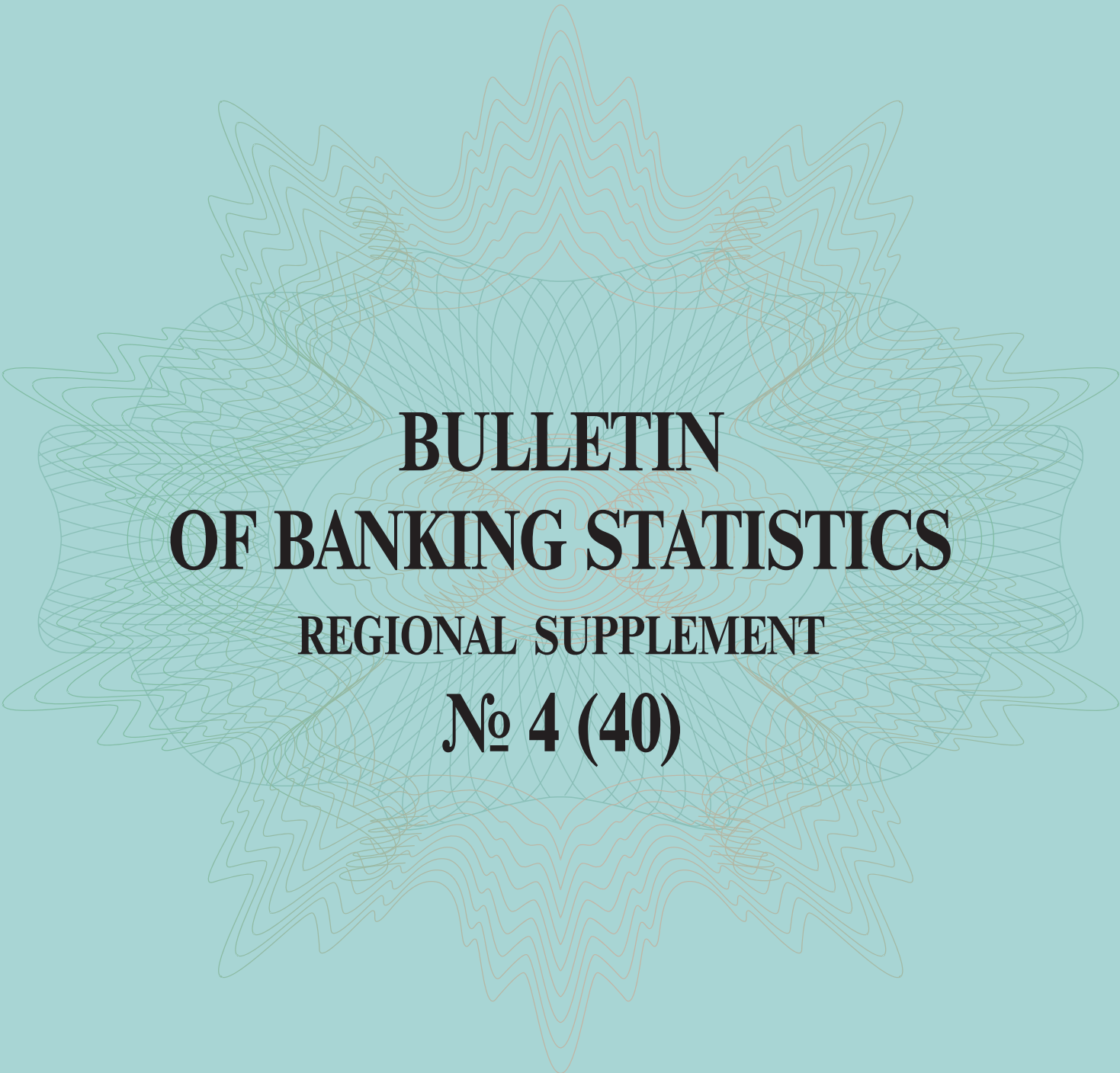


THE CENTRAL BANK OF THE RUSSIAN FEDERATION



BULLETIN
OF BANKING STATISTICS
REGIONAL SUPPLEMENT
№ 4 (40)

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— nil

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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. Regional Supplement is available on the Bank of Russia Internet website <http://www.cbr.ru>.

1. Institutional Characteristics

Table 1.1

Number of Credit Institutions and Their Branches

(units)

	30.09.2010			
	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
1	2	3	4	5
RUSSIAN FEDERATION	1,030	3,019	529	2,490
CENTRAL FEDERAL DISTRICT	594	628	135	493
Belgorod Region	5	28	3	25
Bryansk Region	1	24	—	24
Vladimir Region	3	24	—	24
Voronezh Region	2	54	—	54
Ivanovo Region	6	14	—	14
Kaluga Region	3	24	—	24
Kostroma Region	5	12	—	12
Kursk Region	2	19	—	19
Lipetsk Region	2	24	1	23
Moscow Region	11	93	4	89
Orel Region	2	20	3	17
Ryazan Region	4	19	—	19
Smolensk Region	4	19	6	13
Tambov Region	1	14	2	12
Tver Region	7	34	3	31
Tula Region	5	25	1	24
Yaroslavl Region	8	34	3	31
Moscow	523	147	21	126
NORTH-WEST DISTRICT	71	376	26	350
Republic of Karelia	1	19	2	17
Republic of Komi	3	33	7	26
Arkhangelsk Region	2	31	—	31
including Nenets Autonomous Area	—	1	—	1
Vologda Region	9	21	6	15
Kaliningrad Region	5	34	1	33
Leningrad Region	4	29	—	29
Murmansk Region	4	26	1	25
Novgorod Region	2	14	1	13
Pskov Region	3	11	—	11
St. Petersburg	38	158	8	150
SOUTH FEDERAL DISTRICT	48	305	22	283
Republic of Adigei (Adigeya)	5	5	1	4
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	14	103	2	101
Astrakhan Region	5	25	6	19
Volgograd Region	4	59	—	59
Rostov Region	18	110	13	97
NORTH-CAUCASIAN DISTRICT	58	171	73	98
Republic of Daghestan	32	76	59	17
Republic of Ingushetia	2	5	1	4
Kabardino-Balkar Republic	6	12	3	9
Karachai-Cherkess Republic	5	4	—	4

Table 1.1 (end)

(units)

1	2	3	4	5
Republic of Northern Ossetia — Alania	6	11	3	8
Republic of Chechnya	—	5	—	5
Stavropol Territory	7	58	7	51
PRIVOLZHISKY FEDERAL DISTRICT	118	655	112	543
Republic of Bashkortostan	11	51	—	51
Republic of Mariy-El	1	17	4	13
Republic of Mordovia	4	10	1	9
Republic of Tatarstan (Tatarstan)	26	96	55	41
Udmurt Republic	5	26	—	26
Chuvash Republic — Chuvashya	4	19	—	19
Perm Territory	5	69	2	67
Kirov Region	3	20	—	20
Nizhni Novgorod Region	14	101	14	87
Orenburg Region	9	44	3	41
Penza Region	2	27	—	27
Samara Region	20	85	13	72
Saratov Region	10	68	18	50
Ulyanovsk Region	4	22	2	20
URALS FEDERAL DISTRICT	53	351	116	235
Kurgan Region	4	16	—	16
Sverdlovsk Region	20	95	13	82
Tyumen Region	18	143	63	80
Khanty-Mansiysky Autonomous Area — Yugra	10	41	11	30
Yamalo-Nenetsky Autonomous Area	2	27	2	25
Chelyabinsk Region	11	97	40	57
SIBERIA FEDERAL DISTRICT	59	383	31	352
Republic of Altai	5	5	1	4
Republic of Buryatia	1	17	3	14
Republic of Tyva	2	4	—	4
Republic of Khakassia	3	5	—	5
Altai Territory	7	52	11	41
Zabaykalskiy Territory	—	16	—	16
Krasnoyarsk Territory	5	62	2	60
Irkutsk Region	8	46	4	42
Kemerovo Region	8	33	—	33
Novosibirsk Region	12	70	1	69
Omsk Region	6	46	—	46
Tomsk Region	2	27	9	18
FAR EAST FEDERAL DISTRICT	29	150	14	136
Republic of Sakha (Yakutia)	4	33	—	33
Kamchatka Territory	4	13	3	10
Primorski Territory	8	35	5	30
Khabarovsk Territory	4	28	4	24
Amur Region	3	12	—	12
Magadan Region	1	8	—	8
Sakhalin Region	5	11	2	9
Jewish Autonomous Region	—	6	—	6
Chukotka Autonomous Area	—	4	—	4

Table 1.2

Number of the Internal Divisions of Credit Institutions (Branches)

(units)

1	30.09.2010				
	additional offices	external cash desks	cash credit offices	operational offices	total
2	3	4	5	6	
RUSSIAN FEDERATION	21,830	12,309	1,322	2,591	38,052
CENTRAL FEDERAL DISTRICT	6,256	3,972	206	756	11,190
Belgorod Region	141	235	12	51	439
Bryansk Region	88	155	7	36	286
Vladimir Region	179	158	10	45	392
Voronezh Region	234	314	24	52	624
Ivanovo Region	135	61	9	42	247
Kaluga Region	137	71	9	57	274
Kostroma Region	110	39	5	22	176
Kursk Region	146	95	15	29	285
Lipetsk Region	118	127	11	37	293
Moscow Region	1,028	812	12	64	1,916
Orel Region	85	72	8	23	188
Ryazan Region	123	101	9	38	271
Smolensk Region	111	89	2	26	228
Tambov Region	100	170	6	35	311
Tver Region	129	135	12	36	312
Tula Region	189	91	11	41	332
Yaroslavl Region	237	41	8	61	347
Moscow	2,966	1,206	36	61	4,269
NORTH-WEST DISTRICT	2,364	454	219	304	3,341
Republic of Karelia	110	13	8	20	151
Republic of Komi	130	86	10	22	248
Arkhangelsk Region	162	67	11	31	271
including Nenets Autonomous Area	4	8	—	—	12
Vologda Region	285	21	22	41	369
Kaliningrad Region	154	42	21	40	257
Leningrad Region	281	21	11	35	348
Murmansk Region	148	10	9	34	201
Novgorod Region	125	2	10	18	155
Pskov Region	111	18	9	23	161
St. Petersburg	858	174	108	40	1,180
SOUTH FEDERAL DISTRICT	2,511	699	134	197	3,541
Republic of Adigei (Adigeya)	75	6	1	2	84
Republic of Kalmykia	36	5	—	4	45
Krasnodar Territory	1,128	160	44	87	1,419
Astrakhan Region	123	91	5	17	236
Volgograd Region	267	304	29	39	639
Rostov Region	882	133	55	48	1,118
NORTH-CAUCASIAN DISTRICT	788	111	20	64	983
Republic of Daghestan	155	7	6	1	169
Republic of Ingushetia	14	—	—	—	14
Kabardino-Balkar Republic	71	45	1	5	122
Karachai-Cherkess Republic	36	2	—	1	39

Table 1.2 (end)

(units)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	54	12	—	4	70
Republic of Chechnya	35	5	—	10	50
Stavropol Territory	423	40	13	43	519
PRIVOLZHISKY FEDERAL DISTRICT	4,018	4,445	308	525	9,296
Republic of Bashkortostan	647	432	33	50	1,162
Republic of Mariy-El	54	63	6	11	134
Republic of Mordovia	134	143	5	14	296
Republic of Tatarstan (Tatarstan)	551	775	45	66	1,437
Udmurt Republic	200	92	19	32	343
Chuvash Republic — Chuvashya	106	175	12	35	328
Perm Territory	387	259	28	68	742
Kirov Region	188	184	15	21	408
Nizhni Novgorod Region	444	510	35	34	1,023
Orenburg Region	273	435	29	34	771
Penza Region	146	366	15	30	557
Samara Region	439	334	39	58	870
Saratov Region	250	533	16	42	841
Ulyanovsk Region	199	144	11	30	384
URALS FEDERAL DISTRICT	1,885	910	177	208	3,180
Kurgan Region	87	182	9	15	293
Sverdlovsk Region	771	199	53	30	1,053
Tyumen Region	553	379	54	82	1,068
Khanty-Mansiysky Autonomous Area — Yugra	284	146	21	29	480
Yamalo-Nenetsky Autonomous Area	99	38	2	18	157
Chelyabinsk Region	474	150	61	81	766
SIBERIA FEDERAL DISTRICT	2,864	1,446	195	429	4,934
Republic of Altai	34	6	2	3	45
Republic of Buryatia	204	13	3	17	237
Republic of Tyva	39	2	3	—	44
Republic of Khakassia	97	28	3	40	168
Altai Territory	288	498	18	51	855
Zabaykalskiy Territory	227	10	7	9	253
Krasnoyarsk Territory	496	175	20	108	799
Irkutsk Region	393	50	23	49	515
Kemerovo Region	321	125	26	52	524
Novosibirsk Region	414	162	54	30	660
Omsk Region	194	342	21	34	591
Tomsk Region	157	35	15	36	243
FAR EAST FEDERAL DISTRICT	1,144	272	63	108	1,587
Republic of Sakha (Yakutia)	145	111	5	7	268
Kamchatka Territory	77	9	4	7	97
Primorski Territory	347	36	28	28	439
Khabarovsk Territory	260	34	11	12	317
Amur Region	168	36	6	7	217
Magadan Region	37	10	3	3	53
Sakhalin Region	83	19	4	28	134
Jewish Autonomous Region	18	10	2	10	40
Chukotka Autonomous Area	9	7	—	6	22

Table 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				
31.12.2009	226 (18)	114 (10)	189 (18)	111 (8)
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)
CENTRAL FEDERAL DISTRICT				
31.12.2009	144 (11)	69 (6)	108 (11)	74 (5)
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)
including Moscow and Moscow Region				
31.12.2009	136 (11)	66 (6)	100 (11)	69 (5)
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)
NORTH-WEST DISTRICT				
31.12.2009	20 (2)	14 (1)	20 (2)	6 (1)
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)
SOUTH FEDERAL DISTRICT				
31.12.2009	12 (2)	6 (1)	11 (2)	6 (1)
31.03.2010	9	5	8	4
30.06.2010	8	4	7	4
30.09.2010	6	3	5	3
NORTH-CAUCASIAN DISTRICT				
31.03.2010	—	—	—	—
30.06.2010	—	—	—	—
30.09.2010	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT				
31.12.2009	24 (1)	10 (1)	24 (1)	14
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)
URALS FEDERAL DISTRICT				
31.12.2009	10 (1)	7	10 (1)	3 (1)
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)
SIBERIA FEDERAL DISTRICT				
31.12.2009	8 (1)	2 (1)	8 (1)	6
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
FAR EAST FEDERAL DISTRICT				
31.12.2009	8	6	8	2
31.03.2010	8	6	8	2
30.06.2010	6	6	6	—
30.09.2010	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 1.4

Credit Institutions Grouped by Registered Authorized Capital

(units)

	30.09.2010										
	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 billions of rubles	1 billions to 10 billions of rubles	10 billions of rubles and more	total
1	2	3	4	5	6	7	8	9	10	11	12
RUSSIAN FEDERATION	18	23	51	103	224	251	102	109	126	23	1,030
CENTRAL FEDERAL DISTRICT	5	10	29	49	98	157	60	72	94	20	594
Belgorod Region	—	—	—	—	2	2	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	—	—	—	—	2	1	—	—	—	—	3
Kostroma Region	—	—	1	—	1	1	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	1	1	—	—	8
Moscow	5	8	24	34	79	140	54	67	92	20	523
NORTH-WEST DISTRICT	3	3	4	16	15	11	2	10	7	—	71
Republic of Karelia	—	—	—	—	1	—	—	—	—	—	1
Republic of Komi	—	—	—	2	1	—	—	—	—	—	3
Arkhangelsk Region	—	—	1	1	—	—	—	—	—	—	2
including Nenets Autonomous Area	—	—	—	—	—	—	—	—	—	—	—
Vologda Region	—	—	1	1	3	2	—	2	—	—	9
Kaliningrad Region	—	—	—	—	2	1	—	—	2	—	5
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	9	7	4	2	6	5	—	38
SOUTH FEDERAL DISTRICT	1	2	4	5	15	15	3	2	1	—	48
Republic of Adigei (Adigeya)	—	—	2	1	2	—	—	—	—	—	5
Republic of Kalmykia	—	—	—	—	2	—	—	—	—	—	2
Krasnodar Territory	—	—	1	1	5	4	2	—	1	—	14
Astrakhan Region	1	2	—	—	1	1	—	—	—	—	5
Volgograd Region	—	—	—	1	—	3	—	—	—	—	4
Rostov Region	—	—	1	2	5	7	1	2	—	—	18
NORTH-CAUCASIAN DISTRICT	4	1	3	4	35	7	4	—	—	—	58
Republic of Daghestan	2	1	2	2	21	2	2	—	—	—	32
Republic of Ingushetia	—	—	—	—	2	—	—	—	—	—	2
Kabardino-Balkar Republic	—	—	1	—	3	1	1	—	—	—	6
Karachai-Cherkess Republic	1	—	—	1	1	1	1	—	—	—	5
Republic of Northern Ossetia — Alania	—	—	—	—	4	2	—	—	—	—	6
Republic of Chechnya	—	—	—	—	—	—	—	—	—	—	—
Stavropol Territory	1	—	—	1	4	1	—	—	—	—	7

Table 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			
31.12.2009	1,058	29,430,025.2	49
31.03.2010	1,047	29,284,222.1	49
30.06.2010	1,038	30,416,678.4	49
30.09.2010	1,030	31,721,689.5	49
CENTRAL FEDERAL DISTRICT			
31.12.2009	598	25,486,898.9	26
31.03.2010	595	25,456,621.4	27
30.06.2010	598	26,518,530.3	27
30.09.2010	594	27,533,676.0	26
including Moscow and Moscow Region			
31.12.2009	535	25,279,982.1	25
31.03.2010	532	25,250,498.7	25
30.06.2010	537	26,324,326.9	25
30.09.2010	534	27,334,981.3	25
NORTH-WEST DISTRICT			
31.12.2009	75	1,232,291.3	8
31.03.2010	75	1,123,521.3	9
30.06.2010	73	1,170,628.9	9
30.09.2010	71	1,294,357.8	8
SOUTH FEDERAL DISTRICT			
31.12.2009	113	229,346.8	25
31.03.2010	50	177,517.9	11
30.06.2010	48	153,143.8	12
30.09.2010	48	159,158.2	11
NORTH-CAUCASIAN DISTRICT			
31.03.2010	59	39,600.2	20
30.06.2010	58	41,834.4	20
30.09.2010	58	44,684.4	20
PRIVOLZHISKY FEDERAL DISTRICT			
31.12.2009	125	991,453.9	32
31.03.2010	123	1,001,071.3	33
30.06.2010	120	1,027,868.1	32
30.09.2010	118	1,074,326.8	33
URALS FEDERAL DISTRICT			
31.12.2009	54	657,184.3	12
31.03.2010	54	669,349.9	12
30.06.2010	53	693,103.1	12
30.09.2010	53	735,548.9	12
SIBERIA FEDERAL DISTRICT			
31.12.2009	62	621,278.0	5
31.03.2010	60	598,319.5	5
30.06.2010	59	568,294.5	6
30.09.2010	59	605,953.7	6
FAR EAST FEDERAL DISTRICT			
31.12.2009	31	211,572.0	8
31.03.2010	31	218,220.7	8
30.06.2010	29	243,275.4	7
30.09.2010	29	273,983.7	7

Table 1.6

**Credit Institutions Using the Right to Average the Required Reserves
within Averaging Period from October 10 to November 10, 2010
Grouped by Registered Authorized Capital**

(units)

1	30.09.2010						
	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
2	3	4	5	6	7	8	
RUSSIAN FEDERATION	23	32	66	154	163	260	698
CENTRAL FEDERAL DISTRICT	8	16	23	56	83	168	354
Belgorod Region	—	—	—	1	2	1	4
Bryansk Region	—	—	—	—	1	—	1
Vladimir Region	—	—	1	1	—	—	2
Voronezh Region	—	—	—	—	—	—	—
Ivanovo Region	—	—	2	—	2	—	4
Kaluga Region	—	—	—	2	1	—	3
Kostroma Region	—	—	—	—	1	2	3
Kursk Region	—	1	—	1	—	—	2
Lipetsk Region	—	—	—	—	1	1	2
Orel Region	—	—	1	1	—	—	2
Ryazan Region	—	—	3	—	—	—	3
Smolensk Region	—	1	—	1	—	1	3
Tambov Region	—	—	—	1	—	—	1
Tver Region	—	—	1	3	—	—	4
Tula Region	1	—	1	1	2	—	5
Yaroslavl Region	—	1	3	1	—	1	6
Moscow and Moscow Region	7	13	11	43	73	162	309
NORTH-WEST DISTRICT	4	3	13	9	8	16	53
Republic of Karelia	—	—	—	1	—	—	1
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	2	1	7	4	1	12	27
SOUTH FEDERAL DISTRICT	—	4	4	14	11	6	39
Republic of Adigei (Adigeya)	—	2	1	2	—	—	5
Republic of Kalmykia	—	—	—	2	—	—	2
Krasnodar Territory	—	1	1	5	3	3	13
Astrakhan Region	—	—	—	1	1	—	2
Volgograd Region	—	—	1	—	3	—	4
Rostov Region	—	1	1	4	4	3	13
NORTH-CAUCASIAN DISTRICT	3	1	3	25	8	2	42
Republic of Daghestan	2	—	1	14	2	1	20
Republic of Ingushetia	—	—	—	1	—	—	1
Kabardino-Balkar Republic	—	1	—	3	1	1	6
Karachai-Cherkess Republic	1	—	1	1	1	—	4
Republic of Northern Ossetia — Alania	—	—	—	3	3	—	6
Republic of Chechnya	—	—	—	—	—	—	—
Stavropol Territory	—	—	1	3	1	—	5

