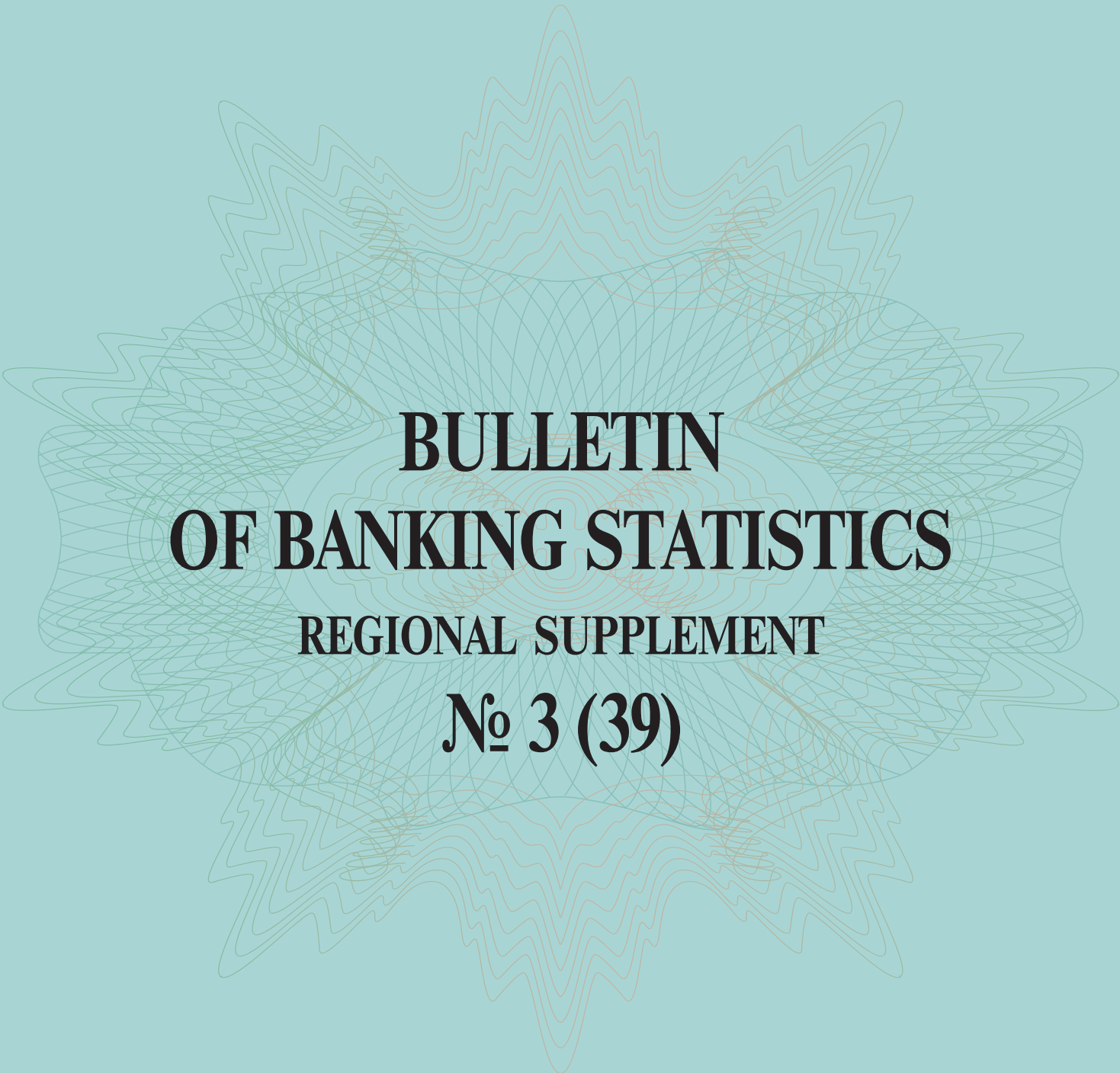


THE CENTRAL BANK OF THE RUSSIAN FEDERATION



**BULLETIN
OF BANKING STATISTICS
REGIONAL SUPPLEMENT
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The founder — Central Bank of the Russian Federation
107016, Moscow, Neglinnaya str., 12
The Central Bank of the Russian Federation Internet address: <http://www.cbr.ru>
Telephone: (7-495) 771-41-62, Fax: (7-495) 621-51-91, E-mail: bbs@cbr.ru
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New Information

The content was enlarged with the table 1.2 “Number of the Internal Divisions of Credit Institutions (Branches)”.

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— nil

... not available

0,0 non-significant volume

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)

1	30.06.2010			
	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 an other region
2	3	4	5	
RUSSIAN FEDERATION	1,038	3,091	563	2,528
CENTRAL FEDERAL DISTRICT	598	666	157	509
Belgorod Region	5	31	4	27
Bryansk Region	1	26	1	25
Vladimir Region	3	24	—	24
Voronezh Region	3	57	—	57
Ivanovo Region	6	15	—	15
Kaluga Region	3	26	—	26
Kostroma Region	5	12	—	12
Kursk Region	2	19	—	19
Lipetsk Region	2	26	1	25
Moscow Region	13	98	5	93
Orel Region	2	21	3	18
Ryazan Region	4	19	—	19
Smolensk Region	4	21	6	15
Tambov Region	1	16	3	13
Tver Region	7	34	3	31
Tula Region	5	28	1	27
Yaroslavl Region	8	35	3	32
Moscow	524	158	34	124
NORTH-WEST DISTRICT	73	386	28	358
Republic of Karelia	1	19	2	17
Republic of Komi	3	33	7	26
Arkhangelsk Region	2	32	—	32
including Nenets Autonomous Area	—	1	—	1
Vologda Region	9	25	8	17
Kaliningrad Region	5	37	1	36
Leningrad Region	4	31	—	31
Murmansk Region	4	26	1	25
Novgorod Region	2	16	1	15
Pskov Region	3	12	—	12
St. Petersburg	40	155	8	147
SOUTH FEDERAL DISTRICT	48	306	22	284
Republic of Adigei (Adigeya)	5	5	1	4
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	14	104	2	102
Astrakhan Region	4	25	6	19
Volgograd Region	4	59	—	59
Rostov Region	19	110	13	97
NORTH-CAUCASIAN DISTRICT	58	168	72	96
Republic of Daghestan	32	74	58	16
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	57	7	50
PRIVOLZHSKY FEDERAL DISTRICT	120	670	121	549
Republic of Bashkortostan	11	50	—	50
Republic of Mariy-El	1	18	4	14
Republic of Mordovia	4	11	1	10
Republic of Tatarstan (Tatarstan)	26	98	55	43
Udmurt Republic	5	27	—	27
Chuvash Republic — Chuvashya	4	19	—	19
Perm Territory	5	69	2	67
Kirov Region	3	22	—	22
Nizhni Novgorod Region	15	107	22	85
Orenburg Region	9	45	3	42
Penza Region	2	29	—	29
Samara Region	20	86	13	73
Saratov Region	11	66	19	47
Ulyanovsk Region	4	23	2	21
URALS FEDERAL DISTRICT	53	353	116	237
Kurgan Region	4	16	—	16
Sverdlovsk Region	21	94	13	81
Tyumen Region	18	142	63	79
Khanty-Mansiysky Autonomous Area — Yugra	10	41	11	30
Yamalo-Nenetsky Autonomous Area	2	27	2	25
Chelyabinsk Region	10	101	40	61
SIBERIA FEDERAL DISTRICT	59	387	31	356
Republic of Altai	5	4	1	3
Republic of Buryatia	1	18	3	15
Republic of Tyva	2	4	—	4
Republic of Khakassia	3	5	—	5
Altai Territory	7	52	11	41
Zabaykalskiy Territory	—	17	—	17
Krasnoyarsk Territory	5	62	2	60
Irkutsk Region	8	48	4	44
Kemerovo Region	8	34	—	34
Novosibirsk Region	12	69	1	68
Omsk Region	6	47	—	47
Tomsk Region	2	27	9	18
FAR EAST FEDERAL DISTRICT	29	155	16	139
Republic of Sakha (Yakutia)	4	36	1	35
Kamchatka Territory	4	13	3	10
Primorski Territory	8	36	6	30
Khabarovsk Territory	4	28	4	24
Amur Region	3	13	—	13
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)

	30.06.2010				
	additional offices	cash points outside credit and cash offices	credit and cash offices	operational offices	total
1	2	3	4	5	6
RUSSIAN FEDERATION	21,924	12,365	1,230	2,375	37,894
CENTRAL FEDERAL DISTRICT	6,180	3,881	191	694	10,946
Belgorod Region	142	236	11	44	433
Bryansk Region	84	166	7	31	288
Vladimir Region	175	160	9	40	384
Voronezh Region	228	316	21	47	612
Ivanovo Region	134	62	8	44	248
Kaluga Region	140	70	9	50	269
Kostroma Region	109	39	5	21	174
Kursk Region	147	96	14	27	284
Lipetsk Region	117	128	10	33	288
Moscow Region	999	815	12	57	1,883
Orel Region	85	72	8	24	189
Ryazan Region	122	101	7	37	267
Smolensk Region	108	88	2	25	223
Tambov Region	102	171	6	27	306
Tver Region	127	144	11	34	316
Tula Region	191	91	10	38	330
Yaroslavl Region	235	42	7	56	340
Moscow	2,935	1,084	34	59	4,112
NORTH-WEST DISTRICT	2,533	468	202	250	3,453
Republic of Karelia	110	15	7	18	150
Republic of Komi	131	86	10	21	248
Arkhangelsk Region	167	69	7	21	264
including Nenets Autonomous Area	4	8	—	—	12
Vologda Region	307	20	16	20	363
Kaliningrad Region	155	44	21	35	255
Leningrad Region	281	23	10	33	347
Murmansk Region	148	10	9	29	196
Novgorod Region	127	4	8	14	153
Pskov Region	114	20	8	21	163
St. Petersburg	993	177	106	38	1,314
SOUTH FEDERAL DISTRICT	2,516	692	134	191	3,533
Republic of Adigei (Adigeya)	75	6	1	2	84
Republic of Kalmykia	36	5	—	4	45
Krasnodar Territory	1,132	152	43	82	1,409
Astrakhan Region	123	90	4	16	233
Volgograd Region	273	303	29	38	643
Rostov Region	877	136	57	49	1,119
NORTH-CAUCASIAN DISTRICT	791	113	17	64	985
Republic of Daghestan	153	7	4	1	165
Republic of Ingushetia	13	—	—	—	13
Kabardino-Balkar Republic	76	46	2	5	129
Karachai-Cherkess Republic	36	2	—	1	39

Table 1.2 (end)

(units)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	54	11	—	3	68
Republic of Chechnya	35	5	—	10	50
Stavropol Territory	424	42	11	44	521
PRIVOLZHSKY FEDERAL DISTRICT	4,001	4,538	281	481	9,301
Republic of Bashkortostan	640	438	31	49	1,158
Republic of Mariy-El	53	66	5	11	135
Republic of Mordovia	132	146	5	13	296
Republic of Tatarstan (Tatarstan)	553	805	42	61	1,461
Udmurt Republic	203	91	18	23	335
Chuvash Republic — Chuvashya	107	177	11	35	330
Perm Territory	382	261	26	61	730
Kirov Region	188	183	14	19	404
Nizhni Novgorod Region	446	540	31	34	1,051
Orenburg Region	270	438	26	28	762
Penza Region	149	367	11	23	550
Samara Region	434	339	35	56	864
Saratov Region	244	542	15	39	840
Ulyanovsk Region	200	145	11	29	385
URALS FEDERAL DISTRICT	1,875	928	169	188	3,160
Kurgan Region	86	182	8	15	291
Sverdlovsk Region	762	200	52	28	1,042
Tyumen Region	560	396	50	78	1,084
Khanty-Mansiysky Autonomous Area — Yugra	286	157	21	26	490
Yamalo-Nenetsky Autonomous Area	100	38	2	16	156
Chelyabinsk Region	467	150	59	67	743
SIBERIA FEDERAL DISTRICT	2,889	1,470	172	402	4,933
Republic of Altai	33	6	2	3	44
Republic of Buryatia	210	12	3	16	241
Republic of Tyva	39	2	3	—	44
Republic of Khakassia	97	28	3	39	167
Altai Territory	290	502	16	50	858
Zabaykalskiy Territory	232	11	7	9	259
Krasnoyarsk Territory	491	188	20	103	802
Irkutsk Region	397	50	25	41	513
Kemerovo Region	319	126	26	49	520
Novosibirsk Region	428	162	35	29	654
Omsk Region	197	348	18	30	593
Tomsk Region	156	35	14	33	238
FAR EAST FEDERAL DISTRICT	1,139	275	64	105	1,583
Republic of Sakha (Yakutia)	145	114	5	6	270
Kamchatka Territory	76	10	4	7	97
Primorski Territory	346	34	28	26	434
Khabarovsk Territory	258	34	12	11	315
Amur Region	167	37	6	7	217
Magadan Region	37	10	3	4	54
Sakhalin Region	84	19	4	28	135
Jewish Autonomous Region	17	10	2	10	39
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				
30.09.2009	226 (18)	115 (10)	190 (18)	110 (8)
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)
CENTRAL FEDERAL DISTRICT				
30.09.2009	144 (11)	70 (6)	109 (11)	73 (5)
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)
including Moscow and Moscow Region				
30.09.2009	136 (11)	67 (6)	101 (11)	68 (5)
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)
NORTH-WEST DISTRICT				
30.09.2009	21 (2)	14 (1)	21 (2)	7 (1)
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)
SOUTH FEDERAL DISTRICT				
30.09.2009	12 (2)	6 (1)	11 (2)	6 (1)
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
NORTH-CAUCASIAN DISTRICT				
31.03.2010	—	—	—	—
30.06.2010	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT				
30.09.2009	23 (1)	10 (1)	23 (1)	13
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
URALS FEDERAL DISTRICT				
30.09.2009	10 (1)	7	10 (1)	3 (1)
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)
SIBERIA FEDERAL DISTRICT				
30.09.2009	7 (1)	2 (1)	7 (1)	5
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
FAR EAST FEDERAL DISTRICT				
30.09.2009	9	6	9	3
31.12.2009	8	6	8	2
31.03.2010	8	6	8	2
30.06.2010	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)

1	30.06.2010							
	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 of rubles and more	total
2	3	4	5	6	7	8	9	
RUSSIAN FEDERATION	18	23	54	107	226	255	355	1,038
CENTRAL FEDERAL DISTRICT	6	9	31	51	101	156	244	598
Belgorod Region	—	—	—	—	2	2	1	5
Bryansk Region	—	—	—	—	—	1	—	1
Vladimir Region	—	—	—	1	1	1	—	3
Voronezh Region	—	—	1	—	1	—	1	3
Ivanovo Region	—	—	—	2	2	2	—	6
Kaluga Region	—	—	—	—	2	1	—	3
Kostroma Region	—	—	1	—	1	1	2	5
Kursk Region	—	—	1	—	1	—	—	2
Lipetsk Region	—	—	—	—	—	1	1	2
Moscow Region	—	1	—	—	1	4	7	13
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	2	8
Moscow	6	7	26	36	82	138	229	524
NORTH-WEST DISTRICT	3	3	4	16	15	11	21	73
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	15	40
SOUTH FEDERAL DISTRICT	—	2	4	5	15	15	7	48
Republic of Adigei (Adigeya)	—	—	2	1	2	—	—	5
Republic of Kalmykia	—	—	—	—	2	—	—	2
Krasnodar Territory	—	—	1	1	5	4	3	14
Astrakhan Region	—	2	—	—	1	1	—	4
Volgograd Region	—	—	—	1	—	3	—	4
Rostov Region	—	—	1	2	5	7	4	19
NORTH-CAUCASIAN DISTRICT	4	2	3	5	34	6	4	58
Republic of Daghestan	2	2	2	3	19	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	5	—	—	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			
30.09.2009	1,074	28,181,813.7	45
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
CENTRAL FEDERAL DISTRICT			
30.09.2009	605	24,511,912.8	25
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
including Moscow and Moscow Region			
30.09.2009	540	24,324,839.8	24
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
NORTH-WEST DISTRICT			
30.09.2009	77	1,140,631.0	9
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
SOUTH FEDERAL DISTRICT			
30.09.2009	114	205,841.8	23
31.12.2009	113	229,346.8	25
31.03.2010	50	177,517.9	11
30.06.2010	48	153,143.8	12
NORTH-CAUCASIAN DISTRICT			
31.03.2010	59	39,600.2	20
30.06.2010	58	41,834.4	20
PRIVOLZHISKY FEDERAL DISTRICT			
30.09.2009	124	928,309.2	31
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
URALS FEDERAL DISTRICT			
30.09.2009	56	620,881.5	13
31.12.2009	54	657,184.3	12
31.03.2010	54	669,349.9	12
30.06.2010	53	693,103.1	12
SIBERIA FEDERAL DISTRICT			
30.09.2009	64	588,594.9	5
31.12.2009	62	621,278.0	5
31.03.2010	60	598,319.5	5
30.06.2010	59	568,294.5	6
FAR EAST FEDERAL DISTRICT			
30.09.2009	34	185,642.5	8
31.12.2009	31	211,572.0	8
31.03.2010	31	218,220.7	8
30.06.2010	29	243,275.4	7

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**

(units)

1	30.06.2010						
	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	24	32	68	156	168	257	705
CENTRAL FEDERAL DISTRICT	8	14	25	55	86	167	355
Belgorod Region	—	—	—	1	2	1	4
Bryansk Region	—	—	—	—	1	—	1
Vladimir Region	—	—	1	1	—	—	2
Voronezh Region	—	—	—	—	—	1	1
Ivanovo Region	—	—	2	—	2	—	4
Kaluga Region	—	—	—	2	1	—	3
Kostroma Region	—	—	—	1	1	2	4
Kursk Region	—	1	—	1	—	—	2
Lipetsk Region	—	—	—	—	1	1	2
Orel Region	—	—	1	1	—	—	2
Ryazan Region	—	—	3	—	1	—	4
Smolensk Region	—	1	—	1	—	1	3
Tambov Region	—	—	—	1	—	—	1
Tver Region	—	—	1	3	—	1	5
Tula Region	1	—	1	1	2	—	5
Yaroslavl Region	—	1	3	1	1	2	8
Moscow and Moscow Region	7	11	13	41	74	158	304
NORTH-WEST DISTRICT	4	3	11	10	7	16	51
Republic of Karelia	—	—	—	1	—	—	1
Republic of Komi	—	—	1	—	—	—	1
Arkhangelsk Region	—	—	—	—	—	—	—
Vologda Region	—	1	1	2	2	2	8
Kaliningrad Region	—	—	—	2	—	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	6	4	1	12	26
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	4	26	5	2	41
Republic of Daghestan	2	—	2	12	2	1	19
Republic of Ingushetia	—	—	—	1	—	—	1
Kabardino-Balkar Republic	—	1	—	3	—	—	4
Karachai-Cherkess Republic	1	—	1	1	1	1	5
Republic of Northern Ossetia — Alania	—	—	—	4	2	—	6
Republic of Chechnya	—	—	—	—	—	—	—
Stavropol Territory	—	—	1	5	—	—	6

Table 1.6 (end)

(units)

1	2	3	4	5	6	7	8
PRIVOLZHISKY FEDERAL DISTRICT	3	2	9	21	31	39	105
Republic of Bashkortostan	—	—	1	—	3	4	8
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	2	—	2
Republic of Tatarstan (Tatarstan)	1	—	1	5	6	11	24
Udmurt Republic	1	—	—	—	3	1	5
Chuvash Republic — Chuvashya	—	—	1	1	1	1	4
Perm Territory	1	—	1	—	—	2	4
Kirov Region	—	—	1	—	—	2	3
Nizhni Novgorod Region	—	1	2	5	4	2	14
Orenburg Region	—	—	1	2	—	5	8
Penza Region	—	—	—	1	—	—	1
Samara Region	—	—	—	1	7	9	17
Saratov Region	—	—	1	4	3	2	10
Ulyanovsk Region	—	—	—	2	2	—	4
URALS FEDERAL DISTRICT	2	4	5	5	11	15	42
Kurgan Region	1	—	2	1	—	—	4
Sverdlovsk Region	—	—	1	3	4	6	14
Tyumen Region	1	3	1	1	5	5	16
Chelyabinsk Region	—	1	1	—	2	4	8
SIBERIA FEDERAL DISTRICT	3	2	5	18	10	8	46
Republic of Altai	—	—	—	—	—	—	—
Republic of Buryatia	—	—	—	—	1	—	1
Republic of Tyva	—	—	1	—	—	—	1
Republic of Khakassia	—	—	—	1	2	—	3
Altai Territory	—	—	2	3	—	1	6
Zabaykalskiy Territory	—	—	—	—	—	—	—
Krasnoyarsk Territory	—	—	—	2	2	—	4
Irkutsk Region	—	—	—	5	2	—	7
Kemerovo Region	—	1	2	1	1	1	6
Novosibirsk Region	2	1	—	3	—	4	10
Omsk Region	1	—	—	2	1	2	6
Tomsk Region	—	—	—	1	1	—	2
FAR EAST FEDERAL DISTRICT	1	2	5	7	7	4	26
Republic of Sakha (Yakutia)	—	—	2	—	1	1	4
Kamchatka Territory	—	1	2	—	1	—	4
Primorski Territory	1	1	—	3	3	—	8
Khabarovsk Territory	—	—	—	2	—	1	3
Amur Region	—	—	—	—	—	2	2
Magadan Region	—	—	1	—	—	—	1
Sakhalin Region	—	—	—	2	2	—	4
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—

