports filed by credit institutions.

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorized capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation. Before June 30, 2009, data in brackets included the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) were greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

See the commentary to table “Number of Credit Institutions with Nonresidents Equity”.

Table 4.1.5
Selected Indicators of Credit Institutions
Performance Grouped by Assets

General Provisions

The table “Selected Indicators of Credit Institutions’ Performance Grouped by Assets” includes major performance indicators for tiers of credit institutions, which are first ranked by their assets and then grouped into tiers depending on their rank. Tier performance indicators show typical investment and borrowing patterns for different tiers of credit institutions.

The data source is monthly aggregate balance sheets of the credit institutions that operate in Russia (including balance sheets of their branches).

Individual Indicators Highlights

Number of branches throughout the Russian Federation territory — branches of credit institutions recorded in the State Register of Credit Institutions (for additional information on the State Register of Credit Institutions, see commentary to the table “Number and Structure of Credit Institutions”).

Loans, deposits and other funds — debt (overdue debt included) owed by resident and nonresident legal entities (including the Ministry of Finance, financial authorities and organizations, extrabudgetary funds, all categories of public and private enterprises, credit institutions and individual entrepreneurs) and private individuals and foreign states to credit institutions on loans, deposits and other funds in rubles, foreign currency and precious metals, and investments in acquired claims.

Loans and other funds extended to organizations other than credit institutions denote the debt (overdue debt included), owed by resident nonfinancial and financial organizations (except credit institutions) and individual entrepreneurs to credit institutions on all loans and other funds in rubles, foreign currency and precious metals. This indicator does not include the loans and other funds placed by the Ministry of Finance, regional and local financial authorities and federal, regional and local government extrabudgetary funds.

Loans and other funds to individuals denote the debt, including overdue debt, owed to credit institutions on all kinds of loans and other funds extended to resident and non-resident individuals, except unincorporated individual entrepreneurs, in rubles and foreign currency.

Loans, deposits and other funds extended to credit institutions denote the debt, overdue debt included, on loans, deposits and other funds placed with resident and non-resident credit institutions in rubles and foreign currency.

Overdue debt on loans, deposits and other funds extended to organizations/credit institutions/individuals — overdue debt on loans, deposits and other funds placed by resident and non-resident legal entities, individuals and foreign states. Indicator includes overdue debt on operations with precious metals, in rubles and foreign currency. This indicator does not include overdue interest.

Investments in Russian government securities and the Bank of Russia bonds denote credit institutions’ investments in debt obligations issued by the Russian Government and the Bank of Russia. These investments are booked for at their balance-sheet value (regardless of any revaluation).

Investments in bills — the value of discounted bills of exchange acquired by credit institutions, including those that have not been paid on time (both protested and unprotested), and interest accrued on them in national and foreign currency.

Investments in equities and shares of resident organizations other than credit institutions — credit institutions’ investments in resident organizations’ equity securities booked at their fair value through profit or loss, for equity securities

available for sale, at their balance-sheet value without revaluations, as well as authorized capital investments in resident enterprises.

Total funds in organizations accounts — aggregate balances of accounts owned by organizations, except deposit accounts, and by individual entrepreneurs in rubles, foreign currency and precious metals. This indicator does not include federal, regional and local government and other budget funds, as well as funds owned by extrabudgetary funds. Nor does it include the funds that have been debited from customer accounts but are yet to be transferred through a credit institution’s correspondent account.

Total budget and extrabudgetary funds in accounts denote governments’ funds, as well as balance accounts of extrabudgetary funds.

Deposits of individuals accepted by credit institutions — deposits and other funds accepted by credit institutions (including savings certificates), unfulfilled obligations under deposit and other borrowing arrangements, funds in other individual accounts (resident and nonresident funds both in rubles and foreign currency). This indicator does not include the funds of individual entrepreneurs, individual election funds, transfers from and in Russia, unfulfilled interest obligations, interest accrued on deposits that are credited to separate accounts, and balances of accounts which can not be classified unambiguously.

Credit institutions bonds, bills and acceptances denote the nominal value of securities issued by credit institutions, such as bonds, bills and acceptances.

Equity capital denotes the unencumbered property of credit institutions. Since April 1, 2003, this indicator has been calculated in compliance with the Bank of Russia Regulation No. 215-P, dated February 10, 2003, “On the Methodology of Determining a Credit Institution’s Own Funds (Capital)”.

The sources of data are reports filed by Russian credit institutions under Form No. 0409134 “Own Funds (Capital) Calculation”.

Total assets — value of credit institutions’ assets. Net value is used for account balances that show funds and assets in transfer.

For details on individual indicators in this Table, see the following Tables: Deposits of Individuals Accepted by Credit Institutions; Funds of Organizations Accepted by Credit Institutions; Savings (Deposit) Certificates and Bonds Issued by Credit Institutions; Funds Raised Through Banking Bills from Legal Entities and Individuals; Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions; Discounted Bills; Structure of Credit Institutions’ Investments in Securities. The data could be supplemented with monthly balance sheets of credit institutions disclosed on the Bank of Russia’s website (For more information, see the Bank of Russia’s website, section Banking Statistics).

Table 4.1.6
Financial Performance of Credit Institutions

General Provisions

The Table “Financial Performance of Credit Institutions” includes indicators characterizing the financial performance of operating credit institutions for the period from the beginning of current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for current year, and also reflects the dynamics of the banking sector’s financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions. The data are based on the financial statements of Russia’s operating credit institutions submitted in accordance with Form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 2332-U dated of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Total profit (+)/loss(–) for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

Profit made by profit-making credit institutions is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had positive or zero profit in the period under review. Profit is accumulated through the year.

Share of profit-making credit institutions is the share of credit institutions that have made profit or posted a zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions.

Loss of loss-making credit institutions for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

Share of loss-making credit institutions is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by the decision of the shareholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to shareholders (equity holders).

Table 4.1.7**Distribution of the Credit Institutions by Own Funds (Capital)****General Provisions**

The table contains indicators that characterise total own funds (capital), as well as the number of small, medium and large credit institution (by the amount of capital) in the Russian banking sector. From April 1, 2003 own funds (capital) are calculated according to the Bank of Russia Regulation No. 215-P dated February 10, 2003 "On the Methodology of Determining a Credit Institution's Own Funds (Capital)".

Data on the credit institutions going through insolvency prevention measures including credit institutions on which the decision on insolvency prevention was taken in September 2008, before the 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" came into effect are shown separately.

The value of own funds (capital) is broken down into intervals to present the number of small, medium and large credit institutions over the territory of the Russian Federation.

The data are provided on operating credit institutions of the Russian Federation in accordance with Form 0409134 "Own Funds (Capital) Calculation".

Individual Indicators Highlights

Own funds (capital) of credit institutions — property of credit institutions free of obligations.

Capital adequacy ratio — provides a capital adequacy ratio calculated for credit institutions ranged by groups depending on the amount of own funds (capital) as of reporting date (percent).

Capital adequacy ratio of credit institutions (N1) regulates (contains) the risk of credit institution's insolvency and sets the minimum own funds (capital) charge, necessary and sufficient to cover credit and market risks. Capital adequacy ratio of credit institutions is calculated as ratio of own funds (capital) of credit institutions to its risk-weighted assets according to the Bank of Russia Instruction No. 110-I dated January 16, 2004 "On Banks' Required Ratio" (with additions and alterations).

**Subsection 4.2
Borrowings**

**Table 4.2.1
Deposits of Individuals Accepted
by Credit Institutions
Table 4.2.2
Funds of Organizations Accepted
by Credit Institutions**

General Provisions

The tables present data on one of the major transactions in liabilities, namely, deposits accepted by credit institutions in domestic and foreign currency from legal entities and individuals to deposits. Data are broken down by maturity periods specified in the deposit and other contract terms including all complementary agreements and addendums. The tables show total account balances accepted by credit institutions. The data compilation methodology for the information in these tables differs from that used for similar data in the "Credit Institutions Survey" table, which is used for the analysis of money supply and its structure. The data in these tables do not cover deposits of legal entities and individuals with Vnesheconombank, which is not within the scope of credit institutions authorized by the Bank of Russia, but include funds accepted from nonresidents. They also do not cover accrued interest. Discrepancies among individual indicators can be found below.

