



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

# **The Contemporary Russian Credit Market**

Olga Shmatko  
Ivan Kravchenko  
Alexander Lozhechko  
The Faculty of Finance

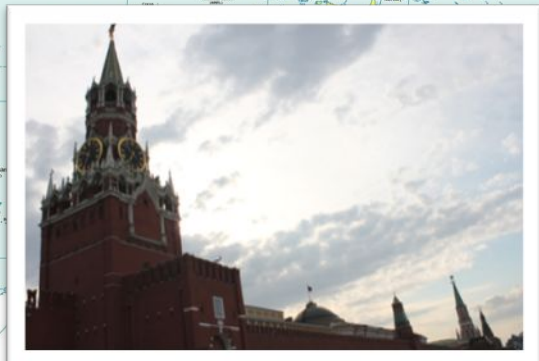
Moscow  
2012



# Contents

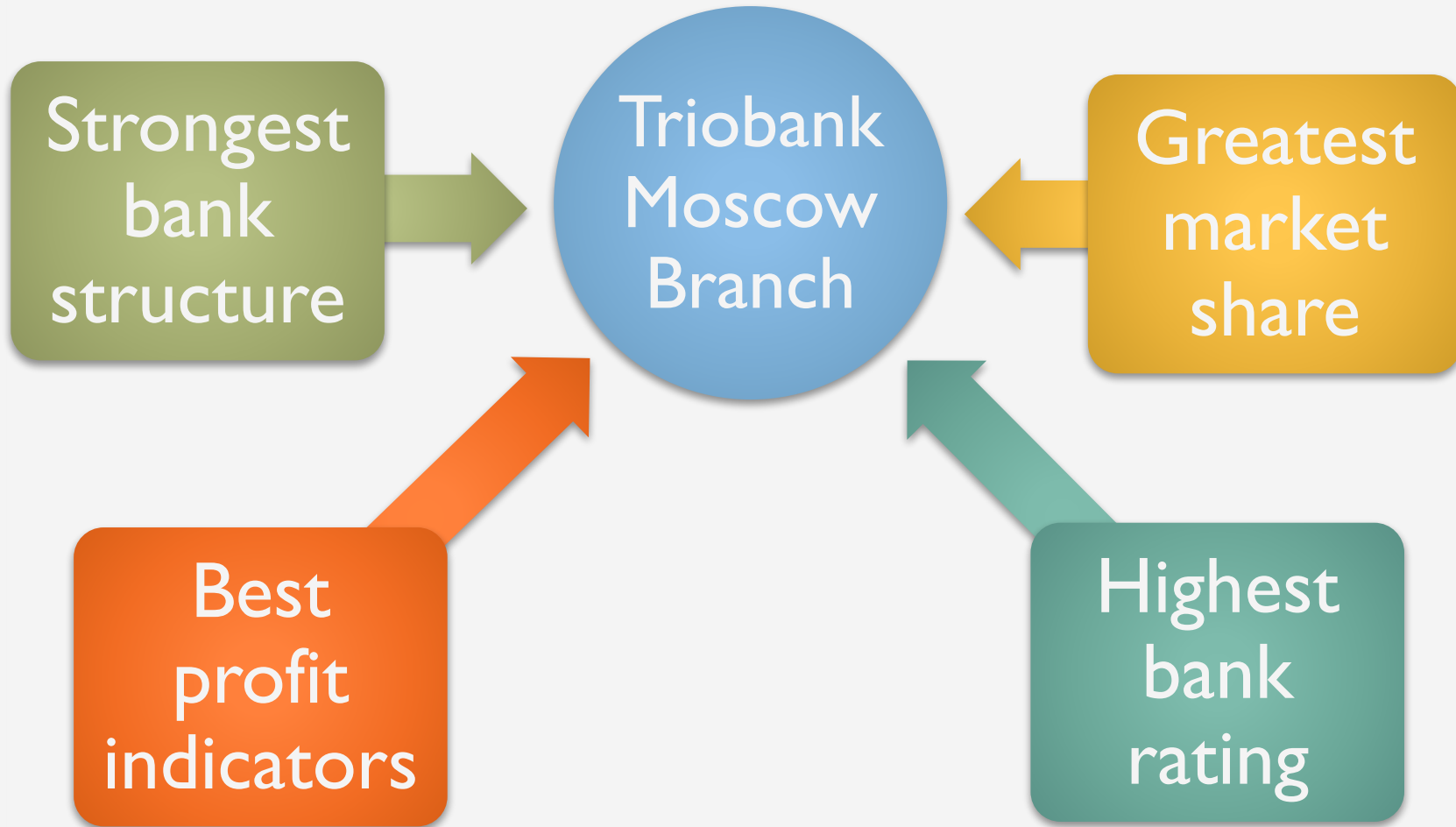
- Credit market participants
- Indicators of credit organizations
- Financial results