Table 1.6 (end)

(units)

1	2	3	4	5	6	7	8
PRIVOLZHISKY FEDERAL DISTRICT	2	1	7	24	29	37	100
Republic of Bashkortostan	—	—	1	1	3	4	9
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	2	—	2
Republic of Tatarstan (Tatarstan)	1	—	1	5	6	11	24
Udmurt Republic	—	—	—	—	2	1	3
Chuvash Republic — Chuvashya	—	—	1	1	1	1	4
Perm Territory	1	—	1	—	—	2	4
Kirov Region	—	—	1	—	—	2	3
Nizhni Novgorod Region	—	—	—	6	4	2	12
Orenburg Region	—	—	1	3	—	5	9
Penza Region	—	—	—	1	—	—	1
Samara Region	—	—	—	1	7	8	16
Saratov Region	—	—	1	4	3	1	9
Ulyanovsk Region	—	—	—	2	1	—	3
URALS FEDERAL DISTRICT	2	3	6	5	11	14	41
Kurgan Region	1	—	2	1	—	—	4
Sverdlovsk Region	—	—	1	3	4	6	14
Tyumen Region	1	2	2	1	5	4	15
Chelyabinsk Region	—	1	1	—	2	4	8
SIBERIA FEDERAL DISTRICT	3	2	5	16	8	11	45
Republic of Altai	—	—	—	—	—	—	—
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	—	—	—	5	2	—	7
Kemerovo Region	—	1	2	1	1	1	6
Novosibirsk Region	2	1	—	3	—	5	11
Omsk Region	1	—	—	2	—	3	6
Tomsk Region	—	—	—	1	1	—	2
FAR EAST FEDERAL DISTRICT	1	2	5	5	5	6	24
Republic of Sakha (Yakutia)	—	—	2	—	1	1	4
Kamchatka Territory	—	1	2	—	—	1	4
Primorski Territory	1	1	—	3	2	—	7
Khabarovsk Territory	—	—	—	1	—	1	2
Amur Region	—	—	—	—	—	2	2
Magadan Region	—	—	1	—	—	—	1
Sakhalin Region	—	—	—	1	2	1	4
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—

Table 1.7

Financial Performance of Credit Institutions

	January—September 2010						
	2	3	4	5	6	7	
1	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	359,698.1	387,689.8	85.7	27,991.6	14.3	99,993.9	
CENTRAL FEDERAL DISTRICT	333,915.9	352,358.0	87.4	18,442.1	12.6	89,238.1	
Belgorod Region	112.7	112.7	100.0	0.0	0.0	27.7	
Bryansk Region	57.5	57.5	100.0	0.0	0.0	21.2	
Vladimir Region	27.8	27.8	100.0	0.0	0.0	8.0	
Voronezh Region	15.9	15.9	100.0	0.0	0.0	1.7	
Ivanovo Region	88.8	88.8	100.0	0.0	0.0	22.2	
Kaluga Region	52.8	52.8	100.0	0.0	0.0	11.0	
Kostroma Region	2,569.9	2,569.9	100.0	0.0	0.0	327.7	
Kursk Region	180.8	180.8	100.0	0.0	0.0	37.9	
Lipetsk Region	298.9	298.9	100.0	0.0	0.0	68.5	
Moscow Region	464.9	464.9	100.0	0.0	0.0	112.1	
Orel Region	26.0	26.0	100.0	0.0	0.0	16.1	
Ryazan Region	59.0	76.4	75.0	17.4	25.0	27.2	
Smolensk Region	87.4	87.4	100.0	0.0	0.0	29.9	
Tambov Region	18.0	18.0	100.0	0.0	0.0	4.5	
Tver Region	43.0	87.7	57.1	44.7	42.9	19.4	
Tula Region	84.7	84.7	100.0	0.0	0.0	18.9	
Yaroslavl Region	95.4	115.5	87.5	20.0	12.5	52.5	
Moscow	329,632.3	347,992.2	86.6	18,359.9	13.4	88,431.7	
NORTH-WEST DISTRICT	12,524.2	13,129.0	78.9	604.8	21.1	5,093.5	
Republic of Karelia	13.6	13.6	100.0	0.0	0.0	2.6	
Republic of Komi	440.2	459.1	66.7	18.9	33.3	113.9	
Arkhangelsk Region	—3.0	2.8	50.0	5.9	50.0	1.8	
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	627.4	668.6	77.8	41.2	22.2	117.0	
Kaliningrad Region	924.3	924.3	100.0	0.0	0.0	136.3	

Table 1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-163.5	0.5	33.3	164.0	66.7	0.8
Murmansk Region	-177.5	13.7	50.0	191.2	50.0	7.5
Novgorod Region	-32.8	0.0	0.0	32.8	100.0	1.0
Pskov Region	29.0	29.0	100.0	0.0	0.0	8.9
St. Petersburg	10,866.5	11,017.4	87.2	150.9	12.8	4,703.8
SOUTH FEDERAL DISTRICT	1,298.3	1,325.0	89.6	26.8	10.4	347.6
Republic of Adigei (Adigeya)	48.9	48.9	100.0	0.0	0.0	15.0
Republic of Kalmykia	3.4	3.4	100.0	0.0	0.0	4.3
Krasnodar Territory	872.0	879.1	92.9	7.0	7.1	172.2
Astrakhan Region	83.1	84.0	80.0	0.9	20.0	23.9
Volgograd Region	80.2	80.2	100.0	0.0	0.0	20.5
Rostov Region	210.8	229.6	83.3	18.8	16.7	111.6
NORTH-CAUCASIAN DISTRICT	592.0	677.3	89.7	85.4	10.3	180.9
Republic of Dagestan	340.2	350.3	96.9	10.1	3.1	86.6
Republic of Ingushetia	10.7	10.7	100.0	0.0	0.0	1.7
Kabardino-Balkar Republic	178.6	178.6	100.0	0.0	0.0	44.9
Karachai-Cherkess Republic	44.4	44.4	100.0	0.0	0.0	8.1
Republic of Northern Ossetia — Alania	57.8	60.2	66.7	2.4	33.3	7.6
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	-39.8	33.1	57.1	72.9	42.9	32.0
PRIVOLZHSKY FEDERAL DISTRICT	8,275.1	9,686.9	85.6	1,411.9	14.4	2,025.7
Republic of Bashkortostan	72.7	274.2	72.7	201.5	27.3	68.5
Republic of Mariy-El	24.9	24.9	100.0	0.0	0.0	3.9
Republic of Mordovia	58.9	58.9	100.0	0.0	0.0	21.1
Republic of Tatarstan (Tatarstan)	1,638.2	1,758.4	92.3	120.2	7.7	340.0
Udmurt Republic	-36.8	36.8	60.0	73.5	40.0	25.0
Chuvash Republic — Chuvashya	32.8	32.8	100.0	0.0	0.0	15.1
Perm Territory	79.3	84.9	80.0	5.6	20.0	29.1
Kirov Region	300.5	300.5	100.0	0.0	0.0	51.8
Nizhni Novgorod Region	369.8	492.8	78.6	123.0	21.4	95.4
Orenburg Region	316.5	316.5	100.0	0.0	0.0	120.0
Penza Region	77.2	77.2	100.0	0.0	0.0	5.5
Samara Region	4,369.6	5,257.7	70.0	888.1	30.0	1,146.1
Saratov Region	878.4	878.4	100.0	0.0	0.0	78.9
Ulyanovsk Region	93.1	93.1	100.0	0.0	0.0	25.3

Table 1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	2,644.0	4,740.6	73.6	2,096.5	26.4	1,448.9
Kurgan Region	89.4	89.4	100.0	0.0	0.0	17.8
Sverdlovsk Region	180.4	1,643.6	60.0	1,463.2	40.0	323.1
Tyumen Region	1,409.1	1,901.5	83.3	492.4	16.7	803.3
Khanty-Mansiysky Autonomous Area — Yugra	945.8	1,438.1	70.0	492.4	30.0	604.1
Yamalo-Nenetsky Autonomous Area	41.9	41.9	100.0	0.0	0.0	6.7
Chelyabinsk Region	965.1	1,106.1	72.7	140.9	27.3	304.7
SIBERIA FEDERAL DISTRICT	-3,014.7	2,021.1	83.1	5,035.8	16.9	741.4
Republic of Altai	225.3	226.2	80.0	0.9	20.0	64.2
Republic of Buryatia	33.1	33.1	100.0	0.0	0.0	2.6
Republic of Tyva	-1.9	0.5	50.0	2.4	50.0	0.0
Republic of Khakassia	25.7	25.7	100.0	0.0	0.0	9.1
Altai Territory	195.6	195.6	100.0	0.0	0.0	37.7
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	52.3	74.4	80.0	22.1	20.0	25.5
Irkutsk Region	111.2	131.3	87.5	20.1	12.5	33.7
Kemerovo Region	212.1	212.1	100.0	0.0	0.0	73.0
Novosibirsk Region	-3,901.0	1,021.0	75.0	4,922.0	25.0	465.0
Omnsk Region	-3.7	64.6	50.0	68.3	50.0	20.5
Tomsk Region	36.7	36.7	100.0	0.0	0.0	10.0
FAR EAST FEDERAL DISTRICT	3,463.5	3,751.9	82.8	288.4	17.2	917.8
Republic of Sakha (Yakutia)	-162.0	4.1	50.0	166.1	50.0	4.5
Kamchatka Territory	131.7	131.7	100.0	0.0	0.0	36.7
Primorski Territory	819.3	819.3	100.0	0.0	0.0	245.4
Khabarovsk Territory	258.8	379.1	50.0	120.3	50.0	88.5
Amur Region	2,349.9	2,349.9	100.0	0.0	0.0	530.3
Magadan Region	2.4	2.4	100.0	0.0	0.0	1.4
Sakhalin Region	63.4	65.4	80.0	2.0	20.0	11.0
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 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					
31.12.2009	33	60	25	26 (13)	82 (5)
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)
CENTRAL FEDERAL DISTRICT					
31.12.2009	18	27	10	17 (6)	72 (5)
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)
including Moscow and Moscow Region					
31.12.2009	16	25	9	16 (6)	70 (5)
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)
NORTH-WEST DISTRICT					
31.12.2009	5	8	—	2 (2)	5
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
SOUTH FEDERAL DISTRICT					
31.12.2009	2	3	2	3 (2)	2
31.03.2010	2	2	3	1	1
30.06.2010	2	1	3	1	1
30.09.2010	2	0	2	1	1
NORTH-CAUCASIAN DISTRICT					
31.03.2010	—	—	—	—	—
30.06.2010	—	—	—	—	—
30.09.2010	—	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT					
31.12.2009	4	11	6	2 (1)	1
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
URALS FEDERAL DISTRICT					
31.12.2009	2	4	2	1 (1)	1
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)	—
SIBERIA FEDERAL DISTRICT					
31.12.2009	—	4	2	1 (1)	1
31.03.2010	—	4	2	1 (1)	1
30.06.2010	—	4	1	1 (1)	1
30.09.2010	—	5	1	1 (1)	1
FAR EAST FEDERAL DISTRICT					
31.12.2009	2	3	3	—	—
31.03.2010	2	4	2	—	—
30.06.2010	2	2	2	—	—
30.09.2010	2	2	2	—	—

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 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	30.06.2010			30.09.2010		
	AD	GLA ¹	CA ¹	AD	GLA ¹	CA ¹
2	3	4	5	6	7	
RUSSIAN FEDERATION	436	645	1,209	442	640	1,235
CENTRAL FEDERAL DISTRICT	281	340	537	280	338	538
Belgorod Region	1	2	8	1	2	8
Bryansk Region	—	1	5	—	1	5
Vladimir Region	—	2	5	—	2	7
Voronezh Region	—	1	7	—	1	9
Ivanovo Region	3	2	5	3	2	5
Kaluga Region	—	3	8	—	2	6
Kostroma Region	2	5	8	2	5	9
Kursk Region	—	1	6	—	1	6
Lipetsk Region	1	1	6	1	1	6
Orel Region	—	—	5	—	—	5
Ryazan Region	1	3	6	1	3	6
Smolensk Region	—	3	8	—	3	7
Tambov Region	—	1	5	—	1	5
Tver Region	2	3	8	1	2	7
Tula Region	2	4	10	2	4	10
Yaroslavl Region	2	5	12	1	4	12
Moscow and Moscow Region	267	303	425	268	304	425
NORTH-WEST DISTRICT	21	41	89	24	39	86
Republic of Karelia	—	1	5	—	1	4
Republic of Komi	1	3	8	1	3	8
Arkhangelsk Region	—	0	1	—	—	1
Vologda Region	3	7	10	5	7	10
Kaliningrad Region	3	5	11	3	5	12
Leningrad Region	—	2	3	—	2	3
Murmansk Region	1	2	5	1	2	4
Novgorod Region	1	1	3	1	1	3
Pskov Region	—	—	2	—	—	2
St. Petersburg	12	20	41	13	18	39
SOUTH FEDERAL DISTRICT	21	33	71	21	32	75
Republic of Adigei (Adigeya)	2	3	4	2	3	4
Republic of Kalmykia	—	2	3	—	2	3
Krasnodar Territory	3	12	22	4	12	23
Astrakhan Region	1	2	7	1	2	7
Volgograd Region	3	3	11	3	3	13
Rostov Region	12	11	24	11	10	25
NORTH-CAUCASIAN DISTRICT	2	15	24	2	14	28
Republic of Daghestan	—	2	2	—	2	2
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	5	6	—	4	6
Karachai-Cherkess Republic	1	3	4	1	3	5
Republic of Northern Ossetia — Alania	—	3	4	—	3	5
Republic of Chechnya	—	—	—	—	—	—
Stavropol Territory	1	2	8	1	2	10

Table 1.9 (end)

(units)

1	2	3	4	5	6	7
PRIVOLZHISKY FEDERAL DISTRICT	49	99	199	50	99	208
Republic of Bashkortostan	3	10	24	3	10	25
Republic of Mariy-El	—	—	4	—	—	4
Republic of Mordovia	2	3	7	2	3	7
Republic of Tatarstan (Tatarstan)	15	22	26	16	22	27
Udmurt Republic	2	3	9	2	3	9
Chuvash Republic — Chuvashya	—	4	8	—	4	9
Perm Territory	—	4	12	—	4	14
Kirov Region	2	3	8	2	3	7
Nizhni Novgorod Region	6	13	26	6	13	26
Orenburg Region	2	5	10	2	6	10
Penza Region	—	2	7	—	2	8
Samara Region	15	17	29	15	17	33
Saratov Region	2	11	21	2	10	21
Ulyanovsk Region	—	2	8	—	2	8
URALS FEDERAL DISTRICT	27	41	75	28	42	78
Kurgan Region	—	3	5	—	3	5
Sverdlovsk Region	9	17	30	10	17	32
Tyumen Region	11	12	21	11	13	22
Chelyabinsk Region	7	9	19	7	9	19
SIBERIA FEDERAL DISTRICT	18	51	137	19	51	144
Republic of Altai	—	4	6	—	4	6
Republic of Buryatia	—	1	8	1	1	9
Republic of Tyva	—	2	3	—	2	3
Republic of Khakassia	2	3	5	2	3	5
Altai Territory	—	5	11	—	5	11
Zabaykalskiy Territory	—	—	6	—	—	7
Krasnoyarsk Territory	4	4	15	4	4	16
Irkutsk Region	1	8	19	1	8	19
Kemerovo Region	1	6	14	1	6	14
Novosibirsk Region	7	10	25	7	10	27
Omsk Region	1	6	14	1	6	15
Tomsk Region	2	2	11	2	2	12
FAR EAST FEDERAL DISTRICT	17	25	77	18	25	78
Republic of Sakha (Yakutia)	3	4	9	4	4	10
Kamchatka Territory	2	3	8	2	3	8
Primorski Territory	7	7	23	7	7	23
Khabarovsk Territory	2	3	13	2	3	13
Amur Region	2	3	8	2	3	9
Magadan Region	—	1	6	—	1	5
Sakhalin Region	1	4	8	1	4	8
Jewish Autonomous Region	—	—	1	—	—	1
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.

2. Foreign Cash Operations

Table 2.1

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

(millions of US dollars)

1	2010	
	Q2 2	Q3 3
RUSSIAN FEDERATION	8,335.24	10,576.26
CENTRAL FEDERAL DISTRICT	3,987.95	4,943.91
Belgorod Region	30.11	41.55
Bryansk Region	27.65	42.14
Vladimir Region	25.30	34.35
Voronezh Region	96.51	125.21
Ivanovo Region	22.97	29.02
Kaluga Region	42.34	55.56
Kostroma Region	14.74	21.39
Kursk Region	17.78	28.86
Lipetsk Region	19.46	28.41
Moscow Region	207.89	281.88
Orel Region	17.60	22.72
Ryazan Region	23.49	33.59
Smolensk Region	25.17	31.84
Tambov Region	6.85	10.02
Tver Region	30.44	46.02
Tula Region	33.60	45.99
Yaroslavl Region	38.73	49.47
Moscow	3,307.33	4,015.90
NORTH-WEST DISTRICT	1,225.21	1,349.07
Republic of Karelia	9.29	11.72
Republic of Komi	21.43	25.20
Arkhangelsk Region	22.71	26.20
including Nenets Autonomous Area	0.30	0.20
Vologda Region	19.92	24.75
Kaliningrad Region	89.09	115.68
Leningrad Region	241.68	307.85
Murmansk Region	31.05	35.74
Novgorod Region	11.89	18.58
Pskov Region	8.44	10.93
St. Petersburg	769.72	772.42
SOUTH FEDERAL DISTRICT	469.92	731.39
Republic of Adigei (Adigeya)	3.60	5.69
Republic of Kalmykia	1.74	2.74
Krasnodar Territory	245.74	375.91
Astrakhan Region	20.22	31.46
Volgograd Region	45.62	72.47
Rostov Region	153.00	243.11
NORTH-CAUCASIAN DISTRICT	216.63	345.99
Republic of Daghestan	54.73	82.84
Republic of Ingushetia	2.38	4.33
Kabardino-Balkar Republic	17.52	26.10
Karachai-Cherkess Republic	3.52	6.39

Table 2.1 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	18.85	29.20
Republic of Chechnya	2.21	2.63
Stavropol Territory	117.42	194.51
PRIVOLZHISKY FEDERAL DISTRICT	747.62	990.49
Republic of Bashkortostan	97.09	117.63
Republic of Mariy-El	4.77	8.95
Republic of Mordovia	6.55	8.18
Republic of Tatarstan (Tatarstan)	116.74	155.88
Udmurt Republic	22.14	27.11
Chuvash Republic — Chuvashya	10.03	13.77
Perm Territory	71.31	93.70
Kirov Region	18.59	25.03
Nizhni Novgorod Region	99.02	120.18
Orenburg Region	38.85	51.78
Penza Region	23.17	33.86
Samara Region	176.04	241.79
Saratov Region	43.45	63.62
Ulyanovsk Region	19.88	29.03
URALS FEDERAL DISTRICT	610.18	753.67
Kurgan Region	8.47	12.66
Sverdlovsk Region	266.58	333.37
Tyumen Region	225.01	254.25
Khanty-Mansiysky Autonomous Area — Yugra	91.11	109.05
Yamalo-Nenetsky Autonomous Area	34.44	33.93
Chelyabinsk Region	110.13	153.39
SIBERIA FEDERAL DISTRICT	618.85	882.28
Republic of Altai	1.58	2.30
Republic of Buryatia	17.59	29.43
Republic of Tyva	1.42	1.82
Republic of Khakassia	11.40	18.64
Altai Territory	41.67	62.31
Zabaykalskiy Territory	14.45	19.23
Krasnoyarsk Territory	100.04	141.52
Irkutsk Region	87.50	133.85
Kemerovo Region	61.37	80.88
Novosibirsk Region	161.20	228.55
Omsk Region	87.88	119.82
Tomsk Region	32.76	43.94
FAR EAST FEDERAL DISTRICT	444.33	572.86
Republic of Sakha (Yakutia)	30.21	49.84
Kamchatka Territory	19.28	25.78
Primorski Territory	220.03	274.95
Khabarovsk Territory	99.24	128.62
Amur Region	25.12	33.12
Magadan Region	9.15	10.98
Sakhalin Region	39.08	46.53
Jewish Autonomous Region	1.96	2.76
Chukotka Autonomous Area	0.25	0.29

Table 2.2

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

(millions of US dollars)

1	2010	
	Q2 2	Q3 3
RUSSIAN FEDERATION	9,818.80	7,092.78
CENTRAL FEDERAL DISTRICT	5,874.84	4,163.30
Belgorod Region	28.51	21.80
Bryansk Region	25.09	20.45
Vladimir Region	28.57	19.89
Voronezh Region	84.72	63.57
Ivanovo Region	18.96	13.96
Kaluga Region	35.59	28.71
Kostroma Region	16.27	11.67
Kursk Region	16.09	11.95
Lipetsk Region	27.43	18.68
Moscow Region	204.25	155.32
Orel Region	14.58	10.13
Ryazan Region	22.51	16.89
Smolensk Region	24.80	18.42
Tambov Region	10.78	7.63
Tver Region	28.91	20.59
Tula Region	33.68	25.93
Yaroslavl Region	44.22	34.22
Moscow	5,209.89	3,663.50
NORTH-WEST DISTRICT	1,628.40	1,145.33
Republic of Karelia	8.94	7.80
Republic of Komi	11.01	7.37
Arkhangelsk Region	19.53	12.58
including Nenets Autonomous Area	0.24	0.08
Vologda Region	18.39	9.91
Kaliningrad Region	160.57	128.50
Leningrad Region	287.47	253.94
Murmansk Region	23.63	16.95
Novgorod Region	10.75	9.62
Pskov Region	13.74	12.52
St. Petersburg	1,074.38	686.17
SOUTH FEDERAL DISTRICT	440.66	331.10
Republic of Adigei (Adigeya)	3.65	3.92
Republic of Kalmykia	1.70	1.32
Krasnodar Territory	237.57	185.50
Astrakhan Region	19.68	14.54
Volgograd Region	47.38	32.98
Rostov Region	130.67	92.84
NORTH-CAUCASIAN DISTRICT	77.98	66.09
Republic of Daghestan	11.91	10.52
Republic of Ingushetia	0.64	1.90
Kabardino-Balkar Republic	7.91	5.40
Karachai-Cherkess Republic	1.62	1.64