In Table "Funds of Organizations Accepted by Credit Institutions", the funds accepted from credit institutions are shown including loans, deposits and other funds. This table also shows funds in the accounts of individual entrepreneurs.

The data source is monthly aggregate balance sheets of operating Russian credit institutions.

Individual Indicators Highlights

Ruble/foreign currency deposits by maturity — comprise cash and non-cash funds in Russian or foreign currency placed by legal entities and individuals (both resident and non-resident) deposited with credit institutions under bank deposit agreements or bank account agreements (including savings/deposit certificates). Tables provide a breakdown of deposits by types of depositors (individuals and legal entities, such as organizations and credit institutions) and by maturity. These indicators do not include funds of individual entrepreneurs, individual election funds, remittances in/from the Russian Federation, interest arrears, accrued interest on deposits accounted for in separate accounts and balances of accounts which can not be classified unambiguously.

Demand deposits are funds that must be returned (paid out) at first notice (on demand deposit terms) and funds that must be returned (paid out) upon the onset of the condition (event) provided for in the agreement, whose specific date is unknown (on the terms "upon the onset of the condition (event)").

Time deposits are the deposits taken by a credit institution on the condition that they will be returned upon the expiry of the time period established by the agreement. Interest rates on time deposits are set by credit institution deposit agreements.

Deposits of individuals are the deposits and other funds accepted by credit institutions from individuals, including savings certificates issued by credit institutions, unfulfilled obligations under deposit-taking and other borrowing arrangements and funds in other individual accounts. This indicator does not include the funds of individual entrepreneurs, individual election funds and transfers from and in Russia.

Individual entrepreneurs' funds are the funds of individuals engaged in entrepreneurial activities without registering as a legal entity.

Deposits and other funds raised from organizations are the deposits and other funds raised (on demand or for a specified term) from government bodies and extrabudgetary funds of all levels, all categories of financial organizations, except credit institutions, and nonfinancial organizations (these

include the certificates of deposit issued by credit institutions) and unfulfilled obligations under deposit and other borrowing arrangements.

Loans, deposits and other funds accepted from credit institutions comprise the deposits, loans and other funds raised from credit institutions and nonresident banks.

Table 4.2.3
Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Rubles

Table 4.2.4
Average Weighted Interest Rates on Nonfinancial Organizations' and Individual Deposits Denominated in Foreign Currency

Table 4.2.5
Average Weighted Interest Rates on Interbank Deposits Denominated in Rubles and Foreign Currency

General Provisions

The tables display average weighted deposit interest rates in rubles and foreign currency offered by credit institutions to individuals, nonfinancial organizations and credit institutions. The data are broken down by maturity and cover new business within the reporting month.

Data source: Form 0409129 monthly reports of operating credit institutions (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

Along with the Bank of Russia monthly Bulletin of Banking Statistics, data on average weighted rates for individual short-term deposits in the domestic currency are published in a statistical publication of the IMF "International Financial Statistics".

Individual Indicators Highlights

Average weighted interest rates on individual deposits, nonfinancial organizations' deposits and credit institutions' deposits are average weighted annualized interest rates on individual, nonfinancial organizations' and credit institutions' deposits that were accepted by operating credit institutions in the reporting month. The data are provided with a breakdown by the following maturities: up to 30 days (including demand deposits), from 31 to 90 days, from 91 to 180 days, from 181 days to 1 year, all maturities up to 1 year and all maturities over 1 year. Interest rates on individual deposits with maturities of up to 30 days, excluding demand deposits, and interest rates on deposits with maturities up to 1 year, excluding demand deposits, are also published.

Average weighted deposit rates are calculated as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — average weighted deposit rate;

P — nominal annual deposit rate;

V — amount of a deposit.

Table 4.2.6
Savings (Deposit) Certificates and Bonds Issued by Credit Institutions

General Provisions

The table "Savings (Deposit) Certificates and Bonds Issued by Credit Institutions" contains data on Russian and foreign currency funds raised by credit institutions by issue of debt securities (deposit and savings certificates and bonds). Nominal values of the deposit and savings certificates and bonds are provided with a breakdown by their maturities. Absent data for a specific period means no borrowing in the period. This table does not include interest and coupon accrued on securities issued.

The data source is the monthly aggregate balance sheet of operating Russian credit institutions.

Individual Indicators Highlights

Savings (deposit) certificate is a kind of time deposit (see the commentary to the indicator "Time deposits" in tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions") and a security that certifies the amount of deposit made in a credit institution and the right of the depositor (certificate-holder) to receive, upon the expiry of the agreed term, the deposit and interest indicated in the certificate in the credit institution that issued the certificate or any of its branches. The savings certificates (certificates of deposit) are denominated in rubles. For more detailed information about savings certificates and certificates of deposit, see the Regulation "On Savings and Deposit Certificates Issued by Credit Institutions", approved by the Bank of Russia Ordinance No. 333-U dated August 31, 1998. In tables "Deposits of Individuals Accepted by Credit Institutions" and "Funds of Organizations Accepted by Credit Institutions", the savings certificates and certificates of deposit are included in organizations' and individual deposits, respectively.

Bond is a financial security providing the holder's right for receiving, in due time, the nominal value of the bond or some other tangible equivalent. Bonds also provide fixed interest payments or some other tangible equivalent.

Table 4.2.7
Funds Raised Through Banking Bills from Legal Entities and Individuals

General Provisions

The table "Funds Raised Through Banking Bills from Legal Entities and Individuals" contains credit institutions' liabilities on issued bills and bank acceptances.

The data source is the monthly aggregate balance sheet of operating credit institutions.

Individual Indicators Highlights

Bill — direct financial liability that is completed in a legally prescribed form and issued by a promisor to a billholder and gives the latter unconditional right to make claims to the promisor in terms of specific amount, time and place.

Banking bill of exchange — a bill that is mainly used for raising funds by a credit institution.

Acceptance is an agreement on repayment of a bill of exchange that imposes obligation on the acceptor.

Bank acceptance — a bill secured by the credit institution's unconditional obligation to pay a specific amount after a certain period (as accepted by the credit institution).

Total funds in rubles/foreign currency raised by bills, with a breakdown by maturities — funds in rubles/foreign currency (in ruble equivalent) accepted by credit institutions through issued bills at nominal value and discounted bank acceptances.

Total funds in rubles/foreign currency raised by bills and banker's acceptances are broken down by maturity periods. Bills matured at a fixed date and at fixed period after issuing the bill date (term bills) are included by actual residual period. Bills payable at sight or at a fixed period after sight are included in "at sight" position. In case of non-payment these bills are treated similarly to the term bills (Accounting Rules for Credit Institutions Based in the Russian Federation, dated March 26, 2007, No. 302-P).

Subsection 4.3
Lending

Table 4.3.1
Loans, Deposits and Other Funds Extended to Organizations, Individuals and Credit Institutions

General Provisions

This table shows data covering the major investment activity of banks, that is, extending loans and deposits and other funds to

resident and nonresident customers. The data shows lending account balances as of a reporting date with a breakdown by currencies (rubles and foreign currency), borrowers (individuals, organizations and credit institutions) and loan maturities (as indicated in credit agreements). The total outstanding balance of loans extended in rubles and foreign currency (in ruble equivalent) in this table is smaller than that in the Table "Selected Indicators of Credit Institutions Performance Grouped by Assets" by the amount of loans extended to general government, as well as to government and other extrabudgetary funds. In addition, these data do not include investments in financial leasing operations and acquired claims.

The data source is the monthly aggregate balance sheet of operating Russian credit institutions.

Individual Indicators Highlights

Total loans, deposits and other funds extended to organizations, individuals and credit institutions show amounts borrowed by clients from credit institutions on all of these categories of funds, including overdue debt. In addition to amounts borrowed by individuals, organizations and credit institutions, the total includes loans extended to foreign governments, as well as debt and arrears on operations with precious metals, other than operations with credit institutions.

