

THE CENTRAL BANK OF THE RUSSIAN FEDERATION



**BULLETIN
OF BANKING STATISTICS**

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Symbols and notes:

— 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	31.03.2010			
	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	1,047	3,127	589	2,538
CENTRAL FEDERAL DISTRICT	595	678	156	522
Belgorod Region	5	31	4	27
Bryansk Region	1	24	1	23
Vladimir Region	3	23	—	23
Voronezh Region	3	58	—	58
Ivanovo Region	6	16	—	16
Kaluga Region	4	27	—	27
Kostroma Region	5	12	—	12
Kursk Region	2	20	—	20
Lipetsk Region	2	26	1	25
Moscow Region	13	100	5	95
Orel Region	2	21	3	18
Ryazan Region	4	20	—	20
Smolensk Region	4	23	6	17
Tambov Region	1	16	3	13
Tver Region	8	34	4	30
Tula Region	5	29	1	28
Yaroslavl Region	8	35	3	32
Moscow	519	163	31	132
NORTH-WEST DISTRICT	75	381	28	353
Republic of Karelia	1	19	2	17
Republic of Komi	3	34	7	27
Arkhangelsk Region	2	31	—	31
including Nenets Autonomous Area	—	1	—	1
Vologda Region	9	25	8	17
Kaliningrad Region	7	35	1	34
Leningrad Region	4	32	—	32
Murmansk Region	4	26	1	25
Novgorod Region	2	16	1	15
Pskov Region	3	12	—	12
St. Petersburg	40	151	8	143
SOUTH FEDERAL DISTRICT	50	311	26	285
Republic of Adigei (Adigeya)	5	5	1	4
Republic of Kalmykia	2	3	—	3
Krasnodar Territory	15	105	6	99
Astrakhan Region	4	25	6	19
Volgograd Region	5	62	—	62
Rostov Region	19	111	13	98
NORTH-CAUCASIAN DISTRICT	59	170	73	97
Republic of Daghestan	32	74	58	16
Republic of Ingushetia	2	5	1	4
Kabardino-Balkar Republic	7	13	4	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	—	4	—	4
Stavropol Territory	7	59	7	52
PRIVOLZHISKY FEDERAL DISTRICT	123	680	129	551
Republic of Bashkortostan	11	50	—	50
Republic of Mariy-El	1	20	4	16
Republic of Mordovia	4	11	1	10
Republic of Tatarstan (Tatarstan)	26	96	55	41
Udmurt Republic	6	28	—	28
Chuvash Republic — Chuvashya	4	21	—	21
Perm Territory	6	68	2	66
Kirov Region	3	22	—	22
Nizhni Novgorod Region	16	115	30	85
Orenburg Region	9	46	3	43
Penza Region	2	30	—	30
Samara Region	20	86	13	73
Saratov Region	11	64	19	45
Ulyanovsk Region	4	23	2	21
URALS FEDERAL DISTRICT	54	351	117	234
Kurgan Region	4	16	—	16
Sverdlovsk Region	21	93	13	80
Tyumen Region	18	141	64	77
Khanty-Mansiysky Autonomous Area — Yugra	10	42	11	31
Yamalo-Nenetsky Autonomous Area	2	27	2	25
Chelyabinsk Region	11	101	40	61
SIBERIA FEDERAL DISTRICT	60	393	37	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	6	—	6
Altai Territory	7	52	11	41
Zabaykalskiy Territory	—	17	—	17
Krasnoyarsk Territory	6	62	8	54
Irkutsk Region	8	47	4	43
Kemerovo Region	8	35	—	35
Novosibirsk Region	12	71	1	70
Omsk Region	6	48	—	48
Tomsk Region	2	29	9	20
FAR EAST FEDERAL DISTRICT	31	163	23	140
Republic of Sakha (Yakutia)	4	36	1	35
Kamchatka Territory	5	13	4	9
Primorski Territory	8	37	7	30
Khabarovsk Territory	4	28	4	24
Amur Region	3	13	—	13
Magadan Region	2	12	5	7
Sakhalin Region	5	11	2	9
Jewish Autonomous Region	—	6	—	6
Chukotka Autonomous Area	—	7	—	7

Table 1.2

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				
30.06.2009	228 (16)	117 (9)	193 (16)	110 (7)
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)
CENTRAL FEDERAL DISTRICT				
30.06.2009	145 (10)	71 (6)	111 (10)	73 (4)
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)
including Moscow and Moscow Region				
30.06.2009	137 (10)	68 (6)	103 (10)	68 (4)
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)
NORTH-WEST DISTRICT				
30.06.2009	21 (2)	14 (1)	21 (2)	7 (1)
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)
SOUTH FEDERAL DISTRICT				
30.06.2009	12 (2)	6 (1)	11 (2)	6 (1)
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
NORTH-CAUCASIAN DISTRICT				
31.03.2010	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT				
30.06.2009	24 (1)	11 (1)	24 (1)	13
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
URALS FEDERAL DISTRICT				
30.06.2009	10 (1)	7	10 (1)	3 (1)
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)
SIBERIA FEDERAL DISTRICT				
30.06.2009	7	2	7	5
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
FAR EAST FEDERAL DISTRICT				
30.06.2009	9	6	9	3
30.09.2009	9	6	9	3
31.12.2009	8	6	8	2
31.03.2010	8	6	8	2

Data in brackets include the number of credit institutions in which the decisions taken by nonresident members (which are parent or controlling companies in respect to the credit institution) are greatly influenced by residents of the Russian Federation.

Table 1.3

Credit Institutions Grouped by Registered Authorized Capital

(units)

1	31.03.2010							
	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	21	28	57	108	227	257	349	1,047
CENTRAL FEDERAL DISTRICT	8	12	32	51	101	155	236	595
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	1	4
Kostroma Region	—	—	1	—	1	1	2	5
Kursk Region	—	—	1	—	1	—	—	2
Lipetsk Region	—	—	—	—	—	1	1	2
Moscow Region	—	1	—	—	2	3	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	—	—	1	3	3	—	1	8
Tula Region	—	1	—	2	1	1	—	5
Yaroslavl Region	—	—	1	3	1	1	2	8
Moscow	8	10	26	36	81	139	219	519
NORTH-WEST DISTRICT	3	4	3	17	14	12	22	75
Republic of Karelia	—	—	—	—	1	—	—	1
Republic of Komi	—	—	—	2	1	—	—	3
Arkhangelsk Region	—	1	—	1	—	—	—	2
including Nenets Autonomous Area	—	—	—	—	—	—	—	—
Vologda Region	—	—	1	1	2	3	2	9
Kaliningrad Region	—	—	—	1	2	1	3	7
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	16	16	7	50
Republic of Adigei (Adigeya)	—	—	2	1	2	—	—	5
Republic of Kalmykia	—	—	—	—	2	—	—	2
Krasnodar Territory	—	—	1	1	5	5	3	15
Astrakhan Region	—	2	—	—	1	1	—	4
Volgograd Region	—	—	—	1	1	3	—	5
Rostov Region	—	—	1	2	5	7	4	19
NORTH-CAUCASIAN DISTRICT	4	3	3	5	35	4	5	59
Republic of Daghestan	2	3	2	3	19	1	2	32
Republic of Ingushetia	—	—	—	—	2	—	—	2
Kabardino-Balkar Republic	—	—	1	—	3	1	2	7
Karachai-Cherkess Republic	1	—	—	1	2	—	1	5
Republic of Northern Ossetia — Alania	—	—	—	—	4	2	—	6
Republic of Chechnya	—	—	—	—	—	—	—	—
Stavropol Territory	1	—	—	1	5	—	—	7

Table 1.4

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			
30.06.2009	1,083	27,776,238.3	45
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
CENTRAL FEDERAL DISTRICT			
30.06.2009	612	24,395,425.1	25
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
including Moscow and Moscow Region			
30.06.2009	545	24,221,007.4	24
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
NORTH-WEST DISTRICT			
30.06.2009	77	1,165,592.1	8
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
SOUTH FEDERAL DISTRICT			
30.06.2009	113	192,758.1	23
30.09.2009	114	205,841.8	23
31.12.2009	113	229,346.8	25
31.03.2010	50	177,517.9	11
NORTH-CAUCASIAN DISTRICT			
31.03.2010	59	39,600.2	20
PRIVOLZHISKY FEDERAL DISTRICT			
30.06.2009	126	903,812.7	31
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
URALS FEDERAL DISTRICT			
30.06.2009	56	611,155.3	13
30.09.2009	56	620,881.5	13
31.12.2009	54	657,184.3	12
31.03.2010	54	669,349.9	12
SIBERIA FEDERAL DISTRICT			
30.06.2009	64	330,347.2	14
30.09.2009	64	588,594.9	5
31.12.2009	62	621,278.0	5
31.03.2010	60	598,319.5	5
FAR EAST FEDERAL DISTRICT			
30.06.2009	35	177,147.9	8
30.09.2009	34	185,642.5	8
31.12.2009	31	211,572.0	8
31.03.2010	31	218,220.7	8

Table 1.5

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

(units)

1	31.03.2010							total
	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		
2	3	4	5	6	7	8		
RUSSIAN FEDERATION	28	37	73	158	170	252	718	
CENTRAL FEDERAL DISTRICT	10	15	27	54	86	161	353	
Belgorod Region	—	—	—	1	2	1	4	
Bryansk Region	—	—	—	—	1	—	1	
Vladimir Region	—	—	1	1	—	—	2	
Voronezh Region	—	—	—	—	—	1	1	
Ivanovo Region	—	—	1	—	2	—	3	
Kaluga Region	—	—	—	2	1	1	4	
Kostroma Region	—	1	—	1	1	2	5	
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	1	4	
Tambov Region	—	—	—	1	—	—	1	
Tver Region	—	—	2	3	—	1	6	
Tula Region	1	—	2	1	1	—	5	
Yaroslavl Region	—	1	3	1	1	2	8	
Moscow and Moscow Region	9	11	14	40	74	151	299	
NORTH-WEST DISTRICT	4	3	12	11	7	19	56	
Republic of Karelia	—	—	—	1	—	—	1	
Republic of Komi	—	—	1	1	—	—	2	
Arkhangelsk Region	1	—	—	—	—	—	1	
Vologda Region	—	1	1	2	2	2	8	
Kaliningrad Region	—	—	1	2	1	2	6	
Leningrad Region	—	1	1	—	1	1	4	
Murmansk Region	1	—	—	1	1	1	4	
Novgorod Region	1	—	—	—	1	—	2	
Pskov Region	—	—	2	—	—	—	2	
St. Petersburg	1	1	6	4	1	13	26	
SOUTH FEDERAL DISTRICT	—	4	5	14	12	6	41	
Republic of Adigei (Adigeya)	—	2	1	2	—	—	5	
Republic of Kalmykia	—	—	—	2	—	—	2	
Krasnodar Territory	—	1	1	4	4	3	13	
Astrakhan Region	—	—	—	1	1	—	2	
Volgograd Region	—	—	1	1	3	—	5	
Rostov Region	—	1	2	4	4	3	14	
NORTH-CAUCASIAN DISTRICT	4	1	4	27	4	2	42	
Republic of Daghestan	3	—	2	12	1	1	19	
Republic of Ingushetia	—	—	—	1	—	—	1	
Kabardino-Balkar Republic	—	1	—	3	1	—	5	
Karachai-Cherkess Republic	1	—	1	2	—	1	5	
Republic of Northern Ossetia — Alania	—	—	—	4	2	—	6	
Republic of Chechnya	—	—	—	—	—	—	—	
Stavropol Territory	—	—	1	5	—	—	6	

Table 1.5 (end)

(units)

1	2	3	4	5	6	7	8
PRIVOLZHISKY FEDERAL DISTRICT	5	2	9	22	34	37	109
Republic of Bashkortostan	—	—	1	1	4	3	9
Republic of Mariy-El	—	1	—	—	—	—	1
Republic of Mordovia	—	—	—	—	3	—	3
Republic of Tatarstan (Tatarstan)	1	—	1	5	6	11	24
Udmurt Republic	1	—	—	—	3	1	5
Chuvash Republic — Chuvashya	1	—	1	1	1	1	5
Perm Territory	1	—	1	—	—	3	5
Kirov Region	—	—	1	—	—	2	3
Nizhni Novgorod Region	—	1	2	5	4	2	14
Orenburg Region	—	—	1	3	1	4	9
Penza Region	—	—	—	1	—	—	1
Samara Region	1	—	—	—	7	7	15
Saratov Region	—	—	1	4	3	3	11
Ulyanovsk Region	—	—	—	2	2	—	4
URALS FEDERAL DISTRICT	1	4	5	6	10	15	41
Kurgan Region	1	—	2	1	—	—	4
Sverdlovsk Region	—	—	1	3	3	6	13
Tyumen Region	—	3	1	1	5	5	15
Chelyabinsk Region	—	1	1	1	2	4	9
SIBERIA FEDERAL DISTRICT	3	5	6	15	11	8	48
Republic of Altai	—	1	—	—	1	—	2
Republic of Buryatia	—	—	—	—	1	—	1
Republic of Tyva	—	—	1	—	—	—	1
Republic of Khakassia	—	—	—	1	2	—	3
Altai Territory	—	—	2	2	—	1	5
Zabaykalskiy Territory	—	—	—	—	—	—	—
Krasnoyarsk Territory	—	1	—	2	2	—	5
Irkutsk Region	—	1	1	3	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	3	5	9	6	4	28
Republic of Sakha (Yakutia)	—	—	2	—	1	1	4
Kamchatka Territory	—	2	2	1	1	—	6
Primorski Territory	1	1	—	3	2	—	7
Khabarovsk Territory	—	—	—	2	—	1	3
Amur Region	—	—	—	—	—	2	2
Magadan Region	—	—	1	—	1	—	2
Sakhalin Region	—	—	—	3	1	—	4
Jewish Autonomous Region	—	—	—	—	—	—	—
Chukotka Autonomous Area	—	—	—	—	—	—	—

Table 1.6

Financial Performance of Credit Institutions

	January—March 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	116,718.9	141,055.5	85.4	24,336.6	14.6	14,763.5	
CENTRAL FEDERAL DISTRICT	110,922.4	126,861.3	86.2	15,938.8	13.8	12,113.2	
Belgorod Region	27.5	27.5	100.0	0.0	0.0	6.0	
Bryansk Region	10.8	10.8	100.0	0.0	0.0	2.9	
Vladimir Region	11.2	11.2	100.0	0.0	0.0	1.8	
Voronezh Region	6.6	6.6	100.0	0.0	0.0	1.4	
Ivanovo Region	9.5	9.5	100.0	0.0	0.0	3.6	
Kaluga Region	68.8	68.8	100.0	0.0	0.0	13.4	
Kostroma Region	1,079.5	1,079.5	100.0	0.0	0.0	111.3	
Kursk Region	42.4	42.4	100.0	0.0	0.0	7.0	
Lipetsk Region	131.5	131.5	100.0	0.0	0.0	13.0	
Moscow Region	837.4	883.4	92.3	46.0	7.7	221.4	
Orel Region	7.8	7.8	100.0	0.0	0.0	3.7	
Ryazan Region	45.2	45.2	100.0	0.0	0.0	10.3	
Smolensk Region	17.4	17.4	100.0	0.0	0.0	8.8	
Tambov Region	4.0	4.0	100.0	0.0	0.0	1.4	
Tver Region	12.1	50.1	62.5	37.9	37.5	24.7	
Tula Region	28.4	28.4	100.0	0.0	0.0	4.5	
Yaroslavl Region	108.2	108.2	100.0	0.0	0.0	14.2	
Moscow	108,474.3	124,329.2	85.0	15,854.9	15.0	11,663.9	
NORTH-WEST DISTRICT	6,784.8	7,112.7	80.0	327.9	20.0	831.4	
Republic of Karelia	4.4	4.4	100.0	0.0	0.0	1.0	
Republic of Komi	291.0	291.0	100.0	0.0	0.0	32.5	
Arkhangelsk Region	0.8	1.4	50.0	0.7	50.0	0.0	
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0	0.0	
Vologda Region	5.4	118.8	77.8	113.3	22.2	32.9	
Kaliningrad Region	237.7	242.7	85.7	5.1	14.3	36.1	

Table 1.6 (cont.)

1	2	3	4	5	6	7
Leningrad Region	-75.3	1.0	33.3	76.2	66.7	0.9
Murmansk Region	-34.2	4.4	50.0	38.6	50.0	14.7
Novgorod Region	-13.5	1.0	50.0	14.6	50.0	0.2
Pskov Region	10.1	10.1	100.0	0.0	0.0	2.3
St. Petersburg	6,358.3	6,437.8	85.4	79.5	14.6	711.0
SOUTH FEDERAL DISTRICT	669.4	728.9	90.0	59.4	10.0	163.4
Republic of Adigei (Adigeya)	15.3	15.3	100.0	0.0	0.0	3.7
Republic of Kalmykia	11.7	11.7	100.0	0.0	0.0	0.7
Krasnodar Territory	542.9	553.0	86.7	10.1	13.3	102.8
Astrakhan Region	28.6	28.6	100.0	0.0	0.0	8.8
Volgograd Region	25.9	54.1	80.0	28.3	20.0	26.0
Rostov Region	45.1	66.1	89.5	21.0	10.5	21.4
NORTH-CAUCASIAN DISTRICT	157.5	227.0	89.8	69.5	10.2	43.3
Republic of Dagestan	96.2	98.7	93.8	2.6	6.3	14.9
Republic of Ingushetia	3.7	3.7	100.0	0.0	0.0	0.6
Kabardino-Balkar Republic	71.2	79.5	85.7	8.4	14.3	14.5
Karachai-Cherkess Republic	7.4	7.4	100.0	0.0	0.0	1.6
Republic of Northern Ossetia — Alania	21.9	21.9	100.0	0.0	0.0	3.1
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	-42.8	15.8	57.1	58.6	42.9	8.6
PRIVOLZHSKY FEDERAL DISTRICT	2,661.0	3,107.6	87.8	446.6	12.2	597.7
Republic of Bashkortostan	-81.8	124.2	81.8	206.1	18.2	15.2
Republic of Mariy-El	4.5	4.5	100.0	0.0	0.0	0.1
Republic of Mordovia	14.1	14.1	100.0	0.0	0.0	3.6
Republic of Tatarstan (Tatarstan)	468.3	478.7	92.3	10.4	7.7	86.1
Udmurt Republic	-150.1	55.0	50.0	205.1	50.0	4.6
Chuvash Republic — Chuvashya	11.2	11.2	100.0	0.0	0.0	5.3
Perm Territory	31.3	36.8	83.3	5.5	16.7	2.1
Kirov Region	123.7	123.7	100.0	0.0	0.0	8.5
Nizhni Novgorod Region	200.7	206.3	87.5	5.7	12.5	44.0
Orenburg Region	100.2	103.4	88.9	3.2	11.1	40.7
Penza Region	17.1	22.5	50.0	5.4	50.0	0.3
Samara Region	1,747.8	1,752.0	90.0	4.2	10.0	340.4
Saratov Region	149.3	149.3	100.0	0.0	0.0	41.9
Ulyanovsk Region	24.7	25.8	75.0	1.1	25.0	4.9

Table 1.6 (end)

1	2	3	4	5	6	7
URALS FEDERAL DISTRICT	193.8	1,670.5	77.8	1,476.7	22.2	269.6
Kurgan Region	22.6	22.6	100.0	0.0	0.0	3.6
Sverdlovsk Region	-794.0	577.0	61.9	1,371.0	38.1	70.5
Tyumen Region	403.3	486.0	88.9	82.8	11.1	123.2
Khanty-Mansiysky Autonomous Area — Yugra	285.1	354.9	90.0	69.8	10.0	56.8
Yamalo-Nenetsky Autonomous Area	15.1	15.1	100.0	0.0	0.0	4.7
Chelyabinsk Region	562.0	584.9	81.8	22.9	18.2	72.4
SIBERIA FEDERAL DISTRICT	-5,336.4	638.3	81.7	5,974.7	18.3	600.3
Republic of Altai	47.4	47.4	100.0	0.0	0.0	8.9
Republic of Buryatia	14.4	14.4	100.0	0.0	0.0	0.0
Republic of Tyva	0.4	0.4	100.0	0.0	0.0	1.0
Republic of Khakassia	6.9	6.9	100.0	0.0	0.0	0.7
Altai Territory	66.1	66.1	100.0	0.0	0.0	10.5
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	-61.2	33.0	50.0	94.2	50.0	8.4
Irkutsk Region	46.3	60.2	75.0	13.8	25.0	9.4
Kemerovo Region	85.7	85.7	100.0	0.0	0.0	22.1
Novosibirsk Region	-5,520.6	293.8	75.0	5,814.5	25.0	529.5
Omsk Region	-33.5	18.7	50.0	52.2	50.0	6.5
Tomsk Region	11.9	11.9	100.0	0.0	0.0	3.4
FAR EAST FEDERAL DISTRICT	666.3	709.2	77.4	42.9	22.6	144.6
Republic of Sakha (Yakutia)	13.9	13.9	100.0	0.0	0.0	6.1
Kamchatka Territory	50.7	56.1	80.0	5.3	20.0	18.1
Primorski Territory	227.3	227.6	87.5	0.3	12.5	48.0
Khabarovsk Territory	138.3	152.7	50.0	14.3	50.0	39.2
Amur Region	206.9	223.4	66.7	16.5	33.3	26.2
Magadan Region	19.5	23.1	50.0	3.6	50.0	5.7
Sakhalin Region	9.7	12.5	80.0	2.8	20.0	1.2
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 1.7

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					
30.06.2009	33	63	26	25 (12)	81 (4)
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)
CENTRAL FEDERAL DISTRICT					
30.06.2009	18	28	11	17 (6)	71 (4)
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)
including Moscow and Moscow Region					
30.06.2009	16	26	10	16 (6)	69 (4)
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)
NORTH-WEST DISTRICT					
30.06.2009	6	8	—	2 (2)	5
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
SOUTH FEDERAL DISTRICT					
30.06.2009	2	4	1	3 (2)	2
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
NORTH-CAUCASIAN DISTRICT					
31.03.2010	—	—	—	—	—
PRIVOLZHISKY FEDERAL DISTRICT					
30.06.2009	3	12	6	2 (1)	1
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
URALS FEDERAL DISTRICT					
30.06.2009	2	3	3	1 (1)	1
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
SIBERIA FEDERAL DISTRICT					
30.06.2009	—	4	2	—	1
30.09.2009	—	4	1	1 (1)	1
31.12.2009	—	4	2	1 (1)	1
31.03.2010	—	4	2	1 (1)	1
FAR EAST FEDERAL DISTRICT					
30.06.2009	2	4	3	—	—
30.09.2009	2	4	3	—	—
31.12.2009	2	3	3	—	—
31.03.2010	2	4	2	—	—

Data in brackets include the number of credit institutions in which the decisions taken by non-resident members (which are parent or controlling companies in respect to the credit institution) are greatly influenced by residents of the Russian Federation.