Table 2.2 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	10.03	7.36
Republic of Chechnya	0.90	0.91
Stavropol Territory	44.97	38.36
PRIVOLZHSKY FEDERAL DISTRICT	750.40	605.10
Republic of Bashkortostan	64.06	48.30
Republic of Mariy-El	8.83	6.52
Republic of Mordovia	7.49	4.86
Republic of Tatarstan (Tatarstan)	84.95	63.22
Udmurt Republic	18.00	13.96
Chuvash Republic — Chuvashya	10.57	8.99
Perm Territory	53.73	34.75
Kirov Region	12.77	7.95
Nizhni Novgorod Region	100.66	71.60
Orenburg Region	33.44	25.55
Penza Region	21.71	14.42
Samara Region	255.45	249.78
Saratov Region	51.90	38.29
Ulyanovsk Region	26.85	16.91
URALS FEDERAL DISTRICT	360.97	245.07
Kurgan Region	6.64	4.89
Sverdlovsk Region	174.04	116.41
Tyumen Region	103.92	68.46
Khanty-Mansiysky Autonomous Area — Yugra	36.30	26.41
Yamalo-Nenetsky Autonomous Area	12.79	7.11
Chelyabinsk Region	76.37	55.32
SIBERIA FEDERAL DISTRICT	394.86	309.03
Republic of Altai	1.44	1.25
Republic of Buryatia	8.98	8.34
Republic of Tyva	0.59	0.45
Republic of Khakassia	3.99	3.88
Altai Territory	34.24	31.86
Zabaykalskiy Territory	8.84	5.30
Krasnoyarsk Territory	59.65	39.97
Irkutsk Region	40.20	35.24
Kemerovo Region	34.48	23.98
Novosibirsk Region	116.25	90.15
Omsk Region	63.05	51.02
Tomsk Region	23.16	17.60
FAR EAST FEDERAL DISTRICT	276.64	224.67
Republic of Sakha (Yakutia)	9.66	7.16
Kamchatka Territory	6.75	4.65
Primorski Territory	149.14	123.78
Khabarovsk Territory	62.60	45.95
Amur Region	15.12	19.38
Magadan Region	3.84	2.44
Sakhalin Region	28.53	20.77
Jewish Autonomous Region	0.76	0.43
Chukotka Autonomous Area	0.25	0.11

3. Borrowings

Table 3.1

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

(millions of rubles)

	30.09.2010											
	total	of which:			total	of which:			total	of which:		
		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
1	2	3	4	5	6	7	8	9	10			
RUSSIAN FEDERATION	19,299,500	14,211,575	5,087,925	4,790,858	3,340,341	1,450,517	8,826,361	6,973,413	1,852,948			
CENTRAL FEDERAL DISTRICT	12,129,545	8,039,987	4,089,558	3,702,297	2,425,771	1,276,526	4,408,478	3,115,138	1,293,340			
Belgorod Region	97,172	82,999	14,173	12,808	8,949	3,859	61,715	56,790	4,925			
Bryansk Region	41,984	38,609	3,375	2,413	2,398	15	33,052	30,233	2,819			
Vladimir Region	83,425	74,061	9,364	7,000	6,728	272	63,117	57,173	5,944			
Voronezh Region	152,024	132,898	19,126	15,991	10,353	5,638	109,082	99,499	9,583			
Ivanovo Region	46,766	42,510	4,256	2,158	2,135	23	38,404	34,608	3,796			
Kaluga Region	63,659	55,818	7,841	3,531	3,275	256	44,684	40,306	4,378			
Kostroma Region	33,996	31,602	2,394	4,129	3,929	200	24,991	23,359	1,632			
Kursk Region	44,596	41,347	3,249	2,574	2,503	71	35,330	32,904	2,426			
Lipetsk Region	67,609	61,795	5,814	5,164	4,967	197	51,202	46,676	4,526			
Moscow Region	576,441	513,297	63,144	69,111	61,774	7,337	379,177	334,395	44,782			
Orel Region	32,869	30,968	1,901	2,610	2,596	14	26,328	24,770	1,558			
Ryazan Region	59,885	54,097	5,788	5,148	4,252	896	44,548	40,979	3,569			
Smolensk Region	49,852	42,663	7,189	4,439	4,241	198	34,397	31,085	3,312			
Tambov Region	37,527	34,699	2,828	1,975	1,790	185	29,224	27,718	1,506			
Tver Region	65,157	58,670	6,487	4,423	3,943	480	46,582	42,603	3,979			
Tula Region	85,988	75,904	10,084	8,820	8,363	457	61,480	55,939	5,541			
Yaroslavl Region	89,910	80,937	8,973	5,751	5,601	150	68,049	60,281	7,768			
Moscow	10,500,685	6,587,113	3,913,572	3,544,252	2,287,974	1,256,278	3,257,116	2,075,820	1,181,296			
NORTH-WEST DISTRICT	1,743,531	1,378,759	364,772	301,662	232,607	69,055	983,579	769,943	213,636			
Republic of Karelia	29,624	26,342	3,282	1,646	1,538	108	23,848	21,084	2,764			
Republic of Komi	64,672	59,402	5,270	3,173	3,080	93	50,774	47,475	3,299			

Table 3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	81,063	74,512	6,551	16,449	15,364	1,085	54,479	50,636	3,843
including Nenets Autonomous Area	3,297	3,145	152	161	161	0	2,306	2,262	44
Vologda Region	90,319	73,354	16,965	16,034	6,818	9,216	55,744	49,586	6,158
Kaliningrad Region	75,516	57,538	17,978	10,469	8,826	1,643	51,063	38,049	13,014
Leningrad Region	72,646	64,549	8,097	6,033	5,662	371	53,537	47,164	6,373
Murmansk Region	66,090	57,351	8,739	3,846	3,627	219	52,151	45,800	6,351
Novgorod Region	29,871	26,017	3,854	1,919	1,848	71	19,633	17,198	2,435
Pskov Region	24,565	22,209	2,356	2,354	2,131	223	17,166	15,646	1,520
St. Petersburg	1,209,165	917,485	291,680	239,739	183,713	56,026	605,184	437,305	167,879
SOUTH FEDERAL DISTRICT	701,703	626,154	75,549	66,912	57,463	9,449	494,116	443,140	50,976
Republic of Adigei (Adigeya)	9,176	8,601	575	467	467	0	7,197	6,808	389
Republic of Kalmykia	4,380	4,147	233	494	493	1	3,182	2,979	203
Krasnodar Territory	319,293	286,151	33,142	37,739	31,760	5,979	216,320	193,324	22,996
Astrakhan Region	42,196	38,151	4,045	2,970	2,908	62	30,669	28,301	2,368
Volgograd Region	113,500	99,179	14,321	9,860	6,936	2,924	84,414	75,416	8,998
Rostov Region	213,158	189,925	23,233	15,382	14,899	483	152,334	136,312	16,022
NORTH-CAUCASIAN DISTRICT	191,592	176,803	14,789	11,566	11,074	492	131,949	120,689	11,260
Republic of Dagestan	25,168	23,470	1,698	1,258	1,132	126	15,603	14,220	1,383
Republic of Ingushetia	2,489	2,295	194	143	143	0	1,573	1,452	121
Kabardino-Balkar Republic	18,233	16,467	1,766	801	800	1	12,052	11,391	661
Karachai-Cherkess Republic	7,242	6,621	621	496	426	70	4,958	4,493	465
Republic of Northern Ossetia — Alania	18,227	17,132	1,095	640	626	14	13,842	12,933	909
Republic of Chechnya	7,669	7,602	67	481	481	0	1,628	1,566	62
Stavropol Territory	112,564	103,216	9,348	7,747	7,466	281	82,293	74,634	7,659
PRIVOLZHSKY FEDERAL DISTRICT	1,992,202	1,749,047	243,155	358,697	301,782	56,915	1,171,745	1,057,296	114,449
Republic of Bashkortostan	325,628	264,460	61,168	147,885	105,400	42,485	124,107	112,739	11,368
Republic of Mariy-El	20,693	19,169	1,524	2,056	1,718	338	15,210	14,402	808
Republic of Mordovia	30,740	28,958	1,782	2,642	2,632	10	22,017	20,697	1,320
Republic of Tatarstan (Tatarstan)	383,997	332,414	51,583	74,963	73,547	1,416	180,671	161,831	18,840
Udmurt Republic	73,214	68,747	4,467	14,936	14,751	185	46,294	43,150	3,144
Chuvash Republic — Chuvashya	49,276	43,612	5,664	5,020	4,376	644	33,963	32,081	1,882
Perm Territory	197,117	168,250	28,867	35,831	29,917	5,914	114,328	101,764	12,564
Kirov Region	58,828	55,377	3,451	5,061	4,769	292	44,280	42,017	2,263
Nizhni Novgorod Region	249,688	223,867	25,821	19,479	17,761	1,718	164,043	146,102	17,941
Orenburg Region	89,017	82,490	6,527	9,180	8,525	655	61,261	56,320	4,941

Table 3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Penza Region	55,717	52,509	3,208	3,462	3,346	116	40,424	37,943	2,481
Samara Region	285,547	253,630	31,917	26,191	24,673	1,518	193,522	168,927	24,595
Saratov Region	112,644	101,526	11,118	6,338	5,500	838	88,157	79,650	8,507
Ulyanovsk Region	60,096	54,038	6,058	5,653	4,867	786	43,468	39,673	3,795
URALS FEDERAL DISTRICT	1,096,124	944,780	151,344	194,190	171,282	22,908	662,189	575,803	86,386
Kurgan Region	23,974	22,717	1,257	1,886	1,693	193	17,823	16,995	828
Sverdlovsk Region	372,321	333,134	39,187	42,279	39,275	3,004	246,373	217,959	28,414
Tyumen Region	478,380	409,220	69,160	120,558	117,979	2,579	262,325	218,019	44,306
Khanty-Mansiysky Autonomous Area – Yugra	242,110	188,350	53,760	44,142	43,688	454	142,870	109,864	33,006
Yamalo-Nenetsky Autonomous Area	48,567	46,212	2,355	7,594	7,278	316	31,104	29,682	1,422
Chelyabinsk Region	221,449	179,709	41,740	29,467	12,335	17,132	135,668	122,830	12,838
SIBERIA FEDERAL DISTRICT	946,168	851,893	94,275	101,814	95,066	6,748	638,182	586,525	51,657
Republic of Altai	4,652	4,500	152	505	505	0	3,072	2,983	89
Republic of Buryatia	29,849	26,624	3,225	2,113	2,079	34	19,884	19,002	882
Republic of Tyva	3,815	3,734	81	306	306	0	2,674	2,615	59
Republic of Khakassia	15,529	14,941	588	1,575	1,573	2	11,048	10,532	516
Altai Territory	90,344	82,232	8,112	10,667	9,681	986	63,280	59,027	4,253
Zabaykalsky Territory	29,083	27,284	1,799	2,126	2,098	28	21,775	20,916	859
Krasnoyarsk Territory	167,944	154,715	13,229	24,126	23,838	288	102,714	95,185	7,529
Irkutsk Region	120,096	109,922	10,174	9,851	9,423	428	83,015	77,106	5,909
Kemerovo Region	154,537	137,759	16,778	23,228	19,762	3,466	101,638	92,626	9,012
Novosibirsk Region	186,054	159,753	26,301	15,563	14,676	887	122,763	110,762	12,001
Omsk Region	87,776	79,277	8,499	7,291	7,004	287	64,451	58,300	6,151
Tomsk Region	56,489	51,152	5,337	4,463	4,121	342	41,868	37,471	4,397
FAR EAST FEDERAL DISTRICT	498,635	444,152	54,483	53,720	45,296	8,424	336,123	304,879	31,244
Republic of Sakha (Yakutia)	59,263	56,046	3,217	5,672	5,597	75	35,557	33,927	1,630
Kamchatka Territory	33,101	30,168	2,933	2,438	2,288	150	24,144	21,977	2,167
Primorski Territory	149,220	125,704	23,516	19,017	12,083	6,934	97,397	85,126	12,271
Khabarovsk Territory	128,160	117,447	10,713	12,168	11,938	230	92,735	83,912	8,823
Amur Region	40,401	36,820	3,581	2,836	2,670	166	28,975	27,527	1,448
Magadan Region	23,362	18,930	4,432	2,870	2,860	10	13,511	12,179	1,332
Sakhalin Region	54,581	48,784	5,797	7,262	6,403	859	36,607	33,260	3,347
Jewish Autonomous Region	4,664	4,464	200	248	248	0	3,685	3,514	171
Chukotka Autonomous Area	5,883	5,789	94	1,209	1,209	0	3,512	3,457	55

Table 3.2

Ruble-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	30.09.2010		
	public organizations	non-public organizations	other
	2	3	4
RUSSIAN FEDERATION	309,223.8	3,181,878.8	211,510.5
CENTRAL FEDERAL DISTRICT	195,979.2	2,029,742.8	129,169.0
Belgorod Region	1,002.2	15,647.2	1,239.6
Bryansk Region	243.8	5,296.1	610.5
Vladimir Region	1,037.2	8,629.6	1,166.7
Voronezh Region	1,296.7	21,538.4	2,204.7
Ivanovo Region	135.9	5,137.1	703.5
Kaluga Region	2,483.2	9,268.2	797.5
Kostroma Region	192.4	2,728.1	780.2
Kursk Region	547.1	5,328.2	942.7
Lipetsk Region	442.9	9,192.1	715.3
Moscow Region	7,760.1	102,138.5	27,031.2
Orel Region	248.7	3,083.7	493.0
Ryazan Region	495.9	7,896.9	867.5
Smolensk Region	807.0	6,132.6	638.3
Tambov Region	889.9	3,789.0	459.9
Tver Region	821.4	10,849.4	758.6
Tula Region	748.9	9,479.4	918.7
Yaroslavl Region	1,966.7	12,444.3	1,045.8
Moscow	174,859.3	1,791,163.7	87,795.4
NORTH-WEST DISTRICT	23,164.9	286,530.8	12,077.4
Republic of Karelia	243.2	3,282.2	361.5
Republic of Komi	338.8	8,004.6	804.0
Arkhangelsk Region	708.4	7,092.0	1,334.7
including Nenets Autonomous Area	102.7	543.3	62.8
Vologda Region	468.2	16,459.7	1,238.9
Kaliningrad Region	521.4	9,683.5	1,103.7
Leningrad Region	415.8	9,913.5	667.3
Murmansk Region	729.2	6,616.5	376.6
Novgorod Region	237.5	6,426.6	352.9
Pskov Region	326.5	3,800.9	421.1
St. Petersburg	19,176.0	215,251.3	5,416.7
SOUTH FEDERAL DISTRICT	8,544.9	110,824.3	14,647.8
Republic of Adigei (Adigeya)	71.6	1,221.6	272.7
Republic of Kalmykia	157.7	483.9	122.1
Krasnodar Territory	3,796.1	55,020.2	7,450.6
Astrakhan Region	381.6	5,772.9	1,086.1
Volgograd Region	1,464.1	15,037.8	1,543.0
Rostov Region	2,673.8	33,288.0	4,173.2
NORTH-CAUCASIAN DISTRICT	4,026.8	37,982.8	3,576.3
Republic of Daghestan	483.5	5,976.8	474.8
Republic of Ingushetia	73.0	704.1	37.4
Kabardino-Balkar Republic	301.0	3,946.2	342.4
Karachai-Cherkess Republic	318.9	1,357.5	167.1
Republic of Northern Ossetia — Alania	593.7	2,612.6	240.3
Republic of Chechnya	644.2	4,474.6	97.3
Stavropol Territory	1,612.5	18,911.1	2,217.0

Table 3.2 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	35,630.1	324,556.1	17,983.0
Republic of Bashkortostan	4,201.7	40,517.2	1,501.8
Republic of Mariy-El	152.4	2,560.3	245.2
Republic of Mordovia	998.8	4,221.4	363.2
Republic of Tatarstan (Tatarstan)	7,472.0	77,857.9	2,858.3
Udmurt Republic	847.2	9,084.8	1,052.5
Chuvash Republic — Chuvashya	515.9	5,906.1	547.6
Perm Territory	1,826.5	33,350.1	2,226.5
Kirov Region	1,344.9	6,573.3	990.5
Nizhni Novgorod Region	10,590.5	48,025.2	2,410.7
Orenburg Region	1,166.5	14,654.2	891.2
Penza Region	585.8	6,609.8	870.3
Samara Region	3,724.4	51,933.9	1,799.6
Saratov Region	1,095.7	15,808.7	1,646.7
Ulyanovsk Region	1,107.7	7,453.4	578.8
URALS FEDERAL DISTRICT	14,737.1	168,291.0	11,426.3
Kurgan Region	193.4	3,616.3	732.8
Sverdlovsk Region	5,150.0	66,725.6	4,561.3
Tyumen Region	4,102.6	63,640.0	3,712.1
Khanty-Mansiysky Autonomous Area — Yugra	1,669.8	29,385.0	1,849.2
Yamalo-Nenetsky Autonomous Area	555.9	13,473.5	837.3
Chelyabinsk Region	5,291.1	34,309.1	2,420.2
SIBERIA FEDERAL DISTRICT	16,945.9	146,464.0	12,735.2
Republic of Altai	164.7	808.2	84.6
Republic of Buryatia	451.4	4,775.2	762.2
Republic of Tyva	155.8	506.1	125.6
Republic of Khakassia	370.7	2,285.7	679.3
Altai Territory	1,664.9	10,551.3	1,229.7
Zabaykalskiy Territory	344.4	3,597.8	688.6
Krasnoyarsk Territory	6,083.5	27,103.0	2,146.0
Irkutsk Region	1,075.2	20,444.7	1,483.4
Kemerovo Region	933.0	22,652.7	1,437.3
Novosibirsk Region	4,029.3	33,340.9	2,092.9
Omsk Region	967.3	12,025.2	1,237.8
Tomsk Region	705.6	8,373.2	767.8
FAR EAST FEDERAL DISTRICT	10,194.8	77,487.0	9,895.5
Republic of Sakha (Yakutia)	2,830.0	12,981.1	1,724.3
Kamchatka Territory	851.0	4,878.5	763.1
Primorski Territory	2,151.7	24,960.9	2,270.1
Khabarovsk Territory	1,777.3	18,077.7	2,136.1
Amur Region	708.6	5,183.3	909.2
Magadan Region	386.1	3,209.8	593.6
Sakhalin Region	961.5	6,935.5	1,292.8
Jewish Autonomous Region	75.3	608.6	134.1
Chukotka Autonomous Area	453.2	651.5	72.2

Table 3.3

Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	30.09.2010		
	public organizations	non-public organizations	other
2	3	4	
RUSSIAN FEDERATION	30,609.2	553,780.5	215,666.3
CENTRAL FEDERAL DISTRICT	26,304.9	450,748.1	211,946.2
Belgorod Region	1.9	465.7	97.7
Bryansk Region	0.0	135.5	4.3
Vladimir Region	0.8	621.0	42.9
Voronezh Region	0.8	541.1	31.7
Ivanovo Region	0.0	79.8	2.6
Kaluga Region	37.6	1,066.8	10.5
Kostroma Region	1.9	250.2	1.1
Kursk Region	25.2	179.2	2.0
Lipetsk Region	0.0	344.7	52.2
Moscow Region	211.4	4,322.2	363.9
Orel Region	0.0	91.0	1.7
Ryazan Region	23.7	575.9	4.7
Smolensk Region	61.5	460.6	1.5
Tambov Region	2.6	30.7	0.1
Tver Region	0.3	393.3	11.0
Tula Region	59.5	564.3	17.1
Yaroslavl Region	0.0	438.2	1.2
Moscow	25,877.5	440,188.1	211,300.0
NORTH-WEST DISTRICT	2,013.6	48,749.5	1,391.7
Republic of Karelia	2.8	145.5	8.2
Republic of Komi	23.5	221.3	2.1
Arkhangelsk Region	3.2	1,132.7	11.7
including Nenets Autonomous Area	0.0	80.4	0.2
Vologda Region	0.0	818.2	29.8
Kaliningrad Region	13.2	2,851.7	59.5
Leningrad Region	4.3	604.7	14.5
Murmansk Region	60.5	1,420.7	21.4
Novgorod Region	1.2	1,167.3	1.0
Pskov Region	2.0	74.8	7.5
St. Petersburg	1,902.9	40,312.6	1,236.0
SOUTH FEDERAL DISTRICT	122.6	5,613.1	277.7
Republic of Adigei (Adigeya)	0.0	24.8	0.5
Republic of Kalmykia	0.0	0.8	0.0
Krasnodar Territory	87.0	1,850.3	128.9
Astrakhan Region	13.1	575.4	55.1
Volgograd Region	16.9	933.3	18.5
Rostov Region	5.5	2,228.4	74.6
NORTH-CAUCASIAN DISTRICT	16.8	723.0	137.6
Republic of Daghestan	2.7	57.8	1.4
Republic of Ingushetia	0.0	63.8	0.0
Kabardino-Balkar Republic	0.0	36.2	1.0
Karachai-Cherkess Republic	0.0	0.9	70.5
Republic of Northern Ossetia — Alania	0.6	60.5	14.3
Republic of Chechnya	0.0	5.1	0.0
Stavropol Territory	13.5	498.6	50.4