Table 1.7

Financial Performance of Credit Institutions

	January—June 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	249,592.0	281,048.8	84.7	31,456.8	15.3	77,757.8
CENTRAL FEDERAL DISTRICT	236,279.2	256,951.1	85.8	20,671.9	14.2	72,035.6
Belgorod Region	57.3	57.3	100.0	0.0	0.0	13.3
Bryansk Region	56.3	56.3	100.0	0.0	0.0	5.2
Vladimir Region	14.9	14.9	100.0	0.0	0.0	7.3
Voronezh Region	110.4	110.4	100.0	0.0	0.0	13.8
Ivanovo Region	24.7	24.7	100.0	0.0	0.0	6.0
Kaluga Region	–56.8	12.2	66.7	68.9	33.3	30.2
Kostroma Region	1,612.0	1,612.0	100.0	0.0	0.0	373.1
Kursk Region	103.1	103.1	100.0	0.0	0.0	25.7
Lipetsk Region	221.3	221.3	100.0	0.0	0.0	45.6
Moscow Region	1,754.7	1,881.3	84.6	126.6	15.4	560.4
Orel Region	11.6	11.6	100.0	0.0	0.0	10.6
Ryazan Region	39.6	39.6	100.0	0.0	0.0	24.1
Smolensk Region	55.0	55.0	100.0	0.0	0.0	22.0
Tambov Region	10.7	10.7	100.0	0.0	0.0	2.6
Tver Region	0.2	46.6	57.1	46.3	42.9	11.5
Tula Region	50.0	50.0	100.0	0.0	0.0	12.4
Yaroslavl Region	19.9	84.1	87.5	64.3	12.5	44.2
Moscow	232,194.1	252,559.8	85.1	20,365.7	14.9	70,827.5
NORTH-WEST DISTRICT	10,088.0	10,625.0	80.8	536.9	19.2	2,328.6
Republic of Karelia	9.4	9.4	100.0	0.0	0.0	1.7
Republic of Komi	411.7	427.9	66.7	16.2	33.3	112.2
Arkhangelsk Region	4.0	4.0	100.0	0.0	0.0	0.7
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0
Vologda Region	255.9	347.3	66.7	91.4	33.3	40.0
Kaliningrad Region	723.0	723.0	100.0	0.0	0.0	127.6

Table 1.7 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-178.6	0.2	33.3	178.8	66.7	0.4
Murmansk Region	-44.4	26.7	75.0	71.1	25.0	5.5
Novgorod Region	-34.5	0.0	0.0	34.5	100.0	0.6
Pskov Region	21.0	21.0	100.0	0.0	0.0	6.7
St. Petersburg	8,920.4	9,065.4	87.8	145.0	12.2	2,033.1
SOUTH FEDERAL DISTRICT	828.5	869.1	89.6	40.5	10.4	203.8
Republic of Adigei (Adigeya)	34.7	34.7	100.0	0.0	0.0	6.8
Republic of Kalmykia	8.2	8.2	100.0	0.0	0.0	5.3
Krasnodar Territory	535.6	540.7	92.9	5.2	7.1	79.7
Astrakhan Region	49.7	49.7	100.0	0.0	0.0	13.1
Volgograd Region	72.3	72.3	100.0	0.0	0.0	25.5
Rostov Region	128.0	163.3	78.9	35.4	21.1	73.4
NORTH-CAUCASIAN DISTRICT	282.0	424.1	84.5	142.1	15.5	93.0
Republic of Dagestan	173.7	219.9	90.6	46.2	9.4	41.0
Republic of Ingushetia	6.8	6.8	100.0	0.0	0.0	1.3
Kabardino-Balkar Republic	117.1	117.1	100.0	0.0	0.0	27.4
Karachai-Cherkess Republic	19.9	22.2	80.0	2.3	20.0	3.9
Republic of Northern Ossetia — Alania	32.7	42.8	83.3	10.2	16.7	10.3
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	-68.0	15.3	42.9	83.4	57.1	9.3
PRIVOLZHSKY FEDERAL DISTRICT	5,125.5	6,059.7	87.5	934.3	12.5	1,382.8
Republic of Bashkortostan	-18.8	179.4	72.7	198.2	27.3	38.3
Republic of Mariy-El	11.3	11.3	100.0	0.0	0.0	1.6
Republic of Mordovia	13.8	27.8	75.0	14.0	25.0	12.9
Republic of Tatarstan (Tatarstan)	1,077.0	1,108.2	96.2	31.3	3.8	206.2
Udmurt Republic	31.2	59.6	60.0	28.4	40.0	6.5
Chuvash Republic — Chuvashya	19.0	19.0	100.0	0.0	0.0	8.6
Perm Territory	33.4	38.9	80.0	5.5	20.0	49.7
Kirov Region	183.0	183.0	100.0	0.0	0.0	27.2
Nizhni Novgorod Region	229.6	272.7	86.7	43.1	13.3	79.1
Orenburg Region	220.3	220.3	100.0	0.0	0.0	88.8
Penza Region	36.0	36.5	50.0	0.5	50.0	0.3
Samara Region	2,462.3	3,073.4	85.0	611.2	15.0	760.5
Saratov Region	765.2	767.4	90.9	2.2	9.1	91.7
Ulyanovsk Region	62.3	62.3	100.0	0.0	0.0	11.4

Table 1.7 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	243.1	2,870.7	69.8	2,627.6	30.2	1,066.9
Kurgan Region	52.4	52.4	100.0	0.0	0.0	9.8
Sverdlovsk Region	-1,400.4	815.9	52.4	2,216.3	47.6	330.6
Tyumen Region	910.6	1,244.1	83.3	333.5	16.7	471.6
Khanty-Mansiysky Autonomous Area — Yugra	641.6	966.1	80.0	324.5	20.0	360.2
Yamalo-Nenetsky Autonomous Area	28.4	28.4	100.0	0.0	0.0	6.0
Chelyabinsk Region	680.5	758.4	70.0	77.9	30.0	255.0
SIBERIA FEDERAL DISTRICT	-5,098.8	1,279.0	83.1	6,377.8	16.9	290.1
Republic of Altai	185.5	185.5	100.0	0.0	0.0	30.0
Republic of Buryatia	20.8	20.8	100.0	0.0	0.0	2.6
Republic of Tyva	-1.3	1.1	50.0	2.4	50.0	0.9
Republic of Khakassia	20.4	20.4	100.0	0.0	0.0	4.7
Altai Territory	110.2	110.2	100.0	0.0	0.0	20.8
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	32.1	50.4	80.0	18.3	20.0	17.1
Irkutsk Region	74.5	93.9	87.5	19.4	12.5	25.0
Kemerovo Region	144.2	144.2	100.0	0.0	0.0	61.7
Novosibirsk Region	-5,678.7	590.0	58.3	6,268.7	41.7	110.6
Omsk Region	-15.7	53.3	66.7	69.0	33.3	12.2
Tomsk Region	9.1	9.1	100.0	0.0	0.0	4.4
FAR EAST FEDERAL DISTRICT	1,844.5	1,970.2	82.8	125.6	17.2	357.0
Republic of Sakha (Yakutia)	-103.5	5.8	75.0	109.3	25.0	5.1
Kamchatka Territory	78.9	78.9	100.0	0.0	0.0	24.8
Primorski Territory	504.7	505.0	87.5	0.3	12.5	190.7
Khabarovsk Territory	218.2	229.3	50.0	11.2	50.0	61.2
Amur Region	1,116.7	1,116.7	100.0	0.0	0.0	66.1
Magadan Region	2.3	2.3	100.0	0.0	0.0	1.8
Sakhalin Region	27.3	32.2	80.0	4.9	20.0	7.3
Jewish Autonomous Region	0.0	0.0	0.0	0.0	0.0	0.0
Chukotka Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0

Table 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					
30.09.2009	33	63	22	27 (13)	81 (5)
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)
CENTRAL FEDERAL DISTRICT					
30.09.2009	18	28	9	18 (6)	71 (5)
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)
including Moscow and Moscow Region					
30.09.2009	16	26	8	17 (6)	69 (5)
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)
NORTH-WEST DISTRICT					
30.09.2009	6	8	—	2 (2)	5
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
SOUTH FEDERAL DISTRICT					
30.09.2009	2	4	1	3 (2)	2
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
NORTH-CAUCASIAN DISTRICT					
31.03.2010	—	—	—	—	—
30.06.2010	—	—	—	—	—
PRIVOLZHSKY FEDERAL DISTRICT					
30.09.2009	3	11	6	2 (1)	1
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
URALS FEDERAL DISTRICT					
30.09.2009	2	4	2	1 (1)	1
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)	—
SIBERIA FEDERAL DISTRICT					
30.09.2009	—	4	1	1 (1)	1
31.12.2009	—	4	2	1 (1)	1
31.03.2010	—	4	2	1 (1)	1
30.06.2010	—	4	1	1 (1)	1
FAR EAST FEDERAL DISTRICT					
30.09.2009	2	4	3	—	—
31.12.2009	2	3	3	—	—
31.03.2010	2	4	2	—	—
30.06.2010	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	31.03.2010			30.06.2010		
	AD	GLA ¹	CA ¹	AD	GLA ¹	CA ¹
2	3	4	5	6	7	
RUSSIAN FEDERATION	427	642	1,192	436	645	1,209
CENTRAL FEDERAL DISTRICT	278	336	524	281	340	537
Belgorod Region	1	2	9	1	2	8
Bryansk Region	—	1	4	—	1	5
Vladimir Region	—	2	5	—	2	5
Voronezh Region	1	2	7	—	1	7
Ivanovo Region	3	2	5	3	2	5
Kaluga Region	—	3	7	—	3	8
Kostroma Region	2	5	9	2	5	8
Kursk Region	—	1	6	—	1	6
Lipetsk Region	1	1	6	1	1	6
Orel Region	—	—	4	—	—	5
Ryazan Region	1	3	5	1	3	6
Smolensk Region	—	4	8	—	3	8
Tambov Region	—	1	4	—	1	5
Tver Region	2	3	9	2	3	8
Tula Region	2	4	10	2	4	10
Yaroslavl Region	2	5	12	2	5	12
Moscow and Moscow Region	263	297	414	267	303	425
NORTH-WEST DISTRICT	20	41	91	21	41	89
Republic of Karelia	—	1	5	—	1	5
Republic of Komi	1	3	7	1	3	8
Arkhangelsk Region	—	—	1	—	0	1
Vologda Region	3	6	8	3	7	10
Kaliningrad Region	2	6	11	3	5	11
Leningrad Region	—	2	3	—	2	3
Murmansk Region	1	2	6	1	2	5
Novgorod Region	1	1	3	1	1	3
Pskov Region	—	—	2	—	—	2
St. Petersburg	12	20	45	12	20	41
SOUTH FEDERAL DISTRICT	22	34	71	21	33	71
Republic of Adigei (Adigeya)	2	3	4	2	3	4
Republic of Kalmykia	—	1	2	—	2	3
Krasnodar Territory	4	13	23	3	12	22
Astrakhan Region	1	2	7	1	2	7
Volgograd Region	3	4	12	3	3	11
Rostov Region	12	11	23	12	11	24
NORTH-CAUCASIAN DISTRICT	1	13	21	2	15	24
Republic of Daghestan	—	1	1	—	2	2
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	4	5	—	5	6
Karachai-Cherkess Republic	—	3	4	1	3	4
Republic of Northern Ossetia — Alania	—	3	4	—	3	4
Republic of Chechnya	—	—	—	—	—	—
Stavropol Territory	1	2	7	1	2	8

Table 1.9 (end)

(units)

1	2	3	4	5	6	7
PRIVOLZHISKY FEDERAL DISTRICT	44	99	198	49	99	199
Republic of Bashkortostan	2	10	22	3	10	24
Republic of Mariy-El	—	—	4	—	—	4
Republic of Mordovia	2	3	6	2	3	7
Republic of Tatarstan (Tatarstan)	14	22	26	15	22	26
Udmurt Republic	1	2	8	2	3	9
Chuvash Republic — Chuvashya	—	4	8	—	4	8
Perm Territory	—	4	11	—	4	12
Kirov Region	1	3	9	2	3	8
Nizhni Novgorod Region	6	14	29	6	13	26
Orenburg Region	2	5	12	2	5	10
Penza Region	—	2	6	—	2	7
Samara Region	14	17	28	15	17	29
Saratov Region	2	11	22	2	11	21
Ulyanovsk Region	—	2	7	—	2	8
URALS FEDERAL DISTRICT	27	41	79	27	41	75
Kurgan Region	—	3	5	—	3	5
Sverdlovsk Region	9	17	33	9	17	30
Tyumen Region	11	12	22	11	12	21
Chelyabinsk Region	7	9	19	7	9	19
SIBERIA FEDERAL DISTRICT	19	51	132	18	51	137
Republic of Altai	—	4	6	—	4	6
Republic of Buryatia	—	1	7	—	1	8
Republic of Tyva	—	2	3	—	2	3
Republic of Khakassia	2	3	5	2	3	5
Altai Territory	—	5	10	—	5	11
Zabaykalskiy Territory	—	—	4	—	—	6
Krasnoyarsk Territory	5	5	15	4	4	15
Irkutsk Region	1	7	18	1	8	19
Kemerovo Region	1	6	15	1	6	14
Novosibirsk Region	7	10	25	7	10	25
Omsk Region	1	6	14	1	6	14
Tomsk Region	2	2	10	2	2	11
FAR EAST FEDERAL DISTRICT	16	27	76	17	25	77
Republic of Sakha (Yakutia)	3	4	9	3	4	9
Kamchatka Territory	2	4	8	2	3	8
Primorski Territory	7	7	22	7	7	23
Khabarovsk Territory	2	3	13	2	3	13
Amur Region	1	3	9	2	3	8
Magadan Region	—	2	5	—	1	6
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	
	Q1 2	Q2 3
RUSSIAN FEDERATION	7,166.28	8,335.24
CENTRAL FEDERAL DISTRICT	3,291.24	3,987.95
Belgorod Region	24.34	30.11
Bryansk Region	24.72	27.65
Vladimir Region	20.99	25.30
Voronezh Region	92.36	96.51
Ivanovo Region	21.93	22.97
Kaluga Region	33.74	42.34
Kostroma Region	12.61	14.74
Kursk Region	15.92	17.78
Lipetsk Region	17.64	19.46
Moscow Region	157.12	207.89
Orel Region	14.79	17.60
Ryazan Region	18.80	23.49
Smolensk Region	21.90	25.17
Tambov Region	8.29	6.85
Tver Region	25.62	30.44
Tula Region	24.95	33.60
Yaroslavl Region	35.11	38.73
Moscow	2,720.43	3,307.33
NORTH-WEST DISTRICT	1,111.80	1,225.21
Republic of Karelia	8.74	9.29
Republic of Komi	18.65	21.43
Arkhangelsk Region	17.62	22.71
including Nenets Autonomous Area	0.32	0.30
Vologda Region	17.69	19.92
Kaliningrad Region	78.25	89.09
Leningrad Region	183.38	241.68
Murmansk Region	30.60	31.05
Novgorod Region	9.61	11.89
Pskov Region	6.63	8.44
St. Petersburg	740.63	769.72
SOUTH FEDERAL DISTRICT	414.78	469.92
Republic of Adigei (Adigeya)	4.35	3.60
Republic of Kalmykia	2.08	1.74
Krasnodar Territory	211.08	245.74
Astrakhan Region	19.51	20.22
Volgograd Region	43.64	45.62
Rostov Region	134.13	153.00
NORTH-CAUCASIAN DISTRICT	251.14	216.63
Republic of Daghestan	68.40	54.73
Republic of Ingushetia	3.01	2.38
Kabardino-Balkar Republic	22.38	17.52
Karachai-Cherkess Republic	4.14	3.52

Table 2.1 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	18.90	18.85
Republic of Chechnya	1.72	2.21
Stavropol Territory	132.59	117.42
PRIVOLZHSKY FEDERAL DISTRICT	655.76	747.62
Republic of Bashkortostan	75.99	97.09
Republic of Mariy-El	4.25	4.77
Republic of Mordovia	5.14	6.55
Republic of Tatarstan (Tatarstan)	108.77	116.74
Udmurt Republic	18.44	22.14
Chuvash Republic — Chuvashya	9.67	10.03
Perm Territory	64.17	71.31
Kirov Region	14.69	18.59
Nizhni Novgorod Region	90.72	99.02
Orenburg Region	30.64	38.85
Penza Region	20.69	23.17
Samara Region	153.43	176.04
Saratov Region	42.83	43.45
Ulyanovsk Region	16.31	19.88
URALS FEDERAL DISTRICT	529.76	610.18
Kurgan Region	7.26	8.47
Sverdlovsk Region	227.04	266.58
Tyumen Region	194.97	225.01
Khanty-Mansiysky Autonomous Area — Yugra	79.17	91.11
Yamalo-Nenetsky Autonomous Area	32.01	34.44
Chelyabinsk Region	100.49	110.13
SIBERIA FEDERAL DISTRICT	538.85	618.85
Republic of Altai	1.38	1.58
Republic of Buryatia	17.59	17.59
Republic of Tyva	1.23	1.42
Republic of Khakassia	9.91	11.40
Altai Territory	33.00	41.67
Zabaykalskiy Territory	11.37	14.45
Krasnoyarsk Territory	90.13	100.04
Irkutsk Region	81.10	87.50
Kemerovo Region	50.27	61.37
Novosibirsk Region	127.46	161.20
Omsk Region	89.88	87.88
Tomsk Region	25.55	32.76
FAR EAST FEDERAL DISTRICT	373.73	444.33
Republic of Sakha (Yakutia)	25.68	30.21
Kamchatka Territory	18.46	19.28
Primorski Territory	165.14	220.03
Khabarovsk Territory	91.79	99.24
Amur Region	22.16	25.12
Magadan Region	8.79	9.15
Sakhalin Region	38.93	39.08
Jewish Autonomous Region	1.72	1.96
Chukotka Autonomous Area	1.07	0.25

Table 2.2

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

(millions of US dollars)

1	2010	
	Q1 2	Q3 3
RUSSIAN FEDERATION	8,112.06	9,818.80
CENTRAL FEDERAL DISTRICT	4,957.51	5,874.84
Belgorod Region	24.71	28.51
Bryansk Region	24.02	25.09
Vladimir Region	23.99	28.57
Voronezh Region	72.82	84.72
Ivanovo Region	15.73	18.96
Kaluga Region	31.51	35.59
Kostroma Region	13.34	16.27
Kursk Region	17.38	16.09
Lipetsk Region	23.69	27.43
Moscow Region	182.74	204.25
Orel Region	12.75	14.58
Ryazan Region	21.04	22.51
Smolensk Region	23.35	24.80
Tambov Region	9.67	10.78
Tver Region	27.24	28.91
Tula Region	29.54	33.68
Yaroslavl Region	43.09	44.22
Moscow	4,360.91	5,209.89
NORTH-WEST DISTRICT	1,297.56	1,628.40
Republic of Karelia	7.36	8.94
Republic of Komi	13.06	11.01
Arkhangelsk Region	15.05	19.53
including Nenets Autonomous Area	0.09	0.24
Vologda Region	15.96	18.39
Kaliningrad Region	130.77	160.57
Leningrad Region	205.44	287.47
Murmansk Region	22.66	23.63
Novgorod Region	10.68	10.75
Pskov Region	12.63	13.74
St. Petersburg	863.96	1,074.38
SOUTH FEDERAL DISTRICT	373.47	440.66
Republic of Adigei (Adigeya)	3.38	3.65
Republic of Kalmykia	1.55	1.70
Krasnodar Territory	204.02	237.57
Astrakhan Region	19.16	19.68
Volgograd Region	41.06	47.38
Rostov Region	104.31	130.67
NORTH-CAUCASIAN DISTRICT	61.51	77.98
Republic of Daghestan	10.60	11.91
Republic of Ingushetia	0.55	0.64
Kabardino-Balkar Republic	5.39	7.91
Karachai-Cherkess Republic	1.41	1.62

Table 2.2 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	6.96	10.03
Republic of Chechnya	0.91	0.90
Stavropol Territory	35.68	44.97
PRIVOLZHSKY FEDERAL DISTRICT	587.06	750.40
Republic of Bashkortostan	63.50	64.06
Republic of Mariy-El	10.66	8.83
Republic of Mordovia	7.41	7.49
Republic of Tatarstan (Tatarstan)	77.70	84.95
Udmurt Republic	15.55	18.00
Chuvash Republic — Chuvashya	11.42	10.57
Perm Territory	50.57	53.73
Kirov Region	13.47	12.77
Nizhni Novgorod Region	92.90	100.66
Orenburg Region	24.42	33.44
Penza Region	18.45	21.71
Samara Region	139.42	255.45
Saratov Region	42.67	51.90
Ulyanovsk Region	18.91	26.85
URALS FEDERAL DISTRICT	308.57	360.97
Kurgan Region	5.36	6.64
Sverdlovsk Region	151.85	174.04
Tyumen Region	85.49	103.92
Khanty-Mansiysky Autonomous Area — Yugra	30.63	36.30
Yamalo-Nenetsky Autonomous Area	11.91	12.79
Chelyabinsk Region	65.87	76.37
SIBERIA FEDERAL DISTRICT	330.92	394.86
Republic of Altai	1.50	1.44
Republic of Buryatia	7.67	8.98
Republic of Tyva	0.50	0.59
Republic of Khakassia	3.69	3.99
Altai Territory	24.77	34.24
Zabaykalskiy Territory	5.86	8.84
Krasnoyarsk Territory	50.89	59.65
Irkutsk Region	34.08	40.20
Kemerovo Region	26.84	34.48
Novosibirsk Region	93.73	116.25
Omsk Region	59.77	63.05
Tomsk Region	21.62	23.16
FAR EAST FEDERAL DISTRICT	195.69	276.64
Republic of Sakha (Yakutia)	9.34	9.66
Kamchatka Territory	5.24	6.75
Primorski Territory	103.03	149.14
Khabarovsk Territory	41.46	62.60
Amur Region	12.60	15.12
Magadan Region	2.78	3.84
Sakhalin Region	20.40	28.53
Jewish Autonomous Region	0.47	0.76
Chukotka Autonomous Area	0.37	0.25

3. Borrowings

Table 3.1

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

(millions of rubles)