# Triobank



**Olga Shmatko Ivan Kravchenko Alex Lozhechko**  
**The State University of the Ministry of Finance of the Russian Federation**

# Our Aims



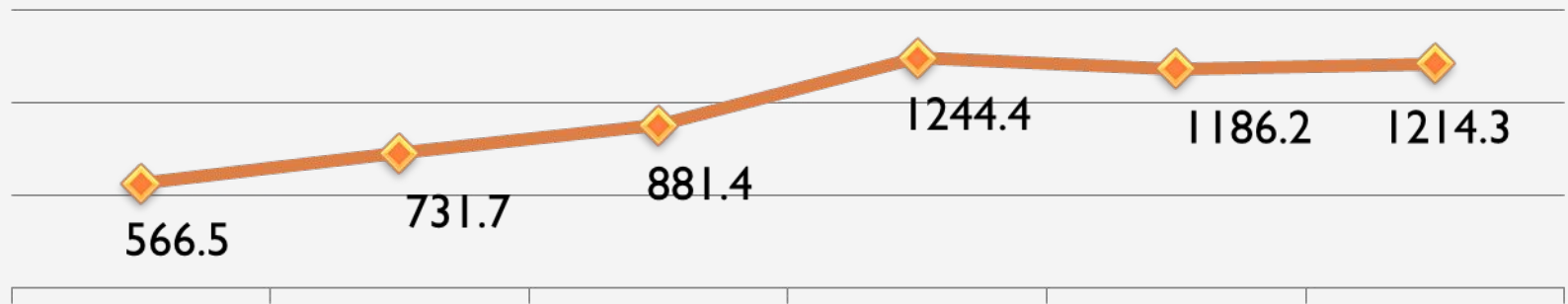