Loans extended to individuals in rubles and foreign currency are amounts borrowed by resident and nonresident individuals, other than individual entrepreneurs, including overdue debt.

Loans and other funds extended in rubles and foreign currency to organizations with a breakdown by their maturities are amounts borrowed by all categories of resident and nonresident financial organizations, other than credit institutions, and by nonfinancial organizations (including loans provided to individual entrepreneurs), including overdue debt. (The structure of financial (other than credit institutions) and nonfinancial organizations corresponds to concepts "other financial institutions" and "nonfinancial organizations" in notes to the table "Central Bank Survey"). Loans provided for terms of up to 30 days include on-demand and overdraft loans (an overdraft loan is a loan extended to a borrower who has a shortage of funds available on its current account).

Loans, deposits and other funds extended to credit institutions and nonresident banks in rubles and foreign currency are amounts borrowed, deposits and other funds provided to other banks and credit institutions, including overdue debt.

Table 4.3.2 Average Weighted Interest Rates on Ruble-Denominated Loans Extended to Nonfinancial Organizations and Individuals

Table 4.3.3 Average Weighted Interest Rates on Foreign Currency-Denominated Loans Extended to Nonfinancial Organizations and Individuals

Table 4.3.4 Average Weighted Interest Rates on Interbank Loans Denominated in Rubles and Foreign Currency

General Provisions

The tables contain average weighted interest rates on ruble and foreign currency denominated loans granted by credit institutions. The data are given with a breakdown by type of borrowers (individuals, nonfinancial organizations and credit institutions) and loan maturities.

The data source: Form 0409128 monthly reports of operating credit institutions (see the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

Along with the Bank of Russia monthly *Bulletin of Banking Statistics*, data on average weighted interest rates on short-term ruble loans to nonfinancial organizations are published in

a statistical publication of the IMF "International Financial Statistics".

Individual Indicators Highlights

Average weighted interest rates on loans to individuals/nonfinancial organizations and average weighted interest rates on interbank loans, by maturity — are indicated in loan agreements average weighted annual rates on loans in rubles and foreign currency granted to individuals, nonfinancial organizations and credit institutions, with a breakdown by loan maturity: up to 30 days, 31—90 days, 91—180 days, 181 days — 1 year, up to 1 year, over 1 year.

Average weighted interest rates on loans granted to individuals, nonfinancial organizations and credit institutions for corresponding maturities are calculated as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — average weighted loan interest rate;

P — nominal annual interest rate as included in an agreement;

V — amount of loan as included in an agreement.

Table 4.3.5 Loans Extended to Small, Medium-Sized Businesses

General Provisions

The table contains data on ruble and foreign currency funds granted by credit institutions to the small and medium-sized businesses.

The source of information is reports compiled by credit institutions of the Russian Federation (including non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)") (further — credit institution), in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Small and medium-sized businesses is the term used in compiling indicators for this table as it is defined in Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year. This indicator includes loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

Debt — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue debt — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Table 4.3.6 Housing Loans Extended by Credit Institutions to Individuals

Table 4.3.7

Mortgage Loans Extended by Credit Institutions to Individuals and Rights of Claim under Mortgage Loans Acquired

Table 4.3.8

Selected Indicators Characterizing Performance of Credit Institutions (Grouped by Size of Assets) on Mortgage Loans Market

General Provisions

The tables "Housing Loans Extended by Credit Institutions to Individuals", "Mortgage Loans Extended by Credit Institutions to

Individual and Rights of Claim under Mortgage Loans Acquired” and “Selected indicators characterizing performance of credit institutions (grouped by size of assets) on mortgage loans market” show data on housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

The category of housing loans extended to individuals comprises the following loans:

- a) loans extended for the purchase and development of land for housing construction;
- b) loans extended to finance construction;
- c) loans extended to buy housing.

The category of mortgage loans comprises housing loans extended to individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in form 0409316 “Data on Housing Loans”, established by Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, data on 2008—2009 — form 0409316 “Data on Housing Loans”, established by Bank of Russia Ordinance No. 1376-U, dated January 16, 2004, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, prior to 2008 the source of information was the reporting form 0409302 “Funds Extended and Accepted by Credit Institutions”.

In addition to being published in *Bulletin of Banking Statistics* this information is available in *Bulletin of Banking Statistics. Regional Supplement* and also on the Bank of Russia’s website in the section “Statistics”.

Individual Indicators Highlights

Volume of housing/mortgage loans extended to individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the year, taking into account data on the loans extended by credit institutions that had revoked banking licences during the reporting period.

Debt on housing/mortgage loans is the balance of the debt, including overdue debt, on loans as of the reporting date.

Average weighted maturity of loans extended since the beginning of the year is an average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

\bar{T} is the average weighted term of credit;

T is the average weighted maturity of loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n.

Average weighted maturity of loans extended over the month characterises average maturity on housing/mortgage loans extended by credit institutions over the month. It’s a calculated value.

Average weighted interest rate on loans extended since the beginning of the year characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

\bar{P} is the average weighted interest rate;

P is the average weighted interest rate on loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n;

T is the average weighted maturity of loans extended by a credit institution No. 1...n.

Average weighted interest rate on loans extended over the month characterises average interest rates on housing/mortgage loans extended by credit institutions over the month. It’s a calculated value.

Rights of claim under mortgage loans acquired is the balance of the debt on rights of claim under mortgage loans acquired by credit institutions as of the reporting date.

Table 4.3.9
Structure of Investment Portfolio
of Credit Institutions

General Provisions

This table shows values of credit institutions’ investments in securities, such as debt obligations, except bills of exchange, and equities. The data do not include checks, warehouse certificates and passbooks to bearer.

Individual Indicators Highlights

Investments in debt obligations are credit institutions’ investments in debt obligations that are classified as securities under Russian law (debt obligations of the Russian government, Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; debt obligations that are backed to repurchase agreements (REPOs) and not to qualify for the derecognition; and nonresident debt obligations, other than bills of exchange, that are considered securities under the law of the issuer’s country). Investments in debt obligations include securities that are booked at their fair value through profit or loss, those available for sale and securities that are held to maturity, as well as overdue debt obligations denominated in rubles and foreign currency. Values for debt obligations booked at their fair value through profit or loss and debt obligations available for sale account for revaluation of securities.

Revaluation of debt obligations (equities) denotes negative and positive differences between the balance-sheet value of securities and their current (fair) value. All securities ‘booked at fair value through profit or loss’ and securities ‘available for sale,’ whose current (fair) value could be measured reliably, are subject to revaluations.

Investments in debt obligations (equities) at balance-sheet value (regardless of revaluation) — credit institutions’ investments in debt obligations (equities) at their balance-sheet value, regardless of any revaluations. The indicator is provided due to the impossibility of breaking down the total value of securities investments at their current (fair) value by issuers (due to peculiarities of accounting standards). The subsequent columns show a breakdown of this total by issuers, as well as the value of debt obligations (equities) transferred that do not qualify for the derecognition.

Debt obligations (equities) transferred that do not qualify for the derecognition are securities passed to counterparties in commercial operations conducted on REPOs basis, whose continue to be recognized.

Overdue debt obligations are acquisition costs of debt obligations and total interest (coupon) income, which were previously recognized as incomes, in the event of the securities issuer’s failure to repay securities or make coupon payments on time.

Equity in subsidiaries and associated companies is the value of funds invested in shares of resident and non-resident subsidiary and associated joint-stock companies in the amount that ensures control over the financial and operating policy of the issuing organization or the ability to exert significant influence on financial and operating policy of a joint-stock company.

Table 4.3.10
Discounted Bills

General Provisions

The table includes data on the value of bills of exchange discounted by credit institutions (including overdue bills).

Data source is monthly aggregate balance sheets of operating Russian credit institutions.

Individual Indicators Highlights

Total discounted bills denominated in rubles is the total value of bills of exchange denominated in rubles/foreign currency and acquired prior to their maturity (including overdue bills).