	30.06.2010											
	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	18,346,025	13,652,941	4,693,084	4,536,485	3,278,947	1,257,538	8,417,555	6,613,897	1,803,658			
CENTRAL FEDERAL DISTRICT	11,494,546	7,780,567	3,713,979	3,525,195	2,408,233	1,116,962	4,184,951	2,925,727	1,259,224			
Belgorod Region	90,899	77,643	13,256	11,396	7,804	3,592	58,412	53,699	4,713			
Bryansk Region	39,204	35,891	3,313	2,195	2,180	15	31,218	28,450	2,768			
Vladimir Region	77,848	69,359	8,489	7,323	7,019	304	57,506	52,734	4,772			
Voronezh Region	146,192	126,681	19,511	16,464	9,866	6,598	103,773	94,519	9,254			
Ivanovo Region	43,916	39,712	4,204	2,299	2,231	68	35,889	32,174	3,715			
Kaluga Region	59,516	51,054	8,462	3,703	3,285	418	42,340	38,045	4,295			
Kostroma Region	32,829	30,614	2,215	4,554	4,442	112	22,844	21,202	1,642			
Kursk Region	42,612	39,493	3,119	2,655	2,577	78	33,597	31,250	2,347			
Lipetsk Region	64,319	57,641	6,678	5,116	4,935	181	48,232	43,783	4,449			
Moscow Region	560,541	496,136	64,405	77,197	69,955	7,242	371,540	326,423	45,117			
Orel Region	30,928	28,828	2,100	2,497	2,267	230	24,701	23,175	1,526			
Ryazan Region	56,533	50,711	5,822	4,836	3,890	946	41,550	38,102	3,448			
Smolensk Region	45,920	38,870	7,050	3,425	3,230	195	32,734	29,432	3,302			
Tambov Region	35,681	32,635	3,046	1,699	1,603	96	27,673	26,194	1,479			
Tver Region	60,133	53,735	6,398	4,168	3,772	396	43,764	39,884	3,880			
Tula Region	85,318	75,424	9,894	11,147	10,947	200	58,924	53,145	5,779			
Yaroslavl Region	84,458	74,085	10,373	5,666	5,512	154	66,160	56,807	9,353			
Moscow	9,937,699	6,402,055	3,535,644	3,358,855	2,262,718	1,096,137	3,084,094	1,936,709	1,147,385			
NORTH-WEST DISTRICT	1,746,073	1,396,644	349,429	313,554	253,910	59,644	957,219	750,650	206,569			
Republic of Karelia	27,253	24,077	3,176	1,378	1,318	60	22,153	19,490	2,663			
Republic of Komi	63,139	58,309	4,830	3,142	3,140	2	49,885	46,656	3,229			

Table 3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	83,492	75,592	7,900	17,350	16,581	769	52,080	48,355	3,725
including Nenets Autonomous Area	3,473	3,343	130	237	237	0	2,493	2,452	41
Vologda Region	80,559	66,404	14,155	8,513	7,579	934	52,728	46,690	6,038
Kaliningrad Region	68,208	53,062	15,146	7,739	6,741	998	47,647	35,473	12,174
Leningrad Region	70,074	62,095	7,979	7,086	6,787	299	51,231	45,157	6,074
Murmansk Region	63,151	54,060	9,091	3,201	3,150	51	49,742	43,553	6,189
Novgorod Region	25,871	22,700	3,171	1,828	1,736	92	18,568	16,229	2,339
Pskov Region	22,934	20,613	2,321	2,009	1,806	203	16,168	14,712	1,456
St. Petersburg	1,241,392	959,732	281,660	261,308	205,072	56,236	597,017	434,335	162,682
SOUTH FEDERAL DISTRICT	652,289	575,426	76,863	65,368	53,391	11,977	458,247	408,488	49,759
Republic of Adigei (Adigeya)	8,279	7,731	548	317	317	0	6,723	6,351	372
Republic of Kalmykia	4,260	3,979	281	480	480	0	3,072	2,870	202
Krasnodar Territory	293,429	257,346	36,083	38,323	29,185	9,138	197,544	174,512	23,032
Astrakhan Region	39,451	35,593	3,858	2,646	2,602	44	29,077	26,841	2,236
Volgograd Region	108,437	94,745	13,692	9,335	6,986	2,349	79,445	70,770	8,675
Rostov Region	198,433	176,032	22,401	14,267	13,821	446	142,386	127,144	15,242
NORTH-CAUCASIAN DISTRICT	181,738	166,907	14,831	10,853	10,321	532	125,909	114,497	11,412
Republic of Dagestan	23,702	22,074	1,628	1,335	1,204	131	15,276	13,866	1,410
Republic of Ingushetia	2,779	2,603	176	102	102	0	2,008	1,846	162
Kabardino-Balkar Republic	17,759	15,636	2,123	715	706	9	11,659	10,636	1,023
Karachai-Cherkess Republic	6,927	6,342	585	536	424	112	4,594	4,182	412
Republic of Northern Ossetia – Alania	16,633	15,633	1,000	671	656	15	13,318	12,450	868
Republic of Chechnya	8,266	8,202	64	436	436	0	1,684	1,633	51
Stavropol Territory	105,672	96,417	9,255	7,058	6,793	265	77,370	69,884	7,486
PRIVOLZHSKY FEDERAL DISTRICT	1,866,934	1,606,866	260,068	294,209	260,126	34,083	1,115,937	1,004,455	111,482
Republic of Bashkortostan	277,762	190,880	86,882	72,471	46,940	25,531	118,597	107,417	11,180
Republic of Mariy-El	19,614	18,165	1,449	2,162	1,843	319	14,325	13,527	798
Republic of Mordovia	29,429	27,643	1,786	2,568	2,554	14	21,020	19,631	1,389
Republic of Tatarstan (Tatarstan)	367,000	317,073	49,927	82,524	81,584	940	169,955	151,975	17,980
Udmurt Republic	72,344	67,981	4,363	16,677	16,419	258	43,856	40,796	3,060
Chuvash Republic – Chuvashya	45,937	40,492	5,445	4,449	3,904	545	32,198	30,310	1,888
Perm Territory	183,163	158,709	24,454	33,594	32,786	808	108,648	96,266	12,382
Kirov Region	54,208	50,628	3,580	4,282	3,998	284	40,907	38,699	2,208
Nizhni Novgorod Region	238,192	213,885	24,307	17,981	16,683	1,298	155,214	137,702	17,512
Orenburg Region	84,589	77,845	6,744	8,527	7,820	707	58,799	53,915	4,884

Table 3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Penza Region	51,871	48,746	3,125	2,784	2,718	66	37,896	35,489	2,407
Samara Region	279,741	248,298	31,443	34,863	33,253	1,610	191,066	167,133	23,933
Saratov Region	109,260	98,219	11,041	6,567	5,640	927	83,178	74,922	8,256
Ulyanovsk Region	53,824	48,302	5,522	4,760	3,984	776	40,278	36,673	3,605
URALS FEDERAL DISTRICT	1,029,402	889,516	139,886	178,244	155,529	22,715	636,316	553,388	82,928
Kurgan Region	21,394	20,207	1,187	1,657	1,476	181	16,683	15,885	798
Sverdlovsk Region	352,826	315,702	37,124	39,385	36,230	3,155	232,824	205,479	27,345
Tyumen Region	448,268	384,617	63,651	105,223	102,301	2,922	259,173	217,182	41,991
Khanty-Mansiysky Autonomous Area — Yugra	223,668	173,299	50,369	31,571	29,814	1,757	141,898	110,200	31,698
Yamalo-Nenetsky Autonomous Area	46,740	44,681	2,059	5,036	5,023	13	33,005	31,617	1,388
Chelyabinsk Region	206,914	168,990	37,924	31,979	15,522	16,457	127,636	114,842	12,794
SIBERIA FEDERAL DISTRICT	905,014	814,115	90,899	101,291	94,442	6,849	613,903	563,289	50,614
Republic of Altai	4,187	4,057	130	525	525	0	3,037	2,951	86
Republic of Buryatia	30,722	28,730	1,992	4,903	4,716	187	19,879	18,981	898
Republic of Tyva	3,890	3,672	218	316	316	0	2,739	2,692	47
Republic of Khakassia	14,798	14,197	601	1,284	1,284	0	10,679	10,148	531
Altai Territory	82,360	74,805	7,555	9,412	8,632	780	58,986	54,922	4,064
Zabaykalskiy Territory	27,453	25,694	1,759	1,926	1,883	43	20,981	20,126	855
Krasnoyarsk Territory	159,960	147,304	12,656	25,691	25,386	305	99,022	91,779	7,243
Irkutsk Region	114,553	105,028	9,525	8,697	8,258	439	80,249	74,386	5,863
Kemerovo Region	146,296	129,326	16,970	21,564	18,114	3,450	97,442	88,046	9,396
Novosibirsk Region	184,780	158,926	25,854	15,846	14,966	880	119,780	108,380	11,400
Omsk Region	81,749	73,553	8,196	6,640	6,448	192	61,587	55,634	5,953
Tomsk Region	54,266	48,823	5,443	4,487	3,914	573	39,522	35,244	4,278
FAR EAST FEDERAL DISTRICT	470,029	422,900	47,129	47,771	42,995	4,776	325,073	293,403	31,670
Republic of Sakha (Yakutia)	54,943	51,834	3,109	4,022	3,944	78	35,707	34,025	1,682
Kamchatka Territory	30,825	27,909	2,916	2,213	2,117	96	23,712	21,487	2,225
Primorski Territory	137,504	120,928	16,576	13,512	12,200	1,312	92,004	79,768	12,236
Khabarovsk Territory	125,116	114,795	10,321	14,807	14,652	155	89,576	80,696	8,880
Amur Region	41,774	36,024	5,750	4,888	2,526	2,362	28,439	26,963	1,476
Magadan Region	20,292	18,103	2,189	2,568	2,530	38	13,189	11,771	1,418
Sakhalin Region	49,971	43,993	5,978	5,125	4,390	735	35,156	31,628	3,528
Jewish Autonomous Region	4,407	4,210	197	243	243	0	3,541	3,372	169
Chukotka Autonomous Area	5,197	5,104	93	393	393	0	3,749	3,693	56

Table 3.2

Ruble-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	30.06.2010		
	public organizations 2	non-public organizations 3	other 4
RUSSIAN FEDERATION	286,700.2	2,992,439.0	182,842.9
CENTRAL FEDERAL DISTRICT	171,102.0	1,943,513.0	110,046.0
Belgorod Region	735.1	14,817.7	1,041.8
Bryansk Region	339.0	4,501.3	498.1
Vladimir Region	1,328.7	7,560.6	1,018.9
Voronezh Region	3,014.4	19,615.6	1,629.2
Ivanovo Region	169.8	4,666.6	658.5
Kaluga Region	1,767.8	7,486.2	714.3
Kostroma Region	195.5	2,507.4	702.6
Kursk Region	374.7	5,179.4	839.4
Lipetsk Region	359.5	7,987.6	643.2
Moscow Region	7,834.0	86,905.9	26,592.9
Orel Region	154.7	3,294.2	414.2
Ryazan Region	683.2	7,422.4	769.0
Smolensk Region	756.8	5,109.1	497.2
Tambov Region	1,003.7	3,326.5	389.3
Tver Region	738.3	8,893.0	631.3
Tula Region	821.9	9,315.7	947.0
Yaroslavl Region	2,026.6	9,108.4	912.7
Moscow	148,798.3	1,735,815.3	71,146.3
NORTH-WEST DISTRICT	20,475.7	278,655.9	10,969.5
Republic of Karelia	215.3	2,792.7	344.5
Republic of Komi	251.7	7,869.6	853.1
Arkhangelsk Region	796.5	9,408.8	1,258.5
including Nenets Autonomous Area	37.2	603.0	71.2
Vologda Region	437.2	10,753.7	1,069.1
Kaliningrad Region	754.1	9,550.0	1,001.9
Leningrad Region	714.7	8,063.8	580.9
Murmansk Region	645.7	6,144.7	382.0
Novgorod Region	223.4	4,259.9	297.7
Pskov Region	397.5	3,361.1	260.4
St. Petersburg	16,039.4	216,451.6	4,921.3
SOUTH FEDERAL DISTRICT	8,907.5	100,135.0	11,182.9
Republic of Adigei (Adigeya)	80.2	947.9	160.9
Republic of Kalmykia	110.9	430.5	112.3
Krasnodar Territory	3,875.3	46,652.1	5,325.0
Astrakhan Region	457.9	5,170.5	980.9
Volgograd Region	1,958.7	14,550.0	1,237.9
Rostov Region	2,424.5	32,384.0	3,365.9
NORTH-CAUCASIAN DISTRICT	4,008.1	35,165.5	3,078.8
Republic of Daghestan	912.3	5,202.9	446.1
Republic of Ingushetia	54.0	563.7	35.1
Kabardino-Balkar Republic	192.1	3,434.9	283.6
Karachai-Cherkess Republic	301.1	1,368.3	210.6
Republic of Northern Ossetia — Alania	441.6	1,754.0	196.2
Republic of Chechnya	821.3	4,950.6	104.4
Stavropol Territory	1,285.7	17,891.0	1,802.8

Table 3.2 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	40,109.3	276,563.2	16,133.6
Republic of Bashkortostan	3,376.5	31,652.6	1,344.0
Republic of Mariy-El	218.9	2,202.2	206.3
Republic of Mordovia	466.4	4,517.3	317.4
Republic of Tatarstan (Tatarstan)	8,840.8	64,833.6	2,555.0
Udmurt Republic	1,684.7	7,935.5	878.0
Chuvash Republic — Chuvashya	395.9	5,180.9	419.9
Perm Territory	1,757.9	26,281.3	2,220.6
Kirov Region	1,344.5	5,995.1	927.5
Nizhni Novgorod Region	13,705.9	44,642.1	2,113.4
Orenburg Region	1,520.9	12,791.9	845.9
Penza Region	681.9	5,953.8	830.2
Samara Region	3,750.1	43,482.0	1,544.8
Saratov Region	1,514.4	14,825.4	1,359.4
Ulyanovsk Region	850.4	6,269.6	571.2
URALS FEDERAL DISTRICT	17,266.4	152,977.0	10,473.6
Kurgan Region	168.3	2,507.0	662.4
Sverdlovsk Region	6,844.3	64,814.8	4,165.6
Tyumen Region	3,938.8	57,842.8	3,580.0
Khanty-Mansiysky Autonomous Area — Yugra	1,819.2	28,796.5	1,883.4
Yamalo-Nenetsky Autonomous Area	534.5	11,350.0	744.1
Chelyabinsk Region	6,315.0	27,812.4	2,065.6
SIBERIA FEDERAL DISTRICT	15,139.9	135,271.8	11,643.1
Republic of Altai	105.0	435.9	74.2
Republic of Buryatia	511.1	4,063.6	797.0
Republic of Tyva	125.7	393.6	111.0
Republic of Khakassia	430.2	2,207.6	462.3
Altai Territory	1,371.1	8,576.1	942.1
Zabaykalskiy Territory	308.8	3,145.9	736.5
Krasnoyarsk Territory	4,401.1	23,790.2	2,043.7
Irkutsk Region	1,204.4	19,406.4	1,386.9
Kemerovo Region	889.5	20,808.5	1,380.1
Novosibirsk Region	4,305.2	34,240.9	1,888.5
Omsk Region	939.1	9,550.5	1,158.6
Tomsk Region	548.6	8,652.7	662.2
FAR EAST FEDERAL DISTRICT	9,691.4	70,157.6	9,315.5
Republic of Sakha (Yakutia)	1,870.4	11,168.8	1,658.5
Kamchatka Territory	824.8	3,323.1	717.2
Primorski Territory	3,045.7	24,948.2	2,099.6
Khabarovsk Territory	1,533.4	15,241.1	2,101.2
Amur Region	731.4	4,910.3	915.9
Magadan Region	292.9	3,263.7	489.5
Sakhalin Region	825.7	6,336.8	1,095.4
Jewish Autonomous Region	101.2	437.8	125.8
Chukotka Autonomous Area	465.8	527.8	112.6

Table 3.3

Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	30.06.2010		
	public organizations	non-public organizations	other
2	3	4	5
RUSSIAN FEDERATION	26,938.8	704,224.7	71,754.2
CENTRAL FEDERAL DISTRICT	23,596.8	564,540.5	67,072.8
Belgorod Region	5.7	303.7	84.9
Bryansk Region	0.0	92.6	4.3
Vladimir Region	42.4	1,036.9	43.3
Voronezh Region	0.4	471.3	48.3
Ivanovo Region	0.0	69.1	3.5
Kaluga Region	34.8	1,838.4	5.8
Kostroma Region	1.7	127.7	1.8
Kursk Region	23.1	142.4	0.4
Lipetsk Region	0.0	1,272.3	32.5
Moscow Region	206.9	6,695.2	392.1
Orel Region	0.0	117.7	2.0
Ryazan Region	21.4	764.3	3.4
Smolensk Region	59.3	490.7	2.1
Tambov Region	2.3	133.0	0.1
Tver Region	0.8	530.9	0.7
Tula Region	228.9	440.5	21.5
Yaroslavl Region	0.0	304.0	1.2
Moscow	22,969.1	549,709.9	66,425.0
NORTH-WEST DISTRICT	1,813.2	52,234.8	1,610.9
Republic of Karelia	2.5	184.9	8.8
Republic of Komi	8.8	107.1	2.2
Arkhangelsk Region	9.2	2,941.8	28.3
including Nenets Autonomous Area	0.0	60.1	0.1
Vologda Region	60.9	6,231.1	54.7
Kaliningrad Region	40.4	1,454.0	63.0
Leningrad Region	6.7	720.7	18.4
Murmansk Region	93.6	2,116.2	5.2
Novgorod Region	0.0	568.6	0.2
Pskov Region	1.2	111.3	38.1
St. Petersburg	1,589.9	37,799.3	1,392.1
SOUTH FEDERAL DISTRICT	105.8	5,313.1	463.2
Republic of Adigei (Adigeya)	0.0	18.3	0.0
Republic of Kalmykia	0.1	4.1	0.0
Krasnodar Territory	62.5	1,672.5	328.1
Astrakhan Region	11.8	707.6	5.8
Volgograd Region	12.0	1,212.9	13.0
Rostov Region	19.3	1,697.8	116.3
NORTH-CAUCASIAN DISTRICT	17.6	542.6	145.1
Republic of Daghestan	0.2	30.1	3.1
Republic of Ingushetia	0.0	5.2	0.0
Kabardino-Balkar Republic	0.0	19.9	2.8
Karachai-Cherkess Republic	0.0	4.4	92.2
Republic of Northern Ossetia — Alania	0.5	33.3	15.6
Republic of Chechnya	7.8	5.2	0.0
Stavropol Territory	9.1	444.4	31.4

Table 3.3 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	344.5	60,981.1	268.7
Republic of Bashkortostan	13.5	46,817.1	22.0
Republic of Mariy-El	4.4	48.2	0.3
Republic of Mordovia	0.1	41.4	0.4
Republic of Tatarstan (Tatarstan)	101.6	1,804.3	65.7
Udmurt Republic	1.1	227.6	0.2
Chuvash Republic — Chuvashya	0.2	94.8	0.4
Perm Territory	3.2	5,458.2	47.0
Kirov Region	0.0	489.3	2.7
Nizhni Novgorod Region	62.3	2,095.2	66.7
Orenburg Region	17.1	667.1	4.9
Penza Region	0.9	224.9	3.0
Samara Region	109.5	1,912.1	44.1
Saratov Region	8.1	534.2	10.2
Ulyanovsk Region	22.4	566.8	1.1
URALS FEDERAL DISTRICT	631.4	8,350.2	780.4
Kurgan Region	0.0	20.0	9.1
Sverdlovsk Region	62.5	2,614.6	178.9
Tyumen Region	7.1	1,714.9	12.5
Khanty-Mansiysky Autonomous Area — Yugra	0.4	1,106.0	7.2
Yamalo-Nenetsky Autonomous Area	0.0	280.3	0.0
Chelyabinsk Region	561.8	4,000.8	579.9
SIBERIA FEDERAL DISTRICT	349.7	8,053.3	267.6
Republic of Altai	0.0	2.9	0.0
Republic of Buryatia	0.3	291.7	4.2
Republic of Tyva	0.0	149.8	0.0
Republic of Khakassia	0.0	2.2	0.1
Altai Territory	18.6	332.4	10.2
Zabaykalskiy Territory	0.1	35.5	1.3
Krasnoyarsk Territory	158.8	1,222.5	8.0
Irkutsk Region	7.3	780.9	46.5
Kemerovo Region	0.1	3,111.4	8.7
Novosibirsk Region	149.2	1,321.6	161.3
Omsk Region	12.3	620.3	26.1
Tomsk Region	2.9	182.2	1.3
FAR EAST FEDERAL DISTRICT	79.9	4,209.0	1,145.5
Republic of Sakha (Yakutia)	1.6	272.2	2.3
Kamchatka Territory	12.9	375.6	4.4
Primorski Territory	51.9	1,469.2	828.9
Khabarovsk Territory	8.6	797.6	87.6
Amur Region	3.6	56.1	14.4
Magadan Region	1.1	107.4	36.1
Sakhalin Region	0.3	1,126.3	171.7
Jewish Autonomous Region	0.0	4.7	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	30.06.2010			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	5
RUSSIAN FEDERATION	6,891.5	1,708.5	22,913.9	19,411.3
CENTRAL FEDERAL DISTRICT	5,409.0	557.2	13,817.6	10,738.3
Belgorod Region	1.3	0.0	11.0	177.6
Bryansk Region	18.3	0.0	44.8	109.1
Vladimir Region	6.6	0.0	24.1	97.4
Voronezh Region	13.0	0.1	146.0	187.9
Ivanovo Region	10.2	0.0	40.5	45.3
Kaluga Region	27.5	0.0	77.2	34.8
Kostroma Region	13.8	0.2	17.9	30.8
Kursk Region	0.3	0.0	12.3	68.4
Lipetsk Region	6.7	0.0	67.2	111.3
Moscow Region	192.5	0.3	321.5	1,169.6
Orel Region	2.6	0.0	14.6	32.6
Ryazan Region	6.4	0.0	15.0	146.5
Smolensk Region	7.8	0.0	14.3	42.5
Tambov Region	0.9	0.7	30.4	29.2
Tver Region	3.4	0.0	68.2	42.3
Tula Region	12.7	0.0	17.4	151.4
Yaroslavl Region	1.5	0.0	26.7	44.9
Moscow	5,083.7	555.8	12,868.3	8,216.9
NORTH-WEST DISTRICT	87.5	53.9	3,853.9	1,056.3
Republic of Karelia	1.7	0.2	6.6	14.1
Republic of Komi	3.4	0.0	9.0	16.1
Arkhangelsk Region	1.9	0.0	68.3	80.7
including Nenets Autonomous Area	0.0	0.0	2.2	0.0
Vologda Region	3.4	0.0	34.1	233.1
Kaliningrad Region	17.0	0.0	106.3	94.2
Leningrad Region	13.9	4.8	246.8	175.0
Murmansk Region	10.8	0.0	41.5	143.0
Novgorod Region	11.4	0.0	40.7	48.1
Pskov Region	3.3	0.0	4.7	96.9
St. Petersburg	20.7	48.9	3,295.8	155.1
SOUTH FEDERAL DISTRICT	129.5	1.8	446.5	398.0
Republic of Adigei (Adigeiya)	13.6	0.0	3.9	0.6
Republic of Kalmykia	4.3	0.4	24.4	16.8
Krasnodar Territory	66.1	0.0	93.3	194.2
Astrakhan Region	8.1	0.1	19.9	23.5
Volgograd Region	24.4	0.0	50.2	11.8
Rostov Region	13.0	1.2	254.8	151.0
NORTH-CAUCASIAN DISTRICT	657.3	0.3	185.2	785.0
Republic of Daghestan	490.6	0.0	11.2	152.9
Republic of Ingushetia	0.0	0.0	0.9	0.0
Kabardino-Balkar Republic	0.1	0.0	7.6	42.3
Karachai-Cherkess Republic	5.5	0.0	5.6	37.6
Republic of Northern Ossetia — Alania	0.0	0.0	5.8	8.2
Republic of Chechnya	144.3	0.0	6.2	207.4
Stavropol Territory	16.8	0.3	147.9	336.5