Table 3.3 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	569.2	18,852.2	379.9
Republic of Bashkortostan	162.7	3,689.3	2.2
Republic of Mariy-El	4.3	71.5	0.2
Republic of Mordovia	0.7	120.8	0.0
Republic of Tatarstan (Tatarstan)	98.2	3,023.5	141.2
Udmurt Republic	1.1	246.3	2.2
Chuvash Republic — Chuvashya	0.2	138.3	0.1
Perm Territory	2.3	4,879.5	44.3
Kirov Region	0.0	319.1	0.6
Nizhni Novgorod Region	53.3	2,727.1	68.6
Orenburg Region	54.6	370.8	68.2
Penza Region	2.0	154.3	0.4
Samara Region	146.5	1,632.0	40.8
Saratov Region	8.1	647.2	9.4
Ulyanovsk Region	35.2	832.4	2.0
URALS FEDERAL DISTRICT	1,125.0	14,576.8	332.9
Kurgan Region	0.0	40.6	3.9
Sverdlovsk Region	81.9	3,441.3	137.3
Tyumen Region	8.2	5,035.3	9.4
Khanty-Mansiysky Autonomous Area — Yugra	0.4	4,389.4	5.4
Yamalo-Nenetsky Autonomous Area	0.0	17.1	0.0
Chelyabinsk Region	1,034.9	6,059.6	182.4
SIBERIA FEDERAL DISTRICT	358.9	8,830.3	541.1
Republic of Altai	0.1	23.0	0.0
Republic of Buryatia	0.0	652.3	5.6
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	0.0	3.5	1.6
Altai Territory	18.1	233.7	9.0
Zabaykalskiy Territory	0.1	31.2	7.5
Krasnoyarsk Territory	152.3	1,306.5	12.5
Irkutsk Region	14.9	1,059.6	43.5
Kemerovo Region	0.4	3,187.5	148.1
Novosibirsk Region	129.5	1,659.6	256.9
Omsk Region	42.0	540.6	56.1
Tomsk Region	1.5	132.9	0.4
FAR EAST FEDERAL DISTRICT	98.1	5,687.6	659.1
Republic of Sakha (Yakutia)	1.8	104.6	2.4
Kamchatka Territory	11.6	384.2	7.9
Primorski Territory	68.1	2,683.6	207.9
Khabarovsk Territory	10.3	956.6	173.6
Amur Region	3.5	60.0	18.4
Magadan Region	1.7	340.3	7.4
Sakhalin Region	1.1	1,157.4	241.5
Jewish Autonomous Region	0.0	0.9	0.1
Chukotka Autonomous Area	0.0	0.0	0.0

Table 3.4

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	30.09.2010			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	6,657.8	2,278.9	25,286.3	19,600.7
CENTRAL FEDERAL DISTRICT	5,494.8	852.9	16,306.0	10,535.1
Belgorod Region	1.1	6.7	5.8	159.8
Bryansk Region	12.8	1.3	43.2	90.3
Vladimir Region	7.6	0.0	16.2	89.4
Voronezh Region	14.0	0.6	299.0	125.9
Ivanovo Region	20.7	0.0	30.0	34.4
Kaluga Region	30.7	0.6	108.7	30.9
Kostroma Region	3.1	14.8	4.4	26.2
Kursk Region	1.8	11.5	2.8	56.0
Lipetsk Region	7.2	1.6	71.9	125.6
Moscow Region	167.2	16.3	436.0	971.5
Orel Region	1.0	0.2	12.7	16.3
Ryazan Region	10.1	0.3	16.6	138.7
Smolensk Region	13.2	15.0	10.4	26.5
Tambov Region	4.7	0.2	14.0	26.1
Tver Region	2.0	0.6	59.3	41.0
Tula Region	6.6	0.1	7.4	119.3
Yaroslavl Region	3.1	0.8	25.8	39.0
Moscow	5,187.9	782.5	15,141.8	8,418.3
NORTH-WEST DISTRICT	84.4	70.5	3,241.3	995.1
Republic of Karelia	1.7	0.0	4.0	14.4
Republic of Komi	4.7	0.0	23.5	12.7
Arkhangelsk Region	4.7	0.1	51.0	88.4
including Nenets Autonomous Area	0.0	0.0	0.2	0.0
Vologda Region	1.9	0.2	15.3	164.8
Kaliningrad Region	15.9	3.4	28.6	123.1
Leningrad Region	13.7	7.4	242.4	191.0
Murmansk Region	8.1	4.7	23.1	86.0
Novgorod Region	12.4	11.3	43.5	48.0
Pskov Region	2.2	0.8	4.6	96.3
St. Petersburg	19.1	42.6	2,805.2	170.5
SOUTH FEDERAL DISTRICT	125.1	11.4	285.4	335.4
Republic of Adigei (Adigeya)	14.2	0.0	3.0	0.6
Republic of Kalmykia	2.3	0.6	22.9	10.9
Krasnodar Territory	58.8	0.5	91.1	165.6
Astrakhan Region	4.9	0.2	13.6	26.3
Volgograd Region	15.7	0.0	21.2	6.0
Rostov Region	29.2	10.1	133.5	125.8
NORTH-CAUCASIAN DISTRICT	349.6	13.5	172.3	729.4
Republic of Daghestan	226.5	2.6	4.2	109.6
Republic of Ingushetia	0.0	0.0	0.5	0.0
Kabardino-Balkar Republic	0.7	0.0	7.3	40.8
Karachai-Cherkess Republic	5.6	2.6	3.7	5.5
Republic of Northern Ossetia — Alania	0.0	0.0	4.7	8.5
Republic of Chechnya	92.6	0.0	20.5	201.7
Stavropol Territory	24.2	8.3	131.5	363.3

Table 3.4 (end)
(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	189.8	1,152.4	4,042.9	3,694.9
Republic of Bashkortostan	6.9	1,065.5	373.3	374.1
Republic of Mariy-El	0.9	0.1	5.4	50.5
Republic of Mordovia	2.2	0.2	87.0	43.1
Republic of Tatarstan (Tatarstan)	27.8	18.9	2,998.1	1,679.0
Udmurt Republic	0.4	0.0	20.9	10.0
Chuvash Republic — Chuvashya	12.2	11.1	26.8	104.5
Perm Territory	49.9	3.2	71.8	246.0
Kirov Region	3.7	0.1	17.9	109.7
Nizhni Novgorod Region	30.5	0.1	127.2	227.5
Orenburg Region	11.4	29.8	80.8	161.1
Penza Region	2.0	0.0	27.6	77.6
Samara Region	21.7	22.7	53.0	476.8
Saratov Region	11.1	0.6	53.1	78.6
Ulyanovsk Region	9.4	0.0	99.9	56.4
URALS FEDERAL DISTRICT	87.7	103.5	570.2	957.6
Kurgan Region	1.6	0.1	11.6	111.6
Sverdlovsk Region	40.1	0.4	155.7	433.3
Tyumen Region	6.7	69.7	220.2	344.5
Khanty-Mansiysky Autonomous Area — Yugra	0.3	22.1	83.1	106.3
Yamalo-Nenetsky Autonomous Area	5.6	7.9	52.3	193.6
Chelyabinsk Region	39.3	33.3	182.9	68.3
SIBERIA FEDERAL DISTRICT	201.0	56.9	344.7	1,592.7
Republic of Altai	1.4	0.4	0.8	4.0
Republic of Buryatia	3.3	0.0	149.4	19.6
Republic of Tyva	35.1	2.9	0.4	105.5
Republic of Khakassia	10.8	7.0	19.4	11.5
Altai Territory	0.9	0.2	10.2	374.9
Zabaykalskiy Territory	48.6	2.2	2.3	43.1
Krasnoyarsk Territory	50.8	0.7	70.6	158.4
Irkutsk Region	11.2	10.7	10.0	228.6
Kemerovo Region	22.8	10.2	8.9	406.6
Novosibirsk Region	9.7	8.4	43.3	51.4
Omsk Region	6.0	14.2	25.9	70.4
Tomsk Region	0.5	0.0	3.4	118.8
FAR EAST FEDERAL DISTRICT	125.4	17.8	323.5	760.5
Republic of Sakha (Yakutia)	55.9	0.0	8.9	126.2
Kamchatka Territory	0.0	0.2	0.2	39.6
Primorski Territory	20.8	9.0	73.7	65.7
Khabarovsk Territory	8.8	0.4	37.1	102.7
Amur Region	19.3	3.0	8.3	109.9
Magadan Region	2.9	5.2	3.2	259.2
Sakhalin Region	17.6	0.0	190.0	55.6
Jewish Autonomous Region	0.2	0.1	0.4	1.6
Chukotka Autonomous Area	0.0	0.0	1.6	0.0

Table 3.5

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	30.09.2010		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	15,290.3	14,697.4	479,396.0
CENTRAL FEDERAL DISTRICT	12,347.8	4,062.3	436,023.8
Belgorod Region	0.0	58.9	0.0
Bryansk Region	19.0	21.2	0.0
Vladimir Region	141.8	138.0	0.0
Voronezh Region	0.0	87.6	0.0
Ivanovo Region	30.0	82.3	0.0
Kaluga Region	0.0	48.0	0.0
Kostroma Region	22.0	56.3	0.0
Kursk Region	0.0	19.2	0.0
Lipetsk Region	24.8	62.7	0.0
Moscow Region	152.6	491.6	0.0
Orel Region	0.0	30.2	0.0
Ryazan Region	0.0	33.6	0.0
Smolensk Region	10.3	22.9	0.0
Tambov Region	0.1	41.6	0.0
Tver Region	0.0	29.7	0.0
Tula Region	3.8	25.9	0.0
Yaroslavl Region	77.7	116.0	0.0
Moscow	11,865.7	2,696.6	436,023.8
NORTH-WEST DISTRICT	311.8	1,479.3	11,502.8
Republic of Karelia	0.1	92.9	0.0
Republic of Komi	35.0	197.8	0.0
Arkhangelsk Region	5.9	76.1	0.0
including Nenets Autonomous Area	0.0	8.6	0.0
Vologda Region	82.0	64.1	0.0
Kaliningrad Region	41.0	87.2	0.0
Leningrad Region	0.0	117.7	0.0
Murmansk Region	20.5	89.7	0.0
Novgorod Region	0.0	56.2	0.0
Pskov Region	10.1	43.8	0.0
St. Petersburg	117.2	653.9	11,502.8
SOUTH FEDERAL DISTRICT	42.6	1,217.1	2,805.4
Republic of Adigei (Adigeya)	0.0	18.8	0.0
Republic of Kalmykia	0.0	9.8	0.0
Krasnodar Territory	21.5	447.4	1.2
Astrakhan Region	1.3	143.9	0.0
Volgograd Region	6.5	302.3	0.0
Rostov Region	13.3	294.9	2,804.2
NORTH-CAUCASIAN DISTRICT	76.9	661.0	77.2
Republic of Daghestan	0.0	20.9	0.0
Republic of Ingushetia	0.0	18.1	0.0
Kabardino-Balkar Republic	0.0	53.8	0.0
Karachai-Cherkess Republic	0.0	18.3	0.0
Republic of Northern Ossetia — Alania	0.0	36.6	77.2
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	76.9	513.2	0.0

Table 3.5 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	1,557.6	2,647.5	18,433.6
Republic of Bashkortostan	0.0	197.0	0.0
Republic of Mariy-El	0.0	8.6	0.0
Republic of Mordovia	0.0	47.8	0.0
Republic of Tatarstan (Tatarstan)	21.2	84.4	11,525.0
Udmurt Republic	453.5	99.0	0.0
Chuvash Republic — Chuvashya	0.0	118.7	0.0
Perm Territory	3.2	223.2	0.0
Kirov Region	0.0	116.6	0.0
Nizhni Novgorod Region	53.9	220.9	0.0
Orenburg Region	0.8	204.5	0.0
Penza Region	3.3	201.5	0.0
Samara Region	864.0	677.5	6,908.6
Saratov Region	1.2	175.0	0.0
Ulyanovsk Region	156.5	272.9	0.0
URALS FEDERAL DISTRICT	370.6	1,160.7	9,503.2
Kurgan Region	0.4	14.7	0.0
Sverdlovsk Region	16.9	124.9	2,003.2
Tyumen Region	39.9	601.4	7,500.0
Khanty-Mansiysky Autonomous Area — Yugra	32.8	356.2	6,000.0
Yamalo-Nenetsky Autonomous Area	0.0	133.3	0.0
Chelyabinsk Region	313.4	419.7	0.0
SIBERIA FEDERAL DISTRICT	164.2	2,457.8	50.0
Republic of Altai	0.0	21.5	0.0
Republic of Buryatia	23.5	94.1	50.0
Republic of Tyva	0.0	16.2	0.0
Republic of Khakassia	0.0	31.6	0.0
Altai Territory	15.7	180.9	0.0
Zabaykalskiy Territory	51.1	119.7	0.0
Krasnoyarsk Territory	16.8	222.7	0.0
Irkutsk Region	45.4	430.6	0.0
Kemerovo Region	0.7	569.4	0.0
Novosibirsk Region	7.1	361.6	0.0
Omsk Region	3.9	196.5	0.0
Tomsk Region	0.0	213.2	0.0
FAR EAST FEDERAL DISTRICT	418.8	1,011.7	1,000.0
Republic of Sakha (Yakutia)	0.0	93.4	0.0
Kamchatka Territory	1.6	43.1	0.0
Primorski Territory	269.2	410.2	0.0
Khabarovsk Territory	0.0	114.6	0.0
Amur Region	124.3	132.3	1,000.0
Magadan Region	8.0	41.6	0.0
Sakhalin Region	14.3	136.6	0.0
Jewish Autonomous Region	1.5	29.1	0.0
Chukotka Autonomous Area	0.0	10.9	0.0

Table 3.6

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

(millions of rubles)

1	30.09.2010	
	2 rubles funds raised by issuing bills	3 foreign currency funds raised by issuing bills
RUSSIAN FEDERATION	713,486.4	125,331.3
CENTRAL FEDERAL DISTRICT	519,805.5	112,863.3
Belgorod Region	2,875.7	0.0
Bryansk Region	130.2	0.0
Vladimir Region	634.7	443.1
Voronezh Region	4,848.3	1,533.2
Ivanovo Region	236.5	29.0
Kaluga Region	154.3	200.9
Kostroma Region	170.7	15.0
Kursk Region	782.2	14.2
Lipetsk Region	232.4	0.0
Moscow Region	36,330.0	2,246.5
Orel Region	90.0	0.0
Ryazan Region	406.1	0.0
Smolensk Region	92.5	30.0
Tambov Region	737.1	0.0
Tver Region	208.8	24.8
Tula Region	173.8	0.0
Yaroslavl Region	752.1	15.2
Moscow	470,950.2	108,311.2
NORTH-WEST DISTRICT	43,412.0	7,918.8
Republic of Karelia	0.7	0.7
Republic of Komi	174.6	0.0
Arkhangelsk Region	173.9	0.0
including Nenets Autonomous Area	0.1	0.0
Vologda Region	1,375.0	0.0
Kaliningrad Region	145.9	6.2
Leningrad Region	38.0	0.0
Murmansk Region	326.1	4.5
Novgorod Region	92.3	0.0
Pskov Region	12.8	0.0
St. Petersburg	41,072.8	7,907.4
SOUTH FEDERAL DISTRICT	6,458.8	1,326.4
Republic of Adigei (Adigeya)	2.2	0.0
Republic of Kalmykia	0.5	0.0
Krasnodar Territory	1,303.7	362.1
Astrakhan Region	47.6	0.0
Volgograd Region	547.3	7.6
Rostov Region	4,557.5	956.7
NORTH-CAUCASIAN DISTRICT	1,995.2	74.9
Republic of Daghestan	39.7	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	0.4	0.0
Karachai-Cherkess Republic	342.8	73.7
Republic of Northern Ossetia — Alania	212.4	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	1,399.8	1.2

Table 3.6 (end)
(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	83,611.0	2,083.3
Republic of Bashkortostan	2,436.2	528.3
Republic of Mariy-El	169.2	1.5
Republic of Mordovia	242.7	0.0
Republic of Tatarstan (Tatarstan)	40,285.8	171.4
Udmurt Republic	2,952.4	0.0
Chuvash Republic — Chuvashya	1,677.7	0.0
Perm Territory	3,347.6	18.0
Kirov Region	236.4	0.0
Nizhni Novgorod Region	7,917.6	11.3
Orenburg Region	2,980.2	51.0
Penza Region	182.4	1.5
Samara Region	16,632.9	1,283.6
Saratov Region	3,695.5	15.2
Ulyanovsk Region	854.5	1.4
URALS FEDERAL DISTRICT	40,132.3	713.4
Kurgan Region	214.9	4.8
Sverdlovsk Region	10,280.1	315.8
Tyumen Region	21,975.2	14.2
Khanty-Mansiysky Autonomous Area — Yugra	16,202.1	2.8
Yamalo-Nenetsky Autonomous Area	1,561.8	0.0
Chelyabinsk Region	7,662.2	378.6
SIBERIA FEDERAL DISTRICT	14,261.4	279.7
Republic of Altai	279.0	0.0
Republic of Buryatia	62.3	55.3
Republic of Tyva	1.5	0.0
Republic of Khakassia	13.1	0.0
Altai Territory	862.6	7.6
Zabaykalskiy Territory	34.7	0.3
Krasnoyarsk Territory	705.4	0.3
Irkutsk Region	2,864.3	40.1
Kemerovo Region	943.3	9.9
Novosibirsk Region	6,502.2	64.8
Omsk Region	1,772.7	101.4
Tomsk Region	220.3	0.0
FAR EAST FEDERAL DISTRICT	3,810.2	71.7
Republic of Sakha (Yakutia)	341.0	3.1
Kamchatka Territory	84.9	52.4
Primorski Territory	2,868.5	14.0
Khabarovsk Territory	253.8	1.4
Amur Region	67.1	0.6
Magadan Region	0.7	0.0
Sakhalin Region	191.0	0.0
Jewish Autonomous Region	3.2	0.0
Chukotka Autonomous Area	0.0	0.0

4. Funds Allocations

Table 4.1

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

(millions of rubles)

	30.09.2010												
	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	12,147,148	162,988	101,664	2,023,076	541,463	365,418	782,279	447,841	2,877,043	598,631	2,078,752	2,269,657	
CENTRAL FEDERAL DISTRICT	6,157,811	42,724	13,982	835,392	146,789	124,790	378,587	232,361	1,419,496	387,335	1,493,894	1,096,443	
Belgorod Region	123,950	16,309	0	56,460	377	23,255	3,344	560	8,002	2,670	3,314	9,659	
Bryansk Region	25,971	8	0	4,520	5,723	3,242	339	116	3,285	294	319	8,125	
Vladimir Region	73,858	42	0	26,164	5,399	3,163	1,450	441	9,104	3,215	17,138	7,742	
Voronezh Region	102,564	468	0	19,115	2,136	13,430	2,388	1,592	32,962	11,692	7,771	11,010	
Ivanovo Region	34,829	32	15	7,972	2,575	851	1,790	350	9,657	2,000	2,426	7,176	
Kaluga Region	45,752	118	0	18,823	3,434	2,032	1,649	306	7,795	1,423	1,861	8,311	
Kostroma Region	21,485	24	3	4,228	574	439	432	241	9,094	124	2,683	3,646	
Kursk Region	66,949	8,633	0	13,491	1,885	7,911	1,898	5,408	15,032	1,326	654	10,711	
Lipetsk Region	48,417	2	0	8,474	1,009	7,076	1,793	683	17,025	1,902	2,322	8,131	
Moscow Region	701,412	1,223	443	99,843	25,973	6,120	40,806	12,800	161,132	36,035	140,015	177,465	
Orel Region	50,192	0	0	4,098	941	4,559	21,334	682	12,466	478	639	4,995	
Ryazan Region	37,042	25	4	12,438	676	4,288	1,004	901	10,150	760	1,143	5,657	
Smolensk Region	51,241	43	0	23,304	718	2,054	2,242	719	11,597	1,602	2,644	6,318	
Tambov Region	31,319	0	0	9,717	2,609	3,550	907	328	10,191	930	528	2,559	
Tver Region	46,965	30	0	21,906	1,016	2,496	1,786	281	11,067	652	1,395	6,336	
Tula Region	116,011	75	5	28,343	6,283	3,628	7,231	1,824	20,466	2,949	15,367	29,845	
Yaroslavl Region	87,769	205	0	19,462	17,173	2,067	2,131	2,223	15,333	1,025	6,463	21,687	
Moscow	4,492,085	15,487	13,512	457,037	68,288	34,629	286,063	202,906	1,055,141	318,258	1,287,204	767,072	