Table 1.8

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

(units)

1	31.12.2009			31.03.2010		
	AD	GLA ¹	CA ¹	AD	GLA ¹	CA ¹
2	3	4	5	6	7	
RUSSIAN FEDERATION	418	641	1,155	427	642	1,191
CENTRAL FEDERAL DISTRICT	274	331	510	278	336	524
Belgorod Region	1	2	8	1	2	9
Bryansk Region	—	1	4	—	1	4
Vladimir Region	—	2	5	—	2	5
Voronezh Region	1	2	7	1	2	7
Ivanovo Region	3	2	5	3	2	5
Kaluga Region	—	3	7	—	3	7
Kostroma Region	2	4	7	2	5	9
Kursk Region	—	1	6	—	1	6
Lipetsk Region	1	1	5	1	1	6
Orel Region	—	—	4	—	—	4
Ryazan Region	1	3	5	1	3	5
Smolensk Region	—	4	8	—	4	8
Tambov Region	—	1	4	—	1	4
Tver Region	2	3	7	2	3	9
Tula Region	2	4	10	2	4	10
Yaroslavl Region	2	5	12	2	5	12
Moscow and Moscow Region	259	293	406	263	297	414
NORTH-WEST DISTRICT	20	42	85	20	41	91
Republic of Karelia	—	1	5	—	1	5
Republic of Komi	1	3	7	1	3	7
Arkhangelsk Region	1	1	2	—	—	1
Vologda Region	2	5	9	3	6	8
Kaliningrad Region	—	2	3	2	6	11
Leningrad Region	—	2	3	—	2	3
Murmansk Region	1	2	5	1	2	6
Novgorod Region	1	1	3	1	1	3
Pskov Region	—	—	2	—	—	2
St. Petersburg	11	21	41	12	20	45
SOUTH FEDERAL DISTRICT				22	34	71
Republic of Adigei (Adigeya)	2	3	4	2	3	4
Republic of Kalmykia	—	1	2	—	1	2
Krasnodar Territory	4	13	21	4	13	23
Astrakhan Region	1	2	7	1	2	7
Volgograd Region	2	4	12	3	4	12
Rostov Region	12	11	23	12	11	23
NORTH-CAUCASIAN DISTRICT				1	13	20
Republic of Daghestan	—	1	1	—	1	1
Republic of Ingushetia	—	—	—	—	—	—
Kabardino-Balkar Republic	—	4	5	—	4	5
Karachai-Cherkess Republic	—	2	3	—	3	3
Republic of Northern Ossetia — Alania	—	3	4	—	3	4
Republic of Chechnya	—	—	—	—	—	—
Stavropol Territory	1	2	8	1	2	7

Table 1.8 (end)

(units)

1	2	3	4	5	6	7
PRIVOLZHISKY FEDERAL DISTRICT	42	100	194	44	99	198
Republic of Bashkortostan	2	9	21	2	10	22
Republic of Mariy-El	—	—	4	—	—	4
Republic of Mordovia	1	3	6	2	3	6
Republic of Tatarstan (Tatarstan)	14	22	26	14	22	26
Udmurt Republic	—	3	9	1	2	8
Chuvash Republic — Chuvashya	—	4	8	—	4	8
Perm Territory	—	5	13	—	4	11
Kirov Region	1	3	8	1	3	9
Nizhni Novgorod Region	6	14	27	6	14	29
Orenburg Region	2	5	10	2	5	12
Penza Region	—	2	6	—	2	6
Samara Region	14	17	28	14	17	28
Saratov Region	2	11	21	2	11	22
Ulyanovsk Region	—	2	7	—	2	7
URALS FEDERAL DISTRICT	26	43	76	27	41	79
Kurgan Region	—	3	5	—	3	5
Sverdlovsk Region	9	18	31	9	17	33
Tyumen Region	10	13	22	11	12	22
Chelyabinsk Region	7	9	18	7	9	19
SIBERIA FEDERAL DISTRICT	20	52	129	19	51	132
Republic of Altai	—	4	6	—	4	6
Republic of Buryatia	—	1	7	—	1	7
Republic of Tyva	—	2	3	—	2	3
Republic of Khakassia	2	3	5	2	3	5
Altai Territory	—	5	9	—	5	10
Zabaykalskiy Territory	—	—	4	—	—	4
Krasnoyarsk Territory	5	5	16	5	5	15
Irkutsk Region	1	7	18	1	7	18
Kemerovo Region	1	6	14	1	6	15
Novosibirsk Region	8	11	23	7	10	25
Omsk Region	1	6	14	1	6	14
Tomsk Region	2	2	10	2	2	10
FAR EAST FEDERAL DISTRICT	14	27	71	16	27	76
Republic of Sakha (Yakutia)	3	4	7	3	4	9
Kamchatka Territory	1	4	9	2	4	8
Primorski Territory	6	7	20	7	7	22
Khabarovsk Territory	2	3	12	2	3	13
Amur Region	1	3	8	1	3	9
Magadan Region	—	2	5	—	2	5
Sakhalin Region	1	4	7	1	4	8
Jewish Autonomous Region	—	—	1	—	—	1
Chukotka Autonomous Area	—	—	2	—	—	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)

	2009	2010
	Q4	Q1
1	2	3
RUSSIAN FEDERATION	9,832.31	7,166.28
CENTRAL FEDERAL DISTRICT	4,467.21	3,291.24
Belgorod Region	34.11	24.34
Bryansk Region	37.65	24.72
Vladimir Region	32.90	20.99
Voronezh Region	117.24	92.36
Ivanovo Region	30.05	21.93
Kaluga Region	52.08	33.74
Kostroma Region	18.15	12.61
Kursk Region	24.86	15.92
Lipetsk Region	27.80	17.64
Moscow Region	247.86	157.12
Orel Region	23.81	14.79
Ryazan Region	31.16	18.80
Smolensk Region	27.95	21.90
Tambov Region	13.81	8.29
Tver Region	42.85	25.62
Tula Region	42.15	24.95
Yaroslavl Region	54.75	35.11
Moscow	3,608.04	2,720.43
NORTH-WEST DISTRICT	1,461.62	1,111.80
Republic of Karelia	12.68	8.74
Republic of Komi	25.90	18.65
Arkhangelsk Region	25.60	17.62
including Nenets Autonomous Area	0.42	0.32
Vologda Region	23.20	17.69
Kaliningrad Region	121.85	78.25
Leningrad Region	231.07	183.38
Murmansk Region	42.73	30.60
Novgorod Region	13.29	9.61
Pskov Region	11.50	6.63
St. Petersburg	953.79	740.63
SOUTH FEDERAL DISTRICT		414.78
Republic of Adigei (Adigeya)	4.68	4.35
Republic of Kalmykia	2.81	2.08
Krasnodar Territory	310.59	211.08
Astrakhan Region	35.40	19.51
Volgograd Region	68.02	43.64
Rostov Region	190.85	134.13
NORTH-CAUCASIAN DISTRICT		251.14
Republic of Daghestan	84.95	68.40
Republic of Ingushetia	6.67	3.01
Kabardino-Balkar Republic	22.02	22.38
Karachai-Cherkess Republic	7.88	4.14

Table 2.1 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	23.34	18.90
Republic of Chechnya	0.00	1.72
Stavropol Territory	172.30	132.59
PRIVOLZHSKY FEDERAL DISTRICT	976.80	655.76
Republic of Bashkortostan	110.17	75.99
Republic of Mariy-El	6.01	4.25
Republic of Mordovia	8.62	5.14
Republic of Tatarstan (Tatarstan)	154.70	108.77
Udmurt Republic	25.33	18.44
Chuvash Republic — Chuvashya	13.20	9.67
Perm Territory	96.28	64.17
Kirov Region	22.98	14.69
Nizhni Novgorod Region	142.59	90.72
Orenburg Region	51.93	30.64
Penza Region	36.29	20.69
Samara Region	221.79	153.43
Saratov Region	59.22	42.83
Ulyanovsk Region	27.67	16.31
URALS FEDERAL DISTRICT	704.25	529.76
Kurgan Region	11.03	7.26
Sverdlovsk Region	311.78	227.04
Tyumen Region	246.89	194.97
Khanty-Mansiysky Autonomous Area — Yugra	103.09	79.17
Yamalo-Nenetsky Autonomous Area	36.51	32.01
Chelyabinsk Region	134.55	100.49
SIBERIA FEDERAL DISTRICT	799.15	538.85
Republic of Altai	2.85	1.38
Republic of Buryatia	23.19	17.59
Republic of Tyva	1.97	1.23
Republic of Khakassia	16.25	9.91
Altai Territory	52.86	33.00
Zabaykalskiy Territory	16.02	11.37
Krasnoyarsk Territory	119.74	90.13
Irkutsk Region	119.46	81.10
Kemerovo Region	68.38	50.27
Novosibirsk Region	189.57	127.46
Omsk Region	149.84	89.88
Tomsk Region	39.04	25.55
FAR EAST FEDERAL DISTRICT	494.86	373.73
Republic of Sakha (Yakutia)	47.66	25.68
Kamchatka Territory	27.76	18.46
Primorski Territory	185.95	165.14
Khabarovsk Territory	123.32	91.79
Amur Region	32.40	22.16
Magadan Region	15.39	8.79
Sakhalin Region	57.64	38.93
Jewish Autonomous Region	2.80	1.72
Chukotka Autonomous Area	1.93	1.07

Table 2.2

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

(millions of US dollars)

1	2009	2010
	Q4	Q1
2	3	
RUSSIAN FEDERATION	9,649.31	8,112.06
CENTRAL FEDERAL DISTRICT	5,771.56	4,957.51
Belgorod Region	26.61	24.71
Bryansk Region	27.66	24.02
Vladimir Region	29.65	23.99
Voronezh Region	79.42	72.82
Ivanovo Region	19.30	15.73
Kaluga Region	37.90	31.51
Kostroma Region	14.69	13.34
Kursk Region	17.12	17.38
Lipetsk Region	28.07	23.69
Moscow Region	226.36	182.74
Orel Region	16.68	12.75
Ryazan Region	22.58	21.04
Smolensk Region	25.46	23.35
Tambov Region	9.53	9.67
Tver Region	36.20	27.24
Tula Region	37.02	29.54
Yaroslavl Region	47.74	43.09
Moscow	5,069.58	4,360.91
NORTH-WEST DISTRICT	1,692.97	1,297.56
Republic of Karelia	9.12	7.36
Republic of Komi	14.21	13.06
Arkhangelsk Region	16.31	15.05
including Nenets Autonomous Area	0.12	0.09
Vologda Region	17.92	15.96
Kaliningrad Region	160.44	130.77
Leningrad Region	267.64	205.44
Murmansk Region	28.33	22.66
Novgorod Region	10.43	10.68
Pskov Region	15.73	12.63
St. Petersburg	1,152.86	863.96
SOUTH FEDERAL DISTRICT		373.47
Republic of Adigei (Adigeya)	3.66	3.38
Republic of Kalmykia	1.73	1.55
Krasnodar Territory	225.79	204.02
Astrakhan Region	19.58	19.16
Volgograd Region	45.37	41.06
Rostov Region	114.99	104.31
NORTH-CAUCASIAN DISTRICT		61.51
Republic of Daghestan	12.68	10.60
Republic of Ingushetia	0.86	0.55
Kabardino-Balkar Republic	5.01	5.39
Karachai-Cherkess Republic	1.59	1.41

Table 2.2 (end)
(millions of US dollars)

1	2	3
Republic of Northern Ossetia — Alania	5.56	6.96
Republic of Chechnya	0.00	0.91
Stavropol Territory	39.90	35.68
PRIVOLZHISKY FEDERAL DISTRICT	671.25	587.06
Republic of Bashkortostan	71.97	63.50
Republic of Mariy-El	9.66	10.66
Republic of Mordovia	8.68	7.41
Republic of Tatarstan (Tatarstan)	84.47	77.70
Udmurt Republic	21.95	15.55
Chuvash Republic — Chuvashya	13.90	11.42
Perm Territory	64.66	50.57
Kirov Region	12.94	13.47
Nizhni Novgorod Region	115.95	92.90
Orenburg Region	25.58	24.42
Penza Region	21.23	18.45
Samara Region	147.31	139.42
Saratov Region	50.66	42.67
Ulyanovsk Region	22.29	18.91
URALS FEDERAL DISTRICT	373.25	308.57
Kurgan Region	6.84	5.36
Sverdlovsk Region	190.49	151.85
Tyumen Region	103.57	85.49
Khanty-Mansiysky Autonomous Area — Yugra	38.96	30.63
Yamalo-Nenetsky Autonomous Area	12.26	11.91
Chelyabinsk Region	72.35	65.87
SIBERIA FEDERAL DISTRICT	422.77	330.92
Republic of Altai	2.19	1.50
Republic of Buryatia	11.85	7.67
Republic of Tyva	0.69	0.50
Republic of Khakassia	4.27	3.69
Altai Territory	31.44	24.77
Zabaykalskiy Territory	8.60	5.86
Krasnoyarsk Territory	61.76	50.89
Irkutsk Region	40.68	34.08
Kemerovo Region	36.62	26.84
Novosibirsk Region	108.33	93.73
Omsk Region	91.97	59.77
Tomsk Region	24.39	21.62
FAR EAST FEDERAL DISTRICT	241.41	195.69
Republic of Sakha (Yakutia)	11.30	9.34
Kamchatka Territory	7.38	5.24
Primorski Territory	123.71	103.03
Khabarovsk Territory	52.31	41.46
Amur Region	13.67	12.60
Magadan Region	3.94	2.78
Sakhalin Region	28.13	20.40
Jewish Autonomous Region	0.44	0.47
Chukotka Autonomous Area	0.53	0.37

3. Borrowings

Table 3.1
Ruble and Foreign Currency-Denominated Deposits of Legal Entities and Individuals and Other Funds
 (millions of rubles)

	31.03.2010									
	total	of which:			legal entities			individuals		
		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	17,392,815	12,636,538	4,756,277	4,446,281	3,182,413	1,263,868	7,786,798	5,946,938	1,839,860	
CENTRAL FEDERAL DISTRICT	11,034,694	7,315,696	3,718,998	3,488,510	2,399,888	1,068,622	3,882,029	2,608,018	1,274,011	
Belgorod Region	86,241	71,859	14,382	10,204	6,703	3,501	53,962	49,115	4,847	
Bryansk Region	36,284	32,807	3,477	2,165	2,155	10	28,398	25,521	2,877	
Vladimir Region	70,268	61,994	8,274	5,945	5,548	397	52,856	47,816	5,040	
Voronezh Region	135,125	115,628	19,497	15,644	10,145	5,499	96,076	86,250	9,826	
Ivanovo Region	40,685	36,165	4,520	1,945	1,897	48	33,061	29,057	4,004	
Kaluga Region	55,326	47,890	7,436	3,266	3,023	243	39,294	34,628	4,666	
Kostroma Region	28,987	26,751	2,236	3,398	3,241	157	21,119	19,403	1,716	
Kursk Region	42,522	38,961	3,561	2,761	2,719	42	30,784	28,252	2,532	
Lipetsk Region	57,743	51,258	6,485	5,186	4,889	297	42,854	38,461	4,393	
Moscow Region	542,305	472,736	69,569	74,810	63,376	11,434	343,014	297,974	45,040	
Orel Region	28,928	26,632	2,296	2,345	2,080	265	23,031	21,335	1,696	
Ryazan Region	51,998	46,625	5,373	4,791	3,813	978	38,109	34,410	3,699	
Smolensk Region	43,839	36,441	7,398	3,564	3,252	312	30,688	27,100	3,588	
Tambov Region	33,705	30,121	3,584	1,635	1,545	90	25,742	24,125	1,617	
Tver Region	55,308	48,656	6,652	4,238	3,598	640	40,133	36,047	4,086	
Tula Region	79,035	66,735	12,300	10,788	8,448	2,340	54,777	48,507	6,270	
Yaroslavl Region	78,832	67,613	11,219	5,028	4,681	347	62,409	52,432	9,977	
Moscow	9,567,563	6,036,824	3,530,739	3,310,797	2,268,775	1,042,022	2,865,722	1,707,585	1,158,137	
NORTH-WEST DISTRICT	1,619,881	1,258,483	361,398	306,700	237,700	69,000	884,023	671,384	212,639	
Republic of Karelia	25,865	22,363	3,502	1,530	1,503	27	20,784	17,822	2,962	
Republic of Komi	58,075	52,953	5,122	3,343	3,337	6	45,715	42,330	3,385	

Table 3.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	69,223	62,352	6,871	12,916	11,315	1,601	47,277	43,305	3,972
including Nenets Autonomous Area	2,736	2,608	128	251	251	0	2,148	2,102	46
Vologda Region	74,168	61,907	12,261	7,202	6,643	559	48,742	42,728	6,014
Kaliningrad Region	63,895	47,091	16,804	7,396	6,151	1,245	44,134	31,506	12,628
Leningrad Region	68,046	59,278	8,768	8,126	7,669	457	48,530	42,043	6,487
Murmansk Region	62,877	52,538	10,339	3,429	3,190	239	49,015	42,077	6,938
Novgorod Region	24,073	20,762	3,311	1,619	1,517	102	17,110	14,721	2,389
Pskov Region	21,195	18,628	2,567	1,850	1,630	220	14,934	13,394	1,540
St. Petersburg	1,152,464	860,611	291,853	259,289	194,745	64,544	547,782	381,458	166,324
SOUTH FEDERAL DISTRICT	601,284	523,142	78,142	61,137	50,044	11,093	425,485	374,196	51,289
Republic of Adigei (Adigeya)	7,572	7,077	495	325	321	4	6,240	5,852	388
Republic of Kalmykia	4,017	3,735	282	357	356	1	2,786	2,581	205
Krasnodar Territory	271,161	234,251	36,910	34,231	26,369	7,862	183,448	159,856	23,592
Astrakhan Region	36,080	32,933	3,147	2,700	2,688	12	27,025	24,716	2,309
Volgograd Region	100,905	86,656	14,249	10,024	7,495	2,529	73,926	64,940	8,986
Rostov Region	181,549	158,490	23,059	13,500	12,815	685	132,060	116,251	15,809
NORTH-CAUCASIAN DISTRICT	166,031	151,767	14,264	11,211	10,750	461	116,915	105,353	11,562
Republic of Dagestan	21,499	19,937	1,562	1,156	1,031	125	13,848	12,496	1,352
Republic of Ingushetia	2,306	2,121	185	84	84	0	1,587	1,419	168
Kabardino-Balkar Republic	15,203	13,979	1,224	812	809	3	10,826	9,874	952
Karachai-Cherkess Republic	6,097	5,595	502	370	352	18	4,165	3,807	358
Republic of Northern Ossetia – Alania	15,916	14,906	1,010	554	533	21	12,329	11,444	885
Republic of Chechnya	6,597	6,538	59	817	817	0	1,714	1,670	44
Stavropol Territory	98,413	88,691	9,722	7,418	7,124	294	72,446	64,643	7,803
PRIVOLZHSKY FEDERAL DISTRICT	1,734,554	1,462,668	271,886	298,617	229,630	68,987	1,034,534	916,066	118,468
Republic of Bashkortostan	268,822	187,875	80,947	106,074	50,200	55,874	108,698	96,794	11,904
Republic of Mariy-El	18,776	17,139	1,637	1,850	1,550	300	13,517	12,528	989
Republic of Mordovia	27,607	25,301	2,306	2,745	2,737	8	19,266	17,398	1,868
Republic of Tatarstan (Tatarstan)	344,408	284,159	60,249	79,866	75,275	4,591	156,387	137,325	19,062
Udmurt Republic	60,799	56,229	4,570	5,734	5,396	338	41,123	37,845	3,278
Chuvash Republic – Chuvashya	41,701	36,263	5,438	3,928	3,309	619	29,214	27,241	1,973
Perm Territory	171,225	144,895	26,330	30,096	28,856	1,240	102,243	89,160	13,083
Kirov Region	49,498	46,099	3,399	3,682	3,422	260	37,770	35,477	2,293
Nizhni Novgorod Region	213,468	187,787	25,681	14,248	12,653	1,595	143,853	125,821	18,032
Orenburg Region	81,438	73,930	7,508	9,226	8,445	781	55,000	49,932	5,068