Table 3.4 (end)
(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	228.7	1,061.0	2,799.6	2,826.1
Republic of Bashkortostan	13.9	1,055.5	501.9	338.9
Republic of Mariy-El	1.5	0.0	7.4	82.1
Republic of Mordovia	2.4	0.0	104.9	53.3
Republic of Tatarstan (Tatarstan)	30.4	5.5	1,492.0	674.9
Udmurt Republic	0.4	0.0	20.5	9.3
Chuvash Republic — Chuvashya	8.5	0.0	37.9	102.0
Perm Territory	57.8	0.0	186.1	257.4
Kirov Region	2.3	0.0	17.1	158.3
Nizhni Novgorod Region	34.4	0.0	63.4	309.7
Orenburg Region	14.1	0.0	87.7	170.3
Penza Region	7.2	0.0	30.5	79.9
Samara Region	26.9	0.0	87.1	451.1
Saratov Region	23.1	0.0	60.1	81.1
Ulyanovsk Region	5.8	0.0	103.0	57.9
URALS FEDERAL DISTRICT	76.7	33.8	805.9	1,115.7
Kurgan Region	2.5	0.0	11.4	112.2
Sverdlovsk Region	39.4	3.4	328.0	522.9
Tyumen Region	4.4	30.5	298.7	417.5
Khanty-Mansiysky Autonomous Area — Yugra	1.0	1.1	101.2	111.0
Yamalo-Nenetsky Autonomous Area	1.7	0.0	38.9	175.7
Chelyabinsk Region	30.4	0.0	167.9	63.0
SIBERIA FEDERAL DISTRICT	183.5	0.0	682.8	1,640.1
Republic of Altai	1.4	0.0	2.1	5.4
Republic of Buryatia	7.8	0.0	248.1	21.7
Republic of Tyva	36.7	0.0	1.8	97.1
Republic of Khakassia	0.0	0.0	4.9	16.5
Altai Territory	0.9	0.0	14.7	370.9
Zabaykalskiy Territory	35.9	0.0	11.8	57.4
Krasnoyarsk Territory	44.0	0.0	153.6	167.8
Irkutsk Region	22.2	0.0	30.4	212.6
Kemerovo Region	19.3	0.0	33.5	416.9
Novosibirsk Region	4.2	0.0	72.0	71.8
Omsk Region	10.8	0.0	90.0	84.9
Tomsk Region	0.3	0.0	20.0	117.1
FAR EAST FEDERAL DISTRICT	119.3	0.6	322.3	851.9
Republic of Sakha (Yakutia)	43.7	0.1	16.4	160.9
Kamchatka Territory	0.0	0.0	1.0	42.7
Primorski Territory	19.0	0.4	84.2	71.2
Khabarovsk Territory	14.8	0.0	45.3	110.2
Amur Region	19.3	0.0	24.4	149.3
Magadan Region	2.9	0.0	9.1	253.7
Sakhalin Region	19.4	0.0	135.7	62.5
Jewish Autonomous Region	0.1	0.0	2.0	1.2
Chukotka Autonomous Area	0.0	0.0	4.1	0.0

Table 3.5

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	30.06.2010		
	2	3	4
	deposit certificates	savings certificates	bonds
RUSSIAN FEDERATION	17,548.0	15,554.7	425,688.9
CENTRAL FEDERAL DISTRICT	13,246.0	3,918.6	389,429.6
Belgorod Region	0.3	60.4	0.0
Bryansk Region	26.5	27.5	0.0
Vladimir Region	150.5	138.6	0.0
Voronezh Region	0.0	91.3	0.0
Ivanovo Region	0.0	100.4	0.0
Kaluga Region	0.0	61.3	0.0
Kostroma Region	31.0	70.9	0.0
Kursk Region	0.0	23.8	0.0
Lipetsk Region	25.3	62.2	0.0
Moscow Region	198.2	581.6	0.0
Orel Region	0.0	32.3	0.0
Ryazan Region	0.0	39.4	0.0
Smolensk Region	9.2	22.8	0.0
Tambov Region	0.1	44.1	0.0
Tver Region	0.0	45.0	0.0
Tula Region	11.5	32.6	0.0
Yaroslavl Region	83.0	138.8	0.0
Moscow	12,710.4	2,345.9	389,429.6
NORTH-WEST DISTRICT	445.9	1,608.4	5,075.6
Republic of Karelia	2.1	100.1	0.0
Republic of Komi	71.3	265.6	0.0
Arkhangelsk Region	13.7	89.2	0.0
including Nenets Autonomous Area	0.0	10.9	0.0
Vologda Region	113.0	69.5	0.0
Kaliningrad Region	77.0	95.1	0.0
Leningrad Region	0.0	122.3	0.0
Murmansk Region	30.5	103.2	0.0
Novgorod Region	0.0	62.0	0.0
Pskov Region	0.1	43.5	0.0
St. Petersburg	138.2	657.8	5,075.6
SOUTH FEDERAL DISTRICT	39.9	1,261.8	3,180.0
Republic of Adigei (Adigeya)	0.0	23.0	0.0
Republic of Kalmykia	0.0	10.8	0.0
Krasnodar Territory	5.8	463.2	180.0
Astrakhan Region	1.3	152.1	0.0
Volgograd Region	21.8	310.3	0.0
Rostov Region	11.0	302.4	3,000.0
NORTH-CAUCASIAN DISTRICT	22.0	722.7	0.0
Republic of Daghestan	0.0	26.0	0.0
Republic of Ingushetia	0.0	19.7	0.0
Kabardino-Balkar Republic	0.0	55.0	0.0
Karachai-Cherkess Republic	0.0	22.9	0.0
Republic of Northern Ossetia — Alania	0.0	31.4	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	22.0	567.5	0.0

Table 3.5 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	2,945.1	3,016.2	17,450.5
Republic of Bashkortostan	0.0	209.4	0.0
Republic of Mariy-El	0.0	7.7	0.0
Republic of Mordovia	0.0	53.4	0.0
Republic of Tatarstan (Tatarstan)	21.2	92.3	14,534.7
Udmurt Republic	1,352.0	112.1	0.0
Chuvash Republic — Chuvashya	0.0	99.4	0.0
Perm Territory	0.7	399.3	0.0
Kirov Region	0.0	104.1	0.0
Nizhni Novgorod Region	60.9	246.4	0.0
Orenburg Region	0.8	239.3	0.0
Penza Region	5.9	216.3	0.0
Samara Region	1,072.4	770.6	2,915.8
Saratov Region	2.3	186.8	0.0
Ulyanovsk Region	429.0	279.3	0.0
URALS FEDERAL DISTRICT	228.7	1,247.8	9,503.2
Kurgan Region	0.0	15.0	0.0
Sverdlovsk Region	100.4	128.1	2,003.2
Tyumen Region	29.4	671.6	7,500.0
Khanty-Mansiysky Autonomous Area — Yugra	21.2	386.2	6,000.0
Yamalo-Nenetsky Autonomous Area	0.0	173.0	0.0
Chelyabinsk Region	98.9	433.0	0.0
SIBERIA FEDERAL DISTRICT	198.9	2,621.5	50.0
Republic of Altai	0.0	17.0	0.0
Republic of Buryatia	28.1	98.1	50.0
Republic of Tyva	0.0	8.7	0.0
Republic of Khakassia	0.0	36.6	0.0
Altai Territory	4.8	197.7	0.0
Zabaykalskiy Territory	58.4	124.3	0.0
Krasnoyarsk Territory	15.8	238.4	0.0
Irkutsk Region	73.1	460.1	0.0
Kemerovo Region	1.3	593.9	0.0
Novosibirsk Region	12.0	397.8	0.0
Omsk Region	5.4	238.1	0.0
Tomsk Region	0.0	210.9	0.0
FAR EAST FEDERAL DISTRICT	421.5	1,157.8	1,000.0
Republic of Sakha (Yakutia)	0.0	114.0	0.0
Kamchatka Territory	1.6	58.2	0.0
Primorski Territory	277.1	460.2	0.0
Khabarovsk Territory	0.0	110.8	0.0
Amur Region	128.6	146.6	1,000.0
Magadan Region	0.0	45.1	0.0
Sakhalin Region	12.5	169.8	0.0
Jewish Autonomous Region	1.7	33.8	0.0
Chukotka Autonomous Area	0.0	19.4	0.0

Table 3.6

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

(millions of rubles)

1	30.06.2010	
	rubles funds raised by issuing bills 2	foreign currency funds raised by issuing bills 3
RUSSIAN FEDERATION	670,762.6	138,208.4
CENTRAL FEDERAL DISTRICT	475,526.8	123,940.2
Belgorod Region	2,745.1	0.0
Bryansk Region	163.7	0.0
Vladimir Region	551.8	423.4
Voronezh Region	4,145.5	1,216.7
Ivanovo Region	283.2	37.6
Kaluga Region	185.9	95.5
Kostroma Region	132.4	6.5
Kursk Region	859.4	14.5
Lipetsk Region	243.1	0.0
Moscow Region	44,507.9	2,345.2
Orel Region	115.3	1.0
Ryazan Region	417.0	0.0
Smolensk Region	127.5	0.2
Tambov Region	794.0	0.0
Tver Region	241.2	22.9
Tula Region	200.3	10.0
Yaroslavl Region	624.6	0.0
Moscow	419,188.9	119,766.7
NORTH-WEST DISTRICT	42,038.7	9,950.4
Republic of Karelia	4.4	0.7
Republic of Komi	211.1	0.0
Arkhangelsk Region	183.3	6.1
including Nenets Autonomous Area	0.1	0.0
Vologda Region	1,378.8	0.0
Kaliningrad Region	238.5	11.0
Leningrad Region	64.8	0.0
Murmansk Region	319.7	3.8
Novgorod Region	99.5	13.8
Pskov Region	7.2	0.0
St. Petersburg	39,531.3	9,915.0
SOUTH FEDERAL DISTRICT	8,198.9	504.6
Republic of Adigei (Adigeya)	0.9	0.0
Republic of Kalmykia	0.0	0.0
Krasnodar Territory	2,372.0	479.0
Astrakhan Region	57.1	0.2
Volgograd Region	523.5	19.6
Rostov Region	5,245.3	5.8
NORTH-CAUCASIAN DISTRICT	1,890.6	1.1
Republic of Daghestan	35.9	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	0.7	0.0
Karachai-Cherkess Republic	298.6	0.0
Republic of Northern Ossetia — Alania	256.1	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	1,299.4	1.1

Table 3.6 (end)
(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	80,952.0	2,576.9
Republic of Bashkortostan	2,509.8	538.9
Republic of Mariy-El	127.0	0.0
Republic of Mordovia	254.7	0.0
Republic of Tatarstan (Tatarstan)	36,873.9	74.7
Udmurt Republic	2,987.7	0.0
Chuvash Republic — Chuvashya	1,577.8	0.0
Perm Territory	3,984.3	144.7
Kirov Region	368.4	0.6
Nizhni Novgorod Region	7,154.7	14.5
Orenburg Region	3,049.0	42.6
Penza Region	211.0	0.4
Samara Region	16,491.2	1,743.6
Saratov Region	4,452.1	15.6
Ulyanovsk Region	910.6	1.3
URALS FEDERAL DISTRICT	42,187.7	845.0
Kurgan Region	99.4	16.4
Sverdlovsk Region	10,493.4	420.7
Tyumen Region	20,695.0	59.6
Khanty-Mansiysky Autonomous Area — Yugra	15,734.6	21.4
Yamalo-Nenetsky Autonomous Area	1,398.5	0.6
Chelyabinsk Region	10,899.9	348.3
SIBERIA FEDERAL DISTRICT	16,016.5	343.7
Republic of Altai	357.3	0.0
Republic of Buryatia	34.2	42.8
Republic of Tyva	1.5	0.0
Republic of Khakassia	24.4	0.0
Altai Territory	971.8	0.0
Zabaykalskiy Territory	49.4	0.3
Krasnoyarsk Territory	605.4	0.3
Irkutsk Region	3,359.3	40.9
Kemerovo Region	1,190.6	10.1
Novosibirsk Region	7,054.4	55.9
Omsk Region	1,930.0	193.3
Tomsk Region	438.3	0.0
FAR EAST FEDERAL DISTRICT	3,951.3	46.3
Republic of Sakha (Yakutia)	638.8	1.6
Kamchatka Territory	53.4	25.4
Primorski Territory	2,684.5	17.3
Khabarovsk Territory	355.0	1.3
Amur Region	44.9	0.7
Magadan Region	0.7	0.0
Sakhalin Region	173.0	0.0
Jewish Autonomous Region	1.0	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)

	30.06.2010												
	total	3	4	5	6	7	8	9	10	11	12	13	
		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	7,619,935	106,448	63,521	1,420,968	354,073	239,468	471,176	273,894	1,746,479	375,315	1,226,297	1,405,817	
CENTRAL FEDERAL DISTRICT	3,882,795	33,302	11,628	621,100	115,097	74,207	223,565	158,952	874,663	246,689	860,399	674,821	
Belgorod Region	80,258	9,916	0	39,805	110	12,717	2,161	393	4,562	1,623	2,428	6,543	
Bryansk Region	15,234	0	0	2,573	3,479	1,918	169	65	1,925	124	227	4,754	
Vladimir Region	40,405	25	0	15,706	2,896	1,907	857	205	6,081	2,643	5,942	4,143	
Voronezh Region	62,602	468	0	12,588	364	9,309	1,338	1,061	18,444	8,216	4,323	6,491	
Ivanovo Region	20,347	12	12	4,445	1,807	381	717	229	5,391	1,255	1,565	4,545	
Kaluga Region	26,892	117	0	11,312	2,407	1,405	949	138	4,344	760	1,057	4,403	
Kostroma Region	12,251	21	1	2,113	430	252	307	92	5,278	63	1,512	2,183	
Kursk Region	41,963	8,633	0	7,695	1,196	4,607	1,030	331	10,220	896	433	6,922	
Lipetsk Region	31,299	2	0	5,170	546	4,253	1,042	632	11,810	1,441	1,329	5,074	
Moscow Region	448,618	1,087	390	70,564	24,416	2,660	18,026	6,209	89,517	21,852	101,128	113,159	
Orel Region	29,247	0	0	2,041	449	2,981	12,671	398	6,934	194	361	3,218	
Ryazan Region	23,630	13	0	7,866	242	3,211	447	456	6,549	528	681	3,637	
Smolensk Region	33,586	37	0	16,412	465	1,283	1,284	454	7,041	936	1,776	3,898	
Tambov Region	22,314	0	0	6,142	1,762	2,724	349	240	8,855	641	176	1,425	
Tver Region	29,705	14	0	14,049	916	1,630	1,365	176	6,871	292	724	3,668	
Tula Region	75,755	24	5	20,489	5,907	2,335	4,751	399	12,511	1,809	9,303	18,227	
Yaroslavl Region	56,086	1	0	12,385	13,438	1,289	1,282	1,700	9,828	693	2,134	13,336	
Moscow	2,832,603	12,932	11,220	369,744	54,266	19,345	174,820	145,774	658,502	202,723	725,301	469,196	

Table 4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	680,982	3,396	638	109,581	40,389	15,929	70,886	28,157	159,751	26,089	79,425	147,379
Republic of Karelia	14,898	237	64	2,364	4,775	578	172	103	1,228	233	185	5,023
Republic of Komi	19,161	424	271	2,118	381	605	1,374	409	4,945	673	299	7,933
Arkhangelsk Region	29,833	110	86	7,761	413	1,562	1,187	1,251	5,156	598	2,119	9,676
including Nenets Autonomous Area	534	86	86	17	0	0	130	27	58	0	179	37
Vologda Region	37,708	6	0	6,786	1,358	3,486	1,725	330	8,604	462	1,423	13,528
Kaliningrad Region	53,341	96	0	3,696	2,798	1,203	1,629	1,721	8,880	1,113	27,675	4,530
Leningrad Region	50,658	1,439	69	8,420	1,279	3,648	10,171	811	8,690	715	4,685	10,800
Murmansk Region	23,219	892	98	1,028	2,000	445	277	843	5,530	378	1,365	10,461
Novgorod Region	18,090	0	0	6,627	831	1,768	893	138	2,275	36	181	5,341
Pskov Region	10,418	0	0	1,868	518	961	308	444	4,209	87	242	1,781
St. Petersburg	423,656	192	50	68,912	26,036	1,673	53,150	22,107	110,233	21,794	41,250	78,309
SOUTH FEDERAL DISTRICT	476,085	955	488	89,547	21,171	51,435	22,267	8,664	132,119	12,495	52,973	84,459
Republic of Adigei (Adigeya)	4,480	2	0	1,162	1	508	199	43	1,209	137	106	1,113
Republic of Kalmykia	1,594	6	6	63	30	754	67	40	373	14	21	226
Krasnodar Territory	253,823	107	11	31,804	13,587	31,911	14,294	5,433	78,455	3,248	41,032	33,952
Astrakhan Region	8,838	1	0	1,007	33	899	1,136	281	2,587	1,299	358	1,237
Volgograd Region	66,098	255	0	14,487	1,606	4,443	2,098	772	17,942	4,666	4,072	15,757
Rostov Region	141,252	584	471	41,022	5,914	12,921	4,473	2,095	31,554	3,131	7,384	32,174
NORTH-CAUCASIAN DISTRICT	91,893	166	85	20,896	10,161	10,021	4,627	1,594	26,922	1,870	3,728	11,908
Republic of Dagestan	9,728	88	75	1,510	26	689	1,174	561	2,877	122	1,071	1,610
Republic of Ingushetia	863	0	0	18	0	117	244	0	319	0	165	0
Kabardino-Balkar Republic	10,734	26	10	4,826	0	933	329	67	3,451	620	324	158
Karachai-Cherkess Republic	6,400	0	0	3,921	18	1,285	75	48	864	18	159	12
Republic of Northern Ossetia — Alania	5,270	48	0	1,586	11	514	525	228	1,627	24	216	491
Republic of Chechnya	1,205	0	0	12	0	103	818	11	207	11	43	0
Stavropol Territory	57,693	4	0	9,023	10,106	6,380	1,461	679	17,578	1,075	1,750	9,637
PRIVOLZHSKY FEDERAL DISTRICT	1,166,586	27,859	24,769	348,964	78,149	52,350	46,954	25,191	246,660	42,381	143,481	154,597
Republic of Bashkortostan	145,137	17,012	16,684	43,101	8,545	3,949	4,848	1,839	31,981	2,843	12,729	18,290
Republic of Mariy-El	14,634	782	782	4,396	510	1,482	633	85	2,379	120	345	3,902
Republic of Mordovia	22,044	11	0	8,031	0	3,741	1,709	362	2,956	686	2,110	2,438