Table 4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	1,138,407	5,176	1,420	173,109	72,931	25,568	115,482	70,074	272,398	38,171	130,942	234,556
Republic of Karelia	24,272	268	64	4,867	7,661	924	256	185	2,306	535	566	6,704
Republic of Komi	27,827	631	478	3,384	810	1,013	2,323	680	6,744	1,264	496	10,482
Arkhangelsk Region	48,313	523	499	10,423	1,305	2,487	1,625	4,031	8,467	919	2,974	15,559
including Nenets Autonomous Area	818	136	136	18	0	0	216	100	84	0	205	59
Vologda Region	61,309	6	0	10,749	1,906	6,248	2,692	593	14,291	862	2,259	21,703
Kaliningrad Region	83,805	98	0	7,336	3,866	2,050	2,391	2,025	13,739	2,218	42,688	7,394
Leningrad Region	77,039	1,766	75	13,762	2,293	5,779	13,871	1,123	12,785	2,012	7,011	16,637
Murmansk Region	37,551	1,290	98	1,666	2,939	617	428	1,113	8,759	549	2,643	17,547
Novgorod Region	28,271	159	3	9,501	1,431	3,175	1,340	187	3,935	151	478	7,914
Pskov Region	15,976	0	0	2,890	1,675	1,857	504	709	4,979	179	357	2,826
St. Petersburg	734,044	435	203	108,531	49,045	1,418	90,052	59,428	196,395	29,482	71,470	127,788
SOUTH FEDERAL DISTRICT	801,651	2,193	794	139,130	36,145	74,773	36,922	15,303	240,734	21,555	94,507	140,389
Republic of Adigei (Adigeya)	7,871	22	0	2,109	18	858	477	67	2,152	138	307	1,723
Republic of Kalmykia	2,747	6	6	91	30	1,198	82	58	850	15	33	384
Krasnodar Territory	435,917	306	12	46,471	21,410	46,313	23,780	9,980	157,356	4,810	71,538	53,953
Astrakhan Region	14,048	1	0	1,511	86	1,229	1,851	462	4,381	2,130	536	1,861
Volgograd Region	112,129	256	1	23,746	2,401	7,475	3,287	1,407	27,478	9,151	10,031	26,897
Rostov Region	228,939	1,602	775	65,202	12,200	17,701	7,445	3,329	48,516	5,311	12,062	55,571
NORTH-CAUCASIAN DISTRICT	146,176	229	91	31,052	16,141	15,362	7,764	2,309	45,026	2,631	6,461	19,201
Republic of Dagestan	14,518	88	75	2,198	62	917	1,968	654	4,381	156	1,466	2,628
Republic of Ingushetia	1,428	0	0	54	0	237	357	25	539	0	216	0
Kabardino-Balkar Republic	16,401	43	16	6,820	4	1,925	681	133	5,060	673	812	250
Karachai-Cherkess Republic	8,226	0	0	4,572	33	1,760	124	102	1,377	35	210	13
Republic of Northern Ossetia — Alania	9,177	94	0	2,009	16	1,006	860	242	3,361	44	689	856
Republic of Chechnya	1,631	0	0	159	0	117	1,034	13	254	11	43	0
Stavropol Territory	94,795	4	0	15,241	16,026	9,400	2,740	1,140	30,053	1,712	3,025	15,454
PRIVOLZHSKY FEDERAL DISTRICT	1,771,494	50,312	46,244	473,181	128,034	72,181	77,707	39,362	387,522	70,390	219,131	253,674
Republic of Bashkortostan	220,557	32,709	31,696	61,430	11,660	4,793	7,920	2,930	49,458	4,458	19,451	25,748
Republic of Mariy-El	22,204	1,251	1,250	5,352	989	2,331	937	129	3,742	195	519	6,759
Republic of Mordovia	37,645	17	0	14,864	75	5,197	2,327	669	4,843	963	4,867	3,823

Table 4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	355,185	7,661	7,504	103,563	9,162	21,432	17,717	7,991	61,485	18,397	60,670	47,107
Udmurt Republic	55,596	134	133	11,771	93	2,256	1,847	455	19,240	1,493	2,410	15,897
Chuvash Republic — Chuvashya	46,461	5	0	7,100	15,389	1,262	3,302	410	7,075	2,085	1,330	8,503
Perm Territory	159,996	477	137	43,718	21,842	2,441	8,130	3,301	39,018	7,831	9,648	23,590
Kirov Region	41,579	1	1	10,116	158	3,133	1,555	517	14,715	1,557	1,350	8,477
Nizhni Novgorod Region	346,679	69	48	91,893	35,576	7,399	5,196	12,115	87,899	11,278	56,377	38,877
Orenburg Region	71,030	4,287	2,838	23,256	1,563	6,097	2,432	2,721	10,709	1,903	2,839	15,223
Penza Region	32,413	90	30	7,868	2,981	3,735	2,315	474	5,883	925	1,519	6,623
Samara Region	239,162	1,176	1,119	51,402	21,464	4,242	14,908	6,375	58,144	12,183	51,015	18,253
Saratov Region	99,849	1,542	1,488	23,373	6,593	4,243	7,534	855	18,445	5,491	5,737	26,036
Ulyanovsk Region	43,138	893	0	17,477	490	3,620	1,587	420	6,865	1,631	1,399	8,756
URALS FEDERAL DISTRICT	826,967	18,822	13,748	197,367	25,118	11,567	68,804	28,729	184,302	37,278	57,939	197,041
Kurgan Region	22,019	1	0	7,867	1,375	1,533	835	252	4,684	251	745	4,476
Sverdlovsk Region	387,323	3,927	195	100,969	17,655	2,270	22,514	10,339	110,422	15,440	23,349	80,438
Tyumen Region	216,761	13,590	13,497	14,889	4,193	3,463	40,115	16,415	36,791	15,706	22,715	48,884
Khanty-Mansyisky Autonomous Area — Yugra	99,988	5,518	5,496	1,978	998	487	22,738	13,614	12,256	6,581	10,391	25,427
Yamalo-Nenetsky Autonomous Area	15,356	3,585	3,565	423	298	36	4,814	888	2,304	1,769	301	938
Chelyabinsk Region	200,864	1,304	56	73,643	1,895	4,301	5,340	1,723	32,404	5,881	11,130	63,243
SIBERIA FEDERAL DISTRICT	964,623	32,005	23,334	137,981	71,038	33,258	59,514	37,972	240,571	30,988	57,661	263,635
Republic of Altai	11,441	50	29	623	93	309	989	92	4,328	264	873	3,820
Republic of Buryatia	21,334	328	134	4,243	1,238	324	2,907	224	5,057	591	491	5,931
Republic of Tyva	1,745	911	459	70	0	37	13	20	451	3	10	230
Republic of Khakassia	12,307	353	304	2,935	678	862	974	52	2,232	118	349	3,754
Altai Territory	117,998	72	22	24,261	3,795	12,395	3,308	1,366	34,276	2,849	6,154	29,522
Zabaykalskiy Territory	20,783	4,447	4,209	501	3,809	170	546	129	4,716	182	369	5,914
Krasnoyarsk Territory	134,985	1,539	940	30,111	13,301	4,005	11,597	3,300	27,988	5,059	5,273	32,812
Irkutsk Region	121,606	3,982	3,453	14,231	21,806	1,891	10,244	3,014	30,396	2,156	5,943	27,943
Kemerovo Region	144,260	17,926	13,406	14,344	1,517	2,622	1,584	1,996	34,075	2,284	7,922	59,990
Novosibirsk Region	233,121	248	143	22,590	20,209	6,021	11,340	23,457	68,905	7,843	9,526	62,982
Omsk Region	93,590	3	3	11,158	3,748	2,841	13,537	3,380	17,287	5,964	18,560	17,112
Tomsk Region	51,453	2,148	232	12,914	844	1,781	2,475	942	10,860	3,675	2,191	13,623

Table 4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	340,019	11,527	2,051	35,857	45,267	7,919	37,499	21,731	86,989	10,283	18,225	64,722
Republic of Sakha (Yakutia)	52,765	3,424	1,700	1,706	21,534	284	2,300	2,988	10,509	753	1,499	7,768
Kamchatka Territory	17,950	109	0	1,085	2,092	1,772	1,362	757	5,211	830	2,298	2,434
Primorski Territory	111,026	76	28	20,955	2,418	1,791	9,265	10,047	25,322	2,233	5,255	33,664
Khabarovsk Territory	101,207	2,049	0	9,625	14,142	396	17,145	5,020	32,890	2,399	4,980	12,561
Amur Region	22,858	435	158	1,136	1,482	3,109	3,684	1,681	4,977	185	546	5,623
Magadan Region	12,079	5,245	150	246	1,219	270	155	120	2,767	1,245	549	263
Sakhalin Region	13,688	55	15	858	1,638	128	3,328	622	2,599	1,170	1,590	1,700
Jewish Autonomous Region	2,164	0	0	215	14	169	261	34	500	18	248	705
Chukotka Autonomous Area	6,282	133	0	31	730	0	0	462	2,211	1,450	1,260	5

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

Table 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

30.09.2010

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			
1	2	3	4	5	6	7	8	9	10	11	12	13		
RUSSIAN FEDERATION	2,012,634	239,625	97,961	504,738	7,444	20,121	83,602	70,409	393,760	190,325	496,295	6,315		
CENTRAL FEDERAL DISTRICT	1,182,859	28,433	20,953	165,812	7,415	9,797	62,188	42,180	300,426	151,501	411,230	3,877		
Belgorod Region	11,927	2,423	0	7,547	0	51	1	16	814	2	1,073	0		
Bryansk Region	344	0	0	83	0	65	0	9	187	0	0	0		
Vladimir Region	2,474	0	0	2,337	0	3	132	2	0	0	0	0		
Voronezh Region	10,168	0	0	2,032	0	418	3	1,261	1,440	1,797	3,217	0		
Ivanovo Region	5,484	0	0	4,619	0	0	88	11	131	635	0	0		
Kaluga Region	3,196	0	0	1,090	0	512	1,033	15	121	172	249	4		
Kostroma Region	670	0	0	157	0	0	0	0	513	0	0	0		
Kursk Region	1,437	0	0	1,010	0	120	0	0	233	74	0	0		
Lipetsk Region	1,139	0	0	677	0	0	0	0	462	0	0	0		
Moscow Region	66,666	0	0	11,407	0	1,732	3,254	5,245	28,624	9,811	5,663	930		
Orel Region	2,254	0	0	843	0	61	0	0	230	0	1,120	0		
Ryazan Region	461	0	0	229	0	82	74	6	50	20	0	0		
Smolensk Region	7,745	0	0	5,343	0	0	0	0	1,846	67	489	0		
Tambov Region	742	0	0	688	0	38	0	0	16	0	0	0		
Tver Region	1,968	0	0	963	0	161	0	0	844	0	0	0		
Tula Region	25,267	0	0	5,190	0	0	0	0	468	114	19,423	72		
Yaroslavl Region	12,926	0	0	12,624	0	0	243	0	20	24	15	0		
Moscow	1,027,991	26,010	20,953	108,974	7,415	6,554	57,360	35,615	264,427	138,785	379,980	2,871		

Table 4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	200,792	31,624	19,152	64,812	8	894	14,928	21,532	29,284	21,530	15,817	363
Republic of Karelia	6,547	75	42	5,665	0	48	0	0	0	306	453	0
Republic of Komi	2,182	759	759	1,423	0	0	0	0	0	0	0	0
Arkhangelsk Region	8,763	7,851	7,657	797	0	0	0	88	17	0	0	10
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	6,207	0	0	5,117	0	267	29	0	455	4	19	316
Kaliningrad Region	26,579	1,075	0	16,233	0	148	48	2,601	4,457	147	1,870	0
Leningrad Region	8,869	1,064	0	5,725	0	51	0	1,052	194	661	122	0
Murmansk Region	4,266	0	0	0	0	130	53	2,145	25	0	1,913	0
Novgorod Region	8,431	0	0	6,858	0	41	0	0	12	0	1,520	0
Pskov Region	5,124	2,606	2,606	2,517	0	0	0	0	0	1	0	0
St. Petersburg	123,824	18,194	8,088	20,477	8	209	14,798	15,646	24,124	20,411	9,920	37
SOUTH FEDERAL DISTRICT	42,643	661	661	11,590	0	180	1,329	1,736	12,856	1,778	12,507	6
Republic of Adigei (Adigeya)	58	0	0	58	0	0	0	0	0	0	0	0
Republic of Kalmykia	53	0	0	0	0	0	0	0	52	1	0	0
Krasnodar Territory	26,197	0	0	3,759	0	167	302	807	9,988	293	10,880	1
Astrakhan Region	1,887	0	0	63	0	0	0	0	10	885	929	0
Volgograd Region	4,591	0	0	3,320	0	0	986	51	219	15	0	0
Rostov Region	9,857	661	661	4,389	0	13	41	878	2,589	584	697	5
NORTH-CAUCASIAN DISTRICT	4,314	1,565	0	1,606	0	220	136	0	720	8	59	0
Republic of Dagestan	454	0	0	81	0	0	136	0	170	8	59	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1,438	604	0	476	0	0	0	0	358	0	0	0
Karachai-Cherkess Republic	664	0	0	655	0	0	0	0	9	0	0	0
Republic of Northern Ossetia — Alania	965	960	0	5	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	793	0	0	391	0	220	0	0	182	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	184,319	37,174	35,387	114,135	21	271	2,697	1,686	12,398	5,573	10,359	5
Republic of Bashkortostan	71,665	6,639	6,288	62,172	0	34	273	0	2,191	0	355	1
Republic of Mariy-El	5,730	4,756	4,756	784	0	0	0	0	21	169	0	0
Republic of Mordovia	244	0	0	152	0	92	0	0	0	0	0	0

Table 4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	54,288	20,847	20,391	12,675	0	0	1,949	0	5,437	4,629	8,751	0
Udmurt Republic	1,007	0	0	894	0	0	0	0	107	0	6	0
Chuvash Republic — Chuvashya	1,392	0	0	776	0	0	0	0	575	41	0	0
Perm Territory	7,844	131	0	7,406	0	0	0	0	69	24	214	0
Kirov Region	6,563	0	0	6,563	0	0	0	0	0	0	0	0
Nizhni Novgorod Region	5,025	760	760	3,025	0	0	80	48	809	162	137	4
Orenburg Region	3,591	849	0	1,990	0	0	0	0	723	0	29	0
Penza Region	699	0	0	452	0	71	0	0	176	0	0	0
Samara Region	13,572	3,040	3,040	6,651	21	74	395	832	1,281	422	856	0
Saratov Region	4,679	152	152	3,532	0	0	0	0	906	78	11	0
Ulyanovsk Region	8,020	0	0	7,063	0	0	0	806	103	48	0	0
URALS FEDERAL DISTRICT	174,867	13,413	4,163	86,066	0	452	2,022	1,528	23,952	5,266	40,104	2,064
Kurgan Region	31	0	0	0	0	0	0	0	27	0	4	0
Sverdlovsk Region	127,432	1,502	0	64,793	0	0	1,414	213	19,314	2,578	37,618	0
Tyumen Region	19,982	4,162	4,163	3,385	0	0	0	1,193	4,073	2,627	2,482	2,060
Khanty-Mansiysky Autonomous Area — Yugra	2,903	424	424	23	0	0	0	231	213	0	10	2,002
Yamalo-Nenetsky Autonomous Area	12	0	0	0	0	0	0	0	12	0	0	0
Chelyabinsk Region	27,422	7,748	0	17,889	0	452	608	122	538	61	0	4
SIBERIA FEDERAL DISTRICT	107,385	32,988	16,302	54,418	0	1,116	67	40	11,084	3,605	4,067	0
Republic of Altai	1,712	244	0	491	0	0	0	0	539	438	0	0
Republic of Buryatia	1,094	112	0	51	0	926	4	0	1	0	0	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	832	710	0	122	0	0	0	0	0	0	0	0
Altai Territory	1,259	497	0	344	0	165	0	4	208	0	41	0
Zabaykalskiy Territory	574	564	0	0	0	0	0	0	10	0	0	0
Krasnoyarsk Territory	7,867	933	0	3,443	0	1	3	36	79	3,017	355	0
Irkutsk Region	8,858	1,823	0	5,695	0	21	26	0	1,292	0	1	0
Kemerovo Region	76,688	26,835	15,032	40,921	0	4	0	0	5,672	0	3,256	0
Novosibirsk Region	5,856	1,270	1,270	1,732	0	0	0	0	2,648	12	194	0
Omsk Region	1,579	0	0	795	0	0	9	0	450	132	193	0
Tomsk Region	1,066	0	0	824	0	0	25	0	184	6	27	0

Table 4.2 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	115,455	93,768	1,343	6,299	0	7,191	235	1,707	3,038	1,064	2,153	0
Republic of Sakha (Yakutia)	83,339	81,138	1,343	1,801	0	23	0	0	364	0	13	0
Kamchatka Territory	1,412	197	0	117	0	674	0	0	0	0	424	0
Primorski Territory	4,845	0	0	1,140	0	93	140	1,198	1,208	77	989	0
Khabarovsk Territory	21,438	9,016	0	3,043	0	6,370	9	439	1,426	600	535	0
Amur Region	2,928	2,588	0	0	0	31	81	0	0	228	0	0
Magadan Region	923	724	0	157	0	0	0	0	0	0	42	0
Sakhalin Region	274	0	0	41	0	0	5	70	38	0	120	0
Jewish Autonomous Region	31	0	0	0	0	0	0	0	0	0	31	0
Chukotka Autonomous Area	265	106	0	0	0	0	0	0	0	159	0	0

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

Table 4.3

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

30.09.2010

of which:

(millions of rubles)

1	2	of which:										11	12	13
		3	4	5	6	7	8	9	10	11	12			
	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	10,008,513	181,700	116,279	1,979,124	422,704	845,210	990,043	457,421	2,391,537	1,019,069	1,590,534	131,171		
CENTRAL FEDERAL DISTRICT	4,906,724	59,362	33,408	623,172	163,194	284,523	523,021	221,215	1,216,303	660,088	1,090,208	65,638		
Belgorod Region	189,106	14,387	0	64,490	245	82,606	4,807	1,278	9,003	4,917	7,052	321		
Bryansk Region	25,447	8	0	7,923	3,109	5,951	426	315	5,707	1,006	550	452		
Vladimir Region	53,332	62	0	20,475	2,017	9,160	1,549	809	8,912	4,573	5,129	646		
Voronezh Region	115,723	464	0	23,646	1,601	25,621	4,000	1,741	27,411	18,116	12,553	570		
Ivanovo Region	31,474	106	60	10,874	1,021	2,326	2,123	385	9,714	1,971	2,468	486		
Kaluga Region	53,038	101	0	22,371	1,944	6,911	2,938	460	9,949	6,302	1,611	451		
Kostroma Region	20,350	22	3	4,569	9	2,169	1,041	422	9,126	632	2,102	258		
Kursk Region	73,989	6,563	0	17,507	590	18,678	4,917	6,515	16,731	997	906	585		
Lipetsk Region	74,261	842	0	16,314	324	27,593	3,915	923	16,694	2,660	4,530	466		
Moscow Region	492,245	2,846	2,443	91,948	27,896	15,815	49,265	8,236	144,152	44,739	97,214	10,134		
Orel Region	56,722	12	0	6,380	508	16,824	23,890	811	6,302	993	846	156		
Ryazan Region	48,239	1,270	46	12,176	97	16,266	1,210	1,231	10,123	2,129	3,429	308		
Smolensk Region	42,299	159	0	16,887	681	6,822	2,802	937	10,364	1,273	1,921	453		
Tambov Region	39,273	0	0	15,394	680	8,721	770	444	9,053	3,328	677	206		
Tver Region	42,929	104	0	17,927	552	7,788	1,648	414	9,254	845	4,052	345		
Tula Region	63,464	57	0	23,783	339	10,912	4,907	2,028	12,278	3,787	3,754	1,619		
Yaroslavl Region	92,062	352	11	36,647	13,525	6,648	3,235	1,788	16,381	1,954	10,111	1,421		
Moscow	3,392,771	32,007	30,845	213,866	108,056	13,715	409,578	192,478	885,141	559,866	931,303	46,761		

Table 4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	993,186	5,413	1,099	208,306	42,359	65,400	129,520	68,625	234,041	77,554	149,871	12,097
Republic of Karelia	14,433	249	64	6,938	1,367	1,590	48	231	2,272	711	744	283
Republic of Komi	19,882	359	339	4,162	276	1,440	2,343	729	7,266	2,098	913	296
Arkhangelsk Region	42,245	214	212	15,449	1,695	7,195	1,119	3,478	7,925	1,168	3,294	708
including Nenets Autonomous Area	600	0	0	8	0	0	210	89	105	0	186	2
Vologda Region	61,778	3	0	17,757	1,438	12,312	4,943	1,113	18,799	2,184	2,141	1,088
Kaliningrad Region	77,095	884	0	11,948	2,874	8,916	5,452	3,942	17,297	7,299	17,676	807
Leningrad Region	82,396	1,826	78	21,042	3,276	16,824	12,077	5,554	11,475	2,803	6,409	1,110
Murmansk Region	24,797	515	5	1,752	2,975	1,429	769	1,613	10,341	1,241	3,684	478
Novgorod Region	25,493	257	3	8,696	840	7,706	1,478	319	4,229	332	1,141	495
Pskov Region	19,290	0	0	6,548	224	6,323	1,253	522	3,539	242	485	154
St. Petersburg	625,777	1,106	398	114,012	27,394	1,665	100,038	51,124	150,900	59,476	113,384	6,678
SOUTH FEDERAL DISTRICT	679,433	2,383	1,255	163,849	31,876	145,383	61,511	28,655	155,916	31,304	51,433	7,123
Republic of Adigei (Adigeya)	11,324	22	0	3,616	31	1,948	583	76	4,405	137	390	116
Republic of Kalmykia	4,487	4	4	115	28	2,217	111	64	886	961	78	23
Krasnodar Territory	324,354	712	17	59,052	15,624	88,153	36,179	22,697	68,524	7,481	23,503	2,429
Astrakhan Region	23,664	1	0	1,998	50	1,822	8,685	415	5,121	3,926	1,576	70
Volgograd Region	92,716	8	8	28,050	1,119	12,507	7,129	1,722	20,492	10,120	9,678	1,891
Rostov Region	222,888	1,636	1,226	71,018	15,024	38,737	8,823	3,681	56,488	8,679	16,208	2,594
NORTH-CAUCASIAN DISTRICT	171,964	754	161	45,311	7,337	38,648	16,558	4,115	44,476	5,831	7,431	1,503
Republic of Dagestan	16,703	138	75	4,290	78	2,612	2,075	1,234	4,582	205	1,203	286
Republic of Ingushetia	2,403	25	25	137	0	869	412	32	808	10	110	0
Kabardino-Balkar Republic	20,358	65	39	7,840	81	3,968	1,208	112	4,779	1,229	1,065	11
Karachai-Cherkess Republic	14,896	13	0	7,411	31	4,550	162	159	2,299	40	231	0
Republic of Northern Ossetia — Alania	13,919	379	22	6,260	17	1,536	762	195	3,726	64	911	69
Republic of Chechnya	11,035	4	0	944	50	789	8,087	152	466	278	265	0
Stavropol Territory	92,650	130	0	18,431	7,080	24,324	3,851	2,231	27,815	4,005	3,646	1,137
PRIVOLZHSKY FEDERAL DISTRICT	1,516,185	37,544	27,801	498,382	56,930	178,403	103,604	43,728	303,312	128,041	151,878	14,363
Republic of Bashkortostan	146,634	20,792	16,510	55,296	1,577	12,458	6,294	1,562	26,261	10,864	10,196	1,334
Republic of Mariy-El	24,194	281	276	12,405	295	5,135	1,032	204	3,418	425	569	430
Republic of Mordovia	46,321	9	0	18,303	65	15,438	2,250	575	4,794	1,406	3,296	185