Table 3.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10
Penza Region	49,101	45,752	3,349	3,451	3,369	82	35,339	32,714	2,625
Samara Region	255,761	222,797	32,964	27,850	25,982	1,868	178,414	152,598	25,816
Saratov Region	104,091	92,482	11,609	6,217	5,214	1,003	78,634	69,460	9,174
Ulyanovsk Region	47,859	41,960	5,899	3,650	3,222	428	35,076	31,773	3,303
URALS FEDERAL DISTRICT	975,364	817,496	157,868	175,564	141,409	34,155	588,740	502,444	86,296
Kurgan Region	19,859	18,662	1,197	1,419	1,245	174	15,326	14,508	818
Sverdlovsk Region	332,227	290,344	41,883	41,845	37,390	4,455	215,411	185,937	29,474
Tyumen Region	429,156	350,972	78,184	99,677	86,696	12,981	239,125	196,515	42,610
Khanty-Mansiysky Autonomous Area — Yugra	226,187	161,912	64,275	37,642	26,225	11,417	131,031	99,278	31,753
Yamalo-Nenetsky Autonomous Area	41,914	39,666	2,248	3,924	3,872	52	29,630	28,146	1,484
Chelyabinsk Region	194,122	157,518	36,604	32,623	16,078	16,545	118,878	105,484	13,394
SIBERIA FEDERAL DISTRICT	824,477	723,113	101,364	85,550	78,995	6,555	557,546	504,269	53,277
Republic of Altai	3,825	3,685	140	425	423	2	2,626	2,528	98
Republic of Buryatia	27,681	25,259	2,422	5,037	4,866	171	16,612	15,667	945
Republic of Tyva	3,797	3,631	166	293	293	0	2,522	2,463	59
Republic of Khakassia	13,259	12,608	651	1,264	1,261	3	9,777	9,207	570
Altai Territory	74,911	67,419	7,492	8,156	7,299	857	54,108	50,116	3,992
Zabaykalsky Territory	25,029	23,215	1,814	1,808	1,756	52	18,970	18,073	897
Krasnoyarsk Territory	144,892	131,417	13,475	16,870	16,424	446	91,079	83,067	8,012
Irkutsk Region	102,449	92,594	9,855	9,098	8,574	524	72,134	66,002	6,132
Kemerovo Region	126,218	109,332	16,886	16,288	13,759	2,529	88,308	78,781	9,527
Novosibirsk Region	175,662	141,732	33,930	15,670	14,349	1,321	106,793	94,988	11,805
Omsk Region	76,559	67,742	8,817	6,393	6,221	172	57,655	51,079	6,576
Tomsk Region	50,195	44,479	5,716	4,248	3,770	478	36,962	32,298	4,664
FAR EAST FEDERAL DISTRICT	436,530	384,173	52,357	38,992	33,997	4,995	297,526	265,208	32,318
Republic of Sakha (Yakutia)	51,148	47,974	3,174	4,258	4,224	34	32,602	30,698	1,904
Kamchatka Territory	28,543	25,476	3,067	2,144	2,055	89	21,066	18,824	2,242
Primorski Territory	123,476	106,647	16,829	9,609	8,371	1,238	84,079	71,809	12,270
Khabarovsk Territory	119,827	105,382	14,445	11,258	10,683	575	82,105	73,142	8,963
Amur Region	38,170	32,522	5,648	4,556	2,333	2,223	25,591	24,075	1,516
Magadan Region	18,392	15,044	3,348	2,099	2,042	57	12,127	10,378	1,749
Sakhalin Region	46,647	41,193	5,454	4,301	3,531	770	32,283	28,929	3,354
Jewish Autonomous Region	3,918	3,709	209	261	261	0	3,222	3,040	182
Chukotka Autonomous Area	6,409	6,226	183	506	497	9	4,451	4,313	138

Table 3.2

Ruble-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	31.03.2010		
	public organizations	non-public organizations	other
	2	3	4
RUSSIAN FEDERATION	319,022.9	2,737,796.7	164,199.8
CENTRAL FEDERAL DISTRICT	201,994.2	1,793,514.8	99,700.3
Belgorod Region	717.7	14,820.6	907.6
Bryansk Region	403.2	4,373.2	514.2
Vladimir Region	1,183.0	6,817.0	860.9
Voronezh Region	1,314.5	17,943.2	1,587.6
Ivanovo Region	289.6	4,181.6	591.8
Kaluga Region	1,869.7	8,342.6	557.5
Kostroma Region	140.1	2,608.6	660.1
Kursk Region	591.2	7,263.2	851.5
Lipetsk Region	378.7	7,094.0	561.7
Moscow Region	9,238.3	100,013.1	25,980.3
Orel Region	159.3	3,009.9	398.6
Ryazan Region	878.4	6,991.4	626.7
Smolensk Region	814.7	4,697.0	480.3
Tambov Region	975.9	3,067.2	386.9
Tver Region	1,094.6	7,569.3	538.2
Tula Region	1,163.7	7,397.9	790.3
Yaroslavl Region	1,675.0	8,193.8	773.3
Moscow	179,106.6	1,579,131.3	62,632.8
NORTH-WEST DISTRICT	19,652.8	241,884.4	9,360.2
Republic of Karelia	258.9	2,595.5	586.0
Republic of Komi	226.9	6,681.2	694.1
Arkhangelsk Region	497.0	6,797.2	1,134.2
including Nenets Autonomous Area	24.5	224.8	52.1
Vologda Region	526.7	11,011.6	940.3
Kaliningrad Region	729.8	8,201.2	863.1
Leningrad Region	1,616.3	6,706.2	345.9
Murmansk Region	704.8	6,018.8	398.7
Novgorod Region	212.3	4,058.2	256.9
Pskov Region	345.5	2,939.1	204.7
St. Petersburg	14,534.6	186,875.4	3,936.3
SOUTH FEDERAL DISTRICT	9,266.2	86,594.9	10,137.7
Republic of Adigei (Adigeya)	131.2	736.3	180.6
Republic of Kalmykia	164.1	542.1	107.0
Krasnodar Territory	4,095.4	42,542.2	4,672.9
Astrakhan Region	471.2	4,511.4	909.1
Volgograd Region	1,451.5	12,087.8	1,145.6
Rostov Region	2,952.8	26,175.1	3,122.5
NORTH-CAUCASIAN DISTRICT	3,711.3	29,548.2	2,819.8
Republic of Daghestan	678.1	5,145.6	378.4
Republic of Ingushetia	58.7	526.0	41.6
Kabardino-Balkar Republic	321.6	2,843.2	280.7
Karachai-Cherkess Republic	307.0	1,034.2	179.3
Republic of Northern Ossetia — Alania	568.7	2,072.1	177.9
Republic of Chechnya	440.4	3,188.1	94.6
Stavropol Territory	1,336.9	14,739.1	1,667.2

Table 3.2 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	42,422.5	252,777.9	13,647.1
Republic of Bashkortostan	3,277.3	36,328.3	1,080.7
Republic of Mariy-El	195.4	2,441.2	171.2
Republic of Mordovia	1,031.2	3,748.8	250.1
Republic of Tatarstan (Tatarstan)	7,446.0	58,360.3	2,028.1
Udmurt Republic	5,387.3	6,966.8	671.7
Chuvash Republic — Chuvashya	447.7	4,540.6	314.9
Perm Territory	2,033.5	23,478.6	1,861.1
Kirov Region	1,652.7	5,018.4	809.7
Nizhni Novgorod Region	12,847.5	35,690.1	1,830.7
Orenburg Region	1,165.4	12,557.8	860.8
Penza Region	1,047.6	5,447.7	649.1
Samara Region	3,402.6	38,831.6	1,439.8
Saratov Region	1,901.7	13,503.6	1,193.4
Ulyanovsk Region	586.6	5,864.1	485.6
URALS FEDERAL DISTRICT	17,674.1	142,901.5	9,138.9
Kurgan Region	156.9	2,602.5	465.2
Sverdlovsk Region	5,264.5	57,587.8	3,768.6
Tyumen Region	4,505.0	59,269.2	3,054.6
Khanty-Mansiysky Autonomous Area — Yugra	1,652.6	31,603.4	1,631.7
Yamalo-Nenetsky Autonomous Area	922.4	9,941.3	614.1
Chelyabinsk Region	7,747.7	23,442.1	1,850.4
SIBERIA FEDERAL DISTRICT	15,159.2	119,231.5	10,024.4
Republic of Altai	203.8	489.6	62.1
Republic of Buryatia	427.5	4,078.7	622.0
Republic of Tyva	174.1	574.6	100.1
Republic of Khakassia	411.1	1,606.2	436.6
Altai Territory	1,838.0	7,264.0	881.4
Zabaykalskiy Territory	275.9	2,947.5	572.4
Krasnoyarsk Territory	4,292.4	25,277.7	1,730.5
Irkutsk Region	1,176.6	15,935.9	1,171.4
Kemerovo Region	703.7	14,839.7	1,170.8
Novosibirsk Region	4,057.5	30,201.4	1,687.5
Omsk Region	1,086.5	8,557.7	1,047.3
Tomsk Region	512.2	7,458.8	542.4
FAR EAST FEDERAL DISTRICT	9,142.7	71,343.5	9,371.4
Republic of Sakha (Yakutia)	1,095.2	11,057.3	1,497.2
Kamchatka Territory	966.1	3,571.9	595.0
Primorski Territory	3,387.8	22,191.1	2,604.0
Khabarovsk Territory	1,127.4	19,721.6	2,015.8
Amur Region	764.9	4,448.6	716.8
Magadan Region	311.2	2,112.7	409.6
Sakhalin Region	772.4	7,202.7	1,150.6
Jewish Autonomous Region	68.4	318.3	126.9
Chukotka Autonomous Area	649.3	719.2	255.4

Table 3.3

Foreign Currency-Denominated Accounts of Organizations Held with Credit Institutions

(millions of rubles)

1	31.03.2010		
	public organizations	non-public organizations	other
2	3	4	
RUSSIAN FEDERATION	52,346.1	699,311.6	72,347.0
CENTRAL FEDERAL DISTRICT	48,173.4	584,966.2	67,577.0
Belgorod Region	5.2	425.7	86.9
Bryansk Region	0.0	144.4	3.3
Vladimir Region	62.0	366.7	41.7
Voronezh Region	3.2	805.6	42.4
Ivanovo Region	0.0	154.5	3.4
Kaluga Region	19.7	795.0	5.9
Kostroma Region	0.7	88.8	1.3
Kursk Region	45.2	409.8	0.9
Lipetsk Region	0.0	894.4	42.6
Moscow Region	224.2	5,079.7	239.1
Orel Region	0.7	112.6	4.7
Ryazan Region	17.9	278.1	6.7
Smolensk Region	52.2	379.3	3.8
Tambov Region	2.0	184.7	0.1
Tver Region	0.7	390.9	1.2
Tula Region	44.7	438.4	28.4
Yaroslavl Region	0.0	438.6	2.8
Moscow	47,695.0	573,578.9	67,061.8
NORTH-WEST DISTRICT	2,107.8	48,326.2	1,973.6
Republic of Karelia	2.7	278.0	7.1
Republic of Komi	11.5	202.2	0.2
Arkhangelsk Region	10.8	591.2	6.4
including Nenets Autonomous Area	0.0	56.6	0.0
Vologda Region	16.2	4,344.9	28.3
Kaliningrad Region	21.7	2,586.6	45.3
Leningrad Region	7.1	1,020.1	17.0
Murmansk Region	45.4	2,454.8	5.9
Novgorod Region	1.2	604.5	0.4
Pskov Region	0.2	181.8	2.9
St. Petersburg	1,990.9	36,062.0	1,860.1
SOUTH FEDERAL DISTRICT	201.6	7,255.5	334.2
Republic of Adigei (Adigeya)	0.0	16.8	0.0
Republic of Kalmykia	0.0	5.6	0.0
Krasnodar Territory	78.8	3,707.1	201.1
Astrakhan Region	18.6	440.3	3.3
Volgograd Region	71.5	1,424.5	18.3
Rostov Region	32.7	1,661.1	111.4
NORTH-CAUCASIAN DISTRICT	14.8	859.0	60.2
Republic of Daghestan	0.2	43.0	3.7
Republic of Ingushetia	0.0	8.2	0.0
Kabardino-Balkar Republic	0.0	50.5	1.0
Karachai-Cherkess Republic	0.3	1.9	0.1
Republic of Northern Ossetia — Alania	0.9	31.1	21.3
Republic of Chechnya	7.3	7.9	0.0
Stavropol Territory	6.1	716.4	34.1

Table 3.3 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	658.2	27,533.7	1,164.8
Republic of Bashkortostan	15.8	9,624.1	23.8
Republic of Mariy-El	4.4	61.4	0.3
Republic of Mordovia	0.1	72.3	1.2
Republic of Tatarstan (Tatarstan)	109.9	3,112.7	946.0
Udmurt Republic	0.9	203.0	0.9
Chuvash Republic — Chuvashya	0.2	157.4	0.5
Perm Territory	6.0	6,435.8	67.3
Kirov Region	0.0	237.8	1.8
Nizhni Novgorod Region	343.6	2,506.4	63.9
Orenburg Region	88.3	913.9	13.4
Penza Region	1.2	280.0	2.9
Samara Region	66.4	1,717.6	31.7
Saratov Region	7.3	582.7	9.4
Ulyanovsk Region	14.4	1,628.7	1.8
URALS FEDERAL DISTRICT	668.6	12,296.7	189.4
Kurgan Region	0.0	29.7	2.3
Sverdlovsk Region	69.0	3,899.1	139.3
Tyumen Region	1.2	6,032.4	11.6
Khanty-Mansiysky Autonomous Area — Yugra	0.4	5,523.1	5.0
Yamalo-Nenetsky Autonomous Area	0.0	91.5	0.0
Chelyabinsk Region	598.4	2,335.4	36.3
SIBERIA FEDERAL DISTRICT	440.8	10,004.0	546.0
Republic of Altai	0.0	4.3	2.4
Republic of Buryatia	0.0	683.3	7.4
Republic of Tyva	0.0	88.1	0.0
Republic of Khakassia	0.0	15.3	1.6
Altai Territory	19.5	299.5	11.5
Zabaykalskiy Territory	0.2	98.4	3.3
Krasnoyarsk Territory	258.2	1,038.4	8.9
Irkutsk Region	6.9	639.4	44.4
Kemerovo Region	0.5	4,022.9	18.4
Novosibirsk Region	148.0	2,176.8	422.6
Omsk Region	3.5	736.7	24.2
Tomsk Region	4.0	200.8	1.3
FAR EAST FEDERAL DISTRICT	80.9	8,070.3	501.7
Republic of Sakha (Yakutia)	1.3	187.7	2.0
Kamchatka Territory	14.1	512.5	7.2
Primorski Territory	43.8	1,664.9	121.1
Khabarovsk Territory	18.0	4,245.6	74.8
Amur Region	0.1	117.6	13.1
Magadan Region	1.0	402.3	54.4
Sakhalin Region	2.5	937.4	219.1
Jewish Autonomous Region	0.0	2.4	0.5
Chukotka Autonomous Area	0.0	0.0	9.5

Table 3.4

Budget Funds in Accounts of Credit Institutions

(millions of rubles)

1	31.03.2010			
	federal budget funds	local budget funds	other budget funds	extra-budgetary funds
2	3	4	5	
RUSSIAN FEDERATION	11,301.8	1,452.9	24,478.3	21,163.6
CENTRAL FEDERAL DISTRICT	10,200.6	395.3	17,006.9	12,264.9
Belgorod Region	0.6	0.0	25.9	226.7
Bryansk Region	7.0	0.0	62.1	90.1
Vladimir Region	6.2	0.0	72.1	104.2
Voronezh Region	14.8	2.8	261.1	209.3
Ivanovo Region	9.3	0.1	51.7	41.2
Kaluga Region	23.0	0.4	99.8	32.3
Kostroma Region	6.3	0.1	32.1	19.5
Kursk Region	0.3	0.0	25.6	63.0
Lipetsk Region	4.1	0.2	62.5	68.2
Moscow Region	164.4	1.4	245.1	1,339.5
Orel Region	2.9	0.0	38.1	29.8
Ryazan Region	3.7	0.3	61.7	156.6
Smolensk Region	8.2	0.3	66.4	48.7
Tambov Region	1.0	0.1	45.9	35.8
Tver Region	1.5	0.0	106.3	47.9
Tula Region	6.6	0.0	69.5	105.7
Yaroslavl Region	3.5	0.0	36.3	47.0
Moscow	9,937.4	389.6	15,644.6	9,599.4
NORTH-WEST DISTRICT	73.1	48.1	3,154.3	1,205.3
Republic of Karelia	1.3	0.0	11.6	19.2
Republic of Komi	3.6	0.0	37.8	14.5
Arkhangelsk Region	2.1	0.0	75.2	105.4
including Nenets Autonomous Area	0.0	0.0	0.1	0.0
Vologda Region	0.9	0.1	25.1	215.8
Kaliningrad Region	13.5	0.3	86.6	81.9
Leningrad Region	9.7	4.6	221.4	270.4
Murmansk Region	15.8	0.7	51.8	137.7
Novgorod Region	6.2	0.0	53.5	76.8
Pskov Region	1.9	0.1	19.5	102.4
St. Petersburg	17.9	42.2	2,571.8	181.3
SOUTH FEDERAL DISTRICT	125.6	15.8	632.6	401.3
Republic of Adigei (Adigeya)	11.4	0.0	16.1	0.8
Republic of Kalmykia	4.5	1.0	20.9	31.5
Krasnodar Territory	69.1	3.1	191.9	170.0
Astrakhan Region	5.0	0.0	21.4	30.0
Volgograd Region	12.2	0.0	14.2	10.9
Rostov Region	23.3	11.7	368.1	158.1
NORTH-CAUCASIAN DISTRICT	382.9	3.0	219.8	898.6
Republic of Daghestan	216.8	0.0	16.3	138.6
Republic of Ingushetia	0.0	0.0	2.0	0.0
Kabardino-Balkar Republic	0.2	0.0	7.7	45.4
Karachai-Cherkess Republic	7.8	0.0	11.0	38.3
Republic of Northern Ossetia — Alania	0.0	0.0	20.8	7.3
Republic of Chechnya	130.5	0.0	3.6	269.4
Stavropol Territory	27.6	3.0	158.5	399.6

Table 3.4 (end)
(millions of rubles)