# Market Participants

	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



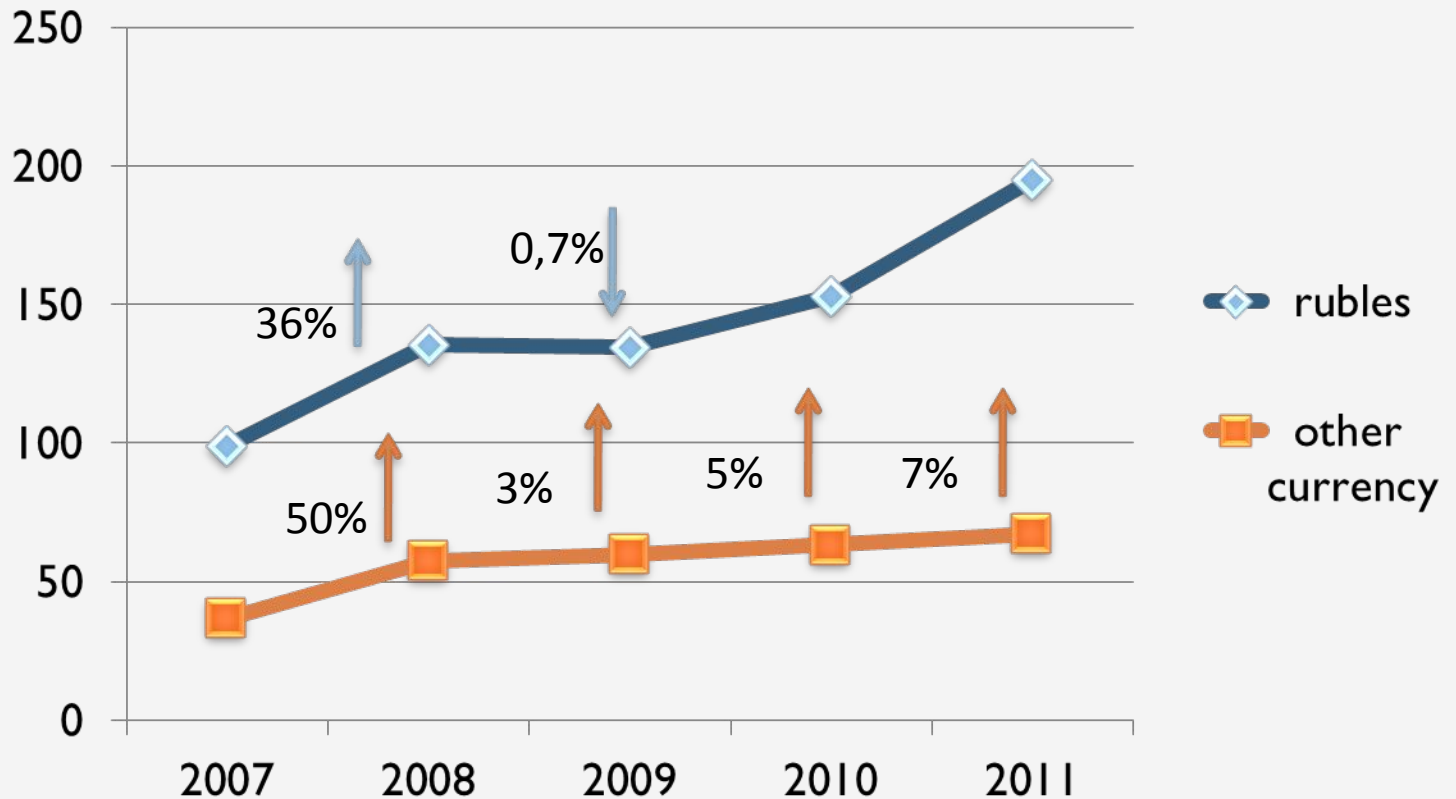
**BankWest** license return  
after revocation