Table 4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	320,820	6,140	5,578	85,039	7,516	47,046	31,592	6,848	47,329	34,037	52,768	2,505
Udmurt Republic	64,078	278	135	26,035	352	7,115	3,731	537	18,642	2,831	3,614	943
Chuvash Republic — Chuvashya	62,335	0	0	22,223	9,081	4,482	4,980	645	12,284	4,512	3,431	697
Perm Territory	147,938	1,117	511	38,085	9,470	6,140	15,746	4,304	35,209	19,125	17,464	1,278
Kirov Region	40,810	4	1	13,996	220	9,498	1,675	697	11,163	1,764	1,259	534
Nizhni Novgorod Region	222,310	138	101	78,900	16,178	16,689	6,192	14,795	51,473	15,923	19,467	2,555
Orenburg Region	77,111	6,118	2,337	32,687	442	14,912	3,496	2,599	10,562	2,902	2,465	928
Penza Region	41,874	45	0	8,347	2,036	12,579	2,425	821	9,578	3,464	2,242	337
Samara Region	204,809	586	525	62,392	4,906	11,476	13,738	8,918	51,212	21,411	29,128	1,042
Saratov Region	69,270	1,970	1,818	19,597	4,686	7,789	8,623	837	13,764	6,153	4,776	1,075
Ulyanovsk Region	47,681	66	9	25,076	106	7,647	1,830	386	7,623	3,224	1,203	520
URALS FEDERAL DISTRICT	717,689	22,422	16,652	248,065	26,363	30,905	64,697	32,475	151,534	63,331	65,807	12,090
Kurgan Region	20,679	0	0	8,164	1,775	3,506	835	339	4,386	551	761	362
Sverdlovsk Region	328,071	2,850	50	130,507	9,341	8,441	17,920	15,140	81,926	30,403	27,048	4,495
Tyumen Region	189,246	18,341	16,602	17,679	13,523	7,306	38,112	14,988	29,474	21,400	25,214	3,209
Khanty-Mansiysky Autonomous Area — Yugra	75,219	4,724	3,036	2,524	4,768	984	20,643	13,121	9,930	7,394	9,555	1,576
Yamalo-Nenetsky Autonomous Area	20,892	3,774	3,774	520	1,252	19	6,219	830	3,814	3,416	975	73
Chelyabinsk Region	179,693	1,231	0	91,714	1,724	11,652	7,831	2,008	35,748	10,977	12,784	4,024
SIBERIA FEDERAL DISTRICT	749,943	35,108	28,422	150,548	46,321	84,569	67,430	40,360	216,089	43,148	51,443	14,927
Republic of Altai	10,367	80	46	546	216	494	850	135	5,039	706	1,978	323
Republic of Buryatia	17,178	421	80	4,897	314	1,761	1,999	243	5,482	894	790	377
Republic of Tyva	1,736	662	412	88	0	182	26	104	634	8	24	8
Republic of Khakassia	8,243	474	431	2,938	426	1,218	514	65	1,900	176	349	183
Altai Territory	104,271	209	0	22,417	2,511	28,404	7,184	2,478	26,328	4,379	8,402	1,959
Zabaykalskiy Territory	13,172	3,567	3,044	709	1,291	487	1,082	219	4,612	418	555	232
Krasnoyarsk Territory	103,089	2,672	640	26,159	9,161	11,082	12,935	4,369	24,753	6,315	4,328	1,315
Irkutsk Region	101,217	6,491	6,236	23,291	16,081	4,572	9,304	4,154	24,991	3,860	6,967	1,506
Kemerovo Region	105,961	19,753	16,992	19,116	240	6,525	3,503	2,627	41,664	3,910	5,708	2,915
Novosibirsk Region	171,231	252	251	27,099	13,953	12,985	15,079	23,195	51,915	11,211	12,179	3,363
Omsk Region	72,569	2	2	11,435	1,762	11,764	12,153	1,670	16,823	9,480	5,822	1,658
Tomsk Region	40,909	525	288	11,855	366	5,095	2,801	1,101	11,946	1,791	4,341	1,088

Table 4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	273,389	18,714	7,481	41,491	48,324	17,379	23,702	18,248	69,866	9,772	22,463	3,430
Republic of Sakha (Yakutia)	68,306	11,769	6,708	3,323	27,793	591	2,475	2,547	16,752	844	1,663	549
Kamchatka Territory	16,545	8	1	1,329	1,981	3,063	465	797	4,930	549	3,284	139
Primorski Territory	72,441	863	14	21,257	1,782	3,423	6,900	9,321	18,292	2,990	5,933	1,680
Khabarovsk Territory	67,125	385	0	11,603	12,190	3,610	9,086	2,619	16,433	3,269	7,380	550
Amur Region	20,257	524	150	2,340	1,342	5,437	2,172	1,714	5,662	330	408	328
Magadan Region	10,126	4,653	150	247	858	336	86	176	1,804	1,250	677	39
Sakhalin Region	13,765	486	458	1,090	2,181	218	2,346	679	4,031	384	2,232	118
Jewish Autonomous Region	2,217	0	0	272	14	701	172	45	758	26	202	27
Chukotka Autonomous Area	2,607	26	0	31	185	0	0	350	1,201	130	684	0

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

Table 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

(millions of rubles)

1	30.09.2010										for settlement finality	
	2	3	4	5	6	7	8	9	10	11		12
	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	
RUSSIAN FEDERATION	3,223,738	448,561	237,740	757,502	26,052	44,772	224,799	166,245	509,197	496,389	549,893	328
CENTRAL FEDERAL DISTRICT	1,934,743	163,252	145,880	250,485	7,046	22,466	176,344	101,994	357,711	401,942	453,276	227
Belgorod Region	20,671	6,887	1,268	9,925	0	2,349	0	0	523	854	133	0
Bryansk Region	690	0	0	134	0	69	0	7	256	223	1	0
Vladimir Region	4,523	67	0	3,180	0	285	57	72	856	0	6	0
Voronezh Region	15,600	0	0	3,262	0	553	558	1,485	1,646	1,918	6,178	0
Ivanovo Region	5,918	0	0	5,010	0	0	235	22	392	259	0	0
Kaluga Region	7,293	0	0	1,831	0	863	846	7	97	2,784	865	0
Kostroma Region	3,088	0	0	1,784	0	13	0	0	1,025	0	266	0
Kursk Region	11,081	6,080	0	2,469	0	120	0	0	1,244	1,137	31	0
Lipetsk Region	3,610	0	0	2,411	0	79	0	0	1,086	0	34	0
Moscow Region	156,593	3	0	21,010	120	9,011	18,257	37,653	35,187	21,881	13,315	156
Orel Region	9,545	0	0	3,912	0	285	5,140	0	117	0	91	0
Ryazan Region	6,563	0	0	1,269	0	386	927	55	68	361	3,497	0
Smolensk Region	2,308	0	0	1,230	0	0	758	17	160	67	76	0
Tambov Region	2,313	0	0	2,256	19	38	0	0	0	0	0	0
Tver Region	5,046	0	0	3,514	0	330	146	0	846	24	186	0
Tula Region	26,626	4	0	9,738	0	377	8	503	236	66	15,694	0
Yaroslavl Region	11,201	0	0	10,007	0	94	243	0	187	619	51	0
Moscow	1,642,074	150,210	144,612	167,543	6,907	7,614	149,169	62,173	313,785	371,748	412,854	71

Table 4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	397,269	36,087	23,389	116,573	645	4,154	26,978	41,628	77,268	54,434	39,474	28
Republic of Karelia	12,913	156	84	11,568	0	47	0	172	221	306	443	0
Republic of Komi	3,584	1,830	1,830	1,279	294	102	9	36	2	16	16	0
Arkhangelsk Region	15,535	5,845	5,437	7,437	0	0	790	517	165	0	781	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	17,938	0	0	16,689	0	387	395	0	405	43	19	0
Kaliningrad Region	33,783	1,075	0	20,543	0	1,345	206	5,023	1,460	2,246	1,885	0
Leningrad Region	22,992	4,814	0	11,889	0	122	95	4,909	264	855	44	0
Murmansk Region	9,900	165	165	57	0	325	132	5,046	203	581	3,391	0
Novgorod Region	11,191	0	0	9,298	0	230	0	0	17	0	1,646	0
Pskov Region	3,710	2,605	2,606	850	0	43	0	0	198	14	0	0
St. Petersburg	265,723	19,596	13,267	36,964	351	1,553	25,351	25,926	74,332	50,373	31,249	28
SOUTH FEDERAL DISTRICT	84,314	1,014	948	28,821	5,345	1,754	3,589	6,269	13,016	11,103	13,403	0
Republic of Adigei (Adigeya)	264	0	0	246	0	0	0	0	18	0	0	0
Republic of Kalmykia	261	0	0	0	0	0	0	0	52	209	0	0
Krasnodar Territory	35,714	21	0	3,920	5,345	959	1,995	2,753	9,406	6,888	4,427	0
Astrakhan Region	2,312	0	0	126	0	0	65	213	27	699	1,182	0
Volgograd Region	13,123	0	0	4,303	0	159	1,480	24	254	295	6,608	0
Rostov Region	32,640	993	948	20,227	0	636	49	3,279	3,259	3,012	1,185	0
NORTH-CAUCASIAN DISTRICT	10,880	1,565	0	6,490	0	888	620	131	669	341	176	0
Republic of Dagestan	950	0	0	433	0	0	144	131	169	8	65	0
Republic of Ingushetia	1,288	0	0	1,288	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1,915	604	0	1,202	0	0	0	0	109	0	0	0
Karachai-Cherkess Republic	726	0	0	698	0	0	0	0	28	0	0	0
Republic of Northern Ossetia — Alania	1,224	960	0	218	0	31	15	0	0	0	0	0
Republic of Chechnya	425	0	0	0	0	0	425	0	0	0	0	0
Stavropol Territory	4,352	0	0	2,652	0	857	36	0	363	333	111	0
PRIVOLZHSKY FEDERAL DISTRICT	279,172	78,396	27,887	142,732	89	2,169	11,461	2,707	16,234	13,698	11,686	0
Republic of Bashkortostan	57,755	6,553	6,081	46,006	68	654	2,086	9	1,720	10	649	0
Republic of Mariy-El	2,077	334	334	856	0	303	0	5	410	169	0	0
Republic of Mordovia	205	0	0	152	0	53	0	0	0	0	0	0

Table 4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	60,512	15,126	14,670	16,644	0	69	4,551	374	7,830	9,087	6,831	0
Udmurt Republic	2,781	132	132	2,497	0	2	0	0	143	0	7	0
Chuvash Republic — Chuvashya	7,015	0	0	5,668	0	256	0	0	978	54	59	0
Perm Territory	67,966	46,134	0	19,421	0	0	1,424	0	271	311	405	0
Kirov Region	8,603	0	0	8,475	0	68	0	2	14	0	44	0
Nizhni Novgorod Region	15,622	1,200	1,200	8,737	0	0	1,676	503	1,450	969	1,087	0
Orenburg Region	17,253	4,829	1,383	11,472	0	4	0	84	845	0	19	0
Penza Region	2,333	0	0	816	0	716	0	0	231	570	0	0
Samara Region	21,121	3,826	3,826	10,241	21	44	1,724	174	1,456	1,104	2,531	0
Saratov Region	6,400	261	261	3,932	0	0	0	189	574	1,395	49	0
Ulyanovsk Region	9,529	0	0	7,816	0	0	0	1,367	312	29	5	0
URALS FEDERAL DISTRICT	219,212	22,553	11,785	107,954	12,161	923	2,923	9,587	30,585	5,989	26,525	12
Kurgan Region	1,065	0	0	1,003	0	0	0	0	60	0	2	0
Sverdlovsk Region	143,451	3,164	0	84,982	0	4	1,989	2,216	22,354	5,462	23,280	0
Tyumen Region	45,196	12,408	11,785	2,800	12,161	245	5	6,761	7,220	380	3,204	12
Khanty-Mansiysky Autonomous Area — Yugra	6,199	213	213	23	0	0	5	5,723	213	0	10	12
Yamalo-Nenetsky Autonomous Area	18,584	0	0	0	12,160	0	0	289	6,135	0	0	0
Chelyabinsk Region	29,500	6,980	0	19,170	0	674	929	610	951	147	39	0
SIBERIA FEDERAL DISTRICT	183,526	60,560	26,545	95,835	733	2,181	2,540	1,769	11,601	5,843	2,403	61
Republic of Altai	4,255	407	0	2,271	0	0	0	0	602	975	0	0
Republic of Buryatia	1,937	280	0	362	0	1,197	0	0	7	0	91	0
Republic of Tyva	21	0	0	0	0	0	0	0	21	0	0	0
Republic of Khakassia	5,136	617	0	4,517	0	0	0	0	0	0	2	0
Altai Territory	4,314	1,379	0	1,512	0	439	0	63	280	135	506	0
Zabaykalskiy Territory	1,233	1,206	0	12	0	0	4	0	7	0	4	0
Krasnoyarsk Territory	29,915	1,865	0	23,393	49	145	586	767	92	2,902	116	0
Irkutsk Region	21,971	1,570	0	19,152	0	148	74	518	305	72	132	0
Kemerovo Region	92,172	51,384	24,691	35,377	0	109	0	0	5,234	5	2	61
Novosibirsk Region	11,269	1,854	1,854	2,565	684	0	1,763	9	2,748	898	748	0
Omsk Region	9,082	0	0	5,654	0	143	100	96	1,468	850	771	0
Tomsk Region	2,221	0	0	1,018	0	0	13	316	837	6	31	0

Table 4.4 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	114,622	85,134	1,306	8,616	33	10,237	344	2,160	2,113	3,039	2,946	0
Republic of Sakha (Yakutia)	73,991	71,418	1,303	2,271	0	12	0	0	184	45	61	0
Kamchatka Territory	3,964	1,877	3	129	0	689	0	0	1	943	325	0
Primorski Territory	6,863	95	0	1,230	0	241	195	1,400	1,027	1,133	1,542	0
Khabarovsk Territory	22,750	6,144	0	4,630	0	9,230	21	702	877	424	722	0
Amur Region	3,614	3,000	0	0	33	31	128	0	13	385	24	0
Magadan Region	3,062	2,550	0	254	0	33	0	0	11	0	214	0
Sakhalin Region	191	0	0	103	0	0	0	58	0	0	30	0
Jewish Autonomous Region	27	0	0	0	0	0	0	0	0	0	27	0
Chukotka Autonomous Area	160	50	0	0	0	0	0	0	0	110	0	0

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

Table 4.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	30.09.2010												
	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					
	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			
2	3	4	5	6	7	8	9	10	11	12	13		
1													
RUSSIAN FEDERATION	3,055,336	276,227	194,339	1,921	2,930,613	280,745	250,948	6,263	267,269	26,607	14,605	425	
CENTRAL FEDERAL DISTRICT	1,191,481	51,231	127,245	627	1,106,139	55,709	163,558	1,880	75,873	3,588	10,226	184	
Belgorod Region	31,521	3,102	4,727	2	41,057	3,202	5,122	40	4,624	202	365	39	
Bryansk Region	8,667	3,557	261	188	10,434	2,746	327	246	1,387	268	11	0	
Vladimir Region	20,963	3,460	541	2	23,426	3,696	958	77	870	218	11	11	
Voronezh Region	44,545	4,192	2,561	5	53,325	7,272	2,883	5	2,823	183	2	2	
Ivanovo Region	17,164	2,724	704	1	16,308	2,441	336	27	2,181	149	0	0	
Kaluga Region	16,354	2,225	363	22	18,308	1,690	734	26	586	67	0	0	
Kostroma Region	12,299	2,305	588	18	15,644	3,257	1,380	0	1,288	160	52	0	
Kursk Region	25,065	4,827	327	0	24,087	3,161	891	0	3,722	240	308	0	
Lipetsk Region	22,187	2,322	406	0	33,415	2,196	438	31	5,799	119	0	0	
Moscow Region	110,562	3,809	7,926	70	103,301	4,822	14,019	346	8,710	411	818	3	
Orel Region	11,339	1,589	194	0	12,044	1,298	390	0	1,962	93	0	0	
Ryazan Region	18,443	3,030	308	13	23,398	3,083	809	18	2,117	186	64	1	
Smolensk Region	20,111	3,095	206	67	23,868	3,064	311	67	1,253	283	121	0	
Tambov Region	10,210	875	38	0	13,588	1,485	38	0	937	65	0	0	
Tver Region	12,892	1,331	33	0	12,498	1,771	528	2	1,437	101	0	0	
Tula Region	29,883	2,650	251	0	29,430	3,334	956	52	1,456	171	40	0	
Yaroslavl Region	36,731	3,278	228	0	32,367	3,415	510	27	3,937	485	103	10	
Moscow	742,545	2,860	107,583	239	619,641	3,776	132,928	916	30,784	187	8,331	118	
NORTH-WEST DISTRICT	317,192	22,729	21,576	59	330,918	18,197	39,914	661	36,319	2,441	2,001	23	
Republic of Karelia	10,067	720	884	0	7,119	514	1,563	0	310	27	32	0	
Republic of Komi	13,789	2,234	753	0	13,499	2,638	1,278	0	2,173	352	25	0	

Table 4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	20,624	4,756	93	0	16,732	2,407	661	5	2,518	186	84	0
including Nenets Autonomous Area	459	193	0	0	263	177	0	0	0	0	0	0
Vologda Region	31,944	8,174	486	50	35,573	4,768	827	55	10,422	935	242	0
Kaliningrad Region	20,594	1,197	3,829	5	34,658	1,528	6,898	76	5,528	356	309	4
Leningrad Region	21,052	690	1,788	1	27,342	1,347	2,225	10	1,117	50	97	6
Murmansk Region	15,866	1,271	2,048	1	18,304	1,337	3,351	52	3,679	114	103	0
Novgorod Region	8,397	1,014	39	0	11,862	1,013	227	0	508	77	0	0
Pskov Region	6,405	1,386	1	0	7,415	1,138	298	0	1,925	64	285	0
St. Petersburg	168,454	1,287	11,655	2	158,414	1,507	22,586	463	8,139	280	824	13
SOUTH FEDERAL DISTRICT	258,645	32,534	3,985	78	282,152	34,659	7,419	305	24,774	3,192	416	51
Republic of Adigei (Adigeya)	5,019	472	58	0	8,054	916	145	0	225	78	0	0
Republic of Kalmykia	2,175	957	0	0	3,091	1,451	0	0	59	24	0	0
Krasnodar Territory	127,887	14,731	2,198	43	155,274	13,944	3,995	182	11,429	1,172	55	18
Astrakhan Region	8,117	3,049	0	0	10,390	3,536	226	13	1,206	140	8	8
Volgograd Region	34,801	3,120	144	0	31,822	4,656	502	11	3,468	814	200	0
Rostov Region	80,646	10,205	1,585	35	73,521	10,156	2,551	99	8,387	964	153	25
NORTH-CAUCASIAN DISTRICT	71,716	11,977	744	31	80,527	14,448	1,978	17	9,445	1,749	0	0
Republic of Dagestan	8,823	2,028	5	5	10,060	2,826	397	11	109	52	0	0
Republic of Ingushetia	463	327	0	0	1,011	892	0	0	293	293	0	0
Kabardino-Balkar Republic	12,245	2,526	391	0	15,328	2,084	662	0	955	136	0	0
Karachai-Cherkess Republic	3,561	508	313	0	7,980	893	365	0	575	139	0	0
Republic of Northern Ossetia — Alania	6,202	691	5	0	7,074	659	48	0	981	47	0	0
Republic of Chechnya	648	137	0	0	1,229	324	425	0	15	8	0	0
Stavropol Territory	39,774	5,760	30	26	37,845	6,770	81	6	6,517	1,074	0	0
PRIVOLZHSKY FEDERAL DISTRICT	520,686	54,728	12,069	369	524,401	57,654	13,721	1,288	56,918	6,208	673	77
Republic of Bashkortostan	41,363	3,454	7,317	0	42,480	4,059	4,754	0	6,106	542	0	0
Republic of Mariy-El	7,706	1,061	0	0	6,592	747	231	0	694	45	0	0
Republic of Mordovia	12,880	1,321	92	0	15,898	1,578	53	0	486	32	0	0
Republic of Tatarstan (Tatarstan)	87,949	5,840	1,181	0	95,737	7,690	1,824	44	6,890	875	0	0
Udmurt Republic	26,908	4,113	54	10	28,993	3,023	87	16	6,000	391	2	2
Chuvash Republic — Chuvashya	13,309	3,304	97	19	13,187	2,601	94	19	1,876	362	1	0
Perm Territory	45,994	7,539	225	24	68,216	7,789	1,066	194	7,372	1,634	40	0
Kirov Region	17,920	3,188	11	0	18,078	3,049	213	2	1,913	333	107	0
Nizhni Novgorod Region	86,725	7,511	737	229	59,640	9,743	2,585	871	6,567	947	184	74
Orenburg Region	28,408	5,285	37	0	27,669	4,919	22	0	1,564	355	4	0