1	2	3	4	5
PRIVOLZHISKY FEDERAL DISTRICT	219.5	940.3	1,654.0	2,905.2
Republic of Bashkortostan	15.4	930.4	353.7	390.9
Republic of Mariy-El	1.1	0.0	20.7	156.2
Republic of Mordovia	1.8	0.0	83.6	59.3
Republic of Tatarstan (Tatarstan)	50.6	5.6	329.5	735.7
Udmurt Republic	1.3	0.0	45.6	3.4
Chuvash Republic — Chuvashya	12.9	0.0	84.5	106.3
Perm Territory	43.8	0.6	211.1	222.5
Kirov Region	2.0	0.0	33.3	128.2
Nizhni Novgorod Region	32.4	3.6	75.7	368.6
Orenburg Region	10.5	0.0	73.3	169.2
Penza Region	4.0	0.1	41.8	79.3
Samara Region	20.2	0.0	154.2	329.2
Saratov Region	13.7	0.0	60.2	95.8
Ulyanovsk Region	9.9	0.0	86.8	60.6
URALS FEDERAL DISTRICT	60.9	37.1	769.0	1,186.7
Kurgan Region	5.3	0.1	8.7	84.3
Sverdlovsk Region	30.8	1.2	295.0	621.1
Tyumen Region	7.3	33.6	277.5	418.0
Khanty-Mansiysky Autonomous Area — Yugra	0.5	5.1	157.7	109.5
Yamalo-Nenetsky Autonomous Area	5.2	0.8	34.9	210.7
Chelyabinsk Region	17.5	2.2	187.9	63.3
SIBERIA FEDERAL DISTRICT	141.2	10.4	729.3	1,496.3
Republic of Altai	2.2	0.2	3.5	3.6
Republic of Buryatia	3.1	0.0	77.5	22.7
Republic of Tyva	19.4	3.5	0.2	98.5
Republic of Khakassia	10.1	0.0	7.5	17.7
Altai Territory	0.5	0.0	79.9	373.2
Zabaykalskiy Territory	16.8	0.1	17.4	33.1
Krasnoyarsk Territory	42.0	4.4	174.4	199.4
Irkutsk Region	17.7	0.0	64.9	201.0
Kemerovo Region	23.7	0.1	125.4	307.8
Novosibirsk Region	3.0	2.1	71.4	76.6
Omsk Region	2.2	0.0	83.9	38.9
Tomsk Region	0.4	0.0	23.3	123.8
FAR EAST FEDERAL DISTRICT	98.0	2.8	312.4	805.1
Republic of Sakha (Yakutia)	42.4	0.1	15.2	164.5
Kamchatka Territory	0.0	0.0	1.0	36.1
Primorski Territory	15.7	0.4	101.9	78.3
Khabarovsk Territory	10.1	1.5	52.4	93.7
Amur Region	11.6	0.3	29.4	153.2
Magadan Region	3.6	0.0	0.9	213.9
Sakhalin Region	14.5	0.5	108.8	62.6
Jewish Autonomous Region	0.2	0.0	1.7	2.7
Chukotka Autonomous Area	0.0	0.0	1.2	0.0

Table 3.5

Deposit and Savings Certificates and Bonds

(millions of rubles)

1	31.03.2010		
	deposit certificates	savings certificates	bonds
2	3	4	
RUSSIAN FEDERATION	15,569.6	15,426.0	426,577.9
CENTRAL FEDERAL DISTRICT	12,940.9	3,992.5	400,186.0
Belgorod Region	0.3	60.2	0.0
Bryansk Region	24.8	29.4	0.0
Vladimir Region	36.1	111.5	0.0
Voronezh Region	0.5	91.8	0.0
Ivanovo Region	0.0	111.4	0.0
Kaluga Region	15.7	72.3	0.0
Kostroma Region	36.0	78.3	0.0
Kursk Region	0.0	20.4	0.0
Lipetsk Region	26.0	74.9	0.0
Moscow Region	145.1	614.8	0.0
Orel Region	0.0	32.6	0.0
Ryazan Region	0.0	44.2	0.0
Smolensk Region	9.2	23.2	0.0
Tambov Region	0.1	50.2	0.0
Tver Region	0.0	46.7	0.0
Tula Region	16.2	36.0	0.0
Yaroslavl Region	64.5	150.7	0.0
Moscow	12,566.4	2,343.9	400,186.0
NORTH-WEST DISTRICT	634.9	1,572.8	96.0
Republic of Karelia	5.1	90.6	0.0
Republic of Komi	124.9	278.4	0.0
Arkhangelsk Region	14.3	95.4	0.0
including Nenets Autonomous Area	0.0	12.5	0.0
Vologda Region	183.2	75.1	0.0
Kaliningrad Region	96.5	76.9	0.0
Leningrad Region	0.0	126.5	0.0
Murmansk Region	50.0	89.3	0.0
Novgorod Region	0.0	65.0	0.0
Pskov Region	0.1	42.3	0.0
St. Petersburg	160.8	633.5	96.0
SOUTH FEDERAL DISTRICT	76.2	1,252.9	3,040.0
Republic of Adigei (Adigeya)	0.0	20.9	0.0
Republic of Kalmykia	0.0	12.2	0.0
Krasnodar Territory	16.3	431.4	40.0
Astrakhan Region	1.3	148.1	0.0
Volgograd Region	12.0	340.5	0.0
Rostov Region	46.5	299.8	3,000.0
NORTH-CAUCASIAN DISTRICT	55.0	765.1	0.0
Republic of Daghestan	0.0	28.1	0.0
Republic of Ingushetia	0.0	21.1	0.0
Kabardino-Balkar Republic	0.0	64.5	0.0
Karachai-Cherkess Republic	0.0	25.5	0.0
Republic of Northern Ossetia — Alania	0.0	36.6	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	55.0	589.2	0.0

Table 3.5 (end)
(millions of rubles)

1	2	3	4
PRIVOLZHISKY FEDERAL DISTRICT	878.5	3,093.3	16,403.9
Republic of Bashkortostan	0.0	212.9	0.0
Republic of Mariy-El	0.0	10.6	0.0
Republic of Mordovia	0.0	51.7	0.0
Republic of Tatarstan (Tatarstan)	18.7	78.2	14,687.3
Udmurt Republic	22.0	134.8	0.0
Chuvash Republic — Chuvashya	0.0	90.9	0.0
Perm Territory	1.2	561.4	0.0
Kirov Region	0.0	69.6	0.0
Nizhni Novgorod Region	53.9	256.8	0.0
Orenburg Region	18.1	184.9	0.0
Penza Region	4.4	209.1	0.0
Samara Region	337.2	809.0	1,716.6
Saratov Region	5.0	166.8	0.0
Ulyanovsk Region	418.1	256.6	0.0
URALS FEDERAL DISTRICT	313.2	1,104.2	5,278.2
Kurgan Region	0.0	16.9	0.0
Sverdlovsk Region	96.2	127.6	778.2
Tyumen Region	25.0	525.7	4,500.0
Khanty-Mansiysky Autonomous Area — Yugra	16.8	286.6	3,000.0
Yamalo-Nenetsky Autonomous Area	0.0	120.1	0.0
Chelyabinsk Region	192.1	434.0	0.0
SIBERIA FEDERAL DISTRICT	260.2	2,584.0	573.8
Republic of Altai	0.0	12.9	0.0
Republic of Buryatia	46.6	103.0	50.0
Republic of Tyva	0.0	9.4	0.0
Republic of Khakassia	0.0	29.6	0.0
Altai Territory	14.6	178.3	0.0
Zabaykalskiy Territory	68.1	139.8	0.0
Krasnoyarsk Territory	15.2	224.8	523.8
Irkutsk Region	70.7	449.2	0.0
Kemerovo Region	16.7	599.7	0.0
Novosibirsk Region	18.9	398.7	0.0
Omsk Region	9.5	228.4	0.0
Tomsk Region	0.0	210.2	0.0
FAR EAST FEDERAL DISTRICT	410.8	1,061.3	1,000.0
Republic of Sakha (Yakutia)	0.0	97.2	0.0
Kamchatka Territory	0.0	52.8	0.0
Primorski Territory	275.2	435.1	0.0
Khabarovsk Territory	0.4	116.2	0.0
Amur Region	123.8	141.2	1,000.0
Magadan Region	0.0	36.3	0.0
Sakhalin Region	7.2	146.1	0.0
Jewish Autonomous Region	4.3	24.6	0.0
Chukotka Autonomous Area	0.0	11.7	0.0

Table 3.6

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

(millions of rubles)

1	31.03.2010	
	rubles funds raised by issuing bills	foreign currency funds raised by issuing bills
	2	3
RUSSIAN FEDERATION	670,691.4	137,719.0
CENTRAL FEDERAL DISTRICT	468,973.9	123,195.8
Belgorod Region	2,793.0	0.0
Bryansk Region	139.8	0.0
Vladimir Region	407.8	0.0
Voronezh Region	2,961.8	2,454.5
Ivanovo Region	209.0	52.1
Kaluga Region	246.0	25.1
Kostroma Region	87.2	6.1
Kursk Region	238.4	37.2
Lipetsk Region	1,014.3	0.0
Moscow Region	41,775.2	3,260.2
Orel Region	42.3	7.5
Ryazan Region	213.9	0.0
Smolensk Region	182.3	14.9
Tambov Region	1,435.4	0.0
Tver Region	49.0	23.8
Tula Region	341.7	10.3
Yaroslavl Region	1,355.8	0.0
Moscow	415,481.1	117,304.0
NORTH-WEST DISTRICT	36,116.8	9,267.4
Republic of Karelia	8.3	0.6
Republic of Komi	196.5	0.0
Arkhangelsk Region	189.3	6.9
including Nenets Autonomous Area	0.1	0.0
Vologda Region	1,294.4	1.8
Kaliningrad Region	149.1	27.3
Leningrad Region	384.9	0.0
Murmansk Region	494.1	4.0
Novgorod Region	93.7	19.2
Pskov Region	4.3	0.0
St. Petersburg	33,302.2	9,207.5
SOUTH FEDERAL DISTRICT	9,148.5	461.3
Republic of Adigei (Adigeya)	10.9	0.0
Republic of Kalmykia	0.5	0.0
Krasnodar Territory	2,217.5	441.6
Astrakhan Region	34.2	0.4
Volgograd Region	417.9	9.6
Rostov Region	6,467.4	9.7
NORTH-CAUCASIAN DISTRICT	1,389.3	0.0
Republic of Daghestan	47.3	0.0
Republic of Ingushetia	0.0	0.0
Kabardino-Balkar Republic	1.3	0.0
Karachai-Cherkess Republic	273.7	0.0
Republic of Northern Ossetia – Alania	27.1	0.0
Republic of Chechnya	0.0	0.0
Stavropol Territory	1,040.0	0.0

Table 3.6 (end)
(millions of rubles)

1	2	3
PRIVOLZHISKY FEDERAL DISTRICT	94,088.5	3,106.5
Republic of Bashkortostan	2,279.9	636.1
Republic of Mariy-El	127.0	0.0
Republic of Mordovia	241.4	0.0
Republic of Tatarstan (Tatarstan)	49,761.7	139.0
Udmurt Republic	4,338.2	0.0
Chuvash Republic — Chuvashya	710.8	0.0
Perm Territory	7,479.5	251.3
Kirov Region	226.2	0.0
Nizhni Novgorod Region	8,836.5	66.2
Orenburg Region	2,900.1	70.7
Penza Region	247.6	0.4
Samara Region	10,112.0	1,903.7
Saratov Region	6,371.3	37.7
Ulyanovsk Region	456.4	1.4
URALS FEDERAL DISTRICT	44,211.5	1,125.4
Kurgan Region	118.2	14.3
Sverdlovsk Region	12,291.3	692.1
Tyumen Region	21,873.8	25.0
Khanty-Mansiysky Autonomous Area — Yugra	14,234.1	22.0
Yamalo-Nenetsky Autonomous Area	3,874.1	0.0
Chelyabinsk Region	9,928.2	393.9
SIBERIA FEDERAL DISTRICT	12,712.0	519.2
Republic of Altai	281.4	0.0
Republic of Buryatia	68.0	1.1
Republic of Tyva	3.8	0.0
Republic of Khakassia	13.4	0.0
Altai Territory	629.6	0.0
Zabaykalskiy Territory	44.5	0.3
Krasnoyarsk Territory	746.3	121.3
Irkutsk Region	1,796.5	124.3
Kemerovo Region	969.0	0.0
Novosibirsk Region	6,134.4	89.9
Omsk Region	1,865.5	182.3
Tomsk Region	159.7	0.0
FAR EAST FEDERAL DISTRICT	4,050.8	43.5
Republic of Sakha (Yakutia)	519.4	1.5
Kamchatka Territory	53.4	18.7
Primorski Territory	2,697.5	17.2
Khabarovsk Territory	547.3	5.4
Amur Region	50.5	0.7
Magadan Region	5.2	0.0
Sakhalin Region	177.7	0.0
Jewish Autonomous Region	0.0	0.0
Chukotka Autonomous Area	0.0	0.0

4. Funds Allocations

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

Table 4.1

31.03.2010
(millions of rubles)

	total	of which:										for settlement finality
		3	4	5	6	7	8	9	10	11	12	
1	2	3	4	5	6	7	8	9	10	11	12	13
RUSSIAN FEDERATION	3,408,951	34,092	16,910	669,336	153,329	95,040	199,444	132,962	774,277	151,159	552,798	646,514
CENTRAL FEDERAL DISTRICT	1,740,986	10,710	4,078	289,134	42,270	29,804	96,723	86,991	396,281	96,039	384,469	308,565
Belgorod Region	29,570	2,342	0	16,069	0	4,209	715	212	1,784	890	782	2,567
Bryansk Region	6,993	0	0	1,347	1,306	957	25	16	817	108	140	2,277
Vladimir Region	16,014	11	0	6,130	1,447	596	358	81	2,607	496	2,610	1,678
Voronezh Region	25,979	260	0	6,667	189	3,291	344	425	7,975	2,095	1,591	3,142
Ivanovo Region	8,873	12	12	2,158	1,111	245	279	90	1,563	637	644	2,134
Kaluga Region	10,511	69	0	3,702	1,044	624	449	23	2,026	309	402	1,863
Kostroma Region	4,870	0	0	625	101	112	148	36	2,152	11	648	1,037
Kursk Region	17,641	2,133	0	3,027	335	1,659	527	21	5,812	459	146	3,522
Lipetsk Region	13,777	2	0	1,847	85	1,688	385	386	6,027	576	360	2,421
Moscow Region	204,231	508	245	34,089	717	947	6,020	3,618	29,518	9,609	64,613	54,592
Orel Region	15,145	0	0	1,226	66	992	7,487	341	3,467	71	82	1,413
Ryazan Region	10,270	2	0	3,227	196	1,489	141	164	2,654	240	464	1,693
Smolensk Region	16,015	30	0	7,712	68	566	318	208	3,225	572	1,271	2,045
Tambov Region	9,380	0	0	2,688	860	1,198	114	145	3,448	295	40	592
Tver Region	11,758	2	0	5,515	57	669	174	113	3,363	75	330	1,460
Tula Region	38,589	11	5	10,337	5,839	833	1,962	239	5,589	647	5,540	7,592
Yaroslavl Region	27,200	1	0	8,209	5,709	534	338	916	4,122	179	757	6,435
Moscow	1,274,170	5,327	3,816	174,554	23,140	9,195	76,940	79,957	310,138	78,770	304,048	212,101

Table 4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	312,732	1,984	262	53,171	20,845	5,623	32,764	10,892	70,672	9,066	37,462	70,253
Republic of Karelia	7,019	67	0	893	2,205	122	67	63	564	1	40	2,997
Republic of Komi	8,147	241	232	771	102	113	609	146	1,766	367	52	3,980
Arkhangelsk Region	13,148	22	0	3,453	216	353	483	552	2,504	190	993	4,382
including Nenets Autonomous Area	88	0	0	17	0	0	27	2	23	0	0	19
Vologda Region	17,168	1	0	3,055	412	1,829	656	104	3,786	145	761	6,419
Kaliningrad Region	21,160	65	0	1,566	1,479	402	278	312	3,954	998	10,101	2,005
Leningrad Region	23,387	1,231	28	3,990	668	1,462	4,491	487	3,996	504	1,207	5,351
Murmansk Region	11,253	297	2	489	889	246	91	414	2,526	229	873	5,199
Novgorod Region	6,232	0	0	1,974	132	183	412	71	794	11	71	2,584
Pskov Region	5,128	0	0	884	134	369	115	190	2,428	30	103	875
St. Petersburg	200,090	60	0	36,096	14,608	544	25,562	8,553	48,356	6,591	23,260	36,460
SOUTH FEDERAL DISTRICT	198,814	474	395	37,313	7,514	19,617	9,293	3,491	50,671	7,795	23,060	39,586
Republic of Adigei (Adigeya)	1,667	0	0	391	1	227	85	12	416	0	68	467
Republic of Kalmykia	483	6	6	17	14	227	16	5	88	10	5	95
Krasnodar Territory	99,361	31	1	14,222	3,803	10,465	5,914	2,052	26,923	1,279	16,738	17,934
Astrakhan Region	4,152	1	0	517	0	454	419	144	1,094	722	186	615
Volgograd Region	31,313	0	0	4,425	785	1,871	932	213	8,058	4,259	3,062	7,708
Rostov Region	61,838	436	388	17,741	2,911	6,372	1,927	1,065	14,094	1,525	3,001	12,766
NORTH-CAUCASIAN DISTRICT	38,724	64	15	9,578	2,775	4,023	1,828	811	11,880	502	1,688	5,575
Republic of Dagestan	3,992	27	15	525	13	230	492	135	1,192	69	572	737
Republic of Ingushetia	489	0	0	3	0	56	66	0	266	0	98	0
Kabardino-Balkar Republic	3,675	9	0	1,492	0	320	154	41	1,444	6	146	63
Karachai-Cherkess Republic	3,661	0	0	2,975	0	394	23	5	241	1	10	12
Republic of Northern Ossetia — Alania	2,653	26	0	1,049	5	129	177	149	827	14	42	235
Republic of Chechnya	489	0	0	0	0	48	288	10	122	0	21	0
Stavropol Territory	23,765	2	0	3,535	2,757	2,846	628	471	7,787	412	799	4,528
PRIVOLZHSKY FEDERAL DISTRICT	533,817	3,647	2,425	170,107	42,001	20,757	17,116	9,851	113,698	20,051	67,038	69,551
Republic of Bashkortostan	56,870	0	0	14,912	5,123	1,680	1,829	707	15,384	1,523	6,815	8,897
Republic of Mariy-El	7,803	562	561	3,314	230	764	208	26	943	32	109	1,615
Republic of Mordovia	10,948	8	0	4,240	0	1,549	848	183	1,218	351	1,341	1,210

Table 4.1 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	123,437	564	454	47,016	402	6,833	4,703	2,943	21,967	4,452	22,790	11,767
Udmurt Republic	16,896	76	76	4,424	12	498	321	39	5,682	599	741	4,504
Chuvash Republic — Chuvashya	9,549	0	0	2,220	2,402	408	500	80	1,032	490	360	2,057
Perm Territory	47,715	188	44	13,994	9,107	556	1,872	509	10,087	1,364	2,773	7,265
Kirov Region	10,492	1	1	2,251	2	591	235	75	4,332	320	382	2,303
Nizhni Novgorod Region	115,128	43	37	43,637	11,826	1,802	1,502	1,434	25,211	5,530	14,087	10,056
Orenburg Region	16,911	1,484	1,033	3,844	265	1,360	444	932	2,941	448	890	4,303
Penza Region	8,515	0	0	2,334	569	1,116	412	122	1,586	397	298	1,681
Samara Region	66,893	211	191	12,241	9,196	1,041	2,593	2,379	16,269	2,785	14,671	5,507
Saratov Region	27,025	39	28	7,745	2,759	1,039	1,248	284	5,189	963	1,316	6,443
Ulyanovsk Region	15,635	471	0	7,935	108	1,520	401	138	1,858	797	465	1,942
URALS FEDERAL DISTRICT	228,266	3,967	2,435	60,202	7,744	3,317	17,953	6,338	47,553	7,208	15,630	58,354
Kurgan Region	6,341	1	0	2,087	1,007	518	203	84	1,234	22	65	1,120
Sverdlovsk Region	110,368	998	34	33,780	6,138	481	7,163	2,262	27,710	2,242	6,064	23,530
Tyumen Region	52,858	2,403	2,391	2,202	344	906	9,826	3,550	9,018	3,715	6,729	14,165
Khanty-Mansiysky Autonomous Area — Yugra	27,303	1,588	1,588	232	166	89	6,168	2,479	2,402	1,264	5,494	7,421
Yamalo-Nenetsky Autonomous Area	4,203	576	576	48	6	24	1,172	408	443	1,183	82	261
Chelyabinsk Region	58,699	565	10	22,135	255	1,412	761	442	9,591	1,229	2,772	19,537
SIBERIA FEDERAL DISTRICT	268,501	10,538	7,231	39,038	19,520	9,500	15,266	11,496	60,676	7,250	18,461	76,756
Republic of Altai	3,162	17	0	112	31	96	155	24	1,312	2	256	1,157
Republic of Buryatia	6,337	159	54	1,479	16	114	679	141	1,482	200	171	1,896
Republic of Tyva	399	229	47	4	0	33	10	20	62	1	6	34
Republic of Khakassia	2,939	3	0	252	174	216	290	25	639	10	86	1,244
Altai Territory	32,052	29	22	7,341	822	3,361	1,192	353	9,512	741	857	7,844
Zabaykalskiy Territory	8,070	2,387	2,198	103	1,965	51	94	12	1,418	65	75	1,900
Krasnoyarsk Territory	39,182	542	252	9,492	5,495	833	2,753	828	6,926	946	1,755	9,612
Irkutsk Region	32,463	1,711	1,452	3,485	4,453	466	2,619	712	8,282	425	2,377	7,933
Kemerovo Region	39,590	4,122	2,899	5,319	346	577	475	224	6,879	307	1,601	19,740
Novosibirsk Region	64,576	158	128	6,158	5,079	2,589	2,404	8,049	17,044	2,798	2,301	17,996
Omsk Region	27,743	0	0	2,637	822	678	3,951	841	4,755	1,219	8,536	4,304
Tomsk Region	11,988	1,181	179	2,656	317	486	644	267	2,365	536	441	3,095