Olga Shmatko Ivan Kravchenko Alex Lozhechko

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

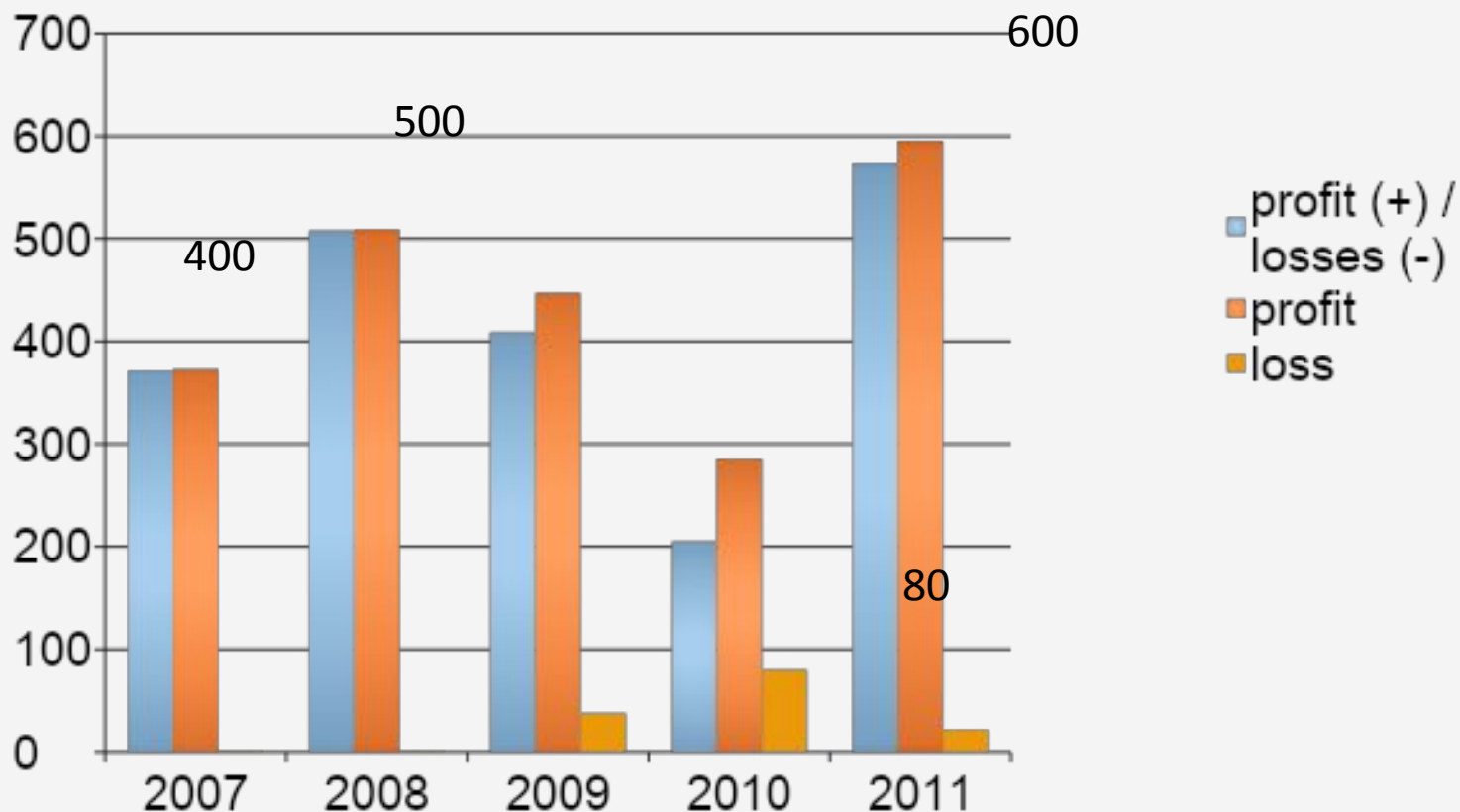


# Loans and Deposits (million rubles)



Source: Federal State Statistics Service

# Financial Results (million rubles)



Source: Federal State Statistics Service

Olga Shmatko Ivan Kravchenko Alex Lozhechko  
The State University of the Ministry of Finance of the Russian Federation

# Conclusion

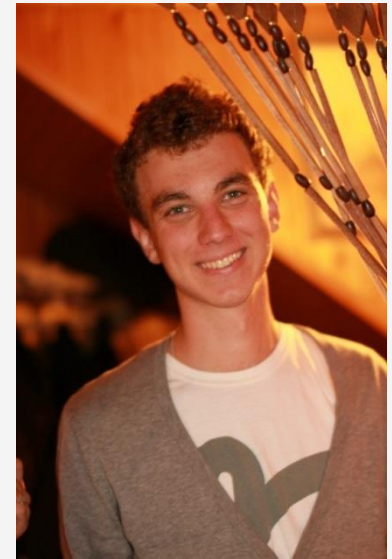
- Improved situation on the Russian credit market
- Decreased credit organization's quantity
- Authorized capital and bank assets growth

# References

- [http:// www.gks.ru](http://www.gks.ru) - The Federal State Statistics Service (2012)
- <http://www.cbr.ru/> - The Central Bank of the Russian Federation
- <http://www.minfin.ru/> - Finances of Russia (2007 - 2012)
- [www.wikipedia.org](http://www.wikipedia.org)



# Thanks for your attention



**Olga Shmatko   Ivan Kravchenko   Alex Lozhechko**  
**The State University of the Ministry of Finance of the Russian Federation**