Table 4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Penza Region	15,190	4,069	182	0	18,752	3,721	605	0	3,907	109	20	0
Samara Region	95,466	1,845	1,797	10	88,389	2,381	1,873	53	11,272	207	212	1
Saratov Region	25,275	3,653	339	77	23,494	4,139	122	60	1,113	283	0	0
Ulyanovsk Region	15,593	2,545	0	0	17,276	2,215	192	29	1,158	93	103	0
URALS FEDERAL DISTRICT	208,377	28,436	11,028	151	187,030	29,092	5,658	529	19,597	2,691	216	38
Kurgan Region	7,804	2,345	31	0	8,734	2,517	29	0	608	150	0	0
Sverdlovsk Region	77,394	9,186	8,432	119	64,067	10,479	2,610	479	6,699	1,143	184	16
Tyumen Region	65,202	7,784	1,438	31	69,817	8,198	1,753	19	3,291	502	0	0
Khanty-Mansiysky Autonomous Area — Yugra	26,832	3,685	24	1	23,894	4,184	29	1	1,003	190	0	0
Yamalo-Nenetsky Autonomous Area	5,970	1,307	12	12	8,423	1,671	0	0	416	135	0	0
Chelyabinsk Region	57,977	9,121	1,127	1	44,412	7,898	1,266	31	8,999	896	32	22
SIBERIA FEDERAL DISTRICT	353,456	50,517	5,358	520	316,045	49,559	10,339	1,317	35,697	5,514	774	31
Republic of Altai	4,061	389	6	0	5,626	561	176	10	316	16	0	0
Republic of Buryatia	15,498	6,093	982	0	13,754	4,833	1,422	0	1,981	269	4	0
Republic of Tyva	544	334	0	0	868	490	21	0	80	44	0	0
Republic of Khakassia	6,744	3,625	152	0	4,351	1,912	2	2	456	91	0	0
Altai Territory	76,051	7,455	403	46	71,760	8,463	1,405	189	5,896	632	40	4
Zabaykalskiy Territory	7,088	3,974	85	3	6,853	3,178	35	0	863	232	4	0
Krasnoyarsk Territory	50,433	7,830	356	16	38,667	6,013	596	17	4,856	990	22	0
Irkutsk Region	41,251	5,367	271	5	38,937	6,501	946	52	2,655	762	35	0
Kemerovo Region	33,949	3,374	705	0	30,573	4,446	251	0	6,552	698	0	0
Novosibirsk Region	68,720	2,606	1,527	67	54,031	2,978	2,205	153	4,276	265	141	3
Omsk Region	32,531	7,374	799	383	34,665	7,293	3,119	892	5,582	1,250	528	24
Tomsk Region	16,586	2,096	72	0	15,960	2,891	161	2	2,184	265	0	0
FAR EAST FEDERAL DISTRICT	133,783	24,075	12,334	86	103,401	21,427	8,361	266	8,646	1,224	299	21
Republic of Sakha (Yakutia)	16,758	3,203	545	0	18,522	3,025	461	93	1,288	153	4	4
Kamchatka Territory	10,931	1,472	584	0	11,808	1,574	580	1	614	94	4	1
Primorski Territory	46,148	6,909	1,428	56	23,569	4,511	1,216	109	2,710	223	36	11
Khabarovsk Territory	35,617	5,424	9,623	30	25,613	5,130	6,031	63	2,888	330	255	5
Amur Region	10,954	3,514	0	0	8,486	3,029	37	0	470	263	0	0
Magadan Region	4,343	944	101	0	5,265	1,121	9	0	65	14	0	0
Sakhalin Region	6,660	1,515	22	0	7,641	1,695	0	0	351	55	0	0
Jewish Autonomous Region	1,871	914	31	0	2,099	1,155	27	0	256	92	0	0
Chukotka Autonomous Area	501	180	0	0	398	187	0	0	4	0	0	0

Table 4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

	30.09.2010										
	rubles						foreign currency				
	total	including:		of which:		total	housing loans	including:		of which:	including overdue debt
		housing loans	mortgage loans	mortgage loans	including overdue debt			mortgage loans	housing loans		
1	2	3	4	5	6	7	8	9			
RUSSIAN FEDERATION	3,493,778	1,033,716	884,205	25,022	358,084	199,825	185,402	17,629			
CENTRAL FEDERAL DISTRICT	914,147	229,370	201,905	6,171	255,878	142,010	130,427	14,663			
Belgorod Region	27,738	7,184	4,697	64	900	665	655	20			
Bryansk Region	18,126	4,890	3,693	32	471	335	304	3			
Vladimir Region	26,776	7,504	5,326	144	1,063	788	719	4			
Voronezh Region	38,438	11,388	9,163	225	1,099	709	659	94			
Ivanovo Region	14,051	3,191	2,765	51	648	443	440	57			
Kaluga Region	20,150	5,800	5,169	57	1,379	921	854	13			
Kostroma Region	11,240	2,480	2,062	40	247	173	172	7			
Kursk Region	20,514	5,798	3,676	32	560	428	419	8			
Lipetsk Region	22,083	5,339	4,395	43	550	404	397	26			
Moscow Region	196,906	54,697	51,919	2,044	57,503	37,375	35,486	4,486			
Orel Region	11,453	2,880	1,922	36	465	283	281	0			
Ryazan Region	22,824	6,584	6,072	146	1,148	448	433	1			
Smolensk Region	20,798	7,281	6,429	134	1,394	512	420	6			
Tambov Region	13,288	2,997	2,013	24	450	343	340	11			
Tver Region	24,516	8,306	8,126	394	1,174	923	901	259			
Tula Region	32,291	8,028	7,210	111	1,462	912	873	5			
Yaroslavl Region	24,665	7,125	6,249	133	814	522	493	46			
Moscow	368,290	77,898	71,019	2,461	184,551	95,826	86,581	9,617			
NORTH-WEST DISTRICT	370,289	112,675	98,113	1,829	49,420	27,064	25,259	1,324			
Republic of Karelia	18,042	5,894	5,148	60	373	271	258	6			
Republic of Komi	26,633	10,753	7,744	53	522	345	315	0			
Arkhangelsk Region	31,508	11,073	9,437	75	601	340	333	33			
including Nenets Autonomous Area	2,790	1,834	1,698	0	8	2	2	0			

(millions of rubles)

Table 4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	29,926	9,268	7,641	227	675	512	508	29
Kaliningrad Region	18,677	4,636	4,130	193	4,323	1,996	1,708	214
Leningrad Region	33,805	9,690	8,656	217	4,087	2,290	2,175	132
Murmansk Region	22,367	4,636	3,904	24	670	351	322	29
Novgorod Region	11,989	3,244	2,747	37	381	253	246	7
Pskov Region	9,293	2,048	1,419	9	233	153	136	0
St. Petersburg	168,049	51,433	47,287	934	37,555	20,553	19,258	874
SOUTH FEDERAL DISTRICT	269,687	69,400	57,129	2,122	8,108	4,318	4,249	159
Republic of Adigei (Adigeya)	6,262	1,408	1,152	16	207	156	154	3
Republic of Kalmykia	4,702	942	692	3	122	107	105	5
Krasnodar Territory	101,007	25,580	21,264	735	3,825	1,625	1,593	70
Astrakhan Region	20,420	4,398	3,352	50	256	171	165	2
Volgograd Region	48,232	13,935	11,879	783	1,109	705	696	12
Rostov Region	89,064	23,137	18,790	535	2,589	1,554	1,536	67
NORTH-CAUCASIAN DISTRICT	90,574	21,382	14,959	601	3,370	2,339	2,136	240
Republic of Dagestan	13,145	1,349	1,207	47	696	311	305	17
Republic of Ingushetia	2,187	362	24	1	40	36	7	0
Kabardino-Balkar Republic	9,076	2,598	1,412	5	369	285	276	89
Karachai-Cherkess Republic	6,461	878	268	5	113	73	73	0
Republic of Northern Ossetia — Alania	5,726	1,797	1,102	181	338	278	232	56
Republic of Chechnya	2,334	76	74	2	42	36	36	18
Stavropol Territory	51,645	14,322	10,872	360	1,772	1,320	1,207	60
PRIVOLZHSKY FEDERAL DISTRICT	666,322	205,318	161,735	5,235	17,664	10,696	10,409	643
Republic of Bashkortostan	84,025	26,836	18,675	508	1,473	906	877	19
Republic of Mariy-El	11,482	4,004	3,428	97	291	200	198	3
Republic of Mordovia	13,277	4,464	2,838	34	459	412	406	8
Republic of Tatarstan (Tatarstan)	85,501	22,998	17,636	413	1,722	870	826	39
Udmurt Republic	36,135	13,361	9,859	307	807	555	545	68
Chuvash Republic — Chuvashya	24,556	10,936	9,147	171	910	589	586	47
Perm Territory	76,022	27,611	22,754	994	2,062	1,159	1,054	97
Kirov Region	22,383	6,684	3,820	44	427	337	336	0
Nizhni Novgorod Region	78,811	24,824	18,664	639	2,951	1,408	1,373	123
Orenburg Region	46,291	12,738	10,653	247	716	564	562	24
Penza Region	21,267	5,778	3,931	46	591	418	414	32
Samara Region	93,971	27,001	24,794	1,329	3,459	1,870	1,836	134

Table 4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	44,614	11,239	10,258	357	1,146	883	879	41
Ulyanovsk Region	27,987	6,844	5,278	49	650	525	517	8
URALS FEDERAL DISTRICT	433,779	163,695	149,688	2,914	6,242	3,667	3,508	173
Kurgan Region	17,597	5,999	5,020	43	165	145	144	1
Sverdlovsk Region	129,641	37,519	34,588	883	2,699	1,502	1,398	70
Tyumen Region	185,976	86,799	80,364	757	1,456	875	834	40
Khanty-Mansiysky Autonomous Area — Yugra	90,917	48,620	46,133	272	382	224	211	0
Yamalo-Nenetsky Autonomous Area	28,456	13,738	12,547	27	187	138	138	9
Chelyabinsk Region	100,565	33,378	29,716	1,231	1,922	1,145	1,132	62
SIBERIA FEDERAL DISTRICT	581,174	188,600	162,835	5,618	12,065	6,725	6,524	281
Republic of Altai	5,616	846	812	2	11	4	4	0
Republic of Buryatia	29,776	5,624	4,887	74	343	163	163	0
Republic of Tyva	7,357	1,838	1,807	13	10	3	3	0
Republic of Khakassia	13,965	4,922	4,245	73	84	60	52	0
Altai Territory	55,124	15,580	13,639	573	710	436	424	12
Zabaykalskiy Territory	29,217	7,366	6,288	67	346	97	95	0
Krasnoyarsk Territory	105,344	38,732	32,428	818	1,872	1,124	1,116	29
Irkutsk Region	81,681	27,378	24,353	656	1,491	697	680	20
Kemerovo Region	78,137	20,550	17,092	1,025	2,447	1,113	1,095	14
Novosibirsk Region	89,481	35,263	31,406	938	2,492	1,781	1,727	149
Omsk Region	49,789	16,748	14,163	1,131	1,679	829	767	50
Tomsk Region	35,687	13,753	11,715	248	580	418	398	7
FAR EAST FEDERAL DISTRICT	167,806	43,276	37,841	532	5,337	3,006	2,890	146
Republic of Sakha (Yakutia)	26,277	7,974	6,417	35	234	188	180	0
Kamchatka Territory	7,564	1,954	1,738	2	328	89	89	0
Primorski Territory	41,385	8,820	8,172	152	2,544	1,229	1,143	35
Khabarovsk Territory	44,860	12,597	11,204	234	1,415	987	978	62
Amur Region	23,559	5,357	4,371	91	259	163	162	34
Magadan Region	5,353	1,379	1,198	2	70	64	63	15
Sakhalin Region	14,450	3,931	3,603	11	408	225	214	0
Jewish Autonomous Region	3,490	980	868	5	46	37	37	0
Chukotka Autonomous Area	868	284	270	0	33	24	24	0

Table 4.7

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

		30.09.2010											
		including:											
1	2	housing loans				mortgage loans				of which:			
		3	4	5	6	7	8	9	10				
	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, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
RUSSIAN FEDERATION	2,409,839	248,395	259,003	189.0	13.6	184,936	222,992	197.3	13.4				
CENTRAL FEDERAL DISTRICT	783,460	43,222	67,107	179.2	13.8	33,608	58,664	188.5	13.5				
Belgorod Region	15,117	2,237	1,665	188.9	13.9	926	1,022	200.6	13.2				
Bryansk Region	9,986	1,619	1,244	205.1	14.7	1,041	995	207.2	14.4				
Vladimir Region	13,345	1,788	1,612	190.1	13.7	1,140	1,256	199.5	13.6				
Voronezh Region	27,788	3,230	2,853	200.8	13.7	2,291	2,461	204.4	13.5				
Ivanovo Region	7,639	1,159	919	183.3	13.8	805	749	189.2	13.5				
Kaluga Region	11,269	1,429	1,906	204.4	13.3	1,212	1,762	208.9	13.2				
Kostroma Region	7,296	1,229	881	170.8	13.9	781	693	186.0	13.5				
Kursk Region	10,777	2,225	1,628	180.8	14.7	1,225	1,173	212.6	13.3				
Lipetsk Region	17,553	1,764	1,526	202.3	13.6	1,234	1,273	210.7	13.0				
Moscow Region	165,656	6,461	14,505	185.1	13.8	5,928	13,775	190.0	13.7				
Orel Region	6,021	883	705	188.1	14.5	280	409	187.4	13.9				
Ryazan Region	10,704	1,865	1,910	193.4	13.7	1,625	1,778	197.0	13.6				
Smolensk Region	12,504	2,119	1,887	221.4	14.1	1,825	1,753	224.2	14.0				
Tambov Region	8,014	1,244	1,033	200.6	14.5	688	772	213.9	14.4				
Tver Region	12,959	2,245	2,616	197.5	13.7	2,200	2,567	199.0	13.6				
Tula Region	19,248	1,860	2,027	197.0	14.3	1,503	1,788	203.2	14.2				
Yaroslavl Region	16,932	1,986	1,810	182.7	13.6	1,563	1,608	184.6	13.4				
Moscow	410,652	7,879	26,380	159.5	13.6	7,341	22,830	173.6	13.4				
NORTH-WEST DISTRICT	235,417	19,415	24,493	181.5	13.5	15,449	21,250	191.9	13.4				
Republic of Karelia	8,175	1,137	1,165	203.5	13.2	991	1,091	206.6	13.0				
Republic of Komi	13,469	2,858	2,687	190.0	13.7	1,954	2,271	196.0	13.4				
Arkhangelsk Region	15,238	3,465	3,180	199.0	13.8	2,449	2,622	205.8	13.5				
including Nenets Autonomous Area	914	229	380	241.1	13.6	218	363	241.2	13.6				

Table 4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	15,324	2,753	2,126	198.4	13.5	1,960	1,774	223.7	14.4
Kaliningrad Region	16,715	687	949	175.3	12.8	592	821	189.9	12.4
Leningrad Region	18,183	1,230	1,837	185.1	13.6	1,033	1,598	191.3	13.5
Murmansk Region	13,019	1,004	1,060	174.6	13.3	804	932	178.7	13.1
Novgorod Region	5,544	1,019	843	197.2	13.2	922	786	198.4	13.2
Pskov Region	4,965	524	550	184.0	13.0	441	500	185.8	12.8
St. Petersburg	124,785	4,738	10,096	166.8	13.5	4,303	8,855	180.0	13.4
SOUTH FEDERAL DISTRICT	174,588	15,662	15,688	205.8	13.5	11,697	13,661	211.9	13.2
Republic of Adigei (Adigeya)	3,046	340	323	192.2	14.7	320	309	193.8	14.6
Republic of Kalmykia	2,195	448	404	194.5	13.1	352	368	195.9	12.8
Krasnodar Territory	57,538	5,265	5,508	217.4	13.5	3,965	4,805	226.3	13.3
Astrakhan Region	25,738	1,472	1,345	206.1	13.3	1,072	1,167	209.3	13.0
Volgograd Region	24,037	3,477	3,226	211.0	13.3	2,392	2,713	212.5	12.7
Rostov Region	62,034	4,660	4,882	191.0	13.6	3,596	4,299	198.7	13.4
NORTH-CAUCASIAN DISTRICT	59,786	10,200	6,796	167.2	14.9	4,454	4,411	222.2	13.8
Republic of Dagestan	10,086	325	406	225.4	14.6	279	359	250.7	13.5
Republic of Ingushetia	2,117	1,053	382	25.0	15.0	40	27	191.4	14.0
Kabardino-Balkar Republic	7,467	610	521	218.2	13.9	577	475	231.2	14.0
Karachai-Cherkess Republic	3,245	286	242	184.5	16.5	46	61	215.7	14.0
Republic of Northern Ossetia — Alania	2,417	347	331	191.5	14.0	332	322	193.5	14.0
Republic of Chechnya	2,722	3,331	1,112	5.1	17.9	14	16	196.4	13.3
Stavropol Territory	31,732	4,248	3,802	212.5	14.1	3,166	3,151	221.1	13.8
PRIVOLZHSKY FEDERAL DISTRICT	417,132	68,303	51,291	188.0	13.2	47,379	41,997	195.2	12.8
Republic of Bashkortostan	55,609	9,810	6,133	171.5	14.3	4,249	4,030	184.9	13.4
Republic of Mariy-El	6,823	1,149	835	199.8	13.5	886	729	206.0	13.3
Republic of Mordovia	5,710	1,353	1,009	206.3	14.5	595	675	218.3	14.4
Republic of Tatarstan (Tatarstan)	52,630	12,777	7,746	134.8	13.1	10,310	6,430	134.9	12.8
Udmurt Republic	17,585	4,903	3,442	209.0	10.6	3,148	2,951	219.9	9.6
Chuvash Republic — Chuvashya	10,417	2,960	2,243	203.8	13.4	2,863	2,202	205.5	13.3
Perm Territory	40,416	6,964	5,926	196.9	13.5	4,893	4,751	202.1	13.2
Kirov Region	12,972	4,110	2,708	199.5	13.6	2,288	1,947	219.0	12.6
Nizhni Novgorod Region	49,912	4,617	4,131	194.2	13.8	2,842	3,300	199.1	13.4
Orenburg Region	37,340	4,784	3,980	210.0	12.1	3,830	3,571	221.3	11.8
Penza Region	12,221	2,085	1,608	206.2	13.8	953	1,076	205.7	12.9
Samara Region	74,060	6,394	6,104	207.2	13.2	5,555	5,611	210.8	13.0

Table 4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	24,456	3,469	3,215	200.6	13.4	2,887	2,934	203.4	13.3
Ulyanovsk Region	16,981	2,928	2,211	185.2	13.4	2,080	1,790	196.1	13.2
URALS FEDERAL DISTRICT	248,207	33,321	38,254	208.0	13.6	27,114	34,287	211.3	13.4
Kurgan Region	8,033	1,730	2,279	258.4	13.4	1,185	1,209	256.8	13.1
Sverdlovsk Region	78,046	6,963	7,642	179.2	13.8	5,668	6,919	191.9	13.6
Tyumen Region	105,074	15,823	21,093	231.3	13.5	12,749	19,536	234.6	13.4
Khanty-Mansiysky Autonomous Area — Yugra	39,703	7,658	10,766	226.8	13.3	6,470	10,506	226.3	13.3
Yamalo-Nenetsky Autonomous Area	14,650	2,800	4,376	232.0	13.4	2,395	3,976	242.3	13.3
Chelyabinsk Region	57,054	8,805	7,240	154.6	13.6	7,512	6,623	154.8	13.5
SIBERIA FEDERAL DISTRICT	380,848	47,390	42,262	193.1	13.8	36,242	36,908	198.3	13.5
Republic of Altai	2,880	1,667	691	62.6	19.5	1,630	678	61.7	19.6
Republic of Buryatia	21,802	1,910	1,628	192.5	13.8	1,386	1,361	194.6	13.5
Republic of Tyva	2,477	164	219	261.0	14.7	160	216	263.4	14.7
Republic of Khakassia	9,931	1,296	1,107	183.8	13.9	1,041	982	187.6	13.7
Altai Territory	30,961	6,465	4,367	192.2	12.9	4,792	3,740	198.8	12.6
Zabaykalskiy Territory	14,818	1,860	1,869	174.4	14.1	1,248	1,570	173.9	14.0
Krasnoyarsk Territory	67,041	8,011	7,945	198.9	13.3	5,951	6,811	203.6	13.1
Irkutsk Region	49,197	6,991	6,677	181.1	14.0	5,220	5,780	190.5	13.7
Kemerovo Region	42,180	4,465	3,653	179.8	14.1	2,951	2,950	184.3	13.8
Novosibirsk Region	93,391	7,975	8,089	209.2	14.0	6,669	7,442	214.8	13.7
Omsk Region	26,541	3,969	3,464	206.2	13.2	3,132	3,103	206.8	12.9
Tomsk Region	19,629	2,617	2,553	204.9	13.5	2,062	2,275	211.6	13.3
FAR EAST FEDERAL DISTRICT	110,401	10,882	13,112	179.5	13.8	8,993	11,814	187.9	13.5
Republic of Sakha (Yakutia)	16,278	2,248	2,390	179.0	14.4	1,517	1,911	196.4	14.2
Kamchatka Territory	5,604	485	768	148.2	13.6	422	684	160.7	13.4
Primorski Territory	29,016	1,963	2,435	165.6	13.7	1,784	2,294	183.1	13.3
Khabarovsk Territory	30,232	3,260	4,038	191.2	13.3	3,063	3,887	192.4	13.1
Amur Region	13,672	1,345	1,418	188.9	14.2	875	1,165	191.6	14.0
Magadan Region	3,947	370	388	164.1	14.0	307	343	170.5	13.6
Sakhalin Region	9,298	806	1,252	179.8	14.0	649	1,121	184.9	13.9
Jewish Autonomous Region	1,823	318	310	194.9	13.7	293	299	196.8	13.6
Chukotka Autonomous Area	531	87	113	179.2	14.5	83	110	177.6	14.4