Table 4.1 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	87,111	2,708	69	10,788	10,660	2,399	8,501	3,092	22,846	3,248	4,990	17,879
Republic of Sakha (Yakutia)	11,252	517	60	543	5,048	102	622	406	1,975	88	261	1,690
Kamchatka Territory	4,400	1	0	267	831	694	207	206	889	222	270	813
Primorski Territory	27,739	2	1	6,393	692	427	948	1,006	6,667	847	1,671	9,086
Khabarovsk Territory	29,392	469	0	2,992	3,586	74	4,844	1,164	10,011	1,036	1,537	3,679
Amur Region	5,897	209	8	236	127	977	883	46	1,239	60	311	1,809
Magadan Region	3,240	1,443	0	105	202	53	96	26	1,127	25	85	78
Sakhalin Region	3,886	20	0	177	172	33	784	172	698	970	367	493
Jewish Autonomous Region	641	0	0	75	2	39	117	6	101	0	71	230
Chukotka Autonomous Area	664	47	0	0	0	0	0	60	140	0	417	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	2	31.03.2010										11	12	13
		3	4	5	6	7	8	9	10	of which:	for settlement finality			
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities			
RUSSIAN FEDERATION	535,001	92,388	17,306	102,028	1,304	4,954	17,657	15,920	114,483	44,057	140,466	1,744		
CENTRAL FEDERAL DISTRICT	301,802	1,340	439	31,457	1,297	3,357	14,649	9,535	86,175	36,382	116,353	1,257		
Belgorod Region	3,134	0	0	1,475	0	49	0	16	556	2	1,036	0		
Bryansk Region	25	0	0	2	0	0	0	1	22	0	0	0		
Vladimir Region	674	0	0	612	0	2	60	0	0	0	0	0		
Voronezh Region	2,599	0	0	185	0	72	3	140	222	235	1,742	0		
Ivanovo Region	218	0	0	81	0	0	11	11	17	98	0	0		
Kaluga Region	424	0	0	258	0	0	153	0	6	7	0	0		
Kostroma Region	29	0	0	0	0	0	0	0	29	0	0	0		
Kursk Region	171	0	0	171	0	0	0	0	0	0	0	0		
Lipetsk Region	648	0	0	260	0	0	0	0	388	0	0	0		
Moscow Region	22,636	0	0	2,235	0	13	1,343	1,168	15,269	2,100	406	102		
Orel Region	502	0	0	137	0	7	0	0	113	0	245	0		
Ryazan Region	189	0	0	115	0	0	50	4	20	0	0	0		
Smolensk Region	1,568	0	0	743	0	0	0	0	796	29	0	0		
Tambov Region	418	0	0	418	0	0	0	0	0	0	0	0		
Tver Region	795	0	0	795	0	0	0	0	0	0	0	0		
Tula Region	6,597	0	0	527	0	0	0	0	415	15	5,626	14		
Yaroslavl Region	1,051	0	0	1,033	0	0	0	0	10	8	0	0		
Moscow	260,124	1,340	439	22,406	1,297	3,214	13,029	8,195	68,311	33,889	107,302	1,141		

Table 4.2 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	52,791	6,737	3,436	21,476	7	146	1,004	3,783	9,779	4,784	5,057	18
Republic of Karelia	2,082	20	20	1,834	0	13	0	0	0	0	215	0
Republic of Komi	779	294	294	485	0	0	0	0	0	0	0	0
Arkhangelsk Region	2,064	1,752	1,635	234	0	0	0	68	4	0	0	6
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	1,456	0	0	1,160	0	89	16	0	191	0	0	0
Kaliningrad Region	8,815	0	0	4,440	0	0	1	1,277	1,466	40	1,591	0
Leningrad Region	2,246	247	0	1,280	0	34	0	149	90	446	0	0
Murmansk Region	1,220	0	0	0	0	9	0	1,021	25	0	165	0
Novgorod Region	2,526	0	0	1,058	0	0	0	0	0	0	1,468	0
Pskov Region	419	0	0	418	0	0	0	0	0	1	0	0
St. Petersburg	31,184	4,423	1,487	10,569	7	1	987	1,267	8,003	4,297	1,618	12
SOUTH FEDERAL DISTRICT	12,815	305	305	2,668	0	92	407	815	4,771	515	3,242	0
Republic of Adigei (Adigeya)	0	0	0	0	0	0	0	0	0	0	0	0
Republic of Kalmykia	44	0	0	0	0	0	0	0	44	0	0	0
Krasnodar Territory	8,251	0	0	737	0	92	25	307	3,877	62	3,151	0
Astrakhan Region	558	0	0	61	0	0	0	0	10	438	49	0
Volgograd Region	1,513	0	0	1,016	0	0	366	52	64	15	0	0
Rostov Region	2,449	305	305	854	0	0	16	456	776	0	42	0
NORTH-CAUCASIAN DISTRICT	572	0	0	347	0	213	0	0	12	0	0	0
Republic of Dagestan	24	0	0	24	0	0	0	0	0	0	0	0
Republic of Ingushetia	0	0	0	0	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	0	0	0	0	0	0	0	0	0	0	0	0
Karachai-Cherkess Republic	210	0	0	208	0	0	0	0	2	0	0	0
Republic of Northern Ossetia — Alania	5	0	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	333	0	0	110	0	213	0	0	10	0	0	0
PRIVOLZHSKY FEDERAL DISTRICT	36,658	7,240	7,216	23,550	0	106	1,454	183	2,159	591	1,375	0
Republic of Bashkortostan	9,659	216	207	8,557	0	8	49	0	593	0	236	0
Republic of Mariy-El	1,674	1,534	1,533	140	0	0	0	0	0	0	0	0
Republic of Mordovia	77	0	0	0	0	77	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)	12,852	5,370	5,370	4,986	0	0	1,149	0	506	425	416	0
Udmurt Republic	617	0	0	579	0	0	0	0	38	0	0	0
Chuvash Republic — Chuvashya	156	0	0	94	0	0	0	0	62	0	0	0
Perm Territory	2,459	0	0	2,250	0	0	0	0	22	24	163	0
Kirov Region	4,098	0	0	4,098	0	0	0	0	0	0	0	0
Nizhni Novgorod Region	719	0	0	299	0	0	80	0	293	8	39	0
Orenburg Region	197	15	0	165	0	0	0	0	7	0	10	0
Penza Region	338	0	0	312	0	0	0	0	26	0	0	0
Samara Region	2,955	0	0	1,680	0	21	176	183	297	87	511	0
Saratov Region	396	106	106	31	0	0	0	0	259	0	0	0
Ulyanovsk Region	461	0	0	358	0	0	0	0	56	47	0	0
URALS FEDERAL DISTRICT	36,712	1,904	735	12,380	0	214	54	1,117	7,390	1,549	11,635	469
Kurgan Region	30	0	0	0	0	0	0	0	26	0	4	0
Sverdlovsk Region	30,445	1,169	0	9,204	0	0	54	69	6,991	1,506	11,452	0
Tyumen Region	2,897	735	735	187	0	0	0	1,048	278	0	180	469
Khanty-Mansiysky Autonomous Area — Yugra	983	206	206	0	0	0	0	119	206	0	10	442
Yamalo-Nenetsky Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Chelyabinsk Region	3,340	0	0	2,988	0	214	0	0	95	43	0	0
SIBERIA FEDERAL DISTRICT	23,910	8,784	5,175	9,571	0	168	32	17	3,184	3	2,151	0
Republic of Altai	651	117	0	450	0	0	0	0	84	0	0	0
Republic of Buryatia	124	70	0	49	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	156	111	0	45	0	0	0	0	0	0	0	0
Altai Territory	280	0	0	76	0	156	0	2	46	0	0	0
Zabaykalskiy Territory	106	97	0	0	0	0	0	0	9	0	0	0
Krasnoyarsk Territory	1,832	484	0	927	0	1	0	15	50	1	354	0
Irkutsk Region	4,239	391	0	3,804	0	11	18	0	14	0	1	0
Kemerovo Region	14,532	7,513	5,175	3,315	0	0	0	0	2,094	0	1,610	0
Novosibirsk Region	1,004	0	0	333	0	0	0	0	578	1	92	0
Omsk Region	790	0	0	534	0	0	0	0	162	0	94	0
Tomsk Region	196	0	0	39	0	0	10	0	146	1	0	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	69,741	66,078	0	573	0	658	57	470	1,014	233	658	0
Republic of Sakha (Yakutia)	61,019	60,931	0	0	0	15	0	0	65	0	8	0
Kamchatka Territory	368	0	0	0	0	176	0	0	0	0	192	0
Primorski Territory	1,552	0	0	517	0	39	35	383	341	13	224	0
Khabarovsk Territory	5,970	4,458	0	0	0	428	3	87	608	220	166	0
Amur Region	455	436	0	0	0	0	19	0	0	0	0	0
Magadan Region	285	230	0	55	0	0	0	0	0	0	0	0
Sakhalin Region	68	0	0	0	0	0	0	0	0	0	68	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	24	24	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

31.03.2010

of which:

(millions of rubles)

1	2	of which:										12	13
		3	4	5	6	7	8	9	10	11			
	total	mining and quarrying of natural minerals	of which: mining and quarrying of energy producing materials	manufacturing	electricity, gas and water supply	agriculture, hunting and forestry	construction	transport and communications	wholesale and retail trade; repair services for means of transport, furnishings and private used goods	real estate activities	other activities	for settlement finality	
RUSSIAN FEDERATION	9,151,585	166,081	95,583	1,838,241	365,355	757,632	909,402	423,466	2,222,652	936,334	1,421,556	110,866	
CENTRAL FEDERAL DISTRICT	4,531,407	56,250	30,356	586,438	133,452	250,846	480,477	241,069	1,142,536	603,748	984,034	52,557	
Belgorod Region	171,698	11,391	0	59,912	88	74,949	4,358	1,375	8,186	4,614	6,495	330	
Bryansk Region	24,651	0	0	9,056	2,053	5,094	294	376	5,450	1,241	710	377	
Vladimir Region	43,395	73	0	18,854	1,364	8,076	1,270	744	8,665	2,542	1,430	377	
Voronezh Region	98,561	1,487	0	24,911	301	19,260	6,462	1,202	23,267	13,169	8,058	444	
Ivanovo Region	28,978	91	57	13,213	1,100	2,200	1,210	267	7,477	1,576	1,386	458	
Kaluga Region	43,940	78	0	16,513	1,605	6,591	2,343	310	8,946	5,813	1,428	313	
Kostroma Region	19,277	21	0	4,061	188	2,224	988	347	8,206	669	2,434	139	
Kursk Region	64,573	7,513	0	13,818	395	14,755	5,065	1,369	16,954	1,064	3,136	504	
Lipetsk Region	67,481	971	0	15,540	15	25,368	3,173	966	15,051	2,319	3,593	485	
Moscow Region	447,041	2,751	2,247	82,571	22,345	13,385	48,365	5,135	130,243	44,557	89,024	8,665	
Orel Region	45,889	54	42	6,944	236	15,584	14,455	580	6,330	790	752	164	
Ryazan Region	44,611	1,415	46	10,282	377	15,460	1,509	899	8,549	2,186	3,598	336	
Smolensk Region	34,379	163	0	13,673	433	6,232	2,162	692	7,901	1,354	1,499	270	
Tambov Region	32,404	0	0	12,335	604	8,044	367	622	6,203	3,767	347	115	
Tver Region	39,975	80	0	16,410	71	6,489	1,407	446	9,469	1,321	4,053	229	
Tula Region	54,348	75	3	20,635	174	10,335	3,971	1,223	10,580	2,750	3,567	1,038	
Yaroslavl Region	85,683	399	11	38,476	10,736	5,718	2,762	1,891	14,368	2,371	7,896	1,066	
Moscow	3,184,523	29,688	27,950	209,238	91,367	11,081	380,316	222,625	846,688	511,645	844,628	37,247	

Table 4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	866,903	5,384	1,433	189,777	32,529	58,707	116,122	36,261	213,604	78,726	124,780	11,013
Republic of Karelia	12,579	118	29	6,517	1,068	1,236	92	190	1,788	831	459	280
Republic of Komi	19,855	877	852	4,679	174	1,031	2,002	622	7,004	1,911	911	644
Arkhangelsk Region	36,403	168	120	14,807	991	5,304	1,416	1,313	7,921	818	3,066	599
including Nenets Autonomous Area	762	0	0	17	0	0	156	60	118	0	406	5
Vologda Region	57,724	2	0	16,083	1,257	11,521	5,032	951	17,593	2,008	2,272	1,005
Kaliningrad Region	60,832	893	0	10,059	2,268	8,043	4,861	3,783	17,575	6,994	5,751	605
Leningrad Region	72,448	1,795	51	21,376	4,213	14,924	8,574	5,293	10,811	2,192	2,388	882
Murmansk Region	24,079	342	35	1,704	2,667	1,221	772	1,746	9,634	1,214	3,914	865
Novgorod Region	21,967	276	0	9,561	166	5,535	1,055	312	3,097	437	1,132	396
Pskov Region	17,717	0	0	5,857	134	5,392	1,215	465	3,788	220	477	169
St. Petersburg	543,299	913	346	99,133	19,591	4,500	91,103	21,586	134,394	62,101	104,410	5,568
SOUTH FEDERAL DISTRICT	599,118	2,147	1,105	146,308	29,350	128,683	56,593	25,727	127,945	29,784	45,640	6,941
Republic of Adigei (Adigeya)	9,691	0	0	3,230	38	1,687	507	42	3,816	14	251	106
Republic of Kalmykia	3,840	48	48	70	23	1,809	67	41	710	967	92	13
Krasnodar Territory	274,349	607	11	49,843	14,352	78,102	33,688	19,640	47,483	6,844	20,847	2,943
Astrakhan Region	21,384	0	0	2,360	113	1,516	7,865	315	4,317	3,261	1,564	73
Volgograd Region	82,685	7	7	22,554	866	10,815	6,918	1,661	19,114	10,185	8,940	1,625
Rostov Region	207,169	1,485	1,039	68,252	13,958	34,752	7,548	4,028	52,506	8,513	13,946	2,181
NORTH-CAUCASIAN DISTRICT	149,952	657	117	39,129	4,016	34,982	15,050	4,539	37,256	6,938	5,976	1,409
Republic of Dagestan	13,456	93	15	3,815	38	2,272	1,539	881	3,273	168	1,089	288
Republic of Ingushetia	2,069	25	25	145	0	888	198	13	660	10	130	0
Kabardino-Balkar Republic	16,041	34	25	6,385	222	2,901	977	487	3,564	664	801	6
Karachai-Cherkess Republic	13,116	19	0	7,071	18	3,756	209	91	1,831	33	85	3
Republic of Northern Ossetia — Alania	11,720	349	52	6,126	17	1,202	488	227	2,516	62	670	63
Republic of Chechnya	10,664	5	0	812	50	774	7,847	163	473	278	259	3
Stavropol Territory	82,886	132	0	14,777	3,671	23,189	3,792	2,677	24,937	5,723	2,942	1,046
PRIVOLZHSKY FEDERAL DISTRICT	1,425,410	17,526	7,238	487,524	55,538	161,860	99,444	35,946	299,284	116,624	138,897	12,767
Republic of Bashkortostan	117,512	3,738	3	44,991	1,607	11,992	4,988	1,464	27,052	10,006	10,069	1,605
Republic of Mariy-El	21,982	143	139	12,129	176	4,213	878	195	3,004	503	553	188
Republic of Mordovia	46,131	0	0	19,073	169	13,873	2,282	458	3,692	1,606	4,844	134

Table 4.3 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Republic of Tatarstan (Tatarstan)	301,023	2,119	712	77,498	1,482	44,340	34,399	6,707	53,969	28,557	49,905	2,047
Udmurt Republic	66,142	476	319	24,594	342	7,138	4,413	417	20,368	3,255	4,374	765
Chuvash Republic — Chuvashya	56,922	0	0	21,768	7,359	4,367	4,933	690	9,346	4,288	3,661	510
Perm Territory	152,413	1,019	485	38,323	14,262	5,548	15,966	6,189	35,669	18,885	15,090	1,262
Kirov Region	38,234	9	1	14,542	199	8,705	1,156	594	10,273	1,288	1,101	367
Nizhni Novgorod Region	194,307	153	124	72,308	17,568	14,343	7,266	7,173	46,313	14,695	12,351	2,137
Orenburg Region	66,477	5,958	2,282	27,092	362	12,381	3,056	2,468	10,226	2,165	2,143	626
Penza Region	37,176	13	0	7,075	1,140	11,860	1,532	779	9,292	3,576	1,660	249
Samara Region	215,516	205	130	81,846	6,452	10,241	11,255	7,599	49,329	20,606	27,011	972
Saratov Region	68,477	3,187	3,028	23,385	4,344	6,312	5,846	882	13,618	4,215	5,131	1,557
Ulyanovsk Region	43,098	506	15	22,901	76	6,546	1,474	331	6,933	2,979	1,004	348
URALS FEDERAL DISTRICT	662,604	27,325	21,350	218,972	31,743	29,656	62,290	29,968	144,996	51,488	55,769	10,397
Kurgan Region	19,114	0	0	7,489	2,251	3,230	721	283	3,995	399	658	88
Sverdlovsk Region	307,035	2,265	35	119,619	10,927	8,359	20,353	14,392	75,431	25,225	26,113	4,351
Tyumen Region	179,576	23,080	21,300	13,994	18,301	6,871	33,374	13,736	31,230	17,463	18,745	2,782
Khanty-Mansiysky Autonomous Area — Yugra	70,667	4,628	2,856	1,290	9,856	960	16,503	11,769	8,984	4,830	10,289	1,558
Yamalo-Nenetsky Autonomous Area	28,065	4,832	4,832	188	1,246	29	8,060	738	8,636	3,194	1,084	58
Chelyabinsk Region	156,879	1,980	15	77,870	264	11,196	7,842	1,557	34,340	8,401	10,253	3,176
SIBERIA FEDERAL DISTRICT	677,093	35,983	28,140	133,278	37,699	78,056	61,944	34,013	197,659	39,761	46,368	12,332
Republic of Altai	9,787	183	29	427	274	411	594	115	4,760	682	1,884	457
Republic of Buryatia	15,825	407	0	3,582	219	1,973	1,843	270	5,167	866	1,018	480
Republic of Tyva	1,797	772	592	70	0	209	37	108	557	10	28	6
Republic of Khakassia	7,423	296	295	2,755	184	926	727	56	1,790	143	324	222
Altai Territory	91,081	301	0	20,512	1,718	25,235	6,974	2,194	24,871	3,108	4,937	1,231
Zabaykalskiy Territory	11,487	3,220	2,276	630	1,147	452	931	173	3,862	414	409	249
Krasnoyarsk Territory	93,256	2,919	433	23,330	8,918	9,734	11,887	3,845	21,978	5,297	3,944	1,404
Irkutsk Region	90,285	4,898	4,508	20,481	12,548	4,568	8,052	4,085	23,511	3,417	7,617	1,108
Kemerovo Region	100,867	20,782	18,505	20,507	174	6,240	3,716	2,092	35,899	3,613	5,027	2,817
Novosibirsk Region	155,670	382	352	25,224	11,550	12,213	13,862	18,720	48,758	11,289	10,862	2,810
Omsk Region	66,623	2	2	8,712	874	11,342	11,110	1,486	17,566	8,840	5,711	980
Tomsk Region	32,992	1,819	1,148	7,046	93	4,754	2,211	869	8,943	2,082	4,607	568