Total of discounted ruble/foreign currency bills are broken down by promissors:

- bills issued and guaranteed by the federal government;
- bills issued and guaranteed by Russian regions and local authorities;
- resident credit institutions' bills;
- nonresidents' bills — comprise discounted bills of foreign central and local governments, including bills guaranteed by them, and nonresident banks and other nonresident bills;
- other residents' bills.

Table 4.3.11
Average Weighted Interest rates (Yield)
on Operations of the Credit Institutions
with Bills Denominated in Rubles, by Maturity

General Provisions

The table contains average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations and credit institutions, and also on ruble-denominated bills issued by credit institutions.

Interest rates (yield) on ruble nominated bills acquired (discounted) by credit institutions over the report period are given by types of drawers and shown by maturity.

Interest rates (yield) on ruble nominated bills issued by credit institutions over the report period are shown by maturity.

Data source: monthly reports of operating credit institutions on forms 0409128 and 0409129 (see Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation").

Individual Indicators Highlights

Average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations, by maturity — average weighted interest rates (annual yield) on ruble-denominated bills are issued by non-financial organizations and acquired (discounted) by credit institutions with break down into redemption periods.

Average weighted interest rates (yield) on ruble-denominated discounted bills of credit institutions, by maturity — average weighted interest rates (annual yield) on ruble-denominated bills are issued by credit institutions and acquired (discounted) by credit institutions with break down into redemption periods.

Average weighted interest rates (yield) on ruble-denominated bills issued by credit institutions, by maturity — average weighted interest rates (annual yield) on ruble-denomi-

nated bills are issued by credit institutions and placed on the primary market with break down into redemption periods.

Average weighted interest rates (yield) on ruble-denominated discounted bills of non-financial organizations / credit institutions, by maturity, are defined as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — average weighted interest rate on discounted bills;

P — annualized discount rate on a bill;

V — purchase price of a discounted bill.

Average weighted interest rates (yield) on ruble-denominated bills issued by credit institutions, by maturity, are defined as follows:

$$\bar{P} = \frac{\sum PV}{\sum V}, \text{ where}$$

\bar{P} — average weighted interest rate on issued bills;

P — bill's annualized yield;

V — value of the placed on the primary market bill.

Table 4.4
Credit Institutions' Claims and Liabilities
on Financial Derivatives

General Provisions

The table presents credit institutions' liabilities and claims on financial derivatives to buy and sell various financial assets (precious metals, securities, foreign exchange and other funds) in which the settlement date does not coincide with the transaction date. Financial forward settlement contracts, options, forward and futures contracts, whose execution (settlement date) is effected by the parties no sooner than the third working day after the striking of the deal. Derivatives transactions are shown in the off-balance sheet item from the contract date till the value date. Derivatives claims on and liabilities to financial instruments with market or official prices (rates) are recorded at these prices and revaluated in due order.

Credit institutions' liabilities and claims on financial derivatives are broken down by major underlying financial instruments (rubles and foreign currency, precious metals, securities) and by term of settlement: 2—30 days, 31—90 days, over 90 days. Total of claims and liabilities across all financial instruments presented in the table also include amounts due for repayment "on the following day".

Data are obtained from monthly aggregate balance sheets (Subsection D "Transactions in Derivatives") of operating Russian credit institutions.

Section 5. Selected Indicators on the Russian Federation's Payment System

Table 5.1
Payments Effected by the Payment System of Russia

General Provisions

The table presents data on the volume and value of cashless payments effected by the payment system of Russia, including payments effected by the payment system of the Bank of Russia and private payment systems of credit institutions.

The sources of information are quarterly reports of credit institutions and regional branches of the Bank of Russia on the payments effected.

Individual Indicators Highlights

Payments effected by the payment system of the Bank of Russia include payments of credit institutions (branches) and their customers, payments of customers of the Bank of Russia other than credit institutions and the Bank of Russia's own payments made to the payees through the branches of the Bank of Russia.

Payments effected by private payment systems include payments of the customers of credit institutions (branches) and payments of credit institutions (branches) that are conducted by settlement non-banking credit institutions through their payment systems, by credit institutions (branches) through correspondent accounts opened with other credit institutions (branches), and through interaffiliate settlement accounts opened in subdivisions of a single credit institution, and also payments within a single subdivision of a credit institution (head office or branch).

Table 5.2
Payments Effected by the Payment System of the Bank of Russia and Private Payment Systems, by Method of Payment

General Provisions

The table presents data on the volume and value of non-cash payments effected by the payment system of the Bank of Russia and private payment systems electronically and by using paper technology.

Individual Indicators Highlights

Electronic payments refer to payments effected in the payment system of the Bank of Russia and private payment systems without paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

Table 5.3
Data on Customers Participating in the Bank of Russia's Payment System That Exchange Electronic Documents with the Bank of Russia

General Provisions

The table presents data on the number and composition of the customers of the Bank of Russia that exchange settlement documents electronically when effecting non-cash settlements through the payment system of the Bank of Russia. The data are aggregated for credit institutions and their branches, the Federal Treasury bodies, and other customers of the Bank of Russia.

The sources of information are the Bank Identification Code (BIC) Directory of the Russian Federation and other statistical data collected by the Bank of Russia.

Individual Indicator Highlights

Operating credit institutions and branches participating in the payment system of the Bank of Russia are functioning credit institutions and their branches according to the BIC Directory.

Federal Treasury bodies are the divisions and branches of the Federal Treasury that are customers of the Bank of Russia and use its cash settlement and cash services. Federal Treasury bodies are counted twice if simultaneously serviced in two branches of the Bank of Russia.

Other customers of the Bank of Russia are the customers of the Bank of Russia other than credit institutions, their branches and the Federal Treasury bodies.

"Of which participate in exchange" refers to operating credit institutions and their branches, the Federal Treasury bodies and other customers of the Bank of Russia that have concluded agreements with the Bank of Russia on the exchange of electronic documents in effecting settlements through the payment system of the Bank of Russia.

Table 5.4
Number of Participants (Users) in Intraregional Electronic Settlements (VER), Interregional Electronic Settlements (MER) and in the Banking Electronic Speed Payments (BESP system) of the Bank of Russia

General Provisions

The table presents information about the number of participants and users in the intraregional electronic settlement systems (VER) and interregional electronic settlement systems (MER), and also the number of participants in the system of banking electronic speed payments (hereafter — BESP system) of the Bank of Russia.

Electronic payments in the interregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located in different regions of the Russian Federation.

Electronic payments in the intraregional electronic settlement system are effected between the participants and/or users of the system — customers of the Bank of Russia located within one region or group of regions of the Russian Federation, serviced by one institution of the Bank of Russia.

Electronic payments in BESP system are effected in real time between the system participants, irrespective of their territorial location.

The data information sources are Directory of BIC in Russia and Directory of BESP Participants.

Individual Indicators Highlights

The Bank of Russia institutions are the main settlement and cash centers, settlement and cash centers, operational divisions included in the Directory of BIC in Russia.

Participants in intraregional and interregional electronic settlements are the institutions of the Bank of Russia that meet the requirements of the Bank of Russia regulations for electronic settlements in the Bank of Russia payment system and identified in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements".

BESP system participants are the institutions of the Bank of Russia and structural units of the Bank of Russia, credit institutions, branches of credit institutions, that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via BESP system, marked in the Directory of BIC in Russia by the respective indicator "participation in electronic settlements" and included in the BESP System Participants Manual, and also structural units of the Bank of Russia and customers of the Bank of Russia, which are not credit institutions (branches), that meet the requirements of the Bank of Russia regulations on the procedure to settle electronic payments via BESP system and included in the BESP System Participants Manual.

Credit institutions and their branches are the operating credit institutions and their branches included in the Directory of BIC in Russia.

Other customers are customers of the Bank of Russia, which are not credit institutions (branches), that use electronic documents exchange with the institutions of the Bank of Russia and information and computational structural units of the Bank of Russia via channel lines.

VER and MER system users are credit institutions and their branches that have correspondent accounts (subaccounts) in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems, and identified in the Directory of BIC in Russia by the respective indicator “participation in electronic settlements”; and other customers of the Bank of Russia which are not credit institutions (branches) that have bank accounts in the institutions of the Bank of Russia — participants, respectively, of intraregional and interregional electronic settlement systems.