Table 4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	240,857	3,674	3,537	80,463	777	15,694	11,120	5,823	41,858	11,230	43,554	26,664
Udmurt Republic	35,001	83	83	7,610	57	1,347	1,234	208	12,301	907	1,537	9,717
Chuvash Republic — Chuvashya	23,179	5	0	4,482	5,955	868	1,509	244	2,894	1,628	752	4,842
Perm Territory	101,883	365	98	29,404	15,567	1,965	5,070	2,301	24,081	3,089	5,310	14,731
Kirov Region	26,121	1	1	6,013	94	2,385	678	358	9,586	912	797	5,297
Nizhni Novgorod Region	237,238	58	37	74,607	25,167	4,798	3,039	7,102	54,840	8,205	36,249	23,173
Orenburg Region	50,445	3,317	1,940	19,494	885	4,484	1,192	1,978	6,959	1,227	1,671	9,238
Penza Region	20,402	30	30	5,674	1,894	2,617	879	195	3,838	640	799	3,836
Samara Region	158,110	365	337	38,110	13,703	3,446	9,500	3,873	36,757	7,596	33,191	11,569
Saratov Region	62,411	1,263	1,240	14,771	4,769	2,805	4,553	554	11,810	2,232	3,658	15,996
Ulyanovsk Region	29,124	893	0	12,807	227	2,769	990	269	4,420	1,066	779	4,904
URALS FEDERAL DISTRICT	501,306	12,006	8,668	122,498	14,678	7,505	41,494	14,631	107,829	20,552	34,333	125,780
Kurgan Region	12,159	1	0	3,708	1,242	1,204	513	183	2,945	39	153	2,171
Sverdlovsk Region	233,586	2,500	74	62,147	11,386	1,473	13,968	4,907	61,182	8,122	15,207	52,694
Tyumen Region	128,780	8,603	8,583	7,099	1,658	2,101	24,762	8,590	23,699	8,688	12,872	30,708
Khanty-Mansiysky Autonomous Area — Yugra	61,759	3,488	3,488	1,143	403	292	13,167	6,657	7,850	3,522	9,135	16,102
Yamalo-Nenetsky Autonomous Area	8,596	1,511	1,511	220	236	29	2,502	594	1,161	1,545	215	583
Chelyabinsk Region	126,781	902	11	49,540	392	2,727	2,251	951	20,003	3,703	6,101	40,211
SIBERIA FEDERAL DISTRICT	609,544	21,864	16,293	86,379	45,098	22,313	36,598	25,492	144,867	19,314	40,117	167,502
Republic of Altai	7,201	31	12	350	58	214	641	36	2,674	137	509	2,551
Republic of Buryatia	14,526	229	54	3,278	492	230	1,982	193	3,627	431	328	3,736
Republic of Tyva	668	247	47	38	0	35	13	20	208	3	8	96
Republic of Khakassia	7,220	41	37	1,365	400	589	597	39	1,496	58	213	2,422
Altai Territory	71,888	34	22	15,064	2,430	8,660	2,260	886	20,764	2,043	2,165	17,582
Zabaykalskiy Territory	14,331	3,021	2,788	308	2,757	135	327	68	3,210	146	204	4,155
Krasnoyarsk Territory	86,392	1,109	834	20,335	11,347	2,246	6,100	1,651	16,166	2,549	4,497	20,392
Irkutsk Region	75,748	3,155	2,794	8,169	13,754	1,076	6,690	1,997	18,590	1,401	3,893	17,023
Kemerovo Region	95,432	12,224	9,358	9,509	939	1,882	1,005	546	20,985	1,340	4,810	42,192
Novosibirsk Region	145,179	216	128	14,063	10,706	4,279	7,179	17,482	41,738	4,882	5,024	39,610
Omsk Region	62,191	3	3	6,766	1,771	1,892	8,254	1,947	10,426	3,462	17,499	10,171
Tomsk Region	28,768	1,554	216	7,134	444	1,075	1,550	627	4,984	2,862	967	7,571

Table 4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	210,744	6,900	952	22,009	29,330	5,708	24,785	11,213	53,665	5,925	11,841	39,368
Republic of Sakha (Yakutia)	30,437	1,813	631	932	12,667	219	1,474	1,769	5,710	322	1,321	4,210
Kamchatka Territory	11,338	109	0	630	1,687	1,311	990	357	3,156	404	941	1,753
Primorski Territory	64,638	14	13	13,229	1,696	1,232	4,609	3,663	15,318	1,517	3,353	20,007
Khabarovsk Territory	68,435	1,402	0	5,661	10,250	174	13,275	3,099	21,259	1,567	3,742	8,006
Amur Region	15,434	427	158	721	958	2,299	2,140	1,623	3,075	103	416	3,672
Magadan Region	6,911	3,046	150	231	428	257	117	82	2,253	28	291	178
Sakhalin Region	8,539	39	0	485	900	80	1,961	500	1,432	1,083	1,015	1,044
Jewish Autonomous Region	1,405	0	0	120	12	136	221	14	251	11	144	496
Chukotka Autonomous Area	3,607	50	0	0	730	0	0	106	1,213	890	618	0

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

(millions of rubles)

1	30.06.2010													for settlement finality
	2	3	4	5	6	7	8	9	10	11	12	13		
total	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	13		
RUSSIAN FEDERATION	1,392,638	180,942	60,597	325,634	3,990	8,358	62,372	32,717	283,239	140,434	351,134	3,818		
CENTRAL FEDERAL DISTRICT	819,696	13,717	8,221	108,901	3,961	5,457	46,234	15,507	210,810	111,861	301,055	2,193		
Belgorod Region	5,633	733	0	3,024	0	47	1	16	710	2	1,100	0		
Bryansk Region	123	0	0	4	0	0	0	2	117	0	0	0		
Vladimir Region	2,286	0	0	2,167	0	3	116	0	0	0	0	0		
Voronezh Region	6,783	0	0	1,752	0	303	3	656	385	726	2,958	0		
Ivanovo Region	5,264	0	0	4,532	0	0	15	11	63	643	0	0		
Kaluga Region	1,854	0	0	1,066	0	229	345	7	103	100	0	4		
Kostroma Region	299	0	0	0	0	0	0	0	299	0	0	0		
Kursk Region	982	0	0	882	0	0	0	0	100	0	0	0		
Lipetsk Region	781	0	0	330	0	0	0	0	451	0	0	0		
Moscow Region	43,684	0	0	6,143	0	510	2,110	2,777	21,932	7,005	2,980	227		
Orel Region	1,266	0	0	344	0	53	0	0	179	0	690	0		
Ryazan Region	378	0	0	193	0	62	74	5	29	15	0	0		
Smolensk Region	5,512	0	0	3,617	0	0	0	0	1,411	50	434	0		
Tambov Region	654	0	0	614	0	24	0	0	16	0	0	0		
Tver Region	1,988	0	0	973	0	149	0	0	866	0	0	0		
Tula Region	13,307	0	0	3,778	0	0	0	0	468	76	8,946	39		
Yaroslavl Region	10,117	0	0	9,906	0	0	183	0	20	8	0	0		
Moscow	718,785	12,984	8,221	69,575	3,961	4,077	43,387	12,033	183,660	103,236	283,949	1,923		

Table 4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	131,882	24,068	12,937	36,462	7	485	13,051	13,206	21,175	12,918	10,166	344
Republic of Karelia	4,658	50	19	4,035	0	31	0	0	0	314	228	0
Republic of Komi	1,728	780	780	948	0	0	0	0	0	0	0	0
Arkhangelsk Region	8,215	7,601	7,462	524	0	0	0	81	3	0	0	6
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	3,492	0	0	2,643	0	136	20	0	360	2	15	316
Kaliningrad Region	16,554	993	0	7,894	0	92	2	2,276	3,493	121	1,683	0
Leningrad Region	4,952	794	0	2,675	0	48	0	760	118	446	111	0
Murmansk Region	3,985	0	0	0	0	121	49	2,021	26	0	1,768	0
Novgorod Region	4,654	0	0	3,092	0	2	0	0	0	0	1,560	0
Pskov Region	1,430	0	0	1,429	0	0	0	0	0	1	0	0
St. Petersburg	82,214	13,851	4,676	13,221	7	55	12,980	8,068	17,175	12,034	4,801	22
SOUTH FEDERAL DISTRICT	27,280	494	494	8,138	0	153	638	1,275	8,667	1,653	6,256	6
Republic of Adigei (Adigeya)	54	0	0	54	0	0	0	0	0	0	0	0
Republic of Kalmykia	54	0	0	0	0	0	0	0	53	1	0	0
Krasnodar Territory	15,846	0	0	2,319	0	153	200	538	6,922	266	5,447	1
Astrakhan Region	1,364	0	0	65	0	0	0	0	10	903	386	0
Volgograd Region	3,899	0	0	3,321	0	0	408	51	104	15	0	0
Rostov Region	6,063	494	494	2,380	0	0	30	686	1,577	468	423	5
NORTH-CAUCASIAN DISTRICT	3,019	1,232	0	1,237	0	226	60	0	211	0	53	0
Republic of Dagestan	223	0	0	82	0	0	60	0	28	0	53	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1,152	559	0	439	0	0	0	0	154	0	0	0
Karachai-Cherkess Republic	578	0	0	573	0	0	0	0	5	0	0	0
Republic of Northern Ossetia — Alania	679	674	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	387	0	0	137	0	226	0	0	24	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	114,293	27,011	26,518	68,002	22	159	1,645	375	9,625	4,999	2,451	4
Republic of Bashkortostan	37,019	216	207	34,817	0	22	50	0	1,580	0	333	1
Republic of Mariy-El	4,415	3,782	3,782	614	0	0	0	0	19	0	0	0
Republic of Mordovia	84	0	0	0	0	84	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)	38,012	19,686	19,253	7,027	0	0	1,149	0	4,569	4,394	1,187	0
Udmurt Republic	960	0	0	893	0	0	0	0	67	0	0	0
Chuvash Republic — Chuvashya	500	0	0	303	0	0	0	0	159	38	0	0
Perm Territory	7,575	0	0	7,339	0	0	0	0	39	24	173	0
Kirov Region	4,859	0	0	4,859	0	0	0	0	0	0	0	0
Nizhni Novgorod Region	3,246	0	0	2,253	0	0	81	1	721	116	71	3
Orenburg Region	1,520	51	0	708	0	0	0	0	742	0	19	0
Penza Region	407	0	0	308	0	0	0	0	99	0	0	0
Samara Region	9,887	3,120	3,120	3,978	22	53	365	374	1,001	306	668	0
Saratov Region	2,783	156	156	2,004	0	0	0	0	551	72	0	0
Ulyanovsk Region	3,026	0	0	2,899	0	0	0	0	78	49	0	0
URALS FEDERAL DISTRICT	124,279	5,779	4,018	61,686	0	227	491	1,254	22,954	5,352	25,265	1,271
Kurgan Region	29	0	0	0	0	0	0	0	25	0	4	0
Sverdlovsk Region	99,316	1,449	0	52,517	0	0	491	140	18,679	2,604	23,436	0
Tyumen Region	16,974	4,018	4,018	2,149	0	0	0	1,114	3,902	2,695	1,825	1,271
Khanty-Mansiysky Autonomous Area — Yugra	1,807	218	218	23	0	0	0	126	218	0	10	1,212
Yamalo-Nenetsky Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	7,960	312	0	7,020	0	227	0	0	348	53	0	0
SIBERIA FEDERAL DISTRICT	72,311	17,528	8,368	39,720	0	165	65	37	7,561	3,142	4,093	0
Republic of Altai	964	125	0	498	0	0	0	0	300	41	0	0
Republic of Buryatia	172	115	0	52	0	0	4	0	1	0	0	0
Republic of Tyva	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Khakassia	873	781	0	92	0	0	0	0	0	0	0	0
Altai Territory	522	0	0	223	0	153	0	2	102	0	42	0
Zabaykalskiy Territory	578	568	0	0	0	0	0	0	10	0	0	0
Krasnoyarsk Territory	5,960	661	32	1,741	0	1	3	35	72	3,091	356	0
Irkutsk Region	6,977	1,702	0	4,128	0	11	27	0	1,108	0	1	0
Kemerovo Region	51,186	13,359	8,117	31,414	0	0	0	0	3,078	0	3,335	0
Novosibirsk Region	3,389	219	219	614	0	0	0	0	2,401	6	149	0
Omsk Region	1,062	0	0	551	0	0	7	0	320	0	184	0
Tomsk Region	628	0	0	406	0	0	24	0	169	3	26	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	99,878	91,114	41	1,491	0	1,486	188	1,063	2,237	509	1,790	0
Republic of Sakha (Yakutia)	81,479	80,768	41	264	0	23	0	0	269	0	155	0
Kamchatka Territory	1,089	0	0	117	0	460	0	0	0	0	512	0
Primorski Territory	3,285	0	0	817	0	86	117	797	857	41	570	0
Khabarovsk Territory	12,083	9,136	0	94	0	917	3	194	1,073	234	432	0
Amur Region	757	460	0	0	0	0	63	0	0	234	0	0
Magadan Region	823	666	0	157	0	0	0	0	0	0	0	0
Sakhalin Region	275	0	0	42	0	0	5	72	38	0	118	0
Jewish Autonomous Region	3	0	0	0	0	0	0	0	0	0	3	0
Chukotka Autonomous Area	84	84	0	0	0	0	0	0	0	0	0	0

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

Table 4.3

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

30.06.2010
(millions of rubles)

	of which:													for settlement finality
	total	3	4	5	6	7	8	9	10	11	12	13		
1	2	3	4	5	6	7	8	9	10	11	12	13		
RUSSIAN FEDERATION	9,516,958	188,607	123,083	1,899,301	391,686	812,180	951,085	428,588	2,278,502	1,006,428	1,447,548	113,033		
CENTRAL FEDERAL DISTRICT	4,688,276	56,599	33,706	599,739	152,234	267,699	502,740	233,175	1,164,496	663,026	993,820	54,748		
Belgorod Region	175,922	11,148	0	58,821	63	79,068	4,600	1,379	8,272	4,531	7,435	605		
Bryansk Region	24,288	0	0	7,975	2,311	5,611	353	322	5,564	1,179	627	346		
Vladimir Region	48,366	69	0	19,598	1,782	8,697	1,344	780	8,880	4,315	2,486	415		
Voronezh Region	104,384	538	0	22,418	330	23,438	4,031	1,509	24,842	16,927	9,927	424		
Ivanovo Region	28,440	91	57	10,245	1,105	1,976	1,519	358	8,645	1,614	2,438	449		
Kaluga Region	48,047	112	0	19,730	1,650	6,936	2,623	328	8,822	6,051	1,399	396		
Kostroma Region	19,334	21	1	4,298	127	2,155	1,013	357	8,468	670	2,080	145		
Kursk Region	64,103	6,563	0	15,140	226	16,737	4,725	1,508	16,677	999	908	620		
Lipetsk Region	71,758	857	0	15,581	277	26,818	3,542	1,089	16,186	2,752	4,240	416		
Moscow Region	460,375	2,876	2,391	87,142	27,075	13,886	49,234	5,447	138,067	43,341	85,878	7,429		
Orel Region	47,728	54	42	6,181	316	16,315	16,844	578	5,674	786	810	170		
Ryazan Region	46,164	1,270	46	11,093	101	16,029	1,536	1,036	9,172	2,044	3,584	299		
Smolensk Region	36,998	160	0	14,768	589	6,526	2,504	786	8,878	1,220	1,303	264		
Tambov Region	39,822	0	0	14,308	558	9,039	435	444	10,558	3,955	395	130		
Tver Region	41,008	90	0	16,348	506	7,169	1,766	415	9,115	1,385	3,917	297		
Tula Region	62,269	56	8	23,782	163	10,993	4,341	1,200	12,413	3,280	4,025	2,016		
Yaroslavl Region	89,749	392	11	38,850	12,139	6,111	2,984	2,074	15,675	2,230	8,330	964		
Moscow	3,279,521	32,302	31,150	213,459	102,916	10,194	399,344	213,565	848,593	565,747	854,038	39,363		

Table 4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	893,763	5,108	1,011	188,947	34,841	63,781	121,842	40,624	215,942	82,456	129,209	11,013
Republic of Karelia	13,114	232	64	6,817	1,186	1,444	125	201	1,770	655	458	226
Republic of Komi	19,249	332	310	4,710	118	1,305	2,056	691	6,935	1,824	960	318
Arkhangelsk Region	37,933	133	131	15,388	1,097	6,515	1,147	1,478	7,341	1,068	3,128	638
including Nenets Autonomous Area	706	11	11	12	0	0	155	47	108	0	368	5
Vologda Region	59,028	7	0	16,746	1,214	11,733	5,155	1,007	18,222	1,990	2,020	934
Kaliningrad Region	62,757	922	0	10,351	2,370	8,546	5,418	3,907	16,638	6,614	7,300	691
Leningrad Region	77,439	1,648	75	19,449	3,396	15,973	12,228	5,441	11,124	2,234	5,187	759
Murmansk Region	24,233	527	35	1,735	3,004	1,371	816	1,726	9,785	1,193	3,560	516
Novgorod Region	22,969	263	0	8,615	548	6,455	1,368	323	3,596	257	1,139	405
Pskov Region	18,330	0	0	6,107	220	5,690	1,167	626	3,693	195	493	139
St. Petersburg	558,711	1,044	396	99,029	21,688	4,749	92,362	25,224	136,838	66,426	104,964	6,387
SOUTH FEDERAL DISTRICT	646,996	2,058	1,054	159,891	29,386	141,883	58,771	25,798	142,415	30,107	50,013	6,674
Republic of Adigei (Adigeya)	10,371	2	0	3,291	23	1,815	485	65	4,153	145	268	124
Republic of Kalmykia	4,300	6	6	102	29	2,101	112	63	809	968	82	28
Krasnodar Territory	303,572	602	19	58,503	14,070	85,878	34,460	19,797	57,693	7,449	22,587	2,533
Astrakhan Region	22,745	1	0	2,237	10	1,787	8,368	363	4,708	3,609	1,577	85
Volgograd Region	87,268	7	7	25,457	1,060	11,413	7,142	1,549	19,875	9,924	9,229	1,612
Rostov Region	218,740	1,440	1,022	70,299	14,194	38,890	8,204	3,961	55,178	8,012	16,270	2,292
NORTH-CAUCASIAN DISTRICT	162,488	701	155	42,716	7,596	37,898	15,721	4,179	39,678	5,946	6,608	1,445
Republic of Dagestan	15,820	138	75	4,358	49	2,509	1,801	1,211	3,990	205	1,254	305
Republic of Ingushetia	2,225	25	25	160	0	851	355	12	642	10	170	0
Kabardino-Balkar Republic	18,156	48	33	7,355	177	3,252	1,003	236	4,088	1,235	758	4
Karachai-Cherkess Republic	14,530	18	0	7,381	18	4,421	184	129	2,111	41	227	0
Republic of Northern Ossetia — Alania	12,210	336	22	6,222	17	1,365	640	224	2,619	60	708	19
Republic of Chechnya	11,058	4	0	821	50	792	8,182	157	496	288	268	0
Stavropol Territory	88,489	132	0	16,418	7,285	24,708	3,558	2,210	25,731	4,107	3,223	1,117
PRIVOLZHSKY FEDERAL DISTRICT	1,472,819	37,228	26,981	492,000	53,687	172,302	101,300	41,447	298,063	119,800	144,523	12,469
Republic of Bashkortostan	140,860	20,400	16,503	53,496	1,168	12,380	5,560	1,490	25,685	10,588	8,908	1,185
Republic of Mariy-El	23,151	164	159	12,058	201	4,687	971	227	3,355	476	610	402
Republic of Mordovia	45,402	3	0	19,235	39	14,778	2,142	499	4,085	1,434	3,060	127

Table 4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	310,985	4,199	3,297	81,876	1,621	45,217	32,417	8,156	52,714	30,756	51,872	2,157
Udmurt Republic	65,250	453	312	24,732	327	6,691	4,198	448	20,382	2,811	4,212	996
Chuvash Republic — Chuvashya	58,851	0	0	21,508	7,860	4,463	5,023	640	10,091	5,141	3,648	477
Perm Territory	150,872	1,091	520	39,244	13,886	5,988	16,109	5,494	34,098	18,221	15,610	1,131
Kirov Region	39,117	7	1	13,742	241	9,435	1,174	759	10,975	1,379	1,020	385
Nizhni Novgorod Region	214,217	158	119	79,181	18,805	15,742	6,891	11,374	47,795	15,293	16,735	2,243
Orenburg Region	74,128	6,365	2,375	31,557	530	14,260	3,096	2,697	10,147	2,526	2,142	808
Penza Region	39,557	12	0	8,437	1,376	12,211	1,698	669	9,352	3,535	1,898	369
Samara Region	197,246	258	182	62,413	2,938	11,881	13,487	7,744	48,640	20,443	28,564	878
Saratov Region	67,964	3,647	3,503	20,806	4,623	7,415	6,884	872	13,602	4,171	5,087	857
Ulyanovsk Region	45,219	471	10	23,715	72	7,154	1,650	378	7,142	3,026	1,157	454
URALS FEDERAL DISTRICT	685,865	30,341	25,053	234,451	26,434	30,599	62,111	29,605	150,154	54,509	56,234	11,427
Kurgan Region	19,619	0	0	7,777	1,840	3,490	756	342	4,099	347	658	310
Sverdlovsk Region	309,516	2,374	20	122,780	9,889	8,532	17,942	13,336	76,694	27,290	26,168	4,511
Tyumen Region	186,761	26,820	25,033	15,284	14,366	6,992	35,970	14,260	34,626	17,141	18,496	2,806
Khanty-Mansiysky Autonomous Area — Yugra	70,344	5,031	3,259	1,894	5,827	997	17,795	12,367	9,849	5,502	9,720	1,362
Yamalo-Nenetsky Autonomous Area	27,067	4,923	4,923	343	1,324	16	6,275	746	9,024	3,334	957	125
Chelyabinsk Region	169,969	1,147	0	88,610	339	11,585	7,443	1,667	34,735	9,731	10,912	3,800
SIBERIA FEDERAL DISTRICT	706,627	36,131	28,629	141,733	41,290	81,481	66,018	36,274	203,389	42,187	46,218	11,906
Republic of Altai	10,090	175	29	516	276	485	784	117	4,576	771	1,956	434
Republic of Buryatia	17,631	445	0	4,636	324	1,913	2,378	251	5,634	843	907	300
Republic of Tyva	1,690	622	592	86	0	193	32	107	604	10	27	9
Republic of Khakassia	7,581	287	285	2,787	224	1,106	580	59	1,881	162	340	155
Altai Territory	96,829	302	0	21,048	1,959	26,706	7,132	2,381	26,463	4,105	5,198	1,535
Zabaykalskiy Territory	11,765	3,232	2,366	669	874	503	910	190	4,422	421	425	119
Krasnoyarsk Territory	99,876	3,103	735	26,242	9,697	10,334	12,064	3,901	22,634	5,581	4,950	1,370
Irkutsk Region	94,222	6,100	5,668	21,969	13,595	4,421	8,949	4,219	22,899	3,742	7,168	1,160
Kemerovo Region	101,441	20,067	17,523	18,334	212	6,523	3,604	2,094	39,137	4,014	5,265	2,191
Novosibirsk Region	160,865	426	352	26,307	12,885	12,706	15,191	20,374	48,806	11,042	10,427	2,701
Omsk Region	69,439	3	3	9,871	1,170	11,693	11,667	1,550	17,045	9,313	5,765	1,362
Tomsk Region	35,198	1,369	1,076	9,268	74	4,900	2,727	1,031	9,286	2,183	3,790	570