Table 4.3 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
FAR EAST FEDERAL DISTRICT	239,098	20,809	5,844	36,806	41,028	14,842	17,482	15,943	59,381	9,265	20,092	3,450
Republic of Sakha (Yakutia)	58,576	11,193	5,228	2,949	25,023	596	2,431	1,961	12,133	476	1,507	307
Kamchatka Territory	13,903	18	0	951	3,021	2,784	342	627	3,245	573	2,144	198
Primorski Territory	60,389	686	5	18,971	684	3,534	2,475	6,239	17,995	3,402	4,752	1,651
Khabarovsk Territory	63,826	2,306	0	9,514	9,259	2,803	9,282	4,743	14,536	2,856	7,956	571
Amur Region	17,650	810	150	2,846	744	3,965	1,111	1,526	4,967	570	561	550
Magadan Region	8,900	5,205	5	254	770	348	95	157	1,600	55	408	8
Sakhalin Region	12,619	470	444	893	1,518	184	1,538	534	3,947	1,316	2,113	106
Jewish Autonomous Region	2,181	0	0	428	10	627	207	28	609	17	196	59
Chukotka Autonomous Area	1,054	121	12	0	0	0	1	128	349	0	455	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	31.03.2010													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	3,143,665	467,973	230,430	682,064	22,533	36,700	221,611	147,172	590,176	468,460	506,607	369		
CENTRAL FEDERAL DISTRICT	1,881,983	181,941	157,875	211,671	3,321	20,545	168,322	90,304	408,455	379,144	418,037	243		
Belgorod Region	31,501	7,194	1,654	18,308	0	2,496	0	0	956	1,372	1,175	0		
Bryansk Region	433	0	0	53	0	46	0	5	112	215	2	0		
Vladimir Region	3,870	67	0	2,350	0	283	244	74	845	0	7	0		
Voronezh Region	11,322	0	0	2,757	0	207	553	1,101	1,077	612	5,015	0		
Ivanovo Region	2,347	0	0	1,105	0	0	162	37	448	535	60	0		
Kaluga Region	5,594	0	0	1,870	0	386	152	7	38	2,545	596	0		
Kostroma Region	2,691	0	0	1,876	0	16	0	0	540	0	259	0		
Kursk Region	9,981	5,874	0	1,928	0	0	0	0	1,020	1,087	72	0		
Lipetsk Region	3,454	0	0	2,257	0	81	0	0	1,027	0	89	0		
Moscow Region	160,158	5	0	23,908	125	9,992	18,467	34,491	41,605	17,622	13,937	6		
Orel Region	13,992	0	0	3,205	25	245	10,128	0	112	0	277	0		
Ryazan Region	6,902	0	0	1,278	0	294	904	52	84	338	3,952	0		
Smolensk Region	1,952	0	0	1,006	0	0	732	18	141	29	26	0		
Tambov Region	2,037	0	0	2,005	23	0	0	0	9	0	0	0		
Tver Region	5,057	0	0	4,410	0	168	184	6	3	24	262	0		
Tula Region	19,609	4	0	8,404	0	392	8	486	476	1,806	8,033	0		
Yaroslavl Region	4,368	0	0	2,962	0	95	0	15	230	649	417	0		
Moscow	1,596,715	168,798	156,221	131,986	3,148	5,844	136,787	54,012	359,734	352,310	383,859	237		

Table 4.4 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
NORTH-WEST DISTRICT	424,977	34,956	23,983	125,858	1,025	3,537	29,164	32,344	108,593	48,846	40,632	22
Republic of Karelia	10,455	126	60	9,165	0	22	0	166	461	0	515	0
Republic of Komi	4,336	2,187	2,187	1,219	316	157	61	35	3	320	38	0
Arkhangelsk Region	25,443	10,991	10,635	11,902	0	0	763	674	146	0	967	0
including Nenets Autonomous Area	0	0	0	0	0	0	0	0	0	0	0	0
Vologda Region	15,711	0	0	14,500	0	295	480	0	415	17	4	0
Kaliningrad Region	30,596	0	0	15,739	0	1,157	398	3,712	3,943	2,497	3,150	0
Leningrad Region	17,631	3,870	0	8,331	0	134	189	3,756	210	628	513	0
Murmansk Region	10,902	1,040	159	56	0	246	88	5,712	1,241	562	1,957	0
Novgorod Region	12,384	0	0	10,581	0	182	0	0	4	0	1,617	0
Pskov Region	679	0	0	430	0	43	0	0	191	15	0	0
St. Petersburg	296,840	16,742	10,942	53,935	709	1,301	27,185	18,289	101,979	44,807	31,871	22
SOUTH FEDERAL DISTRICT	83,585	645	582	29,557	5,207	2,249	2,737	7,066	12,837	10,478	12,809	0
Republic of Adigei (Adigeya)	237	0	0	217	0	0	0	0	20	0	0	0
Republic of Kalmykia	251	0	0	1	0	5	0	0	44	201	0	0
Krasnodar Territory	35,792	20	0	4,574	5,160	1,127	1,711	3,483	8,472	6,776	4,469	0
Astrakhan Region	1,728	0	0	361	0	0	94	264	41	283	685	0
Volgograd Region	12,423	0	0	4,267	0	155	864	69	368	313	6,387	0
Rostov Region	33,154	625	582	20,135	47	962	68	3,250	3,893	2,905	1,269	0
NORTH-CAUCASIAN DISTRICT	8,940	665	0	5,660	0	880	581	202	462	323	167	0
Republic of Dagestan	970	0	0	592	0	0	103	202	23	0	50	0
Republic of Ingushetia	1,290	0	0	1,290	0	0	0	0	0	0	0	0
Kabardino-Balkar Republic	757	0	0	704	0	0	0	0	53	0	0	0
Karachai-Cherkess Republic	302	0	0	275	0	0	0	0	27	0	0	0
Republic of Northern Ossetia — Alania	950	664	0	212	0	41	33	0	0	0	0	0
Republic of Chechnya	408	0	0	0	0	0	408	0	0	0	0	0
Stavropol Territory	4,263	0	0	2,588	0	839	37	0	359	323	117	0
PRIVOLZHSKY FEDERAL DISTRICT	255,734	62,618	11,748	131,867	93	2,527	12,785	2,390	18,694	13,043	11,717	0
Republic of Bashkortostan	44,443	2,531	0	35,753	93	688	1,852	17	1,772	183	1,554	0
Republic of Mariy-El	1,897	359	359	853	0	305	0	6	374	0	0	0
Republic of Mordovia	73	0	0	0	0	58	0	0	0	0	15	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)	54,093	8,202	8,202	18,879	0	76	4,010	489	9,621	7,941	4,875	0
Udmurt Republic	3,631	177	177	3,120	0	2	0	0	154	176	2	0
Chuvash Republic — Chuvashya	6,706	0	0	5,441	0	248	0	0	938	18	61	0
Perm Territory	64,051	44,818	10	16,806	0	0	1,375	0	351	294	407	0
Kirov Region	8,787	0	0	8,595	0	113	0	3	13	7	56	0
Nizhni Novgorod Region	17,421	474	474	10,269	0	0	1,766	479	1,331	871	2,231	0
Orenburg Region	19,215	4,837	1,336	13,553	0	8	0	147	643	0	27	0
Penza Region	2,256	0	0	906	0	630	0	0	173	547	0	0
Samara Region	19,581	847	847	9,948	0	398	2,607	356	1,500	1,491	2,434	0
Saratov Region	5,356	343	343	627	0	0	1,175	215	1,499	1,456	41	0
Ulyanovsk Region	8,224	29	0	7,118	0	0	0	678	326	59	14	0
URALS FEDERAL DISTRICT	206,879	19,818	10,990	104,550	11,746	975	4,514	10,216	30,590	7,200	17,224	46
Kurgan Region	1,059	0	0	1,009	0	0	0	0	46	0	4	0
Sverdlovsk Region	138,348	3,789	0	84,224	0	311	3,390	2,365	21,321	6,664	16,284	0
Tyumen Region	43,124	11,698	10,990	3,258	11,747	235	18	7,315	7,557	367	883	46
Khanty-Mansiysky Autonomous Area — Yugra	7,336	826	826	0	0	0	16	6,067	371	0	10	46
Yamalo-Nenetsky Autonomous Area	17,990	0	0	0	11,746	0	0	319	5,925	0	0	0
Chelyabinsk Region	24,348	4,331	0	16,058	0	429	1,106	536	1,666	169	53	0
SIBERIA FEDERAL DISTRICT	145,463	50,641	25,211	69,019	1,085	1,326	3,176	2,119	8,470	6,523	3,046	58
Republic of Altai	4,640	393	0	3,030	0	0	0	0	668	549	0	0
Republic of Buryatia	1,621	547	0	589	0	335	52	0	10	0	88	0
Republic of Tyva	475	455	455	0	0	0	0	0	20	0	0	0
Republic of Khakassia	5,285	832	0	4,450	0	0	0	0	0	0	3	0
Altai Territory	3,833	922	0	1,491	0	418	0	64	225	170	543	0
Zabaykalskiy Territory	953	884	0	27	0	0	10	0	28	0	4	0
Krasnoyarsk Territory	30,452	1,891	503	22,858	95	162	889	819	478	2,851	409	0
Irkutsk Region	25,275	2,146	0	21,167	0	153	65	636	601	81	426	0
Kemerovo Region	52,355	41,104	23,078	7,630	0	119	0	6	3,194	198	46	58
Novosibirsk Region	9,520	1,175	1,175	1,884	990	0	1,959	9	1,321	1,541	641	0
Omsk Region	9,325	0	0	5,610	0	139	185	273	1,286	954	878	0
Tomsk Region	1,729	293	0	282	0	0	16	312	639	179	8	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	136,104	116,689	41	3,884	56	4,661	332	2,531	2,075	2,903	2,973	0
Republic of Sakha (Yakutia)	100,490	99,613	38	660	0	20	0	14	71	46	66	0
Kamchatka Territory	3,771	1,685	0	197	0	397	0	55	1	1,104	332	0
Primorski Territory	7,324	99	3	1,226	0	318	108	1,868	1,004	1,211	1,490	0
Khabarovsk Territory	17,342	9,174	0	1,532	0	3,864	31	595	981	391	774	0
Amur Region	3,984	3,513	0	30	56	0	193	0	15	151	26	0
Magadan Region	3,013	2,581	0	179	0	62	0	0	3	0	188	0
Sakhalin Region	156	0	0	60	0	0	0	0	0	0	96	0
Jewish Autonomous Region	0	0	0	0	0	0	0	0	0	0	0	0
Chukotka Autonomous Area	24	24	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

31.03.2010
(millions of rubles)

	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		overdue debt	
	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs	small and medium-sized businesses	of which: individual entrepreneurs
1																
RUSSIAN FEDERATION	806,905	73,660	44,485	609	2,659,847	253,741	203,417	6,039	235,111	23,443	17,187	308				
CENTRAL FEDERAL DISTRICT	303,621	14,036	23,011	130	984,689	49,390	121,790	1,667	64,954	3,162	9,652	93				
Belgorod Region	7,026	780	97	1	33,800	2,924	9,811	83	4,563	155	533	38				
Bryansk Region	2,288	1,003	25	22	9,582	2,600	164	105	1,135	228	12	1				
Vladimir Region	3,836	923	2	0	16,196	3,222	448	77	908	199	13	12				
Voronezh Region	8,680	1,226	359	5	41,557	6,257	1,044	5	2,446	162	0	0				
Ivanovo Region	3,956	668	116	1	15,146	1,829	962	81	1,276	98	0	0				
Kaluga Region	4,333	529	157	6	17,249	1,475	677	24	599	48	3	0				
Kostroma Region	2,880	524	29	0	13,948	2,569	949	0	1,087	177	0	0				
Kursk Region	7,036	1,530	40	0	21,224	2,813	711	0	2,669	194	140	0				
Lipetsk Region	6,093	595	377	0	28,191	1,653	483	34	2,822	97	0	0				
Moscow Region	26,756	1,101	1,576	2	92,198	4,222	11,939	304	7,664	372	800	13				
Orel Region	2,781	432	72	0	10,206	1,181	341	0	1,859	100	0	0				
Ryazan Region	4,917	887	186	4	22,338	2,897	752	18	1,531	135	16	1				
Smolensk Region	4,948	946	56	29	19,810	3,321	254	29	933	297	117	0				
Tambov Region	3,135	243	0	0	12,596	1,333	11	0	922	64	0	0				
Tver Region	2,637	359	0	0	11,661	1,662	498	3	1,202	84	0	0				
Tula Region	7,509	752	37	0	25,580	3,210	812	55	1,165	151	32	0				
Yaroslavl Region	9,761	939	14	0	27,993	3,357	345	32	2,856	452	68	13				
Moscow	195,049	599	19,868	60	565,414	2,865	91,589	817	29,317	149	7,918	15				
NORTH-WEST DISTRICT	92,167	6,414	7,053	1	297,277	17,309	32,723	736	36,835	2,122	3,021	20				
Republic of Karelia	2,418	195	247	0	5,231	448	1,175	0	190	14	41	0				
Republic of Komi	3,278	797	268	0	12,943	2,467	1,232	0	2,343	352	25	0				

Table 4.5 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Arkhangelsk Region	4,931	1,038	39	0	15,065	2,165	800	5	1,772	197	81	0
including Nenets Autonomous Area	57	37	0	0	258	160	0	0	0	0	0	0
Vologda Region	8,599	2,336	225	0	33,626	4,664	877	13	8,085	776	3	0
Kaliningrad Region	5,777	341	2,204	1	32,576	1,418	5,958	108	8,679	308	589	4
Leningrad Region	6,351	196	215	0	25,417	1,267	825	11	1,329	141	95	7
Murmansk Region	5,126	430	129	0	17,395	1,248	2,531	85	2,531	118	1,025	0
Novgorod Region	2,166	327	0	0	10,730	966	182	0	511	69	0	0
Pskov Region	2,159	433	1	0	7,122	1,208	289	0	1,258	60	274	0
St. Petersburg	51,362	321	3,725	0	137,172	1,458	18,854	514	10,137	87	888	9
SOUTH FEDERAL DISTRICT	70,331	7,990	1,355	27	257,247	31,190	12,189	307	23,398	2,978	2,824	36
Republic of Adigei (Adigeya)	1,157	140	0	0	7,298	816	96	0	207	58	0	0
Republic of Kalmykia	453	186	0	0	2,594	1,146	5	0	42	11	0	0
Krasnodar Territory	30,302	3,398	614	20	138,035	12,211	4,912	196	9,549	970	90	18
Astrakhan Region	2,359	847	0	0	9,043	2,905	472	13	1,324	145	201	6
Volgograd Region	13,143	805	55	0	29,832	4,545	635	13	3,589	863	1	0
Rostov Region	22,917	2,614	686	7	70,445	9,567	6,069	85	8,687	931	2,532	12
NORTH-CAUCASIAN DISTRICT	16,687	3,119	116	7	69,290	12,445	1,697	18	6,200	1,519	0	0
Republic of Dagestan	2,314	590	1	1	8,174	2,217	396	12	132	49	0	0
Republic of Ingushetia	113	45	0	0	914	822	0	0	175	174	0	0
Kabardino-Balkar Republic	2,243	675	0	0	9,267	1,525	553	0	998	188	0	0
Karachai-Cherkess Republic	694	77	100	0	6,926	718	172	0	465	95	0	0
Republic of Northern Ossetia — Alania	1,636	187	5	0	5,588	629	78	0	339	24	0	0
Republic of Chechnya	171	25	0	0	1,010	328	408	0	17	4	0	0
Stavropol Territory	9,516	1,520	10	6	37,411	6,206	90	6	4,074	985	0	0
PRIVOLZHSKY FEDERAL DISTRICT	143,936	14,835	2,300	43	512,733	53,514	11,288	1,257	50,565	5,864	586	86
Republic of Bashkortostan	11,901	947	1,294	0	39,892	3,760	2,196	0	5,061	506	13	0
Republic of Mariy-El	1,892	308	0	0	5,813	768	246	0	553	54	0	0
Republic of Mordovia	4,688	289	77	0	15,016	1,151	59	0	426	30	0	0
Republic of Tatarstan (Tatarstan)	28,385	1,333	0	0	107,678	7,249	1,300	54	5,683	821	0	0
Udmurt Republic	6,862	1,448	31	0	29,289	2,984	286	8	4,958	278	2	2
Chuvash Republic — Chuvashya	3,245	875	10	0	12,702	2,488	62	0	1,704	361	1	0
Perm Territory	12,760	2,090	55	24	67,053	7,566	980	188	6,696	1,479	3	0
Kirov Region	4,538	923	0	0	16,286	3,281	242	3	1,745	498	58	0
Nizhni Novgorod Region	24,684	2,142	159	11	59,878	9,322	2,635	895	6,231	964	211	80
Orenburg Region	7,586	1,301	17	0	24,997	4,430	17	0	1,659	329	0	0

Table 4.5 (end.)
(millions of rubles)

1	2	3	4	5	6	7	8	9	10	11	12	13
Penza Region	3,814	812	26	0	19,311	3,245	500	0	2,998	77	6	0
Samara Region	23,352	654	444	8	80,270	2,145	2,304	64	10,350	168	182	1
Saratov Region	5,727	995	158	0	19,094	3,685	192	0	1,229	230	0	0
Ulyanovsk Region	4,502	718	29	0	15,454	1,440	269	45	1,272	69	110	3
URALS FEDERAL DISTRICT	54,190	7,057	3,823	25	162,010	25,654	4,668	486	16,884	2,330	102	30
Kurgan Region	2,121	511	26	0	8,063	2,162	46	0	465	80	0	0
Sverdlovsk Region	17,760	2,240	3,157	24	50,759	9,329	2,450	442	4,836	990	69	9
Tyumen Region	18,521	1,848	289	1	64,045	7,024	1,163	15	4,280	508	0	0
Khanty-Mansiysky Autonomous Area — Yugra	7,517	804	0	0	18,667	3,442	181	0	826	218	0	0
Yamalo-Nenetsky Autonomous Area	2,017	362	0	0	11,220	1,393	0	0	474	123	0	0
Chelyabinsk Region	15,788	2,458	351	0	39,143	7,139	1,009	29	7,303	752	33	21
SIBERIA FEDERAL DISTRICT	91,280	13,583	1,312	358	281,492	45,348	10,083	1,326	28,209	4,393	853	31
Republic of Altai	1,093	103	6	0	5,424	536	188	10	322	14	0	0
Republic of Buryatia	4,611	1,789	50	0	12,517	4,523	568	0	1,185	215	4	0
Republic of Tyva	199	71	0	0	1,422	404	475	0	83	41	0	0
Republic of Khakassia	1,764	1,050	112	0	3,600	1,844	114	3	433	86	0	0
Altai Territory	20,922	1,991	71	5	63,501	7,165	1,273	201	3,812	523	9	4
Zabaykalsky Territory	2,142	1,132	55	1	6,260	2,921	97	10	893	295	4	4
Krasnoyarsk Territory	12,306	1,973	71	3	34,198	5,386	768	23	4,320	611	25	0
Irkutsk Region	10,789	1,361	201	0	36,375	6,303	955	58	2,395	491	16	0
Kemerovo Region	9,106	1,039	0	0	26,093	4,452	19	0	4,879	557	0	0
Novosibirsk Region	16,380	830	328	44	46,016	2,640	2,018	158	3,563	234	130	3
Omsk Region	8,063	1,867	399	305	32,393	6,693	3,428	854	4,513	1,070	665	20
Tomsk Region	3,905	377	19	0	13,693	2,481	180	9	1,811	256	0	0
FAR EAST FEDERAL DISTRICT	34,693	6,626	5,515	18	95,109	18,891	8,979	242	8,066	1,075	149	12
Republic of Sakha (Yakutia)	4,261	872	168	0	20,512	2,608	505	93	1,659	191	1	1
Kamchatka Territory	2,828	345	250	0	9,581	1,316	455	1	592	71	4	1
Primorski Territory	11,034	1,691	335	9	19,852	3,700	605	81	2,231	159	35	10
Khabarovsk Territory	10,359	1,898	4,701	9	24,403	5,024	6,558	67	2,621	303	107	0
Amur Region	2,973	841	0	0	7,727	2,601	732	0	393	206	2	0
Magadan Region	906	324	61	0	3,776	991	124	0	53	12	0	0
Sakhalin Region	1,715	418	0	0	7,186	1,589	0	0	373	79	0	0
Jewish Autonomous Region	516	232	0	0	1,788	985	0	0	140	52	0	0
Chukotka Autonomous Area	101	5	0	0	284	77	0	0	4	2	0	0

Table 4.6

Loans Extended by Credit Institutions to Individuals, Outstanding Debt

(millions of rubles)

