



The State University of the Ministry of Finance
of the Russian Federation

The Contemporary Russian Credit Market

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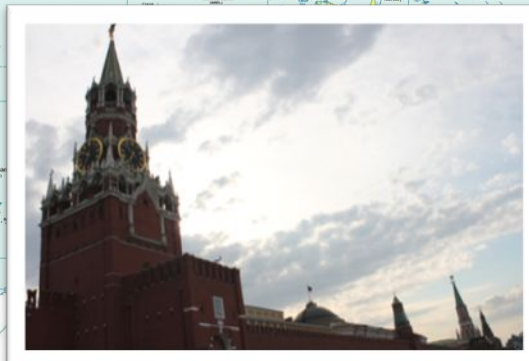
- Credit market participants
- Indicators of credit organizations
- Financial results

Triobank



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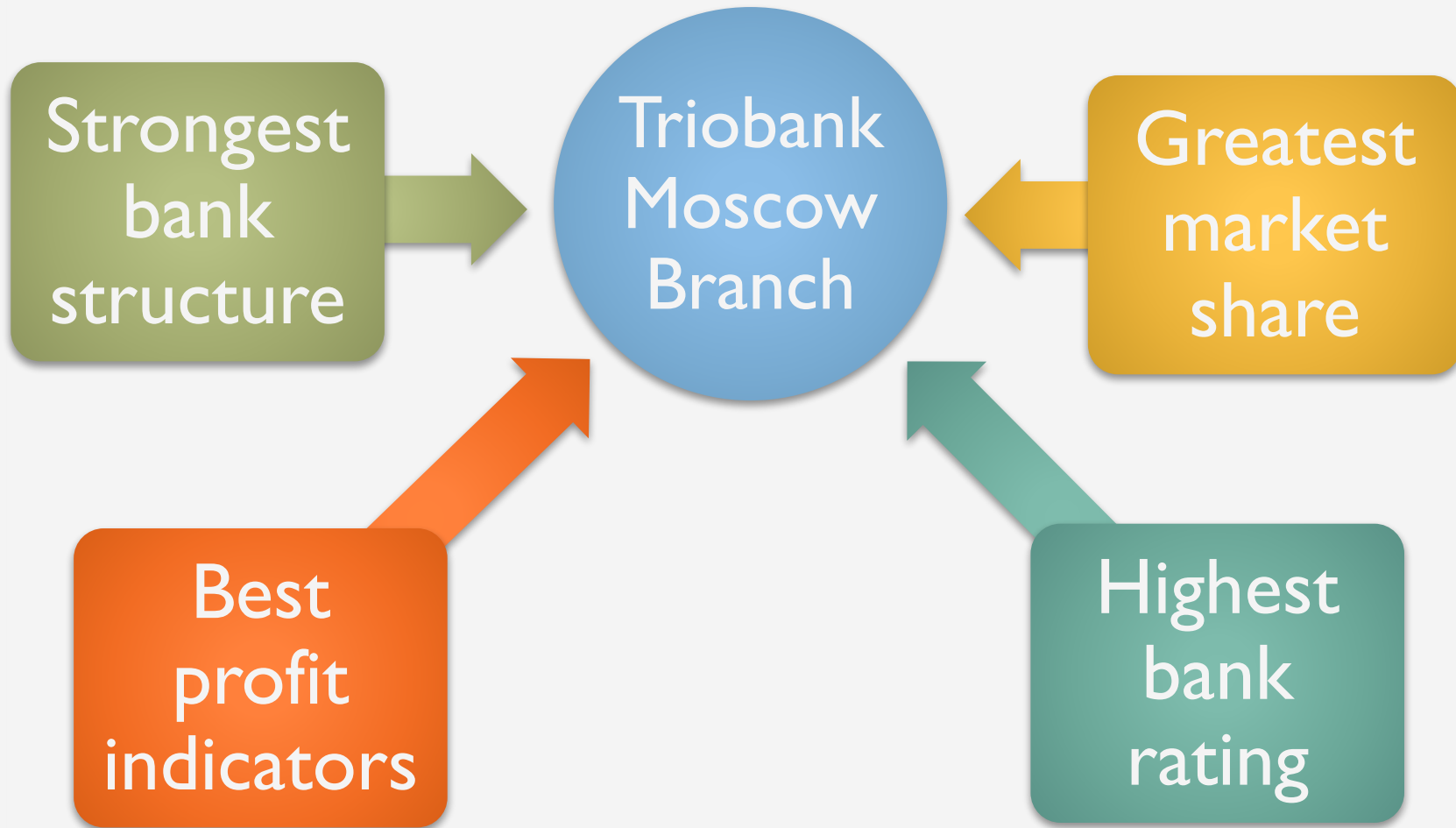
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Our Aims