Table 4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	260,124	20,441	6,494	39,825	46,218	16,537	22,582	17,486	64,364	8,397	20,923	3,351
Republic of Sakha (Yakutia)	63,825	11,777	5,739	2,876	26,504	614	2,737	2,372	14,086	542	1,999	318
Kamchatka Territory	15,561	117	1	1,185	2,666	2,822	564	649	4,338	511	2,455	254
Primorski Territory	67,681	847	10	22,246	1,182	3,225	5,185	7,326	17,440	3,323	5,415	1,492
Khabarovsk Territory	67,241	1,116	0	9,473	11,600	3,594	10,391	4,387	15,640	2,828	7,580	632
Amur Region	19,276	849	150	2,559	1,039	4,921	1,438	1,698	5,446	512	351	463
Magadan Region	9,416	5,207	150	346	713	472	98	203	1,677	44	618	38
Sakhalin Region	12,880	477	444	931	1,801	201	1,957	669	3,963	504	2,266	111
Jewish Autonomous Region	2,070	0	0	209	17	687	212	31	655	23	193	43
Chukotka Autonomous Area	2,174	50	0	0	695	0	0	151	1,122	110	46	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	30.06.2010													for settlement finality
	2	3	4	5	6	7	8	9	10	11	12	13		
	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	3,312,660	472,454	252,272	761,432	23,552	38,072	232,636	148,705	559,428	521,257	554,712	412		
CENTRAL FEDERAL DISTRICT	1,980,983	182,249	154,130	252,067	3,668	21,129	183,676	85,696	368,504	421,516	462,344	134		
Belgorod Region	26,842	7,269	1,618	14,095	0	2,542	0	0	555	1,153	1,228	0		
Bryansk Region	542	0	0	57	0	44	0	5	205	229	2	0		
Vladimir Region	4,872	62	0	3,446	0	287	116	70	885	0	6	0		
Voronezh Region	14,174	0	0	4,126	0	442	544	1,201	958	851	6,052	0		
Ivanovo Region	6,556	0	0	5,386	0	0	174	25	401	512	58	0		
Kaluga Region	7,165	0	0	2,681	0	598	345	7	135	2,768	631	0		
Kostroma Region	3,024	0	0	1,928	0	15	0	0	814	0	267	0		
Kursk Region	10,946	6,239	0	2,375	0	0	0	0	1,185	1,075	72	0		
Lipetsk Region	3,503	0	0	2,291	0	81	0	0	1,094	0	37	0		
Moscow Region	159,825	5	0	23,459	112	9,813	19,764	37,802	33,232	21,709	13,898	31		
Orel Region	12,023	0	0	3,503	0	269	7,995	0	114	0	142	0		
Ryazan Region	7,264	0	0	1,247	0	374	968	54	68	367	4,186	0		
Smolensk Region	3,704	0	0	2,602	0	0	778	21	234	50	19	0		
Tambov Region	2,140	0	0	2,094	22	24	0	0	0	0	0	0		
Tver Region	6,128	0	0	4,503	0	307	156	0	868	25	269	0		
Tula Region	23,395	4	0	10,378	0	363	8	516	272	74	11,780	0		
Yaroslavl Region	10,405	0	0	8,821	0	91	183	16	227	666	401	0		
Moscow	1,678,475	168,670	152,512	159,073	3,534	5,879	152,645	45,980	327,257	392,037	423,297	103		

Table 4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	426,500	41,467	29,439	111,330	857	3,847	28,074	38,442	109,808	54,995	37,651	29
Republic of Karelia	12,326	140	58	10,671	0	31	0	176	489	314	505	0
Republic of Komi	4,440	2,679	2,679	1,195	319	105	65	37	2	22	16	0
Arkhangelsk Region	25,501	15,223	14,840	7,785	0	0	811	524	141	0	1,017	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	17,673	0	0	16,536	0	294	367	0	444	17	15	0
Kaliningrad Region	31,519	993	0	16,248	0	1,300	214	4,844	3,843	2,355	1,722	0
Leningrad Region	20,583	4,642	0	9,481	0	127	162	4,736	201	650	584	0
Murmansk Region	11,713	169	169	57	0	338	136	5,773	1,134	597	3,509	0
Novgorod Region	12,793	0	0	10,924	0	176	0	0	5	0	1,688	0
Pskov Region	854	0	0	596	0	41	0	0	203	14	0	0
St. Petersburg	289,098	17,621	11,693	37,837	538	1,435	26,319	22,351	103,347	51,026	28,595	29
SOUTH FEDERAL DISTRICT	84,972	850	789	30,042	5,444	2,040	3,022	7,238	11,533	11,795	13,008	0
Republic of Adigei (Adigeya)	277	0	0	259	0	0	0	0	18	0	0	0
Republic of Kalmykia	269	0	0	0	0	0	0	0	53	216	0	0
Krasnodar Territory	36,202	20	0	4,407	5,444	1,053	1,966	3,517	8,261	7,137	4,397	0
Astrakhan Region	2,113	0	0	305	0	0	70	280	37	751	670	0
Volgograd Region	12,948	0	0	4,617	0	163	917	22	144	303	6,782	0
Rostov Region	33,163	830	789	20,452	0	824	69	3,419	3,020	3,390	1,159	0
NORTH-CAUCASIAN DISTRICT	10,174	1,232	0	6,338	0	898	542	134	525	342	163	0
Republic of Dagestan	848	0	0	522	0	0	87	134	45	0	60	0
Republic of Ingushetia	1,371	0	0	1,371	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	1,781	558	0	1,112	0	0	0	0	111	0	0	0
Karachai-Cherkess Republic	646	0	0	620	0	0	0	0	26	0	0	0
Republic of Northern Ossetia — Alania	934	673	0	203	0	34	24	0	0	0	0	0
Republic of Chechnya	394	0	0	0	0	0	394	0	0	0	0	0
Stavropol Territory	4,200	0	0	2,511	0	864	37	0	343	342	103	0
PRIVOLZHSKY FEDERAL DISTRICT	283,880	82,223	28,997	140,769	85	2,407	12,143	2,385	19,317	14,186	10,365	0
Republic of Bashkortostan	51,798	2,667	0	43,021	63	664	1,915	8	2,423	10	1,027	0
Republic of Mariy-El	2,543	1,015	1,016	811	0	294	0	6	417	0	0	0
Republic of Mordovia	64	0	0	0	0	50	0	0	0	0	14	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)	68,340	22,069	21,634	18,799	0	64	4,068	423	8,779	9,077	5,061	0
Udmurt Republic	3,015	134	134	2,559	0	2	0	0	149	170	1	0
Chuvash Republic — Chuvashya	7,154	0	0	5,770	0	263	0	0	1,006	53	62	0
Perm Territory	71,547	46,835	8	22,349	0	0	1,420	0	260	304	379	0
Kirov Region	8,928	0	0	8,768	0	91	0	3	13	0	53	0
Nizhni Novgorod Region	16,042	479	479	9,662	0	0	1,721	488	1,453	1,014	1,225	0
Orenburg Region	15,991	4,718	1,419	10,222	0	8	0	156	867	0	20	0
Penza Region	2,098	0	0	734	0	620	0	0	218	526	0	0
Samara Region	20,834	3,972	3,972	8,704	22	351	1,771	459	1,728	1,361	2,466	0
Saratov Region	7,694	335	335	2,580	0	0	1,248	194	1,686	1,609	42	0
Ulyanovsk Region	7,832	0	0	6,789	0	0	0	648	318	62	15	0
URALS FEDERAL DISTRICT	238,418	21,650	12,739	122,002	12,478	986	2,033	9,932	36,441	9,016	23,693	187
Kurgan Region	1,115	0	0	1,068	0	0	0	0	45	0	2	0
Sverdlovsk Region	156,058	3,687	0	97,256	0	305	1,108	2,424	24,363	5,796	21,119	0
Tyumen Region	54,209	13,459	12,739	4,941	12,478	226	5	6,983	10,317	3,085	2,528	187
Khanty-Mansiysky Autonomous Area — Yugra	6,513	218	218	24	0	0	5	5,697	374	0	10	185
Yamalo-Nenetsky Autonomous Area	19,073	0	0	0	12,479	0	0	300	6,294	0	0	0
Chelyabinsk Region	27,036	4,504	0	18,737	0	455	920	525	1,716	135	44	0
SIBERIA FEDERAL DISTRICT	178,428	55,181	26,133	94,909	978	1,302	2,737	2,014	10,943	6,217	4,085	62
Republic of Altai	4,419	418	0	2,709	0	0	0	0	716	576	0	0
Republic of Buryatia	1,270	446	0	371	0	352	0	0	7	0	94	0
Republic of Tyva	505	484	484	0	0	0	0	0	21	0	0	0
Republic of Khakassia	5,565	792	0	4,771	0	0	0	0	0	0	2	0
Altai Territory	3,986	980	0	1,556	0	405	0	66	278	163	538	0
Zabaykalskiy Territory	1,441	1,396	0	20	0	0	5	0	16	0	4	0
Krasnoyarsk Territory	30,637	1,755	133	23,859	101	155	702	782	126	3,004	153	0
Irkutsk Region	26,397	2,240	0	21,707	0	134	76	597	1,381	82	180	0
Kemerovo Region	81,923	45,016	24,175	31,641	0	110	0	6	3,520	7	1,561	62
Novosibirsk Region	10,798	1,341	1,341	1,944	877	0	1,759	9	2,833	1,343	692	0
Omsk Region	9,337	0	0	5,714	0	146	178	230	1,377	864	828	0
Tomsk Region	2,150	311	0	618	0	0	17	324	669	178	33	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	109,305	87,602	45	3,975	42	5,463	409	2,864	2,357	3,190	3,403	0
Republic of Sakha (Yakutia)	75,017	73,770	41	750	0	12	0	15	217	43	210	0
Kamchatka Territory	4,192	1,794	4	161	0	616	0	7	1	1,069	544	0
Primorski Territory	7,609	101	0	1,012	0	344	193	2,140	1,124	1,300	1,395	0
Khabarovsk Territory	15,996	6,875	0	1,658	0	4,438	15	636	988	383	1,003	0
Amur Region	2,584	1,906	0	0	42	0	201	0	15	395	25	0
Magadan Region	3,616	3,072	0	289	0	53	0	0	12	0	190	0
Sakhalin Region	204	0	0	105	0	0	0	66	0	0	33	0
Jewish Autonomous Region	3	0	0	0	0	0	0	0	0	0	3	0
Chukotka Autonomous Area	84	84	0	0	0	0	0	0	0	0	0	0

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

Table 4.5

Loans Extended to Small, Medium-Sized Businesses

(millions of rubles)

	30.06.2010															
	volume of extended loans						debt						of which:			
	in rubles			in foreign currency and precious metals			in rubles			in foreign currency and precious metals			in rubles		in foreign currency and precious metals	
	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	small and medium-sized businesses	of which: individual entrepreneurs	in foreign currency and precious metals	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	in foreign currency and precious metals	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	
1	2	3	4	5	6	7	8	9	10	11	12	13				
RUSSIAN FEDERATION	1,864,513	169,884	120,105	1,265	2,802,374	267,572	228,411	6,404	257,714	25,510	13,880	441				
CENTRAL FEDERAL DISTRICT	716,583	31,359	73,875	416	1,050,000	52,225	143,448	1,830	71,777	3,504	8,925	185				
Belgorod Region	17,420	1,900	136	2	35,833	3,089	5,236	41	4,554	219	363	40				
Bryansk Region	4,929	2,228	123	117	9,659	2,747	256	197	1,329	305	13	1				
Vladimir Region	12,539	2,238	500	0	20,303	3,505	930	79	655	204	12	12				
Voronezh Region	26,978	2,921	1,201	5	47,365	7,008	1,865	5	2,574	154	0	0				
Ivanovo Region	8,486	1,481	5,004	1	12,898	1,974	5,172	31	1,592	98	0	0				
Kaluga Region	9,351	1,331	261	7	17,454	1,635	766	25	604	50	6	0				
Kostroma Region	7,096	1,232	171	18	14,600	2,958	1,148	17	1,202	194	17	0				
Kursk Region	15,493	3,027	118	0	23,382	2,969	677	0	4,053	229	199	0				
Lipetsk Region	13,623	1,447	416	0	30,295	1,892	453	33	4,572	120	0	0				
Moscow Region	62,705	2,263	4,961	6	96,457	4,359	12,260	303	8,448	392	278	3				
Orel Region	6,847	931	186	0	11,526	1,175	390	0	2,006	100	0	0				
Ryazan Region	11,256	1,841	272	12	23,777	2,917	804	17	1,624	179	59	1				
Smolensk Region	11,331	1,948	118	49	20,984	3,118	326	50	1,003	310	124	0				
Tambov Region	7,024	605	24	0	13,468	1,488	24	0	987	62	0	0				
Tver Region	7,366	724	33	0	12,550	1,674	511	3	1,361	89	0	0				
Tula Region	18,159	1,762	206	0	28,275	3,352	957	55	1,509	172	39	0				
Yaroslavl Region	21,975	2,127	23	0	29,126	3,413	338	33	3,091	471	72	14				
Moscow	454,005	1,353	60,122	199	602,048	2,952	111,335	941	30,613	156	7,743	114				
NORTH-WEST DISTRICT	192,437	13,327	15,165	47	309,674	17,424	38,848	752	42,634	2,400	3,054	24				
Republic of Karelia	6,252	425	591	0	6,134	466	1,535	0	283	28	53	0				
Republic of Komi	7,726	1,378	515	0	12,713	2,407	1,210	0	2,304	357	26	0				

Table 4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	12,118	2,636	55	0	15,594	2,291	849	5	1,733	192	78	0
including Nenets Autonomous Area	263	127	0	0	236	189	0	0	0	0	0	0
Vologda Region	18,383	4,655	371	43	33,574	4,407	880	55	10,200	946	223	0
Kaliningrad Region	13,538	754	3,462	1	33,671	1,480	6,561	84	10,150	340	520	4
Leningrad Region	13,066	358	1,172	0	25,043	1,297	1,831	11	1,469	147	93	6
Murmansk Region	10,831	869	1,869	1	17,853	1,308	4,136	86	2,690	115	922	0
Novgorod Region	5,735	654	2	0	11,486	1,002	176	0	556	80	0	0
Pskov Region	4,334	913	1	0	7,304	1,291	297	0	1,893	62	283	0
St. Petersburg	100,454	685	7,127	2	146,302	1,475	21,373	511	11,356	133	856	14
SOUTH FEDERAL DISTRICT	162,934	20,003	2,907	61	274,843	34,188	7,980	327	23,596	3,008	204	40
Republic of Adigei (Adigeya)	2,992	299	54	0	7,745	857	142	0	203	65	0	0
Republic of Kalmykia	1,317	567	0	0	2,900	1,332	0	0	44	12	0	0
Krasnodar Territory	80,014	8,985	1,464	27	151,179	13,914	3,931	194	9,686	1,012	35	19
Astrakhan Region	5,140	1,986	0	0	9,864	3,343	294	14	1,289	135	8	8
Volgograd Region	22,773	2,013	90	0	29,908	4,526	580	12	3,430	848	13	0
Rostov Region	50,698	6,153	1,299	34	73,247	10,116	3,033	107	8,944	936	148	13
NORTH-CAUCASIAN DISTRICT	45,171	7,470	436	22	76,182	13,700	1,849	9	6,665	1,559	0	0
Republic of Dagestan	6,150	1,404	2	2	10,033	2,621	407	9	220	43	0	0
Republic of Ingushetia	225	142	0	0	908	813	0	0	229	229	0	0
Kabardino-Balkar Republic	8,526	1,589	179	0	13,749	1,856	618	0	966	145	0	0
Karachai-Cherkess Republic	2,446	286	226	0	7,590	820	292	0	480	94	0	0
Republic of Northern Ossetia — Alania	3,706	448	5	0	6,104	616	61	0	486	28	0	0
Republic of Chechnya	428	99	0	0	1,161	342	394	0	22	5	0	0
Stavropol Territory	23,690	3,502	24	20	36,637	6,632	77	0	4,262	1,015	0	0
PRIVOLZHSKY FEDERAL DISTRICT	321,705	34,989	4,662	125	519,604	55,542	10,765	1,314	53,957	6,176	648	107
Republic of Bashkortostan	26,304	2,221	2,475	0	41,330	3,885	2,136	0	5,922	497	0	0
Republic of Mariy-El	4,859	738	0	0	6,526	774	220	0	601	45	0	0
Republic of Mordovia	8,874	791	84	0	15,379	1,334	50	0	422	30	0	0
Republic of Tatarstan (Tatarstan)	55,056	3,459	0	0	99,955	7,441	1,230	54	6,541	877	0	0
Udmurt Republic	14,776	2,963	44	0	28,821	3,460	279	6	5,633	401	14	2
Chuvash Republic — Chuvashya	8,240	1,889	67	0	13,588	2,417	88	0	1,839	355	1	0
Perm Territory	28,393	5,485	66	24	67,622	7,146	995	190	6,629	1,498	6	0
Kirov Region	11,042	1,987	10	0	17,023	3,315	216	3	1,980	464	72	0
Nizhni Novgorod Region	51,899	4,894	367	20	59,385	9,682	2,631	889	6,707	1,005	194	88
Orenburg Region	17,269	3,171	27	0	25,172	4,683	21	0	1,439	354	4	0

Table 4.5 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Penza Region	9,148	2,415	62	0	20,244	3,526	510	0	3,305	105	12	0
Samara Region	60,470	1,172	1,193	10	86,560	2,224	1,892	63	10,548	197	215	1
Saratov Region	15,389	2,225	267	71	21,762	3,927	274	62	1,163	276	0	0
Ulyanovsk Region	9,986	1,579	0	0	16,237	1,728	223	47	1,228	72	130	16
URALS FEDERAL DISTRICT	128,671	17,127	7,509	98	172,781	27,142	5,048	531	17,768	2,483	94	34
Kurgan Region	4,821	1,264	25	0	8,220	2,297	45	0	524	91	0	0
Sverdlovsk Region	45,838	5,461	6,001	80	55,682	9,859	2,631	482	5,289	1,089	61	12
Tyumen Region	43,521	4,862	728	18	67,352	7,539	1,217	18	3,939	495	0	0
Khanty-Mansiysky Autonomous Area — Yugra	18,242	2,338	23	0	22,250	3,681	184	0	1,541	217	0	0
Yamalo-Nenetsky Autonomous Area	3,501	874	0	0	8,715	1,453	0	0	388	104	0	0
Chelyabinsk Region	34,491	5,540	755	0	41,527	7,447	1,155	31	8,016	808	33	22
SIBERIA FEDERAL DISTRICT	212,863	31,004	3,818	467	297,441	47,275	10,796	1,407	32,338	5,225	781	33
Republic of Altai	2,660	260	6	0	5,651	551	165	10	341	16	0	0
Republic of Buryatia	10,410	3,921	58	0	14,117	4,758	586	0	1,789	245	4	0
Republic of Tyva	380	197	0	0	1,450	441	505	0	78	43	0	0
Republic of Khakassia	4,595	2,390	156	0	4,327	1,980	158	2	430	86	0	0
Altai Territory	46,970	4,542	373	46	67,230	7,806	1,443	243	4,244	558	13	4
Zabaykalskiy Territory	4,596	2,525	87	3	6,745	3,119	115	0	899	247	5	0
Krasnoyarsk Territory	29,060	4,572	257	12	34,584	5,590	735	28	4,920	964	46	0
Irkutsk Region	25,256	3,376	239	6	37,745	6,571	964	56	2,806	680	27	0
Kemerovo Region	20,641	2,155	710	0	28,368	4,374	769	0	5,959	702	0	0
Novosibirsk Region	39,168	1,613	1,316	69	49,573	2,746	2,035	181	3,506	267	139	3
Omsk Region	19,747	4,381	567	331	33,274	6,818	3,138	878	5,406	1,149	547	26
Tomsk Region	9,380	1,072	49	0	14,377	2,521	183	9	1,960	268	0	0
FAR EAST FEDERAL DISTRICT	84,149	14,605	11,733	29	101,849	20,076	9,677	234	8,979	1,155	174	18
Republic of Sakha (Yakutia)	11,339	1,966	446	0	20,412	2,826	605	88	1,399	179	3	3
Kamchatka Territory	7,218	864	531	0	11,105	1,406	679	1	621	61	4	1
Primorski Territory	28,436	3,876	878	12	22,327	4,206	1,170	77	2,696	209	36	10
Khabarovsk Territory	22,499	3,464	9,751	17	25,228	4,906	7,044	68	2,698	320	131	4
Amur Region	6,994	2,168	0	0	8,371	2,847	40	0	387	199	0	0
Magadan Region	2,142	733	103	0	4,511	1,118	134	0	66	14	0	0
Sakhalin Region	4,065	918	21	0	7,656	1,624	2	0	918	92	0	0
Jewish Autonomous Region	1,177	574	3	0	1,915	1,074	3	0	191	81	0	0
Chukotka Autonomous Area	279	42	0	0	324	69	0	0	3	0	0	0