Table 4.8

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

		30.09.2010											
		including:					of which:						
													housing loans
1	2	3	4	5	6	7	8	9	10	11			
	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, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %
RUSSIAN FEDERATION	95,812	2,566	14,387	144.1	11.3	2,372	11,218	161.9	11.1				
CENTRAL FEDERAL DISTRICT	76,857	1,568	11,448	142.3	11.3	1,427	8,760	159.1	11.3				
Belgorod Region	73	15	38	220.7	10.8	15	38	220.7	10.8				
Bryansk Region	77	5	13	251.2	10.1	5	13	251.2	10.1				
Vladimir Region	86	19	56	229.0	10.7	17	47	227.0	10.5				
Voronezh Region	148	10	44	134.6	13.0	9	24	224.9	10.5				
Ivanovo Region	87	7	20	230.5	10.3	7	20	230.5	10.3				
Kaluga Region	302	27	69	147.1	11.4	25	60	167.4	10.8				
Kostroma Region	19	5	13	240.9	10.4	5	13	240.9	10.4				
Kursk Region	42	7	24	198.5	11.3	7	24	198.5	11.3				
Lipetsk Region	63	9	26	197.4	11.1	9	26	197.4	11.1				
Moscow Region	8,483	401	1,972	154.2	11.4	369	1,514	183.8	11.3				
Orel Region	154	3	9	199.7	9.9	3	9	199.7	9.9				
Ryazan Region	232	9	22	163.5	10.4	9	22	163.5	10.4				
Smolensk Region	231	6	16	165.3	10.0	6	16	165.3	10.0				
Tambov Region	48	9	28	210.7	10.2	9	28	210.7	10.2				
Tver Region	81	12	32	185.9	10.5	12	32	185.9	10.5				
Tula Region	132	19	58	234.9	10.8	18	53	228.6	10.5				
Yaroslavl Region	128	7	34	240.1	10.6	7	34	240.1	10.6				
Moscow	66,471	998	8,974	136.5	11.3	895	6,787	150.3	11.3				
NORTH-WEST DISTRICT	7,888	331	1,308	122.7	11.2	306	1,014	150.4	10.3				
Republic of Karelia	28	6	10	134.3	12.1	5	8	137.5	11.6				
Republic of Komi	80	10	20	172.2	10.3	9	19	181.2	10.1				

Table 4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	66	6	15	171.0	11.5	6	15	171.0	11.5
including Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	89	1	2	212.0	12.0	1	2	212.0	12.0
Kaliningrad Region	803	53	263	76.9	13.7	42	99	184.5	10.2
Leningrad Region	578	36	174	83.7	9.2	35	171	80.2	9.2
Murmansk Region	109	3	6	208.3	11.6	3	6	208.3	11.6
Novgorod Region	95	4	42	134.4	12.7	4	42	134.4	12.7
Pskov Region	18	3	13	210.7	9.9	3	13	210.7	9.9
St. Petersburg	6,022	209	763	141.9	10.8	198	639	161.8	10.5
SOUTH FEDERAL DISTRICT	1,764	82	293	162.9	11.7	79	277	156.3	11.7
Republic of Adigei (Adigeya)	14	2	8	258.5	12.7	1	3	182.0	10.3
Republic of Kalmykia	16	5	13	233.5	10.2	5	13	233.5	10.2
Krasnodar Territory	1,113	38	138	151.5	11.7	37	133	145.8	11.6
Astrakhan Region	29	7	20	209.1	10.0	6	14	196.3	10.5
Volgograd Region	166	12	32	184.8	11.4	12	32	184.8	11.4
Rostov Region	426	18	82	142.3	12.3	18	82	142.3	12.3
NORTH-CAUCASIAN DISTRICT	467	27	139	107.2	11.3	24	65	217.1	10.4
Republic of Dagestan	173	2	6	167.9	10.0	2	6	167.9	10.0
Republic of Ingushetia	28	1	27	12.0	14.0	0	0	0.0	0.0
Kabardino-Balkar Republic	63	5	17	254.4	10.0	5	17	254.4	10.0
Karachai-Cherkess Republic	7	1	2	274.0	10.0	1	2	274.0	10.0
Republic of Northern Ossetia — Alania	46	7	32	113.8	12.6	6	16	208.5	10.4
Republic of Chechnya	8	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	142	11	55	91.7	9.8	10	24	204.4	10.9
PRIVOLZHSKY FEDERAL DISTRICT	3,174	231	602	186.6	11.1	227	575	193.3	11.0
Republic of Bashkortostan	165	15	44	191.6	10.5	15	44	191.6	10.5
Republic of Mariy-El	22	3	9	235.0	9.7	3	9	235.0	9.7
Republic of Mordovia	30	12	26	199.6	10.1	12	26	199.6	10.1
Republic of Tatarstan (Tatarstan)	658	12	151	123.6	12.5	12	151	123.6	12.5
Udmurt Republic	66	6	18	170.2	9.3	6	18	170.2	9.3
Chuvash Republic — Chuvashya	146	11	31	233.7	10.8	11	31	233.7	10.8
Perm Territory	171	9	41	188.4	10.0	8	31	233.1	9.9
Kirov Region	25	6	15	186.1	10.4	6	15	186.1	10.4
Nizhni Novgorod Region	513	14	39	219.7	10.0	13	38	224.6	10.0
Orenburg Region	45	10	26	196.4	10.3	10	26	196.4	10.3

Table 4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	53	12	34	235.6	10.2	12	34	235.6	10.2
Samara Region	1,144	103	124	207.4	11.5	101	108	232.1	10.9
Saratov Region	105	12	31	230.9	10.6	12	31	230.9	10.6
Ulyanovsk Region	31	6	13	197.3	10.1	6	13	197.3	10.1
URALS FEDERAL DISTRICT	1,307	188	183	211.4	10.3	188	183	211.4	10.3
Kurgan Region	10	3	7	182.0	9.9	3	7	182.0	9.9
Sverdlovsk Region	509	25	68	233.8	10.4	25	68	233.8	10.4
Tyumen Region	605	143	44	216.9	9.9	143	44	216.9	9.9
Khanty-Mansiyskiy Autonomous Area — Yugra	313	139	34	233.4	10.2	139	34	233.4	10.2
Yamalo-Nenetskiy Autonomous Area	65	1	6	122.0	8.7	1	6	122.0	8.7
Chelyabinsk Region	183	17	64	187.0	10.3	17	64	187.0	10.3
SIBERIA FEDERAL DISTRICT	2,738	71	227	175.3	10.4	61	173	186.9	10.0
Republic of Altai	8	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	65	4	8	160.9	11.1	4	8	160.9	11.1
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	27	2	12	129.7	9.8	1	5	181.0	12.5
Altai Territory	73	5	15	131.0	11.1	4	8	196.7	9.3
Zabaykalskiy Territory	194	4	5	110.5	10.4	4	5	110.5	10.4
Krasnoyarsk Territory	381	11	34	200.4	10.0	9	31	198.4	9.7
Irkutsk Region	356	9	32	157.1	10.6	7	30	157.2	10.3
Kemerovo Region	1,128	7	24	266.4	9.6	7	24	266.4	9.6
Novosibirsk Region	298	18	75	158.7	10.7	14	40	161.6	9.5
Omsk Region	161	7	13	153.2	10.2	7	13	153.2	10.2
Tomsk Region	47	4	9	261.5	10.3	4	9	261.5	10.3
FAR EAST FEDERAL DISTRICT	1,617	68	187	167.4	10.4	60	171	174.0	10.3
Republic of Sakha (Yakutia)	48	4	17	89.7	9.0	4	17	89.7	9.0
Kamchatka Territory	319	2	10	144.2	9.8	2	10	144.2	9.8
Primorski Territory	699	55	129	181.7	10.6	49	124	184.2	10.5
Khabarovsk Territory	304	1	3	182.0	12.9	0	0	0.0	0.0
Amur Region	54	2	5	218.1	10.5	2	5	218.1	10.5
Magadan Region	8	1	6	156.0	11.0	1	6	156.0	11.0
Sakhalin Region	143	3	17	137.2	9.7	2	9	211.2	10.3
Jewish Autonomous Region	40	0	0	0.0	0.0	0	0	0.0	0.0
Chukotka Autonomous Area	2	0	0	0.0	0.0	0	0	0.0	0.0

Table 4.9

Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

	30.09.2010				
	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)			
1	2	3	4	5	6
RUSSIAN FEDERATION	4,190,677.0	1,768,246.3	674,800.6	313,045.3	117,027.7
CENTRAL FEDERAL DISTRICT	3,825,178.9	1,692,436.2	583,984.8	308,242.8	109,388.4
Belgorod Region	639.0	37.3	5.3	0.0	0.0
Bryansk Region	0.0	0.0	0.1	0.0	0.2
Vladimir Region	244.2	205.6	9.0	0.0	33.8
Voronezh Region	2.5	2.7	1.0	0.0	13.0
Ivanovo Region	732.3	107.9	67.2	0.0	6.4
Kaluga Region	548.2	0.0	265.9	0.0	13.0
Kostroma Region	14,170.5	75.3	15.1	0.0	645.5
Kursk Region	696.6	698.5	0.0	0.0	6.5
Lipetsk Region	1,302.2	474.5	3.2	0.0	109.4
Moscow Region	7,481.5	1,332.5	254.8	0.0	26.1
Orel Region	26.6	0.0	0.0	4.8	2.0
Ryazan Region	843.4	675.3	41.2	0.0	0.0
Smolensk Region	21.6	0.0	207.5	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	694.5	205.8	9.3	0.0	1.0
Tula Region	251.1	87.9	0.5	0.0	1.5
Yaroslavl Region	90.7	31.4	30.6	0.0	19.3
Moscow	3,797,434.1	1,688,501.4	583,074.1	308,237.9	108,510.7
NORTH-WEST DISTRICT	158,506.2	27,499.4	27,000.5	3,329.0	1,466.8
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	1,692.0	428.3	60.0	1.0	59.1
Arkhangelsk Region	24.0	25.0	125.1	0.0	0.3
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,277.7	616.6	205.1	4.9	16.9
Kaliningrad Region	3,268.5	260.1	83.7	0.0	431.3
Leningrad Region	465.5	29.4	0.1	1,247.2	0.0
Murmansk Region	832.8	505.8	0.0	0.0	0.0
Novgorod Region	208.8	92.2	156.5	0.0	0.0
Pskov Region	0.0	0.0	0.0	0.0	0.0
St. Petersburg	150,736.8	25,541.9	26,370.0	2,075.9	959.0
SOUTH FEDERAL DISTRICT	10,014.7	978.3	2,029.6	79.5	293.5
Republic of Adigei (Adigeya)	21.2	21.1	1.4	0.0	8.4
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	5,315.8	346.3	1,726.2	38.6	255.8
Astrakhan Region	452.6	493.6	49.3	5.3	3.5
Volgograd Region	402.7	66.4	0.8	0.0	3.1
Rostov Region	3,822.4	50.8	251.8	35.6	22.9
NORTH-CAUCASIAN DISTRICT	1,572.7	630.5	756.3	0.2	56.8
Republic of Daghestan	160.3	0.0	686.5	0.0	1.0
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.1	0.0	17.6	0.0	10.9
Karachai-Cherkess Republic	68.8	0.0	41.3	0.0	0.0
Republic of Northern Ossetia — Alania	0.0	0.0	9.1	0.0	40.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	1,343.4	630.5	1.8	0.2	5.0

Table 4.9 (end)
(millions of rubles)

1	2	3	4	5	6
PRIVOLZHISKY FEDERAL DISTRICT	79,071.5	17,152.5	46,052.8	1,135.7	2,114.2
Republic of Bashkortostan	5,160.1	244.7	1,137.7	0.0	27.2
Republic of Mariy-El	0.0	0.0	0.0	0.0	2.0
Republic of Mordovia	277.8	138.0	41.3	0.0	23.5
Republic of Tatarstan (Tatarstan)	33,324.3	11,149.2	28,007.0	692.9	1,226.3
Udmurt Republic	1,692.7	478.3	25.3	0.0	58.6
Chuvash Republic — Chuvashya	355.5	70.1	0.0	0.0	10.0
Perm Territory	2,125.1	112.3	2,692.8	0.0	23.3
Kirov Region	2,294.0	25.1	739.3	0.0	127.4
Nizhni Novgorod Region	8,511.2	2,462.9	2,121.0	0.1	94.6
Orenburg Region	2,757.5	62.0	189.5	17.6	24.2
Penza Region	518.9	0.0	15.3	0.0	40.2
Samara Region	20,963.6	2,295.7	10,308.7	424.7	446.6
Saratov Region	1,089.8	114.0	774.7	0.3	10.0
Ulyanovsk Region	1.0	0.0	0.1	0.0	0.1
URALS FEDERAL DISTRICT	77,740.4	18,792.4	11,997.3	256.3	939.7
Kurgan Region	0.0	0.0	0.0	0.0	0.2
Sverdlovsk Region	38,449.8	5,250.4	5,183.5	0.1	274.6
Tyumen Region	18,766.9	3,755.9	6,474.8	256.2	522.9
Khanty-Mansiysky Autonomous Area — Yugra	14,926.1	2,118.0	5,689.9	256.2	108.4
Yamalo-Nenetsky Autonomous Area	0.0	0.0	2.2	0.0	0.0
Chelyabinsk Region	20,523.7	9,786.1	338.9	0.0	142.0
SIBERIA FEDERAL DISTRICT	11,523.1	3,680.8	1,409.1	0.0	718.9
Republic of Altai	0.0	0.0	0.0	0.0	0.0
Republic of Buryatia	99.3	0.0	505.1	0.0	2.8
Republic of Tyva	5.3	5.5	0.0	0.0	0.0
Republic of Khakassia	237.0	213.2	0.0	0.0	0.0
Altai Territory	42.4	36.8	3.4	0.0	72.3
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	107.0	105.6	121.7	0.0	7.3
Irkutsk Region	205.3	0.0	87.4	0.0	165.1
Kemerovo Region	1,800.5	1,469.9	80.5	0.0	102.4
Novosibirsk Region	6,917.8	1,372.3	495.0	0.0	344.3
Omsk Region	1,950.2	477.5	1.2	0.0	12.6
Tomsk Region	158.3	0.0	114.8	0.0	12.0
FAR EAST FEDERAL DISTRICT	27,069.4	7,076.2	1,570.3	1.8	2,049.3
Republic of Sakha (Yakutia)	1,204.9	218.1	133.2	0.0	41.7
Kamchatka Territory	291.5	60.7	46.0	0.0	18.4
Primorski Territory	15,206.8	5,100.7	1,312.8	0.0	102.3
Khabarovsk Territory	2,152.5	825.0	14.9	0.0	0.1
Amur Region	6,625.8	544.0	8.1	1.8	1,859.0
Magadan Region	0.0	0.0	5.0	0.0	0.0
Sakhalin Region	1,587.9	327.7	50.2	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

Table 4.10

Discounted Bills

(millions of rubles)

	30.09.2010		
	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	365,889.6	0.0	18,420.8
CENTRAL FEDERAL DISTRICT	279,426.2	0.0	15,244.6
Belgorod Region	1,139.0	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	25.3	0.0	0.0
Voronezh Region	202.6	0.0	0.0
Ivanovo Region	120.4	0.0	28.9
Kaluga Region	938.0	0.0	0.0
Kostroma Region	0.0	0.0	0.0
Kursk Region	643.7	0.0	0.0
Lipetsk Region	468.7	0.0	0.0
Moscow Region	15,342.6	0.0	2,759.5
Orel Region	146.7	0.0	0.0
Ryazan Region	573.3	0.0	0.0
Smolensk Region	53.4	0.0	0.0
Tambov Region	0.2	0.0	0.0
Tver Region	32.7	0.0	0.0
Tula Region	9.5	0.0	0.0
Yaroslavl Region	32.4	0.0	0.0
Moscow	259,697.6	0.0	12,456.2
NORTH-WEST DISTRICT	17,966.8	0.0	128.5
Republic of Karelia	0.0	0.0	0.0
Republic of Komi	0.0	0.0	0.0
Arkhangelsk Region	0.1	0.0	0.0
including Nenets Autonomous Area	0.0	0.0	0.0
Vologda Region	2,173.9	0.0	0.0
Kaliningrad Region	328.6	0.0	42.7
Leningrad Region	0.0	0.0	0.0
Murmansk Region	36.2	0.0	0.0
Novgorod Region	80.2	0.0	31.1
Pskov Region	0.0	0.0	0.0
St. Petersburg	15,347.8	0.0	54.7
SOUTH FEDERAL DISTRICT	870.2	0.0	142.4
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	345.0	0.0	0.0
Astrakhan Region	59.2	0.0	0.0
Volgograd Region	331.3	0.0	142.4
Rostov Region	134.8	0.0	0.0
NORTH-CAUCASIAN DISTRICT	1,500.6	0.0	0.0
Republic of Daghestan	199.1	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	424.8	0.0	0.0
Karachai-Cherkess Republic	100.2	0.0	0.0
Republic of Northern Ossetia — Alania	177.5	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	598.9	0.0	0.0

Table 4.10 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	26,341.1	0.0	434.5
Republic of Bashkortostan	134.3	0.0	0.0
Republic of Mariy-El	79.5	0.0	0.0
Republic of Mordovia	14.7	0.0	0.0
Republic of Tatarstan (Tatarstan)	7,563.3	0.0	16.6
Udmurt Republic	1,395.5	0.0	0.0
Chuvash Republic — Chuvashya	657.2	0.0	0.0
Perm Territory	276.7	0.0	0.0
Kirov Region	241.2	0.0	0.0
Nizhni Novgorod Region	5,567.9	0.0	189.4
Orenburg Region	4,004.0	0.0	21.3
Penza Region	60.2	0.0	0.0
Samara Region	6,046.9	0.0	207.1
Saratov Region	299.8	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	33,830.1	0.0	2,343.0
Kurgan Region	15.1	0.0	0.0
Sverdlovsk Region	6,623.3	0.0	0.0
Tyumen Region	25,894.5	0.0	2,343.0
Khanty-Mansiysky Autonomous Area — Yugra	18,878.5	0.0	2,343.0
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	1,297.3	0.0	0.0
SIBERIA FEDERAL DISTRICT	3,546.0	0.0	127.7
Republic of Altai	25.1	0.0	0.0
Republic of Buryatia	0.0	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	163.0	0.0	0.0
Altai Territory	4.2	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	166.9	0.0	0.0
Irkutsk Region	189.7	0.0	0.0
Kemerovo Region	81.0	0.0	0.0
Novosibirsk Region	2,486.5	0.0	42.4
Omsk Region	320.8	0.0	85.3
Tomsk Region	108.8	0.0	0.0
FAR EAST FEDERAL DISTRICT	2,408.7	0.0	0.0
Republic of Sakha (Yakutia)	938.8	0.0	0.0
Kamchatka Territory	226.7	0.0	0.0
Primorski Territory	954.8	0.0	0.0
Khabarovsk Territory	238.6	0.0	0.0
Amur Region	0.0	0.0	0.0
Magadan Region	0.1	0.0	0.0
Sakhalin Region	49.6	0.0	0.0
Jewish Autonomous Region	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0

5. SUMMARY METHODOLOGY

The information in tables of *Bulletin of Banking Statistics. Regional Supplement* 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.

Section 1. Institutional Characteristics

Table 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 quarterly *Bulletin of Banking Statistics. Regional Supplement*, 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 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 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 authorized 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 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 quarterly *Bulletin of Banking Statistics. Regional Supplement*, 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 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.

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”.

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.

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 1.6

Credit Institutions Using the Right to Average the Required Reserves within Averaging Period from June 10 to July 10, 2010 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 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 operating credit institutions reports submitted in accordance with 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 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 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 Ac-

counts 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 corre-

spondent 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.

Section 2. Foreign Cash Operations

Table 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 quarterly *Bulletin of Banking Statistics. Regional Supplement* 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 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 quarterly *Bulletin of Banking Statistics. Regional Supplement* 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.

Section 3. Borrowings

Table 3.1
Ruble and Foreign Currency-Denominated
Deposits of Legal Entities and Individuals
and Other Funds

General Provisions

This table contains aggregate data by 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 other than credit institutions raised by credit institutions, their branches and operational offices. The balances of funds do not include funds placed as pledge, including guarantee deposit, and subordinated debt (deposit, loan, bond).

Deposits of legal entities are ruble and foreign currency-denominated funds raised under agreements of bank account and (or) bank deposit, including the funds raised on certificates of deposit.

Individual deposits are ruble and foreign currency-denominated funds raised under agreements of bank account and the funds raised on savings certificates.

Table 3.2
Ruble-Denominated Accounts
of Organizations Held with Credit Institutions
Table 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 3.2) and foreign currency (table 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 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 extrabudgetary 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 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 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.

¹ Federal Law No. 39-FZ, dated April 22, 1996, "On the Securities Market" (as revised on May 17, 2007).

Section 4. Funds Allocations

Table 4.1

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

Table 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 4.3

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

Table 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 placed in rubles and foreign currency 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 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 4.5

**Loans Extended to Small, Medium-Sized
Businesses**

General Provisions

This table contains data on ruble and foreign currency 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 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".

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 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 4.6

**Loans Extended by Credit Institutions
to Individuals, Outstanding Debt**

Table 4.7

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

Table 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 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

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 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 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.