Table 5.5

Selected Indicators On Bank Card Transactions

General Provisions

The table shows the dynamics of bank cards transactions made by customers on and outside the territory of the Russian Federation, disaggregated for individuals and legal entities.

The information source is quarterly statistical reports submitted by credit institutions to the Bank of Russia.

Individual Indicator Highlights

A bank card is a payment card issued by a credit institution.

The number of bank cards signifies the actual number of bank cards handed by credit institutions to their customers.

The number of bank cards in use is the number of bank cards used in transactions during a quarter.

Payments for goods, works and services are the payments for goods, works and services made with bank cards on and outside the territory of the Russian Federation and also customs payments made with bank cards on the territory of the Russian Federation.

Other transactions include bank cards transactions made to transfer money to other bank accounts, charitable contributions and etc.

Data on the number of bank cards issued are given as of the 1st day of the month following the reporting quarter.

Data on the value and volume of bank card transactions are given for the reporting quarter.

Table 5.6

Payments of Customers Other than Credit Institutions Effected by the Payment System of the Bank of Russia, by Payment Instruments

General Provisions

The table presents the information on number and value of payments of customers other than credit institutions effected through the payment system of the Bank of Russia in view of

payment instruments (payment orders, letters of credit, payment request and collection orders) by using electronic or paper technologies.

Individual Indicator Highlights

The Bank of Russia customers other than credit institutions are Federal Treasury and its branches; budgetary institutions which are financed at the expense of federal budget; budgetary institutions which are financed at the expense of the constituent entities of the Russian Federation budgets; budgetary institutions which are financed at the expense of local budget; financial bodies of constituent entities of the Russian Federation, financial bodies of municipal formations; custom bodies; state and other extra-budgetary funds; the election committee and other organizations.

Electronic payments are the payments effected through the payment system of the Bank of Russia without paper-based settlement documents, with funds credited to payees' accounts on the basis of electronic payment documents. Other payments are referred as **paper-based payments**.

Table 5.7

Payments of Participants (Users) Effected by the Payment System of the Bank of Russia

General Provisions

The information on number and value of the participants (users) payments effected through settlements systems of the payment system of Bank of Russia is presented in the table.

The sources of information are credit organizations and the Bank of Russia regional branches' effected payments quarterly reports.

Individual Indicator Highlights

The payment system of the Bank of Russia participants (users) are the Bank of Russia branches providing settlement services to the Bank of Russia's customers, other Bank of Russia units, credit institutions (branches) and the Federal Treasury and its regional branches and non-bank institutions (branches).

Intraregional electronic settlements systems provide settlements using of electronic technology in the payment system of the Bank of Russia regional components.

Interregional electronic settlement systems ensures payment interaction between the Intraregional electronic settlements systems of different BRPS regional components on a decentralised basis (any to any), which means that in the MER system electronic payments are made between system participants and/or users, Bank of Russia customers, located in various regions of the Russian Federation.

The BESP system is a centralized on federal-level real time gross settlement system interlinked with the BRPS regional components by the electronic messages exchange.

Settlement system using letter of advice provides carrying out of paper-based settlements both intraregional and interregional level.

Section 6. Regional Section

The information in tables of *Regional Section* is formed according to the federal structure of the Russian Federation¹, set up by the Constitution of the Russian Federation (Article 5) with breakdown by constituent entities of the Russian Federation (Article 65), and also by federal districts which structure is set up by the President of the Russian Federation Decree dated May 13, 2000 No. 849.

Subection 6.1 Institutional Characteristics

**Table 6.1.1
Number of Credit Institutions
and Their Branches**

General Provisions

The table "Number of Credit Institutions and Their Branches" presents data on the number of credit institutions licensed by the Bank of Russia, by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bulletin of Banking Statistics*, data are placed on the Bank of Russia Internet web site.

Individual Indicators Highlights

The concepts of a credit institution, bank and nonbanking credit institution are determined by the Federal Law "On Banks and Banking Activities" (Article 1):

Credit institution — a legal entity authorized by a special the Bank of Russia permission (license) to make its profits from banking transactions under the above legislation. A credit institution may be established on the basis of any form of ownership as an economic agent.

Branches of operating credit institutions — a structural units of credit institutions located separately from a head office and performing on its' behalf a full range or selected banking transactions specified by the Bank of Russia license.

**Table 6.1.2
Number of the Internal Divisions
of Credit Institutions (Branches)**

General Provisions

The table "Number of the Internal Divisions of Credit Institutions (Branches)" provides data on the internal structure of the registered credit institutions in the Russian Federation.

Individual Indicators Highlights

Additional offices, external cash desks, cash credit offices, operational offices, having the right to conduct banking operations — the special internal divisions of the credit institutions (their branches), particularities of their establishment (liquidation) and activities are stipulated by the regulations of the Bank of Russia.

**Table 6.1.3
Number of Credit Institutions
with Nonresidents Equity**

General Provisions

The table "Number of Credit Institutions with Nonresidents Equity" presents data on nonresident stake holdings in the authorized capital of credit institutions operating in Russian Federation.

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

Residents/Nonresidents — the notions "residents" and "nonresidents" used for calculating the indicators of this table are defined in accordance with the Russian Federation Law "On Foreign Exchange Regulation and Foreign Exchange Control", No. 173-FZ of December 10, 2003.

Credit institution with nonresidents equity in the authorized capital is a resident credit institution whose authorized capital is formed with the nonresidents' participation regardless of their share in it.

When calculating indicators of the table, the banks with the General license were not included in the number of banks licensed by the Bank of Russia to conduct operations in foreign currency.

**Table 6.1.4
Credit Institutions
Grouped by Registered Authorized Capital**

General Provisions

The table "Credit Institutions Grouped by Registered Authorized Capital" indicates the number of operating credit institutions broken down by size of their registered authorized capital. Authorized capital is broken down into intervals to show the number of small, medium-sized and large credit institutions by constituent entities of the Russian Federation.

The source of information is the State Register of Credit Institutions.

In addition to being published in the *Bulletin of Banking Statistics*, data on the breakdown of credit institutions by registered authorized capital are published in the weekly *Bank of Russia Bulletin* and placed on the Bank of Russia Internet web site.

Individual Indicators Highlights

The registered authorized capital of credit institutions is the authorized capital paid up by stakeholders and written down in the founding documents of a credit institution, this means that the authorized registering agency has made an entry in the State Register of Legal Entities on the state registration of the changes in the credit institution's founding documents or the state registration of a new version of the credit institution's founding documents, indicating the size of authorized capital.

**Table 6.1.5
Concentration of Assets of Credit Institutions**

General Provisions

The table "Concentration of Assets of Credit Institutions" shows the number of credit institutions registered in the given federal district and their total assets as of corresponding dates. It also shows how many credit institutions cover 80% of total assets.

The source of information is aggregated monthly reporting form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", including data of the branches of credit institutions.

Individual Indicators Highlights

The number of credit institutions signifies the number of operating credit institutions registered in the corresponding federal district of the Russian Federation.

¹ Article 5 of the Russian Federation Constitution establishes, that "the Russian Federation consists of republics, territories, regions, cities of federal significance, autonomous regions, autonomous areas which have rights as constituent entities of the Russian Federation".

Assets are total assets of credit institutions registered in the corresponding federal district (intrabank operations are included on net basis).

The number of credit institutions covering 80% of assets signifies the number of credit institutions that cover 80% of total assets of credit institutions registered in the given federal district.

Table 6.1.6
Credit Institutions Using the Right to Average
the Required Reserves within Averaging Period
from March 10 to April 10, 2011
Grouped by Registered Authorized Capital

General Provisions

The table shows data on the number of credit institutions that use their right to average required reserves pursuant to the Bank of Russia Regulation No. 342-P, dated August 7, 2009, "On the Required Reserves of Credit Institutions" (with amendments), grouped by registered authorized capital as of the reporting date, by constituent entities of the Russian Federation.