Table 4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	30.06.2010											
	rubles						foreign currency					
	total	including:		of which:		total	housing loans	including:		total	of which:	
		housing loans	mortgage loans	mortgage loans	including overdue debt			mortgage loans	including overdue debt			
2	3	4	5	6	7	8	9	10	11	12		
1												
RUSSIAN FEDERATION	3,282,102	990,608	841,388	22,274	375,399	207,850	192,421	16,306				
CENTRAL FEDERAL DISTRICT	843,448	215,504	188,343	5,659	267,453	147,845	135,811	13,631				
Belgorod Region	25,946	7,000	4,542	62	919	668	656	15				
Bryansk Region	16,828	4,691	3,482	30	497	358	327	3				
Vladimir Region	24,782	7,237	5,060	132	1,088	806	727	1				
Voronezh Region	36,051	10,821	8,581	206	1,174	751	699	96				
Ivanovo Region	13,183	3,080	2,673	42	635	475	468	60				
Kaluga Region	18,277	5,514	4,808	62	1,292	955	881	5				
Kostroma Region	10,525	2,282	1,891	33	261	177	176	4				
Kursk Region	19,526	5,511	3,359	25	576	441	431	10				
Lipetsk Region	19,438	5,042	4,111	46	572	412	405	22				
Moscow Region	180,159	50,735	47,951	1,980	59,786	38,786	36,721	4,264				
Orel Region	10,821	2,767	1,824	23	475	292	290	0				
Ryazan Region	21,673	6,300	5,755	119	1,227	495	479	1				
Smolensk Region	19,675	7,027	6,026	110	1,475	541	440	6				
Tambov Region	12,425	2,763	1,784	20	474	350	347	7				
Tver Region	22,677	7,878	7,705	392	1,422	955	931	238				
Tula Region	30,270	7,645	6,864	83	1,575	958	916	1				
Yaroslavl Region	23,144	6,904	6,037	110	869	539	500	33				
Moscow	338,048	72,307	65,890	2,184	193,136	99,886	90,417	8,865				
NORTH-WEST DISTRICT	347,980	109,574	94,861	1,647	52,139	28,593	26,226	1,247				
Republic of Karelia	17,421	5,654	4,892	60	395	274	262	6				
Republic of Komi	25,134	10,460	7,350	56	530	369	338	0				
Arkhangelsk Region	30,285	10,631	9,033	69	630	352	345	34				
including Nenets Autonomous Area	2,790	1,772	1,646	0	8	2	2	0				

Table 4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	28,795	9,001	7,412	232	680	509	504	17
Kaliningrad Region	17,727	4,591	4,062	182	4,320	2,065	1,816	199
Leningrad Region	31,165	9,392	8,425	152	3,928	2,252	2,128	123
Murmansk Region	21,038	4,583	3,802	20	734	361	331	24
Novgorod Region	11,512	3,148	2,628	31	381	233	225	7
Pskov Region	8,810	2,083	1,664	23	241	153	128	0
St. Petersburg	156,093	50,031	45,593	822	40,300	22,025	20,149	837
SOUTH FEDERAL DISTRICT	256,012	67,019	54,684	1,877	8,511	4,375	4,300	143
Republic of Adigei (Adigeya)	5,763	1,351	1,083	16	214	162	160	3
Republic of Kalmykia	4,449	876	614	2	116	108	106	5
Krasnodar Territory	97,738	24,944	20,583	621	4,077	1,634	1,600	67
Astrakhan Region	19,170	4,187	3,136	51	267	172	166	2
Volgograd Region	46,279	13,424	11,438	745	1,184	744	733	4
Rostov Region	82,613	22,237	17,830	442	2,653	1,555	1,535	62
NORTH-CAUCASIAN DISTRICT	81,904	20,380	13,947	479	3,391	2,328	2,157	214
Republic of Dagestan	11,338	1,221	1,065	47	759	318	312	17
Republic of Ingushetia	1,993	165	17	0	13	9	7	0
Kabardino-Balkar Republic	7,377	2,564	1,313	5	350	293	283	66
Karachai-Cherkess Republic	5,550	823	246	5	117	76	76	0
Republic of Northern Ossetia — Alania	5,435	1,730	1,015	96	332	271	238	56
Republic of Chechnya	1,901	128	71	2	44	34	34	17
Stavropol Territory	48,310	13,749	10,220	324	1,776	1,327	1,207	58
PRIVOLZHSKY FEDERAL DISTRICT	636,822	199,318	155,782	4,646	18,734	10,983	10,662	544
Republic of Bashkortostan	79,993	25,927	18,015	395	1,537	957	915	15
Republic of Mariy-El	11,178	3,945	3,354	83	302	205	202	3
Republic of Mordovia	12,677	4,418	2,722	20	472	421	414	9
Republic of Tatarstan (Tatarstan)	82,300	21,894	16,718	420	1,685	874	828	22
Udmurt Republic	34,921	12,795	9,344	237	835	567	554	67
Chuvash Republic — Chuvashya	23,845	10,844	9,032	155	931	594	586	44
Perm Territory	73,051	27,205	22,341	837	2,197	1,199	1,076	86
Kirov Region	21,391	6,467	3,622	35	435	348	347	0
Nizhni Novgorod Region	75,765	24,824	18,039	532	3,369	1,449	1,410	82
Orenburg Region	43,581	12,036	9,979	255	742	571	568	17
Penza Region	20,295	5,517	3,736	39	609	446	442	32
Samara Region	90,960	26,327	24,142	1,270	3,716	1,898	1,880	122

Table 4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	42,413	10,807	9,892	327	1,221	893	888	37
Ulyanovsk Region	24,452	6,312	4,846	41	683	561	552	8
URALS FEDERAL DISTRICT	408,694	156,684	142,452	2,663	6,685	3,832	3,694	149
Kurgan Region	16,474	5,700	4,718	36	168	146	144	1
Sverdlovsk Region	122,179	36,243	32,962	771	2,849	1,566	1,482	68
Tyumen Region	174,643	82,240	75,983	707	1,611	944	905	23
Khanty-Mansiysky Autonomous Area — Yugra	83,441	46,184	43,645	244	337	240	226	0
Yamalo-Nenetsky Autonomous Area	23,671	12,862	11,797	24	224	144	144	8
Chelyabinsk Region	95,398	32,501	28,789	1,149	2,057	1,176	1,163	57
SIBERIA FEDERAL DISTRICT	553,118	181,996	156,509	4,820	13,001	6,885	6,674	235
Republic of Altai	5,542	938	906	4	23	15	15	0
Republic of Buryatia	27,940	5,351	4,595	56	351	125	125	0
Republic of Tyva	7,144	1,808	1,778	10	11	8	8	0
Republic of Khakassia	13,271	4,759	4,074	74	78	60	59	0
Altai Territory	51,518	15,055	13,144	534	736	447	435	9
Zabaykalskiy Territory	27,273	6,973	5,931	57	370	106	103	0
Krasnoyarsk Territory	100,920	37,623	31,365	764	1,857	1,142	1,138	24
Irkutsk Region	77,403	26,125	23,376	586	1,528	716	697	18
Kemerovo Region	75,042	20,028	16,579	952	3,029	1,134	1,111	14
Novosibirsk Region	84,967	33,806	29,916	836	2,628	1,812	1,758	133
Omsk Region	47,715	16,150	13,539	719	1,784	891	819	30
Tomsk Region	34,383	13,380	11,306	228	606	429	406	7
FAR EAST FEDERAL DISTRICT	154,124	40,133	34,810	483	5,485	3,009	2,897	143
Republic of Sakha (Yakutia)	24,047	7,334	6,043	37	238	195	186	0
Kamchatka Territory	6,937	1,773	1,611	2	230	87	87	0
Primorski Territory	38,426	8,373	7,733	149	2,676	1,224	1,137	37
Khabarovsk Territory	40,589	11,453	9,903	195	1,476	984	974	58
Amur Region	21,857	5,092	4,117	83	291	165	164	33
Magadan Region	4,810	1,316	1,133	1	67	60	59	15
Sakhalin Region	13,436	3,649	3,263	10	392	220	216	0
Jewish Autonomous Region	3,248	903	781	6	77	42	42	0
Chukotka Autonomous Area	774	240	226	0	38	32	32	0

Table 4.7

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

		30.06.2010												
		including:												
	1	2	housing loans					of which: mortgage loans						
			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	1,449,833	140,848	145,342	189.0	13.7	105,609	125,899	197.8	13.5				
	CENTRAL FEDERAL DISTRICT	467,823	24,460	37,591	178.0	13.9	18,902	32,691	187.5	13.7				
	Belgorod Region	8,686	1,289	939	187.2	14.0	544	568	198.9	13.4				
	Bryansk Region	5,557	912	695	211.3	14.9	582	552	214.0	14.7				
	Vladimir Region	7,600	979	862	189.2	14.0	611	665	172.4	13.5				
	Voronezh Region	16,871	1,687	1,523	202.1	13.7	1,200	1,307	205.7	13.5				
	Ivanovo Region	4,363	643	498	189.2	14.0	454	412	193.4	13.7				
	Kaluga Region	6,383	855	1,102	203.7	13.3	715	1,022	207.0	13.2				
	Kostroma Region	4,409	699	484	172.8	14.2	454	384	187.0	13.6				
	Kursk Region	6,355	1,290	895	179.7	14.7	665	611	210.2	13.2				
	Lipetsk Region	10,236	973	796	204.2	13.6	693	671	207.3	13.4				
	Moscow Region	103,659	3,604	7,872	183.2	14.0	3,296	7,355	189.9	13.9				
	Orel Region	3,490	511	384	184.4	14.6	143	207	178.6	14.3				
	Ryazan Region	6,241	1,053	1,064	186.8	13.9	912	996	190.3	13.8				
	Smolensk Region	7,690	1,224	1,062	223.3	14.2	1,054	989	226.5	14.1				
	Tambov Region	4,741	722	568	205.8	14.7	394	424	220.8	14.7				
	Tver Region	7,376	1,275	1,493	199.3	13.7	1,255	1,468	200.9	13.7				
	Tula Region	11,478	1,107	1,130	197.3	14.5	882	1,003	202.9	14.4				
	Yaroslavl Region	10,139	1,158	1,015	184.7	13.7	913	910	188.3	13.4				
	Moscow	242,549	4,479	15,209	157.6	13.7	4,135	13,147	173.0	13.4				
	NORTH-WEST DISTRICT	137,885	11,642	14,457	181.6	13.7	9,248	12,248	192.2	13.6				
	Republic of Karelia	4,849	681	671	201.3	13.5	570	612	205.1	13.3				
	Republic of Komi	8,103	1,749	1,762	197.4	13.8	1,283	1,418	202.4	13.7				
	Arkhangelsk Region	9,373	2,200	1,946	201.3	14.1	1,576	1,650	206.6	14.0				
	including Nenets Autonomous Area	649	147	244	241.8	13.7	144	242	242.9	13.7				

Table 4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	9,189	1,609	1,191	200.4	13.7	1,148	998	207.1	13.4
Kaliningrad Region	10,592	421	576	169.0	12.8	342	466	189.7	12.2
Leningrad Region	10,933	677	1,010	187.5	13.8	577	911	194.3	13.6
Murmansk Region	7,946	609	649	173.8	13.5	461	553	177.9	13.4
Novgorod Region	3,246	589	461	199.8	13.5	526	428	201.1	13.4
Pskov Region	2,950	310	318	186.0	13.3	277	298	188.6	13.2
St. Petersburg	70,704	2,797	5,873	163.7	13.7	2,488	4,914	180.6	13.6
SOUTH FEDERAL DISTRICT	104,772	8,563	8,547	204.3	13.7	6,373	7,424	212.0	13.3
Republic of Adigei (Adigeya)	1,628	194	173	192.5	14.1	180	167	202.8	13.9
Republic of Kalmykia	1,171	250	225	195.0	12.9	185	199	195.4	12.5
Krasnodar Territory	34,014	2,850	3,013	213.0	13.8	2,157	2,613	221.4	13.5
Astrakhan Region	16,739	818	752	209.0	13.4	604	660	213.5	13.2
Volgograd Region	14,453	1,899	1,770	209.6	13.4	1,292	1,493	215.5	13.1
Rostov Region	36,767	2,552	2,614	190.9	13.8	1,955	2,292	200.6	13.5
NORTH-CAUCASIAN DISTRICT	34,571	3,772	3,212	201.6	14.5	2,596	2,472	223.7	14.0
Republic of Dagestan	5,950	168	210	221.0	14.9	134	167	246.6	13.3
Republic of Ingushetia	1,384	184	68	42.0	14.9	24	12	175.0	14.4
Kabardino-Balkar Republic	3,586	356	297	215.7	13.6	336	261	236.2	13.8
Karachai-Cherkess Republic	1,689	150	143	164.5	17.7	24	32	225.6	14.4
Republic of Northern Ossetia — Alania	1,382	197	174	185.7	14.2	188	169	187.9	14.1
Republic of Chechnya	941	172	59	19.4	17.8	6	4	209.7	14.9
Stavropol Territory	19,639	2,545	2,261	211.0	14.3	1,884	1,827	223.5	14.1
PRIVOLZHSKY FEDERAL DISTRICT	247,097	38,461	28,886	191.5	13.1	26,831	23,968	198.8	12.7
Republic of Bashkortostan	34,082	5,589	3,411	172.6	14.2	2,459	2,257	187.0	13.4
Republic of Mariy-El	4,216	694	497	204.4	12.7	535	433	208.5	13.1
Republic of Mordovia	3,340	752	558	210.3	14.8	334	375	220.9	14.6
Republic of Tatarstan (Tatarstan)	31,488	6,564	4,089	144.2	12.7	5,435	3,551	144.5	12.4
Udmurt Republic	10,434	2,529	2,048	217.2	9.6	1,845	1,702	225.7	8.9
Chuvash Republic — Chuvashya	6,002	1,634	1,256	205.2	13.5	1,585	1,231	206.6	13.4
Perm Territory	24,268	4,611	3,553	198.5	13.4	3,007	3,009	208.6	13.2
Kirov Region	7,867	2,378	1,586	196.1	13.4	1,271	1,106	221.8	12.5
Nizhni Novgorod Region	27,121	2,545	2,173	198.4	14.2	1,539	1,694	203.8	13.8
Orenburg Region	22,764	2,695	2,286	208.9	12.1	2,201	2,083	219.0	11.9
Penza Region	7,416	1,185	908	208.2	13.7	550	596	206.1	13.0
Samara Region	44,291	3,789	3,528	208.2	13.2	3,313	3,265	211.0	13.1

Table 4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	14,400	1,988	1,869	198.3	13.7	1,667	1,717	202.1	13.5
Ulyanovsk Region	9,408	1,508	1,124	189.3	13.5	1,090	949	195.4	13.3
URALS FEDERAL DISTRICT	145,958	20,347	21,338	202.6	13.8	15,628	19,567	211.0	13.6
Kurgan Region	4,512	938	754	245.8	14.1	629	632	260.4	14.0
Sverdlovsk Region	47,128	3,939	4,307	171.9	13.9	3,170	3,885	192.5	13.7
Tyumen Region	61,384	10,306	11,993	227.6	13.8	7,437	11,157	234.1	13.6
Khanty-Mansiysky Autonomous Area — Yugra	21,829	5,629	6,068	224.2	13.8	3,763	5,903	227.2	13.7
Yamalo-Nenetsky Autonomous Area	6,633	1,654	2,729	224.8	13.7	1,395	2,489	241.0	13.3
Chelyabinsk Region	32,934	5,164	4,284	155.6	13.7	4,392	3,893	155.4	13.5
SIBERIA FEDERAL DISTRICT	246,716	27,627	24,262	191.7	13.9	21,156	21,216	198.6	13.6
Republic of Altai	1,789	1,066	428	56.0	19.7	1,049	422	56.2	19.8
Republic of Buryatia	13,688	1,028	896	193.4	13.7	770	763	195.3	13.4
Republic of Tyva	1,490	91	122	268.3	15.2	90	121	269.8	15.2
Republic of Khakassia	6,354	747	641	178.5	14.4	596	569	186.7	14.2
Altai Territory	18,016	3,805	2,556	196.8	13.1	2,852	2,210	200.5	12.8
Zabaykalskiy Territory	8,590	1,084	1,087	179.3	14.2	717	907	197.4	13.8
Krasnoyarsk Territory	40,456	4,595	4,444	197.7	13.4	3,423	3,872	201.0	13.0
Irkutsk Region	30,426	4,080	3,863	181.8	14.0	3,016	3,303	192.2	13.8
Kemerovo Region	24,837	2,502	2,053	181.1	14.0	1,601	1,652	185.7	13.7
Novosibirsk Region	74,917	4,818	4,841	210.0	14.2	4,044	4,428	212.9	14.0
Omsk Region	14,684	2,229	1,795	206.5	13.0	1,760	1,599	206.3	12.7
Tomsk Region	11,469	1,582	1,536	175.2	14.2	1,238	1,370	210.2	13.5
FAR EAST FEDERAL DISTRICT	65,011	5,976	7,049	178.6	13.9	4,875	6,313	186.9	13.7
Republic of Sakha (Yakutia)	9,283	1,179	1,221	187.5	14.5	795	977	195.7	14.4
Kamchatka Territory	3,348	277	464	163.7	13.7	234	410	178.9	13.4
Primorski Territory	17,152	1,140	1,387	164.4	13.9	1,035	1,313	186	13.7
Khabarovsk Territory	17,651	1,692	2,000	193.8	13.2	1,559	1,904	196.1	13.1
Amur Region	8,279	740	764	176	14.2	460	616	174.9	14.0
Magadan Region	2,386	230	240	184.8	14.2	185	207	196.3	13.6
Sakhalin Region	5,506	483	742	177	14	394	664	183.2	13.9
Jewish Autonomous Region	1,093	192	177	106.3	14.3	173	170	108.3	14.3
Chukotka Autonomous Area	313	43	54	179.2	14.6	40	52	175.9	14.6

Table 4.8

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

		30.06.2010																				
		including:																				
		housing loans					of which: mortgage loans															
1	2	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, %		7	number of extended loans, units		8	volume, millions of rubles		average weighted maturity, months		average weighted interest rate, %		
		3	4	5	6	7	8	9	10	11	12		13	14		15	16	17	18	19	20	
RUSSIAN FEDERATION	60,319	1,742	9,956	147.4	11.2	7,463	164.8	11.1	1,599	164.8	11.1	7	8	9	10	10	11.1	164.8	11.1	1,599	164.8	11.1
CENTRAL FEDERAL DISTRICT	47,061	1,068	8,162	145.6	11.2	5,966	162.6	11.2	960	162.6	11.2	7	8	9	10	10	11.2	162.6	11.2	960	162.6	11.2
Belgorod Region	36	8	19	211.5	10.8	19	211.5	10.8	8	211.5	10.8	8	19	211.5	10.8	8	19	211.5	10.8	8	211.5	10.8
Bryansk Region	57	4	11	260.0	10.1	11	260.0	10.1	4	260.0	10.1	4	11	260.0	10.1	4	11	260.0	10.1	4	260.0	10.1
Vladimir Region	55	11	32	256.9	11.3	32	256.9	11.3	8	256.9	11.3	8	32	256.9	11.3	8	32	256.9	11.3	8	256.9	11.3
Voronezh Region	114	9	42	131.4	13.0	42	131.4	13.0	8	131.4	13.0	8	42	131.4	13.0	8	42	131.4	13.0	8	131.4	13.0
Ivanovo Region	41	6	17	228.3	10.3	17	228.3	10.3	5	228.3	10.3	5	17	228.3	10.3	5	17	228.3	10.3	5	228.3	10.3
Kaluga Region	136	16	39	134.6	11.0	39	134.6	11.0	14	134.6	11.0	14	39	134.6	11.0	14	39	134.6	11.0	14	134.6	11.0
Kostroma Region	9	2	5	226.1	9.3	5	226.1	9.3	2	226.1	9.3	2	5	226.1	9.3	2	5	226.1	9.3	2	226.1	9.3
Kursk Region	21	2	9	205.7	11.6	9	205.7	11.6	2	205.7	11.6	2	9	205.7	11.6	2	9	205.7	11.6	2	205.7	11.6
Lipetsk Region	41	5	12	201.7	10.3	12	201.7	10.3	5	201.7	10.3	5	12	201.7	10.3	5	12	201.7	10.3	5	201.7	10.3
Moscow Region	6,314	272	1,311	160.4	11.5	1,311	160.4	11.5	244	160.4	11.5	244	957	195.0	11.1	244	957	195.0	11.1	244	957	11.1
Orel Region	28	3	9	199.5	9.9	9	199.5	9.9	3	199.5	9.9	3	9	199.5	9.9	3	9	199.5	9.9	3	199.5	9.9
Ryazan Region	165	6	16	170.2	10.9	16	170.2	10.9	6	170.2	10.9	6	16	170.2	10.9	6	16	170.2	10.9	6	170.2	10.9
Smolensk Region	183	4	12	162.2	10.1	12	162.2	10.1	4	162.2	10.1	4	12	162.2	10.1	4	12	162.2	10.1	4	162.2	10.1
Tambov Region	34	6	17	194.5	10.4	17	194.5	10.4	6	194.5	10.4	6	17	194.5	10.4	6	17	194.5	10.4	6	194.5	10.4
Tver Region	63	11	31	183.5	10.5	31	183.5	10.5	11	183.5	10.5	11	31	183.5	10.5	11	31	183.5	10.5	11	183.5	10.5
Tula Region	99	9	25	241.4	10.6	25	241.4	10.6	8	241.4	10.6	8	25	241.4	10.6	8	25	241.4	10.6	8	241.4	10.6
Yaroslavl Region	98	5	31	232.1	10.5	31	232.1	10.5	5	232.1	10.5	5	31	232.1	10.5	5	31	232.1	10.5	5	232.1	10.5
Moscow	39,567	689	6,524	140.1	11.2	6,524	140.1	11.2	617	140.1	11.2	617	4,729	153.6	11.3	617	4,729	153.6	11.3	617	4,729	11.3
NORTH-WEST DISTRICT	4,977	227	782	136.1	11.3	782	136.1	11.3	212	136.1	11.3	212	603	170.2	10.3	212	603	170.2	10.3	212	603	10.3
Republic of Karelia	22	4	7	115.4	11.3	7	115.4	11.3	4	115.4	11.3	4	7	115.4	11.3	4	7	115.4	11.3	4	115.4	11.3
Republic of Komi	42	8	16	201.1	10.4	16	201.1	10.4	7	201.1	10.4	7	15	214.0	10.1	7	15	214.0	10.1	7	214.0	10.1