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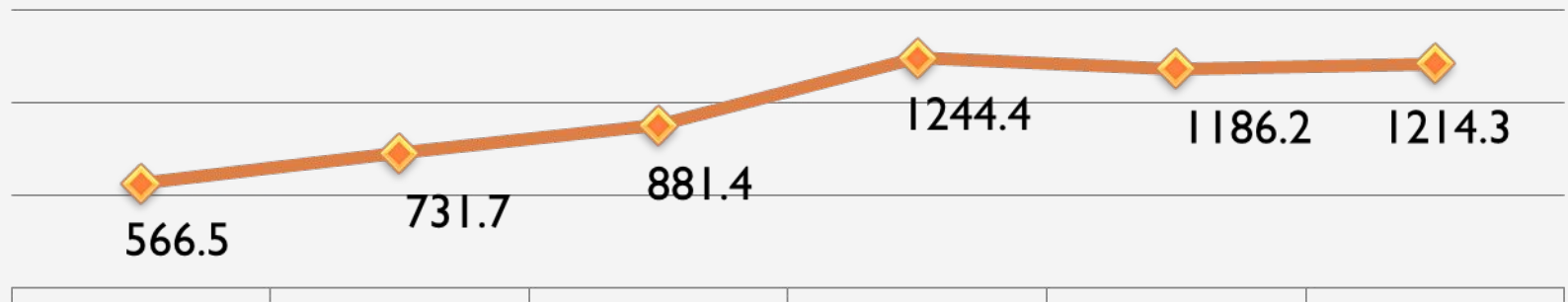
Market Participants

	2007	2008	2009	2010	2011	2012
Number of credit organizations	1345	1296	1228	1178	1146	1112
banks	1293	1243	1172	1124	1084	1051

Source: The Central Bank web site

Authorized Capital (billion rubles)

2007	2008	2009	2010	2011	2012
566.5	731.7	881.4	1244.4	1186.2	1214.3



Source: The Central Bank web site

Credit Organization Quantity Cutback

- License revocation for illegal activity
- Voluntary license return
- Consolidation