Individual Indicators Highlights

The averaging of required reserves is the procedure whereby the averaged balance of a correspondent account or correspondent sub-accounts of a credit institution opened with the Bank of Russia are considered as a part of the credit institution's required reserves as of the corresponding reporting date.

The total on the Russian Federation includes the number of credit institutions using the right to average required reserves with breakdown by the size of registered authorized capital.

The total on the federal district includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding federal districts where their correspondent accounts are held with breakdown by the size of registered authorized capital.

The total on the constituent entities includes the number of credit institutions using the right to average required reserves and regulating them in the Bank of Russia regional branches in the corresponding region, territory or republic where their correspondent accounts are held with breakdown by the size of registered authorized capital.

Table 6.1.7
Financial Performance of Credit Institutions

General Provisions

The Table "Financial Performance of Credit Institutions" includes indicators characterizing the financial performance of operating credit institutions for the period from the beginning of current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions registered in corresponding federal districts with breakdown by constituent entities of the Russian Federation. The source of information is aggregated monthly reporting form 0409101 "The Account Book of a Credit Institution" in accordance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

The total profit (+)/loss (–) for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions in the period under review. Profit (loss) is accumulated through the year.

The value of profit made by profit-making credit institutions is calculated by summing up the incomes received net of the expenses made by operating credit institutions that had

positive or zero profit in the period under review. Profit is accumulated through the year.

The share of profit-making credit institutions is the share of credit institutions that have made profit or zero result from activities in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russian Federation.

The value of losses (–) of loss-making credit institutions for the current year is calculated by summing up the incomes received net of the expenses made by operating credit institutions that have incurred losses in the period under review. Loss is accumulated through the year.

The share of loss-making credit institutions is the share of credit institutions that have incurred losses in the period from the beginning of the year under review in the total number of operating credit institutions registered in Russia.

Current-year profit allocation signifies the use by operating credit institutions of their current-year profits on tax payments, duties and mandatory payments to the budget; allocations made by the decision of the stakeholders' (equity holders') general meeting or in accordance with the credit institution's founding documents to the reserve fund, dividend payments to stakeholders (equity holders).

Table 6.1.8
Credit Institutions
Grouped by the Share of Nonresidents Equity

General Provisions

The table "Credit Institutions by the Share of Nonresidents Equity" show how credit institutions are ranged and grouped by the size of nonresident stake holdings in their authorized capital.

The source of information is reports filed by credit institutions.

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (whose total stake in authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

See commentary on table "Number of Credit Institutions with Nonresidents Equity".

Table 6.1.9
Number of Credit Institutions under the General
Agreement with the Bank of Russia on Deposit
Operations (AD), General Loan Agreement (GLA),
Number of Correspondent Accounts
Credited by the Bank of Russia (CA)

General Provisions

The table "Number of Credit Institutions under the General Agreement with the Bank of Russia on Deposit Operations (AD), General Loan Agreement (GLA), Number of Correspondent Accounts Credited by the Bank of Russia (CA)" contains the following information:

- the number of resident credit institutions that have concluded the General agreement with the Bank of Russia on the conduct of deposit operations in rubles, using the Reuters Dealing System, under the Bank of Russia Regulation No. 203-P, dated November 5, 2002, "On the Procedure for Conducting Deposit Operations by the Central bank of the Russian Federation with Credit Institutions in the Russian Federation Currency" (with amendments) and/or a General deposit agreement on conducting deposit transactions in the Russian currency using the MICEX Electronic Trade System in compliance with the Bank of Russia letters No. 114-T, dated August 25, 2006, "On a New Form of the General Deposit Agreement on Conducting Deposit Transactions in the Russian Federation Currency Using the MICEX Electronic Trade System" and No. 121-T, dated August 8, 2007 "On a form of Additional agreement to General deposit agreement";

- the number of credit institutions that have concluded General credit agreements with the Bank of Russia under the Bank of Russia Regulation No. 312-P, dated November 12, 2007, “On the Procedure for Extending by the Bank of Russia Loans against assets” and/or General credit agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities under the Bank of Russia Regulation No. 236-P, dated August 4, 2003, “On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities (with amendments) and/or agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities in MICEX transactions with use of MICEX Electronic Trade System, according to the Bank of Russia letter No. 113-T, dated August 25, 2006, “On the Conclusion of Agreements on the Extension of the Bank of Russia Loans”;
- the number of credit institutions’ correspondent accounts and sub-accounts credited by the Bank of Russia under General credit agreements.

Credit institutions conclude General agreements/General deposit agreements with the Bank of Russia regional branches where their correspondent accounts were opened. Regional credit institutions conclude General agreements on deposit operations only if they have a branch in the Moscow Region. Settlements in deposit transactions conducted using the Reuters Dealing System are routed either through the correspondent account of a credit institution registered in the Moscow Region or through the correspondent sub-account of the Moscow branch of a regional credit institution. A credit institution that has concluded General deposit agreement effects settlements through the authorized settlement centre of the organized securities market in which the credit institution’s bank account indicated in the agreement was opened.

Credit institutions conclude General credit agreements with those the Bank of Russia regional branches where their correspondent account was opened.

Individual Indicators Highlights

Number of credit institutions that have concluded deposit agreements with the Bank of Russia

*The total on the **Russian Federation*** includes total number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia as of the reporting date.

*The total on the **federal district*** includes the number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia regional branches in the correspondent federal district where they opened correspondent accounts as of the corresponding reporting date.

*The total on the **constituent entities*** — the number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia regional branch in the corresponding region, territory or republic where a correspondent account was opened as of the corresponding reporting date.

Number of credit institutions that have concluded General credit agreements with the Bank of Russia

*The total on the **Russian Federation*** — total number of credit institutions that concluded General credit agreements with the Bank of Russia as of the corresponding reporting date.

*The total on the **federal district*** — the number of credit institutions that concluded General credit agreements with the Bank of Russia regional branches located in the corresponding federal district where a correspondent account was opened as of the corresponding reporting date.

*The total on the **constituent entities*** — the number of credit institutions that concluded General credit agreements with the Bank of Russia regional branches where a correspondent account was opened as of the corresponding reporting date.

Number of correspondent accounts and sub-accounts credited by the Bank of Russia

*The total on the **Russian Federation*** includes total credit institutions’ correspondent accounts/sub-accounts opened with

the Bank of Russia regional branches, to which the Bank of Russia can transfer the sum of loans under General credit agreements as of the corresponding date.

*The total on the **federal district*** includes the number of credit institutions’ correspondent accounts/sub-accounts opened with the Bank of Russia regional branches located in the corresponding federal district, to which the Bank of Russia loans can transfer the loans under General credit agreements as of the corresponding date.

*The total on the **constituent entities*** — the number of credit institutions’ correspondent accounts/sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General credit agreements as of the corresponding date.

Subsection 6.2 Foreign Cash Operations

**Table 6.2.1
Foreign Cash Sales to Individuals by Authorized
Banks (in US Dollar Equivalent for All Currencies)**

General Provisions

The table “Foreign Cash Sales to Individuals by Authorized Banks (US Dollar Equivalent for All Currencies)” contains data on the volume of sale of foreign cash to individuals by the authorized banks in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bulletin of Banking Statistics*, data on the volume of sale of the major currencies (the US dollar and the euro) by the authorized banks with breakdown by the constituent entities of the Russian Federation are published in the weekly *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash sales to individuals by authorized banks (in US dollar equivalent for all currencies) — amount of foreign cash sold in the period under review to individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entities of the Russian Federation.

**Table 6.2.2
Foreign Cash Purchases by Authorized Banks
from Individuals (in US Dollar Equivalent
for All Currencies)**

General Provisions

The table “Foreign Cash Purchases by Authorized Banks from Individuals (in US Dollar Equivalent for All Currencies)” contains data on the volume of purchase of foreign cash by the authorized banks from individuals in the Russian Federation as a whole and also with the breakdown by the constituent entities of the Russian Federation.

Data are provided by monthly reporting on foreign cash and cheques flows of credit institutions licensed by the Bank of Russia to conduct operations with foreign currency (authorized banks), as well as reporting by authorized bank branches which are permitted to conduct operations with foreign currency.