Table 4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	51	3	7	134.6	10.4	3	7	134.6	10.4
including Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	57	1	2	212.0	12.0	1	2	212.0	12.0
Kaliningrad Region	412	39	191	85.7	13.5	31	78	193.3	10.0
Leningrad Region	220	19	31	157.8	9.9	19	31	157.8	9.9
Murmansk Region	76	2	4	182.0	12.1	2	4	182.0	12.1
Novgorod Region	48	1	2	182.0	9.5	1	2	182.0	9.5
Pskov Region	6	1	3	302.0	9.8	1	3	302.0	9.8
St. Petersburg	4,043	149	519	149.8	10.6	143	454	165.8	10.4
SOUTH FEDERAL DISTRICT	1,256	55	179	156.9	11.6	52	163	145.0	11.6
Republic of Adigei (Adigeya)	10	2	8	258.5	12.7	1	3	182.0	10.3
Republic of Kalmykia	11	4	9	229.6	10.2	4	9	229.6	10.2
Krasnodar Territory	762	21	86	119.9	12.1	20	81	108.4	12.0
Astrakhan Region	23	5	16	222.5	10.0	4	10	212.1	10.5
Volgograd Region	132	10	23	182.1	10.5	10	23	182.1	10.5
Rostov Region	318	13	37	160.2	12.0	13	37	160.2	12.0
NORTH-CAUCASIAN DISTRICT	297	17	80	129.4	9.8	16	48	213.9	10.3
Republic of Dagestan	129	1	2	122.0	10.0	1	2	122.0	10.0
Republic of Ingushetia	0	0	0	0.0	0.0	0	0	0.0	0.0
Kabardino-Balkar Republic	35	4	17	254.1	10.0	4	17	254.1	10.0
Karachai-Cherkess Republic	4	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Northern Ossetia — Alania	25	5	14	214.2	10.3	5	14	214.2	10.3
Republic of Chechnya	5	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	99	7	47	60.6	9.5	6	15	178.2	10.7
PRIVOLZHSKY FEDERAL DISTRICT	2,345	151	375	165.3	11.2	146	357	165.5	11.2
Republic of Bashkortostan	102	14	42	191.6	10.5	13	40	184	10.5
Republic of Mariy-El	11	1	2	302	9.8	1	2	302	9.8
Republic of Mordovia	23	9	21	199	10.0	9	21	199	10.0
Republic of Tatarstan (Tatarstan)	473	6	91	36.1	14.2	6	91	36.1	14.2
Udmurt Republic	42	6	17	172.7	9.3	6	17	172.7	9.3
Chuvash Republic — Chuvashya	136	7	25	253.7	11.1	6	21	230.9	11.7
Perm Territory	143	6	34	153.5	10.1	5	23	198.1	9.6
Kirov Region	24	6	15	187.4	10.5	6	15	187.4	10.5
Nizhni Novgorod Region	418	8	20	187.6	9.9	7	19	195.9	9.9
Orenburg Region	26	6	14	207.1	10.8	6	14	207.1	10.8

Table 4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	45	12	35	235.6	10.2	12	35	235.6	10.2
Samara Region	772	58	36	245.6	10.4	57	36	245.8	10.4
Saratov Region	110	8	16	200.8	9.3	8	16	200.8	9.3
Ulyanovsk Region	20	4	7	233.5	9.9	4	7	233.5	9.9
URALS FEDERAL DISTRICT	923	138	116	215.1	10.3	138	116	215.1	10.3
Kurgan Region	2	0	0	0.0	0.0	0	0	0.0	0.0
Sverdlovsk Region	411	17	48	244.1	10.6	17	48	244.1	10.6
Tyumen Region	399	112	38	211.7	10.0	112	38	211.7	10.0
Khanty-Mansiysky Autonomous Area — Yugra	82	108	29	229.5	10.1	108	29	229.5	10.1
Yamalo-Nenetsky Autonomous Area	73	1	6	122.0	8.7	1	6	122.0	8.7
Chelyabinsk Region	111	9	30	173.4	10.4	9	30	173.4	10.4
SIBERIA FEDERAL DISTRICT	2,341	49	147	176.7	10.8	41	99	194.0	10.0
Republic of Altai	3	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	45	2	2	114.5	13.1	2	2	114.5	13.1
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	18	1	5	181.0	12.5	1	5	181.0	12.5
Altai Territory	54	5	15	131.7	11.1	4	8	196.8	9.3
Zabaykalskiy Territory	155	4	5	110.4	10.4	4	5	110.4	10.4
Krasnoyarsk Territory	272	6	22	240.3	9.8	6	22	240.3	9.8
Irkutsk Region	295	7	14	177.3	11.3	5	11	182.1	10.6
Kemerovo Region	1,119	5	15	260.7	9.2	4	10	224.2	9.2
Novosibirsk Region	233	10	50	141.4	11.6	7	19	164.3	9.4
Omsk Region	117	6	13	144.9	10.2	5	11	148.1	10.3
Tomsk Region	30	3	6	268.3	10.0	3	6	268.3	10.0
FAR EAST FEDERAL DISTRICT	1,119	37	115	182.7	10.4	34	111	183.1	10.3
Republic of Sakha (Yakutia)	40	3	15	60.5	8.8	3	15	60.5	8.8
Kamchatka Territory	214	1	5	108.0	8.8	1	5	108.0	8.8
Primorski Territory	470	28	78	205.6	10.7	26	77	206.3	10.7
Khabarovsk Territory	213	1	3	182.0	12.9	0	0	0.0	0.0
Amur Region	48	2	5	217.7	10.5	2	5	217.7	10.5
Magadan Region	2	0	0	0.0	0.0	0	0	0.0	0.0
Sakhalin Region	94	2	9	211.2	10.3	2	9	211.2	10.3
Jewish Autonomous Region	38	0	0	0.0	0.0	0	0	0.0	0.0
Chukotka Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0

Table 4.9

Structure of Investment Portfolio of Credit Institutions

(millions of rubles)

	30.06.2010				
	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	4,082,461.4	1,768,273.8	573,236.7	291,849.3	113,735.2
CENTRAL FEDERAL DISTRICT	3,763,639.8	1,705,210.2	500,653.4	289,437.9	106,213.8
Belgorod Region	553.7	40.4	5.7	0.0	0.0
Bryansk Region	0.0	0.0	0.1	0.0	0.2
Vladimir Region	296.1	210.0	9.0	0.0	33.8
Voronezh Region	2.8	3.0	0.8	0.0	13.0
Ivanovo Region	574.3	83.1	66.5	0.0	6.4
Kaluga Region	714.5	0.0	235.4	0.0	11.0
Kostroma Region	12,723.7	109.4	13.6	0.0	645.5
Kursk Region	650.7	647.4	0.0	0.0	7.0
Lipetsk Region	875.2	266.6	10.0	0.0	109.4
Moscow Region	44,072.1	15,659.6	362.7	2,000.1	26.0
Orel Region	25.6	0.0	0.0	4.8	2.0
Ryazan Region	417.9	286.9	41.2	0.0	0.0
Smolensk Region	30.6	0.0	177.1	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.1	0.0
Tver Region	1,553.8	246.8	29.9	0.0	1.0
Tula Region	202.9	76.5	0.5	0.0	1.5
Yaroslavl Region	173.6	127.4	25.1	0.0	20.0
Moscow	3,700,772.4	1,687,452.9	499,675.8	287,432.9	105,336.9
NORTH-WEST DISTRICT	129,783.2	14,724.7	25,812.3	1,274.4	2,577.1
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	2,283.5	463.5	64.3	1.0	59.1
Arkhangelsk Region	24.2	25.1	116.4	0.0	0.4
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,126.3	368.7	190.3	4.9	18.1
Kaliningrad Region	2,409.4	58.0	82.1	0.0	1,813.2
Leningrad Region	180.8	29.9	0.1	1,247.2	0.0
Murmansk Region	846.3	536.5	0.0	0.0	0.0
Novgorod Region	207.2	91.4	146.9	0.0	0.0
Pskov Region	0.0	0.0	0.0	0.0	0.0
St. Petersburg	122,705.5	13,151.6	25,212.2	21.4	686.0
SOUTH FEDERAL DISTRICT	9,669.1	905.4	1,428.5	79.9	298.7
Republic of Adigei (Adigeya)	1.1	0.9	1.4	0.0	8.4
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	5,229.7	201.3	1,122.4	38.6	261.0
Astrakhan Region	459.3	496.8	90.1	5.3	3.5
Volgograd Region	292.0	87.1	0.2	0.0	3.1
Rostov Region	3,687.0	119.3	214.4	36.0	22.9
NORTH-CAUCASIAN DISTRICT	1,495.5	468.3	549.2	0.2	66.7
Republic of Daghestan	200.8	0.0	466.6	0.0	12.6
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.1	0.0	15.2	0.0	9.1
Karachai-Cherkess Republic	68.9	0.0	36.6	0.0	0.0

Table 4.9 (end)
(millions of rubles)

1	2	3	4	5	6
Republic of Northern Ossetia — Alania	0.0	0.0	29.0	0.0	40.0
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	1,225.7	468.3	1.7	0.2	5.0
PRIVOLZHISKY FEDERAL DISTRICT	76,012.5	17,831.5	30,235.4	857.9	2,099.0
Republic of Bashkortostan	4,247.4	227.5	1,117.7	0.0	27.5
Republic of Mariy-El	0.0	0.0	0.0	0.0	2.0
Republic of Mordovia	278.9	141.2	37.1	0.0	23.5
Republic of Tatarstan (Tatarstan)	34,888.5	11,597.9	13,108.0	660.3	1,259.1
Udmurt Republic	1,814.1	449.1	74.7	0.0	58.6
Chuvash Republic — Chuvashya	127.2	58.0	0.0	0.0	10.0
Perm Territory	2,317.7	215.9	2,832.0	0.0	23.3
Kirov Region	2,595.3	25.0	154.4	0.0	88.5
Nizhni Novgorod Region	7,343.2	2,728.7	2,080.3	0.1	100.4
Orenburg Region	2,469.4	96.5	229.4	17.6	24.2
Penza Region	451.6	0.0	11.9	0.0	40.3
Samara Region	18,041.8	2,181.3	9,985.3	179.5	431.5
Saratov Region	1,436.4	110.4	604.2	0.3	10.0
Ulyanovsk Region	1.0	0.0	0.1	0.0	0.1
URALS FEDERAL DISTRICT	72,027.1	19,070.5	12,084.3	199.0	939.8
Kurgan Region	0.0	0.0	0.0	0.0	0.0
Sverdlovsk Region	35,259.8	5,289.8	5,441.3	0.1	275.1
Tyumen Region	19,161.3	4,038.1	6,309.1	198.9	522.8
Khanty-Mansiysky Autonomous Area — Yugra	16,319.0	2,318.4	5,566.1	198.9	108.4
Yamalo-Nenetsky Autonomous Area	0.0	0.0	4.8	0.0	0.0
Chelyabinsk Region	17,606.0	9,742.5	333.8	0.0	141.8
SIBERIA FEDERAL DISTRICT	9,949.6	3,559.9	871.7	0.0	1,373.0
Republic of Altai	0.0	0.0	0.0	0.0	0.0
Republic of Buryatia	102.3	0.0	117.8	0.0	2.8
Republic of Tyva	5.2	5.4	0.0	0.0	0.0
Republic of Khakassia	121.4	104.5	0.0	0.0	0.0
Altai Territory	50.5	37.4	3.8	0.0	72.3
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	107.2	105.2	146.2	0.0	800.2
Irkutsk Region	195.6	0.0	85.7	0.0	165.1
Kemerovo Region	1,803.7	1,492.7	81.2	0.0	102.4
Novosibirsk Region	5,501.7	1,336.7	319.8	0.0	204.8
Omsk Region	1,902.4	477.9	3.7	0.0	12.6
Tomsk Region	159.6	0.0	113.4	0.0	12.7
FAR EAST FEDERAL DISTRICT	19,884.5	6,503.6	1,601.9	0.0	167.1
Republic of Sakha (Yakutia)	665.3	225.3	130.4	0.0	41.7
Kamchatka Territory	290.5	60.7	12.4	0.0	6.0
Primorski Territory	9,105.4	5,082.0	1,343.2	0.0	65.4
Khabarovsk Territory	2,382.5	812.3	54.5	0.0	0.1
Amur Region	6,237.3	317.4	6.5	0.0	26.2
Magadan Region	0.0	0.0	4.7	0.0	0.0
Sakhalin Region	1,203.5	5.8	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)

	30.06.2010		
	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	336,241.7	19.3	24,572.0
CENTRAL FEDERAL DISTRICT	249,954.4	0.0	21,788.4
Belgorod Region	1,013.5	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	30.7	0.0	0.0
Voronezh Region	208.9	0.0	0.0
Ivanovo Region	201.3	0.0	36.2
Kaluga Region	596.3	0.0	0.0
Kostroma Region	0.0	0.0	0.0
Kursk Region	638.6	0.0	0.0
Lipetsk Region	428.4	0.0	0.0
Moscow Region	16,418.8	0.0	3,214.3
Orel Region	166.8	0.0	0.0
Ryazan Region	710.5	0.0	0.0
Smolensk Region	53.2	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	23.6	0.0	0.0
Tula Region	9.5	0.0	0.0
Yaroslavl Region	116.1	0.0	0.0
Moscow	229,338.4	0.0	18,537.9
NORTH-WEST DISTRICT	17,626.3	0.0	120.5
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	1,160.7	0.0	0.0
Kaliningrad Region	202.9	0.0	38.9
Leningrad Region	0.0	0.0	0.0
Murmansk Region	72.1	0.0	0.0
Novgorod Region	50.8	0.0	31.9
Pskov Region	0.0	0.0	0.0
St. Petersburg	16,139.7	0.0	49.7
SOUTH FEDERAL DISTRICT	980.7	0.0	149.1
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	165.2	0.0	0.0
Astrakhan Region	186.0	0.0	0.0
Volgograd Region	523.7	0.0	149.1
Rostov Region	105.9	0.0	0.0
NORTH-CAUCASIAN DISTRICT	859.6	0.0	0.0
Republic of Dagestan	199.1	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	0.0	0.0	0.0
Karachai-Cherkess Republic	104.4	0.0	0.0

Table 4.10 (end)

(millions of rubles)

1	2	3	4
Republic of Northern Ossetia — Alania	176.0	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	380.1	0.0	0.0
PRIVOLZHISKY FEDERAL DISTRICT	26,253.0	19.3	754.3
Republic of Bashkortostan	121.3	0.0	0.0
Republic of Mariy-El	60.5	0.0	0.0
Republic of Mordovia	46.8	0.0	0.0
Republic of Tatarstan (Tatarstan)	8,393.4	19.3	0.0
Udmurt Republic	1,753.4	0.0	0.0
Chuvash Republic — Chuvashya	573.3	0.0	0.0
Perm Territory	17.4	0.0	0.0
Kirov Region	271.2	0.0	0.0
Nizhni Novgorod Region	4,981.9	0.0	175.8
Orenburg Region	4,349.6	0.0	31.7
Penza Region	55.3	0.0	0.0
Samara Region	5,302.1	0.0	546.8
Saratov Region	326.8	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	33,702.3	0.0	1,288.2
Kurgan Region	18.9	0.0	0.0
Sverdlovsk Region	7,110.6	0.0	0.0
Tyumen Region	25,795.5	0.0	1,288.2
Khanty-Mansiysky Autonomous Area — Yugra	19,227.7	0.0	1,250.2
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	777.2	0.0	0.0
SIBERIA FEDERAL DISTRICT	4,136.3	0.0	126.3
Republic of Altai	68.5	0.0	0.0
Republic of Buryatia	2.2	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	161.7	0.0	0.0
Altai Territory	7.0	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	101.4	0.0	0.0
Irkutsk Region	126.6	0.0	0.0
Kemerovo Region	278.4	0.0	0.0
Novosibirsk Region	3,098.5	0.0	38.9
Omsk Region	172.2	0.0	87.4
Tomsk Region	119.7	0.0	0.0
FAR EAST FEDERAL DISTRICT	2,729.1	0.0	345.2
Republic of Sakha (Yakutia)	1,230.4	0.0	0.0
Kamchatka Territory	258.1	0.0	0.0
Primorski Territory	882.1	0.0	0.0
Khabarovsk Territory	190.1	0.0	0.0
Amur Region	119.3	0.0	345.2
Magadan Region	0.1	0.0	0.0
Sakhalin Region	49.0	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 (with amendments from June 21, 2000).

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 Special Internal Divisions of Credit Institutions (Branches)” provides data on the number and structure of the registered credit institutions in the Russian Federation.

Individual Indicators Highlights

Additional offices, cash points outside credit and cash offices, credit and cash 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 authorised capital of credit institutions is over 50%) are greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

Residents/Nonresidents — the notions “residents” and “nonresidents” used for calculating the indicators of this table are defined in accordance with the Russian Federation Law “On Foreign Exchange Regulation and Foreign Exchange Control”, No. 173-FZ of December 10, 2003.

Credit institution with nonresidents equity in the authorized capital is a resident credit institution whose authorized capital is formed with the nonresidents’ participation regardless of their share in it.

When calculating indicators of the table, the banks with the General license were not included in the number of banks licensed by the Bank of Russia to conduct operations in foreign currency.

Table 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.

The source of information is aggregated monthly reporting form 0409101 “The Account Book of a Credit Institution” in

¹Article 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”.

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 authorized 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 Accounts Credited by the Bank of Russia (CA)” contains the following information:

- the number of resident credit institutions that have concluded the General agreement with the Bank of Russia on the conduct of deposit operations in rubles, using the Reuters Dealing System, under the Bank of Russia Regulation

No. 203-P, dated November 5, 2002, "On the Procedure for Conducting Deposit Operations by the Central bank of the Russian Federation with Credit Institutions in the Russian Federation Currency" (with amendments) and/or a General deposit agreement on conducting deposit transactions in the Russian currency using the MICEX Electronic Trade System in compliance with the Bank of Russia letters No. 114-T, dated August 25, 2006, "On a New Form of the General Deposit Agreement on Conducting Deposit Transactions in the Russian Federation Currency Using the MICEX Electronic Trade System" and No. 121-T, dated August 8, 2007 "On a Form of Additional agreement to General deposit agreement";

- the number of credit institutions that have concluded General credit agreements with the Bank of Russia under the Bank of Russia Regulation No. 312-P, dated November 12, 2007, "On the Procedure for Extending by the Bank of Russia Loans against assets" and/or General credit agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities under the Bank of Russia Regulation No. 236-P, dated August 4, 2003, "On the Procedure for Extending by the Bank of Russia Loans against the Collateral (Blocking) of Securities (with amendments) and/or agreements for extending by the Bank of Russia loans against the collateral (blocking) of Securities in MICEX transactions with use of MICEX Electronic Trade System, according to the Bank of Russia letter No. 113-T, dated August 25, 2006, "On the Conclusion of Agreements on the Extension of the Bank of Russia Loans";
- the number of credit institutions' correspondent accounts and sub-accounts credited by the Bank of Russia under General credit agreements.

Credit institutions conclude General agreements/General deposit agreements with the Bank of Russia regional branches where their correspondent accounts were opened. Regional credit institutions conclude General agreements on deposit operations only if they have a branch in the Moscow Region. Settlements in deposit transactions conducted using the Reuters Dealing System are routed either through the correspondent account of a credit institution registered in the Moscow Region or through the correspondent sub-account of the Moscow branch of a regional credit institution. A credit institution that has concluded General deposit agreement effects settlements through the authorized settlement centre of the organized securities market in which the credit institution's bank account indicated in the agreement was opened.

Credit institutions conclude General credit agreements with those the Bank of Russia regional branches where their correspondent account was opened.

Individual Indicators Highlights

Number of credit institutions that have concluded deposit agreements with the Bank of Russia

*The total on the **Russian Federation*** includes total number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia as of the reporting date.

*The total on the **federal district*** includes the number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia regional branches in the correspondent federal district where they opened correspondent accounts as of the corresponding reporting date.

*The total on the **constituent entities*** — the number of credit institutions that have concluded General agreements/General deposit agreements with the Bank of Russia regional branch in the corresponding region, territory or republic where a correspondent account was opened as of the corresponding reporting date.

Number of credit institutions that have concluded General credit agreements with the Bank of Russia

*The total on the **Russian Federation*** — total number of credit institutions that concluded General credit agreements with the Bank of Russia as of the corresponding reporting date.

*The total on the **federal district*** — the number of credit institutions that concluded General credit agreements with the Bank of Russia regional branches located in the corresponding federal district where a correspondent account was opened as of the corresponding reporting date.

*The total on the **constituent entities*** — the number of credit institutions that concluded General credit agreements with the Bank of Russia regional branches where a correspondent account was opened as of the corresponding reporting date.

Number of correspondent accounts and sub-accounts credited by the Bank of Russia

*The total on the **Russian Federation*** includes total credit institutions' correspondent accounts/sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer the sum of loans under General credit agreements as of the corresponding date.

*The total on the **federal district*** includes the number of credit institutions' correspondent accounts/sub-accounts opened with the Bank of Russia regional branches located in the corresponding federal district, to which the Bank of Russia loans can transfer the loans under General credit agreements as of the corresponding date.

*The total on the **constituent entities*** — the number of credit institutions' correspondent accounts/sub-accounts opened with the Bank of Russia regional branches, to which the Bank of Russia can transfer loans under General credit agreements as of the corresponding date.

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 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 activity. 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.