	31.03.2010										
	rubles						foreign currency				
	total	including:		of which:		total	housing loans	including:		of which:	including overdue debt
		housing loans	mortgage loans	mortgage loans	including overdue debt			mortgage loans	housing loans		
1	2	3	4	5	6	7	8	9			
	3,144,355	968,232	819,323	20,773	367,732	202,914	187,391	12,518			
RUSSIAN FEDERATION	797,228	208,954	180,630	5,492	261,856	143,884	131,714	10,651			
Belgorod Region	25,451	6,840	4,443	53	894	644	633	9			
Bryansk Region	16,630	4,619	3,390	37	515	361	330	1			
Vladimir Region	23,510	6,945	4,840	109	1,068	777	706	1			
Voronezh Region	35,211	10,659	8,340	164	1,159	719	688	84			
Ivanovo Region	13,187	3,056	2,637	42	626	458	455	37			
Kaluga Region	17,641	5,334	4,590	41	1,290	961	894	5			
Kostroma Region	10,169	2,159	1,790	24	266	178	177	4			
Kursk Region	19,221	5,442	3,219	31	570	429	418	12			
Lipetsk Region	18,066	5,019	4,079	43	558	399	392	20			
Moscow Region	168,874	48,871	45,825	2,004	58,410	37,654	35,724	3,671			
Orel Region	10,594	2,690	1,774	25	461	277	274	0			
Ryazan Region	21,063	6,198	5,635	116	1,190	485	470	1			
Smolensk Region	19,161	6,796	5,762	94	1,442	533	433	6			
Tambov Region	11,901	2,633	1,659	30	468	336	333	7			
Tver Region	21,684	7,568	7,393	392	1,407	954	924	232			
Tula Region	29,286	7,476	6,674	87	1,539	931	891	0			
Yaroslavl Region	22,382	6,789	5,922	107	845	510	473	31			
Moscow	313,197	69,860	62,658	2,093	189,148	97,278	87,499	6,530			
NORTH-WEST DISTRICT	331,692	107,660	92,904	1,513	52,205	28,323	25,950	971			
Republic of Karelia	16,503	5,531	4,706	61	400	269	255	6			
Republic of Komi	24,636	10,176	7,404	71	523	349	317	0			
Arkhangelsk Region	29,115	10,091	8,533	59	635	338	331	3			
including Nenets Autonomous Area	2,648	1,673	1,537	0	8	2	2	0			

Table 4.6 (cont.)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Vologda Region	28,207	8,855	7,224	199	653	488	483	16
Kaliningrad Region	17,606	4,621	4,020	182	4,302	2,038	1,801	196
Leningrad Region	28,724	9,354	8,318	120	3,967	2,269	2,146	98
Murmansk Region	19,980	4,537	3,697	24	734	376	347	12
Novgorod Region	11,200	3,293	2,582	28	380	228	221	7
Pskov Region	8,387	2,028	1,576	25	236	146	121	0
St. Petersburg	147,334	49,174	44,844	744	40,375	21,822	19,928	633
SOUTH FEDERAL DISTRICT	248,287	66,463	53,756	1,783	8,372	4,302	4,213	78
Republic of Adigei (Adigeya)	5,677	1,333	1,053	12	206	159	152	4
Republic of Kalmykia	4,286	810	542	1	110	102	100	5
Krasnodar Territory	95,215	24,832	20,345	590	3,967	1,615	1,573	26
Astrakhan Region	18,521	4,117	3,045	47	272	172	170	4
Volgograd Region	45,405	13,345	11,293	731	1,148	727	712	3
Rostov Region	79,183	22,026	17,478	402	2,669	1,527	1,506	36
NORTH-CAUCASIAN DISTRICT	75,128	19,605	13,242	408	3,187	2,247	2,108	50
Republic of Dagestan	10,006	1,165	1,021	43	638	306	300	0
Republic of Ingushetia	1,384	117	19	0	12	9	7	0
Kabardino-Balkar Republic	7,225	2,531	1,259	4	344	286	277	1
Karachai-Cherkess Republic	5,038	818	244	7	114	77	77	0
Republic of Northern Ossetia — Alania	5,323	1,694	956	86	326	263	230	3
Republic of Chechnya	1,615	74	71	2	61	34	34	0
Stavropol Territory	44,537	13,206	9,672	266	1,692	1,272	1,183	46
PRIVOLZHSKY FEDERAL DISTRICT	623,631	197,299	154,445	4,475	18,216	10,758	10,448	371
Republic of Bashkortostan	78,873	25,717	17,919	427	1,544	939	898	6
Republic of Mariy-El	10,921	3,889	3,287	88	324	225	222	3
Republic of Mordovia	12,483	4,372	2,643	14	450	412	404	8
Republic of Tatarstan (Tatarstan)	81,807	21,486	16,233	450	1,547	774	731	23
Udmurt Republic	34,645	12,657	9,420	201	816	542	529	12
Chuvash Republic — Chuvashya	23,784	10,902	9,009	121	821	568	564	34
Perm Territory	72,656	27,012	22,865	845	2,178	1,182	1,070	50
Kirov Region	20,807	6,192	3,450	29	415	326	325	0
Nizhni Novgorod Region	73,876	25,096	18,056	468	3,240	1,464	1,426	87
Orenburg Region	41,785	11,635	9,563	265	719	567	554	9
Penza Region	19,527	5,411	3,668	13	606	434	430	4
Samara Region	89,365	26,285	24,109	1,214	3,723	1,899	1,881	87

Table 4.6 (end)
(millions of rubles)

1	2	3	4	5	6	7	8	9
Saratov Region	40,914	10,502	9,565	288	1,165	881	877	38
Ulyanovsk Region	22,188	6,143	4,658	52	668	545	537	10
URALS FEDERAL DISTRICT	394,293	152,372	138,358	2,378	6,566	3,781	3,629	108
Kurgan Region	16,075	5,598	4,610	19	166	143	138	0
Sverdlovsk Region	118,110	35,624	32,408	709	2,824	1,564	1,478	59
Tyumen Region	167,078	78,922	72,888	773	1,512	924	878	17
Khanty-Mansiysky Autonomous Area — Yugra	80,435	44,246	41,782	281	323	219	202	0
Yamalo-Nenetsky Autonomous Area	22,153	11,694	10,663	6	174	143	142	7
Chelyabinsk Region	93,030	32,228	28,452	877	2,064	1,150	1,135	32
SIBERIA FEDERAL DISTRICT	532,144	177,614	151,957	4,292	11,878	6,737	6,559	188
Republic of Altai	5,356	694	660	3	23	15	15	0
Republic of Buryatia	26,086	5,251	4,565	56	347	160	160	0
Republic of Tyva	7,045	1,804	1,772	5	10	7	7	0
Republic of Khakassia	13,000	4,623	3,939	60	74	51	50	0
Altai Territory	49,160	14,721	12,845	467	733	416	409	6
Zabaykalskiy Territory	25,689	6,540	5,535	49	354	100	97	0
Krasnoyarsk Territory	96,277	37,158	30,739	714	1,868	1,105	1,096	22
Irkutsk Region	73,011	25,214	22,366	501	1,506	714	699	11
Kemerovo Region	73,961	19,829	16,389	928	1,928	1,123	1,100	12
Novosibirsk Region	81,442	32,635	28,724	773	2,626	1,753	1,728	109
Omsk Region	47,458	16,020	13,423	559	1,807	876	804	22
Tomsk Region	33,659	13,125	11,000	177	602	417	394	6
FAR EAST FEDERAL DISTRICT	141,952	38,265	34,031	432	5,452	2,882	2,770	101
Republic of Sakha (Yakutia)	22,314	7,046	5,779	34	216	180	169	0
Kamchatka Territory	6,473	1,686	1,534	2	196	81	81	0
Primorski Territory	35,102	8,010	7,316	130	2,668	1,157	1,074	28
Khabarovsk Territory	37,195	10,877	10,374	190	1,522	976	966	52
Amur Region	20,371	4,940	3,988	62	296	153	151	18
Magadan Region	4,184	1,242	1,066	1	66	60	59	3
Sakhalin Region	12,387	3,392	3,049	8	377	204	199	0
Jewish Autonomous Region	3,118	844	720	5	73	39	39	0
Chukotka Autonomous Area	808	228	205	0	38	32	32	0

Table 4.7

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

	31.03.2010									
	including:									
	housing loans					of which: mortgage loans				
1	2	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, %	
RUSSIAN FEDERATION	600,631	52,095	53,693	188.0	13.9	39,779	46,152	196.6	13.6	
CENTRAL FEDERAL DISTRICT	189,554	9,327	14,115	176.1	14.0	7,262	12,090	187.1	13.7	
Belgorod Region	3,434	467	336	195.5	14.2	213	222	201.3	13.9	
Bryansk Region	2,189	340	263	218.2	15.2	225	209	219.4	15.1	
Vladimir Region	2,887	247	234	189.1	14.1	155	186	194.0	13.6	
Voronezh Region	6,672	676	582	200.1	13.9	485	502	205.9	13.7	
Ivanovo Region	1,759	254	195	180.7	14.0	176	157	190.6	13.6	
Kaluga Region	2,516	334	424	203.3	13.4	278	390	207.3	13.2	
Kostroma Region	1,808	270	158	173.2	14.4	181	119	188.2	13.9	
Kursk Region	2,732	535	373	182.5	14.6	274	255	212.8	13.2	
Lipetsk Region	4,166	388	330	191.9	13.7	296	291	195.8	13.5	
Moscow Region	40,902	1,261	2,704	181.2	14.3	1,169	2,556	188.0	14.2	
Orel Region	1,321	193	134	186.6	15.2	52	65	172.0	14.9	
Ryazan Region	2,438	402	413	188.3	14.2	346	377	191.4	14.2	
Smolensk Region	3,279	467	393	229.3	14.2	405	366	232.5	14.1	
Tambov Region	1,904	276	232	203.2	15.1	153	178	215.1	15.1	
Tver Region	2,824	503	569	194.7	13.7	496	565	195.2	13.7	
Tula Region	4,674	464	433	204.0	14.7	349	371	206.2	14.6	
Yaroslavl Region	4,340	492	410	188.2	13.8	394	365	189.3	13.6	
Moscow	99,709	1,758	5,932	154.2	13.7	1,615	4,916	171.9	13.4	
NORTH-WEST DISTRICT	52,378	4,684	5,414	182.3	14.1	3,503	4,430	193.2	13.8	
Republic of Karelia	1,837	274	271	204.9	13.8	214	236	205.7	13.6	
Republic of Komi	2,965	767	716	192.9	14.1	499	571	199.4	13.9	
Arkhangelsk Region	3,897	899	777	197.5	14.5	647	663	204.0	14.4	
including Nenets Autonomous Area	244	54	78	246.0	15.0	53	77	246.0	15.0	

Table 4.7 (cont.)

1	2	3	4	5	6	7	8	9	10
Vologda Region	3,717	641	445	203.0	14.3	459	362	212.1	14.2
Kaliningrad Region	4,924	162	211	172.0	12.7	126	169	186.8	11.8
Leningrad Region	4,377	261	363	198.8	14.1	198	302	204.6	14.0
Murmansk Region	3,255	233	252	172.0	14.2	140	191	177.6	13.9
Novgorod Region	1,260	236	193	200.6	13.7	203	175	202.0	13.5
Pskov Region	1,191	132	130	191.2	13.7	116	119	202.3	13.7
St. Petersburg	24,955	1,079	2,056	162.6	14.2	901	1,642	179.4	13.8
SOUTH FEDERAL DISTRICT	43,033	3,111	3,134	193.5	13.8	2,276	2,656	206.2	13.4
Republic of Adigei (Adigeya)	610	81	66	206.6	13.5	73	64	215.6	13.2
Republic of Kalmykia	379	82	62	185.0	12.8	55	49	185.0	12.1
Krasnodar Territory	13,830	959	1,069	186.2	13.9	710	903	202.8	13.4
Astrakhan Region	7,512	314	283	209.6	13.4	245	252	213.2	13.1
Volgograd Region	6,123	712	643	200.2	13.6	467	523	210.2	13.2
Rostov Region	14,579	963	1,011	192.0	13.9	726	865	205.9	13.6
NORTH-CAUCASIAN DISTRICT	13,457	1,316	1,164	202.1	14.8	984	893	222.7	14.4
Republic of Dagestan	2,246	52	50	150.1	17.7	36	33	219.8	14.1
Republic of Ingushetia	174	14	6	112.4	16.4	9	3	187.0	15.9
Kabardino-Balkar Republic	1,600	140	106	228.8	14.2	132	97	243.0	13.9
Karachai-Cherkess Republic	502	65	49	240.2	15.3	11	16	229.4	14.6
Republic of Northern Ossetia — Alania	565	72	60	186.3	14.8	69	59	187.7	14.7
Republic of Chechnya	240	1	1	179.0	14.8	1	1	179.0	14.8
Stavropol Territory	8,130	972	892	201.5	14.7	726	684	223.1	14.4
PRIVOLZHSKY FEDERAL DISTRICT	100,217	14,335	10,829	191.3	13.0	10,354	9,082	197.7	12.6
Republic of Bashkortostan	14,202	1,874	1,195	176.0	14.2	908	819	189.8	13.6
Republic of Mariy-El	1,800	290	185	212.9	14.2	214	157	225.1	14.0
Republic of Mordovia	1,434	315	239	212.5	15.1	129	155	225.6	14.9
Republic of Tatarstan (Tatarstan)	13,123	2,295	1,465	147.0	12.5	1,939	1,281	151.4	12.3
Udmurt Republic	4,014	1,144	911	221.1	9.0	868	808	228.4	8.3
Chuvash Republic — Chuvashya	2,303	662	522	199.2	13.1	649	514	200.1	13.1
Perm Territory	10,937	1,604	1,302	204.4	13.3	1,149	1,114	211.1	12.9
Kirov Region	3,315	905	612	185.0	13.2	498	441	199.7	12.0
Nizhni Novgorod Region	9,224	958	799	180.2	14.4	578	625	176.7	14.0
Orenburg Region	9,645	1,017	866	210.1	12.3	843	788	218.6	12.0
Penza Region	2,999	445	345	200.9	14.0	196	216	197.3	13.2
Samara Region	18,056	1,458	1,247	206.7	13.0	1,285	1,153	208.3	12.9

Table 4.7 (end)

1	2	3	4	5	6	7	8	9	10
Saratov Region	5,764	785	712	194.7	13.9	662	648	198.9	13.8
Ulyanovsk Region	3,401	583	429	185.0	13.9	436	363	195.3	13.7
URALS FEDERAL DISTRICT	58,070	6,943	7,815	203.7	14.2	5,816	7,176	207.8	14.1
Kurgan Region	1,881	368	310	255.3	14.3	255	267	265.4	14.1
Sverdlovsk Region	19,680	1,457	1,522	185.7	14.1	1,142	1,361	192.4	13.9
Tyumen Region	23,525	3,100	4,239	227.0	14.2	2,722	3,966	231.1	14.1
Khanty-Mansiysky Autonomous Area — Yugra	8,072	1,454	2,138	220.8	14.3	1,364	2,065	223.8	14.3
Yamalo-Nenetsky Autonomous Area	2,255	511	806	228.3	14.2	455	755	234.4	14.2
Chelyabinsk Region	12,984	2,018	1,744	153.7	14.1	1,697	1,582	153.2	14.0
SIBERIA FEDERAL DISTRICT	118,672	10,215	8,683	191.6	14.0	7,831	7,582	197.8	13.8
Republic of Altai	711	439	169	44.8	20.2	432	166	44.4	20.2
Republic of Buryatia	5,297	328	296	202.4	13.7	249	257	202.9	13.6
Republic of Tyva	653	63	83	255.5	15.4	63	83	255.5	15.4
Republic of Khakassia	3,177	250	220	188.5	14.7	207	203	195.4	14.4
Altai Territory	6,930	1,482	1,041	195.1	13.4	1,160	923	197.8	13.1
Zabaykalskiy Territory	3,164	341	302	193.4	13.1	220	251	205.2	12.9
Krasnoyarsk Territory	16,710	1,693	1,581	201.2	13.5	1,237	1,340	205.7	13.2
Irkutsk Region	12,091	1,530	1,356	182.5	14.4	1,120	1,149	189.4	14.2
Kemerovo Region	9,693	904	714	177.2	14.1	574	568	181.4	13.8
Novosibirsk Region	50,376	1,809	1,753	209.3	14.4	1,512	1,604	212.1	14.3
Omsk Region	5,345	778	584	197.9	13.0	627	519	194.7	12.8
Tomsk Region	4,525	598	584	167.4	13.9	430	519	207.4	13.5
FAR EAST FEDERAL DISTRICT	25,250	2,164	2,539	179.2	14.2	1,753	2,243	188.3	13.8
Republic of Sakha (Yakutia)	3,490	443	463	182.9	14.8	303	365	194.4	14.9
Kamchatka Territory	1,470	115	226	163.2	13.6	92	196	183.3	13.3
Primorski Territory	6,693	419	482	159.7	14.2	380	461	179.5	13.6
Khabarovsk Territory	6,861	559	622	185.6	13.3	507	579	190.0	13.1
Amur Region	3,034	257	286	190.4	15.4	165	235	185.0	14.1
Magadan Region	901	89	81	187.4	14.2	71	70	196.8	13.9
Sakhalin Region	2,193	196	291	186.0	14.0	158	257	191.1	13.9
Jewish Autonomous Region	471	66	63	215.8	14.8	62	62	217.4	14.8
Chukotka Autonomous Area	137	20	25	143.6	16.4	15	18	156.1	14.9

Table 4.8

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

		31.03.2010											
		including:					of which:						
		housing loans					mortgage loans						
1	volume of consumer loans total, millions of rubles	number of extended loans, units	volume, millions of rubles	average weighted maturity, months	average weighted interest rate, %	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, %
		3	4	5	6	7	8	9	10	11	12	13	14
RUSSIAN FEDERATION	26,596	707	4,416	140.6	11.1	629	2,795	155.5	11.1	629	2,795	155.5	11.1
CENTRAL FEDERAL DISTRICT	21,372	433	3,676	137.7	11.0	371	2,196	149.7	11.3	371	2,196	149.7	11.3
Belgorod Region	17	3	7	235.5	10.5	3	7	235.5	10.5	3	7	235.5	10.5
Bryansk Region	24	2	4	198.0	12.4	2	4	198.0	12.4	2	4	198.0	12.4
Vladimir Region	16	3	7	184.9	10.8	3	7	184.9	10.8	3	7	184.9	10.8
Voronezh Region	45	3	9	222.6	10.2	3	9	222.6	10.2	3	9	222.6	10.2
Ivanovo Region	16	2	5	148.6	10.7	2	5	148.6	10.7	2	5	148.6	10.7
Kaluga Region	62	8	19	137.9	9.9	8	19	137.9	9.9	8	19	137.9	9.9
Kostroma Region	2	0	0	0.0	0.0	0	0	0.0	0.0	0	0	0.0	0.0
Kursk Region	14	2	9	206.6	11.5	2	9	206.6	11.5	2	9	206.6	11.5
Lipetsk Region	13	0	0	0.0	0.0	0	0	0.0	0.0	0	0	0.0	0.0
Moscow Region	2,968	115	487	166.4	11.6	100	386	181.2	11.0	100	386	181.2	11.0
Orel Region	9	0	0	0.0	0.0	0	0	0.0	0.0	0	0	0.0	0.0
Ryazan Region	63	4	12	186.8	10.5	4	12	186.8	10.5	4	12	186.8	10.5
Smolensk Region	48	2	7	176.6	9.9	2	7	176.6	9.9	2	7	176.6	9.9
Tambov Region	20	5	14	197.3	10.4	5	14	197.3	10.4	5	14	197.3	10.4
Tver Region	25	5	11	159.2	11.0	5	11	159.2	11.0	5	11	159.2	11.0
Tula Region	45	3	10	254.4	11.6	2	5	209.2	9.3	2	5	209.2	9.3
Yaroslavl Region	48	2	22	233.6	10.6	2	22	233.6	10.6	2	22	233.6	10.6
Moscow	17,937	274	3,053	130.5	10.9	228	1,679	139.1	11.4	228	1,679	139.1	11.4
NORTH-WEST DISTRICT	2,042	102	371	122.6	12.1	97	261	169.9	10.5	97	261	169.9	10.5
Republic of Karelia	2	0	0	0.0	0.0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Komi	23	3	4	179.7	10.8	2	3	242.0	9.4	2	3	242.0	9.4

Table 4.8 (cont.)