To addition to being published in the *Bulletin of Banking Statistics*, data on the volume of purchase of the US dollars and the euros by the authorized banks with a breakdown by the constituent entities of the Russian Federation are published in the weekly *Bank of Russia Bulletin*.

Individual Indicators Highlights

Foreign cash purchases by authorized banks from individuals (in US dollar equivalent for all currencies) — amount of foreign cash purchased in the period under review from individuals (residents and nonresidents) for Russian rubles by authorized banks and their branches, internal divisions of authorized banks and their branches located on the territory of the respective constituent entity of the Russian Federation.

Subsection 6.3 Borrowings

**Table 6.3.1
Ruble and Foreign Currency-Denominated
Deposits of Legal Entities and Individuals
and Other Funds**

General Provisions

This table contains aggregate data by federal districts and constituent entities of the Russian Federation on the balances of funds in rubles, foreign currency and precious metals of customers other than credit institutions raised by credit institutions as of the reporting date. These data are grouped by the place where the funds are raised by credit institutions, their branches and operational offices.

The source of information is reports compiled by Russian credit institutions (including non-bank credit institutions and State Corporation “Bank for development and foreign economic affairs (Vnesheconombank)”) (further — credit institutions), in form 0409302 “Funds Extended and Accepted by Credit Institutions” in compliance with the Bank of Russia Ordinance No. 2332-U, dated November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Customer funds are accounted for funds in rubles, foreign currency and precious metals of customers — residents and nonresidents other than credit institutions raised by credit institutions, their branches and operational offices. The balances of funds do not include funds placed as subordinated debt (deposit, loan, bonded loan).

Deposits of legal entities are ruble and foreign currency-denominated funds of residents and nonresidents raised under agreements of bank account and (or) bank deposit, including the funds raised on certificates of deposit. The balances of funds do not include funds placed as guarantee deposit under the contract of leasing safe deposit box.

Individual deposits are ruble and foreign currency-denominated funds residents and nonresidents raised under agreements of bank account and the funds raised on savings certificates. The balances of funds do not include funds placed as guarantee deposit under the contract of leasing safe deposit box.

**Table 6.3.2
Ruble-Denominated Accounts
of Organizations Held with Credit Institutions**
**Table 6.3.3
Foreign Currency-Denominated Accounts
of Organizations Held with Credit Institutions**

General Provisions

The table “Ruble-Denominated Accounts of Organizations Held with Credit Institutions” and the table “Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions” present data on the funds raised by credit institutions in the current and other accounts of public and non-public organizations in rubles (table 6.3.2) and foreign currency (table 6.3.3),

with breakdown by federal districts and by constituent entities of the Russian Federation.

The data on the volume of credit institutions’ funds raised within the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operated in a particular constituent entity of the Russian Federation, including the branches whose head offices are registered in another constituent entities of the Russian Federation. These data are compiled on the basis of monthly reports presented by the head offices and branches of credit institutions in Form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Funds of public organizations — the balances of current accounts of state owned organizations in rubles and foreign currency.

Funds of non-public organizations — total funds raised by credit institutions in current accounts of private owned organizations in rubles and foreign currency.

Other funds — funds of resident legal entities, unincorporated individual entrepreneurs, and also nonresident legal entities and individuals, which are accounted in the same balance sheet account, in rubles and foreign currency.

**Table 6.3.4
Budget Funds in Accounts of Credit Institutions**

General Provisions

The table “Budget Funds in Accounts of Credit Institutions” shows federal, regional and local budget funds and extrabudgetary funds raised by credit institutions in the corresponding federal districts with breakdown by constituent entities of the Russian Federation.

The data on the volume of funds raised by credit institutions’ within the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operated in a particular constituent entity of the Russian Federation, including the branches whose head offices are registered in another constituent entities of the Russian Federation. These data are compiled on the basis of monthly reports submitted by the head offices and branches of credit institutions in Form 0409101 “The Account Book of a Credit Institution” in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Federal budget funds are total federal budget funds transferred to public and non-public budget financed organizations and receivers of budget funds, federal budget funds transferred to finance individual government programmes and projects on a repayable basis, Ministry of Finance funds transferred to finance capital investment and funds allocated to pay cash to receivers of budget funds.

Regional and local budget funds are total funds transferred by fiscal authorities of constituent entities and local authorities to public and non-public organizations.

Other budget funds are total funds of election commissions, funds allocated for temporary use by budget-financed institutions, Ministry of Finance funds intended to effect settlements on foreign loans, customs duties and foreign trade receipts.

Extrabudgetary funds are total government and other extra-budgetary funds in the accounts with credit institutions located in the given constituent entities of the Russian Federation: the Pension Fund, the Social Insurance Fund, the Federal and Territorial Obligatory Medical Insurance Funds, Social Support Fund and the regional and local governments’ extrabudgetary funds.

Table 6.3.5 Deposit and Savings Certificates and Bonds

General Provisions

The table "Deposit and Savings Certificates and Bonds" shows data on funds raised by credit institutions in rubles and foreign currency by issuing debt securities, such as certificates of deposit, savings certificates and bonds, including matured ones.

The data on the value of credit institutions' funds in the constituent entities of the Russian Federation are aggregated for head offices and branches operated in a particular constituent entity of the Russian Federation, including the branches whose head offices are registered in another constituent entities of the Russian Federation. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Savings (deposit) certificate is a kind of time deposit, a security acknowledging the amount deposited with a bank and entitles of a depositor (certificate holder) to receive upon the expiry of the fixed term the deposit and interest indicated in the certificate in the bank that issued the certificate or in any branch of this bank. Savings (deposit) certificates are denominated in rubles. For more information on Savings (deposit) certificates, see the Regulation on the Savings Certificates and Certificates of Deposit Issued by Credit Institutions, approved by the Bank of Russia Ordinance No. 333-U, dated August 31, 1998.

Bond¹ is a financial security entitles the holder to receive, in due time, the nominal value of the bond or any other tangible equivalent. Bonds also provide fixed interest payments or any other tangible equivalent.

Table 6.3.6 Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills

General Provisions

The table "Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills" presents data on the funds raised by credit institutions in rubles and foreign currency by issuing bills, including bills matured, which are evaluated at par, and discounting bank acceptances.

The data on the value of credit institutions' funds raised in the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operated in a particular constituent entity of the Russian Federation, including branches whose head offices are registered in another constituent entities of the Russian Federation. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Bill is direct financial liability completed in a legally prescribed form and issued by a promissor to a billholder which gives the latter unconditional authority to make claims to the promissor in terms of specific amount, time and place.

Subsection 6/4 Funds Allocations

- Table 6.4.1**
Volume of Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use
Table 6.4.2
Volume of Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use
Table 6.4.3
Debt on Ruble-Denominated Loans to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use
Table 6.4.4
Debt on Foreign Currency-Denominated Loans and Loans in Precious Metals to Legal Entities and Individual Entrepreneurs, by Economic Activities and Fund Use

General Provisions

These tables contain aggregate data on funds lent by credit institutions to legal entities — residents (including financial institutions, organizations of various organizational-legal forms all patterns of ownership) and individual entrepreneurs in rubles, foreign currency and precious metals by economic activities. Data are grouped by borrowers' residence.

The source of information is reports compiled by Russian credit institutions (including non-bank credit institutions and State Corporation "Bank for development and foreign economic affairs (Vnesheconombank)", (further — credit institutions) in form 0409302 "Funds Extended and Accepted by Credit Institutions" in compliance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Borrower activities correspond to the All Russian Classifications of Types of Economic Activity (OKVED). The economic activity of a legal entity or individual entrepreneur is determined by its core activity.

Individual Indicators Highlights

Volume of loans by economic activities is the volume of loans extended from the beginning of the year on the flow basis by credit institutions to legal entities and individual entrepreneurs, by economic activities. These data are shown including data on loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

Debt on loans by economic activities reflects data on debt on loans (including overdue debt) extended to legal entities and individual entrepreneurs disaggregated by economic activities.