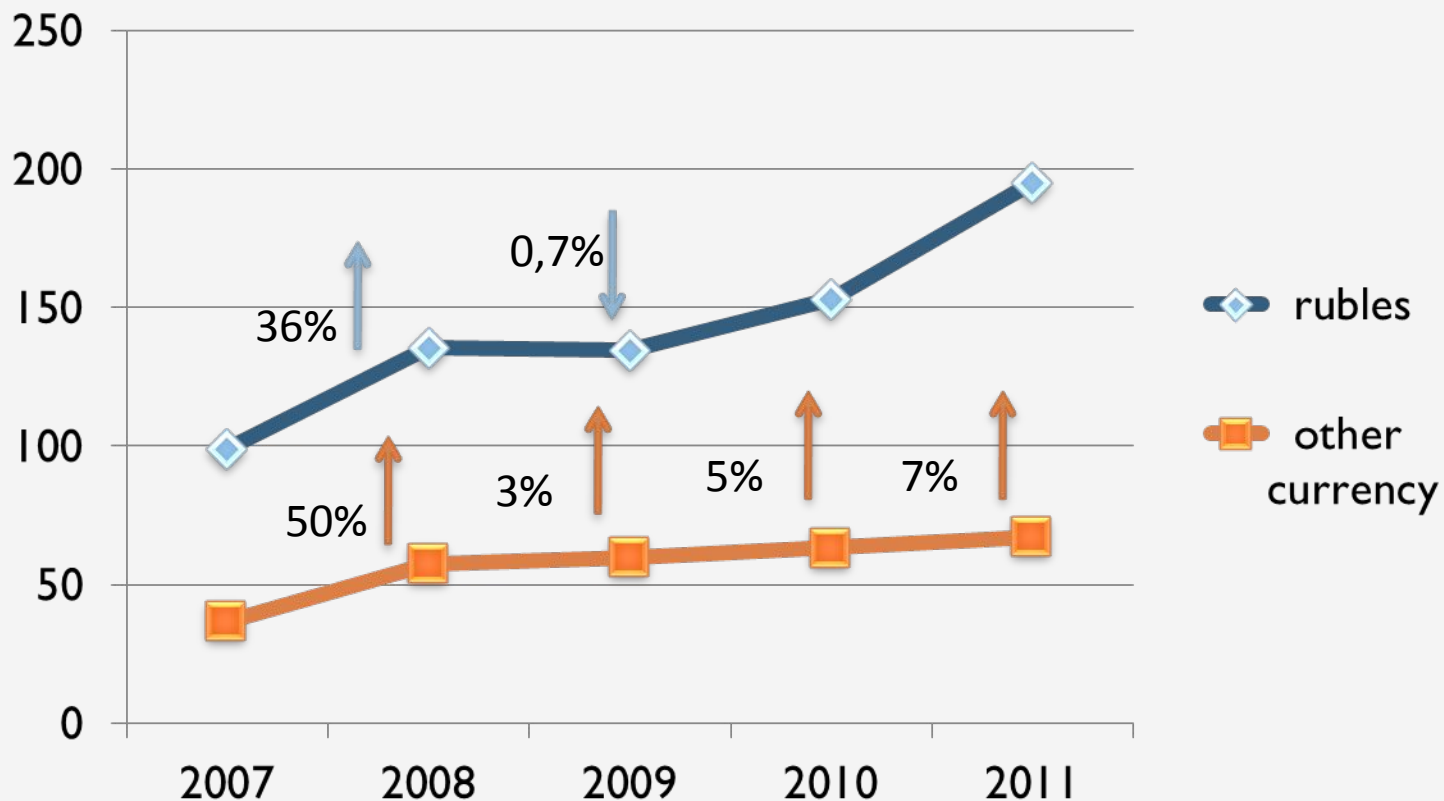
License Return 2011

Rabobank voluntary
license return



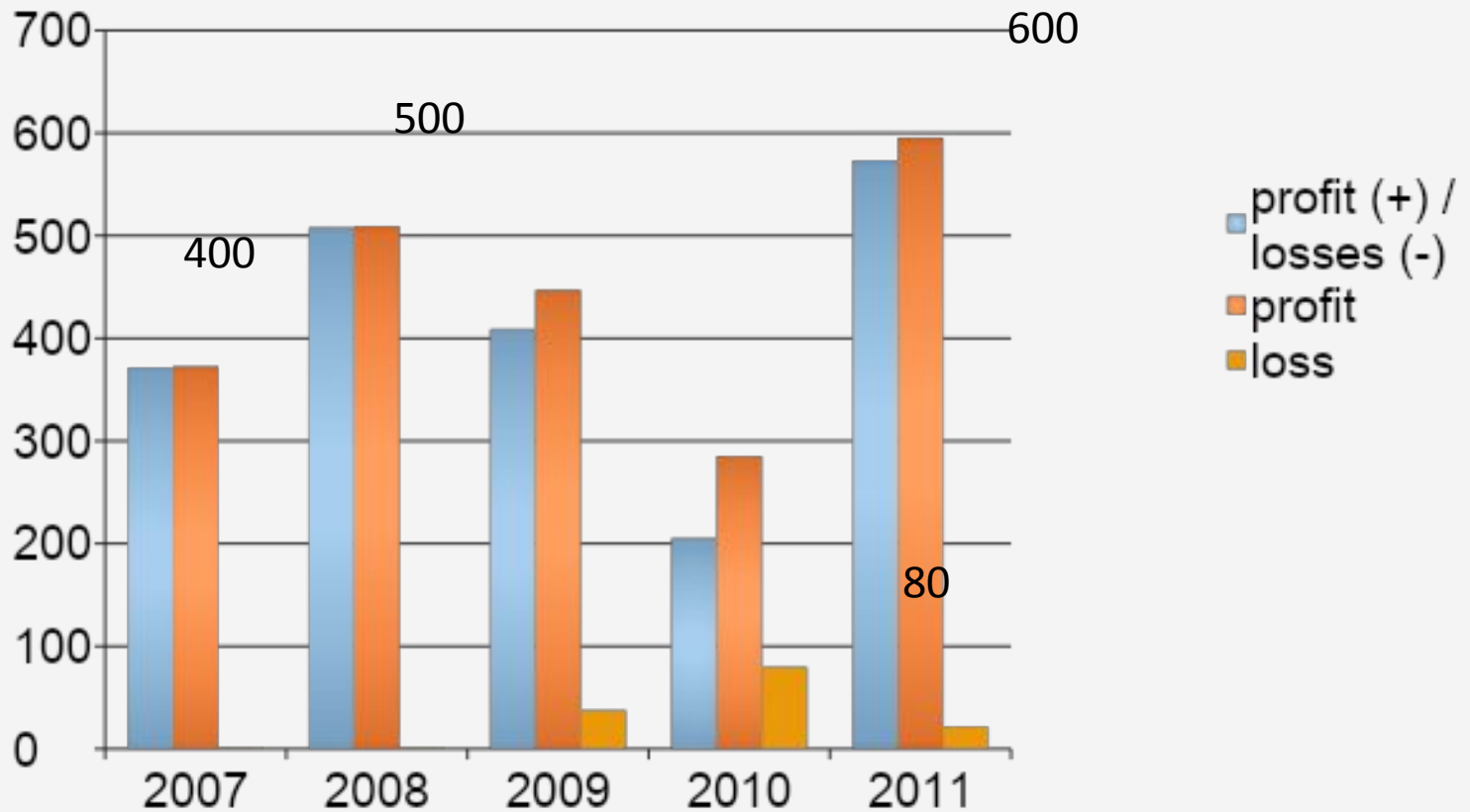
BankWest license return
after revocation

Loans and Deposits (million rubles)



Source: Federal State Statistics Service

Financial Results (million rubles)



Source: Federal State Statistics Service

Conclusion

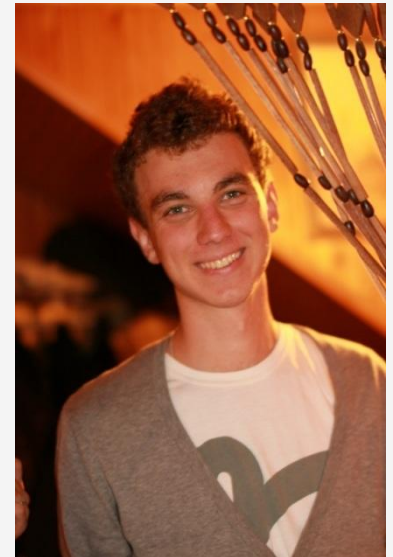
- Improved situation on the Russian credit market
- Decreased credit organization's quantity
- Authorized capital and bank assets growth

References

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Thanks for your attention



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