1	2	3	4	5	6	7	8	9	10
Arkhangelsk Region	32	0	0	0.0	0.0	0	0	0.0	0.0
including Nenets Autonomous Area	0	0	0	0.0	0.0	0	0	0.0	0.0
Vologda Region	28	1	2	212.0	12.0	1	2	212.0	12.0
Kaliningrad Region	235	24	168	77.1	14.0	20	59	200.9	10.3
Leningrad Region	113	9	15	152.3	9.3	9	15	152.3	9.3
Murmansk Region	25	0	0	0.0	0.0	0	0	0.0	0.0
Novgorod Region	13	0	0	0.0	0.0	0	0	0.0	0.0
Pskov Region	1	0	0	0.0	0.0	0	0	0.0	0.0
St. Petersburg	1,570	65	182	159.8	10.7	65	182	159.8	10.7
SOUTH FEDERAL DISTRICT	807	26	101	144.6	11.9	24	91	127.6	11.7
Republic of Adigei (Adigeya)	9	2	8	258.5	12.7	1	3	182.0	10.3
Republic of Kalmykia	7	2	6	267.4	10.6	2	6	267.4	10.6
Krasnodar Territory	510	9	60	98.4	12.6	8	55	80.2	12.5
Astrakhan Region	3	0	0	0.0	0.0	0	0	0.0	0.0
Volgograd Region	60	5	11	173.7	10.4	5	11	173.7	10.4
Rostov Region	218	8	16	198.1	10.6	8	16	198.1	10.6
NORTH-CAUCASIAN DISTRICT	84	10	28	208.6	10.2	10	28	208.6	10.2
Republic of Dagestan	8	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	22	3	11	261.5	10.1	3	11	261.5	10.1
Karachai-Cherkess Republic	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Northern Ossetia — Alania	21	3	9	200.2	10.3	3	9	200.2	10.3
Republic of Chechnya	2	0	0	0.0	0.0	0	0	0.0	0.0
Stavropol Territory	31	3	6	140.0	10.6	3	6	140.0	10.6
PRIVOLZHSKY FEDERAL DISTRICT	817	58	103	210.5	10.0	56	102	212.2	10.0
Republic of Bashkortostan	47	6	17	208.9	10.4	6	17	208.9	10.4
Republic of Mariy-El	8	1	2	302.0	9.8	1	2	302.0	9.8
Republic of Mordovia	11	4	9	201.4	9.8	4	9	201.4	9.8
Republic of Tatarstan (Tatarstan)	84	1	5	242.1	9.0	1	5	242.1	9.0
Udmurt Republic	13	2	3	178.6	11.1	2	3	178.6	11.1
Chuvash Republic — Chuvashya	19	3	10	199.6	12.0	3	10	199.6	12.0
Perm Territory	38	2	6	230.4	9.9	2	6	230.4	9.9
Kirov Region	10	3	6	120.8	8.9	3	6	120.8	8.9
Nizhni Novgorod Region	136	4	7	152.0	9.6	3	6	170.6	9.3
Orenburg Region	6	1	2	186.0	11.0	1	2	186.0	11.0

Table 4.8 (end)

1	2	3	4	5	6	7	8	9	10
Penza Region	21	6	15	259.1	10.4	6	15	259.1	10.4
Samara Region	382	17	8	194.1	9.2	16	8	194.4	9.2
Saratov Region	29	5	8	212.7	9.5	5	8	212.7	9.5
Ulyanovsk Region	13	3	5	250.1	9.1	3	5	250.1	9.1
URALS FEDERAL DISTRICT	286	43	43	219.3	9.6	41	38	210.3	9.7
Kurgan Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Sverdlovsk Region	91	8	19	264.6	10.0	7	16	246.8	9.9
Tyumen Region	139	31	9	249.2	9.5	31	9	249.2	9.5
Khanty-Mansiysky Autonomous Area — Yugra	12	30	7	266.6	9.4	30	7	266.6	9.4
Yamalo-Nenetsky Autonomous Area	1	0	0	0.0	0.0	0	0	0.0	0.0
Chelyabinsk Region	55	4	15	146.6	9.2	3	13	137.4	9.7
SIBERIA FEDERAL DISTRICT	593	20	43	182.9	10.6	17	32	162.9	10.9
Republic of Altai	3	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Buryatia	20	1	0	96.9	14.0	1	0	96.9	14.0
Republic of Tyva	0	0	0	0.0	0.0	0	0	0.0	0.0
Republic of Khakassia	6	1	5	181.0	12.5	1	5	181.0	12.5
Altai Territory	14	0	0	0.0	0.0	0	0	0.0	0.0
Zabaykalskiy Territory	61	2	1	98.2	11.5	2	1	98.2	11.5
Krasnoyarsk Territory	133	3	8	215.2	11.0	2	4	109.5	13.8
Irkutsk Region	151	4	8	181.8	10.5	3	6	181.7	9.9
Kemerovo Region	19	2	6	192.3	10.1	1	1	146.0	11.0
Novosibirsk Region	114	2	5	201.2	9.2	2	5	201.2	9.2
Omsk Region	62	4	10	153.1	10.4	4	10	153.1	10.4
Tomsk Region	10	1	0	103.0	11.0	1	0	103.0	11.0
FAR EAST FEDERAL DISTRICT	595	15	51	194.2	10.6	13	47	195.9	10.4
Republic of Sakha (Yakutia)	11	1	3	182.0	9.3	1	3	182.0	9.3
Kamchatka Territory	72	0	0	0.0	0.0	0	0	0.0	0.0
Primorski Territory	304	11	38	190.9	10.5	10	37	192.0	10.4
Khabarovsk Territory	97	1	3	182.0	12.9	0	0	0.0	0.0
Amur Region	26	1	2	182.0	11.9	1	2	182.0	11.9
Magadan Region	1	0	0	0.0	0.0	0	0	0.0	0.0
Sakhalin Region	53	1	5	242.0	10.5	1	5	242.0	10.5
Jewish Autonomous Region	31	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)

	31.03.2010				
	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	3,885,594.7	1,561,975.5	493,215.6	281,928.8	111,691.8
CENTRAL FEDERAL DISTRICT	3,579,888.4	1,504,380.4	423,682.1	278,704.2	103,912.5
Belgorod Region	547.8	40.1	5.7	0.0	0.0
Bryansk Region	0.0	0.0	0.3	0.0	0.2
Vladimir Region	146.3	55.2	9.0	0.0	33.8
Voronezh Region	2.8	3.0	0.3	0.0	13.2
Ivanovo Region	372.8	90.0	67.1	0.0	6.4
Kaluga Region	1,388.4	23.9	9.8	0.0	11.0
Kostroma Region	13,198.0	53.3	0.2	0.0	1,346.4
Kursk Region	654.6	647.4	0.0	0.0	7.5
Lipetsk Region	791.9	161.0	39.6	0.0	109.4
Moscow Region	39,564.6	8,584.7	365.9	0.1	26.0
Orel Region	0.0	0.0	0.0	4.8	2.0
Ryazan Region	219.7	86.8	41.2	0.0	0.0
Smolensk Region	79.8	0.0	155.4	0.0	0.0
Tambov Region	0.0	0.0	0.0	0.0	0.0
Tver Region	2,228.3	253.0	46.3	0.0	1.0
Tula Region	60.4	26.5	0.5	0.0	1.5
Yaroslavl Region	146.8	121.9	29.7	0.0	20.0
Moscow	3,520,486.2	1,494,233.7	422,911.1	278,699.3	102,334.1
NORTH-WEST DISTRICT	128,865.1	17,383.4	26,251.2	1,274.4	3,275.4
Republic of Karelia	0.0	0.0	0.0	0.0	0.2
Republic of Komi	2,134.9	310.2	74.5	1.0	59.1
Arkhangelsk Region	24.4	25.2	136.1	0.0	0.6
including Nenets Autonomous Area	0.0	0.0	0.0	0.0	0.0
Vologda Region	1,109.8	364.5	218.8	4.9	18.3
Kaliningrad Region	2,806.9	406.0	84.8	0.0	2,512.7
Leningrad Region	130.0	29.4	0.1	1,247.2	0.0
Murmansk Region	459.2	208.2	0.1	0.0	0.0
Novgorod Region	173.5	89.1	153.8	0.0	0.0
Pskov Region	0.0	0.0	0.0	0.0	0.0
St. Petersburg	122,026.4	15,950.8	25,583.0	21.4	684.5
SOUTH FEDERAL DISTRICT	9,004.1	955.4	1,419.7	105.9	298.7
Republic of Adigei (Adigeya)	1.0	0.9	1.9	0.0	8.4
Republic of Kalmykia	0.0	0.0	0.0	0.0	0.0
Krasnodar Territory	4,308.7	199.6	1,120.5	65.6	261.0
Astrakhan Region	706.4	502.5	49.3	5.3	3.5
Volgograd Region	266.0	122.3	0.3	0.0	3.1
Rostov Region	3,722.0	130.2	247.7	35.1	22.9
NORTH-CAUCASIAN DISTRICT	1,218.9	338.6	933.4	0.2	81.9
Republic of Daghestan	11.9	0.0	880.7	0.0	21.6
Republic of Ingushetia	0.0	0.0	0.0	0.0	0.0
Kabardino-Balkar Republic	0.1	0.0	8.0	0.0	9.1
Karachai-Cherkess Republic	69.4	0.0	39.7	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	2.8	0.0	41.2
Republic of Chechnya	0.0	0.0	0.0	0.0	0.0
Stavropol Territory	1,137.5	338.6	2.1	0.2	10.0
PRIVOLZHSKY FEDERAL DISTRICT	59,850.5	12,062.9	27,156.7	857.0	1,630.8
Republic of Bashkortostan	3,412.3	226.0	896.1	0.0	19.9
Republic of Mariy-El	0.0	0.0	0.0	0.0	2.0
Republic of Mordovia	159.6	110.2	49.3	0.0	23.6
Republic of Tatarstan (Tatarstan)	22,803.7	7,850.8	13,345.2	659.4	1,226.3
Udmurt Republic	1,842.0	441.1	26.9	0.0	58.6
Chuvash Republic — Chuvashya	87.2	69.2	0.0	0.0	10.0
Perm Territory	2,800.7	215.9	1,771.3	0.0	23.3
Kirov Region	1,927.0	50.8	38.9	0.0	2.8
Nizhni Novgorod Region	4,270.7	1,039.5	1,907.0	0.1	100.6
Orenburg Region	2,354.7	68.9	238.6	17.6	24.2
Penza Region	463.1	0.0	0.3	0.0	40.3
Samara Region	15,699.8	1,870.9	8,683.5	179.5	89.0
Saratov Region	4,028.8	119.7	199.4	0.3	10.0
Ulyanovsk Region	1.0	0.0	0.1	0.0	0.1
URALS FEDERAL DISTRICT	81,699.3	18,533.5	11,657.4	199.0	931.6
Kurgan Region	0.0	0.0	0.0	0.0	0.0
Sverdlovsk Region	44,003.3	4,824.8	4,804.3	0.1	256.9
Tyumen Region	22,533.9	5,393.4	6,198.1	198.9	522.8
Khanty-Mansiysky Autonomous Area — Yugra	19,588.1	3,724.3	5,377.9	198.9	108.4
Yamalo-Nenetsky Autonomous Area	0.0	0.0	8.9	0.0	0.0
Chelyabinsk Region	15,162.1	8,315.3	655.0	0.0	151.8
SIBERIA FEDERAL DISTRICT	9,104.9	2,787.6	645.9	0.0	1,388.6
Republic of Altai	1.0	0.0	0.1	0.0	0.0
Republic of Buryatia	24.4	0.0	0.0	0.0	2.8
Republic of Tyva	5.6	5.9	0.0	0.0	0.0
Republic of Khakassia	63.0	54.3	0.0	0.0	0.0
Altai Territory	22.4	20.5	7.6	0.0	82.3
Zabaykalskiy Territory	0.0	0.0	0.0	0.0	0.0
Krasnoyarsk Territory	728.1	223.5	88.7	0.0	801.1
Irkutsk Region	166.7	0.0	10.8	0.0	169.1
Kemerovo Region	856.1	562.1	95.7	0.0	103.2
Novosibirsk Region	5,615.0	1,497.4	325.9	0.0	204.8
Omsk Region	1,622.6	423.8	3.7	0.0	12.6
Tomsk Region	0.0	0.0	113.2	0.0	12.7
FAR EAST FEDERAL DISTRICT	15,963.5	5,533.7	1,469.3	788.0	172.2
Republic of Sakha (Yakutia)	567.2	222.8	133.1	0.0	45.8
Kamchatka Territory	295.7	60.7	12.4	0.0	6.0
Primorski Territory	6,528.6	3,319.3	1,237.1	0.0	65.4
Khabarovsk Territory	1,534.5	704.7	26.0	0.0	0.1
Amur Region	6,995.6	1,184.9	6.5	788.0	26.2
Magadan Region	42.0	41.3	5.1	0.0	0.0
Sakhalin Region	0.0	0.0	49.2	0.0	28.8
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)

	31.03.2010		
	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	297,399.0	19.3	22,877.0
CENTRAL FEDERAL DISTRICT	221,964.9	0.0	18,890.6
Belgorod Region	1,144.2	0.0	0.0
Bryansk Region	0.0	0.0	0.0
Vladimir Region	29.9	0.0	0.0
Voronezh Region	166.1	0.0	0.0
Ivanovo Region	27.6	0.0	52.9
Kaluga Region	1,025.4	0.0	0.0
Kostroma Region	261.1	0.0	0.0
Kursk Region	0.6	0.0	0.0
Lipetsk Region	1,039.4	0.0	0.0
Moscow Region	12,505.1	0.0	3,102.2
Orel Region	153.0	0.0	0.0
Ryazan Region	428.0	0.0	0.0
Smolensk Region	60.7	0.0	0.0
Tambov Region	0.0	0.0	0.0
Tver Region	22.5	0.0	0.0
Tula Region	13.4	0.0	0.0
Yaroslavl Region	135.3	0.0	0.0
Moscow	204,952.5	0.0	15,735.4
NORTH-WEST DISTRICT	14,967.4	0.0	223.1
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	1,067.5	0.0	0.0
Kaliningrad Region	137.9	0.0	39.9
Leningrad Region	40.0	0.0	0.0
Murmansk Region	126.6	0.0	72.7
Novgorod Region	50.5	0.0	35.7
Pskov Region	0.0	0.0	0.0
St. Petersburg	13,544.9	0.0	74.8
SOUTH FEDERAL DISTRICT	1,006.8	0.0	119.8
Republic of Adigei (Adigeya)	0.0	0.0	0.0
Republic of Kalmykia	0.0	0.0	0.0
Krasnodar Territory	210.6	0.0	0.0
Astrakhan Region	20.0	0.0	0.0
Volgograd Region	585.1	0.0	119.8
Rostov Region	191.0	0.0	0.0
NORTH-CAUCASIAN DISTRICT	889.4	0.0	0.0
Republic of Daghestan	177.1	0.0	0.0
Republic of Ingushetia	0.0	0.0	0.0
Kabardino-Balkar Republic	330.2	0.0	0.0
Karachai-Cherkess Republic	141.7	0.0	0.0

Table 4.10 (end)
(millions of rubles)

1	2	3	4
Republic of Northern Ossetia — Alania	194.2	0.0	0.0
Republic of Chechnya	0.0	0.0	0.0
Stavropol Territory	46.2	0.0	0.0
PRIVOLZHSKY FEDERAL DISTRICT	22,288.5	19.3	888.8
Republic of Bashkortostan	781.0	0.0	0.0
Republic of Mariy-El	79.7	0.0	0.0
Republic of Mordovia	97.8	0.0	0.0
Republic of Tatarstan (Tatarstan)	6,632.0	19.3	0.0
Udmurt Republic	1,114.8	0.0	0.0
Chuvash Republic — Chuvashya	534.1	0.0	0.0
Perm Territory	18.0	0.0	0.0
Kirov Region	107.1	0.0	0.0
Nizhni Novgorod Region	4,372.4	0.0	238.5
Orenburg Region	3,051.3	0.0	29.6
Penza Region	54.1	0.0	0.0
Samara Region	5,105.5	0.0	620.7
Saratov Region	340.8	0.0	0.0
Ulyanovsk Region	0.0	0.0	0.0
URALS FEDERAL DISTRICT	28,245.4	0.0	2,138.4
Kurgan Region	28.0	0.0	0.0
Sverdlovsk Region	7,758.9	0.0	148.8
Tyumen Region	19,545.4	0.0	1,959.8
Khanty-Mansiysky Autonomous Area — Yugra	12,923.8	0.0	1,881.3
Yamalo-Nenetsky Autonomous Area	0.0	0.0	0.0
Chelyabinsk Region	913.0	0.0	29.8
SIBERIA FEDERAL DISTRICT	3,989.5	0.0	241.9
Republic of Altai	69.0	0.0	0.0
Republic of Buryatia	2.1	0.0	0.0
Republic of Tyva	0.0	0.0	0.0
Republic of Khakassia	185.4	0.0	0.0
Altai Territory	4.7	0.0	0.0
Zabaykalskiy Territory	0.0	0.0	0.0
Krasnoyarsk Territory	358.6	0.0	168.0
Irkutsk Region	123.8	0.0	0.0
Kemerovo Region	190.9	0.0	0.0
Novosibirsk Region	2,574.4	0.0	73.9
Omsk Region	399.0	0.0	0.0
Tomsk Region	81.4	0.0	0.0
FAR EAST FEDERAL DISTRICT	4,047.1	0.0	374.4
Republic of Sakha (Yakutia)	1,406.8	0.0	0.0
Kamchatka Territory	1,446.5	0.0	0.0
Primorski Territory	573.0	0.0	0.0
Khabarovsk Territory	207.1	0.0	0.0
Amur Region	0.0	0.0	374.4
Magadan Region	360.6	0.0	0.0
Sakhalin Region	53.0	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 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 taking by nonresident members (which are parent or controlling companies in respect to the credit institutions) 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 1.3

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 1.4

Concentration of Assets of Credit Institutions

General Provisions

The table “Concentration of Assets of Credit Institutions” shows the number of credit institutions registered in the given federal district and their total assets as of corresponding dates. It also shows how many credit institutions cover 80% of total assets.

The source of information is aggregated monthly reporting form 0409101 “The Account Book of a Credit Institution” in accordance with Bank of Russia Ordinance No. 2332-U of November 12, 2009, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”, including data of the branches of credit institutions.

Individual Indicators Highlights

The number of credit institutions signifies the number of operating credit institutions registered in the corresponding federal district of the Russian Federation.

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.

¹ Article 5 of the Russian Federation Constitution establishes, that “the Russian Federation consists of republics, territories, regions, cities of federal significance, autonomous region, autonomous area which have rights as constituent entities of the Russian Federation”.

Table 1.5
Credit Institutions Using the Right to Average
the Required Reserves within Averaging Period
from March 10 to April 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 1.6
Financial Performance of Credit Institutions

General Provisions

The Table "Financial Performance of Credit Institutions" includes indicators characterizing the financial performance of operating credit institutions for the period from the beginning of current year, provides data on the number of operating credit institutions that have received profits (sustained losses) for current year, and also reflects the dynamics of the banking sector's financial results. The financial results of credit institutions for previous years are not taken into account.

The data are provided on operating credit institutions 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 1.7
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 taking by nonresident members (which are parent or controlling companies in respect to the credit institutions) are greatly influenced by residents of the Russian Federation.

Individual Indicators Highlights

See commentary on table "Number of Credit Institutions with Nonresidents Equity".

Table 1.8
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 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 of a depositor (certificate holder) to receive upon the expiry of the fixed term the deposit and interest indicated in the certificate in the bank that issued the certificate or in any branch of this bank. Savings (deposit) certificates are denominated in rubles. For more information on Savings (deposit) certificates, see the Regulation on the Savings Certificates and Certificates of Deposit Issued by Credit Institutions, approved by the Bank of Russia Ordinance No. 333-U, dated August 31, 1998.

Bond¹ is a financial security entitles the holder to receive, in due time, the nominal value of the bond or any other tangible equivalent. Bonds also provide fixed interest payments or any other tangible equivalent.

Table 3.6 Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills

General Provisions

The table "Funds of Legal Entities and Individuals Raised by Credit Institutions through Issuing Bills" presents data on the funds raised by credit institutions in rubles and foreign currency by issuing bills, including bills matured, which are evaluated at par, and discounting bank acceptances.

The data on the value of credit institutions' funds raised in the constituent entities of the Russian Federation are aggregated for head offices and branches of credit institutions operated in a particular constituent entity of the Russian Federation, including branches whose head offices are registered in another constituent entities of the Russian Federation. The source of information is data reported by credit institutions in form 0409101 "The Account Book of a Credit Institution" in accordance with the Bank of Russia Ordinance No. 2332-U of November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Bill is direct financial liability completed in a legally prescribed form and issued by a promissor to a billholder which gives the latter unconditional authority to make claims to the promissor in terms of specific amount, time and place.

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

Section 4. Funds Allocations

Table 4.1

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

Table 4.2

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

Table 4.3

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

Table 4.4

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

General Provisions

These tables contain aggregate data on funds placed in rubles and foreign currency by economic 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, 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".

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, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation".

Individual Indicators Highlights

Small and medium-sized businesses are the term used in compiling indicators for this table as it is defined in Federal Law No. 209-FZ, dated July 24, 2007, "On the Development of Small and Medium-Sized Businesses in the Russian Federation".

Volume of extended loans is the value of loans extended by credit institutions from the beginning of the year 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, dated November 12, 2009, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", data on 2008—2009 — form 0409316 "Data on Housing Loans", established by Bank of Russia Ordinance No. 1376-U, dated January 16, 2004, "On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation", prior to 2008 the source of information was the reporting form 0409302 "Funds Extended and Accepted by Credit Institutions".

In addition to being published in *Bulletin of Banking Statistics* this information is available in *Bulletin of Banking Statistics. Regional Supplement* and also on the Bank of Russia's website in the section "Statistics".

Individual Indicators Highlights

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, 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

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 not to qualify to be recognized; 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, 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

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.