Table 6.4.5 Loans Extended to Small, Medium-Sized Businesses

General Provisions

This table contains data on ruble, foreign currency and precious metals funds granted to small and medium-sized business with break down by constituent entities of the Russian Federation. Data are grouped by borrowers' residence.

The source of information is reports compiled by credit institutions (including non-bank credit institutions and State Corporation "Bank for development and foreign economic af-

¹ Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market" (as revised on May 17, 2007).

fairs (Vnesheconombank)”), (further — credit institutions), in form 0409302 “Funds Extended and Accepted by Credit Institutions” in compliance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Small and medium-sized businesses are the term used in compiling indicators for this table as it is defined in Federal Law No. 209-FZ of July 24, 2007, “On the Development of Small and Medium-Sized Businesses in the Russian Federation”.

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year and including loans extended by credit institutions that had revoked their licence to conduct banking operations during the reporting period.

Debt — balance of the debt, including overdue debt, on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Overdue debt — balance of the overdue debt on loans extended to the small and medium-sized businesses and individual entrepreneurs.

Table 6.4.6
Loans Extended by Credit Institutions
to Individuals, Outstanding Debt

Table 6.4.7

Selected Indicators on Ruble-Denominated Loans
Extended by Credit Institutions to Individuals

Table 6.4.8

Selected Indicators on Foreign Currency-
Denominated Loans Extended
by Credit Institutions to Individuals

General Provisions

The tables show data on consumer loans, including housing/mortgage loans extended by credit institutions to individuals-residents in rubles and foreign currency.

The category of housing loans extended to individuals comprises the following loans:

- loans extended for the purchase and development of land for housing construction;
- loans extended to finance construction;
- loans extended to buy housing.

The category of mortgage loans comprises housing loans extended to individuals against the collateral of real estate according to the procedure established by the Federal Law on Mortgage (real estate mortgage).

Starting from 2010, the source of information has been the reports compiled by credit institutions in form 0409316 “Data on Housing Loans”, established by Bank of Russia Ordinance No. 2332-U of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, data on 2008—2009 — form 0409316 “Data on Housing Loans”, established by Bank of Russia Ordinance No. 1376-U of January 16, 2004, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, prior to 2008 the source of information was the reporting form 0409302 “Funds Extended and Accepted by Credit Institutions”.

In addition to being published in the *Bulletin of Banking Statistics*, this information is also available on the Bank of Russia’s website in the section “Statistics”.

Individual Indicators Highlights

Value of housing/mortgage loans extended to individuals is the amount of funds provided during the reporting period under credit agreements (additional agreements). This indicator is compiled on the flow basis since the beginning of the year, taking into account data on the loans extended by credit institutions that had revoked banking licences during the reporting period.

Debt on housing/mortgage loans is the balance of the debt on loans, including overdue debt as of the reporting date.

Average weighted maturity of loans extended since the beginning of the year is an average maturity of housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{T} = \frac{\sum TV}{\sum V}, \text{ where}$$

\bar{T} is the average weighted term of credit;

T is the average weighted maturity of loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n.

Average weighted interest rate on loans extended since the beginning of the year characterizes average interest rates on housing/mortgage loans extended by credit institutions since the beginning of the year and is calculated using the following formula:

$$\bar{P} = \frac{\sum VPT}{\sum VT}, \text{ where}$$

\bar{P} is the average weighted interest rate;

P is the average weighted interest rate on loans extended by a credit institution No. 1...n;

V is the value of loans extended by a credit institution No. 1...n;

T is the average weighted maturity of loans extended by a credit institution No. 1...n.

The regional breakdown is compiled by grouping data by the borrowers’ residence.

Table 6.4.9
Structure of Investment Portfolio
of Credit Institutions

General Provisions

The table “Structure of Investment Portfolio of Credit Institutions” contains data on the value of securities other than bills acquired by credit institutions from residents and nonresidents, which are classified as securities under the federal law. These include bonds, deposit certificates, shares and other securities denominated in rubles and foreign currency.

The data on investment portfolio of credit institutions are aggregated for operating credit institutions and their branches registered in a particular constituent entity of the Russian Federation, and also for branches whose head office is registered in another constituent entity of the Russian Federation. The source of information is data reported by credit institutions in form 0409101 “The Account Book of a Credit Institution” in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Individual Indicators Highlights

Investments in debt obligations, total — credit institutions’ investments in debt obligations that are classified as securities under Russian Federation law (debt obligations of the Russian Federation government, the Bank of Russia, regional and local governments, resident credit institutions, and resident organizations other than credit institutions; debt obligations that are backed to repurchase agreements (REPOs) and do not qualify for the derecognition; and non-resident debt obligations, other than bills of exchange, that are considered as securities under the law of the issuer’s country). Investments in debt obligations (column 2) include securities that are booked at their fair value through profit or loss, those available for sale and securities that are held to maturity, as well as overdue debt obligations denominated in rubles and foreign currency. The aggregate value of investments in debt obligations (column 2) accounts for revaluation of securities.

Depending on the issuer of securities, *debt obligations* in a credit institution’s portfolio include:

debt obligations of the Russian government — all debt obligations of the Russian government denominated in rubles and foreign currency;

debt obligations of the Bank of Russia — debt obligations issued by the Bank of Russia for trade among credit institutions;

debt obligations of regional and local governments — debt obligations issued by the constituent entities of the Russian Federation and local governments;

debt obligations of resident credit institutions — debt obligations issued by credit institutions that are residents of the Russian Federation;

other debt obligations of residents — debt obligations issued by resident organizations other than credit institutions;

investments in nonresident debt obligations (except bills of exchange) that are considered as securities under the law of the issuer's country. In particular, they include:

debt obligations of foreign countries — debt obligations issued by foreign states;

nonresident banks' debt obligations — debt obligations issued by non-resident banks;

other non-residents' debt obligations — debt obligations issued by other non-resident organizations;

debt obligations that do not qualify for derecognition — securities that were backed to repurchase agreements and continue to be recognized;

overdue debt obligations are acquisition costs of debt obligations and total interest (coupon) income, which were previously recognized as incomes, in the event of the securities issuer's failure to repay securities or make coupon payments on time.

Debt obligations of the Russian government and the Bank of Russia (column 3) are accounted for at their balance-sheet value (regardless of revaluation);

Investments in equity securities — investments in shares, stakes and also in any securities, which in accordance with the legislation of the country of their issue entitle a shareholding in the property and (or) net assets of an organization (the residual share in assets remaining after the deduction of all of the organization's liabilities), and also equity securities continue to be recognized.

Investments in equity securities include equities that are booked at their fair value through profit or loss and those available for sale, denominated in rubles or foreign currency.

Investments in equity securities (column 4) are booked with account taken of their revaluation.

Equity in subsidiary and associated joint stock companies is the value of funds invested in shares of resident and non-

resident subsidiary and associated joint stock companies that ensures control over the financial and operating policy of the issuer or the ability to exert significant influence on financial and operating policy of a joint stock company.

Other equity is credit institutions contributions in equity of legal entities-residents and non-residents in rubles and foreign currency.

Table 6.4.10
Discounted Bills

General Provisions

The table "Discounted Bills" contains information on the value of bills acquired (discounted) by credit institutions, including notes guaranteed by federal, regional and local governments, bills guaranteed by the central and local governments of foreign states and unpaid, protested and unprotested bills.

The data on discounted bills of credit institutions are aggregated for head offices and branches of credit institutions operated in a particular constituent entity of the Russian Federation, including branches whose head offices are registered in another constituent entities of the Russian Federation. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in conformity with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Ruble and foreign currency-denominated discounted bills, total is the purchase price of ruble and foreign currency-denominated bills and notes acquired by credit institutions, including notes unpaid by the required time.

Total ruble and foreign currency-denominated bills discounted by credit institutions comprise:

bills issued and guaranteed by the federal government;

bills issued and guaranteed by regional and local governments;

bills issued and guaranteed by resident credit organizations; other resident bills;

nonresident bills, which include bills issued and guaranteed by central and local governments of foreign states, bills issued and guaranteed by nonresident banks and other nonresident bills.